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FEBRUARY 2017

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 City Commissioner - jreiker@cityofnsb.com
 City Commissioner - jsachs@cityofnsb.com
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AREA DIRECTOR

Kimberly Anderson
 (386) 453-1906
 Kimberly.Anderson@n2pub.com

EDITOR

J.R. Anderson

CONTRIBUTING PHOTOGRAPHERS

Debbie Amatucci *Classic Photography*

DIRECTOR OF ADVERTISING & DESIGN

Dorian Anderson

DESIGN TEAM

N2 Publishing Design Team

CONTENT CONTRIBUTORS

David Carson
 Kelly DeSuza
 Dr. Samira & Vartan Karakossian
 Stephen Laub
 Faith Stouffer

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resident recipe

Submitted By Resident Faith Stouffer

baked *Berry Oatmeal*

PREP TIME: 10 mins | COOK TIME: 15 mins
TOTAL TIME: 25 mins

Healthy, delicious, and filling! This baked oatmeal is chock full of berries, pecans, and the perfect amount of sweetness.

Author: Apple of My Eye

Serves: 6

INGREDIENTS:

Dry Mixture

- 2 cups quick-cook oats (see notes on quick-cook vs. rolled)
- 1 tsp baking powder
- 1 tsp cinnamon
- ¼ tsp salt
- ½ cup packed brown sugar

Wet Mixture:

- 2 cups nonfat milk
- 2 eggs
- ½ tbsp vanilla extract
- 3 tbsps honey
- 1½ tbsps melted butter
- 2 cups frozen mixed berries
- ¼ cup pecans, separated

INSTRUCTIONS:

- Preheat oven to 375 degrees.
- In a medium sized bowl, mix together the oats, baking powder, cinnamon, salt, and brown sugar. Set aside.
- In a separate bowl whisk together the milk, eggs, vanilla, honey, and butter.
- Layer half the berries in a 2 quart baking dish and top evenly with the dry oat mixture. Pour on the wet mixture, then add the rest of the berries on top along with the roughly chopped pecans.
- Bake for 15-20 minutes or until the oats have absorbed the liquid. Serve hot or cold!

NOTES:

If using non-quick cook oats, increase your baking time to 35-40 minutes.

NUTRITION INFORMATION

Serving size: ¼th recipe Calories: 310 Fat: 10g Saturated fat: 2.5g Carbohydrates: 53g Sodium: 165mg Fiber: 4.2g Protein: 9g Cholesterol: 70mg

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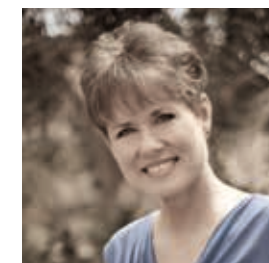
editor's note

J.R. Anderson

February is upon us, and although the hope for an early spring, plans for President's Day weekend, and the anticipation of the Super Bowl will occupy the minds of many of us, Valentine's Day will always reign supreme. Seriously, forget to watch the Super Bowl and forget to acknowledge your valentine, and tell me which is worse! With most of the holiday season focused on family and friends, one can appreciate a day dedicated to that one special person in our lives. This month, a new appreciation for "destiny" can be found in the heartwarming story of Skip and Helen Bednarczyk. But Valentine's Day isn't limited to romance; Volusia Pediatrics reminds us that love and affection are the words of the month

with a guide to involving kids in the Valentine's Day celebration. But ultimately, whether your valentine is your significant other, friend, relative, child, pet, or yourself, take the time to express your love and dedication—I'm sure there'll be enough love left over for your favorite team and warmer weather. But remember that love has a price: gifts for loved ones; health, car, and home insurance for your family; saving for your kids' college and investing in your retirement—Carson, Wheeler & Associates, this month's cover story, explain how instrumental financial planning is to achieving life's many milestones. Let's showcase our love this month by expanding both its definition and direction.

Thank You To Our Contributors



Debbie Amatucci



J.R. Anderson



David Carson



Kelly Desuza



Drs. Vartan and Samira Karakossian



Stephen Laub



Faith Stouffer



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AMERIPRISE FINANCIAL



business spotlight

Photography By Classic Photography

Your name:

David Carson, CFP®

Your position:

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Company name:

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How many people does the company employ?

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How long has it been in business?

Ameriprise Financial was originally established in 1894 and the local branch of Carson, Wheeler & Associates since 1998 (18 years as of June 2016)

What prompted you to start your own business?

I was blessed from the bright direction of both my mother and father, who, early on in my life, instilled sound money principles and the importance of working hard in order to get ahead. I was taught never to go into debt along with how to always save, intelligently invest, wisely spend, and place myself in a position to always give and help others. What better way to share

...



this gift of financial education and guidance than to establish a financial practice of my own?

Describe what your company does:

If I were to give you just one sentence shoring up the essence of what we do, it would be: “Empowering families and businesses with responsibility, inspiring them with confidence, and simplifying their lives.” As a certified financial planner and private wealth advisor, our team helps educate, motivate, and guide our clients through the labyrinth of financial goals and events in their lives (both positive and negative) and ultimately attempt to help them achieve their wildest visions!

Anything extraordinary/unique that your company does:

You will find Carson, Wheeler & Associates helping those that seek educated guidance related to a confident retirement (either approaching retirement or already retired). We also focus on busy professionals, business owners, and their families attempting to simplify their lives and reduce stress by aligning their financial goals and plans with their core principles. Our clients value our holistic approach and highly interactive relationship, along with a concierge-level experience.

