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What is your Opinion?

By Tom Loury

The classified information just received in Congress needs to be declassified! I think we will see top people in the previous administration are neck deep in this scandal; it is much bigger than Watergate. Right now it appears that some of the top FBI agents were covering for the Clintons. They were also spying - Fox news is calling it snooping - I don't know if it was spying. They will have to go. The Trump investigation will have to be disbanded and quit spending the taxpayer's money at an alarming rate. Proof has been found that the subpoena was received through false information, so even if they found something they could not use it.

For years I have stuck up for the FBI and other behind the scenes undercover cops. The uninformed were always saying negative things about "The Man!" Well it seems a few of the leaders have let us down and I would like to get it back to where I can have confidence in all of our agencies.

- We had the Veterans Administration Hospital Leaders falsifying records to get federal funding and bonuses.
- The Internal Revenue Leaders Targeting the Tea Party
- The FBI Leaders covering for Clinton's.
- ETC, ETC, ETC!

These are all huge crimes! Where are we headed? Maybe they will be calling us a s——hole country.

If you notice something that is in common it's just a few leaders at the top. The other common denominator is it was the previous Left Administration. I have to hand it to the Dem's. They are defending their own, fighting to obstruct, but they are on dangerous ground right now. They could lose support of a lot of people / Voters. The strategy is to move the visitors in our country to certain areas so when the bean counter goes out and get the population census, they can get the delegates in the states where they need them to get the delegate vote. When they count heads in the census they ask how many people live here? That is all they ask! They don't ask how many US Citizens live here? With as many visitors as we have it is possible to manipulate. Just offer free money to them in a certain area, Sanctuary Cities.

Draining the Swamp is not as easy as it may seem, but I think Trump is up to it! I believe in this country. We are going through a bump in the road, a glitch. I love my country and I want to feel good about all the agencies that help govern us. God Bless America!

WHAT SAY YOU?

tloury@att.net

Pictured are some of the visitors in one of the aisles of **Art in the Park**, an annual free event. There were over 70 vendors showing their Arts and Crafts to the crowds of people attending. Some of the Crafts were necklaces, earrings, broaches and scarves, etc. Many art exhibitors showed their talents and they are talented. The event was held at the Log Cabin Lady Lake Florida. A great time was had by all.

Eliminating Backlog of Untested Sexual Assault Kits

Attorney General Bondi's Weekly Briefing

January 26, 2018

Great news this week in our campaign to eliminate the backlog of untested sexual assault kits. The latest progress report just issued by the Florida Department of Law Enforcement shows the state processed more than 6,000 kits. I am thrilled by the progress we have made as we approach our goal of testing 8,600 by June of 2019.

Processing these previously untested kits unlocks DNA evidence that can be used to solve crimes and bring some closure to sexual assault victims. So far testing these kits has produced 1,461 hits in key DNA databases. One of those DNA matches led to the recent arrest of a Virginia man on charges related to a 20-year-old sexual battery in Fort Myers. Our campaign to eliminate the backlog breathed new life into this cold case—and I believe more cases will be solved through our efforts.

In 2015, I gathered law enforcement, prosecutors, sexual assault survivors and advocates together to request that the backlog be tested. In the 2016 legislative session, I worked with lawmakers to secure the funding needed to tackle this enormous task. Working together we secured the necessary resources, and today, I am encouraged by how fast we are approaching our goal.

Pictured is a group of business people that attended January's "Nothing but Networking Business Lunch". It is put on by the Lady Lake Chamber and usually some 50 business people attend. This one was held at the Waterfront Inn. We network from 11:30 to 12, have lunch and talk during lunch, with the people at our tables and learn more about each other's businesses. I have met some great people at these networking events.

As a career prosecutor and your Attorney General, I have seen first-hand the power of DNA evidence in catching and prosecuting sexual predators—and that is why this campaign is so important. I want to thank FDLE, our state legislature and everyone working to eliminate the backlog, catch sexual predators and help the victims of these horrific crimes heal.

PLEASE SUPPORT THE WOUNDED WARRIORS!

A.J. "Tony" Powell

As I See It

by A.J.(Tony) Powell

Is the USA a 'democracy' or not?

One definition reads "A true 'democracy' is government by-the-people. But the United States is a 'Representative' democracy. The citizens elect representatives such as the president, members of congress, and senators. As I see it, neither system works for long.

Government 'by-the-people' deteriorates into 'mob rule', because, in practice, there is no government. For example, the 'free' countries of the 'civilized' world, removed Libyan dictator Col. Muammar el-Qaddafi.

'The People' were then free to choose their own, new leadership. The result? - Uncontrolled chaos!

Does that means that 'Representative Democracy' is a better choice? History shows that 'yes' – It's better for a while!

Reason being that, human nature favors an 'oligarchy'. {Def:-The elite having unchallenged control} And as nature is, the scum floats to the top, and, over time, chokes off the very pond that feeds it.

One national writer rants, "I've always been impressed by the intelligence, imagination, creativity, and humor of the American people, but then how did we end up with such corrupt and mediocre leaders?"

As I See It, democracy should strive to protect both liberty and equality.

But, the question is, "Can we have both?"

A dictatorship, for example, like Haiti, might provide equality. But total liberty is anarchy. Capitalism, communism, socialism or any other kind of 'ism' will, eventually collapse when the oppressed revolt against their oppressors.

History shows that America's founding fathers tried to protect the rights of the minority against the power of the majority. And tried to ensure effective governance by a limited government.

Yet, here in 2018 these questions are still unresolved.

Personal freedom -vs- Public order?

Individual rights -vs- Public purposes?

Police power vs- Individual rights?

Big money -vs- Free speech?

Can regulated speech be free speech?

The Supreme Court gives equal time to each side. This is regulated speech, so in this case, regulation ensures fair and vigorous debate.

Also, years ago, the Supreme Court ruled that your right to speak doesn't include the right to drown out your opposition.

As I see it, the concept of 'free speech' has been corrupted to mean "I talk". But "I listen" has no place in society today.

Recently I came across a talk show on Public Radio called "1A" – They boast that their name reflects the First Amendment. And they certainly exercise their right to be heard. The host and the selected panel all have the same perspective, all safe, secure professionals. Call-ins are permitted but are promptly ignored if they digress from the 'party-line'.

I was always taught "You listen – You Learn!"

After all, everyone in the world knows something that I don't.

What a goofy idea!

'til next time.....

How to Prevent Dehydration

It's in every living cell, tissue and organ, and it's second only to oxygen as the thing we need most to survive—pure, clean water. We can't live without it, and we can't live well without enough of it. We are constantly in need of water as we lose water with every breath and every activity of the body. We are especially at risk for dehydration when we exercise or we are ill—this is when dehydration, even mild dehydration, can take its toll, causing you to feel tired and drained of energy. Anyone may become dehydrated, but young children, older adults and people with chronic illnesses are most at risk.

