Volume 5, Number 8

Award Winning Newspaper

August, 2008

#### **Chamber Breakfast**



The Lady Lake Chamber July breakfast has special speaker Patrick Smith Atty, pictured left, with Joseph F. Pippen, Jr. & Associates. His topic was legal issues for small businesses. Patrick answered many legal questions that the group was asking him. The sponsor of the breakfast, right, was Jim Hassett of Sun Harbor Storage stating that they have environmentally controlled storage for important records and such.

#### **Jewel Heist**

by Charlotte Poss.

Marion County Officers chased four suspects at high speeds at early AM Tuesday. The high speed chase ends in crash at the Marion/Sumter County line.

Goodwill does more than collect items for resale and help the needy. Tuesday at the Spruce Creek Shopping Center in Marion County, where the large Goodwill semi trailer is always parked was an unknown road block stopping four criminals who had robbed The Silver City Jewelry Store in Marion County. Carol Stephens who operates the Goodwill location at the end of the shopping center stated that the high speed chase ended when the car being involved in the high speed chase came around the corner and crashed into the rear of the parked Goodwill semi trailer.

On Tuesday, July 22, 2008, 4 men robbed a Jewelry Store in Marion County and may have burglarized additional locations. There was a police chase into Sumter County where the criminals turned around and started back into Marion County. At approximately 6 am

some Marion County residents were the recipient of a reverse 911 call, with a warning about a robber who had gotten away after robbing and crashing their vehicle at a shopping center in Spruce Creek, Marion County. During the high speed chase the vehicle headed into Sumter County, where Sumter County Sheriffs officials assisted in the capture of these men.

Sumter County Sheriffs department gave assistance with the search for one of the criminals who had gotten away on foot. Three of the suspects were caught shortly after they crashed their car. Sumter County Sheriffs were also out on foot, with canine help, cars, motorcycles and the eye in the sky. The forth robber was apprehended in the Wal Mart parking lot on 27/ 411 in Marion County. The highly trained men and women of the Marion and Sumter County sheriffs departments are to be commended for their efficient and speedy response and capture of these men.

It was a good day, the bad guys 0 and the good guys 4.

#### Ocala4Sale.com Award



"Best of the Best" Pictured is Tom Loury, right, of TomL Publishing LLC presenting an award to LuAnne Warren of Ocala4sale.com. The award was third place statewide for best website home page which they did for TomL Publishing. The Community Papers of Florida have their annual awards and Tom Loury entered his website and won this title. Ocala4sale.com has won a number of statewide awards including best of the best 1st place not long ago. Congratulations to you!

## **Candidate Charges Harassment**

By Tom Loury

It has been reported that candidate Will Pruitt filed a harrasement charge on a reporter from the Daily Sun and the paper itself. The complaint was filed because someone was calling the surrounding neighbors of one of the Pruitt's farms, The neighbors claim the person was asking personal questions about the comings and goings of the Pruitts and would not identify himself. The caller turned out to be a reporter from the Daily Sun. The Pruitts have a family farm in district 42 and one outside the district. I am guessing that the Daily Sun reporter is trying to prove that Pruitt is not living in the district that he is running for office in. I'm not sure that he has to until after he is elected.

Could it be because the other candida-

te backed by The Villages is behind in the polls? This is not unusual at election time. I have seen many things happen during elections, especially when the polls are tight. The Villages' political machine is not used to losing. They need control of the districts and spend a lot of money to keep control so they can make the political changes they need to enhance The Villages and keep the door open for new building when and where they want.

I have gotten many calls about the articles appearing in The Villages Daily Sun about candidate Pruitt, I did not read them but, it kinda makes you want to vote against the machine. Don't it? I think negative press will go against Pruitt's oponent. But whatever you do, just make sure you vote and be smart about it!





GOD BLESS OUR TROOPS
IN GOD WE TRUST

■A.J. "Tony" Powell =

#### As I See It

THE GOOD, THE BAD & THE UGLY - A closer look at "Pay off your mortgage early programs."

You've probably read advertising about Mortgage Payoff Programs in local newspapers and magazines. There are also many websites that offer a wide range of 'Pay-Off 'systems.

A couple of the more popular ones are the "H.E.A.P" - (Home Equity Acceleration Program) and the 'Money Merge Account System' - (MMA) which is a Multi-Level Marketing System by United First Financial (U1stFinancial).

Most of these systems are genuine in that, if you follow their customized plan, you really will save thousands of dollars in mortgage interest AND pay off your mortgage years ahead of schedule. For example, a payment of about \$3,000 can save you over \$10,000 interest and take nearly two years off your mortgage. Obviously, if you made such a payment ever y year, you'd save over \$100,000 and pay off your mortgage in about half the time.

That's a tremendous return on a relatively small amount of money.

Did you know that the total payments on a typical 30-year, House Mortgage of \$200,000 @ 6% interest add up to about \$430,000! That's more than double what you think you are paying for your house.

Do these 'systems' have a 'downside'?
One consideration is that they all require

some degree of 'computer savvy'. You have to enter a password, regularly input your financial data, money spent, income earned, your mortgage payment etc - more or less your complete personal finances. Also, they require that you send in your mortgage documents, proof of banking and other documentation that not everyone feels comfortable doing.

Also, 'pre-paid' fees are a concern. These plans cover as much as ten or twelve years in the future. What happens if, after you pay your fees, the website 'disappears'! And those fees can be a Maj. or factor - \$500, plus ongoing fees for a H.E.A.P and \$3,500 for a MMA

Many of these 'Early Pay Off Plans' tout themselves as THE way to pay off debt early, and pitch you a plan that they HOPE you will use. Most people are totally unfamiliar with "payoff-your-debt-early" systems, so it's impossible to compare one system with another.

We are all susceptible to a persuasive salesperson, and there is a whole industry of financial planners, mortgage brokers, insurance agents, and others who sell 'debt-free programs'.

Another problem is that many of us either do not have a computer, or are limited to 'beginners' email, and do not do any finances 'on-line' because we don't feel safe.

But there is a simple-to-use, inexpensive program available locally, with no 'secret software'. No complicated 'system' to learn.

No invasion of your privacy. No need for copies of your Financial Records, Mortgage, Deed, Promissory Note, Bank Statements or any of your private papers which are required by some of the other programs.

