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OF OCALA

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Volume 11 Issue 7

Award Winning Newspaper

July, 2008

Caribbean Cruise Winner



On left is Philip Dolfi owner operator of Creative Vinyl Systems, presenting a Caribbean Cruise won by Martin Levine of Ocala Palms. The drawing was held at the Ocala Business Leaders Expo and Creative Vinyl Systems /Philip Dolfi donated the 5 day 4 night Cruise.



Pictured is Laura Bradford of Body & Soul, a Licensed Massage Therapist, giving a demonstration on Thai massage. The patient is normally fully clothed and done on a mat on the floor, but for demonstration purposes it was done on a table. The volunteer patient is Mike McKee of Chem-Dry.

Rasmussen College in Spotlight

Rasmussen College was in the spotlight as the host of an Ocala Chamber of Commerce after hours. Pete Beasley, campus director, gave a brief talk about the college.



The college announced its new Nursing program and had classrooms set up for tours. Marion Regional Foundation was the sponsor for the event. Rondo's, a local restaurant, catered the event. The food was excellent.

Seniors Stabilize the Market

The effect of Seniors on our local economy, today and in the future.

With over 100,000 seniors in Marion County and 70,000 in the Villages, not counting Leesburg, Summerfield, Belleview, we can not afford to ignore that potential market. If you are in business anywhere near this area you need to figure out how to reach the Senior Market. The seniors have a stabilizing effect on the economy. Many seniors live alone and have special needs. They are on a fixed income but they always have that check every month and most spend it.

The Baby Boomers are retiring and bring their life savings to Florida to buy a house and live where the weather is not cold. One statistic claims 90% of the seniors are well and active. A large number are receiving disability. Of this group there is a small percentage that has Alzheimers or a similar ailment and maybe 3% live alone .

The State of Florida, Marion County and

the City of Ocala has activities and free services for the seniors through different agencies and city Parks and Recreation programs. There are many educational programs that are free or are offered at cost. There are also people in the private sector that assist financially with activities and some of these programs.

Two to three hundred a month are moving into the Villages every month. A few are moving out. Sometimes Paradise isn't what you think it is. The Villages sells a life-style and produces a life-style that's perfect for some and not so perfect for others. Some people think they will be happy playing golf every day for the rest of their life. Some find that they can't.

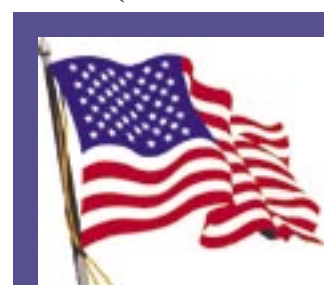
Seniors today are living longer, staying healthier, they are wealthier, staying more active than any time in the past. A small percentage are thrown into poverty when there

(Continued on Page 2)

OBL Speaker



Pictured is the speaker Richard Kelly of Pre-Paid Legal Services. Several times a month business OBL members are invited to speak at the Ocala Business Leaders breakfast. Richard is a Gold Executive Director with pre-paid Legal Services, Inc. and a member of the OBL.



**GOD BLESS OUR TROOPS
IN GOD WE TRUST**

—Ken Tipper

I WONDER WHY

An event that changed the course of history was D-Day, when thousands of ordinary men became heroes while storming ashore in Normandy to start the taking back of the countries that had borne the yoke of the Nazis since the blitzkrieg that Hitler unleashed on Europe back in 1939. A newsworthy event worth remembering each year wouldn't you say? So we have to wonder why there was no mention of D-Day in our major local newspaper to mark that greatest military campaign in history. A shameful omission indeed!

With all the liberal invective directed against President Bush for gas and food price woes, I wonder why the fact that Democrats in Washington have, for the past 18 months, presided over the economic problems we face today has been glossed over by his critics. For years, Democrats, goaded by their environmentalist backers, have steadfastly refused to allow drilling for oil in the vastness of Alaska, and off our coasts, where the Chinese are happily doing just that, it is reported, the aid of Cuba. We could have been independent of those oil sharks in the Middle East years ago - now it's too late.

I wonder why 80,000 South Koreans recently demonstrated against their government lifting the ban on American beef. Isn't that the country where 55,000 Americans gave their lives defending them against the North, and where we still maintain a 35,000

strong presence as a constant reminder to the crazy North Korean regime to keep their hands off their southern neighbors?

