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The Residents of Venetian Bay
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 with your pictures, suggestions, or requests.

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publisher's note

Welcome to the May issue of La Bella Vita



The Publisher

First I'd like to send a big thank you to our sponsors. We are only able to offer this high quality publication to you completely free because of the businesses that pay to support the publication - our advertising sponsors. Our staff meets personally with each of these businesses to ensure that they are reputable and customer service-oriented. Not all businesses pass our "litmus" test, however, the ones we have chosen to allow into *La Bella*

Vita want the opportunity to work more closely within our community and understand that word of mouth will play a large part in their success. So they are committed to providing good products and services.

Most of these businesses are locally owned and operated, many are giving back to the community in ways seen and unseen and some are even owned by your neighbors. The best way to thank them for supporting the neighborhood and our publication is to give them a chance to earn your business. As you spruce up your home and property this spring, please keep our advertisers in mind and let them know you see them in *La Bella Vita*!

And also please remember that this newsletter is for our residents and by our residents, so your participation is vital to continuing a publication that strengthens our community. Please reach out to us if you would like us to feature your family, kids, pets, business, volunteerism or any interesting story. Only together can we continue with the high quality publication, you all love.

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:

July Issue: May 25

August Issue: June 25



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Mr. Wonderful



Robert Portano & Jim Paytas



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Susan Cardilla & Lou Tenner

2016

Promenade Parke Power Squadron Regatta

Photography by Dorian Anderson

Saturday March 19, 2016 | 11 am – 2 pm

Winners: Paytas Cup Award Robert Portano, First Place Randy Brands, Second Place Bill Lemon, Third Place Skip Bednarczyk

Welcome Remarks from Race Chairman Vince D'Angelo
 Presentation of Colors Commodore Emeritus Little Al Fabrizio
 Blessing of the Fleet PPPS Chaplin Rev. Cooley
 Pledge to the Flag Commodore Gunna Bachman
 National Anthem Mr. Gary Buckels
 Rules Chairman Captain Phil Hall
 Gang Race for "The Paytas Cup"
 Awards Presentation Commodore Gunna
 Event Security Noah "Mr. Wonderful"

Best Costume
 Suzanne Cooley
 Adenia Seely

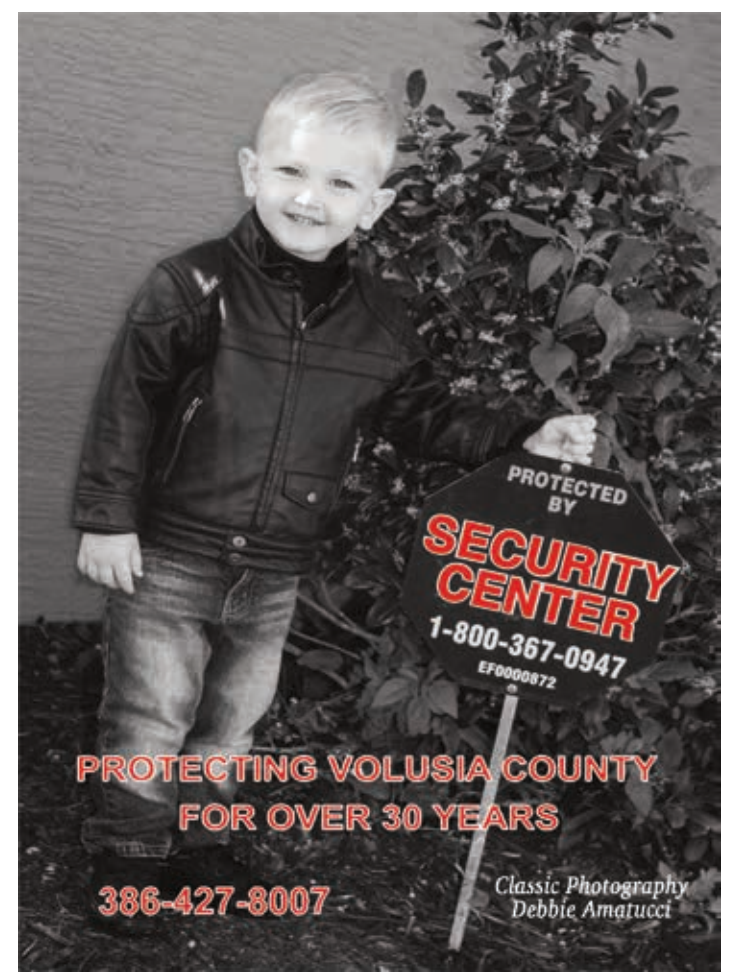
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Would you like to have your home or a special room(s) featured in an upcoming issue or would you like to nominate one of your neighbors? Then send an email to LaBellaVita@n2pub.com.