The question to ask yourself is, "Which do I prefer? - A comprehensive, all-inclusive, online, 'MMA' system from U1stFinancial or a less complicated, but more 'do-it-yourself' program like a 'H.E.A.P'?

Or, are you more comfortable with a simple, straight-forward system, that you can do at home, with no computer needed, and a 'pay-as-you-go' plan. So you can make those extra payments off your mortgage whenever you want. If you feel you can do better than 'once-a-year' - That's good! If you can pay extra every month That's better! If not, That's OK too!

You may prefer to have the freedom to pay what you want, when you want, and still save tens of thousands of dollars in mortgage interest

As I see it, you should give careful consideration to each choice. If you want a 'top-of-the-line' comprehensive, computer generated program with generous on-line help and a toll-free number to call, g o to "U1stFinancial. NET/CallMe".

For the more basic H.E.A.P, which can have very similar financial benefits, but much less support, type those four letters in your browser - "HEAP.com".

If you are financially able to pay your bills every month with a few dollars left over, then you should be on one of these programs.

Everything can be done with your own bank. You can go over the details with your

attorney, your accountant, your financial advisor or anyone else that you want to (Just make sure they are not 'selling' you a system).

You need to demand total disclosure with no surprises later. And get a plan that you find comfortable to set up and use.

The original Mortgage Acceleration Plan was designed by Sir Richard Branson (The Virgin Atlantic guy), and it has since been used around the world for years.

Our local program has absolutely NO need and NO requirement to REFINANCE. It is a safe and secure program because you keep your current mortgage exactly as it is.

If you are comfortable on a computer, go to 'SaveInterest.BIZ', for a very brief and basic summary of what is available to you here in our area.

If you prefer a brief presentation and summary of exactly how the program any of these programs might benefit you, just call and set an appointment at the office or in your own home, where ever you are most comfortable.

Run your numbers and in just a few minutes see the thousands of dollars you could save! Being Mortgage-Free is a great feeling!

We can help you choose which of these systems is best for you. BUT, you need to get started asap - you'll be glad you did!

Contact Summerfield Real Estate Services, Inc

13600 S Hwy 27/441, Summerfield Fl 34491.

Local Voice - 347-9304 Local Fax -347-9394

 $Or\ Email\text{-}SaveInterest@Comcast.NET$ 



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### WHAT IS . . . ?

This article is for entertainment and general information purposes only. No part, in any manner, for whatever reason is to be taken as legal advice nor relied on.

What is a green building rating system? There are presently numerous nationally recognized high performance green building rating systems. In this article I would like to touch on three: The Leadership in Energy and Environmental Design (LEED) program, the Florida Green Building Coalition, and the Green Building Initiative's Green Globes Program.

The LEED program was developed by the United States Greene Building Council (USGBC). The program is intended to reduce energy consumption, reduce energy costs, provide for sustainable development, create water savings, and improve indoor environment quality.

The LEED program uses a green building rating system to evaluate buildings for these factors, and scores them to determine if they meet or exceed LEED conservation goals. Buildings that meet the minimum LEED standards are placed in one of four categories: "certified", "silver", "gold", and "platinum", with platinum being the highest building standard and "certified" being the lowest.

The Florida Green Building Coalition, similar to the LEED program, evaluates buildings in a variety of categories including energy, water, lot choice/site, health, mate-

rials, disaster mitigation, and other general measures.

The Green Globes rating system focuses more on the energy use of the buildings that it evaluates. It is an environmental assessment, education and rating system. The system is an on-line interactive software tool. The difference between the LEED program and the Green Globes program, according to a University of Minnesota study is that from a process perspective, Green Globes' uses a simpler methodology, which employs a

user-friendly interactive guide for assessing and integrating green design principles for buildings. The study reports that the LEED program is more complex, and is largely a paper-based system. While LEED has recently introduced an online-based system, it remains more extensive and requires expert knowledge in various areas. Green Globes' web-based self-assessment tool can be completed by any person with general knowledge of the building's characteristics.

#### DC Thumbing Nose at New Law

Only a few weeks after the U.S. Supreme Court's ruling in the Heller case, which struck down D.C.'s ban on handguns and allowed having a firearm in operable condition at home, D.C. has passed "emergency" law and new police regulations intended to

retain as much of the ban and storage requirement as possible. The law was crafted in consultation with the Brady Campaign, according to the Washington Post.

There are many objectionable features to the new D.C. law and regulations, but two stand out as particularly egregious. Though the Supreme Court ruled that D.C. could not ban handguns, the new rules would still ban all or most semi-automatic pistols. And in spite of the fact that the court ruled that D.C. cannot ban the use of guns for protection in the home, the District still prohibits having a gun loaded and ready unless an attack within your home is imminent or underway.

Without Congress' intervention, D.C. can violate the intent of the Heller decision indefinitely. That is because under "Home Rule," D.C.'s emergency bills are not subject to review by Congress, and D.C. can reinstitute "emergency" laws every 90 days. The city's officials are already thumbing their noses at the Supreme Court.



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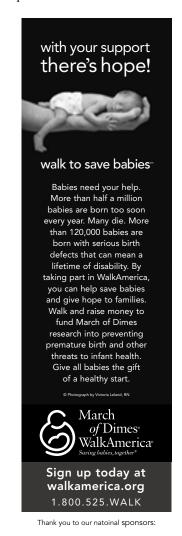
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Tom Loury

#### Publisher's Notes

This one scares me, of course I won't be around to see it! Do you realize in about 40 years we'll have millions of 80 year old women running around with tattoos and rap music will be the Golden Oldies!

by William Arthur Ward: Believe while others are doubting. Plan, while others are playing. Study, while others are sleeping. Decide, while others are delaying. Prepare, while others are daydreaming. Begin, while others are procrastinating. Work, while others are wishing. Save, while others are wasting. Listen, while others are talking.

Smile, while others are frowning. Commend, while others are criticizing. Persist, while others are quitting.

Disney is getting negative news. A new law went on the books Tuesday the 1st of July. The law states that employees may carry a gun to work if they keep it locked in their car and they have the proper permit. On the 4th of July, Disney suspended a employee for refusing to let them search his car.

