

THE VILLAGE SPECTATOR

• The Villages, Sumter County, FL

FREE

Volume 5, Number 9 *Award Winning Newspaper* September, 2008

Dancing in the Aisles Best Buy Opens



Best Buy Grand Opening: The Villages Cheerleaders performed. Attending the ribbon cutting were the Managers and a very informed great staff. The Lady Lake Chamber of Commerce representative, the store manager and Mayor Max Pullen cut the ribbon. There was a long line of customers waiting to enter, hundreds in fact. We had just finished the ribbon cutting when the rain came as the customers entered quickly. A DJ started the music as they entered and there was "DANCING IN THE AISLES". Customers were looking at the products on the shelves and tapping their toes. The employees were very friendly and there were factory representatives available to answer questions. Well Done to all! Congratulations.

Open House



Open House was held in Harbor Hills by Arlene Udick for candidate for Judge Denise Lyn. Denise Lyn has been an attorney for 11 years in Citrus County. Her background is full of nothing but upstanding accomplishments. When she wins Denise will sit on the bench in Citrus County most of the time. This paper and myself, Tom Loury, endorse Denise Lyn. Good Luck.

Mid Florida Eye



Mid-Florida Eye Cataract and Laser Institute held a VIP Grand Opening. The brand new building houses the Eye Surgery Center. It is the first for The Villages and Stonecrest. The center is located adjacent to the Stone Crest entrance. Pictured above from left to right is Stacie H. Goldey, MD, FACS, Ray D. Maizel, MD, Jeffery D. Baumann, MD, Keith C. Charles MD, Gregory J. Panzo, MD.

OBIT Mayor Pullen Passes Away

We are sad to report that Mayor Max Pullen passed away. He was admitted to Shands Teaching Hospital last week and passed away Sunday morning. The memo-

rial service for him was held on Wednesday, September 3rd at 10:00 am at Beyers Funeral Home. He will be missed!

The Publisher Tom Loury

Gone are The Days of Abe Lincoln

By Charlotte Poss,

It is a shame that the common people, the middle class people or even the underprivileged people cannot run for an office. Could you really see someone who is living in an old run down log house, who has to walk to work run for public office? Not anymore, not in our lifetime. Gone are the days when a person could be Mayor, councilman, or commissioner of his town regardless of

his income.

It now takes a bushel basket of hundred dollar bills to run for office or have someone of influence put a couple hundred thousand dollars in your coffers. Gone are those days when two people ran against each other and could still look themselves in the mirror and know that they ran a good, clean, honest race.

(Continued on Page 2)

Discounts Honored Here

**GOD BLESS OUR TROOPS
IN GOD WE TRUST**

—A.J. “Tony” Powell

AS I SEE IT

Do you need individual Medicare counseling? Call the Medicare Rights Center’s consumer hotline at 1-800-333-4114, between 9 a.m. and 5 p.m., Eastern Time, Monday through Friday. A Medicare counselor will be happy to answer your question.

You can also call your State Health Insurance Assistance Program for personal counseling on Medicare benefits, rights and options.

Call Social Security 1-800-772-1213 for questions about enrolling in Medicare or applying for Extra Help!

Here’s a question, “Will Medicare pay for a home health aide for personal care after a retiree, who lives alone, had a bad fall and dislocated a shoulder?”

He needs a home health aide who would check in on him every day.

Answer: No! Medicare only pays for home care for the homebound in need of physical, speech or occupational therapy services or skilled nursing or Hospice. However, there are several programs that can help provide home care, such as PACE (the Program of All-Inclusive Care for the Elderly) or Medicaid.

Health Tip of the Week

About 5 percent of Americans experience kidney stones which are aggravated by hot weather and dehydration.

Here are some tips to help you avoid this

painful experience: Drink water: Plain water is always best.

Avoid mineral water, which can contain minerals that contribute to kidney stones.

Avoid iced (and hot) tea: Tea contains high concentrations of oxalate, which contributes to kidney stones.

Drink fresh-squeezed lemonade - the citrate in the lemons can actually help prevent kidney stones.

Other high-oxalate foods include spinach, chocolate, nuts and rhubarb. Go easy on the salt: Excess salt consumption has also been linked to kidney stones.

There is some good news! Scream for ice cream! Contrary to popular belief, calcium does not cause kidney stones. It actually helps prevent it.

So treat yourself to some ice cream (or a tall glass of milk) if the temperature soars.

Extreme temperatures are still breaking records across Florida.

Here are some tips to help you stay cool and healthy on days when the mercury boils over:

If you do not have air-conditioning, keep to the lowest floor of your residence or visit a library, shopping mall or movie theater.

Dress in loose-fitting, lightweight and light-colored clothes that cover as much skin as possible and wear a wide-brimmed hat to protect your face and head.

Drink plenty of water: Don’t wait until you get thirsty. But, if you have a medical condition that limits your fluid intake or a problem with fluid retention, consult a doctor before increasing liquids.

Use a buddy system: have a friend or relative call to check on you twice a day during a heat wave.

