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OCTOBER 2018

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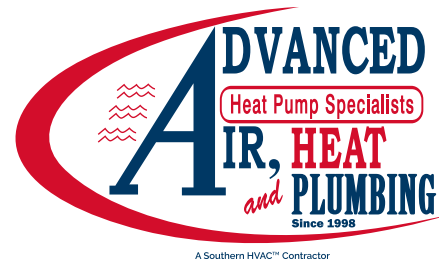
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How A Financial Plan Can Help You Achieve Your Bucket List

We spend a lot of time daydreaming about and planning how to achieve our goals. Charting a new career, creating a bucket list, helping a loved one reach success and other goals all have financial implications that deserve consideration. This is where a financial plan comes in. The goal of a plan is to lay out what success looks like to you, and how you can position your finances to help you get there. A well-crafted financial plan is:

1. Personalized. Your plan should contain the details of your current financial situation and outline your life goals, both near-term and extending into retirement. Using actual data can ground your plan in reality and help you see what you need to do to stay on track. Generally, there are four areas you should address:
 - Covering your essentials. Essentials are the monthly expenses that keep your life running, such as mortgage payments, utility bills and insurance premiums. Your financial plan should provide advice and solutions to cover your day-to-day needs while also providing for your necessary living expenses in retirement.
 - Maintaining your lifestyle. Lifestyle refers to the things you want to do and how you want to live, today and in the future. If



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you dream of purchasing a second home or retiring in a warmer climate, your financial plan should quantify the costs of these goals and outline action steps to help you achieve them.

- Preparing for the unexpected. Life is not without its surprises. Your financial roadmap should include contingency plans to help you stay on track financially when something unexpected happens to you or a loved one. This may include establishing an emergency fund and insurance coverage to help offset damaged property or lost wages.
 - Leaving a legacy. Your legacy is the impact you make on people, charities and causes that are important to you – now, in retirement and after your death. Key components are naming beneficiaries on key accounts, building charitable giving into your financial life and estate planning to determine how you want your assets to be distributed to your heirs.
2. Comprehensive. All the bases of your financial life should be covered within your plan, from insurance to investments, cash flow, retirement, estate planning and everything in between. Include your financial obligations and goals, no matter how big or small they are. Seeing your full financial picture in one place makes it easier to adjust course or test scenarios as your priorities change down the road.
 3. Dynamic. A financial plan is not a static document you create once and never revisit. Rather, it puts a stake in the ground that can inform future decisions. Your financial plan should be updated as your life goals and circumstances change.
 4. Trackable. Without a plan, it is difficult to determine if you will be prepared to meet your anticipated retirement date, whether you have sufficient sums saved to put a child through college, or if you've taken proper steps to protect your family. In this way, your financial plan can help you stay accountable to your financial future.
 5. Useful, no matter your net worth. Turning your goals into reality without a financial plan is a lot like driving in an unfamiliar place without a GPS. Regardless of how much you make or have saved, a financial plan can help you be strategic with your dollars.

If you have not yet had a comprehensive financial plan prepared for you and your family, consider working with an advisor who can help you get started. Together, you can identify doable steps to help you work toward your financial dreams.

David Carson, CFP®, CDFIA®, APMA®, CRPC® is a Private Wealth Advisor and Vice President with EIS Wealth Management, a private wealth advisory practice of Ameriprise Financial Services, Inc. in Daytona Beach, FL. David specializes in fee-based financial planning and asset management strategies and has been in practice for 20 years. Contact: www.EISWealth.com 386-760-2000 1 Daytona Blvd. Suite 270 Daytona Beach, FL 32114.

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family spotlight

meet ROGER & MARLENE LANGDON

CLASSIC PHOTOGRAPHY

Family member names: Roger and Marlene Langdon

Street: 3385 Tesoro Circle

Profession(s): Roger retired in 1991, was an Air Traffic Controller, taught at the FAA Academy in Oklahoma City, and has a commercial pilot's license. Marlene, also retired, was a teacher for 30 years.

