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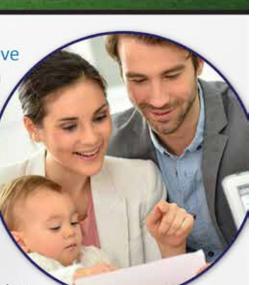
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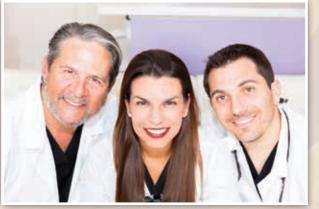
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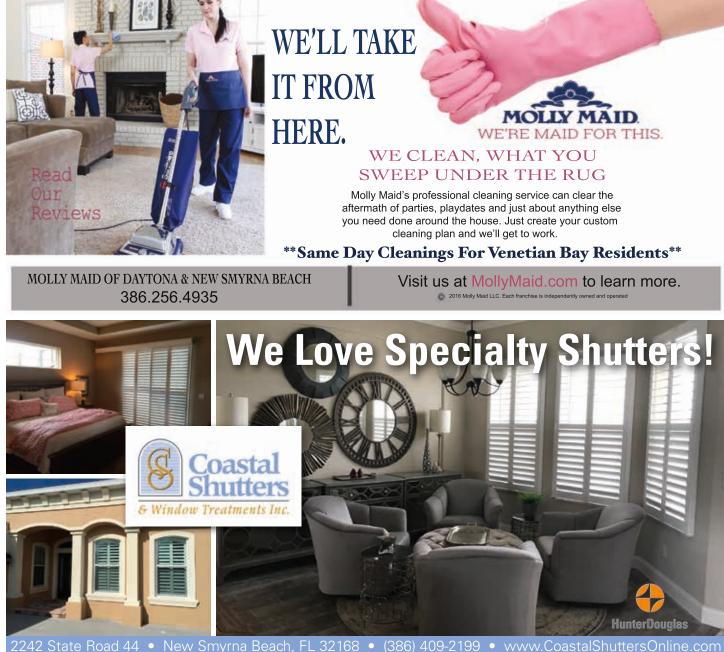
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These local businesses have been supporting our neighborhood publication from Day 1.

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There are so many talented people in our community, truly. We tend to hone in on our differences, especially those that make us most frustrated. But, if we shared our special gifts with each other, the beauty we all bring to the community would be evident.

When I say there's brilliant people in VB - I mean, like dang! There are residents whose paintings will take your breath away, those who can sing like Aretha Franklin, or who can train a pet better than the handlers at the Westminster Dog Show. Our streets lined with bikes pedaled by men and woman who look like freaking triathletes. It's impressive. You guys are amazing!

Our community is lovely not because of how the builders designed their stuff. Contribute by sharing your skills, allow the rest of us the joint, but rather how we personalized our plots and how we've to be inspired. set a tone of kindness and trust. We have personality and spunk. Each person has something to contribute in some capacity. If you Cooks, dancers, computer experts, gardeners, storytellers, don't see it, take a drive through the wastelands of surrounding comedians, consolers, mathematical wizzes, animal whisperers, cities. Some other neighborhoods have the ambiance of a graveand fitness gurus - we're crazy gifted! I want to know about yard. But make your way through Venetian Bay and you'll see a your attributes; what you can share with this community. Feel pro-hulahooper practicing on the sidewalk, fashionistas working free to share your talents and skills with us and you might their threads like its Fashion Week, and homes decorated with be featured in upcoming issues. Email your artwork, videos, awards, stories - whatever to venetianbellavita@gmail.com. We more functionality and style than Home & Garden. can't wait to see you shine!

Here we are with all this talent and character, and we don't necessarily share any of it with each other. I'd like to think I'm a decent makeup artist and watercolorist, but I don't offer my talents to those who might need it - perhaps doing a makeover on someone going out for the first time in 6 months or painting something sentimental for the neighbor who just lost a spouse. Sharing your gifts makes a difference. I'd love for my daughter to learn from a pianist living around here, or have a garden as lush and vibrant as those coloring our streets. You can say I'm not the most personable neighbor, not that I'm rude or grumpy, but a girl likes her privacy so I keep to myself. But, I'd like to contribute as well as enjoy the qualities my fellow VB'ers bring rather than remain behind closed doors.