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Meet The DeLieto Family

family spotlight

Peter and Lee DeLieto, retired and originally from Connecticut, have been married for 46 years and have lived in Florida since 1972. Having frequented New Smyrna Beach for years, they decided to retire here. Although never blessed with children, Lee would get a pet whenever the motherly itch struck, therefore, a family of animals ensued.

Chico is an 18-year-old blue-fronted Amazon parrot, of which the sex is undetermined, however, according to Pete, Chico's 200-word vocabulary and tendency to sound like Lee has him convinced "she's" a female. Bandit, the alpha cockapoo, has been a DeLieto since puppyhood -- he is loved like a son, bad habits and all. Willow, a golden doodle and, known couch potato, must sleep with her head on a pillow — hence the nickname, "Willow the

Pillow." Last, and certainly not least, is Mr. Wilson, a Tennessee Walker and Lee's 12th horse, who dutifully takes care of her on the trails and during rides at Doris Leeper Park, when he's not boarded by Dr. Aline Bowers, DDS.

The DeLietos are some of Promenade Parke's most active residents. Lee hosts various "dine-out" dinners for the neighborhood and enjoys playing cards, mahjong, tennis, golf and Pickleball (a sport that combines aspects of badminton, tennis and ping-pong). Pete enjoys yard work, driving his Corvette and Harley, and playing golf and Pickleball, as well.

Having resided at 3419 Tesoro Circle for two years now, Pete and Lee — not to mention their furry kids — are very pleased: "We have thoroughly enjoyed living in Venetian Bay and would recommend this very active neighborhood to all."



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Home Of Lou & Stacey Basenese
Photography By Dorian Anderson

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Venetian Bay United Methodist Church

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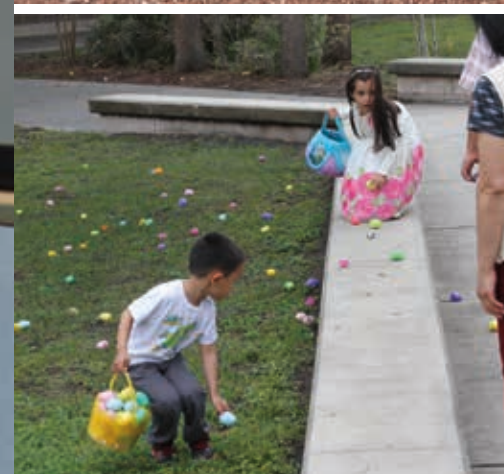
Resurrection Sunday, March 27, 2016

Rev. Rebecca Hyvonen / Myvbay.org / Photography by Dorian Anderson

Thank you to Chuck and Sharon Fast who gave the beautiful lilies in memory of their daughter, Kim.

Hershey's Ice Cream Store for the "free scoop of ice cream" coupons that some fortunate children found in their eggs

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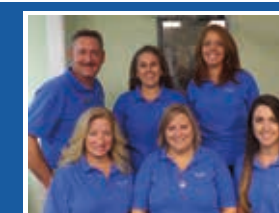
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golfer of the month



MEET CARLENE ANTHONY

Name: Carlene Anthony

What section of the neighborhood do you live in and how long have you lived in the neighborhood? I've lived in Parkside South for about six years

Where did you grow up? Akron, Ohio

How long have you been playing golf? Off and on 34 years

What is your favorite golf pro/teacher/mentor's name? When I first started playing, I liked Freddie Couples, as he was and still is such a nice gentleman.

