

Light Up Lady Lake



The Town of Lady Lake celebrates Christmas by having light up Lady Lake. The Lady Lake Chamber Log Cabin is decorated with thousands of light which the picture above.

We Mourn The Loss of a Friend



The passing of a good friend is always hard, expected or not you are never ready. We are mourning the passing of Wayne Tutt. There are many things I did not know about Wayne. He was born in Iowa and was living in Weirsdale at the time of his passing. Just a couple of things I remember someone mentioning Wayne was a Truck Driver, Stock Broker, Pilot, Professor and Insurance man. I've known Wayne some 15 years or more, meeting him at the Ocala Business Leaders. He was the second person I met. A friendly face walked up, introduced himself and we were instant friends... it was Wayne. Wayne wrote our Healthcare Insurance and took good care of us.

Some 320 people attended. The Celebration of life was well organized, well planned, they fed all 320 people. The Tutt family and extended family was large and well attended. At the lunch Janet received over 300 people, held their hand, hugged their neck, prayed with them and in some cases they seemed better. At the Celebration of Life I saw many people from Ocala. Somehow Wayne stayed wired into the Ocala scene and of course he had friends everywhere. I also considered Janet a friend. Wayne and her and I went to lunch several times this year. He will be greatly missed.

The following is a letter that Janet wrote: Letter from Janet Tutt which appeared in the program at Wayne Tutt's celebration of life.

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Lady Lake Chamber of Commerce held a Ribbon Cutting at SunCoast Skin Solutions. As you can tell by the picture it was well attended. The following is a message from SunCoast Skin Solutions.

From our beginnings, in a temporary office in Tampa,

SunCoast Skin has always put the care of the patient first, and that has remained our focus. It is the source of our continued stream of referrals from doctors, satisfied patients, their families. Our growth has been steady as we have added top tier doctors, physician assistants, and medical support staff and then

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Tom's Picks
Need something
fixed and don't
know who to call?
804-1223



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

AS I SEE IT

Looking forward—Looking back . .

Now that the political storm of the elections is over, people are asking, "Will the year 2016 be remembered as a 'Great New Beginning' or will 2017 be the 'Beginning of The End?'"

The American people have chosen 'TT'(Tycoon or Tyrant Trump) to be President.

Will our taxes be reduced as promised?

Will the USA continue to prosper as the world's leading producer of oil and natural gas?

Will 'TT' be able to better Obama's 15 million new jobs?

or will 'TT' and the Republican House & Senate preside over a repeat of the disastrous 'Bush-League Depression'?

Will the Stock Market continue the steady upward trend enjoyed during the Obama years. Or will we have a repeat of the Bush disaster (a 6000 Dow?)

Will the new Republican government restart police 'Stop & Frisk' harassment, even though it was ruled unconstitutional by a federal district judge.

The new Republican Supreme Court Justice can bring it back.

Will Russian President Putin, accept the open invitation from 'TT' to invade it's neighbors and rebuild the Soviet Union?

Will the USA really build a 'Berlin Wall' in the south-west?

For some reason the 'Keep-Them-Out' fanatics are ignoring the ongoing European 'invasion' by hundreds of thousands of 'Boat

People'.

(As I see it, the Pacific Ocean on one side and the Atlantic on the other, make a 'dry land' wall kinda pointless).

We are told that the Founding Fathers of this country created the three branches of government with equal power, so that each could counter-balance the others, thus preventing a Dictatorship which is so common throughout the rest of

(i.e. Executive, Judicial & Legislative).

But, now, 'TT' has beaten them all.

Throughout the 2016 political circus, the media (who should know better) always referred to the USA as a 'democracy' which, of course, it is not.

'Democracy' is another word for 'mob rule' like a 'Lynch Party'.

So a true 'democracy' is no better than a dictatorship. (No dissent or discussion allowed – a personality trait which 'TT' and Putin share.

'TT' owes loyalty to neither the Democrats nor Republicans, since both groups worked very hard to deny him the presidency.

So, as President, he is uniquely immune, to their influence, pressure and self-interest.

Someone once said something like, "Power corrupts and absolute power corrupts absolutely".

'TT' must choose – "Serve?" or "Rule?"

His supporters hope he will 'serve'.

But I fear that he will 'rule'.

Tycoon or Tyrant?

We'll see. 'til next time. . .

Three Smart Suggestions For Your Self-Defense

(NAPS)—According to the U.S. Department of Justice, about 20 out of every thousand Americans will be a victim of some kind of assault every year—but you can learn to protect yourself and your loved ones.