Dr. Julie Scarano, a doctor of chiropractic who is trained in prevention and wellness (in addition to providing care for neuromusculoskeletal conditions such as neck or back pain, for which chiropractors are most well known) believes it's better to prevent dehydration than to treat it. She also reminds you that the 23 intervertebral discs in your spine have high water content and that dehydration can be associated with spinal pain.

Here are some preventative tips to help avoid dehydration:

- Choose your beverages wisely. Avoid or limit fruit juices, sodas, alcohol and high-sugar sports drinks.
- Drink a glass of water during and between meals, as well as before, during and after exercise.
- Plan outdoor activities for cooler parts of the day.
- Eat foods that are high in water content, such as fruits and vegetables.
- Make water your go-to beverage of choice.

For more tips and information and to find a doctor of chiropractic near you, visit www.F4CP.org/findadoctor.

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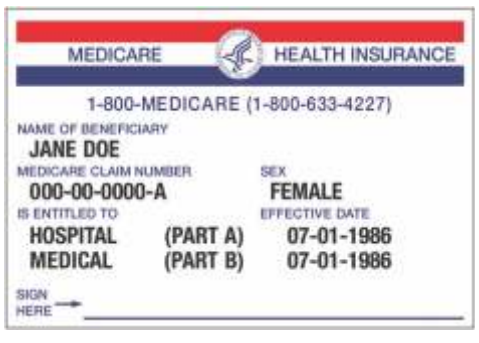

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Tom Loury *Long time member of CEP/Ocala Chamber of Commerce, Past President of the Ocala Business Leaders, Co-Founder and President of Select Business Associates, Past President of the Lady Lake Chamber.*

Publisher's Notes

Attorney General Pam Bondi has been busy. They busted a Dentist for Medicare fraud. They were using two homeless people to bill for payment to them in exchange for them staying in a hotel expenses paid. Good job Pam, maybe you should go clean up Washington!

On a local front, I got a call from a Democrat. The caller said he had a message for Tony Powell one of our columnists. "There are at least two twenty five year residents of the Villages that think Trump is a Nazi!" I just guessed he was a democrat! I wonder why he did not just call Tony himself? Personally I think Trump is kicking butt and taking names. Trump should have shown the head of the Democratic committee the memo that proves how some of his fellow Dems have been. Nuff said! (new word).

Got a call from a scammer saying I was going to be picked up by the local police, not sure why. Probably for using my Freedom of Speech and Freedom of the Press. If it's for that "bring it on!"

Watch out for the flu bug. It is hiding around every corner. Get away from people that are sneezing and blowing their nose. Germs are flying everywhere. Wipe off the grocery cart when you go to the market and when someone at home gets the bug spray and wipe off everything they use. You can't be too careful.

Went to the UFHealth Ocala Health Brook building the other day, a new location just off SR 200. Very nice facility, well-staffed, well equipped and they are a part of a group in other cities. They have a number of specialties and are expanding into more all the time. Check them out. They are a great medical resource.

We are excited to have a new Healthcare Insurance Co as a client. They wrote my healthcare insurance. It is a Humana policy that specializes in mature people. Give them a call and check them out. You won't be sorry: 352-207-5100 and tell them you read it in our newspaper.

If you need a photo of a family member, a family photo shoot, a wedding, pet pictures or all most any kind of photo call the Vazuls at 352-445-7842. They are award winning photographers including Disney photo awards. They also own a travel co, so book your trips thru them.

I predict that the corruption is so bad they will have to stop or it will consume our country. I believe it will reach the very top. When you hear that millions of dollars are missing and no one is looking for it something is bad wrong. If you follow the money it will take you, me, us to names we don't want to hear. The word corruption does not have a name it has hundreds of names. Their pockets are bulging with our money and most likely they won't go to jail.

The government shutdown does not make a lot of sense. Think about it this way: a part of our governing body voted for shutting down our country because of illegal visitors from another country, hurting our legal citizens and jeopardizing the safety of our country. Does that make sense to you?

When advertising "Always hold onto the Old as long as it is Good and Grab hold of the New as soon as it is Better" and also use the right trigger words like "free" "personalized" "complimentary" or "customized". When phrasing a sale "for a limited time only" or "only 7 remaining!" if the inventory is amount small. But Do Not raise the price and give them a discount…they are smarter than that!

Make it a Great Day…or Not…It's YOUR CHOICE!

Your opinion is important to me, email me a letter to the editor, include your name phone number so I can verify that you sent it. Give us your opinion and I will attempt to run it as long as it is not mean spirited. Your opinion should be seen by others and that's what I do, I run your letter with just your initials on it whether I agree with it or not.

Tampa 3rd in Job Creation

TAMPA, Fla. — Today, Governor Rick Scott announced that the Tampa area added 28,000 new private-sector jobs in the last year, creating the third-highest number of jobs among all Florida metro areas. Tampa's unemployment rate dropped to 3.4 percent, down 1.1 percentage points from one year ago. Statewide, Florida businesses created nearly 30,000 new jobs in December bringing the total number of new private-sector jobs created in Florida to 1,497,100 since December 2010.

Governor Scott said, "Last year ended strong with 28,000 new jobs created in the Tampa Bay area. Statewide, nearly 1.5 million jobs have been created since December 2010, and it is clear that we are on track to making Florida the best place in the nation for families to find new opportunities."

The industries with the highest growth over the year in Tampa were professional and business services with 7,000 new jobs and education and health services with 6,100 new jobs.

The Tampa area remained first among the state metro areas in job demand in December with 40,143 openings. The Tampa area also continues to rank first in the state in demand for high-skill, high-wage STEM occupations with 13,179 openings in December.

As of December, Florida's unemployment rate is at 3.7 percent, a drop of 7.0 percentage points since December 2010, faster than the national decline of 5.2 percentage points. In the last year, 185,000 people entered Florida's labor force, a growth of 1.9 percent, which is nearly four times the national labor force growth rate of only 0.5 percent.

In December, 18,828 Floridians were placed in jobs by CareerSource Tampa Bay and the state's other 23 local workforce boards.

To view the December 2017 employment data visit www.floridajobs.org/labor-market-information/labor-market-information-press-releases/monthly-press-releases.

Newspaper Deadlines

Editorial & Ad Copy for March

Seniors Voice & Ocala DownTown
12am, February 14th
Lady Lake Magazine & Village Spectator
12am, February 21st

Lady Lake Magazine/Village Spectator

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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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Florida State Senate

Dennis K. Baxley

By Florida Senator Baxley

Keeping Each Other Safe: This week in the Florida Senate, we will be presenting a bill called The Church Protection Bill. Every week across our great state small and large communities of faith, meet to share their faith walk. As they open their arms wide to receive the troubled souls and receive offerings for their mission, they also bear responsibility for each other's safety. We have seen these safe havens become targets for violence. This bill will empower concealed permit holders to be part of a safety team in their community of faith to prevent acts of violence becoming massacres, as we have witnessed across the nation in incidents such as Sulphur Springs, Texas and Charleston, SC. What we have learned is that if we empower law-abiding citizens to stop violent acts, they can, they will, and they have. Let us strengthen this right of Self Defense for communities of faith across Florida.

