

April 2016

# LA BELLA Vita

A Social Publication Exclusively for the Residents of Venetian Bay Town & Country Club



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We are always looking for residents to follow up on leads, find great stories and send us ideas. Let's celebrate the great things happening in our community! No contribution is too small. Please email [LaBellaVita@n2pub.com](mailto:LaBellaVita@n2pub.com) with your pictures, suggestions, or requests.

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## Thank You Contributors:

We would like to thank our content coordinators for helping us highlight Venetian Bay residents.

Thank you David Carson, Kelly Desuza, Stephen Laub and Wendy Tranter for supporting *La Bella Vita*!

### Deadlines for submitting photos or content:

May Issue: April 25

June Issue: May 25



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# Dear Residents,

I'd like to start by thanking the residents who have provided wonderful stories and articles for the first three issues. The magazine is truly a reflection of who you are as a community. I have been able to connect with some of you over coffee, and I am looking forward to meeting more residents in the near future. I appreciate the many kind words and thoughtful suggestions on how to make the magazine even more enjoyable and useful. Please keep the emails and phone calls coming ... I love hearing from you.

As I've mentioned, this publication belongs to you, the residents. Here are a few quick ways you can get involved or simply voice your opinion.

Email your thoughts and suggestions on what you would like to see in the magazine. If you're interested in contributing stories or writing articles, email them to me.

Promote social events that are happening in Venetian Bay. I am happy to publish dates and photos.

Send us your pictures. Is there a new baby in the family, maybe a new pet? Please share holiday pictures, sports photos or simply pictures of the life around Venetian Bay.

On a final note, I would like to personally thank all of our business sponsors who partnered with us to make the magazine free to all residents. Please welcome our new sponsors Amalfi's Italian Grill and Pizzeria, Coastal Shutters, Happy Deli, Laundry Land, Liberty Pest Control and Skip's Garden.

Remember this: *La Bella Vita* would not exist without all of you!

I look forward to meeting each of you at our upcoming neighborhood events!

P.S. If you are going up North for the summer: Please send me your address here and your address where you are going and I will send the magazine to you over the summer.

Happy Reading!  
**Kimberly Anderson**  
Publisher, *La Bella Vita*  
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# Monaco

By N2 Staff Writer, Tracy LaFon

## LUXURY VACATION OF A LIFETIME



Everyone should be treated to the ultimate in luxury at least once in a lifetime, and there is no better place on earth for that than Monaco. While second only to Vatican City in claiming the title of smallest country in the world, there is no doubt that Monaco offers the largest assortment of high-flying vacation extravagance to be found. This year, treat yourself to a vacation fit for royalty in the fairytale land of princes and princesses. A sliver of land nestled between the towering Alps cliffs and the shimmering Mediterranean Sea, the world famous city of Monte Carlo is where jet-setters, celebrities, haute couture and excitement meet. Monaco is accessible only by its bordering neighbor France or its yacht-laden harbors as there is not an airport located in the country; however, there are no boarder checks and

transportation is effortlessly available by water taxi, bus, helicopter, train and easily traveled roads.

Planning your trip around your personal pleasure is the way to go when visiting Monaco. Book for May if you love the world of celebrities and movie magic, as the Cannes Film Festival is the ultimate, high-brow cinematic indulgence. During this time, celebrity sightings are even more common among the land where a Prince romantically courted a young American actress into becoming his Princess, and James Bond roamed in *Casino Royale*.

Speaking of casinos, if the cards or dice call you, prestigious gaming abounds at establishments such as the Casino Monte-Carlo, Monte-Carlo Bay Casino and Casino Café de Paris. Remember to pack your finery as many places, both dining and gaming, have a dress code for the glamorous enjoyment. If speed is one of your pleasures, the ultimate in Formula One racing is Monaco's Grand Prix. The city magnificently dresses out for the royals, celebrities and fans to celebrate this exciting race. One of the most pleasurable ways to experience the race is by booking a cruise that anchors in the harbor and provides transportation to the race, as well as other related celebrations, historical locations, shopping and spas.

Monaco also offers up only the finest in luxurious pampering. After enjoying a day visiting the palace of royalty, hours of shopping, or a night of dining, dancing and gaming, a trip to one of Monaco's spas is a must. Offering everything from Turkish mud-baths to cutting-edge beauty treatments, be prepared to be pampered at La Maison de Beaute' Carita, Margy's, Willow Stream Spa or any one of Monte Carlo's indulgent spas.