Expert Advice

"The best self-defense tip is to always be aware of your surroundings and potential threats so that you don't get into a situation where you actually have to defend yourself when it could possibly be avoided," said Wade Eastwood, 2nd Unit Director/Stunt Coordinator for the action & adventure movie from Paramount "Jack Reacher: Never Go Back." You don't want to get into a fight if you can help it, but "if it can't be avoided," he added, "then at least you are prepped and ready" if you follow these three Reacher's Rules For Self-Defense.

1. Anything can be a weapon. Keys or a pen can inflict minor damage but after multiple hits can break an enemy down through loss of blood or acute impact strikes. Your voice is also a weapon and can draw help if needed.

2. Hit them fast. If you have to fight, it's critical to injure or immobilize your attacker immediately, and don't get any closer to your attacker than necessary. Kicking the side or front of the knee is a great way to injure and throw your attacker off balance. If you're

already close, go for the eyes with your fingers or knuckles. You can also use the heel of your palm to strike up under the nose if your attacker is in front of you, or use your elbow to the nose if the attacker is behind.

3. Hit them hard. Use your entire body weight to hit or break free rather than your individual muscles because your attacker may be stronger. If you kick the knee, throw your whole body into the kick. Same with throwing the heel of your hand into the nose—don't just use your arm, use all your weight.

Again, prevention is the best defense. Attackers want unsuspecting, vulnerable targets. "The Jack Reacher character is always on the lookout for danger and you should be, too," Eastwood advised. "Always expect the worst."

Watch These Moves In The Movie

You can see Tom Cruise as the action hero put these principles into action at home when you get "Jack Reacher: Never Go Back" on Blu-ray, DVD or Digital HD. Check out www.JackReacherMovie.com for more information.

You can learn a lot about self-defense by watching Tom Cruise as action hero Jack Reacher.

Reading is to the mind what
exercise is to the body....

Joseph Addison



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

PUBLISHER'S NOTES



We have a lot to be thankful for in the business world. Business is up!

We have new hope that our Country will be great again. Actually our country is great but things could be better.

There are people out there using groups of people for their own means, stirring up trouble, causing unrest. Some of our problems are coming from within.

My dad raised me as a Democrat and I was for years until Obama! He taught me what I did not want to happen. I was always in a good place until Obama. I was always taught that if you want to get ahead, work for it, work hard, work smart, work long! But along came Obama and he says I have to give some of my earning to people who don't want to work, or pay welfare to people that have been raised on welfare and have taught their children to raise their children on welfare, while the working man and woman are paying for it. I am all for giving a person a hand up but not a hand out! There are a few people who will need help for life. I say let us take care of those people. Maybe they have high hospital bills, special care, the need for specialist Doctors care. This is who

need help and this is who should get help through Government assistance. This should be reviewed every six month, but they should get care.

To my critics! I have changed the mug shot on my column. Most would jokingly say about the photo...who is that? That photo was taken when I was much younger. I don't photograph well and that was one of the few I liked.

To my one critic out there who labeled my papers "Trump trash", you must be a Democrat. Don't look now but Trump is YOUR new president and you should hope he will save your Social Security, because the fund has been robbed blind. If I were you I would support Trump in any issue you can because he will be going up against all the problems Obama has created.

Great news for us. We have a new Graphic Artist come on board. She is Award winning and will be changing the look of our ad designs. Chris Boody, we are happy you have joined us. Next year will be a good year for change, hope and a new look.

CUBA: Beware! All Raul wants is for us to spend money to cover up the fact that he is taking money from the people. I went to Cuba as a young boy. There hope by the people of the man fighting in the hills was going to save them from the evil dictator Bateista. Then Castro won the battle and started taking and killing. The people of

Cuba lost their businesses, their status in the communities and had to flee Cuba for their lives. So remember Raul was helping his brother kill anyone that stood for freedom, does any of this sound familiar? We don't need to and should not spend money with Cuba unless we have guarantees that Raul Castro will turn the Country over to the people. I Believe Trump will make a statement about this early in his Administration.

ENOUGH is ENOUGH! Being politically correct has gone to far. When a little girl is afraid to use the bathroom because a man that was obviously dressed as a women in a ridiculous outfit was in the woman's bathroom. That is ENOUGH!

I will say Merry Christmas and Happy Year, I will call Easter, Easter and all of the founders holidays names as they now are. I have heard people saying Merry Christmas more recently than I have for years. You the AMERICAN CITIZEN'S Stand Up for what is right!