Heat stroke is the most serious heat-re-

lated illness and occurs when the body becomes unable to control its temperature. Symptoms include an extremely high body temperature (above 104°F), dizziness, confusion and nausea.

Treatment is to find shade or air conditioning immediately and get medical assistance as soon as possible.

‘til next time

Gone are The Days of Abe Lincoln

(Continued from Page 1)

What is happening to our society? The candidates insult each other. They sling so much mud and try to dig up so much dirt. And if they cannot shake any dirt up they the import it. Is running for office so important to a person that they would sell their soul to the devil? It sure seem so in this day and age.

After all the insults and lies, yes lies are put into print and delivered to your door step it is hard to take it back. Once it is in print, people tend to believe it. Oh! I seen it in the newspaper so it has to be true. Once a story is in print even if it is wrong the public believes it. If there is a retraction or correction it is not on the front page where the smear was, it is as small as a 3 line want ad, buried somewhere deep in the paper. Why can’t the retraction or correction be in large print on the front page where the lies were to begin with? Control. That is what it is all about.

There is something wrong when one entity owns all of the media in a community. Everything is one sided, no one hears both

sides and stories tend to be exaggerated, falsified, and half truths are printed. With one entity owning all the media one sees these lies in the paper, then hears it over and over again on the radio, sees edited excerpts on the T.V. that runs it over and over again every fifteen minutes, well, it has to be true, Right? It would not be on the radio, T.V. or in the paper if it were not the truth, would it? This is brain washing. If you hear something often enough you come to believe it whether it is right or wrong. Most people do not check it out. Brain washing.

Wake up, do you really want to vote for the person who spends the most money trying to win an office. If he/she does this with the money that you contribute what will he/she do with all the tax dollars that come into the counties after elected? If spending is not controlled when running for an office it will not be corrected after that person enters that office.

The days of Honest Abe are gone forever and now the devil has to be paid. Is your vote for sale to the highest bidder?

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Tom Poss

BELIEVE IT OR NOT

Remember when four years ago when the two ring leaders who are on the BOCC campaigned for their positions. The first one Mike Frances did you the favor of lowering your taxes, the other one Dick Hoffman spearheaded the One Sumter. Both of these items according to the above mentioned two people was to first, Unite the county and the second was to lower taxes. Mr. Francis accomplished this one more time as he did in the Town of Lady Lake with too much of a tax cut and his sidekick went along with this brainstorm. Now, both of them are blaming Amendment 1, which the public voted for as the reason that the county is in financial problems that they are. But what they did not tell you was that they knew Amendment 1

was coming but they did not do their homework and prepare for it. Instead they lowed the taxes anyway.

By lowering the taxes the way they did they had to cut services. One example is a friend of mine had a small fire in his house and had to call the fire department and was billed many thousands of dollars for the fire equipment being called out. Now everyone in the county is charged for fire services. Yet on December 18, 2007 there was a public hearing set for an ordinance for fire services billing fees, this was approved by the county commissioners. When you call out for any fire equipment you will be billed for their services and asked to turn the bill over to your insurance company. Every Insurance

company in the State of Florida is attempting to raise their rates, with this fee being sent to them it gives them the reason to either raise your rates, cancel your policy or pull out of the State of Florida.

Ordinance number 2008, Section 9 schedule of fire service fee states: The following fees shall be assessed and collected for the use of apparatus, tools, equipment and materials:

*Engine-Class A -per engine- \$500.00 per hr.

*Aerial - Per Aerial - \$750.00 per hr.

*Tanker/Tender- Per Tanker/Tender- \$500.00 per hr.

*Rescue (light Brush Truck- per Brush Truck- \$425.00 per hr.

*Rescue Heavy-Brush Truck- per Sert/Trt-\$600.00 per hr.

Batt. Chief/ Shift Commander- per Command Unit- \$200.00 per hr.

* Other Chief Officer- per Person \$75.00 per hr.

* Support Unit- Per Unit - \$250.00 per hr.

The minium usage charge for any item in this list is one hour, and for any additional hours or portions thereof, the charge will be prorated using 1/4 hour increments.

Remember one thing, have you ever seen a fire truck go out on a call without four or five units to back it up? Boy what a bill you are going to get.

If you would happened to ask Mr. Hoffman what happened you will be told this was done by the old commission. Remember one thing this ordinance was enacted in 2007. That means that the old board was gone and this was done by the new board. So what has this board done for the residents of Sumter County? Nothing but fees and more fees.

