

THE VILLAGE SPECTATOR

• The Villages, Sumter County, FL

FREE

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Davis Clinic of Chiropractic ribbon cutting. Lot's of snacks and great food, friendly staff. Dr Davis gave tours which were very impressive. I have never seen so much equipment and technology - State of the Art! Go visit.



The Upper Room Counseling Center, Inc. was established in The Villages/Lady Lake area in July 2006 by Jerry F. Phillips, a retired U.S. Navy Chaplain and Florida Licensed Mental Health Counselor.

Pictured is the Lady Lake Chamber of Commerce, friends, management and staff from Upper Room Counseling at the Ribbon Cutting & Open House

How do you like Obama Now? TLoury@earthlink.net Readers' Answers:

Letter to the editor

I am more alarmed about the future of our nation, the destruction of individual liberty and our economy than I have ever been during the 47 years I've been active trying to make a difference. If the past few months is any indication of the future, the Constitutional Republic will not survive Obama's first year much less his first term.

Americans are about to be stuck with a multi trillion dollar bill to fund oppressive government. TARP, Cap and Trade and the Nationalization of Health Care are by themselves enough to destroy our economy and the Constitutional Republic. They will create an endless army of government bureaucrats aggressively intervening in our lives

(Continued on Page 13)

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AARP Endorses Health Care Reform

Letter to AARP

I am very disappointed in AARP for endorsing Obama's healthcare reform. It is going to hurt and or kill seniors early in life. I don't care what he says now, seniors will be at the end of the line on healthcare. Everyone seems to forget that the seniors are the glue that kept this country together. The seniors paid in all their lives and now the bureaucrats are going to ignore them. I am disappointed in your actions. FIX IT!

TomL

AARP

Dear Mr. Loury,

Thank you for your e-mail regarding health care reform. I am sorry for your concerns but wanted to clear up some misconceptions. While AARP has not officially endorsed the healthcare bills currently before Congress we do support the overall efforts from the President and both parties to pass a health care reform package this year, and we've specifically endorsed an agreement between the

White House, the Senate and big drug makers to help people in Medicare pay for prescription drugs if they fall into the doughnut hole. This agreement would be of significant benefit to more than 300,000 Floridians who fall into the doughnut hole every year. Many of these Floridians are being crushed financially by the cost of these drugs, but they have no choice. They must pay thousands of dollars per year out of pocket after they have reached the coverage limit. Several of the proposals being discussed would also close the "doughnut hole" entirely over time.

AARP has been working with both Republicans and Democrats on behalf of our 40 million members across the country for the last two years to fix our broken health care system.

We will continue to work to make sure any health reform package out of Washington includes specific measures to help our members and their families - especially by strengthening and improving Medicare, low-

(Continued on Page 3)



■=A.J. "Tony" Powell

AS I SEE IT

Did the Bush administration break the law when the CIA made plans to murder certain Arab leaders starting in 2001?

Apparently the CIA didn't inform Congress about their plans to go into the assassination business. Republican loyalists are insisting that, as long as they didn't actually kill anyone, then they could keep their plans secret. The law states that our intelligence services must inform Congress, 'in a timely fashion' of operations with respect to their activities. In this case, the right of Congress to know about intelligence activities was never ignored, they say. They claim that there is no evidence that a CIA plans to assassinate Arab leaders was ever put into ac-

tion. A local columnist's writes further that, "No funds were allocated to the idea. No assets were assigned to it. No training was initiated to prepare CIA operatives. " But the House Intelligence Committee doesn't share that point of view. Their claim is that the CIA was engaged in nefarious acts including illegal wire-tapping, torture of innocent prisoners and plans for a 'murder-for-hire'.

George Bush's so-called 'war on terror' which began in earnest in 2001 was, in fact a plan to kill as many Arab leaders as possible – anyone who wanted to be free to run their own country – free from their concept of 'imperial foreign domination'. The 'Bush League' never did get that plan

implemented, so the next best thing for them was to invade, and kill off as many Arabs as they could. This has resulted in thousands of deaths and injuries to our American military, the killing and maiming of thousands or Arab people in their own homes, in their own towns and in their own countries. Their hatred, not of Americans, but of our ruthless leaders who have shamed our country by imprisoning people and holding them without trial, kidnapping young men all over the world and shipping them off to various dictatorships where they have been tortured and killed without trial or mercy.

It's plain lunacy to think that we can send our soldiers to every Moslem country in the world and 'exterminate' anyone and everyone who opposes our domination, and who wants to live free just as we do.

Bush's war on the Arab and Moslem world has resulted in more killing, more hatred and more desolation – more & more young people growing up in their own country where they are dominated, abused, bombed and shot by 'foreigners'.