A Flood of 'Flood Cars'

(NAPSI)—Recent research suggests drivers may be behind the wheel of more than 325,000 previously flooded vehicles. That's a 20 percent increase from 2016 and a stark reminder to consumers to do due diligence when used-car shopping.

One Woman's Story

"I bought a car last year and the seller never told us anything about it being a flood car," said Charlene Geiger from Pennsylvania. "When we got home and ran a Carfax, there it was—a flood car from Hurricane Sandy. It showed that the seller bought it as a salvage car and the title was washed when he brought it to Pennsylvania. We lost $16,000 over all of it."

Where To Be Most Wary

Vehicles reported as flood damaged by a state's Department of Motor Vehicles (DMV), insurance companies and more have washed up in every state. These 10 have the most:

1. Texas—51,000
2. Louisiana—29,000
3. Pennsylvania—20,000
4. Florida—19,000
5. Kentucky—16,000
6. Illinois—15,000
7. South Carolina—13,000
8. Virginia—13,000
9. North Carolina—13,000
10. Michigan—11,000.

In addition, several hundred thousand more flooded cars may emerge from Hurricanes Harvey and Irma.

Historically, about half the vehicles damaged by floods end up back on the market. Flooded cars rot from the inside out as water corrodes the mechanical parts, shorts the electrical system, and compromises safety features like air bags and anti-lock brakes. Health concerns are an added problem, as mold and bacteria permeate the soft parts of the car.

"Our data shows there's still much work to be done in helping consumers avoid buying flood-damaged cars," said Dick Raines, president of Carfax. "They can, and do, show up all over the country, whether it be a few miles or hundreds of miles from where the flooding occurred. With two devastating storms like Harvey and Irma, it's vital for used-car buyers everywhere to protect themselves from flooded cars that may wind up for sale. Start with a thorough test-drive, a vehicle history report and a mechanic's inspection before buying any used car."

Free Assistance And Advice

With the world's largest vehicle history database, Carfax helps millions confidently buy, own and sell used cars. Now, in the wake of Hurricanes Harvey and Irma, it's letting consumers check for flood damage free of charge at www.carfax.com/flood.

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Honey-Sriracha Grilled Chicken

Ingredients

- 6 tablespoons Sriracha sauce
- 2 tablespoons honey
- 8 bone-in chicken thighs, skinned
- 2 tablespoons fresh lime juice
- 2 tablespoons chopped fresh cilantro

Directions

1. Whisk together 2 tablespoons of the Sriracha sauce and the honey; set aside. Place the chicken in a resealable plastic bag and add remaining Sriracha sauce and the lime juice. Seal; turn bag to coat chicken. Let stand 15 minutes.
2. Grill chicken on the greased rack of a covered gas or charcoal grill directly over medium heat for 30 to 35 minutes or until done (at least 175 degrees F), turning 3 or 4 times.
3. Remove chicken to a platter; brush with honey mixture. Cover and let stand 5 minutes. Sprinkle with cilantro.

From the Better Homes and Gardens Test Kitchen

Or grill over indirect heat for 50 to 60 minutes, turning once.

Dr. Cheryl McFarland-Bryant

Your Health

Drugless help with tension headaches

by Cheryl McFarland-Bryant, DC

The most common type of headache is caused by tension, usually due -- in whole or part -- to stress on the nervous system. The stress may be caused by emotions, noise and fluorescent lighting, chemical stressors or by misalignment of the spinal bones of the neck, called cervical vertebrae.

Head and neck trauma often occurs as a result of a motor vehicle accident (MVA). Mild brain injury can cause headaches -- and the head trauma is an indication of great forces having been transmitted through the neck, as well as through the brain. The plates of the skull normally have some movement and can be jammed during head trauma. Craniosacral therapy works to restore natural movement of those plates. Craniosacral practitioners use light-touch techniques to determine the movement -- or lack thereof -- in the plates of the skull and membranes covering the brain and spinal cord and cerebrospinal fluid (CSF), which runs from the skull to the sacrum. Restoring motion of the skull increases the movement of the CSF, which decreases head pain.

Cervical exams and x-ray studies reveal the presence or absence of cervical nerve interference. This nerve interference can cause headaches after a trauma such as an MVA -- and the pain may gradually occur and worsen days or weeks after the injury, however minor it may have seemed at the time. After neck trauma, the sufferer is more likely to have headaches triggered by stress than a normal, healthy person. . Stiffness results from untreated misalignments in the neck. Pain of the neck or head, stiffness and/or dizziness often result from untreated whiplash as well as increased sensitivity to light and sound. The strain-sprain of muscles and ligaments in whiplash causes a loss of the forward curve of the neck which acts as a shock absorber. Spinal arthritis results after a loss of the normal forward curve of the neck because each jolt experienced is absorbed by the discs instead of by the forward neck curve. The resulting stress on the ligaments causes a negative charge around them, while calcium is positively charged. Calcium is attracted to the negative charge and binds to ligaments under stress, resulting in bony spurs. This may be reversible with gentle spinal manipulation or adjustments.

If you have been in an auto accident it is important to be checked out by a chiropractor within two weeks to see if damage was done which can be helped for a long term change vs temporary relief via medication. Call Better Health Chiropractic, PA for a chiropractic or nutrition consultation: 352-750-6325.

Grange Meeting

Tri County Grange #215 will meet Monday, Feb. 12, at 2:00 PM at the Fruitland Park Library, 230 Berckman St.

A report will be given on the recent State Grange Session held recently in Kissimmee. Light refreshment will be served.

Tri County Grange serves those who reside in Lake. Sumter and Marion Counties.

Guests and snowbird grangers are cordially invited. For more information contact Master Howard Sechler at 484-225-0780, or Secretary Mildred Teisinger at 740-819-4786.

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Vacation Home Rentals

Tips For First-Timers

(NAPSI)—According to a survey by HomeAway®, the world leader in vacation rentals, more than 90 percent of people say that vacation is very important to them. Yet half of leisure travelers who wanted to take a trip in 2017 did not, primarily because they didn't think they could afford it.

Costs can add up quickly, especially for big families and other large groups that book multiple hotel rooms. Savvy travelers are finding other ways to stay, from rediscovering the great outdoors through camping to renting cabins, beach houses and even boat houses. Vacation homes offer the gamut of options that won't break the bank, while providing amenities that hotels and other types of lodging often can't, from private pools to bikes in the garage.

