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Take Me Home!

FREE



Pictured at the "Shop Lady Lake Expo & Crafts Show" The vendor modeling her Urban Poncho from Urban Poncho. The expo was well attended with visitors coming and going all day, a steady flow.



Stopping by my booth was Elvis and friend, Mark Shelton was there doing his Elvis show and entertaining the people at the Christmas in the Villages expo. He did a great job. It's always nice to see Elvis.



Here are two business ladies discussing their business at the Lady Lake Chamber "Nothing but networking" luncheon. It was well attended. If you are interested in inquiring about the Lady Lake Chamber call Sue at 352-753-6029.



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AS I SEE IT

by A.J.(Tony) Powell

Christmas is a good time to take a break from all the BAD NEWS.

Here's few Christmas facts I didn't know about.

Ancient Christian tradition puts Jesus' birth on December 25th in the year 1 of our calendar, but the New Testament gives no date or year for Jesus' birth.

The earliest gospel (St. Mark) begins with Jesus' baptism and was probably written about 65 AD, so even the earliest Christians didn't know for sure.

Luke 3:1,23 says that Jesus turned 30 years old in the 15th year of Roman Emperor Tiberius' reign the year 754. But also Luke 1:5 puts Jesus' birth in the reign of Herod who died in the year 750, about four years earlier.

The Catholic Church has admitted that Jesus' birth did not occur in AD 1. As early as 215 AD the date was set as November 18. Then in 243 AD, Jesus' birth was claimed to be on March 28.

Some modern scholars estimate the date as September 11, in the year 3 BC. So, we choose to celebrate Jesus on December 25th. But, it's probably not HIS birthday.

Roman pagans had a Winter Holiday called Saturnalia, which was celebrated between December 17-25. During that week, they would chose "an enemy of the people" who would be forced to over-eat and indulge in all of the 'physical pleasures' available. Then on December 25th, the

victim (man or woman) would be killed, to "destroy the forces of darkness". It took several centuries for the growing Christian community to 'convert' Saturnalia into a 'Christian' celebration of Jesus' birthday.

It's hard to believe but in the original American Colonies, Christmas was banned due to it's 'Pagan' origins. It was even illegal in Massachusetts between 1659 and 1681.

In Roman times the Pagans had long worshipped nature, so Christmas trees and mistletoe were also adopted by the Catholic Church.

In pre-Christian Rome, emperors compelled their citizens to bring offerings and gifts during the Saturnalia. Much later, the Catholic Church gave this custom a Christian flavor by re-rooting it in the supposed gift-giving of Saint Nicholas.

The real 'Saint Nicholas' was born in Parara, Turkey in about 270 AD. He was one of the bishops who created the New Testament (as we know it) in about 325 AD.

Originally, there was a female deity called 'Pasqua Epiphania' who used to fill children's stockings with her gifts, but she was unceremoniously ousted from her shrine in Rome and replaced by Saint Nicholas who took (undeserved) credit for her good deeds. Later, his supporters gave each other gifts each year on the supposed anniversary of Nicholas' death, December 6.

At that time, many German and Celtic pagans worshipped Woden— who had a long, white beard and rode a horse through the

heavens each Autumn. So Saint Nicholas was 'merged' with Woden, and took on his beard, mounted a flying horse.

It was American novelist Washington Irving who wrote of the white bearded, flying-horse riding Saint Nicholas using his Dutch name, Santa Claus.

Then, in 1822 this poem became popular - "Twas the night before Christmas, when all through the house, not a creature was stirring, not even a mouse. The stockings were hung by the chimney with care, in the hope that Saint Nicholas soon would be there..."

American illustrator, Thomas Nast drew Santa's for Harper's Weekly. Before that time, Saint Nicholas had been pictured as everything from a stern looking bishop, to a gnome-like figure in a frock.

But Nast gave Santa a home at the North Pole, a workshop, elves and his list of the good and bad children of the world. Later, Coca Cola created a coke-drinking Santa with a cheerful, chubby face and a Coca Cola red, fur-trimmed suit.

So, our Christmas traditions are rooted in many countries all over the world - Christmas trees, mistletoe, Christmas gifts and Santa Claus – all modern incarnations of ancient festivals, beliefs and celebrations.

Regardless of your religious beliefs, Christmas is a time, to set aside differences, bad feelings and problems, and instead, enjoy the fellowship of friends and family.

'til next year E mail – AsISeeltTP@GMail.com

VOLUNTEERS WANTED



Older People Improve Life For Others And Themselves

(NAPSI)—Many older Americans have discovered that sharing their accumulated wisdom with others who need help can be a big win all around.

Here's a look at two ways you can stretch your mind and show your heart:

Experience Corps

AARP Foundation Experience Corps unites teachers, schools and older adults to improve children's academic and social outcomes. This benefits the children, the schools and the volunteers.

The program has been proven to help children who aren't reading at grade level become better readers by the end of third grade. Last school year, 76 percent of students who were below grade level at the beginning of the year raised their reading and literacy performance by one or more proficiency levels with the help of Experience Corps volunteers.

The goal is to improve children's literacy, strengthen communities, develop cultures of inspiration in schools and support hardworking teachers. It's already changed the lives of thousands of children in schools across America.

Volunteers should be age 50 or older; have at least a high school diploma or GED; pass a criminal background check; pass a basic literacy screening; attend 25 hours of annual training; and have five to 15 hours a week to offer during the school year.

Tax-Aide

AARP Foundation also runs Tax-Aide, the nation's largest free tax assistance and preparation service, giving special attention to those 50 and older. It offers free tax-filing help to those who need it most. You do not need to be a member of AARP or even a retiree to use this free service.

IRS tax-certified volunteer preparers in libraries, malls, banks, community centers and senior centers answer questions and prepare tax returns. In addition to earned and retirement income reporting, they can also help with investment income (interest, dividends, and capital gains for Schedule D), Schedule C for individuals with small businesses that have less than \$25,000 in annual expenses, and various health care, education, child and earned income credits.

Compassionate and friendly individuals can volunteer for the upcoming tax season. Volunteers receive training and continued support in a welcoming environment.

Learn More

For facts about Tax-Aide, including requirements for volunteers, go to www.aarp.org/money/taxes/info-2006/volunteer_aarp_tax_aide.html. For factson Experience Corps, visit www.aarpfoundation.org/experiencecorps. For information about AARP Foundation, visit www.aarpfoundation.org.

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Lady Lake Police

CHIEF CHRIS MCKINSTRY



HOLIDAY SAFETY REMINDERS

As the holiday season approaches, many Lady Lake residents will be gathering with family and friends to celebrate. Whether you are traveling out of town or hosting festivities at home, the Lady Lake Police Department wants you to be safe. Here is a security checklist to help protect your home and family.

