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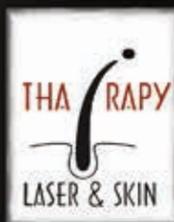
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publisher's note

hello
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We are happy to bring you another issue of Venetian Bay Living Magazine. We have some great features this month!

We'd like to personally thank all of our business sponsors who partnered with us making the magazine free to all residents, as well as the many residents who contributed to this issue. Just know that *Venetian Bay Living* would not exist without you!

Want to learn more about your neighborhood magazine? Have ideas or opinions you'd like to share? Please feel free to contact me.



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family spotlight

meet

Bob & Irene LOHMAN

By J.R. Anderson,
Photos By D Anderson Photography

2017 is a special year for Bob and Irene Lohman. Bob has just turned 70 years old in April, which is a great reason to celebrate. But this year is also important because it marks the one-year anniversary of a traumatic event that has changed their lives. ...

••• In May of 2016, Bob had a stroke shortly after a routine test at the hospital.

“I was taking a stress test that morning at the hospital,” Bob said. “I felt fine at the test, passed the test, did very well on the test. All of a sudden, I came home and started feeling a little strange and went down for the count.”

Bob had been feeling strange a couple of hours prior to the episode. Irene had been just down the street when it happened. Once she came home, she witnessed him mumbling words as he was trying to get up from the floor. She immediately called 9-1-1, and emergency responders arrived shortly. Bob had had a major stroke.

“I used to be a paramedic in Manhattan,” Bob explained. “I knew to lay down immediately.”

How could such a thing happen after passing a stress test at the hospital with flying colors? Unfortunately, the cause of the stroke is still unknown.

The doctors said phantom strokes can happen to almost anyone at any age. It may have been coincidental with the stress test, diet, exercise routine, a number of factors.

Half of Bob’s body was paralyzed, and he was hospitalized for two weeks, followed by months of physical therapy. Fortunately, Bob made a complete recovery; he regained complete function of his motor skills and speech faculties. Bob’s recovery may have been due to lifestyle changes he had made years before.

Bob had never had a heart attack before, but he routinely took stress tests. In 2007, doctors discovered he had a 95 percent blockage in his heart, resulting in a triple bypass procedure performed at St. Francis Hospital in New York. Bob has made several lifestyle changes ever since:

- bicycling
- elimination of beef, butter, and margarine from diet
- minimized sodium intake
- switched to egg whites and whole grain bread
- consumed more beans

Bob has worked out vigorously his whole life, which goes to show that even those who are active can run into serious health problems. Bob’s 70th birthday is definitely a cause for celebration.

“I don’t feel 70,” Bob said with a grin. “I feel very good! I was lucky to recover like I did.”

Bob and Irene celebrated life with a trip to Puerto Vallarta, Mexico. They normally travel to Jamaica but felt like doing something different for this occasion. Bob continues his new lifestyle, as he has been an avid bike rider his whole life. He also engages in service to the community; he and his buddy, John Sharman, are New Smyrna Beach Auxiliary Police volunteers.

“We just want to do our part to help the neighborhood out and give back,” Bob stated.

Bob and Irene’s proactive concern for their health is clearly a choice that has enabled Bob to continue to live a fully capable life with no permanent damage from their terrifying ordeal one year ago. Happy 2017, Bob and Irene! And a belated Happy 70th Birthday to Bob! May there be many more to come.



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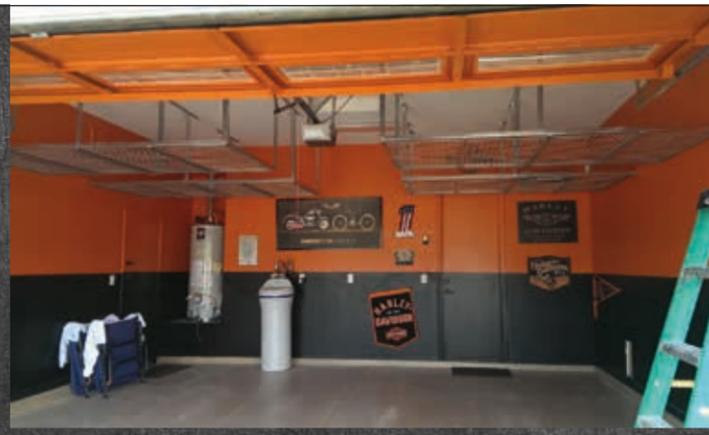
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resident recipe