Given your business expertise and the nature of what you do, what advice (whether general or specific) can you offer to the residents of your neighborhood?

It’s incredibly important to develop a written financial plan. As with any area of interest, a good coach in your corner may help prevent you from making irreparable mistakes while at the same time holding you accountable for maintaining your balance on what is often times a rocky path.

How did you decide on this industry (events that led up to where you are now, where you went to school, etc.)?

I realized early on that I enjoyed helping others succeed and become financially independent. I developed a natural talent for listening and empathizing with others. I found that I am an educator at heart and quickly understood that I could take the sometimes very complex nature of finance and articulate it down to the very simple. I am a Florida Gator (graduated in 1992 from UF) and then went on to the University of Central Florida for further financial education.

Where did you grow up?

Well, I was born in Alabama, but I have lived in 7 other states, as my father (retired Colonel in the Army) moved us around almost every 3 years. The Republic of Panama was probably the most



impressonable from age 10 -14. You can experience a lot of personalities and learn to get along with just about anyone covering that kind of terrain!

What are your hobbies/interests?

My beautiful family (Christina, William, Laurel & Anna Leigh) take up most of my time and interest outside of work. We enjoy the wonderful sunshine, beach, and natural springs Florida provides right in our backyard! We are members of the greater Epiphany Catholic Community and appreciate the charitable opportunities when they arise. Economics and politics creep into my daily scene but never at the sacrifice of a good book or board game with the kiddies.

What else should we know about you, your family, or your business?

Regardless of the financial subject, there’s never an obligation or fee for our complimentary review. Our door is a revolving and caring educational portal and one should never be intimidated to reach out to us for help. We welcome any and all questions and at any time.



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A MARRIAGE *Literally* MADE IN HEAVEN

Meet Skip and Helen Bednarczyk

A Marriage Literally Made in Heaven submitted by **Skip Bednarczyk**
Photography By **D Anderson Photography**

My wife and I have been married for over 16 years, and our introduction was made possible by our respective grandmothers. Although this may not sound unusual, our grandmothers both passed away nearly 50 years ago – 35 years before we met.

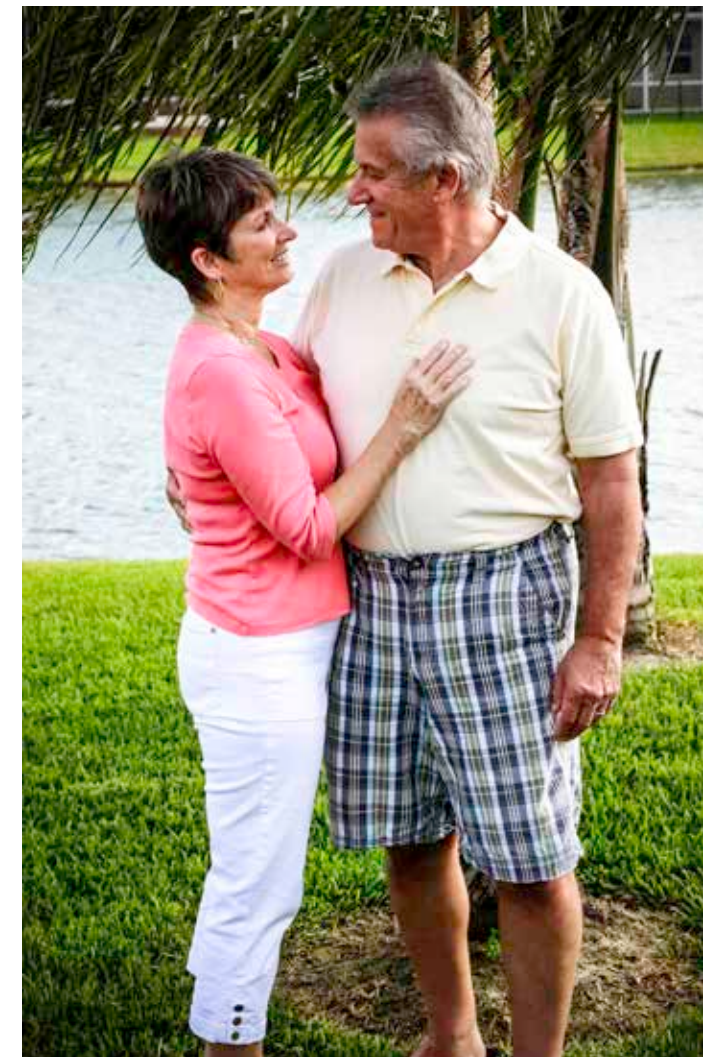
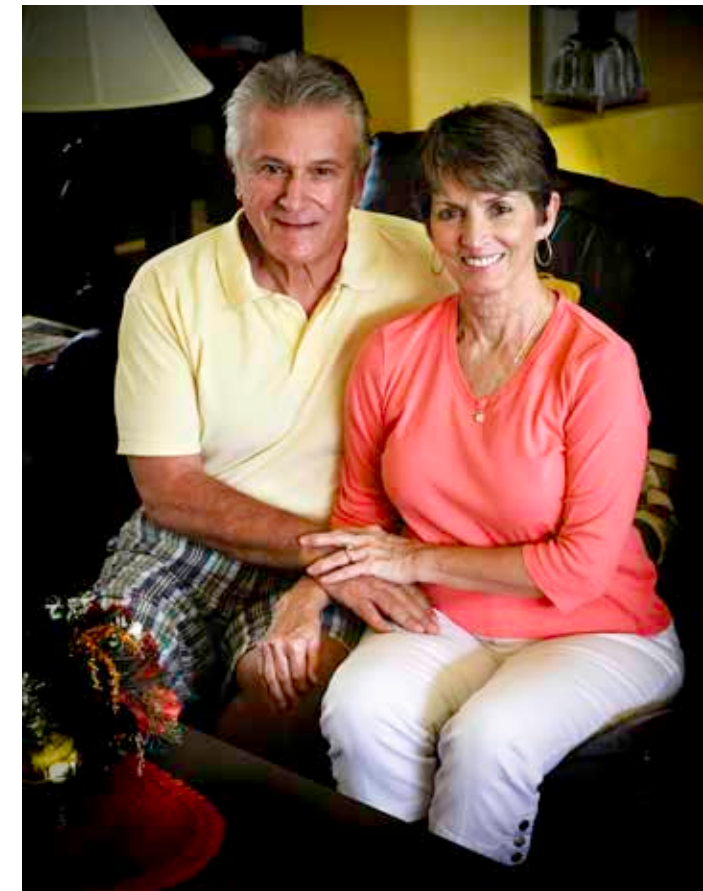
Helen and I are in our mid-60s and have been married for 16 years. Helen had become a widow after 24 years of marriage, and my marriage of 17 years ended in divorce. Both of us were living in Columbus, Ohio and did not know of each other. In 2001, we were both “available,” not involved in a relationship. Both of us were into health and fitness, and one day, while online in a fitness chat room, I mentioned that I was going out of town that weekend. Helen asked what part of the country I was visiting and I replied, “Western Pennsylvania.” She asked where in Western PA, and I mentioned the