Newspaper Deadlines

Editorial & Ad Copy for February

Seniors Voice & Ocala DownTown

12am, January 18th

Lady Lake Magazine & Village Spectator

12am, January 25th

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Florida State Senate

DENNIS K. BAXLEY



As we celebrate Christmas, (yes I said it!) openly again and as we approach the end of the Obama Era and a new beginning with President Trump, anticipation is in the air with a renewed optimism from the White House, to the State House, to Hometown America. As we prepare for the next session in the legislature, we feel the winds of change renewing the contract for the America we love. Globalist transformers are wringing their hands in disbelief, but mainstream America is awakening and giddy with the opportunity to restore American greatness on the core values of faith, family, freedom and opportunity. Florida has new blood with new members in half of the Senate seats and over 40 new House members. Republican majorities were maintained in both houses, combined with a republican Governor, presents a new opportunity to return strict constructionists to the Florida Supreme Court with a pending appointment in the wings and more jurists retiring soon. The Florida Senate looks to be more conservative, the Florida Supreme Court looks more conservative, and the US Supreme Court is being pulled back from the

abyss with a constitutional conservative likely for appointment. This will lead to more control by states of their own future. Particularly in healthcare costs, the replacement of ObamaCare with a free market "universal access" will calm skyrocketing costs, which are placing enormous strain on state budgets. Meanwhile, the new federal administration is forecast to assist in freeing up a struggling economic recovery from stifling over-regulation, leading to better trade deals and more reliable, affordable energy. The result of this recovery has been stock market gains, a long awaited increase in interest rate earnings, increase in job opportunities, increase in consumer confidence, and construction picking up the pace. All this coupled with the retiring of baby boomers and the growth of inland port distribution cast an atmosphere of optimism that will thaw much of the paralysis we have seen. There is much to be thankful for. We write a new chapter in 2017. Thank you to all who stepped up to restore America before it is too late. It is a time of new beginnings and our best days still lay ahead. Onward and Upward!

Save Energy And Money



(NAPS)—A cool way to save some cold cash can be to install a heating and cooling system that takes solar energy out of the ground.

Many homeowners who install geothermal heating and cooling systems can get utility and state rebates—and even those who don't may be able to get a more comfortable home at less cost.

A geothermal system can save you money year-round—and help save the planet, too. They operate more efficiently and economically than traditional furnaces, air-source heat pumps or air conditioners. By some estimates, they offer as much benefit when it comes to clean energy generation as wind and solar technology.

The most efficient geothermal heat pump systems can deliver over five dollars of heating for every dollar of electrical energy used. That translates into reductions in heating and cooling bills by as much as 70 percent.

How It Works

Geothermal heat pumps take advantage of free solar energy stored just below the surface of the earth. Using a series of pipes buried in the ground, the system extracts thermal energy, concentrates it, and distributes it throughout the house using traditional ductwork or radiant floor heating.

The system reverses to also cool the house. In that mode, it extracts heat from indoor air and either moves it back into the earth or into a water tank for hot water—generating it at three to five times the efficiency of traditional gas or electric heaters.

You can save on space as well as money. Geothermal systems, such as those by WaterFurnace—the leading manufacturer of residential, geothermal and water-source heat pumps—tend to produce more energy per square foot than solar systems while taking up less space.

Learn More

For further facts and tips, you can visit www.waterfurnace.com.

If you install a geothermal heating and cooling system, you may see lower costs and a cozier home.

Tough Economic Times?



Tavares Chamber of Commerce members are offering you **DISCOUNT COUPONS.**

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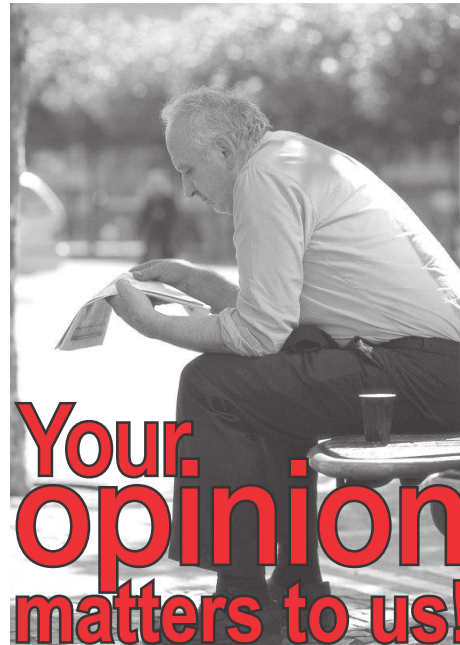


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■ Lady Lake Police

CHIEF CHRIS MCKINSTRY

“Stalking: Know It. Name It. Stop It.”