In Redding, California, a high school principal with backbone closed down the school's student newspaper after it showed a burning American flag on its front page. I wonder if the local branch of the ACLU, and a group of enraged parents will be calling for his ouster on the grounds of free speech. Of course, California is the state where students flew the Mexican flag over the Stars and Stripes some time ago - I wonder if anything bad happened to those traitorous morons.

The boys of summer are already at their childish games, with a bench-clearing brawl erupting at a recent Tampa Bay Rays and Boston Red Sox game. So what did the league do to these silly grown-up boys? Not much really - just eight suspensions totaling 38 games and fines that these grossly overpaid athletes call pocket change. I wonder when league officials are going to show some backbone and send some of these idiots home for at least an entire season. What also makes me wonder is that the Rays manager told reporters that he was proud of the way his players handled the situation! Oh, and the league staggered the suspensions so that neither team would be left short-handed!

With reports that many people in Europe are fascinated by Barack Obama, and if gi-

ven the chance would vote for him, it comes as no surprise that folk singer Bob Dylan has weighed in with his take on the subject. Dylan opines that Obama is defining politics in the U.S. The singer stopped short of "endorsing" Obama, not that his support would have any impact on the end result, but I am wondering why we should care a hoot what he thinks.

I wonder why it took former Bush mouthpiece Scott McClellan two years to come up with a nasty denunciation of his boss in a book that has delighted the Democrats but made his former colleagues in the White House sick to their stomachs. This traitorous diatribe from a man who, while Press Secre-

tary, complained about Richard Clark waiting 18 months to write an anti-Bush book, with reference to the outing of his wife as a secret agent. McClellan also admits that his editor got him to revise some of his book to further criticize Bush. Money talked here, not morals!

I wonder what Los Angeles residents think about four Japanese gangsters getting liver transplants there while local residents have died waiting for donors. Maybe a \$100,000 donation from one crook to UCLA had something to do with it - it seems he has a plaque in place at their hospital for his generosity.

Seniors Stabilize the Market

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spouse dies, with one check coming in maybe they can't pay the bills. If they seek help they will find it.

There are some groups forming senior alliances. These alliances if run right will help them with their bargaining power. A large group can get better deals than a few. We already have AARP which give seniors all kinds of discounts. Also together they will make a very large voting block. Just don't let someone make decisions for you.

One of the free program should be how to say no to sales people. There are people who pray on the elderly. One case I heard of was a young woman knock on the door of an elderly couple. She was selling Vacuum Cleaners. She told the elderly couple her husband

was in the hospital and she had two children to feed and cloth. The elderly couple live in a 40 ft. trailer and was living on Social Security. The couple was in their late 80's and spent \$2500 buying vacuum cleaner and all the attachments which they would never use, trying to help the lady out. While checking out the details we find out she was not married, had no children and was pulling the couples heart strings. BUYER BEWARE! If think this is happening to you please put the sales person off till later and talk to someone that you trust. Many sales people will say I'm on a quota and have to make a sale today. Don't fall for that, a lot of the times it's a conn to make you do the deal before you can think about it. AGAIN, BUYER BEWARE!

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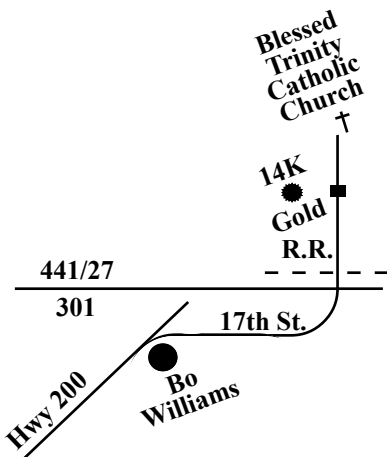
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Tom Loury

PUBLISHER'S NOTES

Very wise words:

You cannot help the poor by destroying the rich.

You cannot strengthen the weak by weakening the strong.

You cannot bring about prosperity by discouraging thrift.

You cannot lift the wage earner up by pulling the wage payer down.

You cannot further the brotherhood of man by inciting class hatred.

You cannot build character and courage by taking away men's initiative and independence.

You cannot help men permanently by doing for them, what they could, and should, do for themselves.