FAVORITES

Activities/Hobbies: Roger is a car guy, likes gardening and storytelling (Marlene says "loquacious" is really an understatement and wishes they had written down all of his many "Rogerisms" over the years). He also volunteers at the SE Volusia Historical Society Museum. He has owned almost 200 cars in his lifetime and at times has bought and sold a car in the same day. He is a "fixer" of anything and everything. He loves to go to yard sales and bring home random "stuff" (because it is cool-looking or he might need it someday). Like the pretty shiny water pump for a GMC something-or-other that he thought would look great on the mantle (if they had a mantle). Marlene jokes that she is on a clean-out program but Roger is on a bring-it-home project. And he will spend hours on the computer at "YouTube University" learning how to fix something and ordering parts.

Marlene likes to sing (check out "Marlene and the Mayhems" at the clubhouse karaoke event one night),

read, color and listen to music. And they enjoy going to the community theatres in NSB and Deland.

Music: Roger is on the listening side of music. Although he says that he is a hummer. However, music holds special memories for Marlene. She remembers piano recitals, marching band, dance band, church choir and musical productions-especially Oklahoma.

What college/university did you attend? Roger entered the Air Force right out of high school, and Marlene earned her BA and MA at Western Michigan University. ...



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Where are you originally from?

Marlene lived in Michigan her whole life prior to here, and Roger is from South Dakota. They lived in Grand Ledge, MI, for 26 years before moving here.

How long have you lived in this neighborhood? Almost nine years.

How are you involved in the community? Marlene sings in the church choir at Sacred Heart and enjoys the neighborhood card groups, mahjong and anything social. She also enjoys karaoke at the VB Clubhouse.

Roger likes “beautification” projects. Back in Lansing, he had 10 acres of woods where he liked to work/play. He always wanted to turn it into a park, but that never quite came about. Here in the neighborhood, he has made the beautification of the pump station area across the street from their home his pet project.

Over the years they have volunteered for the American Red Cross (delivering blood), Meals on Wheels, and were Volunteer Coordinators and respite care providers for Hospice for many years. They really enjoyed their Hospice work and feel they got so much more out of it than they put in.

If you have kids, what activities are they involved with? Ours is a blended family. Our children live in Tennessee, Ohio, Michigan, and three here nearby in Florida. Between us, we have six grown children, seven grandchildren (six boys and one girl) and one great-grandson.

What is your favorite part about living in your neighborhood? The way folks pull together. After they had lived here about a year, Roger said, “You know, there are a lot of characters here.” Marlene told him to go look in the mirror and he’d see another one.

And now for a bit of “The Rest of Their Story”

Roger is originally from Sioux Falls,



South Dakota. But then he became the Happy Wanderer. He joined the Air Force after high school at the age of 18. He went to Air Traffic Control School at Keesler Air Force Base in Mississippi. He was then stationed on a beautiful resort island in the South Pacific called Okinawa. (Well, it wasn't quite a resort, but it did have pretty water.) After that, they sent him to a place that had a lot of sand but no water – Roswell, New Mexico – where the aliens live – but at that time there were no aliens there. (According to Roger, the aliens came later after they closed the base and they needed a tourist attraction.) He got out of the AF in 1959 and went home to Sioux Falls. There he was employed at that airport by the FAA as a trainee and youthful controller. Other places along the way included Ft. Wayne, IN, Honolulu, HI, Oklahoma City, OK, Akron, OH, Chicago, IL, Toledo, OH, Kalamazoo, MI, Minneapolis, MN, and finally Lansing, MI (because it was warmer than Minneapolis and Marlene was there). He worked as a Supervisor

from 1982 until his retirement in 1991. He learned to fly while he was an instructor in Oklahoma City. He sold his house and used the funds to obtain his pilot's license (much to his first wife's dismay). Back then he was able to fly on the GI Bill and it cost him \$1.30 an hour. He earned his commercial instrument rating. He still loves traveling the blue roads, the tiny blue or black roads on the map that are the ones less traveled.

Marlene lived in Michigan her whole life before moving here. She was a teacher for 30 years. She taught everything from Developmental Kindergarten through eighth grade, has a Masters in Reading, and taught reading skills in the learning labs at the community colleges.