"The perception that renting a home is expensive is one of the top reasons people don't do it," said Melanie Fish, travel expert for HomeAway, referencing findings by Phocuswright, a leading travel research firm. "However, renting a vacation home can often be more affordable per person than booking multiple hotel rooms. Plus, you get more space and privacy."

Phocuswright's research also revealed that only one-third of Americans have stayed in a vacation rental. "There are still so many people who haven't experienced all the joy and benefits of renting a home for vacation, for many of whom it will become a habit, based on our data," added Fish. She offers these tips for first-timers:

From beach houses to cabins to condos, there are millions of homes to choose from—start with a trusted site like VRBO.com and take full advantage of the search filters to narrow results to custom-tailor your experience.

Each vacation home is unique, so find one that fits the needs of your family. Fancy kitchen or BBQ grill? Big-screen TV or a pool? Bunk beds or a crib? There's something for everyone.

Get the best booking experience—look for listings with the Premier Partner badge to ensure a quick response, competitive rates, great photos of the listing and more.

Know what you're getting into—read the vacation rental contract before submitting payment to understand cancellation policies, occupancy limits, pet restrictions, etc.

Protect yourself—book with sites that offer protections and guarantees to guard against something unexpected happening before or during your vacation.

Orlando Area Leader in Job Creation

Gov. Scott: Orlando Area Remains Leader in Job Creation

ORLANDO, Fla. — Today, Governor Rick Scott announced that the Orlando area had the highest job creation in the state for the fifth month in a row, adding 46,300 new private-sector jobs in the last year. The unemployment rate in Orlando was 3.3 percent, down 1.0 percentage point from one year ago. Statewide, Florida businesses created nearly 30,000 new jobs in December bringing the total number of new private-sector jobs created in Florida to 1,497,100 since December 2010.

Governor Scott said, "For the fifth month in a row, the Orlando area led the state with the most jobs created, which is great news for families in Central Florida. Every job is an opportunity for a Floridian to provide for their family, and I look forward to another great year of job creation in 2018."

Orlando led the state in job growth over the year in the following industries:

- Leisure and hospitality with 10,900 new jobs;
- Professional and business services with 10,800 new jobs; and
- Manufacturing with 5,600 new jobs.

In December, the Orlando area was once again second among state metro areas in job demand with 34,410 job openings. Orlando also remained the second-highest metro area in demand for high-skill, high-wage STEM occupations with 10,157 openings.

As of December, Florida's unemployment rate is at 3.7 percent, a drop of 7.0 percentage points since December 2010, faster than the national decline of 5.2 percentage points. In the last year, 185,000 people entered Florida's labor force, a growth of 1.9 percent, which is nearly four times the national labor force growth rate of only 0.5 percent.

In December, 18,828 Floridians were placed in jobs by CareerSource Central Florida and the state's other 23 local workforce boards.

To view the December 2017 employment data visit www.floridajobs.org/labor-market-information/labor-market-information-press-releases/monthly-press-releases.

Helping Military Heroes Heal

Mind-Body Workshops Help Military Heroes Heal

(NAPSI)—To help veterans, active-duty members of the military and their families better cope with stress and trauma, the American Red Cross created a new set of workshops teaching easy-to-use skills that promote wellness through mind-body connection.

What They Do

These Mind-Body Workshops focus on the powerful ways in which emotional, mental, social and spiritual factors can directly affect health.

The first workshop, Using Mind-Body Skills for Performance, helps participants explore the use of breathing, mindfulness techniques, stretching, movement and guided imagery to aid healing.

The second workshop, Using Mind-Body Skills, guides participants through using mind-body techniques for personal growth and healing through drawing, journaling, meditation, mindfulness, body scan, progressive muscle relaxation and self-directed imagery.

Expert Opinions

"The Red Cross Mind-Body Workshops will afford service members, veterans and their families an opportunity to learn practical relaxation techniques to improve their emotional, mental, social and spiritual well-being," said Alison M. Whitehead, MPH, RYT, PMP, VHA Office of Patient Centered Care and Cultural Transformation.

The workshops are part of the organization's well-established resiliency program, which also includes Reconnection Workshops and Psychological First Aid courses. The extensive Red Cross presence in communities and on military installations around the world allows easy access to the new program for members of the military and veterans.

"There is no magic formula for healing both the visible and invisible injuries caused by the challenges of a military lifestyle, and that's why the Red Cross is excited to work with the Bob Woodruff Foundation to create this complementary and integrative program," added Koby Langley, Senior Vice President for Service to the Armed Forces at the Red Cross.

"The Bob Woodruff foundation supports programs that promote a holistic approach to healing for those recovering from the hidden wounds of war," explained Anne Marie Dougherty, the executive director.

How To Learn More

For further information about the Mind-Body Workshops, go to www.redcross.org/mindbodyworkshops. The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies about 40 percent of the nation's blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families. It's a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. To discover how you can help, visit redcross.org or cruzrojaamericana.org.

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Lady Lake Police

Chief Chris McKinstry

Internet and Email Scams

As the Chief of Police for the Town of Lady Lake I am often asked, "What can I do to stop folks from becoming a victim of a scam?" I can tell you the most important thing we all can do is pass the following information along to our friends, family and co-workers so they are aware of these common scams and prevent them from becoming a potential target.

Phishing

The most widespread internet and email scam today is the modern day "sting" con game. "Phishing" is where digital thieves lure you into divulging your password info through convincing emails and web pages. These phishing emails and web pages resemble legitimate credit authorities like Citibank, eBay, or PayPal. They frighten or entice you into visiting a phony web page and entering your ID and password. Commonly, the guise is an urgent need to "confirm your identity". They will even offer you a story of how your account has been attacked by hackers to lure you into entering your confidential information.

The email message will require you to click on a link. But instead of leading you to the real login https: site, the link will secretly redirect you to a fake website. You then innocently enter your ID and password. This information is intercepted by the scammers, who later access your account and fleece you for your hard earned money.

This phishing con, like all cons, depends on people believing the legitimacy of their emails and web pages. Because it was born out of hacking techniques, "fishing" is stylistically spelled "phishing" by hackers.

Tip: the beginning of the link address should have https://. Phishing fakes will just have http:// (no "s"). If still in doubt, make a phone call to the financial institution to verify if the email is legit. In the meantime, if an email seems suspicious to you, do not trust it. Being skeptical could save you hundreds, if not thousands, of lost dollars.

The Nigerian Scam, a/k/a 419

Most of you, like me, have received an email from a member of a Nigerian family with wealth. It is a desperate cry for help in getting a very large sum of money out of the country. A common variation is a woman in Africa who claimed that her husband had died and that she wanted to leave millions of dollars of his estate to a good church.

In every variation, the scammer is promising obscenely large payments for small unskilled tasks. This scam, like most scams, is too good to be true. Yet people still fall for this money transfer con game.

They will use your emotions and willingness to help against you. They will promise you a large cut of their business or family fortune. All you are asked to do is cover the endless "legal" and other "fees" that must be paid to the people that can release the scammer's money.

