www.Lady Lake MAGAZINE.Com

"Your community newspaper since 1981"

Volume 45 Issue 11 November 2026

FREE



October's **Ambassador of the Month is Bonnie Sue Field**. Bonnie has been an ambassador for a year. She enjoys visiting new members and connecting at events. Chamber Ambassadors are the heartbeat of our organization.



Festival of Trees

LADY LAKE — The Lady Lake Library is preparing to deck the halls, and the community is invited to be part of the holiday magic! The fourth annual Festival of Trees returns this November, offering families, businesses, schools, nonprofit organizations and individuals an opportunity to showcase their creativity and spread holiday cheer.

The Festival of Trees transforms the library into a festive showcase of beautifully decorated Christmas trees, each reflecting the personality, creativity and holiday spirit of its sponsor. From traditional holiday themes to imaginative designs, the displays will be enjoyed by hundreds of library visitors throughout the season. Trees will be on display at the Lady Lake Library from Nov. 23, 2026, through Jan. 2, 2027.

"Festival of Trees has become a wonderful holiday tradition that brings our community together in such a creative and meaningful way," said Library Director Aly

Continued on page11

Meet Dan Kapellen



Could your home equity help you enjoy a more financially comfortable retirement?

Dan Kapellen, known as "Your Loan Navigator," helps homeowners 55 and older explore reverse mortgages and other home equity solutions to improve financial flexibility and retirement lifestyle. As a Mortgage Loan Officer with Prime Path Lending Team, his CMA, CREV, and CVLS credentials reflect specialized training in mortgage planning, retirement home equity strategies, and helping clients make informed financial decisions. Dan is also the author of the Amazon bestselling book The Housing Wealth Advice That Retirees Never Get and hosts educational Lunch & Learn seminars.



Lady Lake Christmas Parade returns Dec 5

Thank you to generous community sponsorship…

LADY LAKE — A beloved holiday tradition is making its return! The Town of Lady Lake is pleased to announce that the annual Christmas Parade will take place Saturday, Dec. 5, thanks to the generous support of PARALIFE Financial, which has stepped forward to fully sponsor the event.

The parade was previously canceled due to budget constraints and the significant costs associated with hosting the event, including public safety, staffing and road closures. However, an extraordinary show of community support has made it possible to bring the cherished tradition back this holiday season.

Greg Parady, CEO and founder of PARALIFE Financial, and Julie Harkins, president and managing partner, have generously committed to funding the entire parade. Representatives Alisha Helseth and Melissa Steele attended Monday's Town Commission meeting to share the news.

"We are so excited to step up to keep the tradition of the parade alive!" said Helseth.

The sponsorship reflects the important role community partnerships play in preserving events that bring residents together, particularly as the Town works to balance fiscal responsibility with opportunities for community engagement.

"We are incredibly grateful to PARALIFE Financial for recognizing what this tradition means to our community," said Parks and Recreation Director Mike Burske. "Their generosity allows us to bring families, friends and neighbors together for a celebration that has become such a special part of Lady Lake."

Event Planner Amy Alicea echoed that excitement. "The Christmas Parade is about more than floats. It's about making memories and celebrating the community spirit that makes Lady Lake special. We're thrilled to see this tradition continue and can't wait to get started!"

Save the date! The Lady Lake Christmas Parade is scheduled for Saturday, Dec. 5, 2026. Additional details, including the parade time, route and participation opportunities, will be announced in the coming weeks.

About PARALIFE Financial

Located in The Villages, Florida, PARALIFE Financial provides personalized retirement income strategies, life insurance solutions, and tax planning services, with a longstanding commitment to community involvement and charitable giving.

For nearly 28 years, PARALIFE Financial has proudly served The Villages and surrounding communities, helping individuals and retirees navigate their financial futures with confidence. Owned and operated by Greg Parady, Founder and CEO, and Julie Harkins, President and Managing Partner, the firm has built a reputation for personalized service, trusted relationships, and a commitment to helping

Continued page 11

Town News Lake County Events

Thank You Coffee With a Cop





Coffee, conversation and community connections~

The Lady Lake Police Department hosted Coffee with a Cop at Target, giving residents an opportunity to meet the officers who serve our community in a relaxed, informal setting.

Events like these help build relationships, encourage open conversations and strengthen the trust between law enforcement and the community.





FLORIDA CITY ART CONTEST AWARDS

Commissioner Sage Graduates

The Town of Lady Lake is pleased to announce that Commissioner Mike Sage, who represents Ward 5, recently graduated from the **Institute for Elected Municipal Officials II (IEMO II)**, an advanced educational program offered by the Florida League of Cities.

The program is designed to strengthen the knowledge and leadership skills of Florida's elected municipal officials, helping them better serve their communities and navigate the complexities of local government.

IEMO II is the second level of training offered through the League's Institute for Elected Municipal Officials. Participation is reserved for municipal officials who have successfully completed the first-level IEMO course or have served one or more terms in office.

The intensive two-day program features classes and workshops covering a wide range of municipal government responsibilities, including advanced municipal finance, media relations, planning and land use, and other issues facing Florida's cities and towns.

"Every city in Florida is different, but the fundamentals of serving your community remain the same," said FLC President Mark Franks, Mayor of the Town of Shalimar. "IEMO provides officials with practical training in essential areas, including finance, how local government is structured, and working effectively with the council and community. That preparation helps officials meet the real needs of the people they serve. Congratulations to our newest graduates on reaching this milestone."

Created more than 30 years ago through a partnership between the Florida League of Cities and the John Scott Dailey Florida Institute of Government, the IEMO program provides cost-effective, specialized training for elected municipal officials. Today, it offers multiple levels of education to support officials throughout their public service careers and remains one of the League's most popular training programs.

Graduates of IEMO II may also earn credit toward the Florida League of Cities' Certificate Program for Elected Officials, which recognizes municipal leaders who pursue continuing education and professional development.

Cybersecurity Unlocked:

Ask Our Expert Anything

Have a cybersecurity question you've always wanted to ask? Now's your chance! Join Howard Davis, the Town of Lady Lake's IT cybersecurity expert, for the next program in our cybersecurity awareness series. This interactive session puts your questions at the center of the conversation. Wondering how to spot a scam? Concerned about online banking or shopping? Not sure whether a suspicious email or text is legitimate? Curious about passwords, social media security, smartphones or safe internet browsing? Bring your questions and get practical, easy-to-understand guidance to help you stay safer online. Thursday, Nov. 19. Lady Lake Library 1 p.m.

The program is free and open to the public. No tech expertise required — just bring your questions!

Crossword Puzzle page 13



LL Welcomed US Rep Randy Fine



The Town of Lady Lake welcomed U.S. Rep. Randy Fine last week for a productive conversation about our community's growth, infrastructure needs and opportunities for federal funding assistance.

