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AUGUST 2017

Living



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cover spotlight

The *Vettes* Are **Out** In Venetian Bay!

Submitted By Faith Stouffer
Photos By Classic Photography

Each of these Vette owners belongs to the Ponce Inlet Corvette Club, which originated in March of 2005 and has since grown into a vibrant, active, and fun-loving social club. Of the club's 127+ members, at least 36 live in Venetian Bay or Promenade Parke. Jon Hall Chevrolet is the Club's official sponsor and funds raised at the annual "Vettes at the Light" Corvette show in Ponce Inlet are donated to Halifax Urban Ministries and other local charities.

Members and prospective members meet monthly at a local restaurant for dinner and a brief business meeting. There is usually at least one organized day trip per month, where members meet to cruise as a group along Florida's many scenic back roads to a fun restaurant, theater, car show, or other local attraction. Recent lunch cruises have averaged 20-25 Vettes and have gone to great restaurants like Renegades on the

River, Black Hammock, Corky Belle's, and St. John's River Grille. There is also at least one multi-day group Vette cruise per year, where those who participate really get a chance to enjoy the ride, relax, get to know each other, and have fun exploring a new area.

Ponce Inlet Corvette Club's General Meeting is held every third Thursday of the month. Please check out the club website for more information and for the location of the next monthly meeting: <http://picorvetteclub.com/>. If you have questions, you can also contact the Club's president – Bill Nelson, bnelson41@earthlink.net



...
C-7 2017 Corvette Grand Sport - Longbeach Red
(Jack and Margaret Dibling, Promenade Parke)



C-7 2014 Corvette Stingray Convertible -
Shark Gray (Bill Nelson and Jean Kelchner, Savona South)



C-5 2002 Corvette Convertible - Pewter Metallic
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Havanese

Male or female:

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Pet's age:

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Where/why did you get your pet? We rescued him from a shelter in Ft. Lauderdale in February of 2015. We wanted to rescue a dog and fell in love when we saw him. He had been horribly neglected; he had no hair and was severely overweight due to an untreated thyroid condition. When we left the shelter, he ran right to our car as if he knew he had found a family to love and care for him. Once he started taking thyroid medication, he quickly trimmed down and his coat filled in.

Is there a story behind its name? Previous owners named him Oreo because of his black and white coat.

Anything special or unusual about your pet (talents/quirks)?

He is very patient if we are walking and stop to talk to friends. He gets along great with small dogs but gets a real "Napoleon complex" around large dogs. He tolerates showers/shampoos with Head & Shoulders but does NOT like to swim.

What do you like best about your pet? He's small, doesn't shed, and is very friendly.

Any funny stories about your pet? He likes to start the day by running all around the house like a crazy dog and acts like a "vacuum cleaner" for any crumbs that find their way to the floor, and he loves Cheerios. He does not like fireworks or sounds from the firing range off of 44.

How spoiled is your pet? Extremely ... he rules the roost.

What else should we know about your pet and/or how your pet has enriched your home/family? He is always so happy to see us if we have been out for a while. He listens well and is very well behaved.



Do you have a pet and would like to share his/her story? Then email Faith.Stouffer@n2publishing.com to have them featured in the next available issue! Dogs, cats, horses, fish and any other type of animals are welcome!

Submitted By
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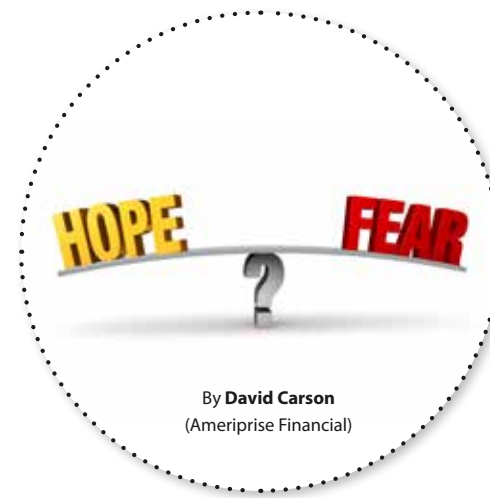
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5 financial fitness Reasons To Plan For The UNKNOWN

When you plan for the future, you may think about positive events such as marriage, starting a family, retirement or grandchildren. Yet, there are other life changes, such as job loss, illness, disability, or needed to care for a family member that can take an emotional and financial toll. While it's natural to avoid thinking about these difficult events, it's shortsighted to ignore the possibilities. Here are five compelling reasons why it's better to prepare your finances for the unexpected rather than simply cross your fingers.