I would like to hear from you good, bad or indifferent. Until next time this is Believe it or Not by; Tom Poss



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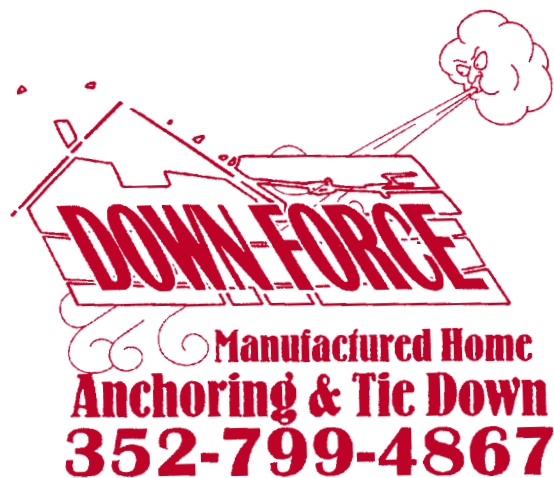
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Tom Lounry

PUBLISHER'S NOTES

Last month Dr. Dulgar's column was not in the Lady Lake Magazine and The Village Spectator. That was in error. It was lost in cyber space and that was my fault. It was missed by several readers as we received several emails and letters asking why it was not in. Again it was in error! Thanks for being a reader!

TomL

Our Top Heavy Government!

Obviously we need taxes but not to pay for a top heavy ever-growing Government. We need the Federal Government to handle

the war and its needs. We do not need them to decide how and what the schools teach. Get them out of our daily lives before it's too late!

Some of the races were very close. Denise Lyn slipped into the run off. I have heard nothing but good things about her ethics! She would be someone I would vote for.

Pruitt / Otoole, sorry I can't get behind this win. Otoole won on big business money, had a daily newspaper backing her, when that happened several others followed. I do

not believe The Villages should be a voting block by itself just for that reason. It should be split into three or four voting blocks and the Sumter one is very unfair to candidates wanting to run for a district. When The Villages gets behind someone they own newspapers/radio/TV, they own the mail distribution centers and much more. Whether the intent is there or not the FCC is not doing its job when they allow this to happen.

On this race I heard all kinds of comments about the mailers and the smear campaign that was going on. The word disgusted was used a lot.

Presidential Campaign: I still can't believe how intelligent people can take the Obama campaign serious. The man has one qualification "His is a good speaker"! No experience. He bills himself as a patriot but McCain has a proven record of being a patriot in the strongest form. He was beaten daily in a prisoner of war camp and did not break. He stood fast for what he believes. On the other hand Obama wants to be a candidate of the world. A candidate of the nation is what comes first. I think some of that Mark's literature is starting to come out. Bill Clinton giving a speech at the Democratic convention stated that Obama is a candidate of the world. On this subject I will leave you some homework. Get on your computer and research the following questions on SNOPEs.

- Your Occidental College records
- Your Columbia College records
- Your Columbia Thesis paper
- Your Harvard College records
- Your Selective Service Registration
- Your medical records
- Your Illinois State Senate records
- Your Illinois State Senate schedule
- Your Law practice client list
- Your embossed, signed paper Certification of Live Birth
- A Certified Copy of your original Birth certificate
- Your Harvard Law Review articles that were published
- Your University of Chicago scholarly articles
- Your Record of baptism

Check this out and if you not convinced, vote for him but send me a letter about the subject so you can inform our readers.

I had a lady tell me that she did not read this paper because it had too much negatives in it. She said it went right into the bird cage. Ha! At least we are good for something! Seriously a lot of people think in Black and White/Right or Wrong. The world and society is mostly gray not black and white. It would be nice if I could print nothing but good news.

I posed this lady a question, If six people came to me and told me the all of the coun-

(Continued on Page 5)

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Newspaper Deadlines

Editorial & Ad Copy for October
Seniors Voice - 12am, September 17th
Lady Lake Magazine & Village Spectator
12am, September 24th

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—Mike Netherclift

THE WORLD IN REVERSE

“It’s Christmas in September for Senior Adults”

Thanks to a new landmark bipartisan legislation passed by Congress and signed by President Bush, senior adults just got a great Christmas present early in September. The Housing and Recovery Act represents some very good news for seniors who own a home. The new law makes it easier and less expensive for seniors to access the cash value of their homes on a tax-free basis through a reverse mortgage, and expands the amount that can be borrowed.

It is very important to note that Reverse Mortgages had nothing to do with the current mortgage mess we are experiencing in our country. Thanks to HUD and FHA regulations, oversight, and insurance, Reverse Mortgages continue to be a safe and easy way for homeowners age 62 and older to maintain control and ownership while tapping their home equity for tax-free cash, while the forward traditional mortgage industry crashes and burns all around us. The new loan limits will expand the amount of cash-equity available to senior homeowners. The higher limits on the federally insured HECM reverse mortgage will create a cap of \$625,000, and a floor of \$417,000, giving senior adults more options and opportunities. Fees will be capped at 2% of the first \$200,000 of the home’s value, and 1% on any value above

\$200,000. There will also be new provisions allowing a reverse mortgage to be used to purchase a home, and new consumer safeguards will protect seniors against unethical sales practices of cross selling annuities and other financial products with the reverse mortgage. These safe guards continue to validate the senior-friendliness of the reverse mortgage program.