Monaco, operating with the euro as its currency, is a pricy indulgence but the experience is worth every penny ... or €0.01. Everyone deserves that unforgettable once-in-a-lifetime experience and there is no doubt that Monaco is the fairytale place that can provide it, so treat yourself and head to the land of ultimate luxury!

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# Venetian Bay Bike Club

## Meet The Members

"There are some people in life that make you laugh a little louder, smile a little bigger and live just a little bit better" ~The Notebook

Venetian Bay resident, Jewels Miglioranzi, is a true advocate for community building. She is outgoing, energetic and committed to bringing the residents of Venetian Bay together. Jewels is the founder of the Venetian Bay Bike Club. This group of ladies and gentlemen meet at Happy Deli on Monday mornings at 9:30 am before riding the beautiful trails inside the community.

What started as a weekly club meeting turned into so much more.

"This is the best support group that anyone could ask for," one said. "We have seen each other through a lot of things." They all nodded.

They meet for coffee, something to eat, a lot of talking, laughs and oh yes, bike riding fun.



**Jewels Miglioranzi**

**Your spouse's name:** Mike Miglioranzi

**What street do you live on?** Venetian Villa Drive

**Favorite Activities?** The Venetian Bay Bike Club, cruising the Caribbean, a good cocktail, volunteering, commu-

nity events, all sports, travel, the beach, Happy Deli -- Love it!, Our Pet Food Drive for NSB SPCA

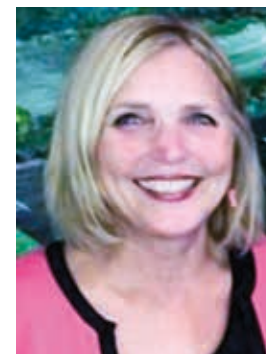
**Where are you originally from?** Cincinnati, Ohio

**How long have you lived in VB?** Since 2007, 12 years

**What is your favorite way to relax?** On a cruise ... what else? Sitting by the pool or at the beach.

**What is your favorite saying?** For every good thing you do God will pay you back

**What is the best part about living in the community?** The people and the beauty of living in Venetian Bay



**Faith Stouffer**

**Your spouse's name:** Jeff Stouffer

**What street do you live on?** Caterina Drive

**Favorite Activities?** Anything outdoors and active ... especially, if it involves water; motorcycles, bicycles, walking, sailing/boating, paddle boarding,

kayaking, water skiing

**Where are you originally from?** Born and raised in Central NY (Elmira and Vestal), spent most of my adult life in the Frederick, MD area.

**How long have you lived in VB?** Since November 2014

**What is your favorite way to relax?** Lying on the deck of a sailboat, at the beach or on a raft in my pool ... with music.

**What is your favorite saying?** "My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor and some style." ~ Maya Angelou

**What is the best part about living in the community?** I do love the many lakes, fountains and trails for walking and biking ... but without a doubt, the best part is the neighbors. Promenade Parke has a reputation for being an interesting, active, fun-loving, any-excuse-for-a-party bunch of people.



**Lori Puglisi**

**Your spouse's name:** John Puglisi

**Favorite Activities?** Cooking and entertaining, playing Mah jongg

**Where are you originally from?** FL

**How long have you lived in VB?** One year

**What is your favorite way to relax?** Face timing & talking with family

**What is your favorite saying?** I got it

**What is the best part about living in the community?** Friendly neighbors



**Debbie Cowden**

**Your spouse's name:** Jim Cowden

**What street do you live on?** Pini Ave.

**Favorite Activities?** Golf, biking, reading, family

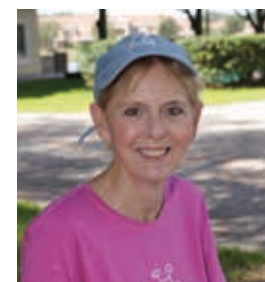
**Where are you originally from?** CT

**How long have you lived in VB?** Four winters

**What is your favorite way to relax?** By the pool

**What is your favorite saying?** Lordy Lou!

**What is the best part about living in the community?** Quiet, lovely homes, proximity to NSB and PO



**Irene Lohman**

**Your spouse's name:** Bob Lohman

**What street do you live on?** Tesoro Circle

**Favorite Activities?** Bicycling, zumba, running



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**Where are you originally from?** New York