How can we share more of ourselves with each other? Let's take time to listen to Mrs. Smith on Random Drive tell an extraordinary story the likes of J.R.R. Tolkien himself, or take weight training advice from the athlete at Snap who obviously knows

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#### **About Me:**

I grew up in Michigan. I was in nursing for over 35 years but I knew I wanted to work for myself and I have always enjoyed cleaning. My first job at age 14 was taking care of the house, which also included laundry and cooking, while both my parents worked full time. My mother's cleaning was immaculate and there is always a happiness that comes from being in a clean environment. Clutter can be very stressful. I have been in the area for over 30 years but in 2010 I decided I wanted to live in New Smyrna Beach and be by the ocean.

#### About the Business:

Stacy's Cleaning Service is primarily residential. Each job is based on what the customer wants and how frequently they need the service. I can simply clean bathrooms and mop floors or I can include vacuuming, dusting, cleaning the kitchen and cleaning sliding doors. Garages and pool areas are typically not included. If a home was recently bought or sold, it's nice to give it a thorough clean and I will include the garage in that type of cleaning. My pricing is based on how much time it will take me to complete the work. There are also extra services such as cleaning the oven or fridge or changing bed sheets that can be included in the price.

Many people have AIRBNB. Even though they clean the rental themselves, sometimes it is nice to have someone come and thoroughly clean their place periodically. For snowbirds, I can freshen up the home -- vacuum, dust, clean bathrooms and fresh linens for their return or departure.

#### What sets me apart:

I do the cleaning myself so you see the same person each time. Occasionally, I may have a helper if it involves preparing the place for a new buyer to move in. There is no job too small, don't ever feel shy about calling!

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#### Why I choose this publication:

Venetian Bay is a beautiful growing community. I enjoy visiting and would like to be based here rather than driving great distances between cleaning jobs.



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## homeowner association communities Keeping Your Community SAFE&OPERATING SMOOTHLY

By Star Herbig, Certified Risk Manager President of HIG's COA & HOA Insurance Division HIG's COA and HOA Insurance Division specialize in Association

HIG is one of the largest condominium and homeowner association insurance and certified risk management insurance agency provid-Insurance and have extensive experience in not only insuring Assoers in Florida and honored to again win the prestigious "Diamond Level Readers' Choice Award." Star and Chase Herbig have 50 years ciations for a combined 50 years but also serving on several boards. of combined insurance expertise and insure hundreds of association properties throughout Florida. Star Herbig is President of HIG's As-The Board of Directors (BOD) the homeowners vote-in repsociation Insurance Division and is recognized as one of the most edresents you and has a major responsibility to meet your expecucated and knowledgeable professionals in the association insurance tations and need every homeowner's support. When a BOD field. She holds the Certified Risk Management (CRM) degree, BS in member is on the board for the right reason a community has the Business Finance, Magna Cum Laude, State Certified Property Mangreatest chance of operating effectively. ager Continuing Education Trainer, author of association insurance articles, and a regular expert speaker on association insurance. For a communities safe well maintained and effectively managed while no-obligation consultation, call Star Herbig at 407-920-1116

The community homeowners look to the BOD to keep their complying with the CC&R's including the State and Local regulations. The requirements of a board member can be an enormous task but with positive synergy among the board and owners, the job at hand is easily accomplished.

Over the future articles, we will address issues that homeowners and Board of Directors face to keep your community safe and operating smoothly. The topics we will cover will be:

**7.** Safety is more than keeping a community safe from poor maintenance hazards but also the criminal elements. HIG has extensive experience and examples of dealing with Associations we insure that have experienced murders, rapes, drugs and more. *2.* **Insurance** is a critical part of a community board's area of responsibility. The major coverage selection is only one part of a policy as it's the inside guts of a policy that's the critical piece. You never know how good your policy is until you have a claim. Star Herbig is a Certified Risk Manager and well educated and versed on the interior of a policy.

3. Maintenance and Improvements are essential to maintaining a community for pride of ownership, maintaining the functionality but also when a home is for sale, the community can help sell it and maybe for a higher price when the community maintenance and appearance are of high quality.

4. Self Managed or Hire a Manager depends on each community but there are key reasons to outsource all or some of the tasks such as accounting.