Challenging life events are hard enough to manage. Financial decisions made in a moment of crisis may not be the soundest ones and could have consequences for years to come. If you have financial contingency plans in place, you may have less to worry about or distract you from the issue at hand. You can be free to focus on pressing personal situations when it matters most.

You'll have more choices. Planning when things are going well will give you more options for protecting your finances. Certain options that guard against financial loss may not be available when tragedy strikes. For example, it's too late to buy insurance after a kitchen fire or a family member becomes ill. Planning ahead can give you peace of mind that you'll be ready for these types of events.

Careful planning takes time. When you face an unexpected situation, you may not have the time or energy to consider your options carefully. With time on your side, you can be more deliberate, thorough and informed. For instance, you can make multiple appointments to meet with tax, medical, financial planning and legal professionals to get advice and recommendations. These professionals can help you with a variety of tasks to prepare for the unexpected, such as updating your will, researching and comparing prices on financial products or insurance, establishing a trust or completing a healthcare directive. All of these arrangements can be complex, requiring a certain amount of your time and attention to get them in order.

It's the considerate thing to do. Imagine the burden on family members if you're incapacitated and your finances are in disarray.

Having your financial dealings in order makes it easier for a loved one to step in and help, as needed. Make sure a trusted family member knows where key financial documents are and how to contact the professionals who help with your finances.

Action beats fear. Conventional wisdom urges us to hope for the best and prepare for the worst. It's good advice, and having a plan in place is empowering. You may not be able to prevent every unpleasant occurrence in life, but you can soften the blow of a personal hardship by putting safety nets in place. A financial advisor can help you identify options to prepare for life's uncertainties.



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By Resident **Brenda Campbell** (Volusia Memorial Services)
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A sensible way to make informed decisions before your time of need. When a death occurs, it often happens unexpectedly. Many decisions have to be made in a short period of time, leaving many families feeling overwhelmed. Often, these decisions must be made when a family is grieving and least prepared. That's why it's important to consider preplanning your funeral or cremation service. Many people have done everything they can to protect their family from events that may happen, such as purchase fire or theft insurance, but the one event in life that we know will happen with certainty is often ignored. Preplanning will help protect your family from some of the emotional and financial burdens that often occur after the loss of a loved one.

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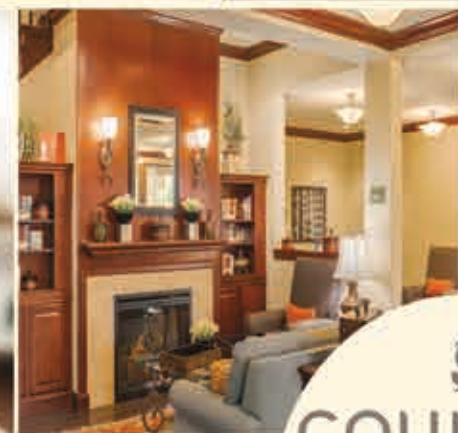
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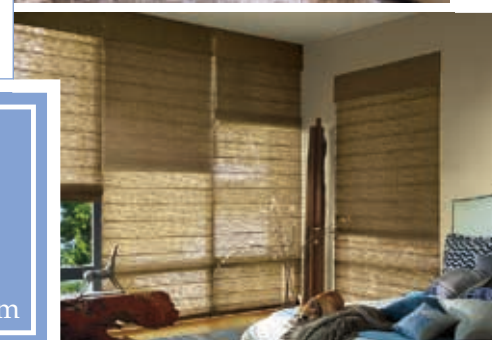
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Keeping Cool During The Dog-Days Of Summer

For many years, a well-known sight along West Park Avenue in Edgewater is the red, white and blue Advanced Air and Heat sign. As one of the largest local AC companies and one of the most recognized contributors to many community organizations, Advanced Air and Heat has fixed, maintained or installed many of the household central air conditioning systems in the community.