Disney's stand is they are exempt from this law along with it's more than 60,000 employees. They claim they are exempt

because of the large amount of fireworks stored on the property. Is thanny excuse to deny people their constitutional rights, and what about their personal safety?

The worker has protested the suspension and said he will give up his job to test the law on one of the most patriotic days of the year. He is standing alone, and has no one backing him. I believe he won't be alone long. I will give him what ever publicity I possibly can.

What do you, the public, think and where do you stand? tloury@earthlink.net

While in England at a fairly large conference, Colin Powell was asked by the Archbishop of Canterbury, if our plans for Iraq were just an example of empire building by George Bush.

He answered, "Over the years, the United States has sent many of its fine young men and women into great peril to fight for freedom beyond our borders. The only amount of land we have ever asked for, is enough to bury those that did not return."

You could have heard a pin drop.

Presidential Election

Obama decided he wanted to be President of the United States after he served 145 days in the Senate. He is a great orator and his platform is CHANGE but it's hard to find anyone that can tell what kind of change. He has no experience to warrant running for

president, his background is shadowed by innuendos and accusations. His loyalty to this country has been questioned by many.

Obama says McCaine is a true American because he was taken prisoner during war time but, it should not be used in his campaign because it has nothing to do with the issues. I say McCaine was taken prisoner, when he was offered early release from prison, he refused because he thought others, who had been there longer than he should be released first. Regular periodic beatings followed. I say, this proves he is a man of character and we need a man of character in the White House. We don't need a great orator, we do not need a person that has a PHD in mudslinging, and we don't need idle promises! WE DO NEED a person that will try to follow the philosophy of the policies in place and try to enhance them to what they think will make it better for the people and the security of America

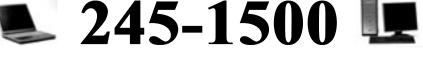
CHANGE: I guess what I'm saying is, if you want me to believe in change then I need some answers. For instance if you want me to use a shovel then I want to know what I will be shoveling, how much there is, and how big is the shovel, etc? If you vote for change you better be sure its the kind of change you really want, so ASK or DEMAND an answer.

I predicted several years ago in this column that a third party will emerge and take

(Continued on Page 6)

#### **A - AAA+ Computer Store** WHOLESALE COMPUTERS





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### **Newspaper Deadlines**

Editorial & Ad Copy for September

Seniors Voice - 12am, August 20th Lady Lake Magazine & Village Spectator 12am, August 27th

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#### BELIEVE IT OR NOT

For many years I have been trying to inform the public about the antics of an individual who I think pretends to act in the best interest of the public. That individual is Mike Francis.

This man is an individual with a silver tongue who can sell a bucket of manure to a farmer who has 200 head of cattle. As I have told you many times before when Mr. Francis was on the Town Board of Lady Lake he pushed his chair back at a general meeting and stood up and waved the Town Budget at the audience and stated "that the Town has 4 million dollars in reserve and that money belongs to the people and we have to give it back". Therefore with the length of time of being on the council and the lets pretend mayor of Lady Lake, he proceeded to convince the public and the town board members that the millage rate should be reduced. By reducing the millage rate as low as he did he put the town in a harmful financial situation. After the millage rate was reduced he was chosen again by the developer to move to Sumter County and run for county commissioners there. Once again his silver tongue rhetoric was to reduce the millage rate. And of course he got his side kick Dick Hoffman and the other three puppets to go along with him. When the general public hears the constant drum beat of lower taxes, they seem to

Murphy's Law. If something can go wrong it will go wrong. By lowering your taxes as low as Mr. Francis did and the slow down in the economy this created a financial problem for the entity that is supposed to take care of the public. Mr. Francis and his crew of four only think about today and forget about tomorrow. Now remembers when the millage rate is lowered the governing body can only increase the income by a maximum of 3% a year.

Enclosed is a copy of a letter that came across the Internet and also delivered to the County Board. The first thing any government agency does when in financial problems is to scare the public by stating they will cut the budget and services of the Police and Fire departments. This letter was written to Mr. Arnold and the BOCC.

(Reprint of Sheriff Farmers letter). June 26, 2008,

Mr. Bradley Arnold

910 North Main Street

Bushnell Fl 33513

RE: Budget Reduction

Dear Mr. Arnold:

Per your email dated June 17, 2008. You requested I prepare to reduce the 2007-2008 Law Enforcement funding by 9.93%. This would be the percentage I would be expected to deduct should the Board of County Com-



#### Global Warning A Hoax!

People please read this: IT"S IMPOR-TANT!

Global Warming is Man Made alright! It is made up by man but is not happening.

The Physics & Society Forum of the American Physical Society wrote, "There is a considerable presence within the scientific community of people who do not agree with the IPCC conclusion that anthropogenic CO2 emissions are very probably likely to be primarily responsible for global warming that has occurred since the Industrial Revolution."

Perhaps the primary instigator for this was the publication of a paper by Lord Monckton <a href="http://scienceandpublicpolicy.">http://scienceandpublicpolicy.</a> org/press/proved\_no\_climate\_crisis.html> which mathematically proves that there is no "climate crisis." Monckton uses 30 equations to prove that "the computer models used by the UN's climate panel (the IPCC) were pre-programmed with overstated values for the three variables whose product is 'climate sensitivity' (temperature increase in response to greenhouse-gas increase), resulting in a 500-2000% overstatement of CO2's effect on temperature in the IPCC's latest climate assessment report." In other words ... the UN's models were wrong. They were programmed to give you these fraudulently hyped numbers to scare people into acting.

Here are a few other facts published by Lord Monckton:

The IPCC's 2007 climate summary over-stated CO2's impact on temperature by 500-2000%; CO2 enrichment will add little more than 1 °F (0.6 °C) to global mean surface temperature by year 2100; Not one of the

three key variables whose product is climate sensitivity can be measured directly;

The IPCC's values for these key variables are taken from only four published papers, not 2 500:

The IPCC's values for each of the three variables, and hence for climate sensitivity, are overstated; "Global warming" halted ten years ago, and surface temperature has been falling for seven years; Not one of the computer models relied upon by the IPCC predicted so long and rapid a cooling; The IPCC inserted a table into the scientists' draft, overstating the effect of ice-melt by 1000%; It was proved 50 years ago that predicting climate more than two weeks ahead is impossible;

Mars, Jupiter, Neptune's largest moon, and Pluto warmed at the same time as Earth warmed:

In the past 70 years the Sun was more active than at almost any other time in the past 11,400 years.