“The lure of spending time with our youngest preschool-age grandson is what brought us to Florida. We left our mittens in the mitten (Michigan's lower peninsula) and headed South in October of 2009. We had seen this neighborhood while going for a Sunday drive on one of our weekend visits with our son. Our house was a model – there were only about 13 homes in Promenade Parke when we first saw it. Roger and I had seldom agreed on various homes we'd looked at but when we walked into 3385 Tesoro, we loved the house and the view. Looking out over the pool, the pond, and vacant land beyond was

very inviting. Across the street, we had wide open spaces almost like Little House on the Prairie. We bought it at 5 o'clock that night and then leased it back to Paytas for two years. When we moved in, we almost felt a little lonely, but my goodness what a difference a few years have made.

When we moved in, I made up a flyer to introduce ourselves and offer a chance to get to know neighbors. What a great beginning. Early on, Linda Zwolinski and I tried to greet new neighbors with muffins, etc., but it soon became too daunting of a task. Ha! Today we would need an entire crew and a bakery! We started having a happy hour once a month and a dine out. After our neighborhood exploded it was difficult to find spots that could accommodate us. But great folks offered other opportunities. Mike and Judy Bridges and Phil and Chris Hall set up corn hole tournaments. Phil also had several regattas with remote-controlled boats. Others reached out to find opportunities for Promenade Parke like the outing to Sinatra's in Cassadaga, The Escape Room, Stone-woods, bus trips organized by Gary & Carol Tobiasz, card groups, pickleball, Mahjong, bowling, etc. And Lee DeLieto has magnificently orchestrated several holiday dinner galas.

We just grew so quickly. Now it takes a village, and this “village” hasn't taken a back seat. With our growth, the potential for new ideas and opportunities are waiting to be introduced to the wonderful residents of Promenade Parke.”

Each month, one resident family will be highlighted in your *Venetian Bay Living* community magazine. Highlighting your family is **Free** and is offered exclusively to residents and business owners of your community. In order to have your family highlighted in the next available monthly magazine, please contact our Publishing Assistant, Faith Stouffer at faith.stouffer@n2publishing.com. Thank you for your involvement in your community magazine!

— meet —
Fritz Baldwin

Family member names: Yvonne and Brian Baldwin
Pet's name: Fritz
Type of animal/breed: Border Collie/Australian Shepherd
Male or female: Male
Pet's age: 4.5 yrs.

Where/why did you get your pet? It had been a few months since our last little friend passed and we felt it was time to start looking for a new family member. Yvonne's interest was in a small lap dog. One weekend afternoon, we walked into PetSmart where rescue dogs were up for adoption and a PetSmart employee was walking a dog next to us. Yvonne asked if he was up for adoption and our story began. We spent some time walking and playing outside with him and he stole our hearts. We adopted Fritz through Rescued Hearts Animal Shelter.

Fritz was extremely well behaved at the pet store and got along with all the other dogs, big, little and overly excited ones. Fritz is not lap dog size, although he will find your lap if fireworks are active.

Is there a story behind his name? Fritz was awarded his name by our friends at Rescued Hearts. Probably because of the Shepherd bloodline. He was familiar with his name and we liked it.

Anything special or unusual about your pet (talents/quirks)? Fritz is very vocal, although has only barked four times. **Four**, in 2.5 years. Most of the time a skill like that would be beneficial, but a guard dog he is not. Our little friend watches the FedEx driver come up to the door, ring the bell, walk away and Fritz doesn't make a sound.

What do you like best about your pet? Fritz is very gentle and loving. Neighbors and children love to see him when we're out walking. He looks for his friends every day and is disappointed when they're not out. We know this because he locks his legs when it's time to go home if he hasn't seen any of them. He has special dog friends in the neighborhood and knows where to find them.