Who do you idolize in the sport? Now, Jordan Spieth

How often do you normally practice? I have to admit I do not practice like I should, I just play.

Are you on a team? Venetian Bay's Women Golf Association and Executive Women's Golf Association (EWGA)

Have you met a famous Golf Pro before? No

Have you traveled anywhere outside the state to play golf? Yes, I lived in Bermuda two and a half years and we played at Belmont Hills Golf Club and St. George's Golf Club. More recently on vacation, I played in Maui, Hawaii, at Kaanapali and Kapalua and I also played at St. Simon, Georgia, with Executive Women's Golf Association (EWGA).

What awards or honors have you won?

- 2013 EWGA Highway Series, Third Place
- 2013 EWGA North Florida & Southeast District Semi-Final Championship, Third Place, Fourth Flight, Low Gross
- 2014 EWGA Regional Qualifier, Second place
- 2014 EWGA Daytona Beach Chapter Championship, First Place Scramble Team, Low Gross

What have you learned from participating in this sport? Most of the women I've played with are just out there for fun and exercise -- we enjoy the new friendships we have made.

What is your favorite golf moment? I just became a member of the 2 Club on the 17th hole at River Bend. You have to get a birdie playing in competition.

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PART II:

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STREET-LEGAL CART INSURANCE

A Florida registered, street-legal cart is required to comply with Florida insurance laws, just as any other street-legal personal vehicle. The minimum coverage required for a registered vehicle is Personal Injury Protection/No Fault (PIP) and Property Damage (PD) coverage, at \$10,000 each. "No fault" means, regardless of fault of an accident, you will have available medical coverage up to the limit of your policy and paid under your own policy.

Since drivers are only required to carry PIP and PD, it is important that you consider carrying Uninsured Motorist/Under-insured Motorist (UM) coverage. This coverage is necessary to protect yourself from injuries caused by an under-insured or uninsured driver. If a driver has the minimum required coverage and causes you major bodily harm, then your UM coverage would be available, along with your private health insurance. In my opinion, carry as much Uninsured Motorist Coverage as you can afford. Also, if a driver damages your vehicle and causes over \$10,000 property damage, then your insurance will activate, provided you have adequate collision coverage. However, your cart insurance is primary, and your carrier will typically subrogate against the at-fault driver's insurance carrier.

Auto insurance offers many coverage options: Bodily Injury and Property Damage; Medical Payments, regardless of fault; Under/Uninsured Motorist; Physical Damage, under Comprehensive or Collision; Towing and Labor; Roadside Assistance; Rental Car Reimbursement; and much more.

NON-STREET-LEGAL GOLF CARTS

Golf carts are primarily used on a golf course, but some are also used for personal use, such as for transportation within your private community or around your property. Such golf carts are not considered motor vehicles, would not be registered, and are not intended to be used on public roads. Most insurance carriers may extend some protection under their homeowner policy, but you can also purchase insurance under a recreational policy. Read your policy to make sure it is endorsed and that you have adequate protection to cover you or the driver. Physical damage is also an option to consider for theft or other damage to your golf cart.

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How many people do you employ? Collado Real Estate has 80 active agents and 25 referral agents. Collado Real Estate started in 2007 although Pat Collado has been a full time real estate agent since 1998.

What prompted you to start your own business?

As real estate agents, we are independent contractors, but must work actively under a brokerage firm. It's easier to have no other boss than ethics and the Florida Real Estate Commission. Personally, I didn't like the colors and logos of any other real estate company and I did not want to be with a national franchise real estate company; and so, Collado Real Estate evolved.

Can you describe what your company does?

Collado Real Estate currently lists, sells and manages commercial and residential homes, land and condos, as well as consults with construction companies.

Is there anything extraordinary/unique that your company does?

All of our realtor and broker associates are always happy. We have many business professionals who are highly educated and love real estate as a career. It is said that success is directly in proportion to the quality of relationships and employees. Our realtor and broker associates are all exceptional professionals.

Given your business expertise and nature of what you do, what advice would you offer?