How do we make him back the Nobel Prize? This is clearly a political issue just like the big aids scare. It creates federal power and federal spending. The Aids virus was medical. Yes the aids was real but it was nothing like what they projected it to be. Does the words Prescription Drugs sound fimiliar or BIG DRUG Co's.

Just like "Bad Tomatoes" another political scare, now the tomato farmers are ruined. Now it's peppers. What's next? What can these companies hope to acheive with the Global Warming issue? Major environmental Control.

HOW DO THEY GET AWAY WITH THIS CRAP?

MV #09737

What Is A Veteran? A 'Veteran' -- whether active duty, discharged, retired, or reserve -- is someone who, at one point in his life, wrote a blank check made payable to The United States of America, for an amount of up to, and including his life.

That is honor, and there are way too many people in this country today, who no longer understand that fact.'

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Tom Loury

#### Publisher's Notes

#### (Continued from Page 4)

over as more powerful than either of our current two parties. It is trying to now but it's not time yet. We have not suffered enough and felt enough pain. The independent party will take on a new look as people realize what we have is not working.

Oil Shale

Don't understand why if the Oil Shale in this country equals to all of the oil in all of the other countries in the world, why did congress just stop the process we have to go through to start the production of it. That's right, a Democrat from Colorado in charge of the committee has stopped all the progress. Shell Oil has spent millions researching and is discouraged by it all. We passed a bill in 2005 to develop a plan to start the process and Congress has recently stopped it stating that they don't want it to happen too fast. I don't think three years in planning is to fast! The oil shale is in three states, two of the states have not had a say or have been able to do anything about it because it is on a federal level. This is a good example of government being too big.

By the time the people in this country realize what has been done to them, it will be too late! Our taxes will be doubled. We will no longer have the strongest military in the world. We will be in a deep recession. Our dollar won't be worth anything.

Our countries political system is top heavy. The Federal Government is getting too big!

Oklahoma's House of Representatives told Washington, DC. to back off.

Joint House Resolution 1089, passed by an overwhelming 92-3 margin, reasserts Oklahoma's sovereignty under the Tenth Amendment to the U.S. Constitution, and, according to the resolutions own language, is "serving notice to the federal government to cease and desist certain mandates."

The Tenth Amendment states, "The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people."

Traditionally, this language has meant that the Federal Government is limited in its scope and cannot usurp the sovereign powers of states. In recent decades, however, as the size and reach of the Federal Government has expanded, many have come to question whether Washington has stepped on states' rights and gotten too big for its breeches.

A Republican State Representative who authored the resolution, told WND that he introduced it because he believes the Federal Government is overstepping its bounds and has put our constitutional form of government in danger.

The more we stand by and watch the Federal Government get involved in areas

where it has no legal authority, the more we kill the Constitution a little at a time. For the last few decades, the Constitution has been hanging by a thread.

Size does matter! The Federal government is already telling us how to think, how and what to teach, what we can and can't

do, such as prayer in schools or saying the Pledge Allegiance to the Flag. It is deteriorating our Constitutional rights. I'm sick of it, and I'm not going to be silent!

What do you think? tloury@earthlink.

#### Teacher Speaks Out

A subject close to my heart. Do you know that we have adult students at the school where I teach who are not US citizens and who get the PELL grant, which is a federal grant (no pay back required) plus other federal grants to go to school?

A student from the Dominican Republic told me that she didn't want me to find a job for her after she finished my program, because she was getting housing from our housing department and she was getting a PELL grant which paid for her total tuition and books, plus money leftover.

She was looking into WAIT which gives students a CREDIT CARD for gas to come to school, and into CARIBE which is a special program (check it out - I did) for immigrants and it pays for child care and all sorts of needs while they go to school or training. The student I just mentioned told me she was not going to be a US Citizen because she plans to return to the Dominican Republic someday and that she 'loves HER country.'

I asked her if she felt guilty taking what the US is giving her and then not even bothering to become a citizen and she told me that it doesn't bother her, because that is what the money is there for! I asked the CARIBE administration about their program and if you are a US Citizen, you don't qualify for their program. All the while, I am working a full day, my son-in-law works more than 60 hours a week, and everyone in my family works and pays for our education.

Something is wrong here. Sorry but after hearing they want to sing the National Anthem in Spanish - enough is enough. Nowhere did they sing it in Italian, Polish, Irish (Celtic), German or any other language because of immigration. It was written by Francis Scott Key and should be sung word for word the way it was written. The news broadcasts even gave the translation -- not even close. Sorry if this offends anyone but this is MY COUNTRY.

IF IT IS YOUR COUNTRY? SPEAK UP! I am not against immigration -- just come through like everyone else. Get a sponsor; have a place to lay your head; have a job; pay your taxes, live by the rules AND LEARN THE LANGUAGE as all other immigrants have in the past -- and GOD BLESS AMERICA!





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#### ■ONE PERSON'S OPINION

#### LETTERS TO THE EDITOR

Dear Editor:

Knock, knock. Hello! Congress, is anyone at home in there? Is anyone awake? Would anyone care to contribute a bottle of NO-DOZE? Maybe, 535 bottles of NO-DOZE might help keep congress awake. They are certainly asleep on this issue.

There is a major gas crisis going on out here. Everyone is hurting. Didn't anyone in Washington see this coming? No one, in our illustrious government, seems to be alarmed about this major problem .Why? It may not be a big deal to congress, but it is a major concern to citizens.

Is this enough of a clue as to just how bad things are in our government? We have no representation, only special interest groups have representation. Is this what our founding fathers had in mind? Our government is broken. Shattered. Non-functioning.

Do we have any recourse? Are we just

supposed to sit here and keep taking it on the chin, and in the pocketbook?

How do we get rid of these bums? More importantly, where do we find non-bums to replace them? That is the tricky, sticky question

Who among the current cast of candidates is most likely to drill for our oil, use our coal supply to make gas, (a story on today's news said we have a large enough supply of coal to last several hundred years), find a solution to this dilemma: Obama, McCain, or Bob at the pool?

This is a serious issue. We need to make congress pay attention to us, and our needs. We should all go outside at some specified time, and yell in unison. Do you think almost three hundred thousand people could make enough noise to be heard in Washington?