Submitted By Resident **Faith Stouffer**

Ingredients:

- 1 tablespoon honey
- 1 tablespoon olive oil
- 1 teaspoon balsamic vinegar
- 12 ounces brussels sprouts, washed, ends trimmed and halved
- 12 ounces butternut squash, cut into 1-inch cubes (about 2.5 cups)
- 2 Bosc Pears, peeled, sliced in half and cored
- 3/4 teaspoon kosher salt, divided
- 1/2 teaspoon cracked black pepper, divided
- 1 tablespoon chopped, fresh rosemary
- 4 (5-ounce) skin-on, bone-in chicken thighs

Directions:

Preheat oven to 425°F and lightly grease the bottom of a large baking sheet with cooking spray. In a small bowl, whisk together the honey, olive oil and balsamic vinegar. Place brussel sprouts, squash and pears on the rimmed baking sheet, brush with honey mixture and stir well to coat evenly. Next, combine 1/2 teaspoon kosher salt, 1/4 teaspoon cracked black pepper and rosemary in a small bowl. Using a paper towel, pat chicken thighs until very dry and rub the seasoning over both sides. Place chicken in the center of the baking pan and sprinkle the remaining salt and pepper over pears and vegetables. Roast, stirring pears and vegetables occasionally, until they are tender and chicken is cooked throughout, about 30-35 minutes. Portion and enjoy.

Chef's Notes:

- For extra tender chicken, dry, season and store the chicken overnight in the refrigerator, loosely covered with wax or parchment paper.
- Want a quick tip on knowing when a pear is ripe? Check the Neck™! Apply gentle pressure to the neck of the pear with your thumb. If it yields to pressure, it's ripe.

Nutrition Information

Serves: 4 | Serving Size: 1 chicken thigh + 1 pear half + 1 cup vegetables
 Per serving: Calories: 465; Total Fat: 25g; Saturated Fat: 7g; Monounsaturated Fat: 3g; Cholesterol: 119mg; Sodium: 345mg; Carbohydrate: 35g; Dietary Fiber: 7g; Sugar: 18g; Protein: 27g
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As you contemplate whether a 529 plan is right for your family, consider the following tips for funding one of these savings accounts:

1. Calculate the amount of education expenses needed. First, decide how much you and your child would each like to contribute to his or her education, and estimate college expenses accordingly. Savings put aside in a 529 plan can be for tuition, school fees, room and board, internet access, required technology (i.e. a laptop or printer) and textbooks. Be sure to include the cost of these items when calculating the amount you need to save.

Keep in mind that it is possible to overfund a 529 plan. If you save more money in the plan than what you use for your child's education, you will be taxed on the earnings and penalized for spending the money on non-educational expenses.

2. Save automatically and increase the amount over time. Most 529 plans make it easy to consistently save by allowing you to make automated contributions. As your financial priorities change, such as when you're no longer paying for daycare or your spouse goes back to work, consider boosting your monthly savings. Don't neglect your own financial future, however. Contributions to your own retirement plan should take priority over saving for a child's college tuition.

3. Increase savings with gifts from friends or family. When your child is young, apply monetary holiday or birthday gifts from friends and family to your college savings fund. A small gift today will be given the chance to grow and could make a big difference in the total you have available when your child is ready for college. If a grandparent would like to contribute regularly, he or she may establish their own 529 plan with the grandchild as the

beneficiary. The only drawback is that when these assets are withdrawn, they may be considered reportable income to the grandchild in the Free Application for Federal Student Aid (FAFSA) calculation, potentially reducing your child's eligibility for need-based financial aid.