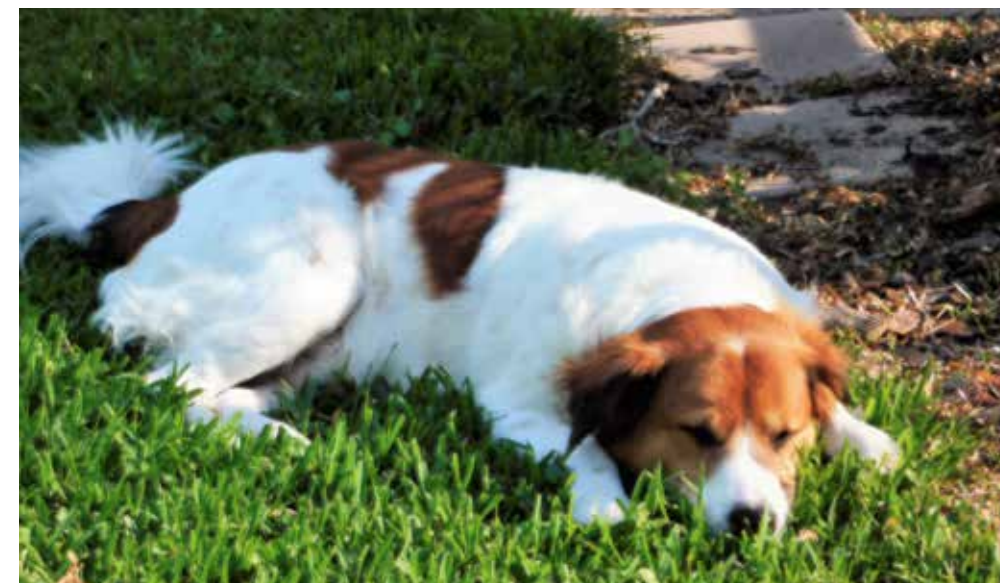
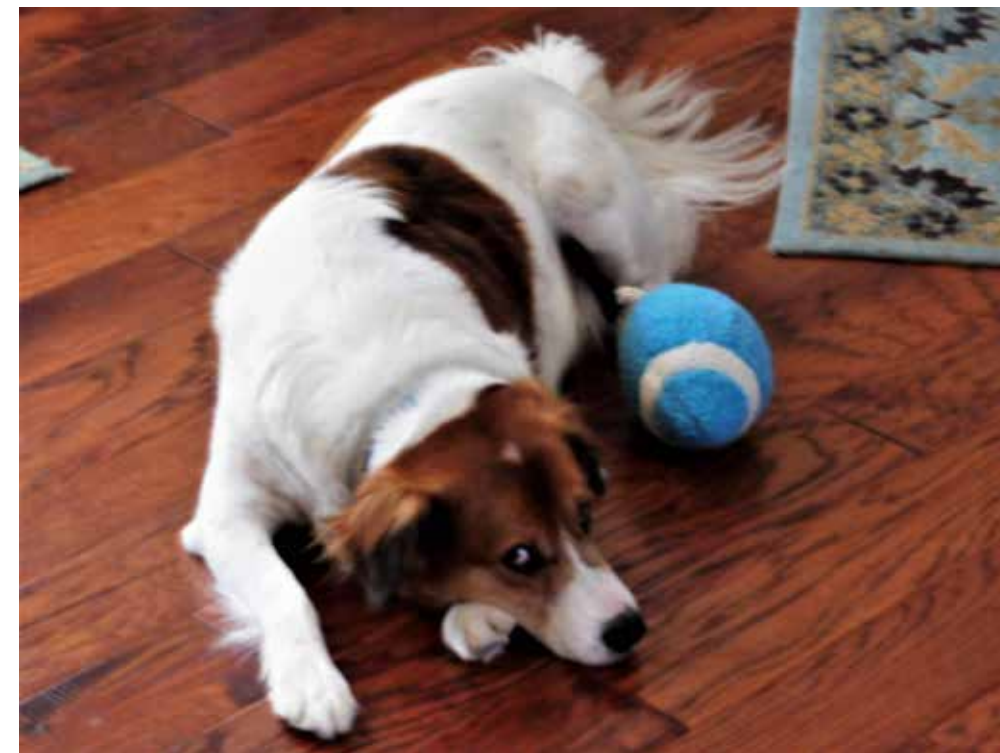
Any funny stories about your pet? When dad is gone for work he spends the entire day "helping" mom in her office. Fritz keeps her on a strict schedule for walks and treats.