Donora, Monessen, and Charleroi area. Apparently, she knew of the area and asked if I knew of “Wilco Hill.” Somewhat surprised, since Wilco Hill had only four houses on it, I said, “Yes, why do you ask?” She replied, “Because that’s where my grandmother lived.” Shocked, I told her, “That’s where my grandmother lived as well.”

We decided we had to meet for lunch later in the week. Not knowing what she looked like or what her voice sounded like, I went to her work to pick her up for our first date. I introduced myself, and at that moment, we both pretty much knew that we were meant for each other. At lunch, we talked about our backgrounds and, of course, our grandmothers.

Later that evening I called my mother and mentioned the name of Helen’s grandmother. There was a moment of silence, and then she asked, “How do you know that name?” After another brief moment of silence, she said, “That was the name of my mother’s best friend.” Helen also called her mother that night and virtually got the same surprised response.



Our respective mothers went on to give us lengthy stories about the incredible friendship between our grandmothers, such as how my grandmother would stay at Helen’s grandmother’s house when my grandfather had a bit much to drink from a night out with the boys and how they would cook for each other and were practically inseparable as friends.

I did not know my grandmother very well. Growing up, we lived in another state and she passed when I was only nine. But I’ve got to believe that when Helen and I both became available after years of marriage that our grandmothers, in Heaven, looked at each other and said, “Helen’s available.... Skip’s available.....why not – they’d make a great couple – let’s get them together?” They probably then proceeded to make it possible that we both were on that chat room on that day and that time and planted the notion for me to mention that I was going out of town.

This is why I believe our marriage was literally arranged in Heaven.

In closing thoughts, I have often attempted to consider the odds of this happening. I have imagined, if my best friend and I were to pass, whether our respective families would move to other states, lose contact with each other for almost 50 years, and one of my children’s children just happen to randomly meet the other and marry. Coincidence? Highly improbable. Made in Heaven? More likely.



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meet nittany

Family member names: Ernie and Debbie Jackson

Pet's name: Nittany

Type of animal/breed: Chow Chow

Male or female: Male

Pet's age: Nittany turned one year old in September.

Where/why did you get your pet? Nittany was a surprise gift to Debbie. After losing our beloved 10-year-old Chow Simba last October, Ernie contacted Simba's breeder, who by luck, had a litter of puppies who shared his bloodline. Ernie bought Nittany and flew him from Georgia to Pennsylvania, where we lived at the time. With the help of Debbie's good friend, Ernie got Debbie to the Philadelphia Airport cargo terminal. She was overwhelmed when he walked out of the terminal carrying a pet carrier and started to cry when he handed her their precious new 6-week-old puppy.



Is there a story behind its name? We are big Penn State fans! When we got Nittany, our daughter Ashley was a senior at Penn State and we lived in Central Pennsylvania in the heart of Nittany Lion Country.

Anything special or unusual about your pet (talents/quirks)? Nittany loves baseball caps. He likes to throw them in the air, proudly carry them around and, mostly, chew them. If he has his choice between a favorite toy or a baseball cap, he routinely goes for the cap. Hands down, his favorite is Ernie's Penn State cap!

What do you like best about your pet? Nittany is a social butterfly. He loves when we have company. His favorite pastime is to go on long walks around the neighborhood to see all of his new friends. He knows where all of the dogs in the neighborhood live and looks for them as he walks past their houses.