How can anyone think that, sooner or later, these people will suddenly 'come to their senses' and say, "OK America, you can take over our country and we'll just accept it!"

It's never going to happen!

The mindset that caused the original immigration to this continent was to get away from the abuse of the people by a despotic ruler – a colonial power which killed off the local people, stole their treasures, destroyed their nature resources and installed puppet dictatorships to do the bidding of their colonial ruler – the USA!.

Was George Washington a 'terrorist'? He was a British subject, Rising up against his own English king? Fighting against his own country's soldiers? Or, was he fighting for freedom from foreign domination?

How did, India, Pakistan, Israel, most if not every country in Central & South America become independent – become free In some cases their European sovereign saw the error of their ways and granted them freedom without a fight. But, in most cases it meant war!

As I've written in this column before, only one race can dominate. Show me any country where the races are equal and share power willingly – never has happened – never will! The choice for America is to respect every people, every race and every ethnic group in their own country, or to install a military dictator who will do our bidding, or exterminate the native population as we did in the North American continent and Australasia.

It was only in the last century or so that a group of Europeans sailed over to South Africa, (and Rhodesia) and cut out a relatively small part for themselves. But their mistake was to allow the 'natives' to keep on keeping on.... What happened? It wasn't long before the Native Peoples of Africa claimed it back. If all the 'indigenous' people of Africa had been 'exterminated' as we did in Australia and North America there wouldn't have been anyone left to make those claims, and the population of Africa might look somewhat like the people of North America. Genocide works great if you do a good job, because there's no-one left to cry about it. But killing off a few hundred thousand or even a few million, doesn't work, because you're leaving a whole lot of 'victims' out there demanding 'compensation' or 'restitution' or 'reparations' – or, God Forbid - Freedom!!!!.

Fortunately we, the people, have no stomach for mass murder. Our governments, Republican or Democrat, continue to try to rule the world, showing no respect for the concepts and ideas that this country was founded on.

What is a racist? To me, it's someone who believes that, Freedom & the Pursuit of Happiness is OUR RIGHT – but 'natives' - Africans, Arabs, 'Indians', whomever, (I.E. Non-white), have no such rights and should have no such expectations.

When we start 'exporting' the Documents of American Liberty to every country in the world, then we will have lived up to the high standards set for us by our Founding Fathers. Our chosen course under the Bush's has been an embarrassment to them and a disgrace to us...

'til next time.....

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AARP Endorses Health Care Reform

(Continued from Page 1)

care costs, and can't get coverage because of their age or preexisting conditions, or whose options are too expensive to make a difference. Many of our six key asks for health reform relate to Medicare because we wanted to ensure that seniors were not harmed by any changes to the current system. I am including a link to a description of our asks:

http://aarp.convio.net/site/DocServer/Health_Action_Now_Overview.pdf?docID=441

I understand your apprehension that cur-

rent proposals could reduce Medicare beneficiaries' access to care. Please know that the current House bill will not cut Medicare benefits or increase your out-of-pocket costs. It includes many of the most important things that AARP is fighting for to strengthen Medicare, including: preserving access to the doctors and hospitals you choose, and assuring your doctors will be paid fairly by Medicare; preserving and improving benefits and eliminating some of the cost-sharing out of your pocket; closing the Part D coverage gap, or "doughnut hole," for prescription drugs; ag-

gressively cracking down on waste, fraud, abuse and inefficiencies, and offering greater transparency to consumers.

The House bill does seek savings by reducing overpayments to insurance companies; aggressively cracking down on waste, fraud and abuse; and reducing inefficiencies in hospitals. AARP is fighting to make sure those savings are re-invested in improvements to quality of care. AARP would not support a health reform plan that would deny you the ability to choose your doctor and health plan or choose another affordable private health plan.

The House bill provides a new optional

benefit to help individuals and families talk with their doctors in advance about difficult choices every family faces when loved ones near the end of their lives. The bill helps prepare for their care needs before they are in a crisis and ensure that their wishes – whatever those are – are respected. The bill would allow Medicare to compensate doctors for taking the time to talk with individuals about difficult end-of-life care decisions. Opposition stories have grossly misrepresented these provisions.

I hope this response helps to address your concerns.

Best regards,

Leslie Spencer
Associate State Director for Advocacy
AARP

Publishers note:

I sat and listened to two senator talking about AARP endorsing the health care reform. One of them was very surprised and said you AARP had thrown the seniors under the bus. That is the perception on the street.