**How long have you lived in VB?** one year and four months

**What is your favorite way to relax?** Running around the area enjoying the atmosphere of Venetian Bay

**What is your favorite saying?** Live life to its fullest

**What is the best part about living in the community?** Friendly neighbors and convenient location



**Kathy Cole**

**Your spouse's name:** Steve Cole

**What street do you live on?** Poneta Ave., Arbor Lakes subdivision

**Favorite Activities?** Bike riding, walking and pickle ball

**Where are you originally from?** Cobleskill, N.Y.

**How long have you lived in VB?** two years

**What is your favorite way to relax?** Walking on the beach and checking out Facebook

**What is your favorite saying?** "Are you kidding me?"

**What is the best part about living in the community?** Friends, lots of people to meet, biking trails



**Susan Saxon**

**Your spouse's name:** Jim Saxon

**What street do you live on?** Marisol Dr.

**Favorite Activities?** Biking, gardening, shelling, pickle ball, naps and coffee at Happy Deli

**Where are you originally from?** New Jersey

**How long have you lived in VB?** 12 years (one of the first)

**What is your favorite way to relax?** Anything beach related and TV Binges

**What is your favorite saying?** "I'll do it"

**What is the best part about living in the community?** Trails, people, pets



**Becky Bryan**

**Your spouse's name:** Bill Bryan

**What street do you live on?** Luna Bella Lane

**Favorite Activities?** Biking, reading, being a Nana

**Where are you originally from?** Kentucky

**How long have you lived in VB?** four years

**What is your favorite way to relax?** Wine

**What is your favorite saying?** Live, laugh, love

**What is the best part about living in the community?** Peaceful, fun trails



**Janet Bristow**

**Your spouse's name:** John Bristow

**What street do you live on?** Luna Bella Lane

**Favorite Activities?** Biking, walking, beaching

Daytona Beach

**How long have you lived in VB?** four years

**What is your favorite way to relax?** Biking, walking beaching, babysitting my grand-daughter, Bayley

**What is your favorite saying?** "There is a silver lining in every situation -- Just find it."

**What is the best part about living in the community?** Location, Location, Location.



**Susanne Boswell**

**Your spouse's name:** Robert Boswell

**What street do you live on?** Locanda Circle

**Favorite Activities?** Reading, biking, swimming, line dancing

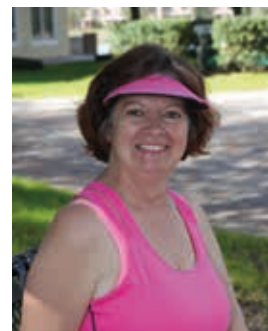
**Where are you originally from?** Michigan

**How long have you lived in VB?** two years

**What is your favorite way to relax?** Read a good book

**What is your favorite saying?** "You think?"

**What is the best part about living in the community?** Friendly people



**Diane Abrams**

**Your spouse's name:** Brian Marcinkiewics

**What street do you live on?** Caterina Drive

**Favorite Activities?** Swimming, reading, walking, shopping, biking, meeting with friends

**Where are you originally from?** Clifton Park, NY (Saratogo Co.)

**How long have you lived in VB?** three years

**What is your favorite way to relax?** Sitting at the beach with a book and a sandwich from Happy Deli

**What is your favorite saying?** "See ya later"

**What is the best part about living in the community?** "The people" We have a neighborhood that feels like a family"



**Marie Bernier**

**Your spouse's name:** David Bernier

**What street do you live on?** Luna Bella Lane

**Favorite Activities?** Line dancing, reading, swimming, bicycling

**Where are you originally from?** Poughkeepsie NY

**How long have you lived in VB?** Five and a half years

**What is your favorite way to relax?** Sitting at the beach

**What is your favorite saying?** Go about your day

**What is the best part about living in the community?** The People. It's Paradise.



**Nick Bernier**

**Favorite Activities?** Biking

**Where are you originally from?** Highland, NY

**How long have you lived in NSB?** one year

**What is your favorite way to relax?** Pool side

**What is your favorite saying?** Life's too short so get over it







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**35  
39**



## Tuscany Reserve Boulevard

Take a look at this Lakefront and Estate Style home located in a gated portion of this prestigious golf community of Tuscany Reserve within Venetian Bay. This home is complimented by top of the line appliances and true dark wood custom cabinets and granite counters. The captivating views of the lake as you enter the home looking over your covered pool are amazing. This home is surrounded by a lushly landscaped yard with no expense spared. Just a few of the upgrades and features include, a true three-car garage, rock front, pavers on the drive and walkways, fenced back yard, pool screen enclosure, top-of-the-line stainless steel appliances, recessed lighting, custom window treatments, triple crown molding throughout.