Any funny stories about your pet? Nittany is obsessed by lizards. He saw his first little lizard in July when we moved to Venetian Bay. He still can't figure out what they are, but he's determined to catch one. He spends a considerable part of his day scoping out the ones who reside near our back door. Then, when he's outside, he goes into full stealth mode. Not a hunter by nature, Nittany doesn't have a chance of ever getting one of them. But, he never gives up. He's having way too much fun!

How spoiled is your pet? Nittany is very spoiled! Ernie's retired, but he gets up every morning around 5:30 am when Nittany wakes him up to go for a walk. Nittany never used to get up this early when we had a fenced in yard in Pennsylvania. Now, he acts like it's his job to get out bright and early to greet all of the dogs in the neighborhood.

What else should we know about your pet and/or how your pet has enriched your home/family? We've had Chow Chows for 35 years. Our first Chow was Ernie's wedding gift to Debbie. She had always wanted that type of dog. Ernie, who had just been commissioned as an Army officer, felt the dog would be a good companion to Debbie. He was right. We love the breed and have never had another type of dog. They are extremely loyal and lovable. Nittany is our sixth Chow. Each one of our dogs has been a beloved member of our family and has left an indelible mark on our hearts.



Thank you for sharing your Precious Pet's story with our friends and neighbors in the Venetian Bay/Promenade Parke Community. Would you like to have your precious pet featured in an upcoming issue? Please send an email to VenetianBayLiving@n2pub.com

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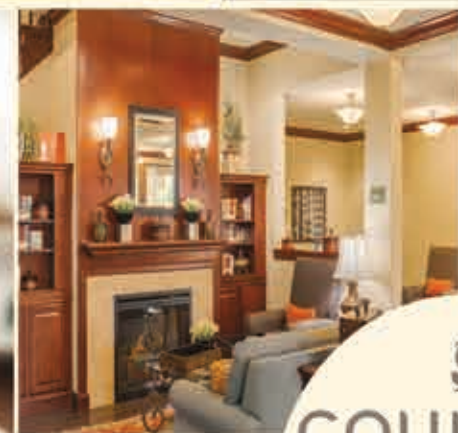

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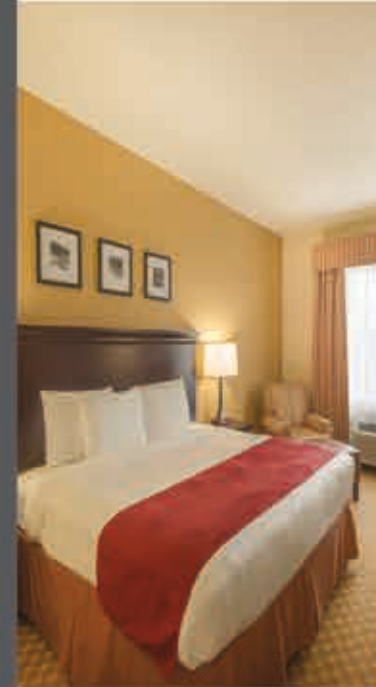
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SECURITY & SAFETY **news**

By Peter Stanton



FEBRUARY IS THE MONTH TO THINK OF YOUR LOVED ONES. PLEASE MAKE SURE YOU TEST YOUR SMOKE DETECTORS AND YOUR ALARM SYSTEM TO KEEP THEM SAFE. THIS IS A GREAT TIME TO SURVEY YOUR HOME AND ASK YOURSELF WHAT COULD YOU DO TO BETTER PROTECT YOUR LOVED ONES.

Do you have all of your important papers up to date (will, living will, life insurance, emergency call list for alarm system, etc)? When is the last time you checked all the windows in the home to ensure that they still open and are locked? After you have had visitors, one could have been left unlocked. Check your spare house keys to make sure they are still where you left them. This might also be a good time to think about an automatic lock with a combination for the front entry door.

Outdoor motion lights are a great deterrent to vandals. Check them to make sure they are set to come on if someone walks in front of them. Make sure the bulbs are still good. Outside devices do not last as long as the inside ones, due to the weather and sun.

Neighborhoods are great if you know your neighbors. Did someone move into the neighborhood? Introduce yourself and get to know them. It will be fun and rewarding. Are their vacant homes in your area? Walk by and see if anybody has been hanging out by them and alert the police. A vigilant neighbor is the best. The police do a great job, but we can always help to provide information on what we see.

Electronic alarm systems are great for detecting someone trying to break into a home. These should be tested monthly. If your system is more than two years old, check your wireless cell dialer on the alarm. AT&T and other providers have discontinued supporting 2G cellular dialers. Make sure your alarm company has updated yours to 4G, or it won't work. Security centers offer a complimentary check for your peace of mind. It is also a good idea to check your cameras and clean the lenses on a monthly basis to get a clear picture if something were to happen. Check your shrubbery and trees to see if you need to trim them to get a better picture with your cameras.

Stay vigilant and keep your neighborhood safe, as it should be.



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Written By **Chase Herbig**, CLU, ChFC, CFM, BSBM Founder/Owner HIG Insurance Group

PREVENT & AVOID POTENTIAL HOMEOWNER CLAIMS

Homeowners tend to associate insurance claims with natural disasters such as tornadoes, hurricanes, hail and floods. However, it's the other perils that cause property damage, such as water leaks, fire and theft claims that make up approximately 97.3% of all claims.