4. Select the appropriate investment option. There are a variety of investment options available, as many states and educational institutions offer 529 plans. While you may choose a plan in another state, check to see if your state offers any tax deductions, credits or benefits for residents before doing so. Ultimately be sure to choose a plan that offers the right mix of investments for your time horizon and risk tolerance.

5. Create a strategy to save for multiple children. Because each 529 plan can only have one beneficiary, you need to be thoughtful about how you use this type of plan for each child's college savings. If you will have multiple children in college at the same time, it may make sense to establish a separate account for each child. If there's excess money after your eldest child finishes college, you may transfer the balance from his or her 529 plan into one or more other plans penalty-free. However, if there is an age gap between your children, you can reassign the beneficiary of the account to your second child after the original beneficiary no longer needs tuition assistance. (Gift tax consequences may apply, so review your strategy with your tax advisor.)

Additional college savings options
While 529 plans are the most common way to save for college, they're not the only option. Other tax-advantaged savings options parents use include Coverdell education savings accounts, Uniform Transfers to Minors Act (UTMA) accounts, Uniform Gifts to Minors Act (UGMA) accounts or tax-exempt savings bonds. Families also have the option to save using a taxable account.

Keep in mind that there are advantages and disadvantages to each college savings option, and each option may impact your current financial situation and your child's eligibility for financial aid differently. If you want a second opinion on which option is best for your family, consult with a financial advisor. A financial advisor will look at your unique set of circumstances, and together you can create a financial plan that includes saving for future college expenses.



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financial fitness

Submitted By Resident **David Carson**

Get a Head Start On COLLEGE SAVINGS

College tuition continues to rise, with few signs of slowing down in the near future. If you plan to help your children with the cost of attending college, it's best to start saving when they are young and time is on your side. Creating a strategy today may help you reduce the stress and financial burden as your child gets closer to his or her college years. Here are some strategies to help tackle this important financial goal.

Fund a 529 plan
529 plans, named after Section 529 of the Internal Revenue



tech talk

By Ken Gelineau (Computer "A" Services)

SAFE ONLINE SHOPPING

There's always a risk when making payments online; however, the risk isn't exclusive to online shopping, it can and does happen at brick-and-mortar stores as well.

You can rely on technology to a large degree. Your information is usually scrambled (or encrypted) into a hard-to-read format. But even when you do everything right, even at large, reputable websites, there's a chance of a data breach or intercepted traffic. It's even possible that the trouble is on your end: something as simple as a keystroke logger can grab your card number or PayPal password.

It's important to keep devices secure and up to date, but what about the method of payment we use when shopping online? Does that matter?

Payment Method Choices

Usually there are choices when it comes to paying. Depending on your concerns, one of those choices might be better than another. Let's look at the pros and cons of each payment method.

Credit Cards

The Good
A credit card is often an appropriate choice for shopping online. Fraud protection with credit cards is quite strong, and getting charges reversed is fairly simple.

The Bad

You might think of your credit card as a tool of everyday life. Perhaps you use it regularly for personal and business expenses, and you might pay automatic or recurring charges with the card. If your card number is stolen, you'll need a new card, you'll have to update billing information in numerous places and you will have to live without your card for a while until the replacement arrives.

Payment Services

The Good

Third-party payment services are also a good option for online shopping. PayPal is the most popular payment method, but others such as Google Wallet or Apple Pay do exist. These services can provide an extra layer of safety: instead of giving your credit card number or bank account information to every website you shop with, you can keep that information in one central location, with PayPal, for example. If you shop at numerous sites or sites you're unfamiliar with, it reduces the number of places that hackers can find your information.

The Bad

When things go bad, if you have a dispute with a seller, these accounts can get frozen while the company investigates. If you make a habit of disputing charges and the disputes don't end up in your favor, your account might even get closed and you could be banned from using the service.

Debit Cards

The Good

Debit cards are inexpensive payment cards that pull funds directly from your checking account. You don't need to apply, get approved, pay annual fees, or risk racking up debt like you do with a credit card.