Would you like to have your home or a special room(s) featured in an upcoming issue or would you like to nominate one of your neighbors? Then send an email to [LaBellaVita@n2pub.com](mailto:LaBellaVita@n2pub.com).



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# Meet Kolbe

the German Miniature Schnauzer

**Any funny stories?** Rob woke up one morning not long ago to someone breathing in his face and snoring. Kolbe's entire body was hidden under the covers with only his head lying on Rob's pillow.

**How spoiled is your pet?** He's pretty spoiled. We allow him to do things we never would have allowed our children to do. He doesn't beg at the table or have potty accidents but he loves to tear apart his squeaky toys to get to the noise.

**What else should we know about your pet and/or how your pet has enriched your home/family?** A day doesn't go by that we don't appreciate him. He's made my husband a different person with the love and laughter he's created. He's made us both extremely happy.



Do you have a pet and would like to share his/her story? Then email [LaBellaVita@n2pub.com](mailto:LaBellaVita@n2pub.com) to have them featured in the next available issue! Dogs, cats, horses, fish and any other type of animals are welcome!



Submitted By Resident **Donna O. Colby**  
Edited By **J.R. Anderson**

**Family member names:** Robert G. and Donna O. Colby (Papa and Nana for the grandchildren and other family dogs)

**Pet's name:** Kolbe

**Type of animal/breed:** Kolbe is a German Miniature Schnauzer dog

**Male or female:** Male (Neutered)

**Pet's age:** Kolbe turned three on Valentine's Day -- 2/14/2013

**Where/why did you get your pet?** We didn't want to have a dog while we worked because he would be alone all day. We planned to get a dog when we retired, but we had conditions that had to be met. My children and grandchildren have allergies and had to have a hypoallergenic dog. Miniature Schnauzers met the condition and do not shed. Rob liked the Miniature Schnauzer's muscle structure and size so we pursued finding a puppy. Rob's father was a large-animal veterinarian in Michigan, but Rob had very little experience with a dog as a pet. I decided I had to let him be more involved in the selection. I found a breeder with four newborn male puppies. Kolbe, named before he was chosen, was the runt of the litter but had the best markings. Rob reached over all of his brothers, scooped him up and put him on his lap -- it was all over. We had to wait another month to pick him up but he came home as Kolbe Colby.

**Is there a story behind its name?** Rob's family migrated from Germany to Michigan in the 1930's becoming farmers. Rob's grandfather changed the last name from Kolbe to Colby to sound more English during a time when Germans were not well-liked in the states.

**Anything special or unusual about them (talents/quirks)?** He's very smart and learns quickly. He loves to lie on the back of the sofa or loveseat and goes to bed at exactly 8:00 every night. Even though he has his own fenced-in backyard, he won't release anything until he's walked every morning. He basically listens and can sit, shake, stay or go down to the floor on command.

**What do you like best about your pet?** He is statuesque and an excellent example of the breed. We don't need a burglar alarm as long as he's home. He loves us and is great company.



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healthy living

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## Faith Stouffer



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The biggest challenges we face seem colossal when we have to face them alone. To break old, unhealthy habits and start new, healthy ones, you need a champion, a mentor, a friend. That's me.

Did you ever wake up in the morning, look at yourself in the mirror and say, "Yikes! You are out of control!"? That was me, Faith Stouffer. For most of my life, I had been able to maintain a reasonably healthy weight but as I aged, the combination of a slower metabolism, insufficient activity and a number of poor eating habits had really taken their toll. Over the years, I had lost the same 20-25 pounds over and over again, always heading off to Weight Watchers or the "diet of the month" whenever the scale hit "that number." Each time I would lose the weight but each time the pounds eventually came back and, unfortunately, they usually brought some unwanted friends with them! I was also stressed out much of the time, not sleeping well and feeling stuck in a career that I no longer enjoyed. I knew in my heart that there had to be something else I was meant to do - something with more purpose. Along came my mentor -- someone who discovered this comprehensive approach for creating Optimal Health and shared it with me - and changed my life. By learning and practicing the Habits of Health, I lost over 30 pounds, freed myself of chronic fatigue and issues related to inflammation, and now feel I have been given the gift of years of quality life with my husband, family and friends. I am still on my own journey to "Optimal Health" but as someone who has already radically transformed my health, I am excited to help others do the same! With a healthy eating program, the Habits of Health System and an amazing community of support, I'll be your guide and partner to help you on your journey to create a lifetime of Optimal Health. If you're prepared to do the work and are willing to master the life skills necessary in creating Optimal Health, you really can take back your life and create the life you desire ... and I'll show you how. -- Faith Stouffer