At the heart of our discussion was one of the largest infrastructure investments in the Town's history: a $90 million-plus Water Reclamation Facility expansion project that will help ensure our wastewater system can meet the demands of a growing community while complying with environmental regulations.

Lady Lake has a long history of fiscal responsibility, maintaining zero debt while investing millions in critical infrastructure improvements, and continues to look for ways to offset costs.

We are grateful to Congressman Fine for taking the time to visit, listen to our concerns and learn more about the challenges and opportunities facing Lady Lake.





Saturday, Nov. 21, 2026
6–8 p.m.
Snooky Park
120 W. Lady Lake Blvd.

Join the Town of Lady Lake for our annual Light Up Lady Lake celebration on Saturday, Nov. 21, from 6–8 p.m. as we kick off the most wonderful time of the year with an evening of festive fun for the whole family.

Here's what's in store:

- Watch Snooky Park sparkle as we illuminate our spectacular 34-foot Christmas tree!
- Visit with Santa and capture a special holiday photo!
- Get into the holiday groove with live music from the Decade of Soul Band!
- Let the little ones bounce into the holiday spirit with bounce houses! ($5 fee)
- Come hungry! Food trucks will be on-site with delicious options for purchase.
- Want to stay in the know about Lady Lake's Christmas festivities? Text LLChristmas to 38276!

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

Publisher's Notes



By TomL

How about "The AMERICAN BROTHERHOOD!" Republican / Democrats / Independents and those who don't want to vote! All can join if they love America and are not out to destroy it!

Independent Americans would have to run it. Maybe the Supreme Court could over see it! An agency to vent the applications for membership?

How many candidates with foreign ties are standing against America and its constitution? Now we know there are a lot of people running for office that are United States Citizens and are up standing American but there are a few that do not pledge allegiance to our country and our constitution. Live here but don't try destroy our country.

RESULTS FROM GOOGLE Thousands of candidates with immigrant roots, diverse heritages, and non-Anglo-Saxon or non-traditional American surnames run for local, state, and federal offices across the U.S. every election cycle. How about Barack Hussein Obama. In my opinion Obama Bernie Sanders and Soro's are probably the leader of the Socialist Democratic Party but, look what has happened since he has been in the back ground. Look at some of the candidates and what they stand for. Do you think he was good for our country???

Obama and Fauci was the reason I went Republican. I was writing story about Obama and Fauci giving money to the Wuhan lab in China hiding the fact by sending it through a non-profit in a grant to a company they made a deal with.

If you ask who did Fauci serve under google will say Trump, but when money was changing hands it was Obama! Obama is as guilty as China and fauci!

I read a note from a person saying vote yes on 3 will cut money from the veterans. Veterans services money comes primarily from federal tax revenue appropriated by Congress to the U.S. Department of Veterans Affairs (VA), supplement by state and local government funds.

There has been more discovery of hate from the Campus where Charlie Kirk was murdered. The leaders of the college hated him and accused him of spewing divisive information. The college was as guilty as the person that murdered him. I have heard the word Assassination, but I think the word murder fits it better! The college's have way to much power, the teachers union's have to much power. It is distracting them from teaching which is their job. Just look at the student test scores! What we put into the minds of students will come out is good verses evil. Leaders or followers.

Just as AI it can be used as a tool very effectively or you can ask it to do your work for you and you become a victim. If you want to start a business use it as a tool but if you want to take the easy route and ask AI to create your business and run it won't be yours! Enough said!



Newspaper Deadlines

Editorial & Ad Copy for December

Seniors Voice & Ocala DownTown
Noon, November 20th
Lady Lake Magazine & Village Spectator
12am, November 25th

Village Spectator / Lady Lake Magazine

Products of TomL Publishing, LLC

P.O Box 1698, Dunnellon FL 34430

Publisher: Tom Loury
Phone: 352-804-1223 | Email: tloury@att.net

The "Village Spectator" (Newspaper) (Online Product) and the Lady Lake Magazine (Newspaper) and are owned and operated by TomL Publishing LLC, a sole proprietor Corp. Its owners, editors, writers, compositors, printers and publishers are not responsible or liable for typographical errors, misinformation, misprints, and the like, unintentionally contained herein. All letter hard copies or online received become the property of TomL Publishing LLC and may be reproduced without further consent. All above are independent contractors and volunteers.

LETTERS TO THE EDITOR reflect the opinion of the writer, not the opinion of these newspapers. Letters should be online typed and limited to 300 words or less. Letters must have the written signature of the author and the current telephone number. Signatures for publication may be withheld on request. Letters that are libelous, or considered in poor taste, or are personal in nature, will not be published.

COPYRIGHT NOTICE 1996. The contents of this publication are protected by the copyright laws of the United States of America. Any reproduction in part or in whole is forbidden without the express written consent of the publisher. Violators can be prosecuted to the fullest extent of the law.

COLUMNS are the opinions of the writer and do not necessarily reflect the opinion of the above named newspapers and online products. Writers are chosen to represent a diversity of views on local issues. The editorial on page 4 is the opinion of the Publisher only.

Attention Advertisers!

All ads are 4 color! All ads must be in PDF format Jpeg has a tendency to get weak when you change sizes. When you send a PDF ad the fonts are embedded and will not change. Run of editorial Photos, clubs, events, etc, submitted must be in focus and clear. No guarantees to get them in but we will try! TomL to submit ads and news copy. email toury@att.net

Reverse & Senior HELOC MORTGAGES
Free Lunch & Learn
New Developments for 55+ and 62+
Register: 352-768-5223
Wednesday, November 18, 11:00am
Bob Evans, 360 Colony Blvd, The Villages (near 466a & Morse Blvd)
Lunch provided with Reservation
Call or Text 352-768-5223
Presented by:
Dan Kapellen
NMLS 2302495
Certified Veterans Lending Specialist
Certified Reverse Mortgage Specialist
Your Loan Navigator
Resident of The Villages
PRIME PATH LENDING TEAM
YOUR LOAN NAVIGATOR
NEXA Lending



PLEASE SUPPORT THE WOUNDED WARRIORS!



DIY Roof Check Can Protect Home

During hurricane season and beyond, a simple DIY roof check is something homeowners can (and should) do to head off problems. While major storms can be damaging, the impact of thunderstorms, lightning, and years of sunshine affect a roof, too. Roofing and home inspection professionals suggest three things homeowners can do to protect not only their roof but also their entire home.

First: Survey the Ground Around the Home

Inspect around the base of the home after it rains. Observe what's on the downspout splash block or the ground just beyond. If there's granulation, that's a tell-tell sign the shingles are aging, compromised, and may need to be replaced.