How spoiled is your pet? Fritz has four beds in the house and toys in and around each bed area.

What else should we know about your pet and/or how your pet has enriched your home/family? He's a wonderful companion, full of love for everyone who visits. Family and friends who have stayed with us found an instant friend in Fritz. It's never hard finding a sitter for our little guy.

.....
Each month, one resident's pet will be highlighted in your *Venetian Bay Living* community magazine. In order to have your pet highlighted in the next available monthly magazine, please contact our Publishing Assistant, Faith Stouffer at faith.stouffer@n2publishing.com

Thank you for your involvement in your community magazine!



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venetian bay events
By Jewels Miglioranzi

Venetian Bay does HALLOWEEN right!

Photos from Venetian Bay residents during Halloween 2017. Please remember to send your photos from this year's Halloween activities.



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Ben Hanna, Rph

15 Years Pharmacy Experience
Ben is a well experienced pharmacist with 15 years of pharmacy practice. Ben ; a Venetian Bay resident; has been serving the community of New Smyrna Beach since 2009 as the chief pharmacist of Walgreens ,till he decided to follow his own mission of helping his patients.



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Meet Jim Siddall, Owner Portofino Landscaping

Q. What is your background in Landscape?

A. I started landscaping when I was 15 years-old in Penn-
sylvania and New Jersey. After moving to Florida I started
a landscaping business called Hidden Gardens which also
featured a retail garden center. After retiring, my daughter
asked me to help her grow her landscaping company, Eco
Outdoors. With her company I've done everything from
doing the NASA Center, the Daytona airport and even many
well known national restaurant chains around the state.
After the economy downturn my daughter moved, and I
went back into retirement until Dennis Mills a resident of
Portofino Estates noticed one of the Eco Outdoors old signs
and called me up asking if I still did landscaping. This had
me coming back out of retirement a second time and starting
Portofino Landscaping. Our company provides total land-
scaping services.

Q. What made you want to be a Landscaper?

A. Landscaping is where I started at a young age and I found
that I really enjoyed it. I enjoy working with the Venetian
Bay community and the customers I have that want to beau-
tify their landscape

Do you have questions you'd like to ask Jim?

Please send them in to VenetianBayLiving@theadjunkies.com
and you could read his answer to your question in a
future issue of Venetian Bay Living.

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community involvement

Venetian Bay Resident **WINS Big** in Regional Surf Lifesaving **Championships**

Venetian Bay resident realtor Nick Mostert received five medals in individual events during the 2018 Jamie McCarthy Memorial Regional Surf Lifesaving Championships in Flagler Beach in July ... two first-place and three second-place finishes. Volusia County Beach Safety Ocean Rescue place third overall.



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sponsor spotlight

advanced AIR & HEAT

For many years, a well-known site 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 called on Advanced Air and Heat to learn more about what homeowners can do to maintain their home's air conditioning system. Bob Francis, General Manager for Advanced Air and Heat says there are four important points to remember. "Improving the comfort of your home isn't as complicated as it might seem," Francis stated. Bob was able to drill down the fundamental improvements homeowners can make into these simple steps:

Step 1: Affordably Upgrade Your HVAC System

It may come as a surprise, but the most effective solution to any home comfort headache, such as AC breakdowns, poor airflow, failing parts or indoor allergy issues, is to simply remove the problematic system.

"Nearly any central air conditioning system manufactured today is a vast upgrade from AC equipment made just a few short years ago. Upgrading the problem equipment also affords the homeowner the opportunity to correct any initial construction, air duct or installation problems, such as poor ventilation, poor insulation, duct leaks, humidity problems, or even moving the equipment or thermostat location," Francis says.

"Another benefit is that an upgraded system has all brand-new parts and components that can be under at least a full decade of warranty coverage. In fact, we offer a full 12-year warranty on most of our new air conditioning systems."

Considering the potential energy savings from a new system, plus new financing plans, the cost to upgrade an old central AC system today may be quite negligible for the cost-conscious homeowner. Manufacturer rebates, often exceeding \$1,000, combined with still record-low interest rates can help lower the monthly investment of a new HVAC system to a bare minimum, possibly allowing homeowners to upgrade for less per month than the cost of a daily cup of coffee!