Recently, we spoke with employees at Advanced Air and Heat and even joined an air conditioning technician on a service call to discover what it's like to service air conditioning, heating and now plumbing systems along Florida's coast. We learned some great tips for choosing a company, keeping the air conditioner working well, what happens when an air conditioner is tuned-up, and, most interestingly, what has made so many homeowners loyal to Advanced Air and Heat for so many years.

Credibility is Important When Choosing an AC Contractor

As one might imagine, the air conditioning business in Florida is a hectic one most of the year. Along the southeastern coast of the US, where salt in the



air can deeply penetrate outside air conditioning equipment, there is higher demand for new air conditioners than inland. Due to this demand, the AC repair business attracts more than its share of dishonest folks.

“It’s an unfortunate fact that in our industry there are manipulative people who suddenly seem to come from nowhere during the busy summer season, only to take advantage of homeowners who have lost their cooling and are now in an urgent situation,” said Rob Haines, marketing director for Advanced Air and Heat. “We always recommend homeowners who have experienced loss of air conditioning to work with a company that has a proven track record and has been in the area for many years. It’s best not to hire a ‘handyman’ for something as critical to the health, welfare and home value as the home’s air conditioning system.”

Haines recommends asking the company: (1) how long they’ve been in business, (2) if they are licensed and insured, and (3) to provide evidence to prove it. A truly credible company should have no problem showing proper evidence of licensing and a long track record of satisfied customers.

History of Advanced Air and Heat

Like many family-oriented businesses, Advanced Air and Heat started with just a couple of technicians and a mission to provide a valuable home service. Since its beginnings in 1999, the company has sought to contribute to the community in every way possible, including providing stable jobs to their dedicated employees.

Last year, Advanced Air and Heat joined with Palm Coast Air Conditioning, located in Bunnell. Through this successful merger, Advanced Air and Heat now has 48 employees and services homes and businesses over 1000 square miles, from St. Augustine to Titusville and inland as far as Deland and Deltona. If this past growth is any indication, Advanced Air and Heat will continue to expand and grow.

Keeping Air Conditioners Cooling

Volusia and Flagler County homes without air conditioning can quickly heat up like an oven. We asked our Advanced Air and Heat technician what causes a central air conditioner to break down and what homeowners can do to prevent such an emergency.

“There are two key things you can do to keep your AC running well: change the home’s air filter at least





...

every 2 months and have a tune-up service performed every 12 months,” says service technician, Brendan Cook. “A tune-up on an air conditioner doesn’t just keep the system operating well, it is a chance for a homeowner to fix a problem before it happens, which is why we call it preventative maintenance. The primary purpose of the tune-up is to discover and prevent a potential upcoming problem, either through proactively replacing a part that’s failing or by preparing to upgrade an old system that has simply passed its useful life and is more trouble than it’s worth.”

During Advanced’s AC tune-up, the AC technician checks for the proper operation of the system to determine its dependability and performs a series of tasks to help keep it running until the next tune-up is due. For example, air conditioners have drain lines that need to be cleaned regularly. If the drain line becomes clogged, it can cause the system to shut down or may even cause damage to the home. A good tune-up will ensure the drain line is clear and ready for another 12 months of operation.

Comparing Making Repairs to Installing a New AC

The choice homeowners face when they experience a central AC failure is typically whether to fix it or

get a new one. Cook says it’s similar to an aging car having a significant break down; the decision is whether to put more money into the old one or put that money towards a new one. This choice is faced by many of Advanced Air and Heat’s customers every day. Advanced takes time to help the homeowner simplify this often-stressful situation so they can make a right choice.