"As a roof naturally ages, there will be more granulation washing off the shingles," said Eric Bergin, general manager for Florida Fortified Roofing Services. "When hail strikes a roof, ice can break off the granulation that protects the shingle's matting below. With hail damage, homeowners may have a case for their insurance company to replace or repair the roof."

Second: Inspect the Attic

Inspect the attic after rain. Look for saturation spots above, on the sheathing or plywood. If there is saturation or water stains, there is likely rot from the top down.

"If there are water marks, but nothing dripping into the attic, water may be running down the main structure eaves," added Nathan Lippincott, owner of Birmingham, Ala.-based Knockout Inspections. "Water can spur mold growth. Water spots are also an indication the roof has failed, at least partially, from the top down."

Three: Back Up and Zero In

While at ground level, back away from the home and take stock of the roof's shingles. Look for missing shingles. This isn't always obvious since shingles are staggered. And the profile of architectural shingles makes them tougher to survey than other types (e.g., 3-Tab shingles). Use binoculars (or the camera on a smartphone) to scan the roof. Even a home just a few years old can have loose or missing shingles from high winds, storms, or improper installation. Inspect the roof in this way once a year or after a significant weather event.

"If homeowners spot a shingle problem early, they can limit repair to a small area and extend the life of their roof by years," said Bergin. "This can save tens of thousands of dollars on construction costs."

Advertorial

Ads are Sponsored by TomL Publishing and Lady Lake Chamber

SCORE Mid-Florida
FOR THE LIFE OF YOUR BUSINESS

Has The Pandemic Affected your Business?

Free Small Business Advice





Free confidential mentoring to help you launch, restart or adapt your small business.

Check out our online **Business Pandemic Survival Guide.**

Learn at one of our targeted business **webinars and workshops.**

All free at **https://midflorida.score.org**

Lake-Sumter, Florida
Habitat for Humanity
ReStore

SHOP. DONATE. VOLUNTEER.

OPEN
9:30AM - 6PM
Mon - Fri
9:30AM - 4:30PM
Sat

Habitat for Humanity Lake-Sumter ReStores are nonprofit home improvement stores and donation centers that sell new and gently used furniture, appliances, home accessories, building materials and more to the public at a fraction of the retail price. Proceeds are used to help build strength, stability, self-reliance and shelter in our hometown community.

FREE Donation Pick-up available:
(352) 589-3005

HABITATLS.ORG

Join The chamber

North Lake
AREA CHAMBER of COMMERCE



LOURY'S
LAND SERVICES LLC
352-427-2423
LAND CLEARING - SITE PREP - DRIVEWAYS
DEMO - DEBRIS REMOVAL - BUSH HOGGING
FREE ESTIMATES
MARION - CITRUS - LEVY

Advertising Partnerships
Come in all sorts of shapes and sizes



Ocala Downtown • Seniors Voice of Ocala
Village Spectator • Lady Lake Magazine

Call/Email Tom:
352-804-1223 | tloury@att.net

Lake County Detention Center

See the frequently updated public booking log of those recently charged in Lake County. Go to:

http://tomlpublishing.com/category/villages-news/lady-lake-police-dept/

Or go to

Tomlpublishing.com and click on **Lake County Sheriff** on right side under "**Contributing Editors**".

LAKE COUNTY EVENTS

SEE MORE ABOUT PARKS & TRAILS IN LAKE COUNTY
https://lakecountyfl.gov/parks-and-trails

Lake County Farmers Market
November 5, 2026, 8:00 AM - 1:00 PM
Shop fresh produce, local food, handmade goods and more at the Lake County Farmers Market. Support local farmers and small businesses while enjoying a community event for all ages.

Lake County Farmers Market
November 12, 2026, 8:00 AM - 1:00 PM
Shop fresh produce, local food, handmade goods and more at the Lake County Farmers Market. Support local farmers and small businesses while enjoying a community event for all ages.

Lake County Farmers Market
November 19, 2026, 8:00 AM - 1:00 PM
Shop fresh produce, local food, handmade goods and more at the Lake County Farmers Market. Support local farmers and small businesses while enjoying a community event for all ages.

Lake County Farmers Market
November 26, 2026, 8:00 AM - 1:00 PM
Shop fresh produce, local food, handmade goods and more at the Lake County Farmers Market. Support local farmers and small businesses while enjoying a community event for all ages.

Parks & Water Resources Calendar

Exploration Hike at PEAR Park (Gateway)
November 1, 2026, 5:00 PM
PEAR Park - Gateway
Join staff on an early evening walk to get some exercise while exploring nature at P.E.A.R. Park.

Exploration Hike at Ferndale Preserve
November 6, 2026, 8:00 AM
Ferndale Preserve
Join staff and explore the habitats and species of Ferndale Preserve.

Quarterly Bird & Butterfly Survey at Ellis Acres Reserve
November 7, 2026, 7:30 AM - 11:00 AM
Ellis Acres Reserve
Assist staff with surveying one of Lake County's conservation lands for birds and butterflies. These surveys assist with the long term management of the property. Volunteers should bring their own binoculars. Hiking Intensity: Moderate

Wetland Excursion at Pasture Reserve
November 7, 2026, 9:00 AM
Pasture Reserve
Join us for a fast paced guided hike at Pasture Reserve to learn about the fire, flora, and fauna of this pine flatwoods ecosystem. Limit 15 participants. Hike intensity: Vigorous. Reservations required. No facilities.

Quarterly Bird & Butterfly Survey at Pasture Preserve
November 14, 2026, 7:30 AM - 11:00 AM
Pasture Reserve
Assist staff with surveying one of Lake County's conservation lands for birds and butterflies. These surveys assist with the long term management of the property. Volunteers should bring their own binoculars. Hiking Intensity: Moderate

Plant 101
November 14, 2026, 9:00 AM
Ellis Acres Reserve
Plant 101: Choosing the right plants for your location.

Paddling Adventure at Helena Run
November 19, 2026, 9:00 AM
Singletary Park
Experienced paddlers can explore Helena Run. Discover the area's former steamboat route, Okahumpka Marsh, and its rich natural resources on this guided adventure. Paddle Intensity: Vigorous. Limit 15 participants. Reservations required.

Quarterly Bird & Butterfly Survey at Neighborhood Lakes Scenic Trail & Trailhead
November 21, 2026, 7:30 AM
Neighborhood Lakes Scenic Trail & Trailhead
Assist staff with surveying one of Lake County's conservation lands for birds and butterflies. These surveys assist with the long term management of the property. Volunteers should bring their own binoculars.

Herp Hike at Lake Jem Park & Boat Ramp
November 21, 2026, 9:30 AM
Lake Jem Park & Boat Ramp
Join staff on an adventure to see if we see signs of any reptiles or amphibians along the way.

Stories of Water at Wolf Branch Sink
November 27, 2026, 9:00 AM
Join us for a casual guided hike as we share the Story of Water at Wolf Branch Sink. Hike Intensity: Moderate. Limit 15 participants. Reservations required. No facilities.