Before you leave town it is important to make sure your home appears occupied. Place timers on your lights and set them to turn on and off at different times. Lock your garage door and disconnect the automatic opener. Most importantly, tell a trusted neighbor that you are going to be away and

ask them to dial 911 immediately if they see anyone on your property.

Here are some additional home security tips to keep in mind:

- Install good locks on all doors and windows and always use them.
- Stop newspaper and mail deliveries, and never hide a spare key outside,
- Give that spare key to a trusted neighbor and provide them with an emergency telephone number where they can reach you.
- Have someone mow your lawn if you'll be away more than a couple of weeks.
- Turn down your telephone ringer so no one outside can hear repeated rings, and never leave a message on your telephone answering machine stating you are out of town.
- Leave your window blinds as you normally

would if you were home.

- Invite your neighbor to park their car in your driveway or have a friend move yours if you left it at home.
- Do not post holiday travel plans on social networking sites.

Even if you are not planning to travel, the holidays are also a time when thieves and con artists are frequently on the prowl. Here are some tips from the Lady Lake Police Department to help keep your home, your car, your possessions, and your family safe.

Keeping Your Home Safe

- We all want our homes to reflect the joy of the season, but avoid displaying gifts where they can be seen from a window or doorway.
- Arrange to have packages delivered to a neighbor if you're not home to receive them.
- Packages left on porches or doorsteps are "easy picking" for thieves. It also draws unwanted attention to your home.
- Consider simple outside decorations. Elaborate or large lawn pieces are sometimes stolen right off the lawn.
- Be sure not to obscure the view from your

windows. You need a clear view of your property.

- Always lock your home's doors and windows, even if you're only gone for a few minutes.
- Compact or dispose of packaging discreetly. Often criminals will spot something you've discarded and can target you for their next burglary or theft.

Staying Safe While Shopping

- Always lock your car and close the windows, even if you're only gone a few moments. When possible, lock all merchandise or packages in the trunk of your car. Load your packages before departing, not at the next destination.
- Shop with at least one partner. Have your car or house key in your hand as you approach the door.
- Stay alert to your surroundings and the people around you. Look inside your car and around it as you approach.
- Be extra careful with purses and wallets. Carry a purse under your arm. Keep wallets in an inside pocket.
- Avoid carrying large amounts of cash.
- Avoid street vendors or people that flag you down with a "great deal" -- many times these hucksters are selling stolen or unlicensed merchandise.
- Plan your trips. Instead of one big shopping trip, try several small ones. This will cut down on the amount of money you carry, the packages you'll be encumbered with, and it will make your shopping less stressful.
- Walk everywhere with a sense of purpose - show you are calm, confident and know where you are going.
- Park in well-lighted areas that will be well-lighted when you return.

Expecting packages shipped to your home this holiday season? You're not the only one... scammers are, too.

The "delivery failure notification" email has been around for a while, but given the increase in deliveries during the holiday season, it is sure to make a comeback. The notification looks like it's from the U.S. Postal Service — but it's not. The email says you missed a delivery. But, it says, if you print the attached form and take it to your local post office, you can pick up your package and avoid penalties. The message might also include a link for more details.

Here's the truth: the email is bogus and there is no package. And if you download the attachment or click on a link, you're likely to end up with a virus or [malware](#) on your computer or mobile device.

Con artists often use the names and logos of familiar organizations to get under your guard. So how do you tell what's legit and what's a scam? Here are some ways to spot a bogus email:

- It tells you to click on a link or download an attachment
- It urges you to take immediate action
- It asks you to "re-confirm" personal or financial information

Another sure sign an email is a scam? If you hover over the link in the email, it won't show the official website of the supposed sender — in this case, the U.S. Postal Service website.

It becomes more and more difficult to protect yourself from scams, but remaining vigilant is certainly the most important factor in not becoming a victim.

As you celebrate with your loved ones this season, please remember to give thanks for all those who serve in the armed forces and are not fortunate enough to be home with their families.

On behalf of the men and women of the Lady Lake Police Department, I wish you all a safe and enjoyable holiday season!

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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



What a month local and abroad. I have been at several expos and functions. The expo in the Villages was great. I had more interaction with readers than I have ever had. I had about 15 people said they read us. All but one was positive and that was a guy in the Villages that did not agree with one of the writer's columns, which is fine. The Lady Lake Craft and Business Show under the tent at the St Timothy's Catholic Church was a great event. Steady crowd from 10 am til 3 pm. I met some new businesses and saw some people I have not seen in a while. It was all fun and good for business. Commissioner Ruth Kussard came by to see me. Also Chief McKinstry came by and said hi. There were also others commissioners that were in the crowd but I did not see them. Honey Baked Ham was selling sandwiches. They were very good and at a reasonable price. There was a vendor from Tampa that had shawls that were really something. They would make Christmas gifts.

Got a phone call from a guy that said he pick up our paper in Aldi and read it even though he did not agree with all that was written he like the paper. We are pleased to be acknowledged. One of our advertisers stood at a business meeting and thanked us

for the business profile that we did and said "You would not believe how far reaching our publications are!"

I belong to several business groups. The Ocala Business Leaders meets every Wednesday morning at 7 am at the Elks Club. Show up a little early and ask for Tom Loury. OBL has a respected spot in the community. We give out College scholarships, help families who could use a little help at Christmas, etc. We also share information about all our members to everyone we meet. I miss one week a month, it is usually the first Wednesday, a month when I go to pick up my papers. I'm at most of the other meetings. The other club I'm in is the Select Business Associates. They meet every Wednesday at the Silver Springs Restaurant. Debra Jenkins and I founded the club some years back. It is best described as a social Business club with an emphasis on "Business." We are helping a family of nine by furnishing a completely cook dinner for Thanksgiving. They are thrilled!

Congratulations to Carl Zalak. He is celebrating a 7-year work anniversary as County Commissioner.

I agree with everything that Trump has done over seas. Especially where the leader (no names) said Trump was old, and Trump responded in his usual way: "I did not call him was short and fat". Great counter punch! Those leaders over there just don't know what to think of Trump and in my

opinion that is a good thing. Some of the radical left continues to try to impeach Trump based on what? Not "law" but on rules they made up. I can't believe the intelligent ones go along with the ignorance of it all. They are the new clowns in town! I'm not talking about all democrats. I'm talking about the radical faction that continues to obstruct and stir the pot.

There is a letter to the editor in this paper that makes good sense: about the Fair Tax. The statement that makes the most sense is "A 19th Century tax system cannot keep up with a 21st Century America."

There is to much hate in this country on both sides. Coming up with sexual harassment allegations weeks before an election is really not the way to run the country. There should be a time limit on it of one year that it could be brought up, because in ten years a lot of the evidence is gone.. The victim or the accused can't prove much. Anyone can accuse anyone of anything, careers and lives are ruined.