“Once we’ve diagnosed what caused the system to fail, our job is to help homeowners clearly understand all their options,” says General Manager Bob Francis. “We think one of the reasons our customer base has increased so much over the years is because of our dedication to transparency and honest consultation during this decision.”

“We are committed to clearly disclosing and sharing every option with the customer,” Francis continued. “A handyman or large nationwide company might try to push a homeowner to buy a new air conditioner, even if

they don’t need one. We’re different because we won’t push one option over the other. We simply provide all the solutions the customer has available to them, then do what they decide—what they think is best for themselves and their family. That way, they can be very comfortable with their choice, and in turn be more satisfied with our service. It’s a pressure-free approach to business that we think is more honest and transparent.”

Enduring Quality Service

This dedication to our customers’ best interest seems to be paying off. Advanced Air and Heat has very loyal customers in the neighborhood and throughout the county, as evidenced by their reviews on Google, Yelp and other review sites. Common reviews support that the company is fast and courteous; a first-class operation; professional and knowledgeable; and Excellent!

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An additional reason for the significant amount of customer loyalty comes from Advanced Air and Heat's involvement in our community throughout the year. The company sponsors numerous sports teams, community competitions, scholarship programs and charitable events, including SEV Youth baseball, New Smyrna Beach Barracudas, Spruce Creek Hawks, Dance Factory, The Medallions of Excellence, The All Star Preps, FFA, Aqua Park Swimming Complex, and many others.

One Final Word

Rob Haines has additional helpful advice for homeowners when working with contractors in order to ensure they have the best possible experience:

"With any home service, we recommend customers not only do business locally, but also choose a company that provides a variety of financing programs and a 100% Satisfaction Guarantee.. Financing and a Satisfaction Guarantee helps prove that the company is really financially sound. When you ask if a company can show a guarantee or provide financing, and they won't or can't, that indicates they may not be around tomorrow, next month or next year. Your home is usually your biggest investment. So, choose a company to work on your home that's going to treat it as if it were their own, and select a contractor based on quality and value, not only cost."



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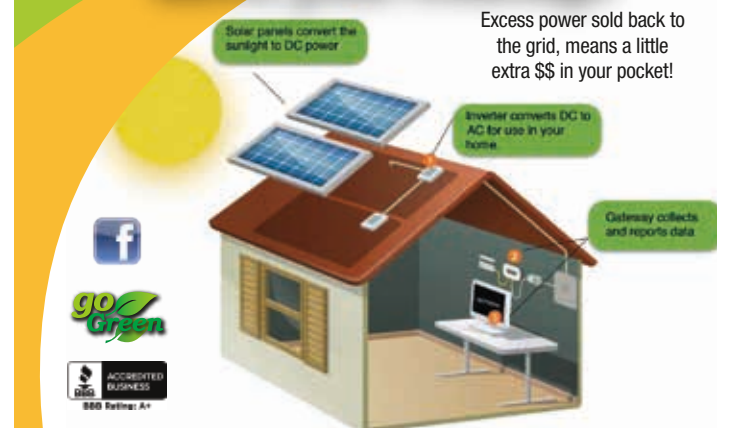
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2913 Linari Court Portofino	Portofino Estates	\$727,200	4	3	4422	3
104 Portofino Boulevard	Portofino Estates	\$658,931	3	3	4267	3
260 Portofino Boulevard	Portofino Estates	\$549,000	4	3	2617	3
254 Portofino Boulevard	Portofino Estates	\$479,900	4	3	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
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By Chase Herbig, CLU, ChFC, CFM President
(HIG Insurance Group)

MOVING VIOLATION TICKETS CAN BE VERY COSTLY



When you see the blue and red flashing lights come on behind you, it can mean a substantial increase in your insurance rates, depending on the violation.

Having your updated proof of insurance card, current vehi-

cle registration and driver's license can prevent you from getting additional citations.

Here is some good advice from a local police officer:

• When being pulled over, be respectful and be prepared to show all your documents.

• If you have a weapon in the vehicle, do not touch it, but you must advise the officer. Even if you have a concealed weapons permit, do not touch your weapon; advise the officer and hand over your CWP along with other documents.