NL Chamber Luncheon

Eaton's Beach hosted the North Lake Area Chamber of Commerce in October. Businesses in attendance were lucky to take home door prizes, as well as referrals. Join us the third Thursday of each month!



















NL Chamber Luncheon











North Lake
AREA CHAMBER of COMMERCE

Power of Women

The 4th Annual Power of Women sold out. Over 100 women filled Water Oak Recreation Facility to gain valuable insight from our esteemed Panel. Our women's panel featured Dr. Jessica Perhealth of Perhealth Chiropractic, Georgia Skyers of Emancipatrix, Madlene Roserie-Hargrove of Conquered Mental Therapy, and our moderator, Latisha Anderson of Embrace Your U.G.L.Y. Visiting Angels was the presenting sponsor, and Carrabba's catered the event.

















Festival of Trees

Continued from page 1

Herman. "One of my favorite things is seeing how each tree tells a different story, whether it represents a local business, a family tradition or an organization that makes Lady Lake special. Our library is a gathering place for the community all year long, and this event makes it even more welcoming during the holidays. We can't wait to see what everyone dreams up this year!"

Library visitors will once again have a chance to join in the fun by voting for their favorite tree. Public voting begins Nov. 23 and continues through Dec. 18, with an award presented for best design.

Applications will be accepted on a first-come, first-served basis, with a **deadline of Nov. 9, 2026.** Participants must provide and decorate their own Christmas tree, between 5 and 9 feet tall, during the week of Nov. 16-20, between 9 a.m. and 5 p.m. The cost to participate is $20 per entry, with proceeds benefiting the Friends of the Lady Lake Library. Participation is free for registered 501(c)(3) nonprofit organizations, municipal and government agencies, and schools. There is a limit of one tree per organization, family or individual, and space is limited.

To participate, complete the Festival of Trees entry form and submit it with the applicable entry fee to the Lady Lake Library, 225 W. Guava St., Lady Lake, FL 32159. Entry forms and additional information are available by contacting Library Director Aly Herman at aherman@ladylake.org or Library Supervisor Kourtney Fehr at kfehr@ladylake.org, or by calling 352-753-2957.

The Lady Lake Library strives to enrich lives, build community, foster success, provide entertainment and promote lifelong learning. To learn more about library programs and services, visit ladylakefl.gov/211/Library or follow the library on Facebook.

Christmas Parade

Continued from page 1

clients achieve financial confidence and peace of mind throughout retirement.

PARALIFE Financial specializes in customized retirement income strategies, life insurance solutions, and comprehensive tax planning through Parady Tax Solutions Inc. The firm's licensed professionals work closely with each client to develop individualized strategies designed to provide dependable retirement income, protect assets, optimize tax efficiency, and support long-term financial goals. By taking a comprehensive approach, PARALIFE Financial helps retirees make informed decisions so they can focus on enjoying the lifestyle they've worked hard to achieve.

Beyond financial services, PARALIFE Financial is deeply committed to giving back through its nonprofit organization, Parady Cares. The organization hosts community fundraisers, charitable events, and outreach initiatives benefiting local families and children. PARALIFE Financial and Parady Cares also proudly support St. Jude Children's Research Hospital, local schools, and other local organizations dedicated to helping breast cancer survivors. Through nearly three decades of service, the entire PARALIFE team remain dedicated not only to helping clients build brighter financial futures but also to making a meaningful difference in the community they proudly call home.

The Town extends its sincere appreciation to PARALIFE Financial for its generosity and commitment to the Lady Lake community. Through partnerships like this, treasured traditions can continue to bring joy to residents and visitors for years to come.



NOVEMBER

Check out our website for more information at mylakelibrary.org

Children

Mondays

Craft Kits- Every Monday while supplies lasts
Grab a take-home craft kit from the Youth Department and get creative! Kits are available on a first-come, first-served basis while supplies last.

Alphabet Adventures- Every Monday at 11:30 AM
Join us for a fun and engaging early literacy program where little ones explore a new letter each session. Children will learn words associated with the letter through interactive activities, enjoy a themed story, and create a simple craft to take home.

Tuesdays

Tiny Tots Toddler Sensory Play- Every Tuesday at 10:30 AM (Ages 1-3)
Tiny Tots ages 1-3 will enjoy a hands-on sensory play experience filled with fun textures and activities. This program supports early learning, creativity, and motor skill development.

Storybook Studio (Craft and a Story)- Every Tuesday at 3:30 PM
Storybook Studio is a fun family program that brings stories to life through creativity and imagination. Families will enjoy a story together before creating a craft inspired by the book. Perfect for making memories while reading and creating together.

Wednesdays

Storytime- Every Wednesday at 10:30 AM (Ages 5 and under)
Enjoy a fun-filled Storytime with books, songs, and a craft! Listen to a story and sing along to favorite tunes.

Stories with Scarlett- Every Wednesday at 3 PM
Spend time reading to Scarlett, a gentle library dog who enjoys stories and lots of pets. A relaxing way for kids to practice reading and grow their confidence!

Fridays

Baby Sprouts Story and Playtime- Every Friday at 10:30 AM (Ages up to 18 months)
Designed for babies up to 18 months, this program features gentle stories and playful activities. Enjoy bonding time while supporting early development.

Bricks & Beyond!- Every 1st Friday at 3:30 PM
Bricks and Beyond offers hands-on building fun with LEGO® bricks and larger DUPLO® blocks. Great for developing creativity, problem-solving, and fine motor skills.

Kids BINGO- Every 2nd Friday at 3:30 PM
B-I-N-G-O! Come play a kid-friendly version of the classic game and see if you can shout "Bingo!" first.

Poke Pals- Every 3rd Friday at 3:30 PM (All Ages)
Join us for Pokémon-themed games, activities, and fun! Perfect for kids and teens who love Pokémon.

Video Games!- Every 4th Friday at 3:30 PM (Ages 10-18)
Join fellow gamers for exciting competitions in Mario Kart and a variety of other video games. Fun, friends, and friendly rivalry await!

Children & Teens

Trainer Academy- November 12th at 3:30 PM
Learn how to play the Pokémon Trading Card Game in a fun and welcoming environment! Kids and teens will learn the basics, build their skills, and enjoy friendly matches with fellow trainers.



Children Special Events

DINOVEMBER

Celebrate Dinovember all month long with prehistoric fun at the library! Adopt a dinosaur, enjoy a dinosaur-themed storytime, and explore the library with a dino scavenger hunt. There's a new adventure waiting every visit!



Adult

Mondays

ESL- Every Monday at 10 AM
This program is designed for individuals looking to improve their English language skills in a supportive environment. Registration is required and attendance is a commitment; once you sign up, the instructor will contact you with next steps.

