



Ribbon Cutting for GraphicTen/ CM PC Repair in Belleview FL



Ribbon Cutting at TD Bank in Lady Lake Crossings Plaza

## It's Berry Time Again



**OCALA, Florida** – On Saturday, March 4, 2023, from 9:00 am until 5:00 pm, Habitat for Humanity of Marion County will host its annual fundraising event, the “Habitat Ocala Strawberry Festival” which will be at the McPherson Complex, 601 SE 25th Avenue Ocala.

This event attracts thousands of fans from all over to enjoy a family fun day and to bring awareness about Habitat for Humanity of Marion County.

The festival will have bands, entertainment, a pie eating contest, over 200 vendors (to include arts & crafts, business, non-profit, farmers market, and food vendors throughout the event), sponsor booths, a kids' area, a food court, a car show, a petting zoo, and lots of strawberries. Admission is FREE, parking is \$5 which will benefit Habitat for Humanity and the Marion Therapeutic Riding Association.

Habitat for Humanity host this event each year so our community and guests can enjoy a day filled with joy and happiness for the entire family. All proceeds benefit the Habitat Home Ownership program to build another Habitat home which will be called the Strawberry House. This program gives low-income families the opportunity of homeownership with affordable mortgage payments.

If you would like to be a vendor or a sponsor for this event, visit our webpage at [www.habitatocala.org/strawberry](http://www.habitatocala.org/strawberry) or contact Joanne Black at [jblack@habitatocala.org](mailto:jblack@habitatocala.org)

## Digital Increasing, Print Stabilizing

Digital is increasing and print is stabilizing. Large & Small Businesses are Buying more digital in 2023 while print newspapers are stabilizing.

By Mark McCormick says, Borrell Associates, a marketing research firm based in Virginia, hosted a webinar recently to shine a light on local business trends and what their spending might look like down the road. In addition to actual ad spending, they offered publishers insight about tomorrows

spenders.

The webinar, titled “What 2023 Will Bring?” Local ad spending forecasts, opened with a look at some upward sales trends since the pandemic began, Including general retail sales (above) as well as categories such as liquor, hardware, and cars. With that foundation, Borrell Associates shifted the focus to small businesses, particularly business applications.

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Florida State Senate

DENNIS K. BAXLEY



Dear Friends,  
We have a new year! Thankful for a wonderful time spent with family and friends over the holiday season and for new opportunities that arise as we start 2023.

In the Florida Senate, we are already hard at work on behalf of Florida's citizens. This month and the month of February, the legislature will hold six weeks of committee meetings, in advance of the 2023 Legislative Session, which will begin March 7. Just before Christmas, the legislature convened a special session to address the property insurance crisis, tax relief, and toll fees. Three bills were passed and have made their way to the Governor's desk. SB 2A, SB 4A, and SB 6A.

SB 2A increases insurer transparency to improve the marketplace for consumers, will reduce frivolous litigation that drives up costs, expedites the claim review process to verify that insurers maintain consistent communication with policyholders, stabilizes state-run Citizens Property Insurance to reduce taxpayer liability, and increases access to reinsurance to stabilize the insurance marketplace. Specifically, this bill eliminated assignment of benefits (AOB) for property insurance, the reinstatement of the offer of judgement process, and eliminated one-way attorney fees for property insurance claims. These key legal reforms will reduce the amount of

cost inflating frivolous lawsuits that plague our state. SB 4A provides necessary relief to Floridians impacted by the historic hurricanes that made landfall on Florida this fall. This bill provides tax relief to owners of destroyed or uninhabitable homes, assists local government in the acquisition of FEMA Grants, allocates funding to assist displaced Floridians, and provides funds to reconstruct impacted beaches and water infrastructure. Overall investment: \$750 million in tax relief and funding for critical infrastructure.

SB 6A provides a 50% credit to Floridians who utilize Florida's turnpike system and engage in 35+ transactions each month. This legislation helps to further alleviate financial burdens placed on hardworking Floridians who are required to commute daily or travel for work or school. With the potential to save Floridians \$500 million for this upcoming year, this is one more step the Florida Senate can take to ensure Floridians keep more of their hard-earned money.

Thank you for taking the time to read this report and staying engaged in your government. Our work continues and we press on.

Onward & Upward,  
Senator Dennis Baxley



Shadows Of HIV



(NAPSI)—Ann is a 74-year-old retired principal and grandmother living in Connecticut. Robin is a 58-year-old community health educator and mother of four living in Maryland. On the surface, these women may seem to have little in common, but what brings them together is that for the last 25 years, both have been living with HIV. They have also chosen to step out of the shadows about their journey and help others get past the stigma surrounding HIV.

Ann's and Robin's Stories

In 1998, Ann was shocked to receive an HIV diagnosis during a routine medical appointment, ultimately concluding that she may have contracted the virus during a hysterectomy 10 years earlier. After keeping her diagnosis a secret from everyone but some close family and friends for 20 years, Ann decided to open up about living with HIV so she could support others like her.

"When I was diagnosed, people living with HIV faced significant stigma among a number of other challenges," said Ann. "While HIV stigma is still very much around today, times have changed and we have made progress. I now choose to be open about my diagnosis. My hope is that this will help others know they are not alone and will change the way the world views what it means to be living healthy with HIV."

Like Ann, Robin was stunned to find out

that she was HIV-positive while expecting her third child with her long-time partner, receiving her diagnosis when she was tested as part of prenatal care. After struggling with her status for more than a decade, Robin became a community health educator and now uses her story to inspire those in the community and ensure they know that HIV does not define who they are.

"When the doctor told me I had HIV, I was devastated, and it was compounded by my pregnancy and the fear that my baby could be born with it as well," stated Robin. "Fortunately, my daughter does not have HIV and I'm now using my experience to help those living in a similar situation come to terms with their diagnosis and live their lives to the fullest."

The Good News

There has been significant progress in HIV treatment and care since the start of the epidemic more than 40 years ago, and for many people it is now a manageable chronic condition. People living with HIV may be on medication for decades, and with this comes important considerations around the lifelong impact of HIV treatment.

Ann and Robin considered a variety of different factors when discussing their HIV treatment regimen with their doctors, including aging well with HIV, taking fewer HIV medicines, co-morbidities and interactions with other medications they are on or may be on in the future, as well as other lifestyle considerations.

Much has changed since Ann and Robin were diagnosed with HIV, due in large part to the work of brave advocates like themselves. Today, they are demonstrating what it means to thrive with HIV and using their experiences to advocate for others and make a difference in the lives of people living with HIV.

Brody left his friends to catch up on the news.