The Bad

A debit card is linked directly to your bank account. If the card number is used without your permission, money comes out of your checking account – and you might not be able to pay bills and expenses with a drained account. Yes, there are fraud protections in place, but it can take ten long days for the bank to return money to your account.

These are a few suggestions for making your tech world a little safer. If we can help further, please let us know!

Thanks for your time,

Ken Gelineau

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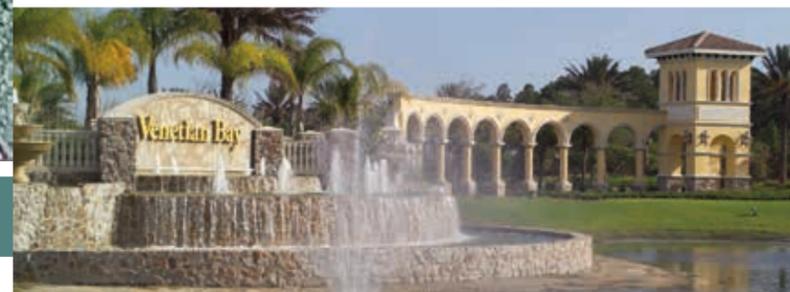
meet
**Taterboy
& Webe**

Meet Lyla's Yorkies : (From left to right) Taterboy, Webe, Molly, and Rita. "My Yorkies are my life, my kids," Lyla said. "They give me unconditional love, and I love their company."

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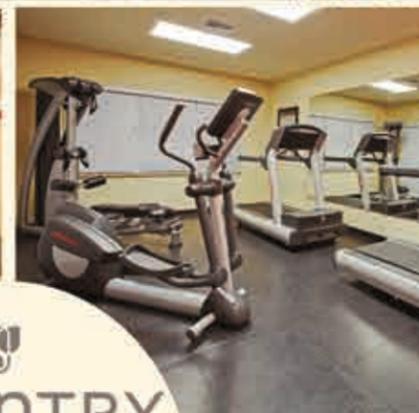
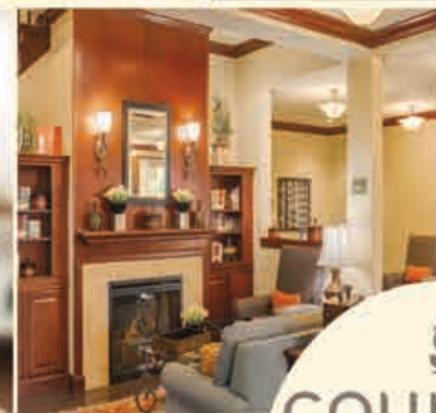

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Photos Submitted By Community Association Manager
Todd Moseley & Resident Jewels Miglioranzi





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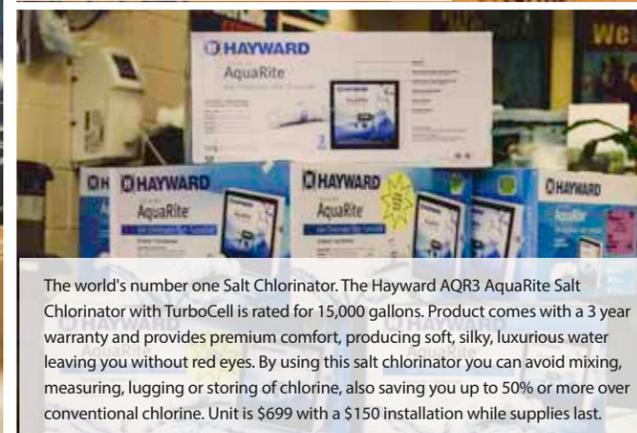




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The Dorado Vacuum has bristle drive technology leaving you with a cleaner pool you can see and feel. This product is trade grade, meaning it is only offered in stores. It is currently priced at \$439 and has a \$100 rebate that is hassle free, we prepare the paperwork for you in store so all you need to do is place it in the mail. Once your rebate is mailed, you will receive a \$100 Visa gift card!