When you as a seller are ready to sell, treat this transaction as an important one. I have personally sold over 1000 homes. Often sellers just look at the commission amount that has to be paid. I have the knowledge and expertise of an Ivy League education in Busi-

ness and Marketing plus thousands of hours of experience and a proven #1 position as the local sales leader over the last 17 years. I have sellers who come to me after a bad experience somewhere else and I love helping them with their goals of a successful, easy selling transition at a premium sales price at Collado Real Estate.

How did you decide on this industry? I graduated from Pennsylvania State University where I worked my way through school by restaurant waitressing and working in a steel fabrication company. I can take food orders and serve ... I can work most of the equipment in a steel fabrication company, including welding a smooth bead or running a forklift or using pneumatic tools. I know what it's like to walk a mile to school to attend college classes when the temperature is 10 degrees and there's a foot of snow to trudge through. I know what it's like to budget a teabag to last for two cups of two cents hot water.

When I found myself divorced with two small children, selling real estate seemed like the only job where, if my children were sick, I could still have them with me. In the beginning, I was scared. I'd worked before and was able to make a successful living but I was not single with two small children. I had a Town and Country minivan with about 100,000 miles on it. It was tough! I

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couldn't pay my property taxes the first year. I had faith that if I worked hard it could only get better.

Often my children were with me when I showed property or held open houses. They were good helpers. So, real estate sales was the only career that I felt I could do as a single mother where I could be successful after a divorce set-back; where I could refocus my goals. I just wanted to be able to care for my children and myself and to be able to save and invest a little money for retirement.

What are your hobbies and interests? I love to work and help other people. Other than that, my interests are mostly domestic. Cooking, baking, sewing and gardening are all relaxing.

What else should we know about your family or business? I am single. I have two adult children -- Gabrielle and Max, both licensed real estate agents. I do not consider myself to be special. I just want to do what is right all of the time and to be responsible to those who have entrusted me to help them. For me, the process of real estate is second nature. When someone asks me sincerely for my help, then I want to do my best.

Four real estate companies were interviewed to be the real estate company to represent Venetian Bay. It is a huge responsibility and it is a financial obligation to do a complete build out. I made the commitment because of a request for help. I look at Venetian Bay as a classy, upscale, manicured community that I am proud to be a part of on a daily work schedule. I am so excited that we have our very successful, friendly neighbors, Happy Deli and the forthcoming spa. I'm especially excited about Jim and Katie's Spa. Our Venetian Bay realtors can come to work early at the Collado Real Estate office and have coffee and eggs at Happy Deli,

then work in the office all day, and at the end of the day, go next door and relax with a massage at The Spa at Venetian Bay.

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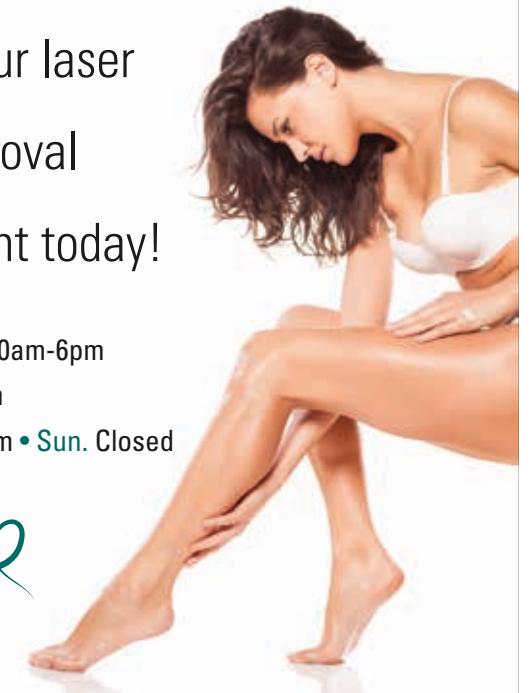
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Faith Stouffer

We all know that it's important to exercise on a regular basis*. Exercise is a key factor in improved heart health, weight management, better sleep, improved mood, increased energy, longevity and much more. So why do so many of us struggle to do something that we know is incredibly good for us? Creating a workout plan and sticking to it can be difficult if we don't have accountability. Exercising alone can also feel boring and at times, even isolating. The solution? Create a fitness community!