--Abraham Lincoln

So as I understand it, Obama wants to tax the windfall profits that the big oil investors are making. Let's look at who the oil investors are, 40% are tax payers in the United States making \$60,000 a year. Does not sound like a heavy hitter to me. I think the figure was 12% is what people would call oil investors. Most of the rest are pension fund investments for people like Veterans, Police Benevolent Assoc., fire fighters and other pension funds. So who are the people this is going to hurt? 88% of the working class and retirement pensions. What will

happen when the tax takes the profits? They will pull their investment money out. Does this make a lot of sense to you? The way to handle it is attack the corruptions in the system that is driving the prices up. DRILL NOW, PAY LESS!

I heard a news commentary on Neil Boortz that said 36,000,000 acres was approved for drilling and it is not happening. They're not drilling. There are incentives from the government to drill. Personally I think they are waiting for the election and one of the candidates will come out with the, DRILL NOW PAY LESS campaign. Who ever does it first will win the election.

China has plans to drill off the coast of Cuba. That's not any different than the U.S. drilling off the coast of Florida. Let's build a couple of refineries right here in Florida and be a leader in solving our national crisis. By the way, some of the best sports fishing sanctuaries are oil rigs. They could not live there if there were oil leaks.

There is drilling going on in the United States but it seems to be a secret, so there is oil being pumped out of the ground. I heard that truck drivers are looking for oil tankers to transport oil and they can't seem to find any available. That means oil is moving in our country. It's a secret "DON'T TELL!"

On this same subject, if Obama gets elected we will be expanding our aid to Africa.

Why is that country so poor? As I understand a lot of the land is fertile for crops and live stock. There have been efforts to teach these people how to live off the land. Why should we support them or any other country.

We need to bring industry back to the United States and quit importing vegetables and goods that are making people sick. If we refuse to eat vegetables grown in other countries and eat just HOME GROWN fresh vegetables grown in our state, maybe they will stop importing them. This tomato problem is a good example and another is the toys from China with lead in them, that harms our children. When will we the American tax payer say ENOUGH!

THOUGHT FOR THE DAY

OPEC sells oil for \$136.00 a barrel.

OPEC nations buy U.S. grain at \$7.00 a bushel.

Solution: Sell grain for \$136.00 a bushel.

Can't buy it? Tough! Eat your oil!

My last opinion about the oil shortage, there is no shortage other than a created shortage. We are in a bubble and the Saudi's know it. When the bubble breaks, oil could drop as low as \$7 a barrel. The Saudi's want to fix the problem because it is effecting the World economy badly enough to cause a world economic crisis. I would say the Saudi's would rather get \$50 or \$60 a barrel rather than to see the bottom drop out and lose all that money.

Our Congress in all of its infinite wisdom has created something called "Splash and Dash". It is a loophole that has been going on since bio-diesel has been subsidized by Congress. They bring the Bio-Diesel into this country in large oil barges, we subsidize it, (\$1 per gallon) then they put it back on the tanker that takes it to another country to sell cheap. We the tax payers are paying the bill. We must be the laughing stock of the countries getting this fuel. It just hit the

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4-H History Lost

HELP-HELP-HELP! Lost Marion County 4-H History.

Marion County 4-H will be 100 years old in 2009.

Volunteer Group is in the process of documenting this amazing milestone to produce a book.

Especially in need of information from 1909 to 1970. Looking for information on

club/leader names, projects, activities, and judging teams. Send information & pictures along with your name and phone number to: MC 4-H History, PO Box 404, Ocala, FL 34478 or email: MC4HISTORY@GMAIL.COM.

Thank you so much!

Neva 629-1255

Newspaper Deadlines

Editorial & Ad Copy for August

Seniors Voice - 12am, July 16th

Lady Lake Magazine & Village Spectator

12am, July 23rd

Seniors Voice of Ocala

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—Mike Netherclift

THE WORLD IN REVERSE

“Your Home Should Care For You in Retirement”

Like most senior adults, you’ve experienced a lifetime of hard work. And like most homeowner’s, you’ve taken great pride in caring for your home. Your home has sheltered you from the elements and provided a place to raise your family. These places are not just houses...they are often tied to fond memories and secure neighborhoods. By their retirement years, most seniors have cared for their home and worked hard for decades to financially pay it off. This makes

the home their major asset...a financial asset that can take care of you during your golden years.