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Tom Loury Long time member of CEP/Ocala Chamber of Commerce, Past President of the Ocala Business Leaders and current member, Co-Founder and past President of Select Business Associates, Past President of the Lady Lake Chamber and current member.

## PUBLISHER'S NOTES



What I say about "Build back better". The hell with that "put it back like it was!"

Look what happens when you order a president by mail!

Remember this fight now is for our freedom... There is no one else left to resupply us when we are fighting. Who will make food and supply drops to us like we do for other country's. We are it,,, there is no place to escape to by going across a border! Americans are not suppose to do that!

Our Governments job is to protect the people of this country not others country's. Remember "AMERICA FIRST!"

The real enemy today is not from other country's but the fat cat's on the left in Washington!!! They are so disconnected from what life is like in the rest of the country, someone needs to wake them up! All these facts out are eye opener, OPEN THEM AND DO SOMETHING!. The

election was stolen by the left from Trump by our own country. What happens when that is proven. Is the election null and void? Should it be done over? The Twitter releases and the Hunter Biden information release should be enough for Trump to reclaim the office. LAWSUIT? SUPREME COURT?

One of the University's did a poll and their findings were that the people want Trump Policy's but want DeSantis to execute them. That's not smart! Trump know how his policy's work and he has the guts to back them up any other choice is allowing the left to fleece you. Trump never sleeps, he works twenty hours a day, he does multiple projects at once. There is no one like him. He needs to get back into office and finish this "Make America Great Again!" Drain the swamp, there will be some good people left that look out for our well being.

To many people shuffling their residence! To many people in this country who got here and have their hand out. If we can't stop them make them work and pay taxes. No sending money back to their country that

means they are just using us.

Disappointments... I had an online giant who lives within our delivery area ask me to Cease and Desist delivery of our newspaper. How Petty! It is a first for me but I guess I am doing something right!

North America has enough oil to fuel every passenger car for 430 years, enough natural gas to provide electricity for 575 years. In another 430 years, don't you think we will have alternate fuel sources? So tell me why are we paying out the nose to foreign countries for fuel now?

NEW BREAK THROUGH... The Military has a lab that has created a safe new nuclear Fusion that does not create radio active waste. Coming soon to your electric car???

## Rural Entrepreneurs



**Rural Entrepreneurs Report Growing Economic Anxiety**

(NAPSI)—Rural small businesses face

greater challenges to economic recovery and are less optimistic about the future compared to their non-rural counterparts, according to new survey data from SCORE, mentors to America's small businesses.

SCORE's Fall 2022 Megaphone of Main Street: The Small Business Rural/Urban Divide surveyed more than 3,000 entrepreneurs and found that while more than 75% of small businesses surveyed have returned to pre-pandemic levels or better, more than half (53%) of rural entrepreneurs say they feel somewhat or extremely negative about the economy and its impact on their business.

Although customer acquisition remains a challenge for all small businesses, inflation, the overall economy and cash flow are top concerns. In particular, rural entrepreneurs feel more challenged by inflation and supply chain disruptions. Specifically, rural small business owners are:

30.2% more likely than non-rural small business owners to cite inflation as one of their top three business concerns

When compared to non-rural counterparts, are 32.4% more likely to cite supply chain disruptions.

Diving deeper, rural small businesses say cash flow is constrained by rising costs for utilities, supplies, labor and capital. Rural entrepreneurs are:

9.3% more likely than non-rural small businesses to report higher costs of doing business

24.5% more likely to report higher vendor prices, when compared to non-rural entrepreneurs.

Compared to their non-rural counterparts, twice as many rural

entrepreneurs say there's a lack of local banks in their area from which to seek financing, further limiting their ability to secure funding.

**What do rural entrepreneurs need in order to overcome these barriers?**

Both rural and non-rural small businesses agree that better access to capital would most help them in the coming year, followed by loan forgiveness or debt relief. Interestingly, rural businesses were 24.5% more likely than non-rural businesses to desire assistance in the form of infrastructure improvements.

Recognizing that rural entrepreneurs face unique challenges, SCORE Bozeman Chapter Chair Rick Sanders notes: "Rural entrepreneurs deal with limited inventories and slow turns, requests for services from a limited pool of trained resources, few government resources and fierce competition from online stores. Thankfully, SCORE is here to connect the dots in rural communities across the country to provide the advice, tools and information rural entrepreneurs really need."

**SCORE supports rural small businesses through challenges**

"As a small rural business, there are days where it seems like everything is an obstacle to overcome. From dealing with a remote location and lack of WiFi to physically demanding agricultural work and trying to get our products to customers, I can absolutely say that our business would not have grown without our SCORE mentor," said Teddi Maslowski, owner of Birch Creek Farmery in Burgettstown, Pa.

"Our SCORE mentor gave us the groundwork to plan aggressive business projections, make decisions before they are high-pressure, and to continuously monitor the direction we are headed—all things that are giving us the confidence to rapidly expand our business in an unstable economy," Maslowski adds.

Currently, her business' biggest concern is the increasing cost of product production, but she has strategies in place, including calculations, creative solutions and both short- and long-term plans to work through this phase, thanks to SCORE, she reports.

**SCORE provides tangible solutions for rural entrepreneurs**

In response to rural small business challenges, SCORE offers a centralized resource hub, SCORE for Rural Entrepreneurs. There you can download the full Megaphone of Main Street: The Small Business Rural/Urban Divide and the full infographic.

Since 1964, SCORE has helped 11 million entrepreneurs start or grow a business. SCORE's 10,000 volunteers provide free mentoring, workshops and educational services to 1,500+ communities nationwide.

Learn More

Visit SCORE at [www.score.org](http://www.score.org)

## Newspaper Deadlines

*Editorial & Ad Copy for February*

**Seniors Voice & Ocala DownTown**

**Noon, January 20th**

**Lady Lake Magazine & Village Spectator**

**12am, January 25th**

## Village Spectator / Lady Lake Magazine

**Products of TomL Publishing, LLC**

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**Publisher: Tom Loury**

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**God Bless our Troops  
Support Our Veterans  
We Endorse The Constitution**



## FROM THE DESK OF CONGRESSWOMAN KAT CAMMACK



**Congresswoman  
Cammack's  
Legislation To  
Rename  
Middleburg VA  
Clinic Signed By  
President**

WASHINGTON, D.C. – Today, S.2159,

the bill to rename the VA Clinic in Middleburg, Florida after Andrew Kenneth Baker, was signed into law by President Biden at the White House.

After the bill passed the House and Senate earlier this fall, the president's signature was the final step before the formal designation and name change ceremony in Middleburg.