January is National Stalking Awareness Month, a time to focus on a crime that affected 7.5 million victims in one year.

The theme “Stalking: Know It. Name It. Stop It.” challenges the

nation to fight this dangerous crime by learning more about it.

Stalking is a crime in all 50 states, the U.S. Territories and the District of Columbia, yet many victims and criminal justice professionals underestimate its seriousness and impact. In one of five cases, stalkers use weapons to harm or threaten victims, and stalking is one of the significant risk factors for domestic violence in abusive relationships.

Victims suffer anxiety, social dysfunction, and severe depression at much higher rates than the general population, and many lose time from work or have to move as a result of their victimization.

Stalking is difficult to recognize, investigate, and prosecute. Unlike other crimes, stalking is not a single, easily identifiable crime but a series of acts, a course of conduct directed at a specific

person that would cause that person fear. Stalking may take many forms, such as assaults, threats, vandalism, burglary, or animal abuse, as well as unwanted cards, calls, gifts, or visits. One in four victims reports that the stalker uses technology, such as computers, global positioning system devices, or hidden cameras, to track the victim's daily activities.

Stalkers fit no standard psychological profile, and many stalkers follow their victims from one jurisdiction to another, making it difficult for authorities to investigate and prosecute their crimes.

Communities that understand stalking, however, can support victims and combat the crime. The Lady Lake Police Department is committed to educating our community about stalking. If more people learn to recognize stalking, the LLPD has a better chance to protect victims and prevent tragedies.

For more information, go to:
www.stalkingawarenessmonth.org



Monitor Your Comfort And Savings

(NAPS)—You don't have to sacrifice comfort to save money and energy when heating and cooling your home.

Geothermal heating and cooling systems are efficient, energy saving and environmentally friendly. They give decades of reliable, safe home comfort at a low cost.

Lower Operating Cost

A geothermal system operates more efficiently than ordinary heating and air-conditioning systems because it can deliver an astounding five units of energy for every one unit of energy used. Because it combines stored earth energy with safe electric power, many heat pump owners realize savings of up to 70 percent for heating, cooling, and hot water.

Enhanced Comfort

Geothermal systems provide precise distribution of comfortable air all year long, eliminating hot spots and cold spots. During heating, you'll experience warm air without the hot blasts associated with ordinary gas furnaces or the cooler air of an air-source heat pump. When cooling, geothermal systems deliver cool, dehumidified air.

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Reliable

Geothermal systems are installed indoors, so they're not subject to wear and tear caused by rain, snow, ice, debris, extreme temperatures or vandalism.



Convenient

New technologies make the systems a joy to use. WaterFurnace offers remotely controlled, cloud-based access to your system from your smartphone, tablet or computer. The platform includes detailed feedback about your system in real time.

You can even choose to eliminate clutter from your walls with an invisible-mount temperature sensor. They offer a zoning solution that allows you to customize conditions in up to six rooms in your home.

Environmentally Friendly

According to the Department of Energy and the EPA, geothermal systems are the most environmentally friendly way to heat and cool your home. WaterFurnace, which manufactures and sells more geothermal systems for homes than anyone else, points out that its systems emit no carbon dioxide, carbon monoxide or other greenhouse gases, which are considered to be major contributors to environmental air pollution.

Learn More

For further facts and tips, you can visit www.waterfurnace.com.

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Gov. Scott to Raul Castro: Bring Freedom and Democracy to Cuba

TALLAHASSEE, Fla.
December 20, 2016

Dear Mr. Castro:

As you know, following the death of your brother Fidel, the streets of Miami were packed with people celebrating. The celebration represented the hope for an end to the decades of torture, repression, incarceration and death that you and your brother have caused the people of Cuba.

While many are hopeful for the future of Cuba, it is thus far clear that nothing has changed. Let me be specific with a few examples: You recently imprisoned the artist El Sexto for expressing his views following the announcement of your brother's death. It is reported that he is in isolation without food or clothing. Dr.

Eduardo Cardet, the National Coordinator for the "Movimiento Cristiano Liberación" (MCL) was imprisoned. And, just a few days ago Berta Soler, the leader of the Ladies in White, was detained.