Holiday Road Trips

Car Maintenance Tips For Holiday Road Trips

(NAPSI)—Proper car maintenance promotes reliability, making it important to perform proper vehicle check-ups before heading out on holiday road trips. Tackle this basic care routine to maintain the value of your car and avoid road trip headaches by addressing minor issues before they become costly repairs.

Replace the Filter

Experts recommend changing your car's engine filter every 12 months. Check your



owner's manual to locate it in your vehicle, open the case and review how it is positioned inside. Remove the old air filter and insert the new one at exactly the same position. Finish by closing the metal clips on the case.

Lubricate the Grille, Hinges, Nuts and Bolts

Wipe the hinges and latches on the hood and doors with a clean rag and spray them with a multi-purpose lubricant to prevent squeaks and corrosion.

Use WD-40 EZ-REACH™ to make your life a whole lot easier. Its metal straw bends and keeps its shape to get the WD-40® Multi-Use Product into hard-to-reach areas like hood hinges and even a stuck oil pan drain plug. Push the straw down and use its wide spray to lubricate the car's grille and prevent bugs from sticking to it while on the road.

Change Spark Plugs

Most spark plugs should be replaced every 80,000 miles. They come in pairs of four to eight depending on the cylinders of your car and are attached to your engine, under the plug covers. Remove the wire using a ratchet's spark plug socket. Screw the new spark plug in by hand at first, then tighten with a wrench and re-attach the spark plug wire. Repeat these steps for each plug.

Newspaper Deadlines

Editorial & Ad Copy for January

Seniors Voice & Ocala DownTown

12am, December 20th

Lady Lake Magazine & Village Spectator

12am, December 27th

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P.O Box 1698, Dunnellon FL 34430

Publisher

Tom Loury

352-804-1223

Fax: 352-489-7208

tloury@att.net

General Manager

Wendy Netherclift

Ocala Office 352-895-4168

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Without a doubt, the massacre in Sutherland Springs has captured our awareness that good people trying to worship are now among those vulnerable to violence.

Churches are a safe place for the lonely and vulnerable and welcome all those who enter their doors. Yet, they have a new awareness to the responsibility they have to protect those among their congregations. We owe parishioners security and safety while they worship.

In that spirit, we intend to file the Church

Protection bill which is now in drafting. This bill will allow concealed weapons permit holders to be utilized by their church officials to provide security in the event anything should happen. Many churches can't afford elaborate professional security staff, but this bill will allow trained citizens, law enforcement officers, veterans, and sportsman to accept responsibility for the safety of themselves and others should such instances occur.

We are a nation based on freedom and liberty, that allows its citizens the constitutional right to bear arms. We have the right to protect ourselves and others, and that right should not be limited, but supported in current legislation.

Ninety percent of citizens want to live in peace together. In this age of violence, we must be prepared to act in order to maintain that peace.



Managing COPD

Tips For Living Well

(NAPSI)—It can be confusing and scary when someone first finds out that he or she has chronic obstructive pulmonary disease (COPD), a leading cause of death in the United States—but there are ways to keep living life to the fullest.

The Problem

Recently diagnosed patients and their families can be taken by surprise—they might not know what COPD is, what it means for their future or how the diagnosis will affect their ability to stay active. COPD is among the most common, underdiagnosed, debilitating, deadly and costly diseases to manage, and for those who have recently been diagnosed, it can be difficult to figure out how to manage this life change. What's more, over 15 million Americans have been diagnosed with COPD and the National Heart, Lung, and Blood Institute estimates that another 12 million are undiagnosed or developing COPD.

COPD Signs

Common symptoms of COPD are shortness of breath, wheezing, or a chronic cough, as well as chest tightness. Unfortunately, some people avoid getting diagnosed due to lack of awareness and the associated social stigma with COPD. This causes many people to wait too long to get tested and often leads to a late-stage diagnosis where people have already lost lung function.

One Man's Story

Marathoner Russell Winwood had a difficult time coming to terms with his diagnosis and found it challenging to move

forward with his everyday routine. He relied on the support of his family to keep going and, just six months after his diagnosis, Winwood completed his first full Ironman. He continues to participate in triathlons around the world. Winwood shares his personal journey in hopes of inspiring other COPD patients to live an active lifestyle, showing that a COPD diagnosis does not need to stop people from enjoying their favorite activities.

What You Can Do

For recently diagnosed COPD patients, Winwood offers this advice for living well:

Knowledge: Understand what it means to have COPD. Work with your doctor to create a customized action plan to help track progress.

Treatment: While there's no cure for COPD, there are many treatment options including prescription drugs, positive airway pressure (PAP) therapy, portable oxygen concentrators, and ventilation therapy that can help you maintain a better quality of life. By researching and having a strong understanding of the treatment options available, you can have a more educated conversation with physicians about care plans.

Nutrition: A healthy diet is incredibly important for COPD patients as a poor diet can make symptoms worse. The right nutrition can even help you breathe easier. Meet with a nutritionist to gain an understanding of where your current diet stands to help with your diagnosis.

Exercise: Exercise can help improve cardiorespiratory fitness levels by strengthening large muscle groups within one's body while also improving circulation. Find an exercise that works for you and encourage friends and family to participate with you.



TOGETHER WE CAN DO MORE

Stay informed on relevant resources and volunteer opportunities available for you to help the ongoing rebuilding efforts of local and national organizations after natural disasters. Your support will have a positive effect on those in need of assistance but also on your personal life. Make sure the organizations you choose are worthy of your support.

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LETTERS TO THE EDITOR

Dear Editor,

While Congress grapples with "tax reform," there are two serious problems their proposals don't address: evasion and Congressional tinkering.

According to a recent study by Dr. Richard Cebula of Jacksonville University, evasion of the income tax is 21% or \$693 Billion for 2017. That amounts to over \$5300 per household in increased taxes and costs of goods and services. Using government figures, evasion is forecast to increase during the next ten years to a cumulative total of \$9.1 Trillion!

Why? In 21st Century America, people earn a living in very different ways compared to 20 or 30 years ago when most

people worked one job and got a W-2. Today someone can be an Uber driver, have a pet walking business and an Ebay store simultaneously. How can we ensure that all the little pieces of income are reported? We can't.

A 19th Century tax system cannot keep up with a 21st Century America.

Go to www.congress.gov and in the search bar type "internal revenue code" and make sure you use the quotes. You will find over 1000 proposals to change the tax code. This is why, for the past 10 years, Congress has added to the tax code almost daily.

By the way, the 1000 plus proposals is just since January of 2017. As long as we have an income tax and lobbyists keep throwing campaign cash at legislators, the tax code will not be stable. An unpredictable tax code makes it very difficult to do business and plan for the future.