Anyone have a better idea?

D.l. Larson

#### Dear Mr. Duncan

Attn: Robert M, Duncan, Chairman Dear Mr. Duncan,

I appreciate your sending me this "Republican Party Census Document". It is typical "rah, rah" garbage, as it is obvious on each question what the choice should be! Hello!! Why do you need to waste money on something like this when it is clear what a true Conservative Republican should stand for. It's a little late now that we have nominated a RINO for our presidential nominee! Yes, Senator McCain's stand on the war and a few other issues are semi-conservative, but as I mentioned in my last letter to you, buying into the Al Gore global warming hoax and his love for amnesty show his true colors.

I can support a strong conservative Republican Party, but with this continued drift to the left, you lose me and my family. "Can't we just get along?" Hog wash. Why must the Republicans always move to the left to "get along". Why not speak up and have the Democrats move to the right towards what

this Country was founded on! This is the birthday of our republic, but as a nation, we continue to drift away from our foundation, and the Republican party will not stand up for our constitutional foundation. You send out these "feel good" questionnaires, but I see nothing on the horizon that the GOP is working towards to answers you simply!

We had the Presidency and the Congress, but have totally forgotten why we were there. What happened to the strong stand of the 1994 Contract With America? Clinton takes all the credit for cutting welfare and getting to a balanced budget after he was dragged kicking and screaming to the party. How do we get back to that type of philosophy? Not by sending out these hokey questionnaires! Let's see some REAL ACTION, then I may return

Sincerely,

Charles M Wollert,

Former life long, third generation Republican



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## First Tax Increase Ever In Sumter County History

By Charlotte Poss

Never in the history of Sumter County has there been a tax increase. At Tuesday's BOCC meeting the Board of County Commissioners raised the Tax millage rate from 5.4389 to 5.8955. This is a first in history.

Sumter County not only raised the taxes but cut just about every thing from the budget that has anything to do with the youth of our county. The county commissioners eliminated County contributions to Sumter County youth center, Children's advocacy center, and SCARC, Eliminated two County Parks. Will adopt an MSBU (assessment) for Canal Dredging. The Sumter County Commissioners also Increased The Village's fire assessment fee from \$61.00 to \$70.00, In-

creased County fire assessment from \$77.00 to \$98.00, Sumter has Advance Life support for The Villages and Basic Life Support for the Rural part of the County. The BOCC, Cut Parks and Recreation and placed this under Public Works. Commissioners will not fill the Veteran's Office Manger position, eliminated Veterans Services. Sumter County no longer has a departments of Code Enforcement, CATS or Building Inspection.

What will be next? What do the property owners in Sumter Get for their tax dollars? Nothing.

What has the County Board done for the residents of Sumter?

Answer: Nothing Good.

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#### Artist Kalat



This statue currently stands outside the Iraqi palace, now home to the 4th Infantry division. It will eventually be shipped home and put in the memorial museum in Fort Hood TX

The statue was created by an Iraqi artist named Kalat, who for years was forced by Saddam Hussein to make the many hundreds of bronze busts of Saddam that dotted Baghdad .Kalat was so grateful for the Americans liberation of his country, he melted 3 of the heads of the fallen Saddam and made the statue as a memorial to the American soldiers and their fallen warriors. Kalat worked on this memorial night and day for several months.

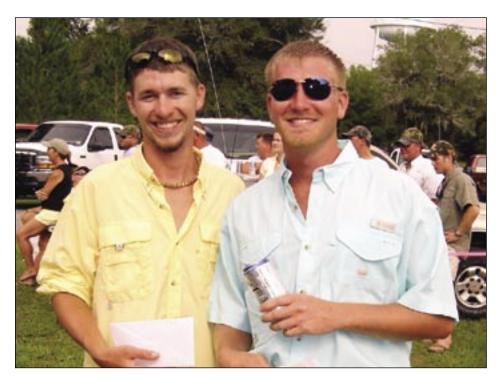
To the left of the kneeling soldier is a small Iraqi girl giving the soldier comfort as he mourns the loss of his comrade in arms. Do you know why we don't hear about this in the news? Because it is heart warming and praise worthy. Media avoids it because it does not have the shock effect and it shows progress in the war.

God Bless America!

#### Garden Club Honors Member

The Lady Lake Garden Club honored member Anna Sawyer with a Life Membership at their annual luncheon. This award is give by a club wishing to honor a dedicated person interested in the goals and ideals of the Florida Federation of Garden clubs. Anna has been a member of the club for 20 years, she has held the office of both first and second vice president, served on many committees including the vice chairman of 2004

Lake County Council of Garden Clubs Flower Show. One of her true passions is flower arranging and has won a blue ribbon in the State Flower Show for her design. Currently one of her designs is featured in the Florida Fededration of Garden Clubs 2007 calendar. If you need a job done you can always count on her. She is an asset to our club and a true blessing for those who meet her.



#### **Red Fish Tourney A Success**

Pictured left is Brandon Colbert and his where they both remained in a coma for quit partner Josh Hilger winners of the Justin Drew Redfish tournament fund-raiser. The grand prize totalling \$2850. The winnings were donated back to the fund, "WOW!"

On Feb 23rd two of Dunnellons young men were on their way to a concert. They lost control of their truck and it rolled, both were ejected. They were Justin Drew and Chris Schloss, the two had sustained head injuries, broken bones, other damaged organs and were flown to Shanes Teaching Hospital some time.

The Red Fish Tourney was the second fundraiser to help with the expenses which netted \$9,000. Chris is out of the hospital, out of rehab and attended the Redfish/cookout fundraiser. Justin remains in rehab. The Dunnellon area is a community that cares. I would not be a bit surprised to hear that they will hold another fundraiser in the future. The food is great so watch for the next announcement in the paper.

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#### THE OMBUDSMAN

The Ombudsman programs are nation wide and Florida is among the largest and most active. The 67 counties in Florida are covered by 17 Ombudsman Councils or Districts. Each council has a DOM which is the District Office Manger. Our District here in Marion County is District 4. District 4 covers 5 counties, Marion, Lake, Sumter, Hernando and Citrus. Each district is comprised of local volunteers. These volunteers defend the rights of the residents living in long term care facilities.