I am sorry that Mr. Obama has you snowed too. How can you believe anything he says. You say your helping people between ages 50 - 64. What about the long term affect this healthcare reform will have on the seniors 65 years and older? Most of the seniors 65 and older in ten years will not have healthcare as they know it now, medicare will not exist. The people taking their place will be people who don't work or illegal aliens. Congress don't care because they have their own healthcare program. The big questions is what turned AARP around. What kind of promises were spoken?

Healthcare for them the seniors will continue to deteriorate just like it has in other countries that had this great idea about nationalized medicine. In some countries with nationalized medicine, if your over 65 there is no open-heart surgery, no shunts, no hip replacement, no knee replacements, no air support to fly patients to hospital. The quality of life and health will start dropping the minute this plan passes and Taxes will go sky high.

You need to use your influence to stop the effects this will have on the seniors in the years to come. If you don't it's just a cop out on your behalf! Remember, I hope you have a good memory and in ten years you see seniors dying because of the lack of care. You will be partially responsible.

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Tom Loury

PUBLISHER'S NOTES

.COM has come to our newspapers. Actually we have been in the .com world for a long time but we are starting to promote reading us online. If you have a friend that is curious about our newspapers give them our website address. For instance Ladylakemagazine.com or Villagespectator.com

We are big on making things simple and easy to use. We will be announcing some great new tools for our customers to sell their products and services.

WHAT MADE SARA PALIN LEAVE HER JOB?

I believe the increased pressure from the

Democratic Party even after she leaves office has taken its toll. She can't earn the money for legal fees while serving as Governor. The Democrats know that. Now she is free to fight her battles unleashed from the rules of her governorship. She has done some great things for the state of Alaska and she is smart. Palin has resigned because the Democratic Party won't stop throwing ethics charges at her. If you accuse a person of bad ethics, especially a politician, they have to be investigated and questioned. The person being charged has to get a lawyer to prove they are innocent and deal with the distractions of the investigations.

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Newspaper Deadlines

Editorial & Ad Copy for September

Seniors Voice - 12am, August 19th

Lady Lake Magazine & Village Spectator

12am, August 26th

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COLUMNS are the opinions of the writer and do not necessarily reflect the opinion of The Village Spectator, and are chosen to represent a diversity of views on local issues. The news copy on page 4 is not necessarily the opinion of the Publisher only.

Of course the media has a field day with it. Voloia, a million dollars in legal fees, distractions for Sarah Palin, and two million dollars for Alaska and the investigators paid for by taxpayers. The original accusers don't have to say I'm sorry or pay for anything. With Palin all the charges have been dropped for lack of evidence. Is this the American way? This method is the same method that big business uses to ruin political candidates. If necessary they outspend them in legal fees. If a person is running for political office they just level ethics charges against the candidate and it hits the front page. To be sure the person never overcomes the ethics charges even after they are dropped. They just bury them in debt defending themselves.

Obama has put this country so far in debt that I'll never see the light of day. My children will. If you have a job, keep it because nothing is certain, Social Security could be in jeopardy. This last move to nationalize health care scares the devil out of me because one of the big losers in this will be the seniors. When nationalized medicine hits, doctors will change careers. Don't forgetting their college degree can be adapted to other opportunities. If Nationalized Healthcare goes through and we lose doctors and when the medical students realize that the dream of helping people and making a lot of money is over, they will change their career choices in college mid-stream. We the seniors will probably lose Medicare and as in other countries everyone over 55 goes last on the list. I have listened to Obama many times and almost liked him because of his speaking ability and what he says

he'll do, but two months down the road he does what he said he would not do or does not do what he says he would do. Ramming health-care reform through without reading it thoroughly is a big mistake. That is why I started the "How Do You Like Obama Now?" front page question. Every day something pops to the surface that he promised and had to retract his words. So that means one of two things. Either he is lying or he doesn't have a clue what he's doing. Neither one is good for us the seniors. We spent all our lives paying into a system that could leave us flat broke. Get involved, call your political representative and give them your opinion. Write me letters to the editor, give me your opinion. Seniors are the smartest segment of all the voters. Tell people what you think. If you run into objections that you can't overcome, walk away but don't stop trying to make a difference. Today is for you and tomorrow is for your sons, daughters, and grandchildren. Fight for their future.

I also think we need a strong third party to emerge. The Democrats & Republicans are killing each other and won't stop until there is nothing left but rubble. I am sick and tired of listening to it. We are the ones paying for this destruction of America. What are we going to do about it?

If you want to voice your opinion send me a email me. You should include your name and phone number and whether or not you want your name to appear at the end of the letter. We can use your initials.

tloury@earthlink.net

TomL

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Ellen B. Wilcox

MONEY MATTERS

Most folks don't plan to fail; they just fail to PLAN!