The new higher loan limits will be particularly important for those senior homeowners who looked at the reverse mortgage in the past and their home’s value was \$200,000 or higher but tied to a lower county limit. Now, with the higher limits and more equity being available to the homeowner, the extra cash-equity from the reverse mortgage could possible pay off an existing traditional mortgage, freeing up a monthly house payment that would have normally gone to the banker. For example, if the homeowner is making a traditional mortgage payment of \$1,000 per month and the reverse mortgage eliminates the old mortgage, there will be an annual savings of \$12,000. Over the next ten years, that is a savings of \$120,000 in monthly principal and interest payments. That is dramatic. The new higher limits may also help senior adults have more cash-equity to help them save their homes from foreclosure. The benefits and opportunities are endless.

The most important aspect of the reverse mortgage is that the homeowner retains title to the home, and can never be forced to move out for missing a house payment because there will never be a payment to make. No matter how long the homeowner(s) live in the home, or how much equity is paid to them over the years through monthly checks from the reverse lender, they or their heirs can never end up owing more than the house is worth. Think of the reverse mortgage as a key to a vault. It unlocks the equity in the home without having to pay it back. The reverse mortgage also protects the one most important thing to all seniors – their independence. Christmas in September is a great thing.

As Florida’s self proclaimed #1 Advocate

for Seniors and 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 Vice 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.

—Tom Loury

PUBLISHER’S NOTES

(Continued from Page 4)

ty commissioners had a private meeting and the public was not invited should I report the fact that they broke the Sunshine law? Other newspapers would not run it, I DID! It is very important for the taxpayers to get a fair shake. When “Big Money” and “Politicians” get together, they have to be real careful that they don’t cross the line. The outcome could hurt a lot of people.

If you see my paper in a bird cage remember. Someone had to bring it in the house in first place. If you can see the paper read the ads they are my livelihood.

Hat’s off to John Howard. I vote him, man of the year!

Prime Minister John Howard - Australia Muslims who want to live under Islamic Sharia law were told to get out of Australia,

as the government targeted radicals in a bid to head off potential terror attacks.

Howard angered some Australian Muslims by saying he supported spy agencies monitoring the nation’s mosques. Howard said “IMMIGRANTS, NOT AUSTRALIANS, MUST ADAPT. Take It Or Leave It. I am tired of this nation worrying about whether we are offending some individual or their culture. Since the terrorist attacks on Bali, we have experienced a surge in patriotism by the majority of Australians.” Man of the year if I’ve ever seen one!

Ellen DeGeneres glorifies homosexual marriage. I don’t know what is so news worthy about her marrying another woman. My TV remote controller will take care of that problem. Disgusting!

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MV #09737



The Village Cheerleaders performing at the Best Buy Grand Opening.

Let's Have Some Fun!

Here are some things that were said in 1955 - see how they compare to today:

I'll tell you one thing, if things keep going the way they are, it's going to be impossible to buy a week's groceries for \$20.00.

Have you seen the new cars coming out next year? It won't be long before \$2,000.00 will only buy a used one.

If cigarettes keep going up in price, I'm going to quit. A quarter a pack is ridiculous.

Did you hear the post office is thinking

about charging a dime just to mail a letter?

If they raise the minimum wage to \$1.00, nobody will be able to hire outside help at the store.

When I first started driving, who would have thought gas would someday cost 29 cents a gallon. Guess we'd be better off leaving the car in the garage.

Kids today are impossible. Those duck-tail hair cuts make it impossible to stay groomed. Next thing you know, boys will be

wearing their hair as long as the girls.

I read the other day where some scientist thinks it's possible to put a man on the moon by the end of the century. They even have some fellows they call astronauts preparing

for it down in Texas.

Did you see where some baseball player just signed a contract for \$75,000 a year just to play ball? It wouldn't surprise me if

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3rd Annual Golf For The Cure

October is Breast Cancer Awareness month and a time to help support the search for a cure. Did you know one in eight women would develop breast cancer in their lifetime, so you probably know someone who has battled or will battle breast cancer?

The 3rd Annual Golf for the Cure will take place at Pine Oaks Golf Club, in Ocala, Friday, October 17th at 1:00 p.m. The format is a 4-player 18-hole scramble and is open to men and women. The fee is \$80.00 per player, which includes T-shirts, dinner and beverages. Proceeds from this benefit will go to the Susan G. Komen for The Cure Central Florida Affiliate.

There will be a \$10,000 hole-in-one prize along with other prizes, and chance dra-

wings. This year there are some special drawings including a Tiger Woods autographed World Golf Championships pin flag.

Dr. Jamie D. Daniel, M.D. is on the board of the Komen Foundation and is the Chairperson for this tournament. Registration forms are available at Central Florida Breast Clinic, Pine Oaks Golf Course or online at HYPERLINK "http://www.golfforthecure.net" www.golfforthecure.net. For more information call the Central Florida Breast Clinic at 867-0215.

Join other golfers to help make this event a big success and help those who are working hard to increase awareness and research for a cure for breast cancer.



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- Does your family know what to do in the event of a tragedy?
- Do you know all your options?