Step 2: Join the Advanced Comfort Club

For homeowners who do not require an AC upgrade, the next way to attain great home comfort is to enable reliable system operation by obtaining maintenance agreement coverage on their current air conditioner. Advanced Air and Heat's planned maintenance program is the best way to protect, maintain and ensure continuous operation from your existing air conditioner.

"We call our annual maintenance plan a Complete Comfort Club Agreement. Our Complete Comfort Club maintenance includes these benefits:

Prescheduled maintenance tune-up visits. Regular tune-ups confirm your manufacturer warranty remains valid until it expires and helps assure reliable operation.

When repairs are needed over time, we include free repair labor. You only pay for the cost of the parts. This benefit alone could save hundreds in repair labor expenses. 100% Satisfaction Guaranteed."

Step 3: Always Schedule Maintenance Tune-ups

Like your car, a regular tune-up performed by a skilled air conditioning technician could prevent a breakdown at the worst time by fixing problems before they occur.

"When your car breaks down, you can call a friend or insurance company to get you where you need to go. If your home's AC breaks down in the middle of summer, your entire family may need to find a hotel for several days rather than risk sweltering temperatures inside the home," Francis said. Regular tune-ups help to avoid this risk.

Tune-ups are a part of a Planned Maintenance Agreement, which is why it's highly recommended. However, for homeowners who don't want an Agreement, a tune-up should be performed at least annually on each component of the HVAC system.

Step 4: Choose the Right AC Repair Contractor

"It's very important to put your home's AC work in the right hands. After all, you wouldn't want to have the engine of your \$30,000 car repaired by a handyman, would you?" says Francis. "It's just as important to make certain your home's air conditioning system is maintained by a licensed company with a proven track record of customer satisfaction."

Verify you'll work with the best contractor by asking about:

- 100% Satisfaction Guarantee
- Financing and payment options
- Guarantees and warranty information
- Customer reviews
- History, such as how many years the company has been in business
- Evidence of license and bonding
- Better Business Bureau Accreditation Rating

Bonus Tip: Win Your New Air Conditioning System

Now through October 31, 2018, homeowners can enter for a chance to win a new Daikin home comfort system at AdvancedAirandHeat.com/summer. The company will give one lucky winner a new heating and cooling system valued up to \$10,000, including complete installation, thermostat, 12-year warranty and two-year Comfort Club Agreement. Learn more and view the complete sweepstakes rules at the company's website (www.https://advancedairandheat.com)

History of Advanced Air and Heat

Like many family-focused businesses, Advanced Air and Heat started in 1998 with just a couple of technicians and a mission to provide a valuable home service. The company sought to contribute to the community in every way possible, including providing stable jobs to their dedicated employees. They now have over 60 employees, and they are expanding rapidly. In 2017, Advanced Air and Heat joined with Palm Coast Air Conditioning, located in Bunnell to serve Flagler County, and last year joined with Duron Smith A/C in Melbourne to serve all of Brevard County. Through their successful mergers, Advanced Air and Heat now services homes, condos, apartments and businesses from St. Augustine to Palm Bay.

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venetian bay kids

Back-to-School *Karaoke/Pool* PARTY

The Back-to-School Karaoke Party at the Venetian Bay pool was a big success! The kids had a blast singing Karaoke and they were really good singers. They also had a hula hoop and limbo contest and other games. Lunch was served and the kids and parents enjoyed delicious grilled hamburgers, pasta salad and more.

Thank you to Denyse, Jewels and Laura for helping out with this event.



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Resident Reviews

Check out these reviews!

VB residents
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Advanced Air and Heat

Melissa Ignasiak Smith – Advanced Air and Heat was called at the end of the business day when my downstairs a/c unit stopped working. By mid-morning the next day it was repaired and for a much lower rate than the competitors.

★★★★★

Firestone Bicycles

Sue Hertlein – We have used Fox Firestone Bicycles and they were excellent. They did a full check and tuneup of both of our road bikes. Very nice staff and quality service.