There is one solution to the many problems of the current system: the FAIRtax. Let's rid ourselves of the income tax and the IRS and switch from an income tax to a consumption tax, the FAIRtax. Let's stop taxing our hard work and productivity and instead tax what we choose to spend. The FAIRtax is simple, efficient and visible. Learn more at www.fairtax.org and help us out at www.bigsolution.org.

Ron Maiellaro
President,
Florida FairTax Educational Association
Ocala

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Home And Family

Keeping Your Home And Family Safe

(NAPSI)—The holiday season is a joyous time of year for millions of Americans across the country. Within the next month, online orders will be made, packages will arrive on doorsteps, and families will leave town to visit relatives or take a holiday vacation. While these may seem innocuous, criminals may see the holiday season as a time to capitalize on gift-giving and holiday vacations.

Daniel Barry, University of Phoenix Las Vegas Campus chair for security & criminal justice programs and a retired Las Vegas Metro police captain, says Americans need to be on higher guard this time of year when criminals can be more active. There are simple ways families can protect themselves and their loved ones, he says.

"While the holidays are a special time for celebration and reflection, it is important to remain alert to the fact that criminals are aware that presents are being purchased and sent and families are leaving their homes unattended," Barry said. "The best way to ensure your family and your home are secure is by taking precautions to remove any openings for criminals to exploit."

Barry provides the following security tips for a safe, merry and bright holiday season:

1. Avoid scheduling package deliveries when you're out of town. Going away for the holidays means you and your home are more vulnerable to theft, particularly if packages start piling up on your doorstep. If you're planning to be away, consider having your packages delivered to a nearby retail store, P.O. box or friend's house. Make sure

family members know not to send presents when you're not home.

2. Sign up for tracking numbers, package notifications and delivery signatures. Tracking numbers and text message or e-mail delivery notifications can help you stay up-to-date on when your packages will arrive so you'll know if something has happened to them. Similarly, opting to require signatures on your packages will ensure that packages aren't delivered unless someone is home.

3. Set holiday lights on a timer. If you're heading out for a long night of holiday parties, protect your home from possible invasion by creating the appearance that someone is still there. Have your holiday lights on a timer and keep a TV on in your living room. If your family isn't keen on holiday decorations, consider putting lamps near windows on timers instead.

4. Put a video security system on your holiday wish list. Video security systems are the best option for defending your home while you're away or even inside. Ask your friends and family to consider gifting you the latest system, but be sure to suggest one with a corresponding mobile app.

5. Do not place empty boxes or packaging on the curb or outside your home. This is an unknowing way of advertising to thieves that you have a new computer, television or gaming station in your home. Always destroy your boxes and place in a garbage bag for pickup.



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As Florida continues to recover from the devastating impacts of Hurricane Irma, Governor Rick Scott today sent a letter to Majority Leader Mitch McConnell and Speaker Paul Ryan urging Congress to immediately take action to provide Florida with the funding and support Floridians need and ensure the state's full recovery. Specifically, Governor Scott is requesting that Congress immediately act on the following:

- Pass a disaster relief package for Florida agriculture, including funding for the citrus industry;
- Fund the work of the Army Corps of Engineers on the Herbert Hoover Dike at Lake Okeechobee and expedite this critical federal project to be completed by 2022;
- Fund the federal share of Florida's cost

to provide critical services to Puerto Rican families displaced by Hurricane Maria and now in Florida. Yesterday, as part of his 2018-19 Securing Florida's Future recommended budget, Governor Scott proposed \$12 million for the English Language Learners Summer Academies program to assist students from Puerto Rico that need additional support to learn English and focuses on listening, speaking, reading, and writing; and

- Reform the National Flood Insurance Program (NFIP) to stop the program from losing billions of additional taxpayer dollars in future bailouts, improve the private market and facilitate savings for policyholders.

See the Governor's letter below.

Thanks.

Governor Rick Scott's Press Office

November 15, 2017

The Honorable Mitch McConnell
Majority Leader

United States Senate
Washington, DC 20510

The Honorable Paul Ryan
Speaker of the House of Representatives
House of Representatives
Washington, DC 20515

Dear Majority Leader McConnell and
Speaker Ryan,

On the morning of September 10, 2017, Hurricane Irma made landfall on Florida's Cudjoe Key as a powerful and deadly Category 4 hurricane. Over the past two months, as Florida has responded to and now recovers from this devastating storm, we have identified critical areas in which the support of the federal government is essential to our full recovery. I hope that you will carefully review each of these critical topics and immediately take action to provide Florida with the funding and support Floridians need.

HURRICANE RELIEF FOR
FLORIDA'S CITRUS INDUSTRY

Florida's iconic citrus industry is in jeopardy due to the absolute devastation of Hurricane Irma which damaged nearly every grove in our state. The damage caused by Irma is compounded by the fact that many of Florida's orange groves are already reeling from a crop-killing disease known as citrus greening. Impacts to Florida's citrus industry have national consequences. Florida ranks highest in the nation in value of production for oranges and accounts for 57 percent of total U.S. citrus production. In Florida, we know how important it is to support our citrus growers and that's why earlier this month I announced a more than \$21 million proposed investment, which has to be approved by the Florida Legislature, in Florida's citrus industry. This funding includes:

- \$10 million for citrus research to find solutions to citrus greening, a disease that has compounded devastation to our state's citrus crop;
- \$4 million to support Department of Citrus consumer awareness efforts to support the market for Florida citrus and orange juice; and
- \$7 million for the Citrus Health Response Program, which helps ensure that growers are able to replant healthy citrus trees that were destroyed by Hurricane Irma, and helps minimize the spread of citrus greening.

I also activated a \$25 million Florida Citrus Emergency Loan Program. This program provides short-term loans to citrus growers that experienced damages during the storm to “bridge the gap” between the time Hurricane Irma hit and when growers receive payments on insurance claims and/or federal disaster assistance.

While I continue to be 100 percent committed to helping citrus growers recover from the devastating impacts of Hurricane Irma, the state cannot do this alone. As you may know, I recently visited Washington D.C. to personally advocate for Congress to pass a disaster relief package for Florida agriculture, including funding for the citrus industry. These federal investments are critical to the recovery and success of Florida's iconic citrus industry. I urge you to act today to give Florida's citrus growers the support they need. I truly hope you will be a partner with us in ensuring the future success of this iconic industry that is a major part of Florida's economy.