5. Stay Informed with changes in associations laws including keeping the homeowners informed through newsletters

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#### **financial** fitness By Resident David Carson

Legacy Planning ISN'T JUST FOR YOUR PARENTS OR GRANDPARENTS

Estate planning can be a tough and emotional conversation to initiate with your loved ones. But it may not be as challenging as you think. Recent research from Ameriprise Financial confirms that families who have had the conversation say it went better than they expected. In the Ameriprise Family Wealth Checkup study, families said their discussions were straightforward and open, rather than difficult or awkward, giving you more motivation to communicate with your loved ones1. The following steps can help you get started planning your legacy:

#### 1. Take care of basic legal matters

A key to having your affairs in order is to take time to create or update your estate plan, which encompasses anything you own, such as real estate, cars, life insurance, financial accounts including your retirement plans, personal possessions, as well as your online assets and accounts. An estate plan documents your wishes for what happens to these assets and accounts in the event of your death. Estate plans commonly include the following pieces:

A current will stating how you'd like your assets distributed. If you have minor children, a will allows you to nominate a guardian to care for your children.

Trust documents, if establishing a trust to hold your assets is appropriate for your circumstances.

A health care directive that outlines your desires related to medical treatment.

A plan to cover legal fees, taxes, funeral costs and final medical expenses.

Creating an estate plan can be challenging, depending on the complexity of your situation. An attorney, financial advisor and estate planner can help you establish a plan that works for you, no matter the size of your estate.

#### **1.** Put proper protection in place

Purchasing life insurance when you are younger has significant advantages. Premiums tend to be lower, so choosing a death ben-1 - The Family Wealth Checkup study was created by Ameriprise efit that can be sufficient to meet your family's needs is realistic. Financial, Inc. and conducted online by Artemis Strategy Group Developing an insurance plan will help you determine an appro-November 23 - December 15, 2016, among 2,700 U.S. adults priate level of coverage to suit your needs. If you already have life between the ages of 25-70 with at least \$25,000 in investable insurance, review your coverage with a financial professional to assets. For further information and details about the study, make certain you have the right kind - and amount - of protecincluding verification of data that may not be published as part of tion in place. this report, please contact Ameriprise Financial or go to Ameriprise.com/familywealth.

#### 1. Know where your investments stand

Make sure that you (and your spouse if you're married) have features, benefits and fees, and whether it is appropriate for you clear financial goals and know your progress toward achieving based on your financial situation and objectives. them. While your portfolio is likely set up to achieve longer-term goals, make sure you have the appropriate number of assets in Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or shorter-term liquid investments that you or your loved ones can access quickly if an unexpected event occurs. And finally, review attorney regarding their specific situation. the beneficiary designations on your accounts to ensure they are up-to-date. Investment advisory products and services are made available

As you continue to plan for a good, long life, be sure to devote a modest amount of time to make sure your legacy is well protected.

David Carson, CFP® is a Private Wealth Advisor and Vice President with Ameriprise Financial Services, Inc. in Daytona Beach, © 2017 Ameriprise Financial, Inc. All rights reserved. FL. He specializes in fee-based financial planning and asset



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Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2016 Ameriprise Financial, Inc. All rights reserved. (9/16) management strategies and has been in practice for 20 years. To contact David, visit his website at www.CarsonWheeler.com.

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#### sacred heart catholic school student spotlight

# Aidem IRubio

**Student:** Aiden Rubio (SHS Student/SVSC Soccer Player) Parents: Mike & Sarah Rubio

Street: Venetian Villa Drive Pets: Two Dogs - Luna & Stark

#### FAVORITES

Activities/Hobbies: Playing Soccer, Going to Orlando City Matches & spending time with family & friends. Park/Play area/Hangout: You can usually find me at the NSB Sports Complex, my mom says I'm there more than I am home!

Restaurants: Merk's wings are the best, but I do love Clancy's Cantina, too!

Vacation destination: I love going down to see my Savannah this summer.

Sports teams: Orlando City, SC, Manchester United and, of course, it's all about "The U" in our house! TV show/Movie: I love all DC & Marvel movies, Harry Potter, and The Flash is my favorite show right now. Music: Blink 182 is my favorite band, but I have recently started listening to Fleetwood Mac. Family dinner: Taco Tuesday at my house is my favorite.

My mom makes the best guacamole.

Do you have any family traditions? Halloween is always a big deal at my house and, of course, Christmas

dinner with our family. But my favorite is having a big party before Orlando City's opening match every year.

What college/university would you like to attend? My dad played baseball at Bethune Cookman and Nova Southeastern. My mom played soccer at Nova as well, but I'm hoping to go to UCLA and play soccer!