Keep in mind that the driver, regardless of the ownership of the vehicle, is responsible for the vehicle, including the contents. An officer has some discretion, so don't argue or debate when stopped. You will have the right to do so in court.

Tickets will not only spike your auto insurance premium, it may also come with other hefty financial penalties, depending on the type of violation.

Cost of Violations:

Certain types of violations can substantially increase your auto insurance rates. In fact, according to Quadrant Information Services, a study found that car insurance premiums can climb as much as 96 percent after a single moving violation, on average nationwide.

There are approximately 21 or so different categories of moving violations, to name a few: careless driving, reckless driving, driving under the influence, speeding and failure to obey traffic device.

The economic impact on one's insurance premium varies significantly, based on the severity of the violation. The greater the severity of the offense and/or damage to another's property or bodily injury, the greater the premium increase. In addition, if necessary, hiring a defense attorney is another added expense.

An example of severity is the difference between reckless and careless driving. Careless driving is usually defined as "a minor lapse in judgment," such as following too closely to the vehicle in front of you. Reckless driving, however, may be considered an "intentional act," such as driving in a way that shows no regard for the safety of others. Obviously, reckless driving tickets will not only have a higher cost for the ticket, but the increase in the cost of insurance will also be much greater than a careless driving violation.

Moving violations are typically assigned a point system. An excessive speeding violation is considered more severe than a broken taillight violation. Insurance company underwriting guidelines are priced to view the greater points against a driver's license as an increased risk, thus, greater the insurance costs.

According to the National Association of Insurance Commissioners (NAIC), the average annual U.S. auto insurance premium is \$866 with no violations. A reckless driving offense will result in a premium increase of approximately 88% or more than \$750 per year. Minor violations, such as following too closely or not yielding to a pedestrian, can cost you an average of \$260 more per year.

Driving Under the Influence carries an expensive insurance penalty. A single infraction will add on a national average, \$1086 per year to your insurance rates. In Florida, the increase is around 300% of your current rate, and this doesn't include the cost of legal defense.

Keep in mind that serious offenses remain on your driver's license for many years. Typically, insurance looks back on your five-year driving record when figuring your rate, but a DUI violation can be tracked for seven years.

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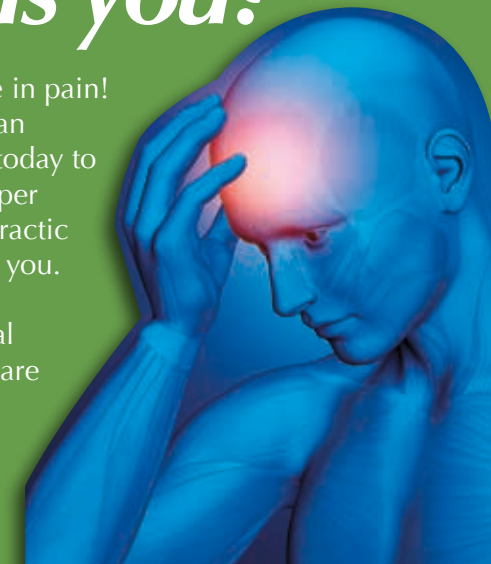
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How To TEST Your SECURITY SYSTEM

By Peter Stanton (Security Center)

As we come into the dog days of summer, it is a good time to think about any older security systems in your homes. Everything ages and breaks down, eventually. Technology changes rapidly in the electronic security industry.

The best thing you can do is test your security system weekly. Here's how to test your security system:

When you come home, don't shut your alarm off. Let the full siren sound for 30 seconds. If you didn't get a phone call from your alarm company, there might be a problem. In the State of Florida, all alarm companies are supposed to verify your alarm by law. This would be a good time to call a local alarm company like Security Center to see what the problem is. The most common problems are:

Failure to communicate to the central station. This may be because you switched phone providers and didn't alert your alarm

company. Maybe you have VOIP phones like AT&T Uverse or Spectrum. The VOIP phone lines do not work all of the time. If your modem goes down so do your phone lines. If someone cuts your cable lines to the home your phones are down. Some of the older alarm systems that were installed in the 90s will not work with VOIP phone lines.