Movie Mondays- Every 1st Monday at 3 PM
Enjoy a monthly movie screening at the library in a relaxed, welcoming setting. Sit back, watch a great film, and snack on free, delicious popcorn. Movie Presentation: The Sheep Detectives (PG)

Tuesdays

BINGO- Every 3rd Tuesday at 2-3:30 PM
Enjoy a classic game of bingo in a fun and friendly atmosphere! Test your luck, win prizes, and socialize with others. Perfect for adults looking for a relaxing and entertaining time!

Wednesdays

SHINE- Every 2nd and 4th Wednesday at 2 PM
SHINE (Serving Health Insurance Needs of Elders) Get free, unbiased help with your Medicare questions from trained Florida SHINE volunteers. Learn about coverage options, benefits, and enrollment to make informed healthcare decisions.

Thursdays

Lisa's Arts & Crafts- November 19 at 2-4 PM
Get creative with a fun, hands-on craft project in a relaxed and welcoming atmosphere. No experience is needed—just bring your creativity and enjoy making something special!

Fridays

Crochet Club- Every 2nd Friday at 3-4 PM
Join our welcoming crochet group open to all ages and skill levels, with guidance available for beginners learning the basics. Supplies are provided, but you're welcome to bring your own; children must be accompanied by an adult.

Social Shuffle- November 20th at 2-4 PM
Join us for a fun and social card game session featuring Swoop, a game that's easy to learn, quick to play, and super fun. Registration is required, so be sure to sign up and get ready to shuffle, play, and connect with others.

Apple Tech Support- Every 4th Friday at 10 AM
Learn more about your Apple devices in this helpful session led by a volunteer. Enjoy a short presentation followed by time for questions about iPads, iPhones, and iMacs.

Special Adult Events

Freezes: Protecting Plants in Florida- November 6th at 2-3 PM Room 219
Learn how to prepare your landscape for Florida's colder weather and protect your plants from freeze damage. Discover practical tips to help your garden stay healthy through the winter season.

Classic Brass Quartet- November 12th at 2-3 PM Room 219
Enjoy an afternoon of beautiful live music performed by the Classic Brass Quartet. Sit back, relax, and experience a wonderful selection of timeless favorites.



FAIRTAX

When you purchase an item such as a loaf of bread, a shirt, an automobile or a service, you see the sales tax on your receipt. Most people think that that is the total tax your are paying but, unfortunately, that is far from the truth. What you don't see on the receipt is the embedded taxes.

Hidden inside the price of everything you buy are the tax costs of every entity that had a hand in the production and distribution of that item. To stay in business, a business must recover their costs - including labor costs, cost of materials and taxes - through the prices they charge. It is estimated that 15%-30% of the retail price you pay for an item is due to these tax costs being passed on to you.

Goods and services involve a lot of labor with federal payroll taxes alone demonstrate the magnitude of taxes associated with labor. Social Security and Medicare taxes are 7.65% for the employee and 7.65% for the employer for a total of 15.3%. In addition to payroll taxes, corporate income tax affects consumer prices. Research by the National Bureau of Economic Research examining actual retail prices, found significant pass throughs and estimated half of the corporate tax incidence examined ultimately fell on the consumer.

Let's look at a loaf of bread. The farmer grows the grain and sells it to the miller for $3.00. The miller adds his tax costs and sells it to the baker for $3.30. The baker adds his tax costs and sells it to the distributor for $3.63. The distributor adds his tax costs and sells to the retailer for $3.99. The retailer adds his tax costs and the final price to the consumer is $4.39. This example illustrates the cumulative effect of embedded costs. Each participant can introduce additional federal income and payroll tax costs into the chain and these costs become part of the company's selling price and are then marked up by every subsequent business.

The FAIRtax repeals federal individual and corporate income taxes and federal payroll taxes and replaces them with a transparent national retail consumption tax. Isn't it time that we have a federal tax system that rewards things that benefit society? Let's get rid of the these embedded costs and enact the FAIRtax.

For more information, go to FAIRtax.org

NEED A BREAK?
Download papers at
TomLPublishing.com



THE Q
WQBQ
1410 AM & 95.1 FM
"The Voice Of Lake County"
www.WQBQ1410.com

FROM THE DESK OF
CONGRESSWOMAN KAT CAMMACK



Congresswoman Kat Cammack, Florida Gateway College Announce $3 Million Federal Grant for New Construction Trades Center—Congresswoman Kat Cammack (FL-03) joined Florida Gateway College (FGC) leaders on the college's Lake City campus today to announce a $3 million federal grant, the largest in the college's history, to build a new Building Construction Technology Center and launch trades programs for students across rural North Florida.

Rep. Cammack backed FGC's application with a letter of support. The five-year award comes through the Strengthening Institutions Program, a U.S. Department of Education program administered by the U.S. Department of Labor's Employment and Training Administration. This year's competition prioritized rural institutions and programs that build career pathways and workforce readiness.

Florida Gateway College Press Conference

"North Central Florida is full of folks who build things with their hands, and they shouldn't have to leave home to learn a trade. This center means they won't have to," said Rep. Kat Cammack. "Florida Gateway put together a winning plan, and I was proud to back it. This is a federal investment done right, and I can't wait to see the first class walk into that lab."

Florida Gateway College Press Conference

Rep. Cammack was joined by FGC President Dr. Lawrence Barrett, State Rep. Chuck Brannan, an FGC Trustee, and Kathy Hebda, Chancellor of the Division of Florida Colleges at the Florida Department of Education.

"This grant is a tremendous investment in our college, our students, and the future of North Central Florida. The Building Construction program will create new opportunities for students to build skills, earn credentials, and pursue rewarding careers without having to leave the communities they call home. We're grateful for the support that made this project possible, and we are excited to get to work," said FGC President Dr. Lawrence Barrett.

The grant will renovate an existing campus building for classroom space and add a 4,800-square-foot construction lab with modern tools and technology, new HVAC and exhaust systems, and upgraded electrical and IT capabilities. FGC will use the funding to create two stackable programs, a Building Construction Specialist certificate and a Building Construction Technology Associate in Science degree, so students can choose how far they go and which credentials they earn.

Year one of the grant, funded at $1,583,000, covers the building renovation and the foundation for the new lab. Construction, equipment purchases, and curriculum development follow in year two, with classes expected to begin in fall 2028.

Congresswoman Kat Cammack Secures Continued Housing for Homeless Veterans in Ocala and Gainesville

WASHINGTON, D.C. — Congresswoman Kat Cammack (FL-03) today announced that veterans experiencing homelessness in Ocala and Gainesville will keep their housing after she worked directly with the Department of Veterans Affairs to secure a new contract for Volunteers of America. Beginning October 1, the VA's Contract Emergency Residential Services (CERS) program will fund 36 beds at the Ritz Veterans Village in Ocala and 18 beds in Gainesville, part of 102 beds across North Florida. The facilities' previous VA funding was set to expire September 30.