**FUNDING CRITICAL REPAIRS TO
THE FEDERAL HERBERT HOOVER**

DIKEFor more than 30 years, the U.S. Army Corps of Engineers (Corps) has identified areas of the federally-operated Herbert Hoover Dike that are in critical need of repair. Immediate action to repair the Dike is essential as this structure not only provides flood protection to millions of Floridians in Southeast and Southwest Florida, but also keeps the nutrient rich waters of Lake Okeechobee in the lake so that discharges to the St. Lucie and Caloosahatchee estuaries do not continue to occur. With the Dike in its current state of disrepair, the Corps has been forced to authorize massive discharges into the St. Lucie and Caloosahatchee estuaries to keep water levels on the lake low. These discharges create significant issues in the form of toxic algae blooms that threaten the health of Florida families and wildlife, harm our iconic beaches and waterways and negatively impact tourism in communities across the state.

Continued page 11

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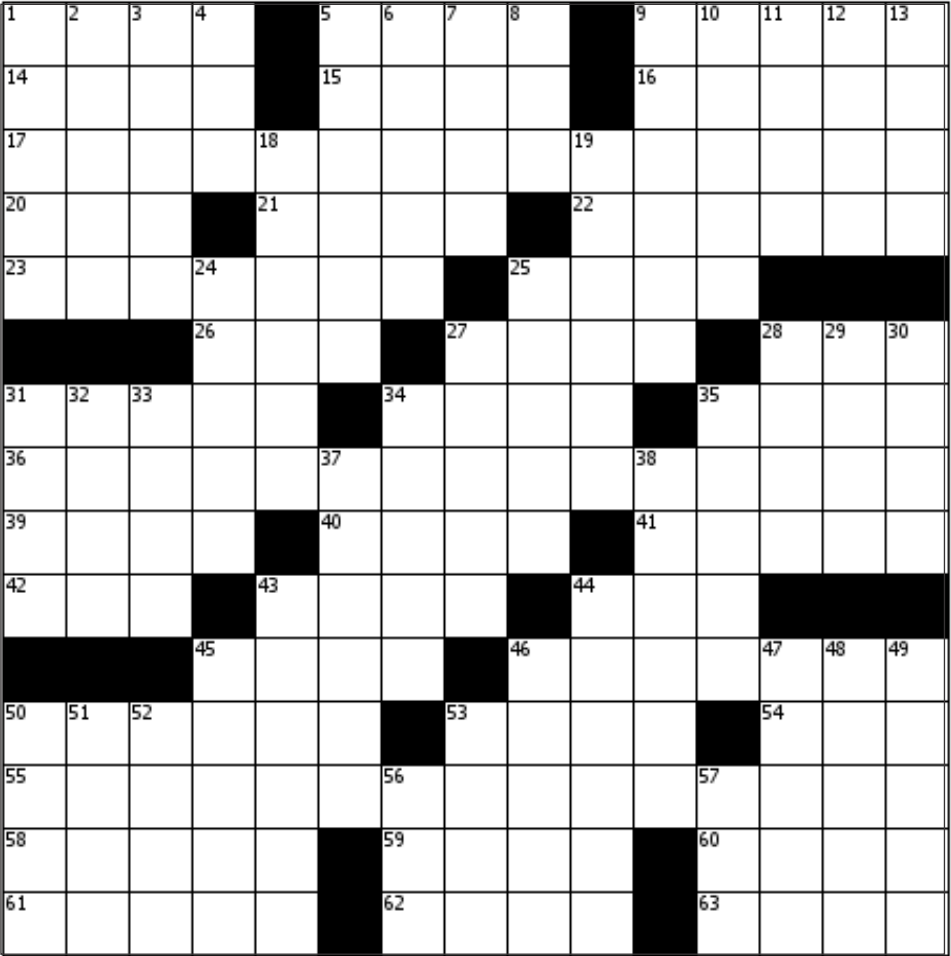


- Across**
- It's on the hook
 - "Betsy's Wedding" star Alan
 - Easy pace
 - Latin word on a cornerstone
 - Privation
 - Jordan neighbor
 - Reached an official agreement
 - "Who am ___ argue?"
 - Claudius' successor
 - Eats away at
 - Provider of inside information?
 - Exemplar of grace
 - Wooded successfully
 - Type of blue
 - Semi's front
 - Plant
 - Arctic hazard
 - Burlap fiber
 - Oscar winners are in

- here
- Commuter's payout
 - Soothing plant
 - Section of a map
 - Be in hock to
 - "Follow me!"
 - Hammer in obliquely
 - KFC side
 - Procrastinates
 - Christmas quaff
 - Patisserie product
 - Debate side
 - Imitated storks?
 - Complaint
 - "Fame" name
 - Son of Seth
 - Hot coal
 - Worshipper's word
 - It may undergo mutation

- Down**
- Fundamental
 - Author Loos
 - Fort Knox bar
 - Cargo measure
 - Like llamas
 - Find out
 - Like the Erté look
 - Brouhaha
 - Sort of projection
 - Comedian Cohen
 - Pitt of "Troy"

- Cooties
- Grub or grubs
- Make cryptic
- Music store section
- Crestless wave
- Hope for an ace
- Mortise mate
- Some silver prizes
- Fit to finish?
- Top of the line
- Words of analogy
- Calico's comment
- Cotton unit
- Word in some winter forecasts
- Indiana or Casey
- Price, informally
- "GoodFellas" co-star
- Lucky plant
- Wrap on the head?
- Prey in a mock hunt
- Petco Park player
- Have one's say
- Refrigerant gas
- "Cabaret" director
- Border line
- Pathogen
- Readily fluent
- Group of play mates?
- "His Master's Voice" org.
- Seek change?



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YOUR HEALTH

Ward off Colds and Flu

This time of year, we are exposed to more viruses and we need to keep our immune system strong.

Good nutrition includes elimination of sugar from the diet because sugar decreases immune function. Vitamin C doses of 1000 to 3000 mg per day, a diet rich in onions, garlic and cruciferous vegetables such as cabbage, Brussel sprouts. Fruit has bioflavonoids that stimulate the immune system. Blueberries, raspberries, tart cherries, pineapple and mangos are excellent sources. These fruits and vegetables are rich in calcium, magnesium, sulfur, B vitamins. Vitamin D also protects the immune system. Call for an appointment to discuss dosages and for other ways to protect your immune system. I offer Homeopathic remedies and some essential oils can boost your immune response to fight viruses.

The immune system mostly active in the gut and is under the control and direction of the nervous system. Eating the diet mentioned above plus taking pro-biotics which are beneficial bacteria stimulates the immune system. The probiotics should not require refrigeration because if they do, then they will be destroyed by the heat and acid of the stomach. Sufficient fiber is needed for the pro-biotic aka good bacteria to flourish.



A customized nutrition plan based upon lab analysis of your blood, urine or stool will ramp up your immunity, decrease inflammation and possibly result in weight loss, depending on your ability to follow the guidelines.