"It's an amazing day in Florida's Third Congressional District," said Cammack. "To have this bill across the finish line during my freshman term is a major accomplishment, and to do it in memory of Chief Baker and his service and sacrifice is truly an honor. I look forward to seeing the new name go up on the building in the new year, and to celebrate this project's completion. Thank you to Senators Rubio and Scott and all of my Florida colleagues for your support of this effort."

The clinic's new name honors Antisubmarine Warfare Chief Andrew Kenneth Baker of Middleburg, Florida who was killed during a SEAL training event when the Trident 615, an H-60 Seahawk, crashed at sea on March 13, 1997.

Chief Baker served on the USS Carl Vinson and USS Coral Sea as a Ship's Serviceman and completed training in Search and Rescue Swimmer School in Pensacola and Fleet Replacement Aircrewman training at NAS Jacksonville, earning his "Wings of Gold." Chief Baker then reported to HS-9, serving on the USS Nimitz, then in HS-3, assigned as the Training and Operations Chief.

**Reps. Cammack, Soto Lead Bipartisan Letter To House & Senate Appropriators Requesting Relief For Specialty Crop Insurance Providers**

WASHINGTON, D.C.— Reps. Kat Cammack (R-FL-03) and Darren Soto (D-FL-09) led the Florida congressional delegation in sending a bipartisan letter to House and Senate appropriators, urging

them to provide relief for specialty crop insurance providers who are facing steep Administrative and Operating (A&O) costs.

In 2011, a cap on the administrative and operating (A&O) expense reimbursement was established to ensure that, when the prices of crops like corn, wheat, soybeans, or cotton increase, A&O costs associated with these crops' policies do not also significantly rise. Unfortunately, specialty crops have not seen the same price increase as row crops but have been subject to the same A&O caps, resulting in steep decreases to specialty crop insurance funding.

Thus, the downward pressure on specialty crop funding has made it more difficult for crop insurance providers to deliver specialty crop insurance policies to producers in Florida and elsewhere, which in turn threatens the long-term survival of our nation's specialty crop producers

The letter is a follow-up to one sent by Rep. Cammack and Rep. Soto in June of this year, and asks the House Appropriations Committee to provide relief in the FY23 Agriculture appropriations bill to ensure that specialty crop insurance policies are not tied to this A&O cap

"Florida has experienced immense hardship in the last few months, and our producers have been struggling to keep up with all the hurdles being thrown their way," said Rep. Cammack. "My colleague Rep. Soto and I have been working to tackle these inefficiencies within the specialty crop industry by ensuring fair and equitable access to insurance for our farmers, and with the FY2023 Agricultural appropriations budget still underway, there is no better time than now to deliver relief to our producers who so desperately need it."

The letter earned the support of the Florida Farm Bureau (FFB), Florida Fruit and Vegetable Association (FFVA), and the Crop Insurance Professionals Association (CIPA)

Original signees of the letter include Reps. Cammack, Al Lawson, Bill Posey, Darren Soto, Gregory Steube, Gus Bilirakis, Maria Elvira Salazar, Michael Waltz, Neal Dunn, Scott Franklin, and Sheila Cherfilus-McCormick

**Congresswoman Kat Cammack Names Ansil Lewis 2022 Veteran Of The Year In Florida's Third Congressional District**

Congresswoman Kat Cammack announced this year's Veteran of the Year as Mr. Ansil Lewis, a 30-year United States Marine Corps veteran.

Mr. Lewis served as a Sergeant Major in the United States Marine Corps from 1987 to 2017, where he received the Bronze Star; Legion of Merit; Meritorious Service Medal; Navy and Marine Corps Achievement Medal; Combat Action Ribbon; Joint Meritorious Unit Award; Navy Unit Commendation; and the Military Outstanding Volunteer Medal.

After his decades-long service to our nation, Mr. Lewis has continued to demonstrate his dedication to our area's veterans as an involved member of the Clay County veteran community, serving as the past Commandant of the Roy S. Geiger Marine Corps League Detachment 1047, a member of the board for Operation Bambas, and the president of the Veterans Council of Clay County.

"I'm honored to announce Mr. Lewis as the 2022 Veteran of the Year," said Congresswoman Cammack. "Sergeant Major Lewis served our nation honorably for three decades, committing his life's work to the Stars and Stripes. Upon his return, he's only increased his commitment to our veteran community, introducing more people to our region's vibrant history of service and leadership. From his presidency with the Veterans Council of Clay County to his organization of dozens of events for our nation's heroes, I can't think of anyone more deserving of this honor. I'm excited to celebrate this award with Mr. Lewis and his family in the new year."

Congresswoman Cammack has flown a flag over the U.S. Capitol in Sergeant Major Lewis' honor and has entered his service into the Congressional Record. A ceremony formally recognizing this honor will take place in January in Gainesville.

Last year's inaugural Veteran of the Year Award honoree was the late Corporal Duane Dewey, a 1953 Medal of Honor recipient and Korean War veteran.

Congresswoman Cammack thanks the community for submitting their entries for this year's Veteran of the Year and looks forward to continuing this tradition for years to come.

**Congresswoman Kat Cammack Announces 2022 Congressional App Challenge Winner**

Congresswoman Kat Cammack named Melissa Li, Hailey Lin, Katie He, and Una

Kinbarovsky the winners of the 2022 Congressional App Challenge. Ms. Li created an app called "PlanIt," which provides users with an integrated, customizable planner that uses a rewards system to incentivize and motivate users to track and complete their daily activities.



"I'm excited to name this year's Congressional App Challenge winner," said Rep. Cammack. "It's truly incredible to see these talented high school students channel their creativity in such innovative ways, using sophisticated technology and coding software at such a young age. I'd like to congratulate all our applicants from the competition for being part of the next wave of young innovators, and of course, the winners of the challenge for their app, 'PlanIt.' We can't wait to see what you do next!"

Winners of the Congressional App Challenge are eligible to have their app displayed in the U.S. Capitol Building and featured on the House of Representatives website. They are also invited to a reception on Capitol Hill in Washington, D.C. to celebrate their accomplishments.

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Quote from Local Bank Branch Manager: "I did not know what I didn't know"  
Quote from Real Estate Agent: "My cash clients can buy more house"  
Quote from Local Client: "Until your clear explanation, I had no clue about how a Reverse Mortgage worked"



**Pacific Lending Group**  
Mortgage Bankers



Presented by:  
Dan Kapellen  
Reverse Mortgage Expert  
Resident of The Villages



**Rotary Club  
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# Christmas in The Villages

Christmas in the Villages is put on year at the Wildwood Community Center. Thirty or more vendor showed up to show off their services or products. The weather was good and hundreds of people attended. What for it next year.