When Volunteers of America contacted Congresswoman Cammack's office for help, she immediately called VA Secretary Doug Collins. Her district team then worked with VA leadership to confirm the new contract ahead of the October 1 transition.

"No veteran who wore this country's uniform should have to wonder where they'll sleep next month. The moment we heard these men were at risk, our team went to work, and we didn't let up until this was done," said Congresswoman Cammack. "They deserve a roof over their heads and a system that has their back. I'm grateful to the VA for working with us and to Volunteers of America for the work they do every day."

"The office of Congresswoman Kat Cammack was critical for the success of obtaining alternative new funding. Thanks to her strong advocacy and commitment to serve our homeless veterans, we are now able to offer our veterans a safe place to rest and heal," said Janet Stringfellow, President and CEO ofVolunteers of America of Florida.

"In Marion County, honoring our veterans means showing up for them when they need us most. Keeping Ritz Veterans Village open means a veteran has a safe place to sleep, people to lean on and a chance to move forward with dignity," said Carl Zalak III, Chairman, Marion County Board of County Commissioners. "We're deeply grateful to Volunteers of America, Congresswoman Kat Cammack and everyone who worked to keep that hope alive. Our veterans stood for us, and this community will continue standing for them."

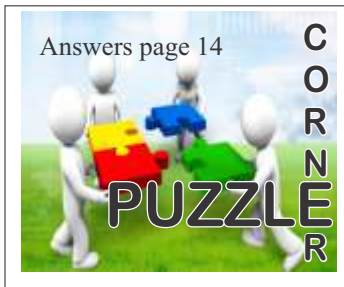
"I would like to personally thank Congresswoman Kat Cammack and her staff for taking the lead in helping secure funding for Volunteers of America," said Jim Hilty, Ocala City Councilman. "The funding had been lost due to an administrative error. This was no small feat and as chairman of the local Vets Helping Vets we now have places to place some vulnerable Veterans. This not only restored funding in Ocala but Gainesville and Tallahassee as well."

Veterans who need assistance can contact Congresswoman Cammack's office at 352-505-0838.



WHAT SAY YOU?

TLoury@att.net



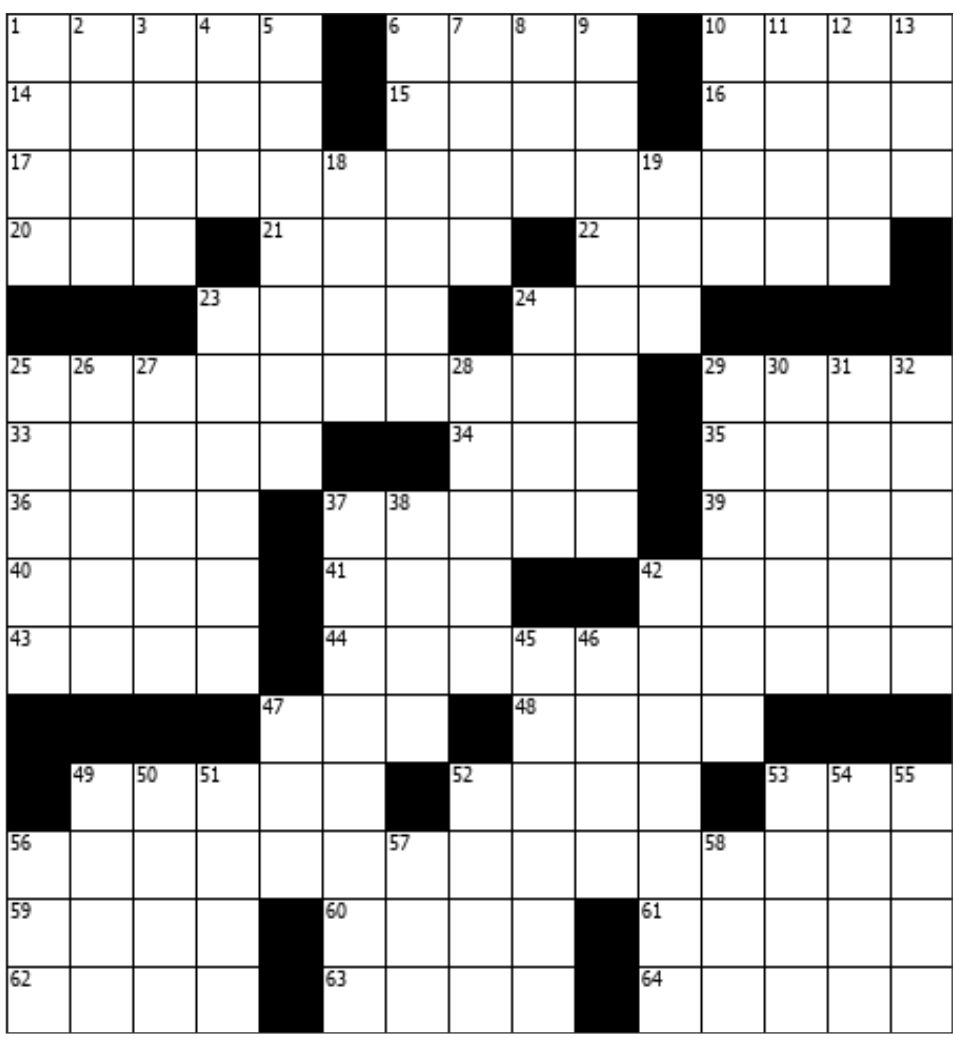
Answers page 14

Across

1. Old saying
6. Patton, for Scott
10. "Huh?"
14. Wanderer
15. A fan of
16. Bzzz-y place
17. Charles Goren's specialty
20. Lots of mos.
21. "Name That __"
22. Moves slowly
23. Minuteman container
24. Beauty preceder
25. "In the Still of the Night," for one
29. Allergic reaction
33. "Interiors" director
34. Actor Stephen
35. Nobelist Wiesel
36. Plow the field
37. Large shrimp
39. Tribal knowledge
40. No-good
41. Have a meal
42. Had a meal
43. Goes out with
44. Legal right
47. OPEC commodity
48. Hankerings
49. Immature
52. With 53 Across, emphatic denial
53. See 52 Across
56. Spike Lee film
59. "Peculiar" word form
60. Switch ender
61. Refrain for Old MacDonald
62. Moonshine ingredient
63. Make money
64. Fender flaws