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resident recipe



## GREEK LEMON CHICKEN SALAD

Recommended By Resident Faith Stouffer

- 1 cup raw cucumber, with peel
- 1 cup raw red peppers
- 1 cup raw tomatoes
- 8 black olives
- 1 pound chicken breast, boneless, skinless (raw)
- 2 tablespoon raw onion
- 1 teaspoon olive oil
- 2 tablespoon parsley
- 1 clove garlic
- 4 teaspoon lemon or lime juice

### PREPARATION:

Preheat grill to medium-high heat. Place chicken on grill when heated and cook about 5 minutes on each side, or until chicken is thoroughly cooked and no longer pink. Cut chicken into slices.

In a serving bowl, combine parsley, olives, and garlic. Whisk in 4 tsp lemon juice and 1 tsp olive oil. Add cucumber, bell pepper, tomato, and onion. Toss to coat ingredients with dressing. Add up to 1 tsp more of lemon juice to taste.

Split salad into two servings and place 6 oz chicken on top each salad.

One Serving Provides: 1 Leaner, 3 Green, 1 Healthy Fat and 2-1/2 Condiments



Would you like to have your favorite family recipe featured in the neighborhood publication? We are looking for anyone who has a good recipe to share! For more information, please email [LaBellaVita@n2pub.com](mailto:LaBellaVita@n2pub.com).

business spotlight



MEET OWNER LLOYD GOULD



# The Happy Deli

**Your name:** Lloyd Gould

**Your position:** Owner/Chef

**Company name:** The Happy Deli

**Website:** [www.thehappydeli.com](http://www.thehappydeli.com)

**Phone number:** (386) 410-3776

**Business address:** 424 Luna Bella Lane, New Smyrna Beach, FL 32168

**Industry:** Restaurant

**How many people does the company employ?** Eight

**How long has it been in business?** Since July 2015

**Describe what your company does:** Deli service, catering, wine and craft beer

**Anything extraordinary/unique that your company does?** Everything is made fresh

**How did you decide on this industry (events that led up to where you are now, where you went to school, etc.)?** 25 years' experience in the restaurant industry

**Where did you grow up?** Boston, then moved to Key West for 20 years before moving here.

**What are your hobbies/interests?** Golf

**What else should we know about you, your family, or your business?** My wife, son and I moved here because we love this community and are very excited to be here.

**Business contact information (phone, address, website, email, etc.):**

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MEET

# Donna O. Colby

## venetian bay artist spotlight

Edited By J.R. Anderson

Donna was born in Toronto, Canada. Her parents moved to the United States when she was just an infant. Although educated solely in the US, she spent her summers at the family cottage on an island in Georgian Bay, Canada, a trip that included a seventeen-mile boat ride from the mainland. Her various exposures to extraordinary landscapes influenced her ability to observe nature as an artist.

She wasn't aware of her talent until her parents praised her for her work in a junior high school art class, where she had discovered a love for drawing, painting and sculpting — and would spend the next sixty years practicing her craft.

Although she considers herself self-taught, she attended workshops with local artists in Michigan

-- Delores DeMeres, Rodney Landsman and the Bloomfield Art Association, painting mainly in oil. In the mid-seventies, she placed first with "House by the Sea" in a juried competition. Her early works were undocumented and painted under the last name Ruby. Throughout the years, she found enjoyment in other media -- oil, acrylic, watercolor, colored pencil, graphite, charcoal, pastels and clay sculpture. In 2008, she studied under Irena Smulevitch, a renowned Russian watercolorist, and placed second with "Coco-nuts" at the Frederick Community College juried competition in Maryland.