Lady Lake Police

## CHIEF ROBERT TEMPESTA.



### Home Detector Safety for the New Year

With the New Year upon us, many people, including me, are happy to say good riddance to 2020! Moving forward, the

Lady Lake Police Department would like to remind you to check around your home to ensure that all alarms, monitors, and detectors are in good working condition. These include your smoke detector and carbon monoxide detector. It's a good idea to change the batteries in these detectors every year. You may want to have them replaced if you have not done so within the past 10 years.

It should come as no surprise that carbon monoxide deaths are the highest in winter. Cold weather increases the use of gas-powered heating or portable heaters using a fuel source. Homeowners should be aware of the symptoms of carbon monoxide poisoning, especially those that use natural gas as a heat and cooking source. These symptoms include feeling dizzy, light headed, and/or nauseated.

It's a good time to remember the following safety tips to prevent carbon monoxide poisoning. Here are some tips from the Center for Disease Control and Prevention (CDC):

- Have your heating system, water heater and any other gas, oil or coal-burning

appliance inspected and serviced by a qualified technician every year.

- Install battery-operated carbon monoxide detectors on every level of your home.
- Don't use a generator, charcoal grill, camp stove or other gasoline or charcoal-burning device inside the home, garage or outside the home near a window.
- Don't burn anything in an unvented stove or fireplace.
- Turning on an oven whether gas or not is not safe.
- Use electric space heaters with automatic shut-off switches and non-glowing elements. Make sure to keep them away from any flammable materials, like curtains or blankets. Never leave children unattended near a space heater. Check the cords on the heater to make sure that they are not damaged.
- Check with your local fire department if you want to use a space heater that uses a fuel source such as kerosene.
- Don't let a vehicle idle inside a garage attached to a house, even if the garage door is left open. Carbon monoxide will build up and will put you at risk of serious illness or even death.

If a carbon monoxide detector sounds, leave your home immediately and call 911 from outside. Seek prompt medical attention if you suspect carbon monoxide poisoning and if you or someone in your household is feeling dizzy, light-headed or nauseated. The same goes for a smoke detector. Your safety is more valuable than any property.

## Lake City Sheriff's Office Financial Wellness

Find out more about these events below by going to [www.lcso.org/events/](http://www.lcso.org/events/)

### BASS TOURNAMENT:

A fundraiser tournament benefitting the Florida Sheriff's Youth Ranches. Register online or by mail-in form.

### PROJECT KID CONNECT:

Backpack and school supply giveaway to benefit south Lake County's school aged children.

### SHOPWITHACOP:

An outreach program designed to assist children who are at risk due to their current economic situation, their environment and other factors.

### TACTICAL MEDICAL CHALLENGE:

The Tactical Medical (TACMED) Challenge is an approach to the ongoing professionalizing of the tactical medical community. It is first and foremost an unprecedented educational symposium coupled with a challenging competition that fosters teamwork and improves the skill sets of both the medical operator and non-medical operator.



### Ring In The New Year With Financial Wellness

(NAPSI)—If you're like many people, you make New Year's resolutions. Whether you love or hate the tradition, [studies](#) show that one of the most popular resolutions is healthier living—followed closely by setting financial goals.

These two resolutions are also interdependent, as 72% of people [report](#) experiencing money-related stress at least some of the time. That means financial wellness is proving to be more vital to overall health and happiness than ever.

It's also a fact that only a small percentage of people who make resolutions actually keep them.

Luckily, Chylon Pappas, vice president of marketing at First Tech Federal Credit Union, has tips and savings tricks to get you started on the path to improving your overall financial health in 2023 and beyond.

**1. Make a Plan:** Mapping out your financial goals is the first step. This will serve as a guide you can reference and fine-tune.

Investing, saving for retirement, and

Continued page 14



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**[HABITATOCALA.ORG/STRAWBERRYFESTIVAL](https://www.habitatocala.org/strawberryfestival)**





# Love And Murder

**New Book In The Exciting “Love And Murder...” Series**

(NAPSI)—A uniquely American vision of love and murder, trauma, and healing around 2026, “Even Climate Change Can't Stop Love and Murder” is the highly anticipated romantic suspense thriller and follow up to last year's critically acclaimed “Even A Pandemic Can't Stop Love And Murder” by A.E.S. O'Neill.



**The Story**

Barely surviving the climatic run-in in “Even A Pandemic Can't Stop Love and Murder” with Jagger, the golem-like mob killer antagonist, Alby and Ginger—the series' reluctant protagonists—are being relocated by government agents from New Jersey to Sedona, AZ. A dark episode in Iraq has left Alby permanently in hiding—a threat of death that follows him from the deserts of the Middle East to the deserts of Arizona.

The two cross a country straining at its social seams against climate chaos, insurrectionists, and white supremacists—deadly threats are at every turn as they search to define their love for each other—unaware that Jagger is still alive and after them.

Stuck in Alby's truck for days, Alby and Ginger slowly get to know each other. Alby is quiet, with a wry sharpness. Ginger, a professional dance instructor, who is both tough and righteous with a hair-trigger temper, feels safe with Alby in ways she doesn't understand. Their conversations range from deeply emotional to darkly funny and irreverent, reminiscent of the snappy patter used in the 1930s “Thin Man” classics.

Jagger is also heading west, fighting against poisoned lungs and an unseen force stronger than himself—his uncanny ability to use facial recognition to read his victims is rendered useless against this new enemy. Battling this unseen foe and his mob “owners,” has him metamorphosed into something even more dangerous than the professional killer he was before.

Suffering from droughts, fires, storms, secessionists, and a gun-loving culture, the couple navigates their new home in Sedona while Jagger, having avoided death, waits for his moment to exact revenge on Alby. In a deadly climax that brings them all together with jihadists on the hottest day ever recorded at the national Pueblo monument Tuzigoot, the terrorists who forced Alby into hiding finally catch up with him. Adding a heightened level of evil into the mix, Jagger's own battles have changed him... but to what?

**The Author**

Written by A.E.S. O'Neill, the “Even Love and Murder” series is loosely based on his own childhood experience with his mobster father being tailed and wiretapped by the FBI in southern New Jersey.

**Learn More**

For further facts and to order the book, visit [www.evenloveandmurder.com](http://www.evenloveandmurder.com)



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## FROM THE DESK OF GOVERNOR DESANTIS



### Governor Ron DeSantis Signs Two Bills to Support Disaster Relief and Help Stabilize Florida's Property Insurance Market

**FORT MYERS BEACH, Fla.** — Today, Governor Ron DeSantis signed two bills following the special session that took place this week. Governor DeSantis signed Senate Bill (SB) 4-A which provides \$750 million for additional disaster relief to Floridians following Hurricanes Ian and Nicole. The Governor also signed SB 2-A, the most significant property insurance reform bill in recent history which helps to stabilize our property insurance market, increase competition, and strengthen consumer protections. More on actions taken during the recent special session can be found [here](#).