The more you are willing to pay, the more they will try to suck out of your wallet. You will never see any of the promised money because there isn't any. And the worst thing is, this scam is not even new; its variant dates back to 1920s when it was known as 'The Spanish Prisoner' con.

Lottery Scam

Most of us dream of hitting it big, quitting our jobs and retiring while still young enough to enjoy the fine things in life. Chances are you will receive at least one intriguing email from someone saying that you did indeed win a huge amount of money. The visions of a dream home, fabulous vacation, or other expensive goodies you could now afford with ease, could make you forget that you have never ever entered this lottery in the first place.

This scam will usually come in the form of a conventional email message. It will inform you that you won millions of dollars and congratulate you repeatedly. The catch: before you can collect your "winnings", you must pay the "processing" fee of several thousands of dollars.

Stop! The moment the bad guy cashes your money order, you lose. Once you realize you have been suckered into paying $3000 to a con man, they are long gone with your money. Do not fall for this lottery scam.

Advanced Fees Scam (guaranteed loan or credit card)

If you are thinking about applying for a "pre-approved" loan or a credit card that charges an up-front fee, ask yourself: "why would a bank do that?" These scams are obvious to people who take the time to scrutinize the offer.

Remember: reputable credit card companies can and do charge an annual fee

Continued page 9

ONE PERSON'S OPINION

LETTERS TO THE EDITOR

Dear Editor,

So now that Congress has passed HR 1, The Tax Cuts and Jobs Act of 2017, we need not bother discussing tax reform any more. All our federal tax issues have been resolved. Oh, except it's still and income tax that taxes your hard work and productivity. And there's that pesky withholding tax which requires you to feed the government before you can feed your family. And we still have the FICA tax which is THE most regressive tax and truly hurts the working poor. Oh and don't forget the huge problem of tax evasion in which one out of every five people is evading the income tax. And let's not forget that Congress is still making almost daily proposals to change the tax code - over 1100 proposals in the first 12 months of the 115th Congress.

Look at it this way. Congress is addicted. They are hooked on the income tax and the power they wield in thrusting this byzantine system upon the citizens of our country. They are hooked on using the tax code to conduct class warfare. They are hooked on using the IRS as a weapon against their political opponents. They are hooked on taxing our hard work and productivity. They are hooked on the constant tinkering of the tax code with their daily proposals to amend it. Such is their addiction that they completely ignore the huge problem of evasion that costs every household over $5000. Very simply, they are addicted to the income tax. We must use the FAIRtax to launch an intervention and break their addiction. Only the FAIRtax is strong enough to bring them back to reality.

Please support the volunteers of the Florida FairTax Educational Association by becoming a member at www.flfairtax.org. It is an all volunteer organization committed to educating the public about the only REAL tax reform currently in Congress, HR 25, The FairTax Act of 2017.

By the way, HR 25 has more cosponsors than HR 1 had!

RM

Thank you Obama for the gift that keeps on taking. The tentacles just keep feeding in my bank account.

1. My medigap bill just arrived. It is several hundred dollars heavier this year.

2.Same story with my SS statement. Last year the medical premium deduction took all the increase plus $11 more.The check lost weight in the amount of the increase plus another $11.

3. 2018 seniors are to get a 2% increase. The increase about $26 plus $8 . My check gets lighter and lighter, $34 this year. Total for 2 years $45. For most of my friends this would be a hardship.

How many years will this continue? Until SS reaches zero, and I must start to pay out of pocket to the government for my SS.

4. This is the best of the lot, the prescription surprise. For 15 years I have gotten 2 tubes of cream. The co-pays were $40 each. These are not new drugs. Since a new layer of bureaucracy has been inserted into the system to gate keep what drugs you and I may have. My share of their cost is: $116.42 for one .625 mg tube {note the .42},

and $108 for a 50 gram tube. That was this month. What can I expect for a refill?

Who controls their pay raises?

5. Where does it end? Who authorized the withdraw- el of funds from my SS check? Did you give anyone permission? Where does this authority come from to take money from our SS checks?The Constitution? Executive privilege?

Is our government getting to be too bold and brassy?

Should we inundate D.C. with STOP signs. Stop the takings. Seniors need that money.

If it has not happened to you, it may in the future.

D.I. L.

Scams

Continued from page 8

but it is applied to the balance of the card, never at the sign-up. Furthermore, if you legitimately clear your credit balance each month, a legitimate bank will sometimes wave the annual fee.

As for these incredible, pre-approved loans for a half-a-million dollar homes: use your common sense. These people do not know you or your credit situation, yet they are willing to offer massive credit limits.

Sadly, a percentage of all the recipients of their "amazing" offer will take the bait and pay the up-front fee. If only one in every thousand people falls for this scam, the scammers still win. Far too many victims, pressured by financial problems, willingly step into this trap.

For Sale Items Scam

This one involves an item you might have listed for sale such as a car, truck or some other expensive item. The scammer finds your ad and sends you an email asking for your contact information. Once you provide that, the scammer will re-contact you a day or so later and inform you that they mistakenly sent more than you were asking or offering to pay much more than your asking price. The reason for overpayment is either a mistake or supposedly related to fees to ship the item. In return, you are to send the cash for the difference.

The check or money order you receive looks real so you deposit it into your account. In a couple of days (or the time it takes to clear) your bank informs you the check or money order was fake and demands you pay that amount back immediately.

In most documented versions of this scam, the check or money order was either a forgery or never authorized by the bank it was stolen from. In the case of cashier's checks, it is usually a convincing forgery. If you sent the item, you have now lost the item, the cash you sent with the item, and you owe a hefty sum of money to your bank to cover the bad money order or the fake cashier's check. This particular scam occurs frequently in our area. I have five, different, fake checks in my office that I had the scammers send to me while I played their