Superwash Express

Christina Dodson Grabowski – I use Superwash at a minimum of two times a month if not more. Excellent service

Venetian Bay Spa

Jennifer Marie Hargrave – I love the Venetian Bay Spa!!!!

Christina Dodson Grabowski – The Spa at Venetian Bay is my happy place. The staff is amazing at their talents and can't believe how lucky we are to have this little treasure right here in our neighborhood.

Leslie Vermette Bass – The Spa at Venetian is the best!!

Precision Carpet

Lauren La Brie – Precision carpet did a great job on a spill on my couch

Off the Hook Bar and Grill

Sue Hertlein – We have eaten here several times. Our friends who love oysters, say this restaurant is excellent. I love their painted floor – makes me feel as though I'm walking on the ocean.

Nikki Easler – Have eaten here several times. Excellent place for date night.

Lesley Gilman Lounsbury – Off The Hook is the **Best!** Great oysters! Best around! Great seafood!

Karen Stempien Szocs – Yes Off The Hook has the very best oysters!!

Jacque Roberts – We recently moved here but ate at Off the Hook once. It was great food and a fun atmosphere! I would definitely recommend! Go try it!

Dorothy Lupi – Love Off the Hook great seafood and pasta dishes

New Smyrna Beach Steakhouse

Sue Hertlein – Excellent service, prices and food. Yes, I know it is a steakhouse, however, we love their fish – always great. A definite must go to for New Smyrna!

Gina Elmazi – Just went to New Smyrna Steakhouse for my hubby's birthday. Their burgers are delicious!

Karen Stempien Szocs – We went to New Smyrna Beach Steakhouse yesterday for the first time! Very good and what great service!!

Molly Maids

Leslie Vermette Bass – Molly Maids are great and reliable!!!

Daytona Toyota

Lauren La Brie – Bought my car from Toyota. Love free oil changes

Edible Arrangements

Jane Kennedy – Edible arrangements is such a fun gift or centerpiece for a party.

Karen Stempien Szocs – Edible Arrangements is a great gift to give ... have used them several times ... the fruit is always delicious!!

Gulf Atlantic Vehicles

Wanda Ladd-Fulton – I rented a cart from Gulf Atlantic for two months after my knee surgery. They gave me a great deal. Of course, I spend a lot of time at VB club playing golf, karaoke, bingo and eating.

Jason Hamilton – We have used Gulf Atlantic for years. Great family-run business!

Club at Venetian Bay

Jane Kennedy – Love the VB Club for dinner, drinks and live music on Fridays!

Lauren La Brie – The club at Venetian Bay is a great place to enjoy karaoke and have wings

Sue Hertlein – We have eaten at the Club at VB twice. Service was good and prices are very reasonable. Quality of the food is less than a typical country club, but this is public, not private. The food as acceptable and we would return.

Karen Stempien Szocs – Love VB clubhouse ... great food, staff and enjoy the bingo and karaoke!

Stephanie Figa – We enjoy taking company to the VB Clubhouse for lunch and drinks. It, and the staff, is wonderful!

Nikki Easler – We enjoy Wednesday wing day! Staff is very attentive!

Portofino Landscaping

Matt Confer – Portofino Landscaping great, friendly service.

HIG Insurance

Leslie Vermette Bass – I only use HIG insurance for my needs!!

Sacred Heart

Alisha Zarbo – Our church! We were married there in March 2017 by Father Nelson! Our niece and nephew attended school there from Pre-K to 8th grade as well.

Ground Up

Karen Stempien Szocs – We've used Ground Up even before we moved into our house. So happy with their service ... our grass, palm trees and bushes have always looked great!

Teresa Chapman Simms – We use Ground Up to keep our yard and palms healthy and happy! Sonny is a great guy!

Total Vision

Lesley Gilman Lounsbury – Dr. Phil Stephens is fantastic at Total Vision!

Alisha Zarbo – Total Vision is a great medical facility with multiple offices. I see Dr. Ramey in the Orange City office.

Dr. Vartan Karakossian and Dr. Samira Karakossian

Lauren Williams – Dr. Samira Karakossian offers fast appt. times, great service and knowledge.