Just like a pension, a 401(k), an annuity, and your monthly Social Security check, you can also let your home pay you a monthly or annual benefit in retirement to reward you for life’s hard work. With a senior-friendly federally-insured reverse mortgage you can realize additional retirement income in a variety of flexible ways. It’s safe, smart and easy. If you’re 62 or older, a reverse mortgage can allow you to convert a portion of

your home’s equity into tax-free cash for any purpose and with no repayment for as long as you live in your home. You continue to own your home and there are no credit, health, or income qualifications. The reverse mortgage lender can send you monthly payments for life or greater monthly payments for a given period of time. You can instead receive a lump sum to spend anyway you like or place any part or all of the cash-equity from your home into a growing line of credit that can be received tax-free within a few days. Any combination of the preceding pay-out options can also be chosen by the homeowner.

The Federal Housing Administration (FHA/HUD) insures the reverse mortgage so that the homeowner and the heirs (the kids) have no personal liability for repayment of the debt beyond the final value of the home. Finally, American seniors have a tool by which to convert their homes into another pension program that will give the homeowner regular pay-out distributions during their golden years. Now, senior adults can remain in their home for the remainder of their lives with fuller independence while converting a portion of the home’s value into guaranteed monthly retirement income or occasional

cash sums that require no repayment until the last senior homeowner passes away, sells or moves from the home. The senior-friendly reverse mortgage fits perfectly with life. Just as you would pay into social security or a pension to receive a monthly retirement benefit, you can do the same thing with your home by taking advantage of the senior-friendly reverse mortgage and let the home send payments to you during your golden years. That is true financial peace of mind.

As Florida’s self proclaimed #1 Reverse Mortgage Crusader, Mike Netherclift spreads the good news about the senior friendly FHA/HUD HECM Reverse Mortgage Program that is helping seniors lead a better retirement. Mike is also the host of The World in Reverse heard on Sunny 720AM WRZN Radio on Sunday mornings at 9am. If you would like a free informational package on the senior friendly HECM program and listen to an informative 3 minute overview on the reverse mortgage, please call toll free @ 1-800-830-1261. If you would like to see how the federally insured HECM program could benefit you, please contact Mike toll free at 866.656.8540 or 352.362.2145 or via email at MNetherclift@UnityReverse.com.

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SENIOR SCHEDULE OF EVENTS

JULY, 2008 PROGRAM OF ACTIVITIES

MOVIE TIME

When: Tuesday & Wednesday, July 8th & 9th "GOLDEN DOOR"

Stars Charlotte Gainsbough, Francesco Casisa and Vincenzo Amato. The Mancusos are a family struggling to make ends meet in a small farming community in Sicily in 1913. Life has long been hard for the Mancuso Family, who have lived in the same village for generations. One day they are visited by a man who claims to be from the United States. The man tells them of the wonder and plenty of life in America and offers to make it possible for them to travel to the New World and find work there. The Mancusos accept the offer, but after a dangerous voyage aboard an ocean liner, the family arrives in New York to face a number of new challenges --the humiliating examination at Ellis Island and abandoning their old lives and ways as they struggle to assimilate in a massive city that is now their home.

Rated PG 13

When: Tuesday & Wednesday, July 22nd & 23rd "DAN IN REAL LIFE"

A widower and father of three who also writes a parenting column for his local newspaper falls for the girlfriend of his younger brother during a family vacation in director Peter Hedges' offbeat love triangle laughter. Steve Caell stars as the writer who finds his widely-known convictions put to the ultimate test, with Dane Cook and Juliette Binoche assuming the roles of the younger sibling and his radiant girlfriend.

Rated PG 13

Time: 2:00 - 4:00 PM

Where: 8th Avenue Senior Center

What: Enjoy a free movie in a comfortable setting. Please call the center to reserve your seat: 629-8545.

MOVIES COMING IN JULY

"27 DRESSES" - AUGUST 12th & 13th

"JUNO" - AUGUST 26th & 27th

BINGO

When: Mondays, Thursdays & Satur-

days

Time: Mondays & Saturdays: 6:45 – 8:30PM Thursdays: 1:30 – 3:30PM

Cost: \$1.50 for two cards (no bills or pennies, quarters, nickels & dimes only please)

What: Games played include: five regular games, "cover all" jack pot, layer cake, candelabra, small picture frame, letter "X", crazy "T", and "cover all" jack pot.