I have found most carriers are glad to pay homeowner claims on a fair and equitable basis regardless of the severity; however, if a homeowner has a history of filing frequent preventable claims, they may find themselves without the ability to purchase insurance from a voluntary carrier and end up paying higher rates. It is a reasonable expectation that a homeowner maintains their property to such a standard to prevent claims, and, if not, one may find their claim denied.

BELOW ARE A FEW EXCELLENT MAINTENANCE IDEAS TO HELP PREVENT CLAIMS:

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WASHING MACHINE HOSES

This is a common and preventable loss. Replace your rubber hoses with quality stainless steel hoses sold at Home Depot or Lowes. A busted water hose can cause costly damage that requires weeks of construction.

BATH TUB/SHOWER GROUT LEAKS

Deterioration of caulking and grout around sinks, bath-tubs and showers are common and often cause leaks over a period of time. Tearing out walls to remove unhealthy mold is often the result, so consider caulking around these areas yearly.

TOILET PROBLEMS

Toilet leaks are frequent causes of major home damage. Consider changing your inside tank valve since water eventually deteriorates the parts, plus check your toilet for looseness where the bowl attaches to the floor, including the wax ring, which can allow water to seep from under the toilet if not sealed properly.

HOT WATER HEATER OR TANKLESS HEATER LEAKS

Water heaters start off with small leaks then may ultimately burst causing major damage to the home. Consider flushing your hot water heater tank twice a year, but check it regularly for leaks and corrosion. Water heaters have a life span of approximately eight years.

ELECTRICAL FIRES

Residential fires are common due to wiring defects that go unnoticed. You should check wall receptacles and lighting fixtures and be aware of overloaded circuit breakers. Having a certified electrician check your home for safety is always recommended.

COOKING OR CANDLE FIRES

Cooking and candle fires are second to water damage claims and the leading cause of home fire injuries followed by heating equipment. Use battery operated candles and avoid open flames.

THEFT AND VANDALISM

Theft and vandalism are personal, so consider reducing your risk by installing an alarm system and/or security cameras. Having a dog, installing lights around your property, and remembering to keep doors locked at all times will reduce the likelihood of theft and vandalism. Unfortunately, we don't live in the days of "Mayberry"

DOG INJURIES AND BITES

The millions of people that are bitten each year have resulted in costly insurance claims. Dog bites, even from docile dogs, are on the rise, so be aware of your pet's presence. Not all policies cover you for pet bites.

SLIP AND FALL ACCIDENTS

If someone slips and falls while on your property you may be liable whether they are invited or uninvited. Keeping your property free from debris or other objects, including slippery areas will help prevent a claim.

Sources: National Fire Protection Association. Insurance Information Institute. Property Casualty 360

KIDS HEALTH TALK

We all need to be loved and cherished. With busy schedules and hectic lives, we often forget to tell loved ones just how precious they are to us, even our children. Valentine's Day reminds us to tell the ones we love just how glad we are that they're in our lives.

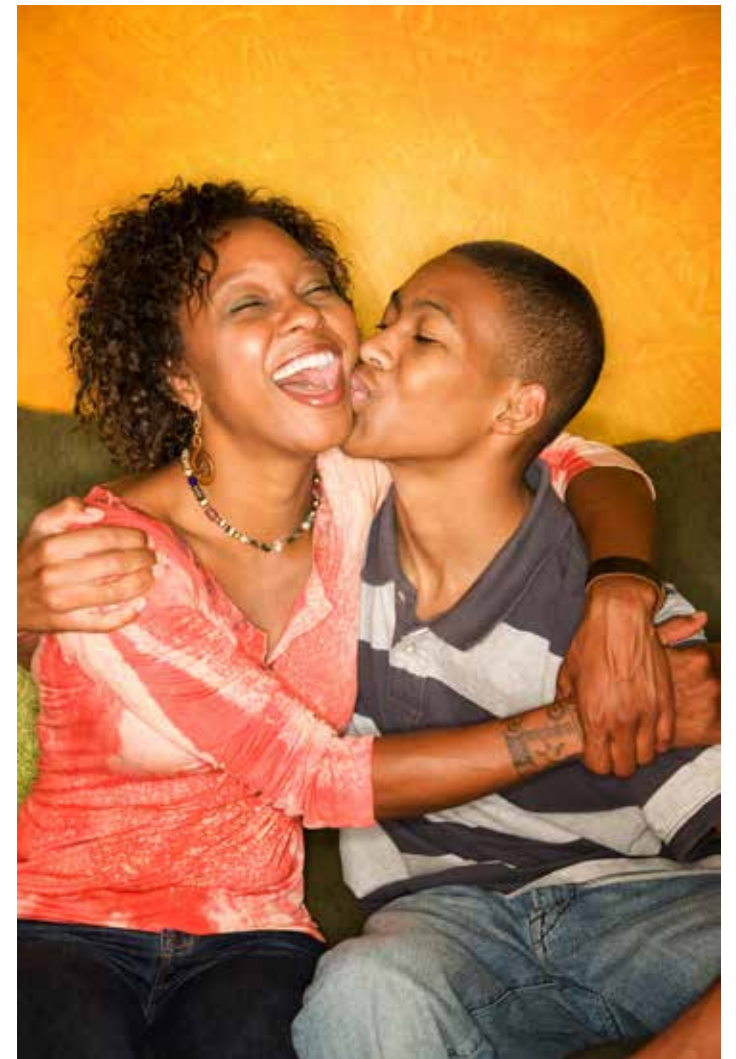
Here are some simple and affordable ways to celebrate the Valentine's holiday with your whole family!