Down

1. Capp of comics
2. Gloomy
3. Concert equipment
4. Guy's companion
5. Book printing
6. Parlor pieces
7. Start a pot
8. Hwy.
9. Winter ride
10. Expert
11. Keep a low profile
12. Batting stats.
13. Shirt shape
18. "I Spy" star
19. Fish eggs
23. Big waves
24. Once more
25. Goes out with
26. Martini garnish
27. Stan's partner
28. Take to the pulpit
29. Souvenirs
30. Unrivaled
31. Royal addresses
32. Pays attention to
37. Family tree
38. Actor Julia
42. Gave
45. Long squeezer
46. Take five
47. Free-throw score
49. Luke's teacher
50. Singer Redding
51. Phrase of apprehension
52. Inventor Sikorsky
53. It may be put on a house
54. Monogram unit: Abbr.
55. They can be fragile
56. Not too bright
57. 401(k) alternative
58. Hurry



FROM THE DESK OF

ATTORNEY GENERAL OFFICE



James Uthmeier Files Lawsuit Against Discord for Deceiving Florida Families and Exposing Children to Predators

TALLAHASSEE, Fla.—Attorney General James Uthmeier filed a lawsuit against Discord, alleging the popular online chat platform marketed itself to Florida families as safe for children while failing to verify users' ages, shield minors from strangers, or keep predators off the app.

"We've arrested more than 2,100 child predators in this state since I took office," **said Attorney General James Uthmeier**. "Again and again, their trail to our kids leads back to Discord. Discord told parents that safety is at the core of everything they do. That was false. It's time for this app to get serious about protecting our children or face serious consequences."

"Invisible predators are locating Florida's children online," **said Patti Rendon, District Four, Hillsborough County School Board**. "The Attorney General's office is ensuring that online platforms know they have a responsibility to keep our children safe. Attorney General Uthmeier and Hillsborough County Sheriff Chronister are critical partners in this mission."

"Online chat platforms are powerful tools that can connect, inform, and support people," **said Joe Pepe, EdD, Florida Department of Health**. "Thanks to Attorney General Uthmeier's leadership, we are ensuring these benefits are maximized while protecting users, especially young people, from preventable harms."

Discord markets itself to children as "all fun & games" and tells parents that "safety is at the core of everything we do." The platform has more than 200 million monthly users worldwide, sells paid Nitro subscriptions to Florida users, including children, and reported approximately 2.7 million monthly active U.S. users under the age of 18 as of February 2024.

Despite millions of vulnerable users, Discord has not required age verification. Adults can pose as children with nothing more than an email address and a birthday. For years, its default settings let strangers send children friend requests and messages, and Discord still does not scan all private chats for rule breaking.

In one Florida case, a 60-year-old St. Cloud man posed as a 14-year-old boy and contacted nearly 300 minors on Discord. He is now serving life in prison. A 19-year-old Highlands County man lured an 11-year-old Miami-Dade County girl from Roblox to Discord, then sexually assaulted and kidnapped her.

The lawsuit alleges Discord has violated the Florida Deceptive and Unfair Trade Practices Act and Florida's law protecting children in online spaces (§ 501.1735). It also brings claims for negligence, negligent misrepresentation, and public nuisance.

Specifically, it alleges that Discord:

- Engaged in unfair, unconscionable, and deceptive acts or practices by promising safety and failing to deliver in violation of the Florida Deceptive and Unfair Trade Practices Act;
- Processed the personal information of Florida children with actual knowledge or willful disregard that it would lead to substantial harm or privacy risk for children in violation of § 501.1735, Fla. Stat;
- Breached its duty to exercise appropriate care when designing, marketing, selling, promoting, and/or distributing its platform;
- Negligently misrepresented that its application was safe, while knowing that it was not safe for Florida children; and
- Created a public nuisance through its unreasonable and unlawful conduct, which has caused public harm in Florida and continues to jeopardize the health and safety of Florida children.

Attorney General Uthmeier is asking the court to:

- Permanently bar Discord from the unfair, unconscionable, and deceptive practices alleged in the complaint, including operating without real age verification and collecting children's data without parental consent;
- Impose civil penalties of up to $10,000 per willful violation of the Florida Deceptive and Unfair Trade Practices Act;
- Impose civil penalties of up to $50,000 per violation of Florida's law protecting children in online spaces (§ 501.1735), or up to $150,000 per violation where Discord had actual knowledge that a Florida child was under 18;
- Order Discord to give up money and property acquired from Florida consumers through its continued misrepresentations, deceptions, false promises, and unfair practices, and provide restitution to consumers;
- Award damages and the cost of abating the public nuisance Discord created; and
- Award attorney's fees and costs.

This lawsuit is part of Attorney General Uthmeier's effort to hold social media and gaming platforms accountable for creating harmful environments for children. It follows Uthmeier's March investigation and subpoena of Discord. Six months later, on September 22, 2026, Discord announced new teen safety settings. The lawsuit alleges those changes are too little, too late.



Tom Loury

TomL Publishing LLC

Serving Communities in Marion, Lake & Sumter Counties Florida









Visit Us Online:

www.LadyLakeMagazine.com
www.VillageSpectator.com
www.SeniorsVoiceOfOcala.com
www.OcalaDowntown.com

TomL Publishing, LLC
P.O. Box 1698, Dunnellon, FL 34430
TLoury@att.net | Phone: (352) 804-1223

Display Advertising Rates

Full Page	$200
Half Page	$150
Quarter Page	$100
Eighth Page	$50

- All ads are four color
- No contracts needed

* Ads Are Tax Deductible

FROM THE DESK OF
GOVERNOR DESANTIS



Governor Ron DeSantis Announces Tourism Support to Northwest Florida Following Hurricane Isaias

TALLAHASSEE, Fla. – Today, Governor Ron DeSantis announced a $1 million investment through VISIT FLORIDA to support tourism recovery efforts in Northwest Florida following Hurricane Isaias. The funding will be awarded to the Northwest Florida Tourism Council to resume the successful Northwest Florida Beaches marketing campaign, helping drive visitation and support local businesses throughout the Panhandle.

The investment comes from VISIT FLORIDA's dedicated crisis recovery budget, which is reserved to support Florida's tourism industry following hurricanes and other disasters.

"Today, I was proud to announce that VISIT FLORIDA is awarding $1 million to the Northwest Florida Tourism Council to resume their successful marketing campaign following Hurricane Isaias," **said Governor Ron DeSantis.** "This investment comes from a dedicated disaster recovery budget that is set aside to help Florida's tourism industry. The returns are proven to be great: For every dollar invested in this strategic tourism marketing effort in 2024-2025, Northwest Florida generated $58.95 in total economic impact."

The recovery campaign builds on a successful partnership between VISIT FLORIDA and the Northwest Florida Tourism Council, representing eight Gulf Coast counties. Through a previous marketing initiative funded in part by Triumph Gulf Coast, Inc., the partnership generated more than 2 million additional visitors between 2024 and 2025, contributing $327 million in additional visitor spending and supporting nearly 3,000 jobs. For every $1 invested, the program generated $35.74 in direct visitor spending and $58.95 in total economic impact.