“We have taken an all hands on deck approach to cut through bureaucracy to help our communities recover from Hurricanes Ian and Nicole,” said **Governor Ron DeSantis**. “I want to thank the Legislature for bringing additional disaster relief to communities across the state as we continue our historic recovery.

“The issues in Florida's property insurance market did not occur overnight, and they will not be solved overnight. The historic

reforms signed today create an environment which realigns Florida to best practices across the nation, adding much-needed stability to Florida's market, promoting competition, and increasing consumer choice. I am thankful the Legislature answered the call for meaningful reform.”

“I am honored to stand beside Governor DeSantis and Senate President Passidomo after a productive Special Session that was focused on providing Floridians with much needed relief,” said **House Speaker Paul Renner**. “The Florida House and our Senate partners faced the challenge of stabilizing the property insurance market and providing Floridians affected by Hurricanes Ian and Nicole with critical resources to recover quickly and efficiently. We are all feeling the effects of inflation and rising insurance premiums, so we took action to deliver consumer driven reforms that expedite the claims process and curb frivolous lawsuits that drive up costs. I witnessed the devastation from the recent hurricanes and was proud of how our Chamber came together and rose to the occasion. The results of this Special Session provide Floridians with the peace of mind that they will be able to access a robust property insurance market and our local communities will have the financial assistance to recover and rebuild better than before.”

“When the Governor and I walked through the communities impacted by Ian in the days that followed the storm, the devastation was

almost indescribable,” said **Senate President Kathleen Passidomo**. “The Governor made a promise that he would be here every step of the way as we work to recover, and he has kept that promise. The legislation he is signing today provides three quarters of a billion dollars in additional hurricane relief funding that will make a huge difference for impacted communities in Southwest Florida and across our state. This legislation provides tax relief for owners of destroyed homes, housing assistance for displaced Floridians, and funding for reconstructing impacted beaches and essential water infrastructure. We are also providing \$350 million to help local government to pay local match requirements for FEMA Grants. With the continued leadership and support of our great Governor, our community is bound and determined to rebuild stronger and better than ever.”

SB 4-A, Disaster Relief, provides property tax relief for homes rendered uninhabitable due to the storm. Additionally, the bill provides \$750 million for the communities impacted by Hurricanes Ian and Nicole, including:

- \$350 million to support the entire portion of local government match for FEMA Public Assistance, freeing up local funds to undertake additional hurricane recovery and mitigation projects.

- This important matching money may provide up to \$7 billion in reconstruction and recovery projects undertaken by local governments depending on the applicable federal cost share.

- \$150 million to the Florida Department of Environmental Protection (DEP) to support

local beach renourishment projects and a new Hurricane Restoration Reimbursement Grant Program to assist homeowners with coastal hardening and fortification to protect their property against the severe coastal erosion from both Hurricanes Ian and Nicole.

- The bill also authorizes DEP to waive local match requirements for beaches in these impacted areas.

- \$100 million to DEP to repair and reconstruct community stormwater and wastewater infrastructure that was damaged by Hurricanes Ian or Nicole.

- \$150 million to continue efforts to support homeowners and renters impacted by the storms through the Hurricane Housing Program and Rental Recovery Loan Program.

SB 2-A, Property Insurance, is the most significant property insurance reform bill in recent history, strengthening Florida's property insurance market by:

- Eliminating one-way attorney fees for property insurance claims, which will disincentivize frivolous lawsuits, and realigning Florida's market to best practices that will promote more market competition in the private insurance industry.

- Reducing the burden of excessive and predatory litigation will help bring down costs for homeowners.

Enhancing the Office of Insurance Regulation's ability to complete market conduct examinations of property insurers following a hurricane to hold insurance companies accountable and prevent abuse of the property appraisal process.

SEE [www.flgov.com](http://www.flgov.com) for more

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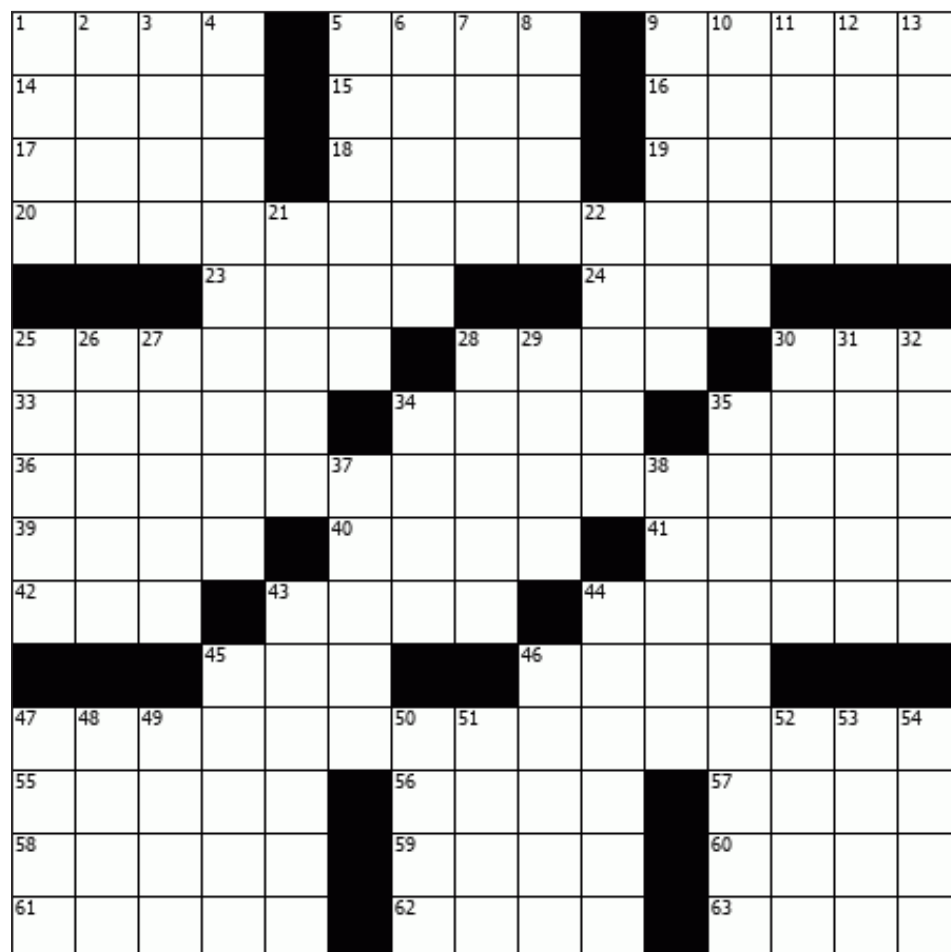