1. Re-think Gifts

Handmade cards, extra time together or baking your favorite treats as a family are great ways to express your love without spending too much money!

2. A Lovely Start

Get up a little early and share a special breakfast together! Be sure to include something heart-shaped or sweet to eat. Heart



shaped pancakes or toast with strawberries and whipped cream is a sweet little Valentine's breakfast!

3. Love throughout the day

Try tucking little construction paper hearts with love notes into their backpack, lunch or jacket pocket for them to find throughout the day.

4. Show the Love at Dinner

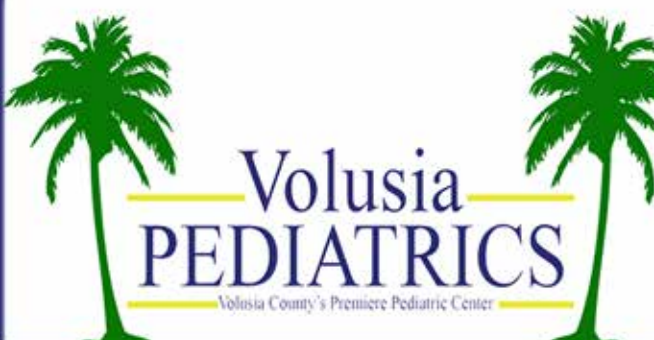
Write down a few things you love or appreciate about everyone in your family; help younger kids make their list ahead of time. Then take turns going around the table and sharing!

5. Spread the love

Before Valentine's Day, invite your kids' friends to make Valentines, or have a family Valentine making party! Spread out an assortment of colored paper, markers, fun craft supplies and get creative! Kids can make Valentines for their classmates and teachers!


6. Share Love

Valentine's Day is a great opportunity to express love for others by taking Valentine's goodies or homemade Valentines to a nursing home, hospital or soup kitchen. Sharing love with those in need is a wonderful experience that your children will remember forever.




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HAVE *You Seen?* THESE BEFORE??

Internet pop-ups are everywhere these days. They can be in advertisements, logins, special offers, etc. They can pop-up when we open our email browser and plague us when we search the web. Lately, however, those pesky pop-ups can be more than just an annoyance. There is now a disturbing new trend of fake tech support pop-ups that mimic Microsoft and Apple security alerts. What is so troublesome is that they look exactly like an authentic warning. They demand immediate action and can include worrisome voiceovers or annoying alert sounds. They are designed to scare you into

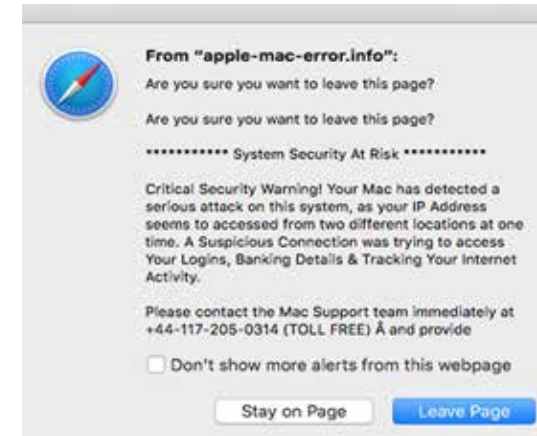
making a telephone call to an 800 number. THESE ARE SCAMS!! They can appear on **any** web browser running on **any** Mac, PC, Android or iOS device.

Known as “scareware,” these browser scams appear as an unexpected pop-up or unsolicited webpage. They will allege the detection of a virus or viruses that need to be addressed immediately. It actually looks as if you need this for the continued security of your computer. However, it provides no security and can trick you into participating in activities that could be unsafe for your computer and very expensive for you!

You can “catch” these fake tech support pop-ups by visiting a website that has been infected or hijacked or, here’s a very scary thing, they could simply pop-up on your screen as you search the web. It is difficult to protect yourself from these malicious pop-ups because they come from such legitimate looking sites.

Obviously, this malicious malware is a scam, and even if you get this pop-up, it **doesn’t** mean your computer is infected, but it’s always best to be safe. There are some steps you can take after you think you have actually run into one of these scams. Try to close your Internet browser before the scam has a chance to take hold. When trying to close, look for something that says “prevent this page from creating more pop-ups.” Then try restarting your machine. If you are still worried that your computer may be infected or you begin experiencing issues, call or visit us. We are conveniently located on US1 in New Smyrna Beach.

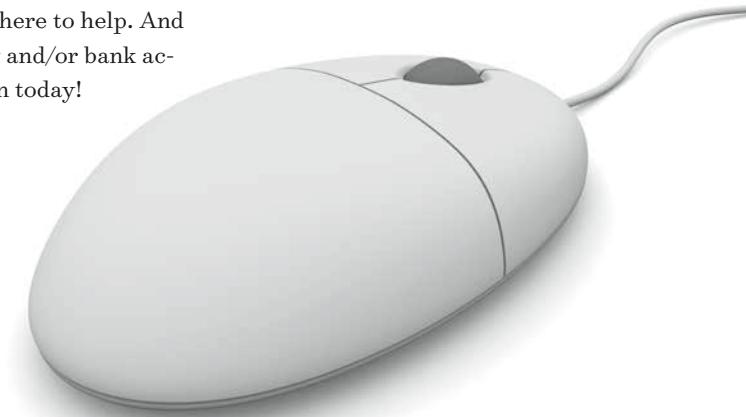
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Whatever your computer needs, Computer “A” Services is here to help. And certainly, don’t let fake tech support pop-ups ruin your day and/or bank account. Call Computer “A” Services to remedy your situation today!