Buy Now! Pay later! It's the American Way! Or at least it was that way for many

of us in the past. However, recent downturns in all areas of our economy may have forced us to re-think our heretofore often unbridled use of credit. Perhaps true in multiple areas

of our lives, this is likely to be particularly true when it comes to the credit cards in our wallet.

In my twenty-eight years as a Financial Advisor, I have witnessed repeatedly the absurd use...no... make that Abuse, of credit cards. More than any other financial yardstick, the abuse of credit cards has been re-

sponsible for the financial demise of many.

It's important to keep in mind that a credit card is not a "right," but rather a privilege, extended to us by the issuer, usually a bank or other similar financial institution. Essentially, a credit card gives us limited access to unsecured loans. This permits us to consume goods and services without depleting our own immediate cash resources. Using a credit card responsibly and paying the resulting bill promptly and in full, allows us the luxury of using someone else's money TEMPORARILY! Knowing this should engender in us an appreciation for the real value of possessing a credit card, and it should also give us pause to remember what life was like without credit cards. Doing without, laboriously securing credit for a single specific purchase or dealing with unrelenting finance companies, or even layaway, was commonplace. How blessed we are to have quick and easy access to substantial dollar amounts of credit! BUT...chalking up debt that we are unable to resolve in full and on time, results in penalties for the use of that "borrowed" money. Those penalties come in the form of interest charges on the unpaid balance.

Financial institutions are in the business of lending money and charging a fee for the loan. It should come as no surprise then that granting unsecured loans which are not repaid in a complete and timely manner are likely to result in stiff penalties or interest charges. Our current President and his constituents are railing against these stiff and often rapidly changing charges. There is no doubt that the fine print is getting smaller, and more confusing, but when do we take responsibility for

(Continued on Page 7)

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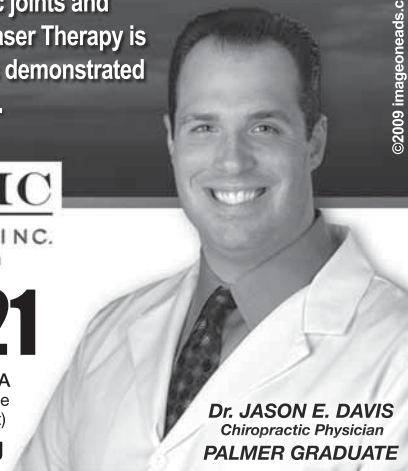
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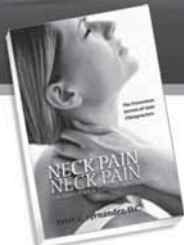


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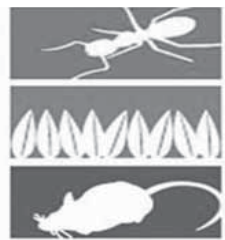
tered you from the elements and provided a place to raise your family. These places are not just houses...they are often tied to fond memories and secure neighborhoods. By the retirement years, most seniors have cared for their home and worked hard for decades to financially pay it off. This makes the home

a major asset...a financial asset that can care for seniors during their golden years.

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(Continued on Page 7)



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The Lady Lake Chamber needs sponsors. Jeanne Lazo, right on the board of directors and Tom Loury left Lady Lake Chamber president. TomL Publishing LLC sponsored the Chamber breakfast. The two spoke on buying local and its effects in the area.

— Ellen B. Wilcox

MONEY MATTERS

(Continued from Page 5)

our own actions? As adults, is it not in our own best interest to arm ourselves with the facts, and cease abusing what is actually the “gift” of the use of “Other People’s Money” to appease our own consumerism? Credit cards offer a superior method of circulating money, and money not in circulation brings a rapid halt to the entire economic structure as we know it. Financial institutions have the ability to extend credit, and also to withhold it. Think about life without ANY credit cards. How would that change your daily living?

Use credit cards responsibly; don’t abuse them! Carefully weigh purchases you are planning. Avoid impulse buying. Try to distinguish want from need. Understand the real cost before committing to the purchase. If credit card debt is knocking at your checkbook, restraint is a solution. Blaming the card’s issuer is not.

*Ellen B Wilcox is a Registered Principal with, and securities offered through, LPL Financial, Member FINRA/SIPC. Ms Wilcox is President and CEO of Wilcox Wealth Management, A Registered Investment Advisor. She may be reached at Ellen@ellenwilcox.com or www.ellenwilcox.com <<http://www.ellenwilcox.com/>> .