The nervous system directly controls immunity. There is communication between the brain, the gut and the hormone systems through neurotransmitters. Nerve interference prevents communication between the different systems. This is part of a condition termed subluxation complex which may or may not include pain as a symptom such as neck stiffness with slight pain upon tilting or turning the head, numbness or pain in an extremity or in the head. The upper neck nerves control the sinuses and a stuffy or runny nose may be relieved with a gentle instrument adjustment to the neck.

In addition to nutrition counseling, I offer homeopathy. This is using very small quantities of substances to stimulate a positive response in the body such as to stimulate the immune system. Some essential oils are bactericidal. Flu vaccines contain thimerosal which contains mercury and they may be dangerous to brain health. To minimize unnecessary risk of dementia and autism, utilize the natural methods that such as those I have to offer. I also offer Lab testing services and Apex energetics customized nutrition. Call 750-6325 for a functional medicine consultation or for a chiropractic appointment with me today!



OCALA AND THE VILLAGES

December 3, 2017

CHRISTMAS CONCERT at Our Redeemer Lutheran Church

The On Top of the World Concert Chorus will present an encore performance of their winter concert entitled "All-American Christmas" on Sunday, December 10 at 3:00 p.m. at Our Redeemer Lutheran Church, 5200 SW College Road, Ocala, 34474. This concert will include a collection of Christmas songs all by American composers. This is a free concert but a good will offering will be collected.

This concert is open to the community and all are welcome to attend. For information contact 352-854-8718.

December 3, 2017

ADVENT AT JOY LUTHERAN CHURCH

The new church year begins on Advent Sunday, December 3, 2017. Advent is the time of expectant waiting and preparation for the celebration of the Nativity of Jesus at Christmas. The term is a version of the Latin word "coming."

During Advent there will be the usual Sunday worship services of 8:15 a.m. and 11:00 a.m. The service and sermons will have the message within the theme of "Moving Toward the Manager."

On Wednesday each week there will be a brief 2:00 p.m. service without

communion. We will continue our Wednesday evening casual service at 6:45 p.m. service with communion.

All are welcome to attend the Advent services. Joy Lutheran Church is located at 7045 SW 83rd Place at SR 200, Ocala. For more information call (352) 854-4509 ext. 2.

'An Artist's Life: Paintings by Robert Stebleton' Exhibit on Display Nov. 7 through Jan. 10

OCALA, Fla. (Oct. 26, 2017) — 'An Artist's Life: Paintings by Robert Stebleton' will be on display at City Hall, 110 SE Watula Ave., beginning Tuesday, Nov. 7. This art exhibit is open to the public weekdays from 8 a.m. to 5 p.m. and will be on display through Wednesday, Jan. 10.

An opening reception for this exhibit will be held Thursday, Nov. 9 from 5:30 to 7 p.m. at City Hall. The artist, Robert Stebleton, will be in attendance to engage with guests and provide unique perspectives into his artwork. Light refreshments will be provided.

For more information, please contact the City of Ocala Cultural Arts Division at 3 5 2 - 6 2 9 - 8 4 4 7 o r

artinfo@ocalafl.org

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Governor

Continued from page 7

At the state level, I have already fought for and secured \$50 million in state funding to speed repairs to the Herbert Hoover Dike – becoming the first Florida governor to invest state dollars to expedite repairs to this federal project. To build on this investment, I recently announced that I am proposing to invest an additional \$50 million of state funds to expedite this process. President Trump has committed to accelerate repairs and it is imperative that Congress supports this and acts on this federal project.

Currently, the projected completion date for this project is 2025 and it continues to be delayed due to lack of funding. Congress needs to act immediately to fund the work of the Corps and expedite this critical federal project to be completed by 2022 to keep Floridians safe and protect our environment.

CONTINUING RELIEF FOR DISPLACED FAMILIES FROM PUERTORICO

Following Hurricane Maria's devastating impact to Puerto Rico, I have been fully committed to taking every possible action to help our Puerto Rican neighbors and provide relief and assistance to displaced families coming to Florida. I have visited Puerto Rico twice at the invitation of Governor Ricardo Rosselló to provide assistance as they work to recover from this storm. Since October 3, 2017, Florida has welcomed more than 150,000 Puerto Ricans displaced by Maria and we have made it a priority to support them during this time of need. With Florida's designation as a host state granted by the Trump Administration, we are in the process

of compiling the financial impact in Florida to accommodate these individuals, including education and health services. At my direction, the Florida Division of Emergency Management continues to operate Disaster Relief Centers at Orlando International Airport and Miami International Airport to assist Puerto Rican families and provide them the resources and guidance they need as they arrive in our state. Florida has also taken significant action to waive fees and ensure displaced families have every opportunity to get a job and ensure their children are enrolled in school.

Last week, following Federal Emergency Management Agency (FEMA) offering Transitional Sheltering Assistance to Puerto Rican families in Florida, I have directed the Florida Division of Emergency Management to upgrade the activation status of the State Emergency Operations Center to Level 2. This will ensure that local, state and federal agencies are all working together, support more efficient and coordinated delivery of resources and greater planning as we respond to the needs of these families.

Additionally, I am proposing a \$12 million English Language Learners Summer Academies program to assist students that need additional support to learn English, including a focus on listening, speaking, reading, and writing. As my Administration continues to work closely with FEMA and the White House, we will also keep you updated on our efforts and the cost associated with these services.

REFORMING THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) is in desperate need of reform. Since the inception of the NFIP, Florida policyholders have paid in excess of \$16 billion in premiums, but collected only approximately \$4.5 billion in claims reimbursements, which equates to approximately a 4 to 1 ratio of premiums paid to claims reimbursements. Additionally, the NFIP should immediately share its more than 50 years of "proprietary" data with states and private insurers to ensure a fair market and that rates are not excessive or unfair and discriminatory. It is vital that Congress pass a reformed NFIP in order to stop it from losing billions of additional taxpayer dollars in future bailouts, improve the private market and facilitate savings for policyholders.

The issues I have outlined are essential to the long-term wellbeing, safety and prosperity of the people of Florida. I urge you to closely review these important topics and act immediately to provide assistance to your fellow Americans in Florida as we continue to recover from Irma. Please let me know what I can do to assist you in your efforts in Washington to secure the critical funding I have outlined and please keep me updated on any progress you make in this important endeavor to assist your fellow Americans in Florida.

Sincerely,
Rick Scott, Governor

Have a Healthy Holiday



(NAPSI)—A delicious holiday season can be healthy, too. One key: Find small, simple ways to incorporate more nutritious foods, without losing the flavors you love. Blueberries can help.

"Blueberries are a small, tasty package with big health benefits," advised registered dietitian and spokesperson for the U.S. Highbush Blueberry Council Patricia Bannan. "They're sweet, tart and delicious but, at only 80 calories per cup, they make a nutritious addition to a holiday dish or an easy, on-the-go snack. Just rinse and go. Blueberries are also an excellent source of vitamin C, which can give the immune system a boost."