Donna's love for art appears to run in the family. Her mother, Maynie E. Thorne, was an artist by hobby. Additionally, her granddaughter, Shae Cameron Russell, a high school senior, has been accepted to the Art Institute of Chicago and Savannah College of Art and Design on several scholarships -- she recently

won two Gold Key awards (the highest) in the Scholastic Regional art competition, in addition to an honorable mention. Her work is on display at the College for Creative Studies in Detroit and will be entered into the National competition, carrying on her family's legacy of artistic achievement.

Donna took an online Wordpress course in 2013 and developed a website to introduce her artwork to the public (dotcolby.wordpress.com). She vowed to do nothing but paint when she retired. Although she made a living as a software instructor, she has sold several pieces over the years ... her most recent paintings have been for pleasure. She is now retired, living in the Marisol neighborhood of Venetian Bay, New Smyrna Beach, Florida, for just over a year. When asked what advice she could offer to the residents of her neighborhood, she replied, "Anyone can draw ... provided they have the patience and desire to learn."





## GOT INSURANCE?

### Street Legal Golf Cart Insurance

Submitted By **Chase Herbig**  
 Edited By **J.R. Anderson**

#### PART I: THE NEW ECO FRIENDLY TRANSPORTATION

Golf Carts such as EZGO and Club Car have become the Eco friendly transportation of the golf course and for years they have been converted to drive on our roadways with some limitations -- they are the primary carts being converted to comply with the Department of Transportation State laws. The carts are defined as "street legal or a LSV (limited speed vehicle)." To meet the LSV requirements, the cart must be converted to include windshield wipers, horn, turn signals, seat belts, headlights, large rear reflective triangle and so on. The company that converts the carts

must have each one inspected and meet the DOT requirements for street legal certification. Another company that produces street legal carts is Global Electric Motorcars (GEM), now owned by Polaris. The GEM personal-use carts typically come from the factory already street legal.

#### WHAT'S THE DIFFERENCE IN THE EZGO OR CLUB CAR AND THE GEM?

Other than some mechanical differences, the GEM has limitations for extensive customization and it is a front-wheel-drive vehicle. The EZGO is the most popular cart customized to achieve an array of looks and functionalities such as custom wheels, dash boards, steering wheel, headlights and exotic skin seats. They can be jacked-up for off-road use and/or enhanced by the installation of sound systems and so much more. In most cases, you can also choose electric or gas, which is a matter of preference. There are also other conversion companies that offer carts with replicate body styles -- such as a miniature Hummer, '57 Chevy and roadsters, like the California Roader. The cost to customize an EZGO varies significantly, depending on the amount of customization desired.

I have personally owned both the EZGO and GEM and both have their distinct differences but they are equally fun. The GEM is front-wheel-drive and does not like soft beach sand or too much off-road terrain but it is a great cart for transportation. If you want to go off-road and need the height or need to run in soft sand, then the rear-wheel-drive custom cart EZGO would be the way to go. The specialty roadsters and other body styles are also expensive but aesthetically pleasing.

Driving LSVs requires a high level of defensive driving skills, since they have limited speed and weigh much less than cars. LSVs are restricted to roadways that do not exceed posted 35 mph, which are commonplace around most private communities, NSB Beachside Island and Coronado Island.

Please look for Part II: Insurance requirements for golf carts and street legal (LSV) carts, including safety tips.

You may contact **HIG** anytime for insurance rates or advise. We have two companies right here in NSB with plenty inventory to help you with your purchase. **Paradise Power Sports:** (920 E. 3rd Ave, NSB • 386.402.8991) bcsirois@gmail.com. **Gulf Atlantic Vehicles:** (3298 Pioneer Trail NSB • 386.427.9778) [gavgolfcar@gmail.com](mailto:gavgolfcar@gmail.com)

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Please contact us to make arrangements for your first Kid's or Couple's Movie Review. Our goal is to feature one to two movies per month. Please let us know if you have any questions or are interested in participating. Parental approval is required for the Kid's Movie Review.

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financial fitness

# FINANCIAL PLANNING AT EVERY LIFE STAGE

By David Carson

Just like there are four seasons in a year, there are different seasons of financial planning during your lifetime. Financial planning can help you gain a better understanding of where you are at financially, how to prepare for challenges that may be ahead, and how to plan for where you want to go.