The opinions expressed in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your Financial Advisor prior to investing. All performance data referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

— Mike Netherclift

THE WORLD IN REVERSE

(Continued from Page 5)

can ever be passed to their heirs. FHA and HUD protect the homeowner, the kids, and the lender. There is absolutely no risk involved.

Finally, American seniors have a tool to convert their homes into a pension program that will give them regular pay-out distributions during their golden years. Seniors can now remain in their homes for the remainder of their lives with fuller independence while converting a portion of the home’s value into guaranteed monthly retirement income or occasional cash sums that require no repayment until the last senior homeowner passes away, sells or moves from the home. The senior-friendly HECM fits perfectly with life. Just as we would pay into social security or a pension to receive a monthly retirement benefit, the same thing can be done with your home by taking advantage of the senior-friendly HECM and let the home send payments to you during the golden years. That is true financial peace of mind.

As Florida’s self proclaimed #1 Home Equity Conversion Mortgage HECM Crusader and Senior Advocate, Mike Netherclift spreads

(Continued from Page 10)

—Arlene C. Udick, Esq.—

WHAT IS . . . ?

The information given on this page is for entertainment purposes only, and does not constitute any legal or tax advice or opinion. It should absolutely not be relied upon for any purposes whatsoever. There is NO GUARANTEE as to the accuracy of the information herein and the borrower should not rely on it.

What is "HECM"?

HECM is an acronym for a Home Equity Conversion Mortgage for seniors. The U.S.

Department of Housing & Urban Development (HUD) is Federal Housing Administration (FHA) created one of the first reverse mortgage programs, which enables seniors to withdraw some of the equity out of their home. To be eligible for a FHA HECM, the FHA requires that the homeowner be at least 62 years of age, own their own home outright or have a low mortgage balance that can be paid off at closing with proceeds from the reverse loan, and the senior must

live in the home. The home must be a single family home or a 1-4 unit home with one unit occupied by the borrower. HUD approved condominiums and manufactured homes that meet FHA requirements are also eligible. Be certain that there are lenders who may provide reverse mortgages, but not all reverse loan lenders are able to provide FHA insured loans. The HUD FHA HECM is the only reverse mortgage insured by the U.S. Federal Government and is only available through an FHA approved lender. The borrower can call the Housing Counseling Clearinghouse at (800) 569-4287 for a name and telephone number of a HUD-approved counseling agency and a list of FHA approved lenders in the borrower's area or Google HUD FHA Approved Reverse Mortgage Lenders.

In 2008, under The Housing and Economic Recovery Act of 2008, senior homeowners are now able to use a reverse mortgage to purchase a primary residence if the senior is able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property the senior is purchasing. An example

taken from the Credit Union Mortgage Association website is as follows:

Required Investment Examples

Example #1 Appraised Value/MCA *\$300,000 Sales Price \$300,000 Principal Limit **\$199,500 Minus Loan Fees \$15,500 Available HECM proceeds \$184,000 Required Investment \$116,000

Example #2 Appraised Value/MCA *\$300,000 Sales Price \$325,000 Principal Limit **\$199,500 Minus Loan Fees \$15,500 Available HECM proceeds \$184,000 Required Investment \$141,000

Example #3 Appraised Value/MCA *\$300,000 Sales Price \$280,000 Principal Limit **\$199,500 Minus Loan Fees \$15,500 Available HECM proceeds \$184,000 Required Investment \$96,000* Appraised Value/MCA is defined as the maximum claim amount and is used to determine the principal limit, which is the lesser of the appraised value or the FHA national mortgage limit. The principal limit is the maximum amount available to the HECM mortgagor.

** Assumes the age of the youngest HECM mortgagor is 67 and a principal limit

(Continued on Page 12)

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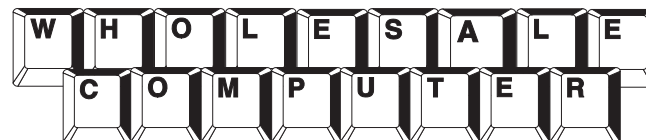
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Charlotte Poss

THE OMBUDSMAN

People are living longer. More seniors are living past the age of 100. This means that there will be more people living in Nursing Homes, Assisted living facilities and Adult Home Care facilities than ever before. These facilities are changing and for the better. The facilities are becoming more home like and less institutionalized. Many nursing homes are turning into small communities. Holding their own town hall like meetings or neighborhood meetings in place of resident councils.

The residents of these communities are helping to make decisions about their menus, activities and how they would like their care done. The facilities are their homes now and the residents more active in how they want to live out their lives. Most residents have a wealth of knowledge to offer to their communities. The history that these seniors hold in their minds is like having a vault filled with gold. They have so much to share, and there are many facilities tapping into this valuable asset. Some facilities have children

coming into the facility to learn from these seniors by sharing. The children with their time and the seniors with their knowledge. Sharing games, reading and experiences with each other, each having the value of being useful regardless of age. Growing older does not have to be sitting back and waiting to die. Growing older is sharing the wealth of knowledge with each other.