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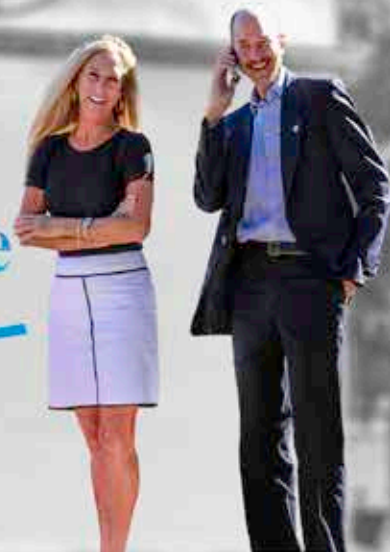
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247 Capella Court	Portofino Estates	\$1,595,000	5	7	6,265	3
263 Portofino Blvd	Portofino Estates	\$875,000	4	3	3,872	4+
3581 Grande Tuscany Way	Tuscany Reserve	\$654,900	4	3	3,450	2
260 Portofino Blvd	Portofino Estates	\$569,900	4	3	2,617	3
254 Portofino Blvd	Portofino Estates	\$499,900	4	3	2,599	3
3307 E Locanda Circle	Promenade Parke	\$425,000	4	2	2,250	2
344 Leoni Street	Arbor Lakes	\$395,313	4	3	2,405	2
569 Caro St	Marisol	\$392,000	3	2	2,250	2
3602 Maribella Drive	Maribella	\$329,000	3	2	2,250	2
511 Prato Street	Promenade Parke	\$324,500	3	2	2,124	3
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424 Luna Bella Lane	Tuscany Square	\$230,000	3	3	2,080	1
3523 Casalta Circle	Parkside	\$229,000	3	2	2,060	1
424 Luna Bella Lane	Tuscany Square	\$220,000	3	2	1,753	1
424 Luna Bella Lane	Tuscany Square	\$199,500	2	2	1,575	1
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thinking about RETIRING EARLY? make sure you have the essentials covered

financial fitness

By Resident David Carson

Do you dream of wrapping up your career early so you can pursue other interests? The idea of early retirement appeals to many of us, but it takes more than dreaming. It also requires careful planning, diligent saving through your working years, and effective investment of your retirement assets. Pulling the retirement trigger early is a big step, and your long-term financial security will likely depend on doing things right from the start. Here are six steps you can take to get a sense of where you stand on the path to early retirement.

1. Map out a vision of your retirement

If you're leaving the workforce, be sure to have a clear idea of what you plan to do with your newfound freedom. Your plans will likely dictate the amount of money you will need each year to pay for your lifestyle. Knowing the price of your dreams is key to determining whether you've saved enough money to fund a long retirement. Mapping out where you will live, what activities you plan to pursue, and potential travel itineraries will tell a lot about your financial readiness.

2. Determine if work will come into play

Many retirees pursue other lines of work that will generate income. Is consulting, changing industries, or becoming a small business owner part of your plan? Be realistic about what your potential salary might be and if your new pursuit will come with employee benefits. If you need liquid assets to set up your business or volunteer project, be sure to add those costs to your budget.

3. Take stock of your available assets

Assess the money you've set aside for retirement to determine whether it is enough to meet your goals. Carefully consider whether the amount you assume you can withdraw each year from savings is sustainable. The key test is to make sure that the amounts you withdraw in the early years of retirement don't put you at risk of outliving your assets. Look into working with a financial professional who can help you craft a plan to pay yourself through your entire retirement.

4. Consider your timing on Social Security

You can begin drawing Social Security benefits at age 62. The major caveat is that your monthly benefits will be 25 percent lower than they would be at full retirement age of 66. If you plan to withdraw benefits early, adjust your retirement budget accordingly. If you plan to claim full benefits, you need to fill the gap with income from other sources. Remember, if you earn income from work after tapping into Social Security (but prior to full retirement age), your Social Security benefits may be reduced based on the amount you earn.

5. Plan for health care coverage

If you retire before age 65 (the age at which you become eligible

for Medicare), you need to find another source of health insurance coverage in the interim. Your former employer may offer retiree coverage, or you may have the option to continue coverage at your expense for a period of time (typically up to 18 months after you leave your job). If a spouse has coverage through an employer, that might be a cost-effective solution. Otherwise, you need to purchase coverage on the market. Keep in mind that as you grow older, health insurance tends to become more expensive. Make sure you budget for health insurance as you plan an early exit.

6. Prepare for unexpected expenses

As with any stage of life, unexpected events can occur that require a significant expense. You need a sufficient cash reserve in place to cover costs like a major home repair or medical issue. Also evaluate if long-term care coverage makes sense for you, in case you need specialized care later in life.

This checklist is just a start. A well thought out plan can help you begin retirement early with a sense of confidence you've taken the right steps to be properly prepared.