#### Across

1. It may be spiked
5. Indiana Jones' dread
9. Master of spin?
14. Radius neighbor
15. Classic TV's Carla
16. Scrap for Rover
17. At the acme of
18. King George III loyalist
19. Dilapidated
20. Start of a lazybones' remark
23. Graft recipient
24. Bighorn breeder
25. Most reliable
28. Catcher's putdown?
30. Atty. group
33. Wee atoll
34. Jane you may have read about
35. Emulate a checker
36. Part 2 of the remark
39. Ranges of understanding

55. Brief advertisement
  56. Oenologist's interest
  57. École chum
  58. It could cause division among the congregation
  59. Ring tightly studded with diamonds
  60. Coquette
  61. Croupier, e.g.
  62. Made do (with "out")
  63. Uptight
- Down**
1. Former blacklisting org.
  2. Kind of flute
  3. Knowledgeable about
  4. Criminals' accumulations
  5. One who creates a scene?
  6. Exclamation of disappointment
  7. One-time land of the Incas
  8. States
  9. Spread here and there

10. Degrade
11. Small but appreciable amounts
12. Not behind
13. Florida extension
21. \_\_\_\_ del Sol
22. Israeli desert
25. Alaska cruise stop
26. Sackcloth partner
27. Cut of meat
28. Part of the Fertile Crescent
29. Persian Gulf nation
30. Getting no returns?
31. Humdrum
32. It's sometimes right but always to a degree
34. "Heavens!"
35. Hollywood moniker
37. A, B or C, e.g.
38. Item in a cheek pouch
43. Talk nonsensically
44. Gave a raspberry to
45. Uncle Miltie
46. Ho predecessor
47. Cable attachment to give you a lift
48. Pelvic bones
49. Kind of ox or rat
50. Hunt and peck
51. Lacking potency
52. Within or among
53. High-pitched metallic sound
54. Like Sadie of song



## Strawberry Basil Bruschetta

#### Crostinis:

- 10.5-ounce baguette, sliced 1/2-inch thick
- 2 tablespoons olive oil
- 1/4 teaspoon coarse salt

#### Bruschetta:

- 1-pound strawberries, trimmed and diced
- 1 tablespoon olive oil
- 1 tablespoon honey or granulated sugar
- 1/2 tablespoon balsamic vinegar
- 1/4 teaspoon coarse salt
- 4 ounces fresh goat cheese, ricotta or burrata
- Freshly cracked black pepper, to taste
- 1/2 cup fresh basil leaves, chiffonade

#### Instructions

Preheat the oven to 350 degrees. Line the baguette slices on a baking sheet and drizzle with olive oil. Sprinkle with salt. Bake 8-10 minutes or until lightly browned and crisp. Set aside to cool.

In a medium bowl, stir together the



strawberries, olive oil, honey, balsamic and salt until combined.

Smear the goat cheese, ricotta or burrata on each baguette. Top each with a scoop of the strawberry mixture and a smattering of freshly cracked black pepper, then garnish with basil leaves. Serve.

#### Recipe Notes:

**Cooking Tip:** Chiffonade means to slice into ribbons. Simply stack the basil leaves on top of each other, tightly roll and use a chef's knife to slice the basil roll from one end to the other in thin ribbons.

From: fruitsandveggies.org

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## FROM THE DESK OF ATTORNEY GENERAL MOODY



### Attorney General Moody Warns of 12 Schemers Scheming

TALLAHASSEE, Fla.—Attorney General Ashley Moody is issuing a Consumer Alert highlighting

schemes associated with the holiday season. The [National Retail Federation predicts](#) that overall spending during the holidays is expected to total a record-breaking \$950 million. Schemers know spending increases during the holidays and will craft ways to target consumers.

Attorney General Ashley Moody said, "It's a busy time of year for shoppers, retailers and delivery companies as millions of gifts are sold, shipped and delivered. It's also a busy season for scammers concocting schemes to exploit the holiday demand. Today, I am releasing the 12 Schemes of Christmas Consumer Alert to help Floridians identify and avoid scams they could encounter during this busy holiday shopping season."

Attorney General Moody lists 12 schemes Floridians should be wary of during the holiday season and beyond:

#### [Gift Card Schem](#)

• [es](#): Some schemers reveal and record codes from gift cards in stores, stealing the value of the card once it is purchased and activated.

#### [Fraudulent Charities](#)

• : Deceptive and phony online fundraising campaigns may be posted on crowdsourcing platforms. Ensure legitimacy by researching an organization on [CharityNavigator.org](#) before giving.

#### [Porch Pirates](#)

• : If a mailbox shows signs of being tampered with or packages are missing from a consumer's front door, this may be a sign of delivery theft. Control delivery times or purchase a secure mailbox to avoid theft.

#### [Travel Scams](#)

• : Scammers may make fake postings offering vacation rental properties or travel deals that are too good to be true, like holiday pricing and packages.

#### [Fake Gift Exchanges](#)

• : Fraudulent online holiday gift exchange events are advertised on social media with promises of multiple gifts after paying it forward. Oftentimes, this is a pyramid scheme in disguise.

#### [Phishing Messages](#)

• : Phishing messages are a year-round attack from schemers, but messages may be tailored around the holiday season. Emails may appear to originate from a trusted merchant, but instead originate from a schemer hoping to gather personal or financial information.

#### [Package Tracking Scams](#)

• : A form of smishing—text-message phishing—scammers send deceptive messages intended to lure recipients into providing personal or financial information. The messages are disguised as package-tracking updates.

#### [Temporary Holiday Jobs](#)

• : Seasonal job opportunities are posted online in an effort to steal information from applicants or obtain free work without paying a hopeful employee.

#### [Lookalike Websites and Accounts](#)

• : Traffic to fake websites spike during the holiday season. Floridians must make sure a website is secure and the domain is accurate before inputting personal or financial information.

#### [Counterfeit Toys](#)

• : Scammers create fake discount offers for trending toys, but instead send counterfeit toys—or no toys at all—bilking consumers of money and potentially stealing personal information.

#### [Shoulder Surfing and Card Skimming](#)

• : Be wary when using an ATM while holiday shopping. Check to see if an ATM looks tampered with and that surroundings are clear before typing in a PIN code or other personal information.

#### [Public Wi-Fi](#)

• [Risks](#): Refrain from using public Wi-Fi when shopping online since hackers can take advantage of unsecure public networks to steal personal information.

For more safe shopping tips, view Attorney General Moody's free 2022 Holiday Consumer Protection Guide. The guide also provides tips on holiday giving, as well as a list of recalled items.