WOODCARVERS

When: Wednesdays

Time: 1:00-4:00PM

Cost: FREE

What: Bring your own supplies & tools and join this great group of men & women as they carve many items of interest. Newcomers welcome. Patterns and expertise shared!

FITNESS CLASS

When: Fridays

Time: 2:00 – 3:00PM

Cost: \$2.00 per person per class

What: Low impact exercise. Class espe-

cially designed for the older adult. This is a good way to keep fit and healthy without strenuous exercise.

Summer Activity Changes:

Senior Strutters and Tap 1, 2, and 3 (normally held at the Coleman Center), will be held at the 8th Avenue Senior Center for the summer starting Monday, June 2nd and continuing through Friday, August 15th. Times are Mondays from 9:30 a.m. - 11:30 a.m. and Fridays from 9:30 a.m. - 12:30 p.m. All other activities at the Coleman Center have stopped for the summer and will resume in September.

A.H.O.Y. Adults Helping Our Youth

If you are an older adult who enjoys spending time with children and sharing your talents, skills and time, we are looking for you! The children at our summer camps would enjoy spending time playing games, hearing a story or learning a new skill from a "grandparent". If you are interested in volunteering, please contact Mary Filer at 352-401-3918.

Library Book Sale

The Friends of the Ocala Public Library will hold their Quarterly Book Sale on Saturday, August 2, from 10 a.m. to 4 p.m. in Room C at the main library on Silver Springs Boulevard.

Hardcover books, fiction and non-fiction, will be on sale for 50 cents, and paperbacks for 25 cents. Load up on books for the

summer and take the chance of finding a rare book among the thousands of volumes for sale.



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Philip C. D'Angelo, MD is a graduate of the University of Florida and received his medical degree from the University of Miami. Dr. D'Angelo then completed his residency in general surgery and has been board certified by the American College of General Surgery. Dr. D'Angelo has served as a Chief of Surgery for the United

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States Air Force and at St. Josephs Hospital and Fawcett Memorial Hospital in Port Charlotte, Florida. After retiring from a successful general surgery practice, Dr. D'Angelo relocated to our area where he has been practicing primary care since 2003.

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■—Charlotte Poss

THE OMBUDSMAN

The Long-Term Care Ombudsman Program held their annual meeting in Orlando this past month. There was a magnificent turn out for this meeting. To see over 300 Volunteers getting together to share information and to learn more from the training offered was quite a sight.

The training lasted for three days. The speakers were great and if anyone walked away without learning something it was not the fault of the program or the speakers. The Ombudsman program which comes under the umbrella of the Department of Elder Affairs has over 400 hundred volunteers th-

roughout the state and has 17 districts. Each district cover anywhere from one large county to a few smaller counties. Every county in Florida is covered in one of these 17 districts. Each district has a DOM, (District Office Manager). The local district for this area is District 4, the Withlacoochee Area. This area serves Marion, Citrus, Hernando, Sumter, and Lake Counties. District 4 has 25 volunteers who service these five counties and do a very good job. All the facilities which are Nursing Homes, Assisted Living Facilities and Adult Family Care Homes are assessed or inspected once a year and also

have quarterly visits done. These volunteers take care of all the complaints that come in and work hard to solve the problems that arise.

As stated each district office has a DOM, who oversees the operations of that district and does the assignments that each volunteer undertakes. The responsibilities of the DOM are many and takes many hours and miles on the road not to mention the large piles of paper work that come with the position. The DOM has to be like a mother/father figure, a boss/friend figure, a peace making, a trouble shooter and a good listener. It is quite an undertaking to be a DOM, and their job is a hard one with hard decisions to make.

With that said I have to take this opportunity to say that the Ocala office is saddened to see their DOM, Michele Mule' leave us. She was understanding and most of the time overworked. Michele handled two districts and was kept quite busy. Drove many miles

and did piles of paper work Michele has been a major part of the Ocala family for three years. I know that the Holiday Florida office will be happy to have her there full time, but we will miss her. We wish her the best, good times and good friends. It is sad to see the change but we will have the good times to remember. Thank you Michele Mule' job well done.

Hello, and Welcome to Marilyn Anderson who will be the Ocala office (Withlacoochee) new DOM. We wish you the best of luck putting up with your new family. We the volunteers will help you to adjust and make life a little easy for you, I hope. Welcome to our family.