Like your brother, you are known for firing squads and imprisonment of those who oppose you. You have said that you plan on retiring in 2018, but the leadership that you have picked to come after you is designed to keep your oppression intact, and to keep your people trapped.

After Pope Francis' trip to Cuba, you suggested that you may return to the church and pray again. My prayer for you and the Cuban people is that you listen to Pope Francis and focus on bringing absolute freedom and democracy to Cuba. I pray that you open Cuba to freedom of the press and

religion; release all political prisoners; provide unfettered access to the internet; allow ownership of land; provide reparations to those whose property was confiscated; bring all Cuban military home and allow for free and fair elections with international supervision.

You have a tremendous and historic opportunity right in front of you. You can take Cuba in one of two directions. You can allow a new era of freedom and opportunity for Cuba. This path will almost overnight provide all Cubans with a dramatic improvement in their quality of life at every level. The people of Florida and of the entire United States are ready to help make your country an overnight success with unprecedented levels of trade and capital investment. Every human heart longs for freedom, and your people long for freedom.

Or, you can continue on the other path. This path is best characterized by oppression, tyranny, wrongful imprisonment, torture, and murder. This is

the path that hates freedom, the path that does not trust every man and woman to make their own decisions, the path that opposes all those who honor and worship God.

And this is also the path of poverty, the path where the tyrants live like kings while the people live like peasants. But, right in front of you is the opportunity to embrace freedom and bring in a new era of unprecedented prosperity for your people. I have no doubt that the people of Florida stand ready to flood Cuba with prosperity.

No one thinks you will choose the way of freedom, the way of democracy, the way of peace. People will mock this letter and call it naïve. But, for the sake of the Cuban people, I pray change will come.

Sincerely,
Rick Scott, Governor

Alzheimer's Disease: What You Should Know

(NAPS)—The more you know about dementia—and the sooner you know it—the better able you, your family and your finances will be to deal with it.

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Data sources: Alzheimer's Association and The U.S. Department of Health and Human Services
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Pam Bondi Florida Attorney General



This week, I took action against three lodging businesses charging unconscionable prices for shelter during a declared State of Emergency related to Hurricane Matthew, a deadly storm that impacted Florida in October. One of the hotels charged more than 400 percent more than the average nightly rate charged prior to the storm.

As Matthew strengthened into a dangerous category four hurricane, more than a million Floridians and visitors were urged to evacuate. Many of these people turned to these businesses for safe shelter, but could not afford a room. In times like this, it is extremely important that Floridians come together to ensure our citizens and visitors are safe. I personally visited one of these locations during the State of Emergency and was disgusted by the way people seeking shelter were

treated.

At the time of the alleged price gouging, Hillsborough, Pinellas and Polk Counties were under a State of Emergency for two storm events, Matthew and Hurricane Hermine that struck Florida in September. All three complaints seek civil penalties, disgorgement, injunctive relief, restitution and other statutory relief against the defendants for violation

of the Florida Deceptive and Unfair Trade Practices Act and Section 501.160, Florida Statutes.

With the 2016 Hurricane Season behind us and the holidays upon us, I want to wish everyone a Merry Christmas, Happy Hanukkah and safe holiday season. While we spend time with our loved ones, let us remember our soldiers who are away from home this Christmas. Their relentless bravery and sacrifices are the reason we can celebrate safely with our family and friends.

Pam Bondi



Easy Decluttering Tips

(NAPS)—Even the cleanest home will look messy if it's not properly organized. Jule Eller, director of trend and style at Lowe's, says there are a few simple ways to declutter your home and make your space look tidy.

Start by assessing each room. Every home and family is different but kitchens, garages and closets tend to get the messiest the fastest.

A kitchen is a gathering place for everyone in the family, so it can become cluttered with everything from backpacks and junk mail to cereal bowls and pizza boxes. Cabinets and pantries can also become cluttered with too many dishes, utensils and spices, but installing a Rev-A-Shelf basket from Lowe's makes it easy to keep things neat.

If you have a garage, you know it's tempting to simply stash away bulky or rarely used items in it, rather than find a space inside your home. But if you make a habit of doing this, you could eventually run out of room to park your car. To avoid that from happening, put a Kobalt cabinet or rail system in your garage to transform it into a functional storage space.

While closets aren't rooms, they can definitely become a cluttered nightmare. Some people think if the door can close, there's still room for storage. Don't let closets get to that point—you'll be a better person for it.