Where are you originally from? I was born in Melbourne, but have lived in NSB my whole life.

How long have you lived in this neighborhood? I have lived in Venetian Bay 10 out of my <u>11 years.</u>

family and friends in Miami, and can't wait to go back to **What do you like to do to relax?** Hang with friends, help my Uncle Mark out at the Marina, and play with my dogs.

> How are you involved in the community? I volunteer at Sacred Heart whenever I can, and love representing South East Volusia County on my soccer club's travel team, SVSC.

What is your fevorite part about living in your neighborhood? I love that I have so many friends from school and soccer right in the same neighborhood and living next to Dragon and his awesome family is pretty cool, too!









I love that I have so many friends from school and soccer right in the same neighborhood

















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individual shows we like.

Family dinner: Taco Tuesday

Do you have any family traditions? We spend Thanksgiving week in Key West, family pajamas at Christmas ...



Names: John, Beth, Jackson & Allison

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We eat at least one meal a day together as a family. Even if it means getting up a little early to eat breakfast together.

What college/university did you attend? John-Florida Southern, Beth-UCF

Where are you originally from? John was born in South Carolina but moved to the Orlando area as a child. I was born in Michigan and my family moved to Longwood when I was 10. We visited New Smyrna and my family loved it so much we moved here when I was in middle school.

How long have you lived in this neighborhood? 10 years

What do you like to do to relax? We like to take little family weekend trips or just lay by the pool

How are you involved in the community? There isn't much time between work and playing taxi to everything the kids sign up for. John is a volunteer coach with Catholic Youth Sports.



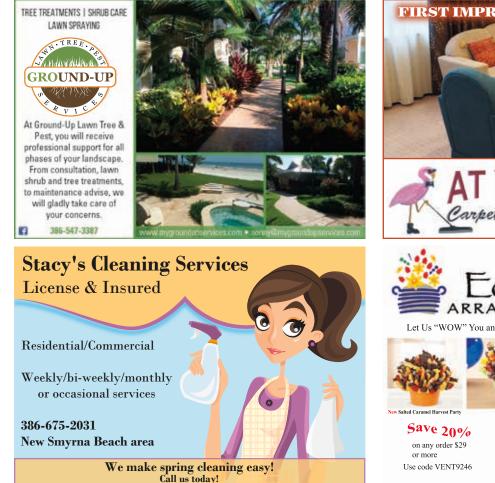




### If you have kids, what activities are they involved with?

Jackson - Golf, Lacrosse, Basketball, Flag Football, Soccer, Track, Alter Serving at Sacred Heart Catholic Church, Safety Patrol Allison - Horseback Riding, Cheer, Track, Alter Serving at Sacred Heart Catholic Church, Safety Patrol

What is your favorite part about living in your neighborhood? The family atmosphere. The kids love to ride their bikes to get ice cream together. We have always had great neighbors around us.





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There are an estimated 40.3 million people around the globe w are trapped in forced labor or sexual exploitation. And while most of these people are trafficked overseas, many still are bein trafficked in our own communities. And yet, we're often oblivio to these men, women and children, and to the horrific reality in which they live.

Here's the good news: Something is being done about it.

As a for-profit company, N2 Publishing stays in business because for trafficked victims on the east coast. This means, to date, we're good at generating revenue, but we don't know anything about rescuing victims or bringing traffickers to justice. That's the ery has surpassed \$5 million. impactful role of nonprofits - the real heroes in this fight. But they need revenue to be the best at what they do ... and raising funds is But this issue won't end with N2 or with the 30-plus charities it where most charities fall short. Therein lies a perfect synergy supports. It takes a greater sense of awareness among business between for-profit companies with big hearts (and able "wallets") owners and residents in communities nationwide, as well as the and nonprofits with the passion and know-how to save lives. giving of funds or volunteer time. Consider joining this effort with N2GIVES. Together, we can bring hope to the hopeless.

In 2016, the leaders of N2 Publishing realized the essential role they could play in the fight against human trafficking, and N2GIVES came to life. Last year, through this philanthropic arm,



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For everybody, there's a cause near and dear to the heart; something you hear about and just can't seem to shake. For N2 Publishing, the company behind this publication, it's the epidemic of modern-day slavery.