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PERFORMANCE ENHANCEMENT II

The physical and social environment in which you live contributes significantly to your life-style, and affects both your work and play. Your performance in the workplace and during recreational activities can be improved by modifying your environment and by improving your physical skill. This will promote health and wellness while increasing your efficiency and decreasing your risk for injury.

Enhancement of performance in the workplace is referred to as ergonomics. Occupational and/or home work activities and postures can be improved by ergonomically arranged workstations. Changes that can create efficient and economical performance related to both production and fatigue include working position, speed of movement, and flow of movement. We will use a simple example of a workstation sitting while using the computer to illustrate factors that can affect your efficiency. These factors are:

FITNESS: increasing your level of fitness will obviously improve your performance and decrease potential injury, even while working on the computer! If you missed our discussion on straighten Up America, I would suggest you go back to that article from several months ago and re-read it and access the web site: [HYPERLINK "http://www.straightenupamerica.org"](http://www.straightenupamerica.org)

straightenupamerica.org for a simple way of increasing your spinal fitness..

LIFTING AND CARRYING: implementing the principles of proper body mechanics while limiting loads carried can improve performance and prevent injury. Of course, using our example of working at the computer, I ask you: should you ever lift while seated? NO! Remember the following, however, when you do lift:

Keep loads close to your torso: the further away the load is from your center of gravity, the higher your risk of injury.

Not lifting loads from floor level: the lower you lift from the floor, the greater the angle of forward bending and the higher the compression forces on your spinal discs!

Avoiding quick or jerky motions: moving loads in a slow, planned manner minimizes any unexpected motions and prevents your loss of grip, slipping, or tripping.

Avoiding twisting and lateral bending when lifting: if turning is necessary, pivoting on your feet avoids trunk rotation.

Minimizing carrying: you can biomechanically lift more than you can carry; carrying should be kept to a minimum.

Avoid bending forward with the legs straight while setting down a load: you are less likely to sustain an injury to your back if you bend your knees while lowering a load.

SUITABLE SEATED POSTURE: ap-

propriate posture for prolonged sitting can also enhance performance. Remember that you increase the pressure on the discs of your spine by eleven times from that of lying down! So it is imperative that you consider the following factors in using ergonomically designed seats:

- Seat height should allow you to place both feet firmly on the floor.

- Seat angle should be individualized to suit you since seated postures are more stressful to the spine.

- Seat depth that is adjustable if possible, with a compromise between your thigh support and your freedom of body movement.

- A supportive backrest angle that partially relieves stress on the spine.

- Cushioning that is relatively firm, with your body weight supported on your buttocks bones (ischial tuberosities).

- A backrest contour that supports your spine.

- Armrests that provide support but do

not extend so far as to interfere with arm movements.

- Shock-absorbing seats that minimize gravities stress on your spine.

4. **REPETITIVE USE:** stress from repetitive motion can compromise performance and lead to painful and disabling disorders. You should not perform work that requires repetitive movements for prolonged periods, and should intersperse such work with regular breaks. By alternating repetitive tasks with other jobs you will minimize excessive muscular strain and reduce potential injury. As with working on the computer, you will reduce what is called cumulative trauma disorder or micro-trauma, as you can get with your wrists, called carpal tunnel syndrome!

Next month we will continue with a sequel: PERFORMANCE ENHANCEMENT III

Submitted by Dr. Garry Dulgar, Lady Lake Chiropractic Clinic

Let's Have Some Fun!

(Continued from Page 6)

someday they'll be making more than the President.

I never thought I'd see the day all our kitchen appliances would be electric. They are even making electric typewriters now.

It's too bad things are so tough nowadays. I see where a few married women are having to work to make ends meet.'

It won't be long before young couples are going to have to hire someone to watch their kids so they can both work.'

Marriage doesn't mean a thing any more, those Hollywood stars seem to be getting divorced at the drop of a hat.

I'm afraid the Volkswagen car is going to open the door to a whole lot of foreign

business.

Thank goodness I won't live to see the day when the Government takes half our income in taxes. I sometimes wonder if we are electing the best people to congress.'

The drive-in restaurant is convenient in nice weather, but I seriously doubt they will ever catch on.'

There is no sense going to Lincoln or Omaha anymore for a weekend, it costs nearly \$15.00 a night to stay in a hotel.

No one can afford to be sick anymore, at \$35.00 a day in the hospital it's too rich for my blood.

If they think I'll pay 50 cents for a hair cut, forget it.

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Zounds Ribbon Cutting. The Villages, Fla Zounds Hearing, a unique manufacturing and retail company focused on providing hearing aids with state-of-the-art fidelity, affordable price point and professional service has opened its newest Florida hearing center in The Villages community. An official celebratory community open house with Zounds founder, Sam Thomasson. Photo by Peggy Hayes.

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, Increased 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 Manager 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.

Love of Dance

With a love of dance, coupled with a strong sense of community, The Vamps once again are bringing Ab-Salute-ly American to the Savannah Center stage in The Villages. This year, Ab-Salute-ly American III.....Pure Gold! will feature award winning music from all genres such as the Academy Awards, Tony's, Emmy's, and Country Music to name a few! There is something for everyone - from Elvis to South Pacific!