If you have some spare hours that you can offer please look into being a volunteer. You also have a lot to offer. A few hours could make the world of difference to someone living in a Long-Term Facility.

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Lady Lake Chamber after hours event hosted by United Southern Bank, the Villages/tri-county office. Pictured is Jeanne Lazo in back and staff. Food was great, event went smooth. The event was Hawaiian island theme.

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The Villages Railroad Club is carefully constructing a layout with working models of trains that passed through Lady Lake in the 40s and 50s. The train depot, homes, businesses, and other structures that existed at that time are being constructed in miniature. This operating display will be unveiled on October 17th. Mark this date on your calendar.

The Lady Lake Historical Society is re-

questing railroad memorabilia from the community to enhance our display. Items may be donated or loaned to the museum. Call the museum at 352-259-4359.

The Lady Lake Historical Museum is located in the old train depot that once served as the actual train station for this area. It is on Lady Lake Boulevard, behind the Chamber of Commerce's Log Cabin.

The museum is closed during the month of August. It will be open for visitors on Tuesdays from 9 am until 12 noon and on Saturdays from 10 am until 2 pm beginning September 1st.

—Mike Netherclift

THE WORLD IN REVERSE

(Continued from Page 7)

the good news about the senior friendly FHA/ HUD HECM Program that is helping seniors lead a better retirement. Mike is also the host of The World in Reverse heard on Sunny 720AM WRZN Radio on Sunday mornings at 9am and also heard on WLBE 790 AM on Wednesday afternoons at 2pm. If you would like a free copy of the informative HECM Guidebook entitled "What You and Your

Heirs Should Know About The HECM Program" please call toll free @ 1-800-830-1261 and listen to a free brief 3 minute overview and then leave your contact information. If you would like to see how the federally insured HECM program could benefit you, please contact Mike toll free at 866.656.8540 or 352.362.2145 or via email at MNetherclift@UnityReverse.com.

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DR. DULGAR

THE HEALTH CARE CONUNDRUM

As the health care reform controversy continues in Congress it is as important as ever for you to take charge of your own HEALTH so that you can stay as well and independent as possible as you age. In the August issue of BODY + SOUL there is an article on "Feel Your Best" that features advice from the nation's top doctors for preventing illness, revving up energy, and easing stress. This fits in perfectly with our article last month on the eleven principles we outlined to allow you to live as healthy as possible. Let's outline here some of the important points from this article and add some pointers:

LISTEN TO YOUR BODY: commit to a daily listening practice as you might be able to catch imbalances before they develop into something more serious. It's simple, fast, and free!

GET YOUR DAILY VITAMIN D: not only does this help with osteoporosis but it also boosts immunity and protects the heart, with those people having the highest levels having lower rates of MS, diabetes, and cancers of all kinds. Talk with your doctor on the dosage that is right for you.

PRACTICE FORGIVENESS; there are many studies now that show the benefits of forgiveness. When you cling to regrets and

resentments, you are stuck in the lower limbic portion of the brain, the basest part. For better health you want to be in the prefrontal cortex, where most of our higher functions occur, and where we can choose to cultivate love and compassion.

LEAN ON FRIENDS: people who have inadequate social support are likely to die as early as people who smoke or who have high cholesterol.

GET MOVING: there is nothing better than a daily exercise program.

JUST BREATHE: practice deep breathing regularly as it can help lower blood pressure and heart rate.

POWER UP YOUR BREAKFAST: start your day off the right way to keep your energy up, improve your mood, and rev up your metabolism by having protein to start off your day.

GET TO KNOW YOURSELF: many people are ill and unhappy because they don't know who they are, what they want, and/or where they're going. Make time to be alone with your thoughts.

EAT WHOLE FOODS: the more vegetables, fruits, whole grains, and nuts you eat the less room there is for processed foods and beverages that contain too many refined carbohydrates.

MEDITATE IN THE MORNING: fifteen minutes first thing in the morning will transform your day.

BE GRATEFUL: shifting away from negative emotional patterns can directly benefit your health. Every night before you go to bed list five to ten things that you have to be thankful for.

HAVE SOME FUN: find ways to have fun

while getting healthy. If it feels like a duty you will not be consistent. For example, if walking feels like a duty, find some other way of exercising that brings pleasure.

REACH OUT: simple generosity, reaching out to others can boost your well-being. Call a friend, help someone in need, praise a co-worker, or have neighbors over for dinner.