Exercising with friends is fun! Exercising with like-minded people, who are also working toward optimal health, is motivating. When we create a plan and carve out time to exercise together, we are motivated and held accountable. Exercising with others also creates opportunities to try things that we otherwise might not have. Your fitness community may introduce you to ways of exercising that you have never heard of or haven't felt comfortable trying. This type of community and support encourages us to show up, push harder and reach our goals! Find a group of friends or fitness enthusiasts and begin building a community that will work toward creating optimal health together.

*Exercise is not recommended at the beginning of the weight loss phase of our program. Please check with your health coach.

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Deciding When To Claim Social Security

By Resident **David Carson**

Many Americans anticipate Social Security will help fund their retirement lifestyle. However, choosing when to claim may have implications on how much your monthly benefit will be. This is particularly true for married couples. Having a claiming strategy can ensure that you claim the benefit that's best for you.

Earlier may not be better

Individuals can begin claiming Social Security benefits as early as age 62 or as late as 70. To qualify for what is considered the "full" benefit amount, baby boomers need to be at least 66 (even older for those born in 1955 or later). However, you earn a higher monthly benefit the longer you delay.

To determine when to start benefits, consider:

Longer life expectancies—Social Security pays benefits no

matter how long you live, but personal savings could be strained if you spend decades in retirement.

Earnings limit that apply if you continue to work—If you receive Social Security prior to age 66 while working, earnings from wages might reduce the benefits you can keep at that time.

Other assets you have available to fill any income gaps before you begin collecting Social Security—This includes savings and wages earned from work. If you are lacking other funding sources, you may need to begin collecting Social Security earlier to meet lifestyle expenses.

SPOUSES SHOULD PLAN TOGETHER

For married couples, each spouse who is eligible for benefits can choose when they want to begin collecting Social Security. Generally speaking, the higher income earner will likely receive a higher Social Security benefit, and should delay claiming benefits as long as possible. This is because if that person passes away, the surviving spouse can claim the deceased spouse's higher benefit in place of his or her own. A person reaching full retirement age can choose to "file and suspend," a way of informing Social Security that you are able to claim benefits, but choose not to until a later date.

For a time, the law allowed one spouse to file and suspend benefits while a second spouse could begin collecting a spousal benefit. The second spouse could also implement a strategy known as a "restricted application," delaying his or her own benefits until later in life, but in the meantime collecting the spousal benefit. Later, the second spouse could choose to collect a higher, personal benefit in place of the spousal benefit.

Important changes were implemented in 2015 that affect these strategies: When a person born after April 30, 1950, chooses to "file and suspend" (delaying their own benefits), the spouse will be restricted from collecting spousal benefits until the primary earner begins to collect as well. The new law will also do away with the ability of the second spouse to file a "restricted application" if they were born after January 1, 1954, so this person must choose either a benefit based on his or her own earnings or a spousal benefit, but not a combination of both.

It is also critical to determine how Social Security benefits fit into your overall retirement income strategy. Be sure to integrate your timing decisions with other aspects of your retirement plan.



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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 Tusciano Ave	Venetian Bay	\$235,000	181	4	2	2,180	2 car	2012
3326 Tusciano Ave	Venetian Bay	\$229,900	94	4	2	1,662	2 car	2012
3365 Tusciano Ave	Venetian Bay	\$229,000	122	4	2	1,660	2 car	2013
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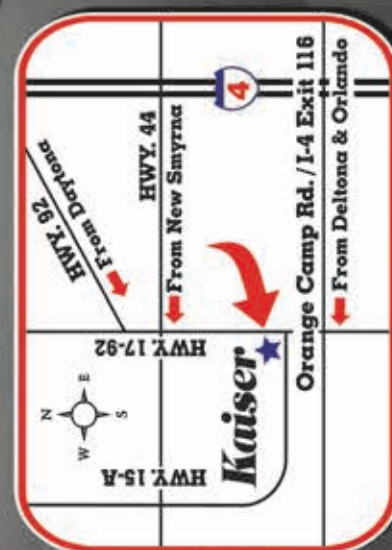
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