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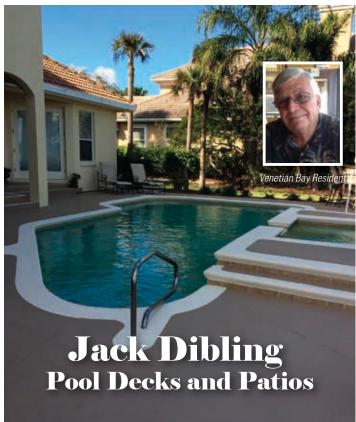
the company partnered with 34 nonprofits selected as part of a lengthy, in-depth vetting process. N2 donated \$2.2 million to fund the impactful work these charities do to fight the great injustice.

#### This year, N2GIVES did more.

\$2.5 million was given to help 35 nonprofits continue their work of rescuing and restoring the lives of trafficked victims. N2 also purchased a home now used as the first emergency shelter N2GIVES' total contribution to fighting modern-day slav-

To learn more, visit n2gives.com and follow the organization on Facebook and Twitter.





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## THE Venetian Bay Homeowners Website





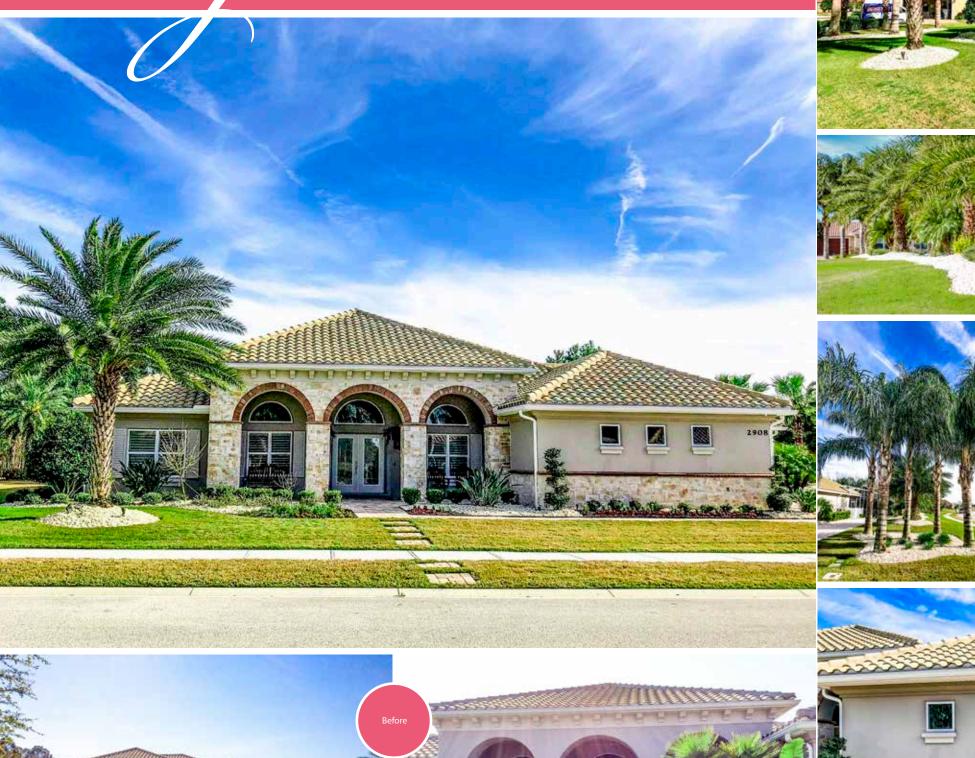
### The Venetian Bay Homeowners Website is celebrating our 14th year!

Our monthly community magazine *Venetian Bay Living* is featured online on the top left side of our website homepage.

Please visit our website at: www.venetianbayhomeowners.com to see a complete list of our community information, local entertainment & events and many printable discount coupons and offers from our local advertisers.

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meet Kobi & Maya Stern

My name is Kobi and I'd like to tell you how I came to adopt my family in Venetian Bay.

The first year and a half of my life was a little ruff (dog humor). I didn't have much of a life and I was cut off from others. I needed a new family and Sophie's Circle in New Smyrna Beach found me just the right humans.

Joy and Mike have lived in Venetian Bay for three years and had lost all of their dogs to old age at the end of 2016. They went bonkers over me, of course, and appropriately made me their number one priority. I arrived in January of 2017 and immediately went for a walk-run on the nature trail. What a treat!