CHANGE THE CHANNEL: while it is important to stay in contact with what's going on in the world, all too often we spend too much time watching the news, most of which is not necessary for you to know and can actually stress out your body.

DON'T FILLER UP: research shows that eating less, especially with caloric intake, leads to a healthier life. Always stop when you feel satisfied, not when you are stuffed!

BE FEARLESS: tackle your fears, as fear binds up your energy and can lead to a cascade of health woes, including depression.

BE ONE WITH NATURE: nature is a tonic for the soul and body. We are too disconnected in today's society from the natural world. Get out in a woods or city park, anywhere there are trees, plants, sky, earth, wind and water! Let nature wash your troubles away. And last, but not least!

DON'T BE SPINELESS: taking care of your spine, your lifeline, is one of the best ways to keep your physical body balanced. So see your chiropractor on a regular basis as a preventative measure.

Bad habits are like chains that are too light to feel until they are too heavy to carry.

-Warren Buffett-

Submitted by Dr. Garry Dulgar, Lady Lake Chiropractic Clinic



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—Arlene C. Udick, Esq.—

WHAT IS . . . ?

(Continued from Page 8)

factor of .665 for a 5% expected average mortgage interest rate.

The following list of closing costs are taken directly off the FHA Reverse Mortgages (HECMs) for Consumers website: The HECM loan includes several fees, including an origination fee, closing costs, mortgage insurance premium, interest and servicing fees: 1) Origination Fee ñ The borrower pays an origination fee to compensate the lender for processing the HECM loan. A lender can charge a HECM origination fee up to \$2,500 if the home is valued at less than \$125,000.

If the home is valued at more than \$125,000 lenders can charge 2% of the first \$200,000 of the borrower's home's value plus 1% of the amount over \$200,000. HECM origination fees are capped at \$6,000; 2) Closing Costs - Closing costs from third parties can include an appraisal, title search and insurance, surveys, inspections, recording fees, mortgage taxes, credit checks and other fees: 3) Mortgage Insurance Premium (MIP) ñ the borrower will incur a cost for HECM insurance. The borrower can finance the mortgage insurance premium (MIP) as part of the loan. The borrower will be charged

an upfront MIP at closing which will be 2% of the lesser of the borrower's home value or the FHA HECM mortgage limit for the area. The borrower will also be charged a monthly MIP that equals 0.5% of the mortgage balance. The HECM insurance guarantees that the borrower will receive expected loan advances and that the borrower will not have to repay the loan for as long as he or she lives in their home. The insurance also guarantees that, if the borrower or his or her heirs sell the home to repay the loan, the total debt can never be greater than the value of the home: 4) Servicing Fee - Lenders or their agents provide servicing throughout the life of the HECM. Servicing includes sending the account statements, disbursing loan proceeds and making certain that the borrower keeps up with loan requirements such as paying taxes and insurance. HECM lenders may charge a monthly servicing fee of no more than \$30 if the loan has an annually adjusting interest rate and \$35 if the interest rate adjusts monthly. At loan origination, HECM lenders set aside the servicing fee and deduct the fee from the borrower's available funds. Each month the monthly servicing fee is added to the borrower's loan balance.

HECM borrowers can choose an adjustable interest rate or a fixed rate. If an adjustable interest rate is chosen, the borrower can choose whether the interest rate adjusts monthly or annually. Lenders may not adjust annually adjusted HECMs by more than 2 percentage points over the life of the loan. FHA does not require interest rate caps on monthly-adjusted HECMs.

A HECM loan must be repaid in full when the last borrower die or sells the home. The loan also becomes due and payable if: a) the property taxes or hazard insurance are not paid or the borrower violates other obligations of the Note or Mortgage; b) the borrower permanently moves to a new principal residence; c) the borrower, or the last borrower, fail to live in the home for 12 months in a row. An example of this situation would be if the borrower (or the last borrower) were to have a 12-month or longer stay in a nursing home; d) the borrower allows the property to deteriorate and does not make the necessary repairs.

As reported in The Fund Concept, a publication of the Attorneys' Title Insurance Fund due in part to the new regulations permitting use of reverse mortgages for purchase money financing, as well as the collapse of the sub-prime housing market and the increase number of foreclosed properties available on the market, the potential

for fraud in the reverse mortgage arena is greater than ever. Investors and builders are seeking to unload unwanted property and may entice seniors to purchase property utilizing a reverse mortgage to take advantage of the fact that the same stringent credit approval process does not apply, and the purchaser need not show income.