Of course, every situation is unique, including the age and circumstances under which you begin implementing a financial strategy. And what suits you at age 25 is typically different from what meets your needs at age 55.

In a nutshell, the stages include:

- **Building assets** — At the beginning of your career, your financial focus is typically on accumulating your assets. Your ability to earn income may be your most valuable asset, so investing in your career is critical. It's also important to establish an emergency fund, build your personal savings and pay off student loans.
- **Investing for the future** — When you grow more successful financially, you will increase your discretionary income. During this stage, you'll start planning and saving for future goals, such as a child's college education and/or a comfortable retirement. Make sure you have a well-balanced and tax-diversified portfolio to provide potential growth opportunities.
- **Planning for retirement** — As you near retirement, planning for it often becomes your financial priority. Begin by thinking about your retirement goals and dreams. Then, create a detailed plan that will help you get there. You'll want to make sure you have the flexibility to take income in tax-efficient ways that will enable you to continue your lifestyle and be prepared for the unexpected in retirement.
- **Generating retirement income** — Once it's time to enter retirement, begin implementing your retirement plan and enjoying the assets you've accumulated. After a few months, reevaluate your plan and make adjustments so you stay on track.
- **Leaving a legacy** — As you become older and more financially secure, leaving a legacy becomes paramount. Legacy is about the impact you'll make on people, charities and causes that are important to you. It's also about making sure you have the right beneficiaries in place to protect your assets.

Of course, there is some overlap in each of these stages. For example, you may take steps to get the right protection in place while laying a foundation to grow your assets. Or you may take retirement income while planning ways to transfer your wealth.

Regardless of the stage you're in, it's important to make sure that your legal and financial documents are properly structured to ensure the most efficient and effective transfer of your assets — including property, personal belongings and investments — in the event of your death. Doing so can give you the added peace of mind that comes from knowing your family is as financially stable no matter what happens.