In addition to featuring some of The Villages most popular entertainers, the show has some special guests and surprises in store. Tickets are on sale at all Villages box offices and are \$15 for Villages residents and

\$18.00 for the general public. The Vamps underwrite their expenses for the show so that all net proceeds will go to benefit Operation Helping Hand, a program that assists families traveling to Tampa's James A. Haley Veterans Hospital to support their severely injured military family member returning from the Middle East. The show this year is of particular significance as it is being performed on September 11, which marks the seventh anniversary of the day that changed the lives of Americans forever.

For further information, contact Cherie Stubbs at 255-9932.

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Beautification Award



The Lady Lake Area Chamber of Commerce gave a Beautification Award to Beyers Funeral Home and Crematory. Beyers Funeral Home has been helping friends and families in Central Florida since 1920. They were given the beautification award for their newly renovated location at: 134 North Hwy. 27/441 Lady Lake, FL 32159. Photo by Peggy Hayes

Obama

Obama's campaign internet fundraising needs a serious, in-depth investigation and audit. According to a New York Times article, a considerable amount of Obama campaign donations are coming from foreign countries some not so friendly to the United States. It also appears the whole question of internet fund raising needs investigation by the legislature and perhaps new laws to insure it complies not only with the letter of these laws but the spirit as well.

Do you, the voter, believe that foreign countries should have an investment in who becomes our next president?

A thought for the day: How to save the government MILLIONS - A president's pension currently is \$191,300 per year. Assuming the next president lives to age 80. Sen. McCain would receive ZERO pension as he would reach 80 at the end of two terms as president. Sen. Obama would be retired for 26 years after two terms and would receive \$4,973,800 in pension. Therefore it would certainly make economic sense to elect McCain in November. How's that for non-partisan thinking?

If a president were to give us an incentive check of one thousand dollars and it came out of the oil companies' profits, how

do you think the oil company is going to react to that? It will be tacked on to the price of gasoline used by the consumer, us the taxpayers, the money pit. The oil companies show a 7% profit. That is not out of line with other industries. I believe the speculators are responsible for the high oil prices. I recently heard a financial advisor say that he was surprised that Citi-Bank dumped their oil stock. I am surprised that they even had oil stock!

Obama calls himself a "Citizen of the World"! What's wrong with being a citizen of the United States? The United States needs to come FIRST! He was ranked as the single most liberal senator in 2007 by National Journal, actually supported a complete ban on handgun sales, and wants to hand out 845 billion dollars to foreign nationals as part of an effort to "eliminate extreme poverty." Where is this money coming from? You and I! His Changing Position On The War in Iraq: One of the most ironic twists of the campaign is when Obama beat Hillary Clinton by being anti-war in Iraq, but his latest ever-shifting position essentially mirrors that of John McCain. "Not Change" but "Ever Shifting!"

Obama The Patriot - Barack Obama

(Continued on Page 13)

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MONEY MATTERS

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

Concerned about the current economic situation and wondering how to protect your hard-earned assets? Uncomfortable with the performance of your portfolio lately? You're not alone! Financial markets are experiencing volatility worldwide, and the media searches for daily "justification" for those ups and downs. As a twenty-six year veteran in the financial services industry, I can tell you that lately I often feel like I'm watching an Olympic ping-pong match! Back and forth, high and low, up and down... and sometimes within a single trading day!

If you're like most folks, you're focused on your day-to-day activities, and you look at your investments only when the statements arrive in your mail box. (You DO open them, don't you?) You may consider Financial Planning as nothing more than contributing to your company's retirement

plan, owning some life insurance to protect your family and having a Will or a Trust. But have you taken the time to see how these things tie together? The six-step Financial Planning Process can help!

I like to use the analogy of planning a major vacation. Travel arrangements need to be made long before the departure date, and the first step is to identify the destination! Just as it is impossible to plan a trip to "somewhere," or to "anywhere," it is equally impossible to plan for your financial future without having specific, measureable, attainable goals with a definite time line for accomplishing them. Clearly, time can be your best friend, or it can be your worst enemy. With lots of time to reach your goals, you can take less risk, but if you have a shorter time frame, you'll have to work harder and take more risk to make your Plan succeed. Implementing the right Plan under the right circumstances helps minimize concerns and

makes life less stressful. This is even more true during times of global unrest, political uncertainty and gyrating financial markets. A well thought out and well implemented Plan helps get you through the bumps along the way and helps you stay on track.

To get started on your financial Plan, first gather your statements, checkbook and insurance contracts in front of you. Then make a list of all your assets and all your liabilities. This is called a Statement of Financial Position or a Balance Sheet. Next, make a list of your income sources and all of your monthly expenses. This will show you where your money comes from and where it goes. It is called a Statement of Cash Flow.