Here are a few additional tips for sprucing up your home while keeping it functional and orderly:

1. Rearrange furniture to maximize the space in each room.

The sofa in the living room, the bed in the bedroom and the desk in the office demand the majority of space available. Arrange these pieces first.

Don't place too many pieces of furniture in a small space. A love seat may work better than a full-size sofa depending on the size and shape of the room.

When creating areas for conversation, keep furniture pieces within eight feet of each other so people can talk comfortably when seated. If possible, keep these pieces facing each other instead of side by side.

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Gov. Scott and Florida Ports Council Announce 200,000 New Jobs at Florida Seaports

TAMPA, Fla. – Today, Governor Rick Scott announced that Florida's seaports have created 200,000 new jobs across the state since 2012 according to a new report from the Florida Ports Council. Florida's 15 seaports are also responsible for \$117.6 billion in economic activity, supporting nearly 900,000 jobs, \$40 billion in personal income and \$4.3 billion in state and local tax revenue. Governor Scott made the announcement at Port Tampa Bay, which this year commissioned two new post-Panamax gantry cranes to help the port accommodate some of the largest container vessels in the world.

Governor Scott said, "It's great news that Florida seaports have added nearly 200,000 jobs for families across our state since 2012. Our 15 world-class seaports are not only a major economic engine for job creation in Florida, but they also help strengthen Florida's position as the gateway to Latin America. We are competing in a global economy, but no other state can match the combination of Florida's transportation infrastructure, business-friendly environment and location. This great news shows the importance of continuing to make investments in our seaports and our transportation system so Florida can continue to be a leader in job creation and become a global hub for trade."

Since 2011, the State of Florida has invested more than \$1 billion into Florida's

port system in order to increase capacity, compete with top ports across the nation, and expand Florida's role as a global hub for trade. An additional \$3.7 billion in state, local and private funding has been planned for port capital improvement projects over the next five years. According to the Florida Ports Council, port projects typically produce a return on investment of nearly \$7 in state and local tax revenue for every \$1 of investment. Florida's seaports provide well-paying jobs in multiple sectors, including crane and terminal operators, truck drivers, distribution warehouse workers, and cargo loading, management and transportation.

Paul Anderson, Florida Ports Council chairman and Port Tampa Bay president and CEO, said, "Investments by Governor Scott and the Florida Legislature in the state's seaports have ensured Florida remains a key player in the global marketplace. Now that Florida ports have the infrastructure to accommodate significantly larger vessels carrying more cargo and cruise passengers, there is a growing need for workers resulting in a recent increase of nearly 200,000 jobs."

Doug Wheeler, Florida Ports Council president and CEO said, "The leadership and foresight of Governor Scott and the Florida Legislature to invest in Florida's seaports has led to immediate and long-term job gains. The state of Florida's seaports is strong, and our role in international trade as the Gateway to the Americas continues to

grow stronger."

Brian Taylor, JAXPORT CEO and Florida Seaport Transportation and Economic Development Council Vice Chairman, said, "Florida's seaports are economic powerhouses that welcome the largest vessels from all over the world, feature state-of-the-art cargo and cruise terminals, and allow manufacturing and distribution throughout the state to thrive. The upcoming deepening projects at JAXPORT and Port Everglades will increase our international competitiveness even further, enabling us to create and support more Florida jobs."

Jim Boxold, Florida Department of Transportation Secretary, said, "Florida's seaports represent a large and diverse array of infrastructure that supports jobs and economic development in shipping, manufacturing and tourism throughout our state. Our ports have made tremendous progress in recent years due to Governor Scott's targeted investments. And as the Florida Ports Council report reveals, this is just the beginning."



Economic impacts of Florida ports from 2012 to 2016 according to the Florida Ports Council Report:

- Jobs: 700,000 to nearly 900,000 (more than 25 percent increase)
- Economic activity: \$101.9 billion to \$117.6 billion (more than 15 percent increase)
- State and local tax revenue generated: \$2.4 billion to \$4.3 billion
- Personal income: \$30.3 billion to \$40 billion (nearly 30 percent increase)



We Morn The Loss of a Friend

Continued from page 1

On behalf of myself and the Tutt family, thank you for attending Wayne's Celebration of Life.

I am especially grateful for the love and support we have received from many of you. It is a gift that I will cherish for the rest of my life.

Wayne and I were fortunate to have had an opportunity over the last few months to spend a substantial amount of time reminiscing about our childhoods, and our 37 years together, our family, our friends, our disappointments and our joys.