All of you reading this could be helping you could be a volunteer. We need you, and the residents of Florida need you. Please Volunteer. Call, 1-888-831-0404, call now and get an application to become an Ombudsman, the best volunteer job you could ask for. Call now: 1-888-831-0404.

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■—Tom Loury

PUBLISHER'S NOTES

(Continued from Page 4)

news, let's see how long it takes for them to take action.

WHAT ARE THEY THINKING?

Late breaking news: President Bush, our govern, McCain and many others are changing their mind on the issue of drilling for oil. The "Drill Now Pay Less" campaign showed up with a half a million signature. This campaign was endorsed by the Community Papers of Florida and free newspapers all over the country. I am proud to be a

part of that movement!

My prediction is, the oil speculators will be bailing out and I think we will see the price drop. It could be significant, but I think OPEC has taught us a lesson and the research on alternative fuel will continue. I think Hydrogen Cars will be the new waive! I have been told that the oil is purchased at least four months out. So let's wait and see what happens in four months, meanwhile if they drop it now that would be nice. See Ya!

tloury@earthlink.net

■—A.J. "Tony" Powell

AS I SEE IT

Last year, the prices we paid for almost all of the 185 GENERIC drugs most commonly used by people with Medicare, did not increase. In fact, in some cases, list prices were lowered.

On the other hand, Drug Manufacturers increased their list prices for the 220 BRAND NAME drugs most used by people on Medicare.

If you have questions or complaints, contact The Medicare Rights Center, 520 Eighth Avenue, North Wing, 3rd Floor, New York, NY 10018

Their telephone number is: 212-869-3850. Fax number is: 212-869-3532. If you have a computer, you can find their website 'www.medicarerights.org <http://www.medicarerights.org/> '.

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to help patients with annual income below \$15,000 with rising out-of-pocket costs, such as Medicare Savings Programs (MSPs), are badly broken and must be fixed."

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Barbara Bovbjerg of the Government Accountability Office (GAO) told the Aging Committee that there are between 2.6 and 4.4 million people with Medicare who are eligible, but they are unenrolled in the Extra Help program, which helps pay Part D premiums and copayments for people with Medicare living below 150 percent of the federal poverty level (\$15,600 for an individual).

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At the same time, of the 17 percent who were denied because they were beyond the

(Continued on Page 12)

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LETTERS TO THE EDITOR

Dear Editor:

It is funny how people can read the same book and derive such a different meaning from that book. Different perspectives explain it, I guess.

For me, Barack Obama's "The Audacity of Hope" was a lot of fancy rhetoric with little substance meaning or promise. Words, words, words.

What did he say? What does he mean? What does he stand for? What kind of change is he going to bring to this country? It is not at all clear to me.

I fear his change will not be what anyone expects or hopes for. I want change, but do I want Obama's change? After the damage is done it is too late to say: "That is not the change we wanted, or expected." When the tax bill comes to pay for all that Obama change, people will be running around screaming like "Stuck Pigs".

If it is your hope that Obama will stick it to someone else, and give you a free ride, forget about it. It is not going to happen.

Until we grow up, and learn how to act like adults, there will never be enough government nannying to please the children (1 to 95) of America. We do not have enough resources to give everyone a free ride through life. Someone has to pay for all this largess. There is no manna from heaven.

Wake up America. Grow up America.

Do not elect a candidate who promises to give you the moon and dessert too. You will

be disappointed, and just as disgruntled as you are right now. No change. Even more frustration.

My dream candidate is one who will take the government off my back, and out of my life. One who will lift the burden of the entire system from being my responsibility? I am not strong enough to be responsible for every person in this nation. Who is responsible for me? I like being responsible for myself. Just get out of my way. Leave me alone. Include me out of your fancy schemes, your waste, fraud, and corruption. Who wants to be part of a system like that?

Obama promises more, not less. If that is what you want then go for it, but you have been forewarned.

D.I. Larson

To the Republican National Committee and Mr. Robert Duncan Chairman:

I have received several requests for donations to the RNC, but a can no longer support the organization as it is currently operating. The Republican Party I have known over the years was for limited government with controlled spending and lower taxes, Constitutionally based, and free market driven. You folks in Washington have lost your way and any sense of reality. Look at your RINO Presidential Candidate, Senator McCain! He is NOT a conservative, despite his rhetoric. Backing the global warming scare (the Al Gore hoax), supporting the cap and trade tax increase pro-

gram, setting a limit on profits for corporations and CEO compensation as determined by the corporate boards.