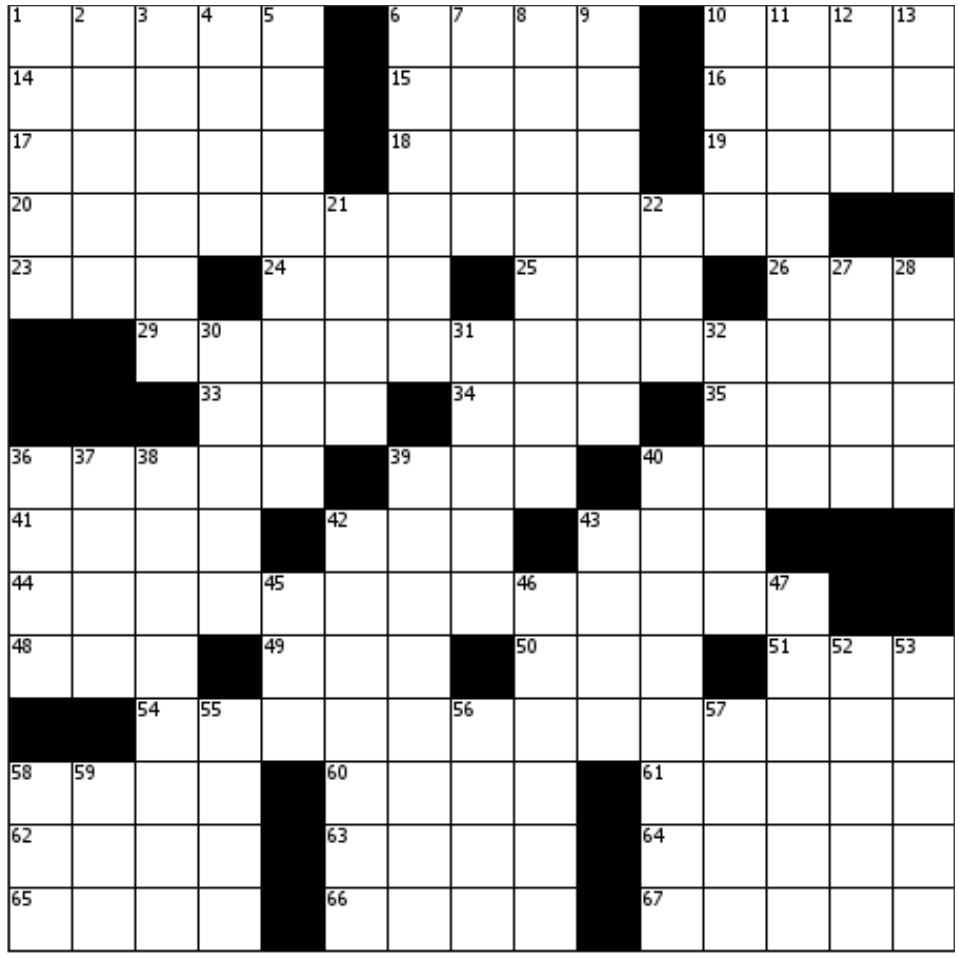
Continued page 11

Across

1. Sandbar
6. Takes the bull by the horns
10. Portent
14. First in a series
15. Fingerboard ridge
16. Hemingway, for one
17. Profit
18. Memorization by repetition
19. Canyonlands locale
20. Home cook's low-cal staple?
23. System starter?
24. It often comes to a stop
25. A guy on the green
26. Landmark Supreme Court name
29. Home cook's salad choice?
33. Albanian coin
34. Join forces, in a way
35. Chihuahua snack
36. Revise
39. Word with cap or coat
40. Country on the Irish Sea
41. TV's Roseanne
42. Honorarium
43. Tropical garland
44. Home cook's entree?
48. Title in India
49. Ward workers
50. Peachy keen
51. Historical period
54. Home cook's breakfast enhancement brand?
58. School visitor of rhyme
60. White wader
61. Aspirin targets
62. Jim Davis mutt
63. German actress Sommer
64. Tune for the unhip
65. Candlelike
66. Core element?
67. New drivers, often

Down

1. Sci-fi setting
2. Ruinous damage
3. Elocutionist
4. Quarreling
5. Sadie Hawkins Day originator
6. From the top
7. Gator cousin
8. On a short leash
9. Braced (oneself)
10. Numbered piece
11. Kind of witness
12. Fed. regulator since 1970
13. "Ixnay"
21. Thick, messy stuff
22. Double switchback
27. Without repetition
28. Things that may become bruised
30. Trouble indicator
31. Nerdish guy
32. Prepare a slide
36. How-to stuff
37. Co-star of a 1939 classic
38. Backpacker's fare
39. Fit for repeated service
40. Achilles' heel
42. Likes
43. Role for 37-Down
45. Work or energy unit
46. Upped the ante
47. Make fun of
52. Argument
53. Nave endings
55. Mind
56. Armstrong transport
57. Common ground for Bush and Kerry
58. Contemptible
59. Decay-fighting org.



If you don't advertise, how do you expect people to know: Who you are? Where you are? What you sell? You may save money on the books, but will cost you money in sales. Advertising should be your number one priority. To advertise, email Tom.

email TLoury@att.net

Scams

Continued from page 9

game just to take up their time.

Employment Search Scam

You have posted your resume, with at least some personal data accessible by potential employers, on a legitimate employment site. You receive a job offer to become a "financial representative" of an overseas company you have never even heard of before. The reason they want to hire you is that this company has problems accepting money from US customers and they need you to handle those payments. You will be paid 5 to 15 percent commission per transaction.

If you apply, you will provide the scammer with your personal data, such as bank account information, so you can "get paid". Instead, you will experience some, or all, of the following:

- identity theft,
- money stolen from your account, or
- receive fake checks or money orders for payments which you deposit into your account but must send 85 – 95 percent of that to your "employer".

Do you want to guess what happens then? If you guessed you now owe your bank a lot of money, you would be correct.

Disaster Relief Scam

What do all disasters have in common? They are all real, tragic events where people die, lose their loved ones, or everything they own. In times like these, good people pull together to help the survivors in any way they can, including online donations. Scammers set up fake charity websites and steal the money donated to the victims of disasters.

If your request for the donation came via email, there is a chance of it being a phishing attempt. Do not click on the link in the email and volunteer your bank account or credit card information. Contact the recognized charitable organization directly by phone or their website.

Please do not fall prey to these predators and become a statistic.

Nevertheless, if you have been victimized by any similar scam, contact your local law enforcement agency and report it. Although these can be difficult crimes to prosecute, law enforcement is tracking these criminals and their con artist techniques.

Finally, the best and most effective way to combat this crime is to share this important information with your friends, family and co-workers. Educating the community about these cons is the first step in stopping these scammers in their tracks.

The men and women of the Lady Lake Police Department are dedicated to keeping our community safe. Help us by taking important safety precautions to ensure that you, your family, your loved ones, and your neighbors do not become victims.

It's Flu Season

It's Flu Season: CDC Reminds Public That Antibiotics Do Not Treat Flu

(NAPSI)—Flu season is upon us and the Centers for Disease Control and Prevention (CDC) wants patients and families to remember that prescription antiviral drugs, not antibiotics, are the treatment for influenza (flu). Antibiotics do not treat viruses that cause colds and the flu. They are only needed for treating certain infections caused by bacteria.

Remember that the best way to protect yourself and your family from the flu is by getting your annual flu vaccine. It's not too late to get vaccinated.

KNOW WHAT'S GOT YOU SICK

Viruses cause infections like the common cold, flu, runny noses and most sore throats, and none of these are treated with antibiotics. Illnesses like strep throat, pneumonia and whooping cough are examples of illnesses caused by bacteria that can be treated with antibiotics.

ANTIBIOTICS AREN'T ALWAYS THE ANSWER

If you have the flu, taking antibiotics won't help to treat your flu illness. It is important to remember that any time you take antibiotics it can lead to antibiotic resistance and cause side effects.