Throughout all our conversations (which included a lot of laughter, his, kisses, tears and love) there was always one common thread: we have been so very blessed and were thankful for our lives we have lived and the wonderful people we have had the honor of knowing.

While there is no question I and many others are grieving Wayne's loss in our lives, I know he is still alive in our hearts. The last few days have been filled with messages and phone calls expressing appreciation and thankfulness for his many acts of kindness ranging from his willingness to listen, to smile, to provide wonderful hugs, to provide advice and encouraging words, and to actions that will forever shape someone's life in a positive way. He never met a stranger, someone in need or a cause he did not step forward to help.

Although aware of the way he lived his life, even I have had pleasant and positive surprises regarding his acts of kindness. Those acts have ranged from financial tp emotional support tp downright rolling up

his sleeves to find help for someone who needed it.

The most amazing thing is, during the time he worked to make a living and help others, he always, always had time to love me, encourage me, support me and help me become who I am today. His love, trust and belief in me was endless.

His words of love and encouragement have been heard late at night this last week, allowing me to breathe, smile, cry knowing he is in my heart and memories. I also see him alive in our son: his sense of humor, his intelligence, his love and the twinkle in his eye!

My life will go on. I know there will be emptiness, sad moments, and struggles as I live my life without my best friend physically next to me. Fortunitly Wayne Russel, Annie, Chloe, Sydney and our friends and family of the heart will be with me and for that I know I am blessed and God is watching out for me!

I would each of you here today to honor his memory by helping others, being tolerant, loving one another, laughing and hugging whenever you can and encourage someone who may be in need. Doing so truly will keep his spirit alive!

Love to Wayne and to all of you,
Janet



Last-Minute Savings For Tax Year 2016

(NAPS)—Attention, last-minute savers: There's still time to reduce your tax burden.

Have you funded a traditional IRA, Roth IRA, or SEP this year? The deadline for contributions is April 18, 2017—this year's filing deadline. For self-employed taxpayers, contributions to a SEP may be postponed until October 16, 2017 if you file a tax return extension.

Increasing your 401(k) contribution can lower taxes. If you can't afford the maximum, \$18,000 for 2016, \$24,000 if you're age 50 or over, you should still contribute the full amount that will be matched by employer contributions.

If you're currently enrolled in an employer-sponsored retirement plan, your contribution to a traditional IRA will not be tax deductible but you will be able to take advantage of tax-deferred interest compounding. The cap for contributions to a traditional or Roth IRA in 2016 is \$5,500 for taxpayers under 50 and \$6,500 for those over 50.

If you have reason to believe you'll be in the same or a lower tax bracket next year, it may make sense to defer income by taking capital gains in 2017 instead of in 2016. If you are self-employed or freelancing and can push revenue into a lower earning year, it may be wise to do so. Your forecast for personal income this year vs. next year is an important issue to discuss with your tax

professional. Charitable deductions are another great way to lower your taxes before year's end. Just make sure the charity is recognized

by the IRS as tax exempt and document and photograph all items donated. "Loss harvesting" is the practice of selling stocks and mutual funds to realize losses that can offset taxable gains, dollar for dollar. This is another good conversation to have with your tax advisor.

Some other things to consider: Job search expenses, moving expenses and college expenses may all be deductible. Medical expenses might be deductible but the bar is high. Bear in mind, IRA contributions—both traditional and Roth—have some tricky limitations (and some workarounds, too). An enrolled agent (EA) can

help you navigate.

EAs are tax professionals who have passed a stringent three-part exam on taxation, administered by the IRS, to earn their federally issued credential. They're required to complete annual IRS-approved continuing education to maintain their designation. Enrolled agents are known as "America's tax experts."

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Easy Decluttering Tips

Continued from Page 8

With seating used for reading, remember to incorporate a light, whether it's a floor lamp or an end table with a lamp on it.

2. Create the illusion of space by adding lighting and mirrors.

Lighting is a key element in opening up a space. If you're lucky enough to have natural light, let it shine in.

Recessed spot lighting is visually appealing and is perfect for a small space.

A torchère lamp is great for bouncing light off the ceiling and back down on the room.

Skylights and solar tubes are natural alternatives for adding light to a space.

Increase the appearance of the size of the room by adding mirrors. They not only reflect images, but also reflect light and color while adding a decorative element to

the room.