The Dolphin Vacuums are rated the number one robotic cleaner currently on the market. There are four styles to choose from, ranging from entry level to light industrial robotics. The prices of these vacuums range from \$650 - \$1,400. Before deciding which one suites you best, come try our demo, you're sure to fall in love!



••• SE Pool & Spa is excited about keeping up with the latest in pool maintenance technology and supplying it to its customers.

But in order to properly supply customers, a good business must know its customer's needs. Justin Traub, owner and operator of SE Pool & Spa, acknowledges this fact.

"Venetian Bay is a community where most of the pools are relatively small," Justin said. "Although we offer pool maintenance services, it also means it makes sense to provide

the necessary parts, equipment, and chemicals for residents to maintain their pools themselves."

"A lot of the people taking care of their pools in Venetian bay are the wives and single moms doing it on their own," Justin stated, which indicates a clear understanding of his customers in the community.

Whether providing free testing of water samples or giving advice on how to achieve the best outcome for your specific pool needs, SE Pool & Spa has got you covered. The customer-centered approach has stood the test of time in every industry — why not couple this great philosophy with the latest technology? It's not rocket science, and SE Pool & Spa knows it.



got insurance? | By Chase Herbig, CLU, ChFC, BSBM (President, HIG Insurance)

Golf Course Golf Carts And Street Legal (LSV Low Speed Vehicles) Insurance

Part I: The New Eco Friendly Transportation

Golf Carts, such as EZGO, Club Car and others used primarily on golf courses, have become eco-friendly means of transportation around closed and smaller communities.

The Carts converted for street use known as LSVs must comply with the DOT, state, and city law. This means the vehicle must be tagged and include such mechanical items as windshield wipers, horn, turn signals, seat belts, headlights, large rear reflective triangle, etc. The company that converts the carts must have each one inspected to certify that it meets the DOT requirements.

Another manufacturer of street legal carts is Global Electric Motorcars (GEM), now owned by Polaris. Unlike regular golf carts, the GEM carts are typically manufactured to be used on the street.

LSVs can be customized to one's liking, adding such pleasures as custom wheels, dashboards, steering wheel, head lights, exotic skin seats, jacked-up for off road use (or just for cool looks), music systems and so much more. You can also find some companies that offer body styles that replicate vehicles such as a Hummer, 57 Chevy, roadsters, like the California Roader, and many more. The cost to customize an EZGO, for example, is whatever one is willing to spend since customization is virtually unlimited.

You can also choose electric or gas; it's a matter of choice. Electric is quiet, as gas engines are not. The batteries in electric carts have to be replaced but not that often if properly maintained. Shop for battery prices, as you will find a big difference from one place to another.

I have personally owned the EZGO and GEM and both have their distinct differences but are equally fun.

LSVs must be operated with a high level of defensive driving skills since they have limited speed and weight, plus little protection from an accident. LSVs are restricted to roadways that do not exceed posted 35 mph and most private communities and NSB Beachside and Coronado Island have plenty of streets that do not exceed 35 MPH. Regular golf carts are not permitted to be driven on DOT roadways, but closed private communities typically allow residents to use golf carts around their communities.

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

You may contact HIG at their New Smyrna or Port Orange office anytime for insurance rates or advice.

One of the most reputable dealers for all your cart needs is Gulf Atlantic Vehicles: (3298 Pioneer Trail New Smyrna Beach)