Florida's volunteer Ombudsman do assessments and investigation. Assessments are done annually these comprise of inspecting the facilities to make sure that they are in compliance with state regulations. Investigations are done on the complaints against the facilities that are called into the Department of Elder Affairs.

There are over three thousand facilities in the State of Florida with more than a hundred and fifty thousand residents populating these facilities and each has to be assessed every year, as well as a quarterly follow up visit. Then there are the complaints or investigation that have to be made by the volunteers. Last year there were 96,000 hours

put in by the volunteers investigating more than 7,600 complaints. All of this is being done by 400 volunteers state wide. Can you even imagine what the cost would be if these volunteers were not here to help? At a dollar an hour your talking about ninety six thousand dollars and that is just on the complaints now add in the 3,500 facility that have to be assessed and than visited quarterly, and you have build up a rather large saving in salaries that the state would have had to pay out. It would cost a couple of million to hire employees to do what these volunteers do out of love. The Ombudsman Volunteers look after the quality of care that the residents are receiving and safe guarding all of their rights.

All it takes for an Ombudsman to go out and investigate an allegation is a phone call to the Department of Elder Affairs or the Abuse Hotline. Please if you know anyone who is being exploited or abused, call and report it. 1-888-831-0404. Your call is confidential, and you can call 24/7. If you would like to be an Ombudsman please call 1-888-831-0404 and request an application. It will be the best thing you can do today.



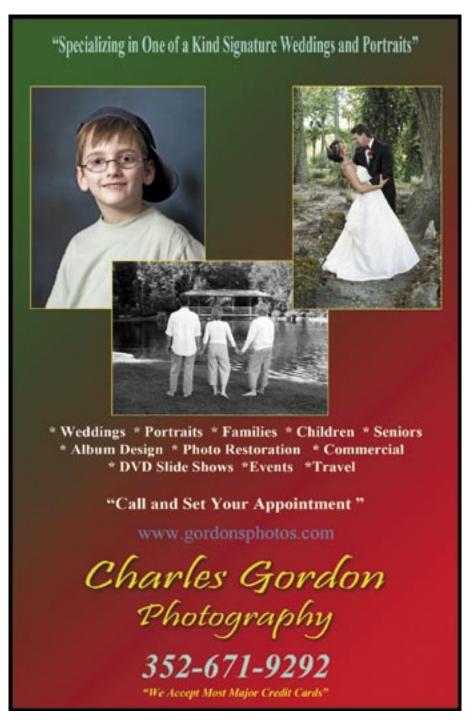
#### **Bicycle Shop Ribbon Cutting**

held a ribbon cutting for the The Ocala's Santos Trailhead Bicycle Shop. Owners of Santos Trailhead Bicycle Shop have opened a new store in Lady Lake. Owners Michael and Dawn Phelps, who opened their first shop in 2001, leased space for the new shop in the Santa Fe Crossings retail center at 8620 County Road 466. The store is open

The Lady Lake Chamber of Commerce from 9 am to 6 pm Monday through Friday and 9 am to 5 pm Saturdays. It is an authorized retailer of several lines of bicycles such as Specialized, Giant, Orbea, Sun Santa Cruz, Electra and Dahon. To celebrate the opening, they offered fun, food and sales at the store on the day of the ribbon cutting. For information call 750-4161.

Located at 8620 Hwy 466 the Villages.





#### **Selling Out America**

By Tom Loury

On my birthday the 6th of June it happened, I am embarrassed by the vote by 33 of our current leaders who voted not to make English the official language of America. On the very top of the list, it is very visible that four of the top leaders Senator Clinton, Senator Biden, Senator Dodd and Senator Obama voted no. What a disappointment to me. This all happened on D-day when the amendment to immigration Bill 1348 came to a vote. On D-day, one of our historic days in history, our leaders dishonored our historic principle.

It is interesting that 91% of Americans want English to be our language and our leaders have decided that we don't know what we are talking about. They know better.

Some of our leaders are very good at pointing fingers at Bush or others and saying he or she did it. Well if you are not part of the solution you are part of the problem. Non-action is worse than picking a path that is a mistake. The war is not a mistake. Terrorists can not come into our country and kill

people, then smile and brag about it. Where is the number one terrorist leader now? Hiding in a cave? What quality of life is that.

On another front our industry is being bribed out of America. We charge Industry and its leaders large cooperate taxes so they are moving their businesses to other countries where they have lowered the taxes to attract them. The wages are normally cheaper also, so the profit margin is bigger. Something like the recent big beer deal. That is what is wrong with the idea of charging the rich more and giving it to the poor. The only way we can combat this is lower the corporate taxes based on the number of employees and wages. Our enemies and some that are not yet enemies are courting our industry and buying us out. Some of these same countries are countries we rebuilt after wars, disasters

Why do you think the housing industry went sky high which is what started this whole problem we have? Foreign money started buying up land and businesses, meanwhile our American developers started

number of illegals that wound up in our system that are being paid benefits. Disaster struck! No president in the world could have foreseen that, they could only minimize it. If they were on their toes and had stopped the immigrants at the border half could have been avoided. The terrorist acts were thrown at us and were growing as time went on, we had no control of them and needed to react.

America to me is still the best country in the world. But we must stop letting a few control the masses. If the masses vote no then it is NO! The government right now thinks it's smarter than the masses, NOT

panic buying what was left. Then add the TRUE! Most people in our fare country has more common sense than half of Congress. They are not trying to do a favor for a favor, or add pork barrel into a deal, they are just trying to be good neighbors and help one another. We need to get back to more of that. Our government is top heavy. We need to give more decisions back to the states which is how the original system was designed for government. But some in government think that the average American is not capable of governing themselves, so they make unpopular decisions based on their opinion and not ours, "We The People". What do you think? tloury@earthlink.net

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ADY LAKE MAGAZINE THE VILLAGE SPECTATOR SENIORS VOICE

#### I Wonder Why

Five years ago the estimated cost of renovations at the United Nations in New York was \$953 million. I wonder why, five years on and construction slated to begin this past spring, that figure has ballooned to \$1.876 billion, which with my elementary knowledge of math comes out to double the original figure. So far, at that monolith that houses an ineffectual organization that accomplishes nothing of note, and which Col. Oliver North calls "The Great Hall of American Hatred", there is no news of the construction being under way.