Venetian Bay is the best place to walk in my opinion. All those nice ponds, lots of other dogs to greet and a few annoying squirrels to chase away.

But life was too easy. So, I added a bit of spice to the mix.

Sophie's Circle had a six-month-old husky in a kill shelter in Orlando and called to see if we would take her in. I loved having my humans to myself, but under the circumstances thought I should be the bigger dog and share.

Little did I know that Maya (named for Maya Angelou), would turn out to be a full-time project.

All that puppy energy. When did I become a 60-pound chew toy? Mike and Joy called her "trouble" as a nickname and boy was that deserved. But she is pretty cute and when we are not rolling around on the ground, she can be a pretty good friend.

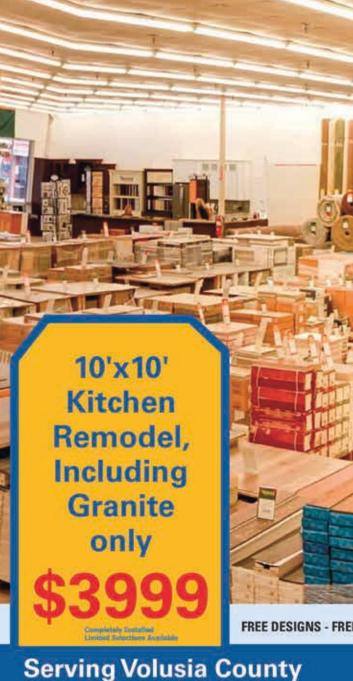
I try to walk my humans about six miles a day, and Maya and I love to meet new people and pets on our journeys through Venetian Bay. We are hard to miss. If you see what looks like a wolf being chewed on by a smaller black and white companion with a mischievous face, that would be us. And it's hard to miss the big smile on our human's face as we walk him around.

Maya and I appreciate Sophie's finding us such a great place to live and all the great folks in the area. We go to the doggie parks in the area but would love to see one here in Venetian Bay. We always make our owners carry poop bags, so we can't be blamed for leaving unwelcome deposits on anyone's lawn. My favorite activity is getting my tummy rubbed, and Maya seems content kissing every dog she meets.

Hope to see you around the neighborhood soon!



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## neighbors night out! **GAME NIGHT**

Submitted by resident Jewels Miglioranzi

Game night was hosted by Lori (aka Bubbles ) Puglisi. We played left-right-center balloon trivia, Pictionary & Jenga. A nice dinner & desserts were served. We were all asked to wear a crazy hat to the party & prizes were awarded. Thank you, Lori, for hosting such a fun party and delicious dinner. It's residents like you that make Venetian Bay a fun place to live.





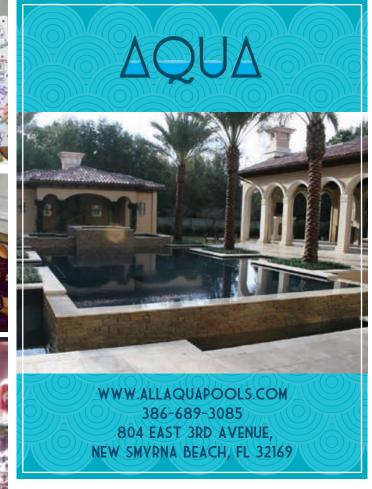
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- •March 31st 1 Day Member/Guest Tournament
- •April 1 Easter Buffet Reservations Required
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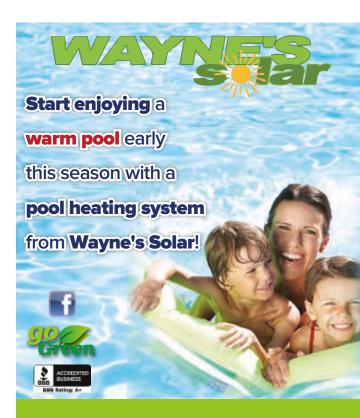


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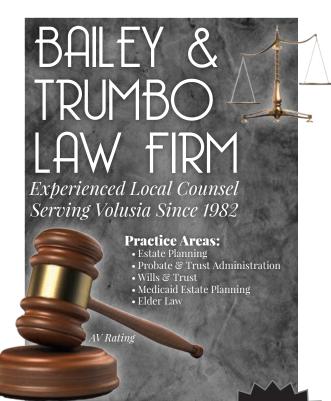
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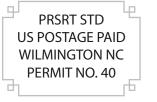




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