Blueberries are low in sodium with virtually no fat. They're a good source of dietary fiber (3.6 grams per serving), which aids digestion, keep you feeling fuller longer, and help you resist some of those tempting seasonal treats.

Blueberries complement different flavors and cuisines and add depth to sweet and savory dishes alike. For a festive twist,

add them to favorite holiday recipes such as this:

Blueberry Ginger Jam—Filled Scones *Makes 16, 3-inch scones*

Blueberry Ginger Jam:

- 3½ cups fresh (or frozen) blueberries
- ¼ cup maple syrup
- 3-inch piece fresh ginger (about 2 tablespoons finely grated)
- 1 tablespoon lemon juice

Scones:

- ¾ cup toasted pecans, ground into flour
- 1½ cups all-purpose flour
- 1 cup whole-grain spelt flour
- 2 tablespoons sugar, plus 1 tablespoon for topping
- 4 teaspoons baking powder
- 1 teaspoon cinnamon
- 1 teaspoon kosher salt
- ¾ cup cold low-fat buttermilk
- ¼ cup cold unsweetened applesauce
- ⅓ cup cold unsalted butter, cut into ½-inch cubes
- 1 egg, for egg wash

To a medium saucepan, add 2 cups of blueberries and maple syrup and cook over medium-high heat. Grate the ginger into the mixture. Cook for 8 minutes, letting the mixture come to a light boil. Once the fruit has cooked down and the jam has thickened, add the remaining 1½ cups blueberries and stir in the lemon juice. Remove from heat and transfer to a bowl. Chill covered in refrigerator until ready to use.

In a large bowl, whisk the ground pecans, flours, sugar, baking powder, cinnamon and salt. Set aside. In a medium bowl, combine the buttermilk and applesauce and whisk until smooth. Set aside. Add the cubed butter to the dry mixture. Using your hands, gently rub the butter into the flour until pea-sized pieces form. Pour half of the wet mixture over the dry mixture and gently combine, incorporating more of the wet mixture with the second addition. Pat the dough to quickly flatten and then gather it back into a mound and repeat. After two or three repetitions, the dough should be well formed. Form each scone by packing 4 tablespoons of dough, spoonful by spoonful, to form 16 balls. Transfer to two large plates. Dip the back of a 1-tablespoon measuring spoon in flour and press into each ball to form a well for the jam. Scoop 2 heaping tablespoons of the jam into each well. Freeze the prepared scones for at least two hours before baking to let the pastries set.

Preheat the oven to 375° F and line two large baking sheets with parchment paper. For the egg wash, beat an egg with a splash of water in a small bowl and set aside. Remove the scones from the freezer and evenly space them over the sheet pans, at least 2-inches apart. Brush the outer rims of the dough with the egg wash and sprinkle with the remaining tablespoon of sugar. Bake from frozen until cooked and lightly browned, about 30 minutes.



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MEDICARE

(NAPSI)—Seniors enrolling in Medicare often are surprised to discover that most Medicare health and prescription drug plans are measured by a five-star rating system. Much like a reviewer guide to restaurants or hotels, Medicare plans are ranked from a low of one star to a high of five stars. The overall ratings provide an easy and intuitive way to help people evaluate and compare both the quality of the product being offered and the overall experience of real-life consumers.

Developed by Centers for Medicare and Medicaid Services (CMS), the Star Rating system is based on member surveys as well as information provided by doctors, health care providers, and Medicare's regular monitoring activities. The standards are evaluated on an annual basis and are built to drive continuous improvement in the health care system and better health outcomes for Medicare enrollees.

For plans covering health services, ratings are based on a plan's performance in five categories:

Keeping people healthy: Includes whether members received appropriate preventative screening tests, vaccines, and other check-ups to help them stay healthy.

Managing chronic (long-term) conditions: Includes how often members with certain conditions got recommended tests and treatments to help manage their condition.

Member experience: Includes actual member's ratings of the plan.

Member complaints and changes in the health plan's performance: Includes how often Medicare found problems with the plan and how often members had problems with the plan.

Health plan customer service: Includes how well the plan handles member appeals.

Evaluating a Medicare plan should take other factors into account as well, such as covered benefits and which doctors, clinics and hospitals are included in the network.

Health insurance comes with many complexities. At no cost or obligation to you, a local insurance agent or broker can explain the different parts of Medicare and find the most cost-effective coverage that best fits your needs. He or she can also assist with any claims issues that arise at any time during the year.

GREEN Living



(NAPSI)—As homeowners consider ways to “live green”, many may be surprised to learn the powerful effect home heating has on achieving optimal energy and cost efficiency.

Fortunately, home builders know HVAC is a key to living green—a full 87 percent of builders and remodelers consider energy-efficient systems vital to green building, according to a recent National Association of Home Builders report.

So how do you choose a home heating solution that's both Earth and financially friendly? Here are a few hints that can help.

Selecting the optimal climate control system is critical with home heating using more energy and costing more money than any other system in your home—typically making up nearly half your utility bill. There are several types of heating systems that range from blowing hot air through ductwork to piping hot water through your floor. Forced-air systems, the most common, heat quickly and evenly, but many are not energy efficient and some users complain that moving air is noisy and blows allergens around the house. In addition, they require ductwork, which many older homes don't have.

A lesser-known option, at least among Americans, is called ductless mini-split systems, distributed by such companies as Fujitsu General America. While the majority of HVAC systems in Asia and Europe are already ductless, they are rapidly gaining traction in North America, with mini-split systems projected to enjoy an annual growth rate of 14 percent each year through 2020.

Live Green, Save Green: Up to 25 Percent on Energy Bills

Mini-split systems provide maximum energy efficiency, saving homeowners up to 25 percent of utility bills by simply eliminating wasteful ducts. Duct losses can easily account for more than 30 percent of energy consumption, especially if the ducts are not sealed tight or are located in an unconditioned space such as an attic or crawl space. This is particularly good news for older homes, homes without existing ductwork or homes with seasonal additions, such as a sunroom. Installing ductwork is expensive and requires cutting holes in walls, floors and ceilings, or decreasing closet space. Ductless systems require only a two- or three-inch hole through the wall.

Customized Comfort, Even at Extra-Low Temperatures

Ending any “Family Thermostat Wars,” mini-splits feature custom zone control, letting homeowners connect two to eight indoor units to a single outdoor unit. Each zone has its own thermostat so occupants can adjust each room to the temperature they want. Further, only occupied areas are heated, which can represent a significant savings considering the kitchen, dining room, living room and bedrooms are left unoccupied for at least 40 percent of the time in most households. What's more, the comfort continues even in extreme cold weather climate. Fujitsu's Extra Low Temperature Heating (XLTH) Series features outdoor condensing units engineered to operate in temperatures down to -15° F, lower than any other mini-split available today.