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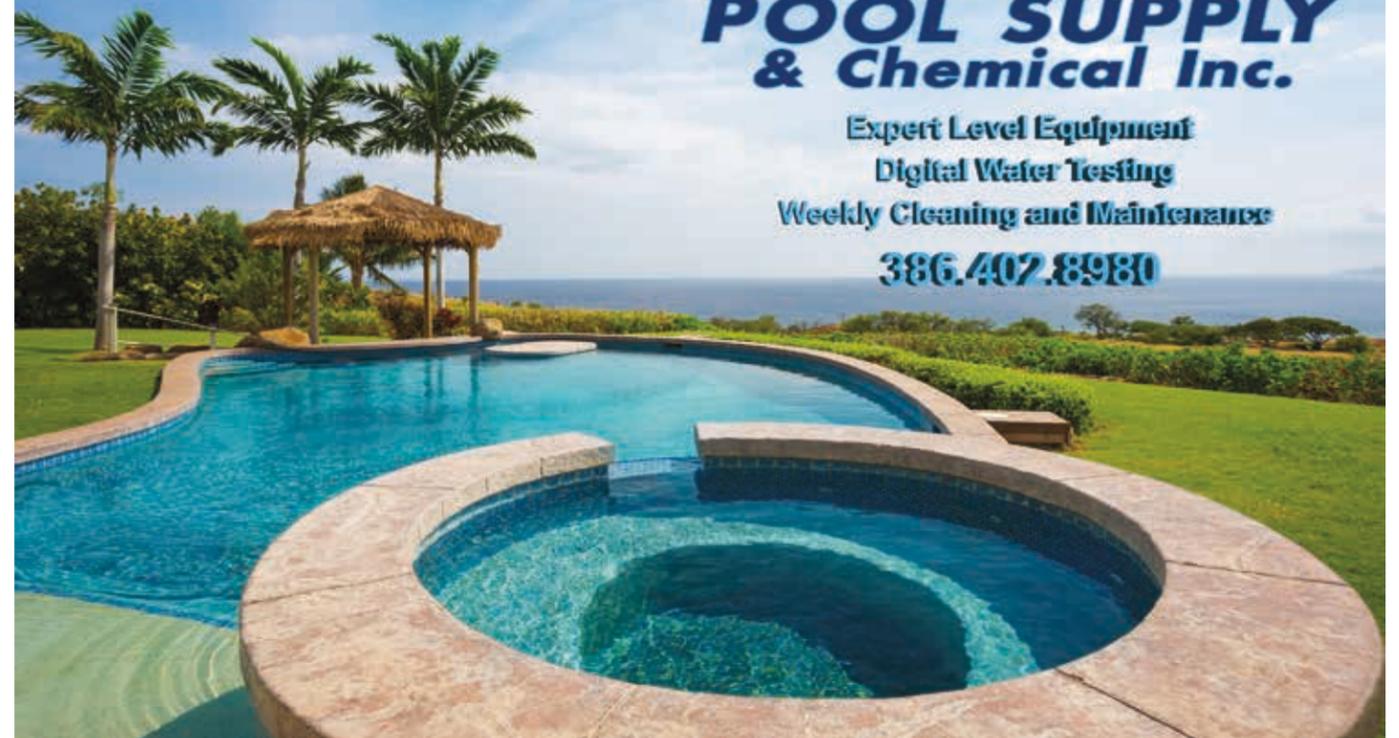
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wellness tip of the month
Submitted By Precision Eye Institute Staff

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Submitted By Resident **Angela Burden**
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Our beautiful Platinum Builders home in Arbor Lakes is situated on a lovely cul de sac, overlooking the nature preserve and JR's park. We chose this lot so our boys could play at the basketball court and baseball diamond located in the park, and we enjoy the sunset view every evening. We also enjoy our one-side neighbors and the trees and birds on the other side of us. It's fun to see other Venetian Bay neighbors come to the park or ride the trail on bikes and golf carts. Walking with the kids, grandkids and dogs is also great.

We chose Platinum Builders for our new construction because, after careful research of the New Smyrna Beach area and my being a realtor, we found that they offer the best in-home design, materials, attention to detail, experience and reputation. When we met Paul and Melissa, the owners, they were so great to work with on designing what we wanted in a home and pool. One of the greatest

...





... qualities of New Smyrna Beach is the locally owned stores and restaurants. When we chose Platinum Builders, we were so excited to learn they are locally owned! Platinum Builders now has an office and design center right here in Venetian Bay.

We wanted a home that would be comfortable for our family, allow us an outdoor lanai with a beautiful, custom pool and hot tub, a fireplace with a mantel I chose, my dream kitchen, wood-themed tile, and an office for my husband's job. Not only did we get everything we wanted in our home, many things were included that would have been an upgrade with other builders. The attention to detail with Platinum Builders is above and beyond: crown molding, recessed ceilings, stone elevations, granite, stainless steel appliances, porcelain tile, and more. It is energy efficient, with a security system and great landscaping, all included in our build.