Then there are all of the weak Senators and Congressmen who will not stand up for energy independence, including both of the Senators from my state of Florida, though one is a raving liberal. We will be working diligently for the defeat of Senator Martinez and Governor Crist when the time comes. The "earmark" program is an absolute disgrace!

The Villages

THE VILLAGES, Fla.--(BUSINESS WIRE)--In spite of the national home building crisis, The Villages sold over 2,400 homes last year and gained 5,000 new residents. This brought the total population to almost 70,000, which is larger than Daytona Beach.

"This year is running even stronger than last year," said Gary Morse, CEO of The Villages. "We are averaging 7 homes a day, 7 days a week! This will make The Villages about the size of Melbourne by the end of this year."

The Villages is a self contained Active Retirement Community with 80 restaurants, 4 hotels, 2 movie theaters, 2 town centers, 8 shopping centers, 2.5 million sq ft of retail and commercial space, a daily newspaper, TV news network, radio station, hospital, 225 physicians, 15 pharmacies, 9 softball fields, 187 softball teams with 2,800 players, 42 neighborhood swimming pools at 42 recreation centers and 441 holes of golf in 9 country clubs and 24 executive courses.

Now that the building crisis has spread to commercial real estate, retailers and restaurateurs are moving to The Villages because of

I could go on and on, but unless the Republican Party can show that it has returned to its conservative foundation, please don't waste any more money sending me these requests. I manage my affairs to keep costs and expenses under control.

Sincerely,
Charles M Wollert,

Former life long, second generation Republican

continuing growth of affluent retirees. The average Villages' household has a recession proof income of \$81,480.

Golf carts are a prime mode of transportation in The Villages. There are 35,873 homes in The Villages, (growing at a rate of 7 per day) and 37,769 golf carts. Some homes have more than one cart.

They are fun to drive and with gasoline approaching \$4, it's nice to know you are traveling for about 6 cents a mile. With 85 miles of golf cart trails, everything in The Villages from the hospital to Target to theaters and restaurants are as accessible by golf cart as they are by automobiles.

The Villages is the largest single-site mixed-use real estate development in the U.S. and currently home to major retail and restaurant tenants including: Publix, Fresh Market, Wal-Mart, McDonald's, Barnes & Noble, Belk, Bealls, Bonefish Grill, Panera Bread, Starbucks, Sweet Bay, TGI Friday's, Chico's, Ruby Tuesday's, Target, Outback, Carrabas, Bass, Izod, JoS. A. Bank and Red Lobster.

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Wyland Water Exhibit



of the impact they have on local watersheds and habitats

The Marion County Stormwater Division is partnering with the Wyland Foundation to bring the Wyland Clean Water Mobile Learning Center to three Marion County locations. The exhibit will be open from 10 a.m. to 4 p.m. each day.

Monday, July 21 at Rainbow Springs State Park, 19158 S.W. 81st Place Road, Dunellon

Tuesday, July 22 at Boys & Girls Club, 800 S.W. 12th Ave., Ocala

Wednesday, July 23 at Marion County Public Library, Headquarters Ocala, 2720 Silver Springs Blvd., Ocala

The exhibit on wheels includes a theater that uses sensory controls to simulate the transformation of visitors into a drop of water.

Marion County Stormwater Division to bring the Wyland water exhibit on wheels to Marion County in July.

Marion County school children and their families can visit a state-of-the-art, interactive water resource center this summer that was developed by the marine artist best known for his Whaling Wall murals throughout the world.

The basis of life as we know it depends on water says Wyland, but few people are aware

A please touch approach encourages interaction with a running river and with computer models that demonstrate the impacts of human activities on lakes. Another interactive demonstration explores the function of wetlands and estuaries.

The exhibits are housed in a 48-foot expandable trailer hauled by a custom bio-diesel ready tractor and decorated with the artists colorful marine habitats and creatures.