Antibiotic resistance is one of the most urgent threats to the public's health and occurs when bacteria become resistant to the antibiotics designed to kill them. Antibiotic side effects range from minor—e.g., rash, dizziness, nausea, yeast infections—to very severe health problems, e.g., life-threatening allergic reactions or Clostridium difficile infection (also called C. difficile or C. diff), which causes diarrhea that can lead to severe colon damage or death.

When a patient needs antibiotics, the benefits outweigh the risks of side effects. Antibiotics save lives and are critical tools for treating a number of common infections like pneumonia and life-threatening conditions like sepsis.

PROTECT YOURSELF FROM INFLUENZA (FLU)

You can protect yourself and others from the flu in three steps.

1) Get vaccinated. Everyone 6 months or older should get a yearly flu vaccine.

2) Stop the spread of germs by avoiding close contact with sick people. Avoid touching your eyes, nose and mouth, and cover your coughs and sneezes with a tissue. Clean your hands often with an alcohol-based hand sanitizer or soap and water.

3) If you get sick, take antiviral drugs if your doctor prescribes them.

FIND OUT HOW TO FEEL BETTER

Most healthy people with the flu have mild illness and recover in less than two weeks without needing medical care or antiviral drugs. If you get sick with flu symptoms, in most cases, you should stay home and avoid contact with other people except to get medical care.

If, however, you have flu symptoms and are at high risk of having complications from flu, or are very sick or worried about your illness, contact your healthcare professional. Your doctor may prescribe antiviral drugs to treat your illness. People at high risk of having complications from flu include young children, people 65 years of age and older, pregnant women and people with certain medical conditions.

Visit www.cdc.gov/antibiotic-use for information on antibiotic prescribing and use, and visit www.cdc.gov/flu for information about the flu.

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Save Tax Time & Money

Five Tips To Save Time & Money This Tax Season

(NAPSI)—Taxes are inevitable, but there are many smart ways to save time and money throughout the process. Marsha Barnes, a certified financial social worker, financial educator and certified credit report reviewer, helps identify five important tips to consider:

1. Get organized. Gather all the documents you'll need ahead of time, including W-2s, 1099s, mortgage interest statements, charitable contributions, and paperwork relating to any stocks, funds or properties you bought or sold in 2017. Get out last year's returns, which can serve as a guide. Schedule an appointment with a tax professional or compare the do-it-yourself software you'll need to complete your tax returns on your own. You can also find checklists online, such as the one at GreenDot.com/taxfast.

2. Find out which tax breaks apply to you. Has your living or work situation changed? The number of people you support? Did you get married or have children? Even if nothing has changed in your life, you may have missed credits in the past that you're entitled to. For example, according to the IRS, one out of every five eligible workers fails to claim the Earned Income Tax Credit. If you find out you qualify for the EITC this year and didn't claim it in the past, you can even file amended returns for 2014, 2015 or 2016 taxes. Make sure you take advantage of the deductions that apply to you. The IRS provides a wealth of this type of information online at irs.gov.

3. Use direct deposit. For the fastest and most secure delivery of your tax refund, ditch the paper check. Opt to have your refund directly deposited into your bank account. Don't have a bank account or don't want to use your primary bank account?

"A smart choice is to get your tax refunds deposited onto a prepaid debit card, such as a Green Dot Prepaid Visa card or a Walmart MoneyCard," says Barnes. "These prepaid debit cards are convenient tools to manage everyday finances and direct deposit is free, secure, eliminates the need to pay for check cashing services, and the money arrives faster than a paper check. Green Dot prepaid cards are FDIC-insured bank account alternatives that you can use everywhere MasterCard or Visa debit are accepted and your money is protected if your card gets lost or stolen."

These cards can be ordered online at GreenDot.com/taxfast or found at a nearby retailer such as Walmart, Walgreens, CVS/pharmacy, Rite Aid, Dollar Tree, Family Dollar or Kmart.

4. File early and electronically. E-filing is the easiest and fastest way to file your taxes, and you'll get your refund faster than if you file a paper return, especially if combined with direct deposit. Tax Day 2018 is April 17th this year, two days later than normal, but don't try to take advantage of that. Filing early will not only help you get your refund faster, it may also help you avoid tax-related identity theft since you will already have filed using your own Social Security Number before someone else tried to.

5. Look for tax season sales and promotions. "Both the full-service tax prep companies and the DIY websites are competing for your business, so shop around to find the best deal for what you need," suggests Barnes. "You may even be able to win money when you file your taxes."

Enter to win the Green Dot Tax-Time Giveaway with 4,000 prizes totaling over $75,000. You'll earn five entries when you direct deposit your federal tax refund to your Green Dot card. Just visit GreenDotTAXTIME.com to enter and for official rules.

"And since you were smart and filed early, you'll be able to take advantage of all the tax day freebies that companies promote while others rush to beat the April 17th deadline," adds Barnes.

To 'Heart' Your Kidneys

Why—And How—To 'Heart' Your Kidneys, Every Day

(NAPSI)—Many people don't know it, but when your kidneys stop working, so do you. Your kidneys are as essential to life as other vital organs, such as your heart. Kidney healthy is also heart healthy, so when you "Heart Your Kidneys," you also show love for your heart. That's because the No. 1 cause of death in people with kidney disease is heart disease.

The Problem

More than 30 million American adults are estimated to have chronic kidney disease, and most are unaware of it. One in three American adults is at risk for chronic kidney disease. It's the ninth leading cause of death in the U.S., and growing in prevalence. For many people, dialysis or a transplant is needed just to stay alive.

What To Watch For

Risk factors for kidney disease include diabetes, high blood pressure, heart disease, obesity, and a family history of kidney failure. People of African American, Hispanic, Native American, Asian or Pacific Islander descent are at increased risk for developing the disease. African Americans are three times more likely than whites, and Hispanics are nearly 1½ times more likely than non-Hispanics, to develop end-stage renal disease, also known as kidney failure.

The National Kidney Foundation (NKF) urges everyone with risk factors to speak with their doctor about taking the two simple tests, blood and urine, to check for kidney health. And if you don't have major risk factors for chronic kidney disease, you should still discuss your kidney health with your doctor. Even if you inherit kidney disease, you may be able to slow its progression with lifestyle changes. You can join the conversation on social media and post #HeartYourKidneys. NKF is the largest, most comprehensive and long-standing organization dedicated to the awareness, prevention and treatment of kidney disease.

What To Do About It

On World Kidney Day, March 8, throughout March—National Kidney Month—and at any time of year, NKF says, all Americans should "Heart Your Kidneys" by following some simple tips.

"Eat right, exercise, drink water, and keep your kidneys healthy, because whatever you're good at, there's only one you," says 10-year-old "America's Got Talent" singer, kidney transplant recipient, and first-ever NKF Kid Ambassador Angelica Hale in a new "Heart Your Kidneys" video public service announcement.