Of course, despite the architect's assertion that the project will be completed in the allotted five years and "under budget", we can expect that huge cost estimate to rise, especially given the record of bribery scandals that rocked the UN procurement department some years ago.

We wonder, since the general contractor is Skanska, a Swedish company, what will be the participation of American sub-contractors and material suppliers for this project. After all, our share of the work should be substantial since American taxpayers are so far committed to pay 22%, or \$413 million, of the cost.

We could suggest to our representatives at the UN to proffer the idea that all the parking tickets that other countries' diplomats (I use the term very loosely!) have refused to pay under the guise of "diplomat immunity" should be paid to help allay the cost of this boondoggle. Stay tuned!

I wonder what kind of people would watch a woman fall to the floor in a New York hospital emergency room and not call for help. This poor soul had apparently been waiting 24 hours for medical help and when she fell security guards and hospital staffers did nothing. I read that one guard did not even leave his chair!

Flip through the many TV channels and seek a really good movie at the local theatre and you are likely to come up with nothing worth wasting your time and money on. I wonder about the tastes of a movie audience though when some pay good money to see the latest Eddie Murphy film, "Meet Dave". A review of the movie goes like this: A man is actually a space ship operated by 100 aliens who look like humans but are only one-quarter of an inch tall, and who want to save their planet.

I wonder if anyone who follows the activities, or lack thereof, of the UN were surprised that that wimpy body vetoed sanctions against Mugabe of Zimbabwe, whose bloody suppression of the people of that benighted country led to his "re-election" as President. It was also no surprise that it was China, Libya, Russia, South Africa, and Vietnam who voted against the sanctions. The opposition avers that since March 113 of its supporters have been killed, 5,000 are missing, and 200,000 forced from their homes. This in a country with 100,000% inflation! No surprise that so many risked persecution to vote for change.

I wonder where our values are going when some magazine feels that pictures of the twins just born to Angela Jolie are worth \$11 million! Jolie and Brad Pitt already had got \$4 million for pictures of another child! They must be laughing all the way to the bank, having once more proved that pictures of celebrities' babies are deemed to be so valuable.

Florida just came in 35th in the nation in the use of seat belts. The "Clicket or Ticket" program recently made some inroads into the problem, but at least 20% of Floridians don't buckle up according to a recent report. Just like the idiots who ride motorcycles without helmets, some drivers still have not come to the conclusion that wearing seat belts have time and again proved to save lives.

With Jesse Jackson now in Obama's black book after the snide remarks he made about the guy he says he supports, I wonder who will be the next bleeding heart to question Obama's intentions. Obama's obvious move to the political center has some of his devout followers worried. Al Sharpton, ever ready to make the headlines, has been unusually quiet lately. I wonder what old Al is up to!

It seems that flag sellers these days are on hard times due to the current economic picture. I wonder if anyone buying the Stars and Stripes have noticed that many of those flags are made in China. In a chain craft store that I visited recently there was a wide display of patriotic red, white, and blue items. I examined most of them and found that they were all made in China. I wonder how many American jobs they represented.

I wonder if any Cox Cable customers

think that the company deserves another rate increase so soon after the last one. Here is a company with no competition except for satellite dish companies which uses the air waves that ostensibly belong to us for free and charges us exorbitant prices for what is essentially a load of garbage. Apart from the lousy shows, over which I know they have no control, they bombard us with infomercials over which they do have control. Now we are having to pay an 8.7% increase for the standard service, the 70-channel program which contains at least 10 infomercial channels. And the company's executives are boasting about the fact that they have had no increase for 18 months!

Have you ever wondered why toasters are made only for the old-fashioned square bread? As consumers of that good bread that is made in round or oval loaves we have to poke one end in the toaster and turn it around to toast the other end!

It's no wonder that Congress's approval rate is below that of President Bush. This has been the least productive Congress since 1994 according to a recent report . A writer named Charlie Reese has their number. He wonders why, since both Democrats and Republicans are against deficits we still have them, and year after year. He also wonders why 545 human beings out of a population of more than 300 million are allowed to hold our fate in their hands and do such a lousy job of it. He refers to one president, 100 senators, 435 congressmen and women, and nine Supreme Court justices. Charlie also wonders why, when national affairs are in the dumps, both parties practice partisanship

(Continued on Page 13)



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Tom Poss

#### BELIEVE IT OR NOT

#### (Continued from Page 5)

missioners adopt the current millage rate of 5.43.% for the 2008-2009 budget year. By reducing the current law enforcement budget by 9.93%, I would have to cut \$1,819,594. Below, I will explain how that amount could be reached. By no means do I endorse, support or agree to the following cuts and/or eliminations. To do so would place the public, deputies, police officers and firemen at risk of injury or death. It would also be reckless. I am only providing the data to you because you requested I do so.

I would not take any salary increase set by the state and I hope all of the elected officials in Sumter would do the same.

I would start by performing only the functions I am required to do by Florida Constitution and/or statue. I currently dispatch for not only the Sheriff's Office. but County Fire and the cities of Bushnell, Center Hill, Coleman and Webster. The Board of County Commissioners receives no financial support from any of the city's to dispatch their agencies. I could reduce my dispatch staffing by six (6) positions, if I no longer dispatch the fire department or the police departments. I would still answer 911 calls but would transfer the call for city police to whatever location the city had set up to dispatch the call. I would do the same for 911 fire calls. The 911 medical calls would not be affected. The fire departments and city police would have to establish dispatch capabilities very soon.

I would not open the new 911 Dispatch Center. I would remain at the current location. I would no longer need the additional space if I am only dispatching the sheriff and answering 911 calls. The State of Florida, based on the plan to move to a new 911 facility, gave a grant to the Board of County Commissioners to purchase new state of the art software. The approximate \$422,000 would be returned to the state as we would not qualify for the grant. The lack of new 911 software and switching equipment will create a future problem as the Federal Government mandates additional capabilities that the current software will not support.

I will eliminate five (5) civilian support personnel (secretaries, receptionist and an IT Tech) and use voice mail to answer administrative calls. That leaves me with 1.5 people to maintain over 180 computers.

I would eliminate a mechanic from the auto shop and be left with one (1) mechanic to maintain over 150 vehicles.

I would eliminate one (1) bailiff from court security.