To report a holiday scheme, contact the Florida Attorney General's Office at 1(866) 9NO-SCAM or [file a complaint online at MyFloridaLegal.com](#).

### Attorney General Moody Calls on Apple and Google to Correct TikTok Age Rating

TALLAHASSEE, Fla.—Attorney General Ashley Moody today called on Apple and Google to take immediate action and correct

the application store age ratings of TikTok by the end of the year. Attorney General Moody and 14 other state attorneys general state that the change will help parents protect their children from being exposed to harmful content online.

Attorney General Ashley Moody said, "While our investigation into TikTok continues, it is important that action is taken now to better protect children from harmful content they might encounter on this China-owned social media platform. If TikTok isn't banned outright, app stores should at the very least increase the age rating on the TikTok app to ensure parents know that this social media platform is not appropriate for users under the age of 17."

In a pair of letters to Apple CEO Tim Cook and Google CEO Sundar Pichai, the coalition of attorneys general outlined the deceptive nature of the current ratings for the social media platform. The letters state that without taking the necessary steps to increase the age rating and change the accompanying age descriptions, the states reserve the right to take appropriate legal action against the companies.

The current ratings of 'T' for 'Teen' in the Google Play App store and '12+' in Apple's App store, inadequately characterize the objectionable content children are exposed to on TikTok. While TikTok does have a 'restricted mode' available, many users under the age of 13 lie about age in order to create a profile on the platform.

The TikTok app contains frequent and extreme alcohol, tobacco and drug use or references, sexual content, profanity and mature/suggestive themes. TikTok users can search for hundreds of thousands of hashtags related to these topics, with each search returning thousands of videos in the following categories—instructional videos about drug use, descriptions of drinking games, recipes for cannabis edibles, demonstration of vaping tricks, pole dancing routines and millions of videos set to songs with explicit lyrics, which TikTok makes available to users in its music library.

TikTok not only allows users to find this type of harmful content, it also auto-populates such content for users through its search function and fills users' 'For You' page with dangerous recommended content from strangers.

The letter states: "Parents depend on the accuracy of age ratings. When parents are deceived into letting their kids download TikTok, there are real consequences. Exposure to drug, alcohol and tobacco content on social media makes kids more likely to use or experiment with those illicit substances in real life. And exposure to sexual content on TikTok can lead to pornography addiction and even the sexual exploitation of kids by online predators."

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Whether it's spending less on groceries, entertainment, or cutting costs associated with other household needs, the key to success is holding yourself accountable to your specific goal. One way to do this is to work with a friend or family member, so they can help keep you focused and on track to turn your goals into reality.

**3. Flex Your Savings Muscles:** Planning and budgeting may automatically strengthen savings, but you don't have to cut off all your spending to save. There are ways you can boost savings, and still have room to "treat yourself," all while keeping a cushion for those rainy days. Pappas suggests:

- Gradually increasing your savings by 1 percent each year
- Following the 50/30/20 rule by allocating 50 percent of your monthly income towards bills and non-negotiables, and 30 percent towards savings, leaving 20 percent to fulfill wants
- Utilizing multiple savings accounts to support specific needs using the 50/30/20 rule
- Using a credit card that deposits cash back

Another option is a [share certificate](#)—a long-term solution that enables you to steadily increase savings over time, offering a higher yield than alternative savings accounts.

Becoming a (Financially) Healthier You: Many people are reluctant to talk about money, but real change only happens when you take a close look and rethink your current habits.

Get a running start by making a plan, and you may soon be well on your way to improving your financial wellness and reaping the rewards of your efforts.

Southwest Florida  
Water Management District

## Recreation

Nature-friendly activities offer an easy and fun experience while making sure the land is protected. In keeping with the purpose for which these lands were acquired, your experience will be close to nature. That means mostly unpaved roads, portable restrooms and nature's beauty all around you. [www.swfwmd.state.fl.us/recreation](http://www.swfwmd.state.fl.us/recreation)

## Financial Wellness

*Continued from page 7*

reviewing spending habits regularly can seem daunting, but there are a few ways to make the process less overwhelming:

Conduct research and educate yourself to make more informed decisions

When it comes to investing, start small

Exhaust all available employer options, such as an employer-sponsored retirement plan, Flexible Spending Account (FSA), Health Savings Account (HSA), etc.

"Financial priorities tend to shift and change in different life stages—whether it's

sending your child to school or planning your retirement. The key is setting long-term goals and not letting yourself get discouraged by short-term changes along the way," explains Pappas.

To help you get started and take the mystique (and intimidation) out of financial planning, First Tech offers a [primer](#).

**2. Become a SMART Shopper:** Another tip for reducing spending is to stick to a budget.

Pappas recommends setting specific, measurable, achievable, relevant, and time-bound (SMART) goals—which leads to

better budgeting and allows you to adjust it as needed.

For example, eating at home and being mindful of "entertainment" expenses, such as dining out or tickets to sporting events, can help eliminate unnecessary spending. Being a savvy shopper also makes all the difference. This means planning, writing down, and avoiding tempting impulse in-store or online purchases.

For more inspiration, you can check out First Tech's [budget-friendly meal ideas for under \\$10](#). It's incredible how quickly grocery savings can build over time.

# Lady Lake Realty Inc

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Duck, Duck, Goose!



**D u c k , Duck, Goose! Restored Wetlands Thriving**  
(NewsUSA ) - As the sun rises in middle America, nature comes to life. Ducks, geese and other birds

emerge from a marsh, taking flight into a golden sky, while prairie grasses whisper in the morning breeze and insects begin to hum.

The growing cacophony of honks, quacks, chirps and splashes is music to Jason Black’s ears. As public land manager of the McPherson Valley Wetlands in central Kansas, they are proof that this habitat is thriving.

“This is a special place,” says Black. “I get to watch it grow through the seasons, watch the birds come and go. Everything from our state bird, the meadowlark, to whooping cranes to a number of species of ducks and geese and shorebirds when water conditions and migration are lined up just right.”

These public wetlands were recently improved through a public-private partnership thanks in big part to one of the nation’s largest clean energy infrastructure companies, Williams. The company’s generous contribution allowed Ducks Unlimited to seek matching funds to restore several areas that are critical to waterfowl during spring and fall migrations.

The wetlands project included restoration of approximately 160 acres of previously drained and cropped agricultural fields. New water-control infrastructure was installed and prairie seeds planted to improve wildlife habitat for quail, pheasants and other grassland birds, along with pollinators.

The marsh is the first of a series of connected wetlands in the complex and will help improve water downstream. The wetlands in the area provide critical resources for migrating waterfowl and other birds along the Central Flyway, along with outdoor recreation for residents and visitors.