"When a community is ready to welcome visitors again after a storm, good marketing is essential," **said Bryan Griffin, President and CEO of VISIT FLORIDA.** "Our partnership with the Northwest Florida Tourism Council has built an effective Panhandle-focused campaign, and VISIT FLORIDA is stepping in to keep that work funded so Northwest Florida can recover quickly."

"On behalf of the Northwest Florida Tourism Council and the eight counties we proudly represent, I extend our heartfelt gratitude to Governor Ron DeSantis and VISIT FLORIDA for their support following Hurricane Isaias," **said Matt Algarin, Tourism Director for Walton County and Northwest Florida Tourism Council Chair.** "As our communities come together, we are confident in our ability to emerge stronger than ever, and look forward to welcoming visitors to experience the unforgettable adventures that make our region so unique."

The $1 million investment will support the Northwest Florida Beaches brand campaign, highlighting the region's beaches, outdoor recreation, and unique visitor experiences, with an emphasis on fall and winter drive-market travel and will further support the most affected counties. VISIT FLORIDA will coordinate with local tourism leaders to launch the campaign.

Governor Ron DeSantis Awards 14 Florida Communities through the Rural Infrastructure Fund for Infrastructure Improvements

In addition to these awards, Governor DeSantis also announced that the Town of Century has been awarded nearly $500,000 through the Florida Job Growth Grant Fund for a building renovation and fire suppression system upgrade, supporting a potential tenant

TALLAHASSEE, Fla. – Today, following Hurricane Isaias' direct hit to the Florida Panhandle, Governor Ron DeSantis announced $27 million in awards to small and rural communities across Florida through the Rural Infrastructure Fund (RIF). Awards were made to 14 Florida communities for projects that will complete critical infrastructure and strengthen rural economies—including eight communities and counties throughout the Panhandle. This funding will go towards projects like enhancing roadway connectivity, enhancing stormwater infrastructure, and renovating a building that will house a new primary care clinic, rural specialty care clinic and EMS operations. In addition to these awards, Governor DeSantis also announced that the Town of Century has been awarded nearly $500,000 through the Florida Job Growth Grant Fund for a building renovation and fire suppression system upgrade, supporting a potential tenant. As Hurricane Isaias recovery efforts continue, this funding is mission critical to ensure long-term, reliable infrastructure and economic growth in the Panhandle and beyond.

"As we continue helping communities recover from Hurricane Isaias, we are also making investments to strengthen rural Florida and support economic growth," **said Governor Ron DeSantis.** "Today in Washington County, I announced $27 million in Rural Infrastructure Fund awards for critical projects in 14 small and rural communities across Florida. We're also awarding $24.3 million to 12 additional rural communities to invest in infrastructure and economic opportunity. Florida has made tremendous progress recovering from this storm. We are committed to supporting the families, businesses, and communities that have been affected so that they can rebuild in the short term and thrive in the long term."

"Since taking office, Governor DeSantis has prioritized getting Florida's rural communities the resources and support they need to thrive," **said Secretary of Commerce J. Alex Kelly.** "Through the Rural Infrastructure Fund, Florida has continued to make strategic investments into the critical infrastructure and economic prosperity of Florida's rural communities—promoting job growth, spurring investment and enhancing the quality of life for rural Floridians."

The RIF program supports infrastructure projects that drive job creation, capital investment and strengthen economies in Rural Areas of Opportunity (RAO), rural counties and rural communities. In June 2026, FloridaCommerce announced that a total of $27 million was available to rural communities statewide, including $5 million dedicated to Panhandle-specific counties including Calhoun, Gadsden, Holmes, Jackson, Liberty and Washington. This year, FloridaCommerce received a record 141 applications requesting more than $193 million in funding during the 2026-2027 RIF application period.



Lockheed Martin Gets More Than $35 Billion U.S. Contract for Thaad Systems

As demand for missile defense interceptors continues to rise around the globe, the US Army awarded Lockheed Martin a $9.8 billion contract for Patriot missiles, the largest in the company's history.

It is the largest order ever of Patriot missiles, covering close to 2,000 missiles and related hardware. Lockheed is manufacturing the newest version of the interceptors that arm the Patriot, known as PAC-3 MSE, which costs about $4 million each, according to Army budget documents.

The Navy also anticipates integrating the Lockheed Martin-made missiles with ships' air defenses.

The defense contractor will quadruple production of its high-end Thaad missile-defense systems

A	D	A	G	E	■	P	A	R	T	■	W	H	A	T
N	O	M	A	D	■	I	N	T	O	■	H	I	V	E
D	U	P	L	I	C	A	T	E	B	R	I	D	G	E
Y	R	S	■	T	U	N	E	■	O	O	Z	E	S	■
■	■	■	S	I	L	O	■	A	G	E	■	■	■	■
D	O	O	W	O	P	S	O	N	G	■	R	A	S	H
A	L	L	E	N	■	■	R	E	A	■	E	L	I	E
T	I	L	L	■	P	R	A	W	N	■	L	O	R	E
E	V	I	L	■	E	A	T	■	■	D	I	N	E	D
S	E	E	S	■	D	U	E	P	R	O	C	E	S	S
■	■	■	■	O	I	L	■	Y	E	N	S	■	■	■
■	Y	O	U	N	G	■	I	T	S	A	■	L	I	E
D	O	T	H	E	R	I	G	H	T	T	H	I	N	G
I	D	I	O	■	E	R	O	O	■	E	I	E	I	O
M	A	S	H	■	E	A	R	N	■	D	E	N	T	S


Want to Kill the Death Tax?
Only the FAIRtax can
Pull the Trigger!
Want to learn more?
Go to: FLfairtax.org or Call 352-804-0007
FAIRTAX
FL FAIRTAX EDUCATIONAL ASSN
Tes ent
my ish


North Lake
AREA CHAMBER of COMMERCE
Providing
LEVEL 2
BACKGROUND
CHECKS
With or Without a photo
MEDICAL
CIVIC/
CHURCH
SERVICE
ABOUT US
We are proud to offer live scan background checks with or without a photo for our members and the community.
WHY CHOOSE US?
Appointments are fast & friendly and can be made online. We also offer FBI background checks. All background check services are offered through Fast Fingerprints.
352-753-6029
SCAN ME TO SCHEDULE!
fastfingerprints
HOURS & LOCATION
MONDAY - THRUSDAY 9:30 a.m. - 3:30 p.m.
3360 HWY 27, FRUITLAND PARK, FL


NO NEED TO GO OUT ON A LIMB...
ADVERTISING WORKS!
Ocala Downtown
Seniors Voice of Ocala
Village Spectator
Lady Lake Magazine
Call/Email Tom: 352-804-1223 • tloury@att.net