The solution to this major problem is to install a 4G cellular phone for the alarm to communicate with central station. This is a device the alarm company provides for about \$10.00/mo. With this device installed, you will no longer need a home phone line. You can just use your cell phone and save money every month. With a 4G cell dialer phone on the alarm, you can also have an interactive app on your smartphone to control your alarm. This will work on any alarm, no matter the age or the brand. Please keep in mind that if you have a wireless cell dialer phone installed on your alarm that is three years old or older, it may only be a 2G phone and require upgrading to 4G, as it no longer works. Please call a local alarm company to have a free security survey of your equipment to verify it is working.

Older security systems need to be checked to ensure that all of the components are still working. Most of the alarm systems were installed when the home was built. These systems were wired while the walls were open. The normal weather we have here in the Florida summertime brings a lot of lightning strikes to our neighborhoods. The voltage spike from the lightning anywhere in the vicinity can affect your low-voltage alarm systems. A common problem is that door and window switches may get fused together and not work. Please activate your chime button on the alarm and open and close all of your windows to make sure they all beep. If not, they need to be replaced. Your powered devices like your motion detectors, and smoke detectors may also have been damaged. Arm your system, and then walk in front of them to make sure they activate the alarm.

Older systems also don't have the latest technology installed to detect break-ins. We have seen more break-ins occur where the crooks just throw your patio furniture through your sliding glass or French doors and walk in without opening the door. The latest thing to detect this is a glass breakage detector. You may also consider a motion detector with pet immunity so your animals can still move around the home without setting the alarm off. Call a local alarm company, such as Security Center, for details.

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Promenade Parke *Turns Back The Hands of Time* For Its **SPRING DINE OUT**



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Submitted by Debbie Jackson



Bobby socks, poodle skirts and black leather jackets were all the rage at the Promenade Parke Spring Dine Out. Organized by Gunna Bachman and former restaurateur Lee DeLieto, the 1950s themed night drew close to 70 residents, who all came decked out in retro threads that ranged from preppy swing skirts and cardigans to rockabilly clam diggers and high heels. And the greasers were out in full force with their slicked back hair, rolled up jeans and an element of coolness. Two of the greasers – new residents Don and Julie Bush – who were dressed as Grease-inspired rebels, won the Best Dressed award.

Another group of greasers – Ernie and Debbie Jackson and Dave and Carmel Vaden – arrived in style in Ernie's 1950 Chevy truck. The classic truck also served as the backdrop for memento photos.

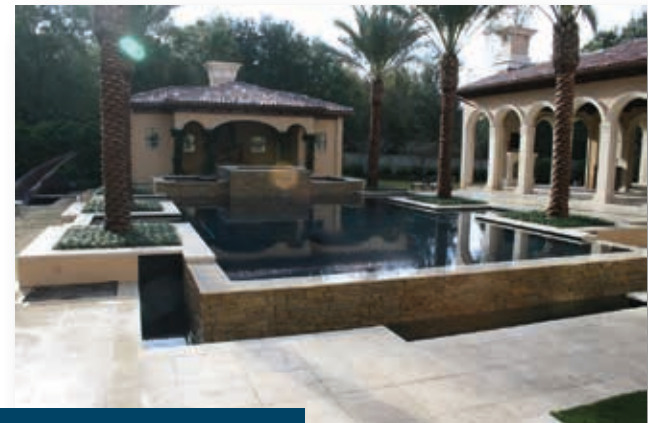
Hands down, the highlight of the night was the music. Reminiscent of a '50s Sock Hop, the dance floor at The Tavern at Cypress Springs was packed all night with couples and groups of ladies twisting and jitter-bugging. The awards for Best Dancers went to Mo and Biff Clegg, Maria and Pete Goodlattes, and Tom Biedinger and Sheri Langdon.

Everyone had such a good time at the Fifties Bash that Lee is already starting to plan the next themed dinner party.