I would eliminate two motorcycles assigned to traffic enforcement.

I would remove two truancy deputies.

I would remove the school resource officers assigned to the middle schools in Webster and Wildwood and the elementary schools. I would not remove the three (3) school resource officers from the high schools.

I would eliminate the Tac Squad, (4 deputies) that handle special assignments such as warrant arrests, special events in the county, Villages and drug enforcement.

I would eliminate the funeral escorts and the security inspections deputy.

I would eliminate the deputy assigned to the Village Neighborhood and CDD meetings

I would eliminate an additional nine (9) deputies assigned patrol duties.

I would eliminate the four (4) district Command Lieutenants and send them to patrol. Lt. Wolfe would be assigned patrol and no longer able to handle CDD issues. The Villages annex would be staffed only by volunteers

The elimination of the twelve (12) civi-

lian and twenty-three (23) deputy sheriffs would allow me to reach the reduction of \$1,819,594

Again, let me state that I am adamantly opposed to any of the reductions and DO NOT agree to implement any of them. I fully expect the public to be shocked at such a reduction in service. I know I would be.

Respectfully,

Sumter County Sheriff's Office William O. "Bill" Farmer, Jr.

Sheriff

Just remember that when you want your millage rate/taxes lowered what will happen. There is no such thing as a free lunch and cutting your taxes means taking something away and they always start with Fire and Police

Until next time this is Believe it or Not, by Tom Poss

**■**Mike Netherclift

#### THE WORLD IN REVERSE

"Not Only are the Needy Using the Senior Friendly Reverse Mortgage"

If you think only needy and desperate senior adult homeowners are using the reverse mortgage...you are very mistaken! Admittedly, due to rising daily living and medical costs, fixed incomes, and longer longevity experienced by American senior adults, more seniors are turning to the senior friendly federally insured reverse mortgage because of their need to maintain a reasonable standard

of living. However, more than ever before, seniors are seeing the added value of using their home's trapped cash-equity to create new and exciting (non-needy) opportunities during their golden years. So, as you read further, you just may need to swallow your pride and that emotional mind-set you have been taught to view about your home.

Like it or not, the home has become a vehicle to create new options like sound finan-

(Continued on Page 13)





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#### THE WORLD IN REVERSE

#### (Continued from Page 12)

cial planning and asset management. Your home is an investment just like any other investment except it allows you to live there. For many seniors, reverse mortgages are the conduit that allows them to live more fulfilling lives with added income. Seniors are buying into the concept of treating their homes as part of their estate or legacy planning. They also like the idea of having cash-equity inside their home for the secure feeling of financial security they get from having funds readily available. It gives them a financial cushion for all life's unknown future events. An unexpected medical bill or other family catastrophe can be handled gracefully with the reverse mortgage.

Savvy senior investors also see the reverse mortgage as an alternative to tapping into other retirement assets that could trigger higher taxes. There are virtually hundreds of potential other non-needy uses and benefits

from taking out a senior friendly federally insured reverse mortgage. Pass on inheritance to loved ones or give now to your favorite charity so you can see the joy it brings to others while you are alive instead of after you're buried. Help a struggling child with a down payment on a new home. Set up your grandchild's college education now. Set up a trust or use life insurance as a part of your estate planning to leave more cash to your kids after you're gone. Buy a new car or recreational vehicle now and let your home pay for it. Travel the world or go visit your kids more often. Start or capitalize a new business to give you more purpose during retirement. Maintain your financial independence, security and peace of mind.

The Federal Housing Administration and the Department of Housing and Urban Development give the senior homeowner tremendous security, insurance, and protection with the reverse mortgage. This means no

( SECIDOD)

risk to the senior homeowner. The reverse mortgage is non-recourse which means you or the heirs have no personal liability to pay back the debt. No debt can ever be passed to the heirs. The homeowner retains the title and ownership of the home and all proceeds are taken tax-free! There are no health, income, or credit qualifications and all closing costs are rolled into and financed into the reverse mortgage. Most importantly, the senior homeowner never has to make a monthly house payment while at least one spouse occupies the home. Over 400,000 senior adults have taken advantage of the senior friendly reverse mortgage. Remember, not all of them were desperate and needy. Maybe you should consider creating more options and opportunities during retirement by using your cash-equity and let your home be your "option-creating" tool. Remember, it may be time for you to rethink how you look at your home. Most of all, you do not have to be needy to have one.

As Florida's self proclaimed #1 Reverse Mortgage Crusader, Mike Netherclift spreads the good news about the senior friendly FHA/HUD HECM Reverse Mortgage Program that is helping seniors lead a better retirement. Mike is a Regional Vive President with Unity Reverse Mortgage and the host of The World in Reverse heard on Sunny 720AM WRZN Radio on Sunday mornings at 9am. If you would like more free information on the senior friendly reverse mortgage program and listen to an informative 3 minute overview on the reverse mortgage, please call toll free @ 1-800-830-1261. If you would like to see how the federally insured reverse mortgage could benefit you, please contact Mike toll free at 866.656.8540 or 352.362.2145 or via email at MNetherclift@UnityReverse.com.

**■**Ken Tipper

#### I Wonder Why

#### (Continued from Page 11)

and claim it's not their fault. A man after my own heart, old Charlie! By the way, the Senate recently passed a bill that gave Mexico \$400 million to fight their drug war, which is about to cause the downfall of their government.

I wonder why anyone would buy Obama's assertion that 90% of his campaign donations come from the so-called "little people" with their small checks. Fact is, lawyers account for the biggest single chunk with a nice little donation of \$18 million. To hedge their bets they gave McCain \$5 million. And it's no surprise surely that people in education have given Obama \$7 million versus a measly \$700,000 to McCain. And the actual slice of the pie from the "little people" co-

mes to 45%.

I wonder when, if ever, we are going to get some relief from the "porkers" in Washington who are the target of Citizens Against Government Waste. They have named Sen. Chris Dodd (D-Conn) as Porker of the Month of June for accepting a preferential mortgage rate from the troubled Countrywide Financial Corp. And they named Rep. John Murtha (D-Pa) as the Porker of the Year by an overwhelming 63.4%. CAGW tells of an area of the House floor known as "Murtha's Corner" where the House Defense Appropriations Committee Chairman dispenses pork.

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