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sponsor of the month

# At Your Service Carpet Cleaning

By Owner Steve Kuehler

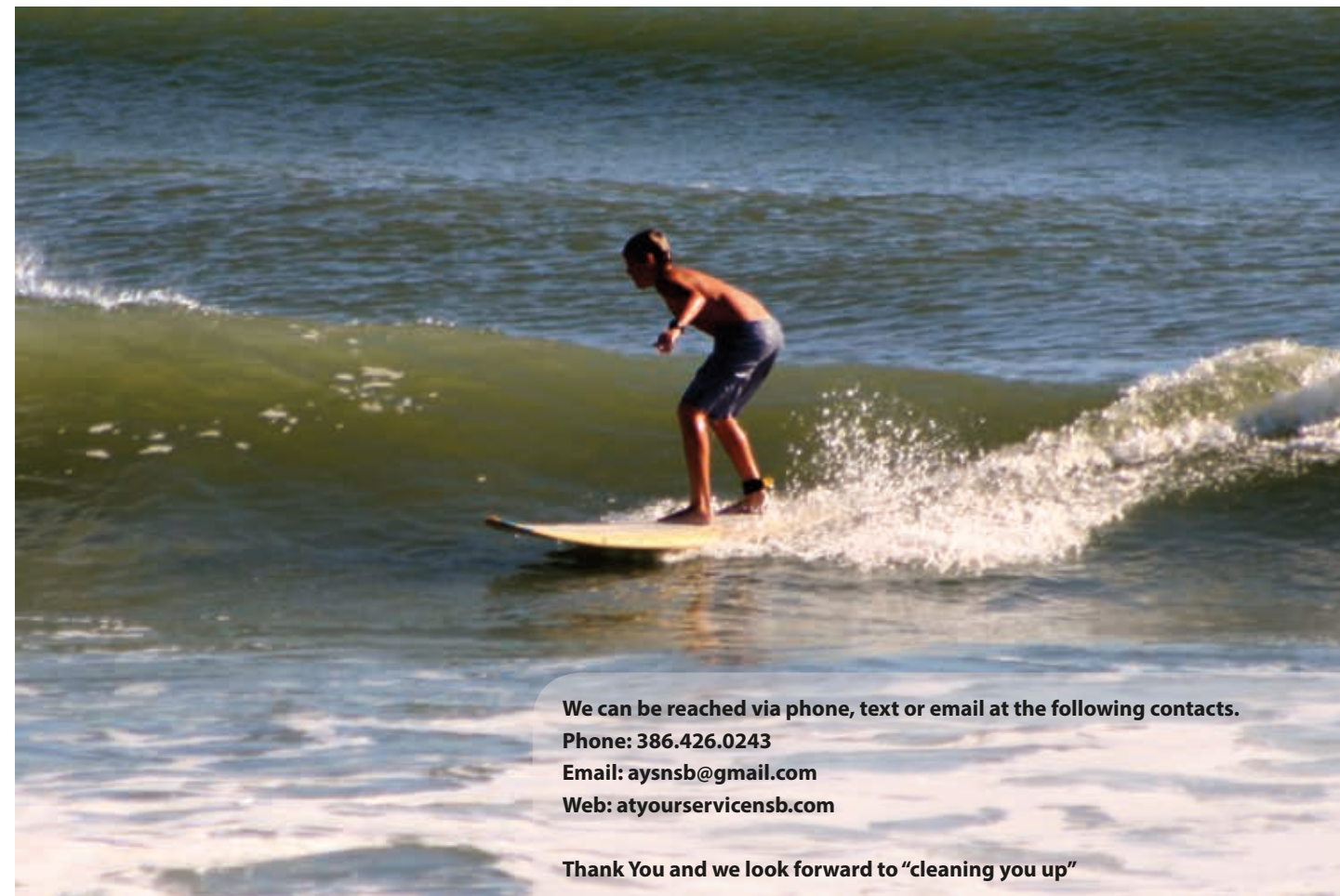


My family moved to Central Florida in 1971 to take advantage of the opportunities being created by the opening of Disney World. My Dad was a banker and my Mom worked part-time while raising my brother and me. We visited New Smyrna Beach every weekend and I knew it was where I wanted to live after attending UCF. I moved to the area in 1991 and have lived here since. I know have three kids all raised in town (two in college, one at NSB HS).

After working in "Corporate America" for 27 years, I decided it was time to work for myself in the city I love. I acquired "At Your Service" in October of 2014. I worked daily for three months with the gentleman who owned the company for 24 years to get a true apprenticeship of the business.

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# Coastal Shutters

I received my first copy of *La Bella Vita Magazine* and I immediately thought of Julie at Coastal Shutters. She was so helpful and knowledgeable of what I needed. She was prompt and when it came time to install my purchases, her staff that came to install was courteous, prompt and truly professional. I do not like to recommend someone for a job unless I was completely satisfied myself. I have recommended her several times and all have been very happy. She carries the latest in design and keeps up with all the trends.

Resident,  
Judy Bridges



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Address	Neighborhood	List Price	DOM	Beds	Baths	SqFt	Parking	Year Built
263 Portofino Blvd	Portofino Estates	\$1,000,000	113	4	3	3,872	4 car	2008
252 Portofino Blvd	Portofino Estates	\$595,000	65	4	3	2,617	3 car	2015
3558 Grande Tuscany Way	Tuscany Reserve	\$477,000	138	4	3	2,892	2 car	2005
3335 W Locanda Cir	Venetian Bay	\$409,900	94	4	3	3,261	3 car	2014
652 Marisol Dr	Venetian Bay	\$399,000	61	3	2	2,129	3 car	2008
489 Luna Bella Ln	Venetian Bay	\$339,900	35	4	3	3,262	2 car	2007
325 Tosca St	Venetian Bay	\$314,900	63	4	3	3,158	2 car	2012
3349 Velona Ave	Venetian Bay	\$314,900	121	3	2	3,042	2 car	2007
3602 Maribella Dr	Venetian Bay	\$310,000	36	3	2	2,079	2 car	2005
465 Venetian Villa Dr	Venetian Bay	\$309,000	182	4	3	3,126	2 car	2005
3365 Stefano St	Venetian Bay	\$278,999	88	3	1	2,184	1 car	2006
450 Venetian Villa Dr	Venetian Bay	\$263,998	154	1	0	2,265	0 car	2004
3370 Tuscano Ave	Venetian Bay	\$235,000	181	4	2	2,180	2 car	2012
3326 Tuscano Ave	Venetian Bay	\$229,900	94	4	2	1,662	2 car	2012
3365 Tuscano Ave	Venetian Bay	\$229,000	122	4	2	1,660	2 car	2013
3450 Velona Ave	Venetian Bay	\$224,900	93	4	2	2,205	2 car	2011

# Pictures

- WE LOVE PICTURES!!!

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