Are you having an upcoming Neighborhood Event? Let us know by emailing Faith.Stouffer@n2publishing.com.

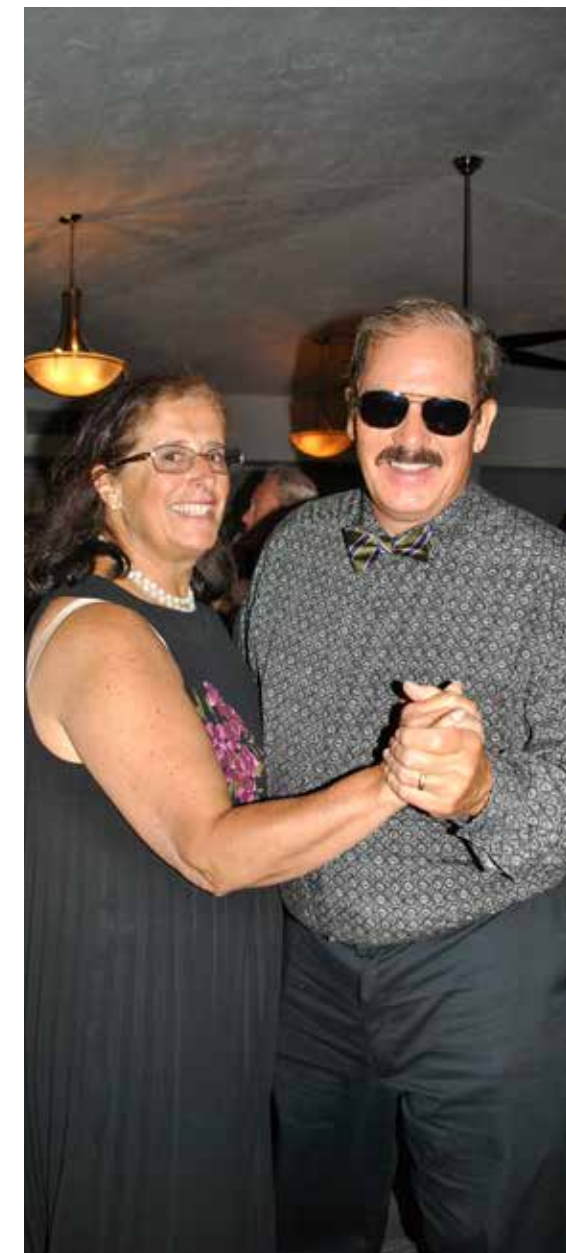
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FORD'S F-150 PICKUP SUPERSTAR LINEUP

what drives us?

By Nick Smirnis

Ford F-150 pickups boast impressive tow and payload ratings and some of the best fuel economy in the light-duty segment. Many F-150 owners have come to know exactly what they want from their trucks, and because of the numerous configurations allowing them to make so many choices, they tend to stick with Ford.

Three different six-cylinder engines are available on the 2017 F-150s: the efficient 2.7-liter Ecoboost, the larger 3.5-liter Ecoboost, as well as the 3.5-liter flex-fuel. New for 2017, Ford has redesigned the 3.5-liter V6 Ecoboost engine and paired it up with a new 10-speed transmission good for 375 hp and 470 lb-ft of torque, and capable of towing up to 12,200 pounds. A V8 flex-fuel engine is also available.

Add to engine choice all the dozens of configurations for cab size and bed length plus all the various trim levels. It can, however, be a little overwhelming. Deciding the right trim to level to pair with the features that are important to you might prove difficult to buyers that are concerned with getting the best value out of their purchase.

The good news is that with so many configurations, you're unlikely to get stuck paying for a bunch of things you never wanted in the first place. And that's where the XLT excels. Simple things like fog lamps, SecuriCode keyless entry keypad, and aluminum wheels rolled into the modestly priced step-up from the XL make this truck attractive to customers that want a compromise between a work truck and more comfortable or stylish daily driver. Ford hasn't been outselling by not understanding the way we use our trucks. And with prices soaring in other parts of the full-sized truck segment, Ford knows that the XLT is in a way a base model for a new generation of truck owners. It keeps what's necessary and provides a little bit more for everyday use.