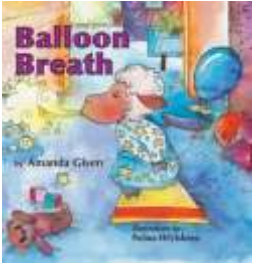
“We take great pride in being responsible environmental stewards and are honored to support Ducks Unlimited,” says Matthew Baker, manager of engineering at Williams. “Doing what is right for our local

communities is part of who we are at Williams, and this collaboration is one of the many ways we aim to preserve resources for future generations while making a positive impact today.”

The wetland restoration is one of many environmental stewardship and sustainability projects that Williams is supporting along its nationwide footprint. Others include planting seedlings, building hiking trails, developing wildlife crossings and funding intercity marine education programs.

For more information, visit [www.williams.com/sustainability](http://www.williams.com/sustainability).

Stories for Kids



**Stories for Kids with Wholesome Fun, Culture, Imagination and Learning**  
(NewsUSA ) - Amanda Given, an author, speech l a n g u a g e

pathologist, yogi, mother, mental health advocate and child at heart, has given us a charming story with colorful and playful illustrations that will help any child, young or old, open up and learn to deal with their feelings, all by learning about Balloon Breath.

This obviously is an important topic for children and their parents or guardians. So much has been written about the difficulty of young children to understand and control their emotions, with strategies from learned scholars and therapists on how to cope. Yet sometimes, it’s the simplest of stories to which children can best connect, putting them in a position to learn and grow.

That’s why “BALLOON BREATH” does such an impressive job of helping children open up and deal with their feelings. The book, geared primarily to pre-schoolers in the 2-to-5 age range, is a simple tale in which Lonnie is frustrated with the behavior of his brother, Curly, who has taken his blanket, and dominated the channels on the TV set to his own liking and without consideration of his brother. Lonnie feels like he is going to explode with anger.

Fortunately, his favorite babysitter, Scarlett, comes over and tries to instill happiness into the atmosphere with fun activities, by eating, pretending to be lions, going to the upbeat sunroom -- anything to create a cheerful mood. Finally, Scarlett explains what she does when she gets mad: “Sit criss-cross applesauce. Take a DEEP breath in. That’s it. Now exhale all the air out.”

The babysitter extends her ritual to what she calls Balloon Breath, allowing Lonnie to take deep breaths into a balloon and blow the mad thoughts right into it. “Let the air out of your balloon and say goodbye to all those yucky, icky thoughts,” Scarlett says. The exercise leaves Lonnie with nothing but happy thoughts. Scarlett has effectively saved the day.

A NEW FAVORITE OF YOUNG READERS

The author’s own 10-year personal journey with depression helped her find purpose in writing and teaching yoga/meditation to children. Amanda is a child at heart with a grownup soul. She has playful energy that is shared when she

Continued page 15





Stories for Kids

*Continued from page 15*  
teaches children fun and creative yoga poses.

“I wrote my book to help children and their caregivers manage their big emotions,” says the author, whose story is complemented with marvelous illustrations by Polina Hrytskova. The book also includes fun and easy activities for parents, adult guardians, teachers and children to reinforce the message.

Reviewers say their children loved the book, found it easy to understand and couldn’t get enough of it. “I have read this book a few times already to my preschool class (three-year-olds), and they love it! The illustrations are colorful, and the storyline is simple enough for little ones to follow. I also enjoy that this book has a little lesson plan/activity guide at the end of the book to extend the lesson,” says Amazon reviewer Brianna.

For a delightful book with a simple yet valuable message, pick up a copy of Balloon Breath for your children. As Given says, “Kindness is always inside of us. I hope Lonnie finds a happy, cozy and safe place in your heart. He’s always there to remind you to inhale and exhale.”

Learn more at [www.amandagiven.com](http://www.amandagiven.com).

Overcoming Bad Habits

A Clear Path to Overcoming Bad Habits That Sabotage Career, Love and Healthy Living  
(NewsUSA) - If you want to gain greater

control over the things you do in your life, an illuminating place to begin is in understanding how your personal brain chemistry shapes those dynamics. Your brain is constantly seeking comfort. Whether it's recovering from a stressful event that gets your adrenaline pumping or the slow drip-drip of low-lying stress, how you handle yourself boils down to how you're hardwired, by what's embedded in your inherited neurochemistry.

In **OVERRIDE: Discover Your Brain Type, Why You Do What You Do, and How to Do It Better** (Citadel Press), co-authors Clinical Psychologist Dr. Connell Cowan and Physician of Internal Medicine Dr. David Kipper note that while we are biologically and psychologically predisposed to perform these comfort-seeking behaviors, we can override them if we so choose. We can decline to perform our most self-sabotaging behaviors and even reduce — if not eliminate entirely — the desire and temptation to perform them in the first place.

Understanding your brain's chemical tendencies, the authors say, explains how you set your stress relief in motion, and by understanding your tendencies, you'll be able to make healthy life decisions for the better.

In exhilarating, illuminating, and frequently funny style, you'll go from identifying your personal neurotype -- through an easy and accurate test -- to understanding your vulnerabilities, and break out of self-defeating patterns to make meaningful change with a science-based approach.

Your neurochemistry puts you into one of

two tribes: Swords are coded to be particularly sensitive to stimulation, novelty, reward, and external expression, while the Shields of the world are coded to be more cautious, sensitive to avoiding harm and danger, and internalizing emotions. The coping styles we revert to under stress have evolved to help us survive, but they are also the root cause of our most destructive and stubborn behaviors.

**OVERRIDE** details a path to change that can start immediately and last a lifetime. Complete with easy-to-use strategies and exercises, here are engaging micro and macro insights into iconic human problems, backed up by the latest scientific research into why we are the way we are.

The authors come with topnotch credentials. Cowan co-wrote *Smart Women/Foolish Choices*, a runaway bestseller that spawned an entire genre of books dealing with male/female dilemmas. The book spent nearly a year on the New York Times bestseller list, sold millions of copies, has been published in 23 different languages, and was made into a hit musical. His second book, *Women Men Love/Women Men Leave*, also became a NYT bestseller.

Kipper has practiced internal medicine for over three decades. He has appeared as an expert commentator on all major networks, has produced numerous programs on health and health care, appeared on the Today Show, and contributes to

the Huffington Post. Dr. Kipper is currently a co-host for ABC radio's *The Medical Show*, a weekly national call-in show addressing all areas of medicine.

Combining groundbreaking research with inspiring and revelatory real-life stories of struggle and transformation, **OVERRIDE** will reveal the blueprint of your DNA and give you a practical, easy-to-grasp, yet revolutionary framework for achieving the life you really want. It is most definitely worth your time.

Purchase at <https://amzn.to/3QGNK4G>.



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