We love our wood burning fireplace with stone and mantel. The saltwater, heated pool is gorgeous, with a stone hot tub. The outdoor space is great for our family and for entertaining friends. The landscaping package we were given is fabulous, as it is growing and adds to the privacy of our home.

We love the open concept floorplan with a great room, big open kitchen and nook that fits our 8 top table. The huge island is perfect for our breakfast and lunch and for entertaining our guests. Our home flows so well, as everyone usually congregates in the kitchen or outside lanai. Our boys enjoy their large bedrooms and the extra room that we use as a game room/guest room. My husband has an office that was built onto our master bedroom, which can easily be transformed into a work-out room. The dream walk-in closet is humongous!!

We have received numerous compliments on our wonderful Platinum-built home, as well as our wonderful Arbor Lakes community and Venetian Bay. We picked the right lot at the right time and place, and our dream to move to New Smyrna Beach became a reality.

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263 Portofino Boulevard	Portofino Estates	\$875,000	4	3	3872	4+
2913 Linari Court Portofino	Portofino Estates	\$727,200	4	3	4422	3
104 Portofino Boulevard	Portofino Estates	\$658,931	3	3	4267	3
260 Portofino Boulevard	Portofino Estates	\$549,000	4	3	2617	3
254 Portofino Boulevard	Portofino Estates	\$479,900	4	3	2599	3
344 Leoni Street	Arbor Lakes	\$395,313	4	3	2405	2
3602 Maribella Drive	Maribella	\$319,900	3	2	2250	2
424 Luna Bella Lane	Tuscany Square	\$249,900	3	3	2345	1
424 Luna Bella Lane	Tuscany Square	\$230,000	3	3	2208	1
3370 Gallia Street	Savona	\$224,900	4	2	2042	1
424 Luna Bella Lane	Tuscany Square	\$220,000	3	2	1862	1
3523 Casalta Circle	Parkside	\$219,900	3	2	2060	1
424 Luna Bella Lane	Tuscany Square	\$212,900	2	2	1684	1
424 Luna Bella Lane	Tuscany Square	\$199,500	2	2	2208	1
424 Luna Bella Lane	Tuscany Square	\$199,000	3	3	2208	1
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HELP Cross Creek Community Church GROW

Cross Creek Community Church has been a part of Venetian Bay since 2008. Originally part of the Venetian Bay Methodist Church, it was recently released from its denominational structure. A day school for children has been their primary focus thus far.

Currently operating out of Creekside Middle School's community center, Cross Creek Community Church plans to develop their own day school facility. According to Pastor Rebecca Hyvonen and Mary Ovitt, Day School Director of the church, they are ready to buy land and break ground. The group operates as a non-profit with four employees and volunteer services.

"The idea is to build a multi-



purpose facility rather than steeple-based," Mary said. "We have already met with an architect and have a design in place."

Childcare has been deemed the mission insight for Cross Creek CC. Some of the services they provide are:

- Arts and crafts
- Music
- Volunteer Pre-Kindergarten for 2-to-4-year-olds
- After school program for grades K-5th

The Church is looking for 10-15 acres of land on Airport Road (North of SR 44; East of Tomoka; West of I-95; South of Dunlawton).