2017 Ford F-150 Limited interior



2017 Ford F-150 Lariat

When you step up to the F-150 Lariat, luxury options on the XLT become standards — like heated auto-dimming mirrors, a trailer hitch, 10-way power adjustable heated and massaging front seats, power-adjustable pedals, rearview camera, cross-traffic alert, sunroof, seven-speaker sound system, LED bed lighting, nav, etc. And the Lariat is also eligible for add-ons, which include a remote tailgate release, LED head and taillights, automatic high beams, a heated power-adjustable steering wheel, and the list goes on.

Keep on adding conveniences and luxuries that are options on the lower levels until you arrive at the F-150 Limited and Platinum trim levels, which also add 22-inch wheels, wood interior trim and unique styling details among all the other bells and whistles.

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HIDDEN PET DANGERS

in your vegetable garden

Lawn & garden

By N2 Staff Writer,
Amy Lynne Howlett

There are 700 plants that are toxic to cats and dogs, but most animal lovers would not suspect that a few of them may be in their very own vegetable gardens. This summer, keep your pets healthy by making the following parts of your garden a no-fur zone.

Tomato plants

While the flesh of most produce is nourishing for pets, that does not guarantee the stems, shoots and leaves are also safe for their consumption. Ripe tomatoes are considered non-toxic, but the vine, stems, leaves and even unripe, green tomatoes contain a substance called solanine, a chemical defense mechanism with pesticidal properties, which is harmful to cats and dogs. Fortunately, a pet would have to consume a large amount of this garden staple to cause severe poisoning, but ingesting even a small amount could give FiFi or Fido an upset stomach.

Potato plants

Cooked potatoes are common in commercial cat and dog foods, but that doesn't mean your pet is cleared for the potato patch. The chemical in tomato plants, solanine, is also found in potato sprouts, vines and raw tubers.

Rhubarb

The rhubarb harvest is here and it's time for your favorite summer treat: your prize-winning rhubarb pie. As all seasoned gardeners know, rhubarb leaves are unsafe for both humans and pets due to the high concentration of oxalate crystals. However,

even the relatively few soluble oxalates in the stalks – while safe for people – could cause renal failure in cats and dogs, so keep your cunning canines and foxy felines out of the pie!

Allium veggies

Garlic, onions, shallots, leeks and chives are toxic to pets whether fresh, dehydrated or powdered. It is estimated that a mere teaspoon of garlic for every 10 pounds the pet weighs is enough to destroy red blood cells. If you are a table-scrap sneaker, remember that many savory foods get their flavor from a member of the Allium genus.

Pits and seeds

Apple seeds and the pits of cherries, peaches and plums contain cyanide, a rapidly acting toxic chemical compound. Stone fruit pits, while alluring to pets for their remnants of sweet pulp, can also pose physical threats including choking and bowel obstructions.

Should your furry family member come into contact with a potentially harmful substance, seek immediate veterinary care. For questions regarding any plant, food or medication's toxicity, contact the ASPCA Animal Poison Control at **888-426-4435**.



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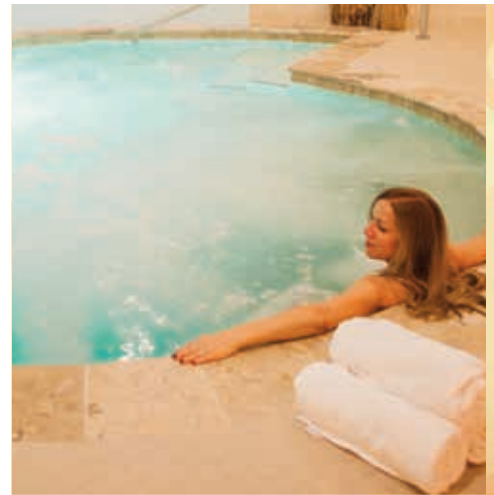
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