Cleaner Air, Lower Environmental Impact

Mini-split systems are designed with cleaner interior air in mind. No ductwork means no dust or mold to blow around a home and the built-in ion deodorization filter absorbs odors. Dust, mold spores and microorganisms are caught in the filter, promoting allergen-free air. Ductless mini-split systems are designed with Earth-friendly elements, using a refrigerant called R410A, known for its potential for zero ozone depletion.



About Vaccines



(NAPSI)—Sometimes, what you don't know can hurt you. Consider this: Smallpox vaccines were used as far back as the Revolutionary War. This serious disease, which has killed more people than all the wars combined, has been wiped from the Earth by vaccines. It's a shame that recently the safety of vaccines has been questioned. It's time people focused on the facts.

Vaccines have long been one of the safest medical treatments. No credible study has proven otherwise. Just like other medicines, vaccines are approved by the FDA. By and large, the rewards of prevention are worth the small risk of any vaccine's side effects.

Another fact is that vaccines for mature Americans can save lives. When seniors get pneumonia shots, they could lengthen their life expectancy by FOUR years. Flu shots will also protect seniors from a debilitating illness with life-threatening consequences. Vaccinations are generally affordable and they are SAFE.

What To Do

If you have questions about a vaccine, talk to your doctors. They can explain the safety of vaccines and their importance to your health. There are three easy steps you can take to get protected:

1. Find out which vaccines you need. You can go to the RetireSafe website, www.retiresafe.org, and click on the vaccine icon on the left side of the home page. It will take you to a Centers for Disease Control and Prevention site that will ask you questions about you and your life. It will then give you a list of vaccines you may need.
 2. Discuss the vaccines on the list with your doctor or health care professional.
 3. Get the recommended vaccinations.
- That's it...that's all you have to do to be healthier and possibly add years to your life.



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Meals Made Easier



(NAPSI)—Finding time to cook a healthy dinner for the whole family to enjoy can be a challenge.

With a little planning and advance prep, however, making a family dinner can be a cinch. Here are six ways to get ahead of the curve:

Create a weekly menu.

Keep it simple with easy-to-prepare meals that can be made quickly or in advance.

Write up your grocery list and do the shopping all at once rather than making numerous trips to the grocery store throughout the week.

As you're unloading the groceries, wash and dry the fruit and veggies and store in resealable bags.

Prep dinner early in the morning before the day gets hectic.

Keep your pantry well stocked with items such as canned tuna, canned tomatoes, and Lindsay olives, capers and peppers, so you can throw together a quick and tasty pasta or a dinner salad.

Then try these no-fuss, easy-to-make dinner ideas:

Combine bone-in chicken breasts with equal parts water, chicken stock and canned tomatoes in your slow cooker. Add chopped carrots, onions and celery. Cook low and slow all day. About an hour before dinner, remove chicken from slow cooker and add one package of frozen corn and one can of pinto beans. While the corn and beans are heating, shred the chicken using two forks and return to the soup. Serve soup in warmed bowls and garnish with green and black olives, cilantro, avocado, green onions, wedges of lime and shredded jack

cheese. Serve with a simple green salad.

Assemble a quick sheet pan dinner by creating a flavorful base using a good amount of green and black olives, halved cherry tomatoes, and a small handful or two of capers. Drizzle with a good glug of Buttery California Extra Virgin Olive Oil, season lightly with salt and black pepper, and toss so veggies are well coated. Lay a flaky white fish fillet of your choice on top of the veggies and drizzle with more olive oil and salt and pepper. Scatter a few sprigs of thyme on top. Store in the fridge until dinner time, then bake until fish is done. Serve with a tossed green salad and crusty French bread.

Then there's the popular, the ultimate make-ahead meal: bubbly, gooey, creamy, comfy casseroles, whether it's baked ziti, tuna casserole, turkey tetrazzini—the options are nearly endless and you're sure to please just about everyone. Throw in a green salad and you've got a delicious dinner.

Here's a protein-packed version of the classic mac and cheese:

Baked Chicken And Cheese
2 tablespoons unsalted butter
2 Anaheim chili peppers, diced
1 tablespoon minced garlic
2 tablespoons all-purpose flour
2¼ cups low-sodium chicken broth
2½ cups shredded sharp cheddar cheese
1 (1-lb.) box macaroni pasta, cooked
8 ounces grilled chicken breast, diced
1 (6-oz.) can Lindsay Ripe Pitted Olives
½ cup Japanese-style panko breadcrumbs
¼ teaspoon paprika

Heat butter in a large saucepan over medium heat until melted and foamy. Stir in peppers and garlic and cook for 2 minutes. Whisk in flour and cook for 1–2 more minutes until smooth and golden. Whisk in chicken broth, a half cup at a time, until smooth and bring to a boil. Turn heat down to simmer and cook for 3–4 minutes. Stir in cheese and remove from heat. Add pasta,

chicken and olives and pour into a lightly greased 9-inch by 13-inch baking dish. Top with breadcrumbs, sprinkle with paprika and bake in a 400° F oven for 15–20 minutes.

Military Families

(NAPSI)—America's military service members make great sacrifices for our country—and for their own families—but are their kids getting what they need from our K–12 education system?

A new national survey of service members, spouses and veterans looks at educational options for military families, their satisfaction and how their choices can play a role in whether a family accepts an assignment or even factor into decisions to leave military service altogether. There are roughly 750,000 school-aged children in active-duty-member households today.

Data show military families are very interested in alternatives to district schools. According to a new EdChoice and Braun Research survey, we know 80 percent of them attend public schools today, despite the fact that more than 60 percent would prefer different schooling environments for their children, such as private school, charter school, virtual school or home school.

In fact, once military and veteran families are informed of how school choice options

work, their support for those programs increases dramatically.

Types of School Choice

Education savings accounts (ESAs). Education savings accounts allow families to receive a deposit of public funds into government-authorized savings accounts—often distributed to families via a restricted-use debit card. Families can purchase any combination of private school tuition and fees, online learning programs, private tutoring, community college costs, higher education expenses and/or other approved customized learning services and materials.

Military respondents were almost five times more likely to support ESAs than they were to oppose them.

Tax-credit scholarships allow families to choose private schools that best fit their needs. Nonprofit scholarship-granting organizations provide those scholarships and are funded by private charitable donations, for which donors are reimbursed through tax credits.

Sixty-three percent of military respondents support the concept of a tax-credit scholarship program.

School vouchers. School vouchers give parents the freedom to choose a private school for their children, using all or part of the public funding set aside for their children's education.

Nearly two out of three military households support school vouchers.



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