Leslie Vermette Bass – My son goes to Dr. Vartan! He loves him!

SE Pool Supply

Jacque Roberts – We are new here and have used SE Pool Supply for our needed supplies. They were a great help!

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By Dr. Richard (Rick) Martorano



Then Mom Said,
“Not Really!”

I am a second-generation Italian and proud of it. At my concerts, I have spoken publicly for years of my Italian background, and specifically my Sicilian heritage with great pride. It has been said, by my wife, friends, and those who have worked with me over the years, that I exemplify most every possible Italian characteristic. You know, the important ones that can be considered germane to Italian personalities, specifically those of Sicilian traits.

I am very emotional, sensitive, complex, demonstrative, affectionate, caring, very hot-tempered, expressive, very excessive, creative, artistic, imaginative, open, enjoy cooking, difficult at times, have high artistic expectations of those I work with and, most Italian of all ... I loved and adored my mother and father.

I boldly and shamelessly say “I am an Italian” or at least ... for many years I have called myself one. Then I had this conversation with my dear mother over breakfast a couple of years before she died at age 97. That conversation went like this.

“Mom, I don’t remember dad’s mother. What was her name?”
Mom said: “You know I can’t remember. Your dad’s parents were divorced and I only saw her a couple of times before she died. I really didn’t know her well, but I did know she was French.”

I said, “What do you mean she was French?”

Then Mom said: “She was born in France and as a teenager, her family moved and settled in Palermo, Sicily, and that is where she met your father’s father – your grandfather. I do remember, just like your dad, she had beautiful blue eyes.”

I then said, “Really! So, I am three-quarters Italian and one-quarter French because of dad’s mother.” Then mom said: “Not really!” So, I said, “What do you mean?”

Then Mom said, “Your father’s father was a Turk! Your father’s father was orphaned when he was born in Istanbul. He moved to Palermo, Sicily, with relatives where he was adopted by a family named Martorano. He met your father’s mother in Palermo, and they married and moved to Rochester, New York, where your dad was born. They ultimately divorced which was unheard of at that time.”

I said, “OK. Then I am one-quarter French on my father’s mother’s side and one-quarter Turk on my father’s father’s side. OK.

OK! That still leaves me one-half Italian.”

Then Mom said, “Not really! My mother was born in Tunisia. In her teens, her family relocated to San Giuseppe, Sicily, right outside of Palermo. She met my father there and they married.”

“Oh!” I said. “Then I am one-quarter French on my father’s, mother’s side, one-quarter Turk on my father’s, father’s side, one-quarter Tunisian on my mother’s mother’s side ... and I am still one-quarter Italian.”

Then mom said, “No-not really! My father was Greek. My maiden name is Sgro. Sgro is an 8th-century Greek family name! My dad’s family relocated to Sicily from Athens, Greece, when he was a teenager. They lived in San Giuseppe, Sicily, where he met my mother.”

“OK,” I said. “Let me see if I understand this. I am one-quarter French on my father’s mother’s side - one-quarter Turk on my father’s father’s side - one-quarter Tunisian on my mother’s, mother’s side and one-quarter Greek on my mother’s father’s side. Is that correct?” And my mom said, “Yes!”

I then said, “I’m not Italian!”

“No-not really”, she replied. “It was not necessary to talk to you about your European heritage because you are an American. We are respectful of our Italian culture but we are American. That’s why we never encouraged you to learn to speak Italian.” My mother was a very wise and wonderful woman, who died at age 97. She and my dad filled my life with much love. What more could I have asked for as a young, multi-heritage European man?

I am proud of my European background, but not as proud as I am of my being an American. I’m a second-generation Italian-American and I am blessed that my mother and father raised me with a European culture of regard, respect, responsibility, family, accountability, and a love of life. God bless you, Mom.

Dr. Richard (Rick) Martorano is the owner of R. Martorano Productions LLC and Music, Etc. Inc. He is a prominent musician, producer, composer, music director and adjunct university professor residing in New Smyrna Beach. He can be reached at rjaem222@gmail.com

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