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DEBBIE AMATUCCI

Come in often for breakfast, sometimes for lunch and dinner. Food has always been great. Staff is very nice and the deli is family friendly. | **5 STARS**



Residents Enjoy an Evening out at The Happy Deli

The Happy Deli
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The evening's tasting included:

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Chocolate Lava Cake with Raspberry Dressing

Resident Reviews...

Papa Lloyd's Catering Available upon request

DISCLAIMER: the business reviewed in this section provided products and/or services free of charge in exchange for this review.

JANE BARKER

Excellent Dinner! The dessert was perfectly made and great tasting...not too heavy. Thank you Happy Deli for the wonderful meal! | **5 STARS**



STEPHEN LAUB

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JULIE MIGLIORANZI
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lawn & garden
 By N2 Staff Writer,
 Amy Lynne Howlett

PICK A VASE
 Select a vase large enough for your bouquet so you are not crowding too many flowers into the vase. Be sure your vase has first been washed in hot, soapy water and well rinsed to remove any microorganisms from prior arrangements. To ensure a spotless environment, wipe the inside of the vase with white vinegar or a touch of bleach. Next, fill your vase three-quarters full with tap or distilled water. Do not use softened water, as its sodium content is too high for flowers. Place your arrangement in a cool location, away from heat sources and direct sunlight.

NOURISH YOUR BLOOMS
 The best approach to feeding your bouquet is one that adequately nourishes the flowers while minimizing the growth of microorganisms and bacteria. There are many old wives' tales about the best way to supplement your flowers' water. Some claim you should add a little sugar or lemon-lime soda to the water. Although sugar provides sustenance for the flowers, it also encourages the growth of harmful microbes. Most florists recommend simply using the standard packet of flower food that comes with the bouquet. Flower food is specially formulated to nourish flowers with easily absorbable nutrients while also decreasing the pH of the water to slow the growth of bacteria.

This year, give some extra lovin' to your flowers and extend the life of your Valentine's Day bouquet!

KEEP THE LOVE ALIVE:

SUSTAINING YOUR VALENTINE'S DAY BOUQUET

As Valentine's Day approaches, stores are stocked with heart-shaped boxes of chocolates, cards, teddy bears and – the quintessential Valentine's gift – flowers. A bouquet of fresh, fragrant flowers is both beautiful and pricey, so prolong the life of your blooms this year by showing them some love with the following tips:

TRIM THE STEMS
 As soon as possible upon receiving your bouquet, trim the stems an inch or two

from the bottom under running water. Doing so prevents air pockets from forming in the stems and inhibiting water intake. Using a very sharp knife or garden shears, cut the stems at a 45-degree angle to increase the surface area for maximum water absorption. Prune any leaves or other greenery that would be submerged in the water so they do not decay and plug the stems. To keep your flowers drinking at an optimal rate, continue to trim an inch off the stems every other day.

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The Venetian Bay Homeowners Website is celebrating our 13th year!

Our Community Magazine *Venetian Bay Living* - "La Bella Vita" is featured on-line on the Home Page on top left side.

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UNEXPECTED VALENTINE *getaways*

tour & travel

By N2 Staff Writer, Tracy LaFon

Valentine's Day falls deep in the doldrums of winter. Why not take this as an opportunity to grab your sweetheart and take off on a unique romantic getaway planned just for two?

Even for the busiest couple Valentine's Day doesn't have to be the formulaic card, flowers, and rushed dinner out. A little planning and meaningful consideration of what you and your sweetheart truly enjoy (when you used to have the time) can lead to the perfect romantic getaway. Are you foodies? Do you love competition and working out? Are you into thrill rides or extreme sports? Does art, music or theater hold a special place in your hearts? Love to travel, camp, fish or ski together? Planning a unique getaway with these thoughts in mind can make for the best Valentine's yet.

Here are a few suggestions to inspire:

THE FOODIES

Romance and food go hand-in-hand, so book a couple nights in a city rich with cultural diversity. Explore the ethnic pockets featuring food from the around the world. Explore and experience even more by having appetizers and wine in an eclectic bar, your meal at specialized bistro and dessert from a local bakery.

THE OUTDOORSY COUPLE

Unplugging and spending time in nature can be very romantic. For couples who share this passion, booking a remote cabin with a fireplace, snow shoes and fuzzy blankets provides the perfect delight. If cold is not your thing, make plans to head to the warmer southern states with a tent, sleeping bags, or even fishing or rock climbing gear, depending on your interests.

THEATER/ART LOVERS

If you love great art or a night at the theater, you don't necessarily have to head to Broadway and the Big Apple. Many smaller metropolitan areas boast great art districts. A couple of days enjoying varied live productions in intimate venues along with touring local museums creates shared experiences and memories.

THRILL-SEEKERS

Do you and your sweetheart sometimes just want to be kids again? Use your Valentine's Day celebration as a justification to getaway to a theme park kid-free. Roaming a weekend in the park, and enjoying the coasters and thrill rides together can spark new life into your relationship.

THE COMPETITORS

They say the family that plays together, stays together. The same can be said for couples. If you are the weekend warriors that enjoy running a 5K or competing in extreme obstacle courses and endurance runs, why not book one for your Valentine's getaway together? Make sure to book a room that has a romantic hot tub to soak in together after a hard day of fun.

These are but a few ideas to spark you own ideas for a personally designed Valentine's getaway. But whatever you choose, remember, it never hurts to remember the wine, flowers or a special gift to top off your time together.

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