At age 4, Angelica's kidneys failed. Her mother, Eva Hale, donated one of her own kidneys to her daughter to save her life. Today, both mother and daughter are healthy. Angelica has also become NKF's newest kidney advocate on Capitol Hill at the Kidney Patient Summit in Washington, D.C., by supporting NKF legislative priorities.

Fast Kidney Facts

Your kidneys are located in the back just below your rib cage.

Each of your kidneys is about the size of your fist.

The kidneys' major function is to remove waste products and excess fluid from the body.

Kidney disease usually affects both kidneys.

Nearly 100,000 people in the U.S. are waiting for a kidney transplant.

Learn More

For more information about kidney health, visit www.kidney.org.

We share news and events on Facebook

You Could Be Killing Your Car

(NAPSI)—Owning a car can be a dream or a nightmare depending on how well you take care of your vehicle. Here are six things that many motorists do that can harm their cars and their wallets.

1. Ignoring the check engine light. Ignoring an illuminated check engine light can result in serious engine trouble and costly repairs. At the very least, this warning light could alert you to an engine problem that is negatively impacting fuel economy.

2. Failing to change fluids and filters. Many fluids are required for operating and protecting vehicle systems and components. Checking fluid levels regularly, along with the filters, helps ensure that your vehicle runs dependably

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Killing Your Car

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and extends its vehicle life.

3. Neglecting your tires. Your vehicle's tires should be checked frequently for inflation and tread depth. Underinflated tires can wear out more quickly and need to be replaced sooner, plus they can negatively affect safety, gas mileage and performance.

4. Not following a service schedule. Because many car parts and components wear out or become damaged over time, vehicles need to be routinely serviced to perform optimally. Routine inspections and timely repairs will help keep your car running efficiently and help you avoid more expensive repairs down the road.

5. Keeping a dirty car. Allowing your car to go too long without a wash leads to buildup of damaging chemicals and dirt, increases the potential for rust from road salt and interferes with proper visibility needed for safe driving.

6. Being a severe driver. Whether it's stop-and-go traffic, extreme weather, rough roads or heavy loads, it can sometimes be difficult to limit severe driving conditions. However, you can drive smart and improve fuel economy by observing the speed limit; avoiding aggressive driving, including quick starts and stops; not hauling unnecessary items; and keeping your vehicle properly tuned.

"Because auto care isn't always a top priority for car owners, they might not realize they are doing things that adversely affect the performance, safety and value of their car," said Rich White, executive director of the nonprofit Car Care Council. "Routine maintenance can go a long way toward saving money, avoiding headaches and protecting your vehicle investment."

The Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For the latest car care news, visit the Council's online media room at http://media.carcare.org. To order a free copy of the popular "Car Care Guide," visit the Council's consumer education website at www.carcare.org.

Help Sick Near And Far

How To Help Sick Friends And Family Near And Far

(NAPSI)—Cold and flu season is here and may stay until next May, says the Centers for Disease Control and Prevention (CDC), and with it comes plenty of coughs and sneezes. Millions of Americans are affected—and infected—the CDC adds.

If those you care about are under the weather, whether you're there to look after them in person or far away, consider giving them a Get Well Care Package.

What To Include In A Get Well Package

1. Beverages to keep them hydrated: Drinking plenty of fluids has long been good advice for the sick. Whether your recipients are tea lovers or flavored water fans, send or bring them their favorite beverages to help keep them hydrated.

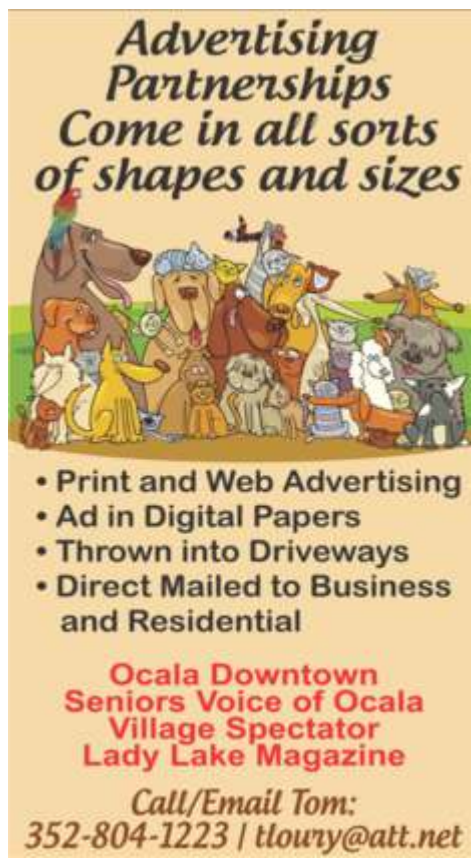
2. Drugstore necessities: Save them the trouble of needing to run out to the pharmacy by including such common necessities as Puffs tissues, NyQuil, DayQuil, cough drops and the like.

3. A thoughtful card: What's a get well soon care package without a "Get Well Soon" card? Buy (or better yet, make) a funny one to lift their spirits and ask other friends or family to sign it as well.

4. Low-key activities: Pick-me-ups can work wonders while they wait to recover. Consider light reading, a feel-good movie, a gift card for fun new apps to download, Sudoku, crossword puzzles or word searches and the like.

5. Snack essentials: Include some healthy treats to tempt their sluggish appetites. Try packages of chicken soup (or bring them hot bowls if you can), fresh fruit—especially citrus—homemade granola to help keep up their strength and any other easy-to-eat food you know they like.

6. Tissues that are soothing to the nose: According to a Cold and Flu survey conducted by Clarus Research Group, two-thirds of consumers get sick at least once during peak cold and flu season, and with it comes plenty of coughs and sneezes. All the blowing means a nose needs plenty of soft tissues, such as Puffs Plus Lotion, to keep it from turning red and raw. These tissues lock in moisture to help soothe irritated skin commonly caused by rough or thin tissues. Then your friend or relative can say goodbye to a sore nose and hello to a "feeling better" glow.



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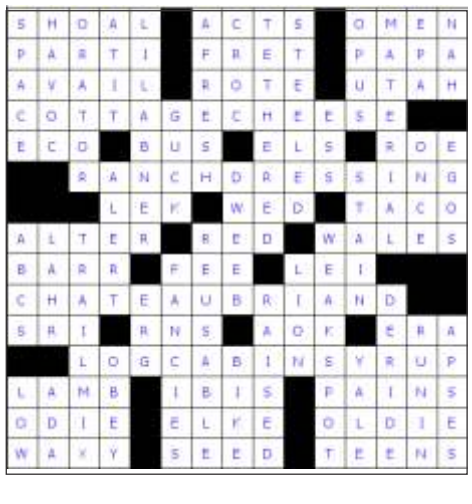

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