If you are interested in volunteering, donating, or participating, all are welcome to attend and engage. Here's how to contact them:
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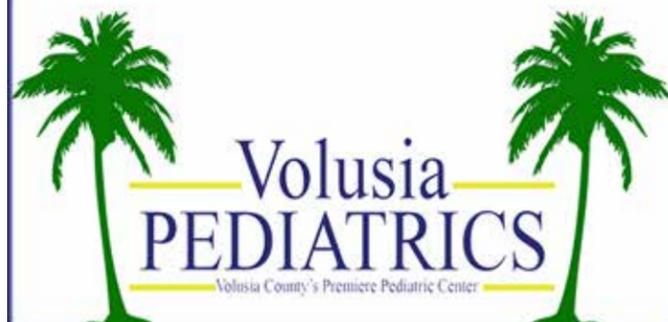
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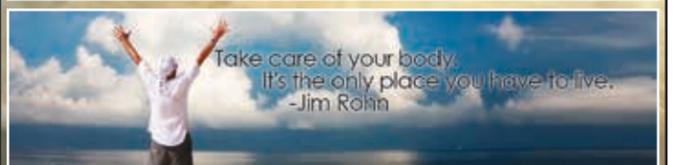
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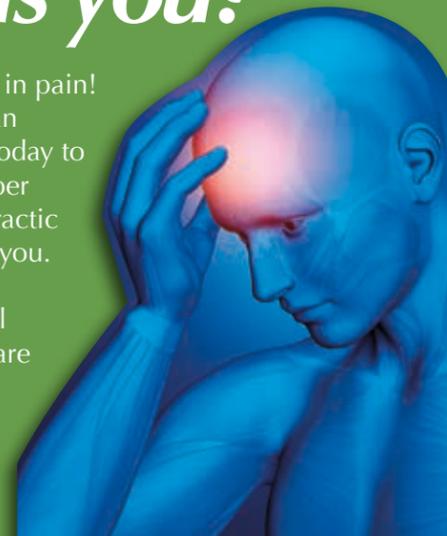
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safety tip of the month

what is a SECURITY SYSTEM?

By Peter Stanton (Security Center)

A security system is a device that detects someone trying to break into a home or business and alerts the authorities. A security system is designed and installed to ensure a family's safety and peace of mind. There are three components to a great and reliable security system: the installation and service of the system, the actual alarm system, and the 24-hour monitoring of the system.

THE INSTALLATION AND SERVICE COMPANY

The important thing here is to have a local company that is well established and can handle your needs in a timely manner. Too often, we hear horror stories of people who used large national companies – waiting up to two weeks for service on their alarm systems. You have the right expect service within 24 hours on your alarm system. After all, the companies expect you to pay them on time, right? Demand that you get the service you need. By using a local company, you do get the right service. Often times, the local company is in your neighborhood at least once a day and can just stop in.

Another reason to use a local company is that the owners and technicians all live in the same community and want to make sure your system is working 100% of the time. For local companies, the customers are real people, whereas large national companies consider customers as data to grow their bottom line. With a local company, you also have the added benefit of all local causes that are supported by the people who work there. A local company is in business to ensure your safety and make the community a better place to live for you and its own employees.

THE ALARM SYSTEM

There is a lot of glitzy advertising on TV that shows a bunch of options that are designed to entice you to pay more every month. Don't get pulled into a sales pitch that says you need everything that is available. Usually, you just need the basics, as that is all you will ever use. The first part of an alarm system is door protection. Always get a sensor on all of your doors leading to the outside and garage. Secondly, get glass window protection. Glass breakage detectors are the best for this. We often see break-ins occur where the crook busted the glass in the sliding glass door or French door and walked in without opening the actual door. The glass breakage detector also protects all of your windows as well. Motion detectors are far more advanced than in the past. Most motion detectors installed in-home are now pet immune, up to a 40-pound pet. This is great for lap dogs and cats, no more false alarms.

Other options available for your alarm system: photo-electric smoke detectors, emergency response buttons, light control, front door lock control, and thermostat control. Unless you need them and are going to use them, don't pay monthly for them.

24-HOUR MONITORING SERVICE

All of the licensed alarm monitoring in Florida is done at a UL central station with redundancy, in case anything happens. The State of Florida requires verification before police are dispatched. It is very important that your contact numbers are up to date with the alarm company. With a local company, you can call and let them know you are out of town and want police dispatched immediately. The communication between your alarm system and the monitoring station should be done wirelessly via a cell dialer for the fastest, most reliable results. Land lines and internet lines are subject to the risk of dropped service. Be safe; shop local for your alarm company.



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