3. Use storage products to help you get organized.

If shelving and closet organization kits aren't enough, keep clothes in storage bins. If you have too much, hold a garage sale or donate items to charity. A good rule of thumb is if you haven't worn it in two years, it's time to let it go.

Store your utensils in an orderly fashion. Inexpensive baskets and bins work for oddly shaped items or small appliances. Keep stemware, plates and bowls grouped by function, style and shape. This will not only create a uniform look, but save time when meal prep is in full swing.

You always have the option to build custom solutions, but sometimes that forces you to choose between style and functionality. If you'd rather not sacrifice

one or the other, Lowe's offers a wide variety of products that allow you to have both.

Ultimately, it's important to remember to not bite off more than you can chew. One of the biggest mistakes people make when decluttering is not setting realistic goals on the front end. Come up with a plan before diving in. Look at the room as a whole and then focus on one corner at a time. Once progress is being made, it will motivate you to keep going.

Learn More

For more organizational ideas, tips and product solutions, visit Lowe's.com.

You can save time and trouble when your home is neat as well as clean. A few simple steps and inexpensive items can help.

Ribbon Cutting

Continued from Page 1

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Five Things To Avoid To Help Your Heart

(NAPS)—Managing blood pressure well can add years of life for the nearly 80 million American adults who have high blood pressure, according to the American Heart Association (AHA). But there are some things that you may not realize are sabotaging your efforts to keep your blood pressure in a healthy range.

What To Watch Out For

1. Decongestants: According to the AHA, people with high blood pressure should be aware that the use of decongestants may raise blood pressure. Many over-the-counter cold and flu preparations contain decongestants such as oxymetazoline, phenylephrine and pseudoephedrine, which increase blood pressure.

2. Sleep apnea: Some 12 million Americans have sleep apnea, according to National Heart, Lung, and Blood Institute

estimates. It's a potentially life-threatening sleep disorder in which tissues in the throat collapse and block the airway. The brain forces

the sleeper awake enough to cough or gulp air. Pauses in breathing can contribute to severe fatigue during the day. Sleep apnea is also a risk factor for such medical problems as high blood pressure, heart failure, diabetes and stroke.

3. Stress: In addition to the emotional discomfort you feel when faced with a stressful situation, your body reacts by releasing stress hormones (adrenaline and cortisol) into the blood. These prepare the body for the "fight or flight response" by making the heart beat faster and constricting blood vessels. Constriction of blood vessels and increase in heart rate do raise blood pressure, temporarily; when the stress reaction goes away, blood pressure returns to its pre-stress level. Chronic stress can cause your body to go into high gear on and off for days or weeks at a time. And while it may not directly cause high blood pressure, chronic

stress can lead to unhealthy lifestyle choices that do affect your blood pressure. It's important to handle your stress in a healthy way, especially if you already have high blood pressure.

4. Sodium: In some people, sodium increases blood pressure because it holds excess fluid in the body, placing an added burden on the heart. If your blood pressure is 120/80 mm Hg or above, your doctor may recommend a low-salt diet or advise you to avoid salt altogether.

5. Not taking your medicine: In addition to lifestyle modifications, you may need one or more types of prescription medication to keep your blood pressure at a healthy level. Keeping track of your prescribed medications can be challenging, but your heart health depends on it. Writing things down or using a health-tracking app will make managing your medications a lot easier. "Remember that you're on blood pressure-lowering medicine for a reason. Stopping, skipping, or taking them differently can increase your risk of debilitating or deadly consequences such as

stroke or heart attack," said Raymond Townsend, M.D., an AHA spokesperson and director of the Hypertension Program at the Hospital of the University of Pennsylvania in Philadelphia. "If you think you need to do something differently, talk to your health care provider first, before making a change that could change your life."

Learn More

For more information about blood pressure management, visit the American Heart Association at www.heart.org/hbp. Bayer's Consumer Health Division, maker of Coricidin® HBP, is a sponsor of the American Heart Association's High Blood Pressure website.

Keeping your blood pressure within the proper range can go a long way toward keeping your heart healthy.

Keeping your blood pressure within the proper range can go a long way toward keeping your heart healthy.

Blood Pressure Category	Systolic mm Hg (upper #)	and	Diastolic mm Hg (lower #)
Normal	Less than 120	and	Less than 80
Prehypertension	120 – 139	or	80 – 89
High Blood Pressure (Hypertension) Stage 1	140 – 159	or	90 – 99
High Blood Pressure (Hypertension) Stage 2	160 or higher	or	100 or higher
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