Finally, make a list of your financial goals. Be sure they are specific, reasonable and have a "time line" that is do-able. Now you've taken the first few steps on the way to planning your financial future. In the next issue, I'll give you tips for assessing your risk tolerance, the next step in designing your Plan. See you here in this spot in next month! Until then, stay dry!

Ellen B Wilcox is a Registered Principal with, and offers Securities through, LPL Financial, Member FINRA/SIPC. She is President and CEO of Wilcox Wealth Management, A Registered Investment Advisor. Ellen@ellenwilcox.com www.ellenwilcox.com <http://www.ellenwilcox.com/>

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LADY LAKE MAGAZINE
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—Charlotte Poss

THE OMBUDSMAN

The Department of Elder Affairs, Long Term Care Ombudsman Program, just finished their quarterly meeting that was held in Clearwater Beach. It was a good turn out and many changes for the better were discussed and acted on at this meeting.

One item that would be of interest to everyone is as follows: Medical facilities can be checked out on line now. You can see for yourself what is found during surprise inspections. As I have said many times in the Ombudsman column, an Ombudsman does assessments and takes care of complaints in Nursing Homes, Assisted Living Faci-

lities and Adult Family Care Homes. Now you can see the results of these inspections or assessments on line. You can check out any facility in the state. It does not matter for what reason you want information about a particular facility, it is a matter of public record and you are entitled to have that information.

You can check and find out how many mistakes a facility had in dispensing of medications or how many times they were written up for neglect of a resident. Or was the health department out and for what reasons. All of this information is now available on

line. You can find out the same information by asking the facility to see their ACHA inspection records but that means visiting each facility that you want to check up on.

The information only goes back to June of 2008, but this is a start. The Web site does not include incidents which are very serious that occur. These would include incidents where an error lead to someone's death, disfigurement or other grievous injuries. These reports are available to you by going right to the facility or through public record request.

To find a report on a facility go to www.fdhc.state.fl.us <<http://www.fdhc.state.fl.us>> and when you get to the page click on Consumer Information, this will be on the left of your screen then go into Health Care Facility and Provider Inspection Reports. Fill in the information requested of you on that page such as name of facility and the county in which it is located. As I stated this Web site only goes back to June 2008, if you want information that goes back future please check with the facility and ask for their ACHA log.

ACHA stands for Agency for Health Care Administration. ACHA is the agency that issues the licenses for these facilities, they are also the ones who can pull the license back and close a facility down.

Everyone who is looking for a facility for themselves, a loved one or a friend owes it to themselves to check out each facility that they are interested in, by making sure you are getting what you will be paying for and the services that you will be needing. Call the Department of Elder Affairs LTCOP and ask for information about how to locate a nursing home or assisted living facility or an adult family care home. At 1-888-831-0404 or go on line www.fdhc.state.fl.us <<http://www.fdhc.state.fl.us>> and follow the direction above and check out that facility.

The LTCOP, Long Term Care Ombudsman Program is always looking for Volunteers. The best paid job in town, the rewards are worth more than any monetary compensation you could ever ask for. Please call, your help is needed. 1-888-831-0404, Call Today.

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LETTERS TO THE EDITOR

Publisher note:

The following letter came in three weeks before the primary.

LETTER TO EDITOR

Nearly 45 million children are enrolled in the public (government) school system by well meaning parents who believe the school they are sending their children to is a good school. However, if parents knew the truth, they would do everything possible to avoid placing them in government schools. The sad fact is that research shows this educational system has become so corrupt that many view it as a form of legalized child abuse which is devastating children intellectually, spiritually and morally.

There have been hundreds of books, thousands of articles and numerous documentaries detailing the disastrous impact this educational system is having on children and the nation.

In the book, Leaving School - Finding Education the authors state, "What we believe, after very full careers in schools as teachers, administrators, and curriculum leaders, is that the American school cannot be fixed. Schools are now in a dysfunctional state. The public school system is responsible for increasing amounts of cultural decay and so-

cial dysfunction in our society... Parents should be both frightened and outraged... Schools are the largest impeding force in our nation... Schools are beginning to pull other institutional agencies downward... This is an institution, your authors believe, in its final days... An alternative must be found quickly. Schools have no hope of reforming themselves. Schools cannot and will not change..... The time has arrived to think seriously about bidding farewell to public schools.

The type of education you choose for your child will in large part determine the type of person your child becomes. If you love your child I encourage you to consider either homeschooling your child or placing them in a Christian or private school.

Donnie

Letters to the editor specs:

Letters must be typed upper and lower case on white paper or emailed. We prefer email. tloury@earthlink.net.

I cannot retype letters when they come in. I will read them and then set them aside. I received a five page letter this month that was hand written. It had very good content but I could not retype it!

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Absentee Ballots

Dear Editor:

My absentee ballot is sitting in front of me. It might as well be written in any foreign language. Who are these people?

"I know nothing" about these people. How can I vote intelligently? Or, vote at all? What to do? Throw darts at the ballot? Put on a blindfold, and pin tails on the ballot? There might be a better chance of getting it right using one of these methods.