The Fund continues, "in one recent scam, a developer who had converted modest apartments into condominiums first obtained inflated appraisals for the units, then enticed seniors into accepting gratuitous deeds for the units to show ownership, and to then apply for reverse mortgages based on the false equity created by the high appraisals. The purveyors of these scams may purport to believe they are helping seniors to own a home, in some instances for the first time in their lives, at no cost. However, as any homeowner knows, mortgage payments are only one of the many costs of ownership. Condominium or homeowners association fees, taxes, maintenance, and utility bills are often beyond the reach of these seniors. The attractive home furnishings and appliances used for the fraudulent appraisals may even have been supplied by the scam artists, and moved from unit to unit, while the new owners move into empty shells that they cannot even afford to furnish. Lack of maintenance can lead to squalid conditions and ultimately, abandonment by the purchasers, and most likely, foreclosure."

The Fund disclosed, in addition to the federal statutes, likely to be violated in a reverse mortgage fraud, Florida has established protections against the abuse of the elderly, and has also recently established criminal penalties specifically for mortgage fraud. Section 825.103 F. S. makes it a felony to exploit an elderly person or a disabled adult. Section 817.545 F.S. establishes second or third-degree felony criminal liability for persons who knowingly and with intent to defraud make material misstatements, misrepresentations, or omissions during the lending process, which would seem to include a real estate professional misrepresenting the nature of a real estate closing or the value of the property to a lender. Punishment for violation of the statutes can include imprisonment, fine, and civil forfeiture.†

WHAT IS Comments or requests for other topics may be forwarded to the Editor. Attorney Udick is a member of the Florida Bar, American Bar Association, Lake and Sumter County Bar Associations, Real Property Probate and Trust Law Section of the Florida Bar, and practices in the areas of commercial law, commercial real estate, and complex real estate transactions.

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Readers' Answers:

(Continued from Page 1)

and bankrupting the nation.

There are many parallels on what happened in Germany in the 30's and in America today. Obama and his gang are also doing other things such as; changes in how the census is being conducted by Acorn that will continue to make an impact long after they are gone. These Fascists are out to intentionally destroy the Constitutional Republic.

There are far too few sounding the alarm. Your voting record has been good, but we're not in a time when good is good enough. I plead with you to take off the gloves and speak out on the dangers inherent in our nation's descent towards collectivism. We're

in a time when politics as usual is no longer justified. You have a responsibility and an opportunity to make a difference. Use your position as a bully pulpit in every way possible to stop this descent to collectivism.

You don't have anything to lose by doing this, and a hell of a lot more to lose by not using every opportunity available to you to alert Americans as to the dangers faced by this group of Fascists.

Our founders were giants, but most modern day politicians are pygmies. Don't fall into the latter category.

Bob D.

To the editor

I do believe!

All I have to do is click my ruby slippers and I do believe in Global Warming!!

The source of global warming manifested itself several weeks ago.

That is when I started watching C-Span.

What a load of useless hot air expelled by congress and all those committees. Congress is a major joke. (If it were not so pathetic).

The members, I saw, were busy trying to feed their ego's convincing us how smart they are. What a display of infantilism.

My intention was to watch and learn. Forget about that. Watching was a colossal waste of my time. The money spent airing the antics of Congress is more pork.

These people need pork lessons. They don't have a clue of what we are talking

about. Do we need to start printing pork menus and distribute them to Congress????

If you want to see Global Warming created just watch C-Span. I suggest you wear a heat shield.

D.I. L

Publishers Notes

I believe that Global Warming was created to get more Government control and to have something for the world politicians to argue about. The last scientist I listened to said we are in a cooling trend. Years ago I remember they were trying to make us believe that we were moving towards an ice age. They have cried wolf to many times for me to believe.

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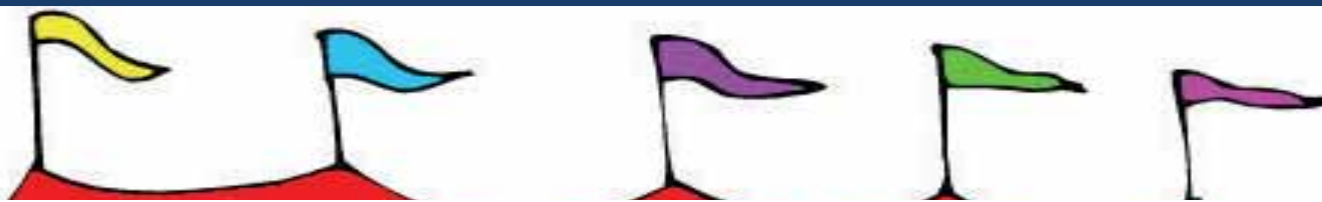
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