Next to the ballot is a stack of mailings from candidates. These mailings are worse than nothing. They tell me nothing of the issues these candidates will favor once they are in office. How, their decisions will affect my life. These mailings are a colossal waste of time money and paper.

The issues of concern to me are: How much are you going to cost or ameliorate my tax burden? How, are you going to enhance or erode my freedom, and rights? What are your views on security? How, will you vote to protect citizens from criminals, and terrorists?

Until candidates come clean, and tell us where they stand on issues, we cannot vote intelligently. So, why bother? Why vote for a candidate who will add to our

problems? Or vote for someone merely looking to feed their own ego, or pocket-book?

For decades I have tried to obtain the necessary information from the media or the political parties. I still know nothing. Attending meetings, at which candidates speak, is a waste of time. Reading and watching TV has proved to be fruitless. What is a body to do?

There is no such thing as a non-partisan candidate. Who do these officials think they are kidding with these ballots? I need to know how candidates will vote on issues, or adjudicate cases brought before them.

What criteria do other voters use to make their selections? I would like to know. Help me, please.

My ballot will be sent in with only one selection made. The only one I know even a smidgen about. Is this any way to run an election?

Is there any doubt, as to why we have such unresponsive representatives? Once they are elected, we are the forgotten issue. They cater to lobbyists. Can you feel the frustration?

Sincerely,
D.I. Larson

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Operation Shoe Box donations will be collected at the Hospice of Marion County Thrift Stores during the week of September 8 - 12, 2008. Operation Shoe Box advises that the most desired items are: drink sticks that go into bottled water, travel size snacks, travel size hygiene items such as body wash, hand sanitizer, foot powder

& lotions, nose spray, eye drops, battery powered small fans, batteries, sunscreen, playing cards, correspondence supplies (writing paper, envelopes, pens). For additional items needed please see the Operation Shoebox website at: www.operationshoebox.com.

Hospice of Marion County Thrift Stores are located at 10325 S.E. Highway 441, (K-Mart Shopping Center), Belleview, 6114 S.E. State Road 200, (Jasmine Square), and 7578 S.E. Maricamp Road, (Heather Island Plaza) in Silver Springs Shores. The stores are open Monday to Saturday 9 a.m. thru 4 p.m. Donations are accepted daily from 10 a.m. thru 3 p.m. To schedule a pickup of your donated items, please call 873-7400. The net income from the Thrift Shops goes directly to patient care.



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Obama

(Continued from Page 9)

spent \$500,000 to overhaul his airplane. Part of the new design, he removed the American flag from the tail... and replaced it with a symbol of himself. What American would or could remove the American flag from a Airplane that they are using for campaign purposes. Later after many people expressed disbelief the flag was later put small in an area that is hard to see. It was reported that the very same plane made a emergency landing during a campaign trip.

One of our readers wanted to share information with other readers. They wanted me to point out the caliber of people helping in the Obama camp. The flowing information came out of the August issue of the "The Judicial Watch VERDICT".

After securing the necessary candidates to be the candidate for the Democratic party Obama chose his committee that would help pick the Vice-President candidate, Former Fannie Mae Chairman James Johnson, former Clinton deputy Attorney General Eric Holder and Caroline Kennedy, former President John F Kennedy's daughter.

James Johnson has quit the search for vice presidential Candidate under allegations of shady accounting practices according to the Washington Post.

Eric Holder former Attorney General for Bill Clinton, was the person that lobbied to pardon financier Marc Rich that fled the United States to avoid prosecution on racketeering , wire fraud and tax evasion. He later received a pardon by Bill Clinton.

Two out of three of Obama's choices were not good choices. Or were they picked for the reasons above? You make your own decision. One thing for sure is this candidate does not make good decisions. Are you prepared to let him make decisions

that affect your life?

Obama has never served in the military, the House, or as a governor, was first elected to the Senate in 2004, he will be the least deserved and the least informed candidate ever. He has no idea of the master plan from ten years back, because he has only been around for less than 4 years.

Let's look at his judgment again. He stayed in a racist church and stuck by a bigoted reverend for 20 years, leaked his Western Wall prayer to the press, and blew off a visit to see wounded troops while the whole world was watching him overseas. The cameras could not go so he said he would not go. In other words, even when it comes to matters of mere politics, this is not a man who can be trusted to make wise decisions. So, how can we trust him to make good policy decisions for the country?

Disbelief: I can't believe that Ex-President Carter called him a "Black Boy" and no one complained but if a republican slips up there is big trouble. Whatever happened to what is good for one is good for another.

Obama says if you inflate your tires you will save 3% of your gas. I believe that correctly inflated tires will make some difference but not 3 %. Obama goes on to say that we will save all this gas and quotes the amount. This would only be a large savings nationwide if everyone in the country had been running on low tires. I have looked while driving down the road for people who had under-inflated tires. It took three days to find one that looked low. The American public normally does not drive with under-inflated tires so the saving does not exist. More nonfactual information.

I've made my decision, how about you?

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