This addresses water resources, nature,



This heartwarming picture is of Dennis Lamb and his Grandfather at a Memorial Day parade in Jackson, Wyoming. Dennis is a war veteran from Desert Storm and his Grandfather is a veteran from WWII. Dennis' wife Joy is a cousin of our Ad Manager Wendy. This picture went out through the Associated Press. We are so proud of Dennis, his Grandfather, all Veterans and Soldiers who have fought and continue fighting for our freedom. We Salute!!

and conservation in a completely new, unique way says Wyland. It is designed to go everywhere and touch people from every walk of life, and hopefully we can begin to change the way we look at caring for our planet's water systems and habitats

There is no charge to visit the center and reservations are not needed. However, groups of up to 40 may be prescheduled by calling Nicky Aiken at Rainbow Springs State Park, (352) 465-8539, or Linda Brooke at Headquarters Library, (352) 368-4515.

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Jay Leno Says . . .

Jay Leno wrote this; it's the Jay Leno we don't often see....

'The other day I was reading Newsweek magazine and came across some poll data I found rather hard to believe. It must be true, given the source, right?

The Newsweek poll alleges that 67 percent of Americans are unhappy with the direction the country is headed, and 69 percent of the country is unhappy with the performance of the President. In essence, 2/3's of the citizenry just ain't happy and want a change.

So being the k nuckle dragger I am, I started thinking, 'What are we so unhappy

about?' Is it that we have electricity and running water 24 hours a day, 7 days a week?

Is our unhappiness the result of having air conditioning in the summer and heating in the winter?

Could it be that 95.4 percent of these unhappy folks have a job?

Maybe it is the ability to walk into a grocery store at any time, and see more food in moments than Darfur has seen in the last year?

Maybe it is the ability to drive from the Pacific Ocean to the Atlantic Ocean without having to present identification papers as we

move through each state?

Or possibly the hundreds of clean and safe motels we would find along the way that can provide temporary shelter?

I guess having thousands of restaurants with varying cuisine from around the world is just not good enough.

Or could it be that when we wreck our car, emergency workers show up and provide services to help all, and even send a helicopter to take you to the hospital.

Perhaps you are one of the 70 percent of Americans who own a home. You may be upset with knowing that in the unfortunate case of a fire, a group of trained firefighters will appear in moments and use top notch equipment to extinguish the flames thus saving you, your family and your belongings.

Or if, while at home watching one of your many flat screen TVs, a burglar or prowler intrudes, an officer equipped with a gun and a bullet-proof vest will come to defend you and your family against attack or loss.

This all in the backdrop of a neighborhood free of bombs or militias raping and pillaging the residents. Neighborhoods where 90 percent of teenagers own cell phones and computers.

How about the complete religious, social and political freedoms we enjoy that are the envy of everyone in the world? Maybe that is what has 67 percent of you folks unhappy.

Fact is we are the largest group of ungrateful, spoiled brats the world has ever seen. No wonder the world loves the U.S. , yet has a great disdain for its citizens. They see us for what we are. The most blessed people in the world who do nothing but complain about what we don't have, and what we hate about the country instead of thanking the good Lord we live here.

I know, I know. What about the President who took us into war and has no plan to get us out? The President who has a measly 31 percent approval rating? Is this the same President who guided the nation in the dark days after 9/11?

The President that cut taxes to bring an economy out of recession? Could this be the same guy who has been called every name in the book for succeeding in keeping all the spoiled ungrateful brats safe from terrorist attacks?

The Commander-In Chief of an all-volunteer army that is out there defending you and me? Did you hear how bad the President is on the news or talk show? Did this news affect you so much , make you so unhappy you couldn't take a look around for yourself and see all the good things and be glad?

Think about it...are you upset at the President because he actually caused you personal pain OR is it because the 'Media' told you he was failing to kiss your sorry ungrateful behind every day.

Make no mistake about it. The troops in Iraq and Afghanistan have volunteered to serve, and in many cases may have died for your freedom. There is currently no draft in this country. They didn't have to go.

They are able to refuse to go and end up with either a 'general' discharge, an 'other than honorable' discharge or, worst case scenario, a 'dishonorable' discharge after a few days in the brig..

So why then the flat-out discontentment in the minds of 69 percent of Americans? Say what you want, but I blame it on the media. If it bleeds, it leads; and they specialize in bad news. Everybody will watch a car crash with blood and guts. How many will watch kids selling lemonade at the corner? The media knows this and media outlets are for-profit corporations. They offer what sells, and when criticized, try to defend their actions by 'justifying' them in one way or another. Just ask why they tried to allow a murderer like O.J. Simpson to write a book about 'how he didn't kill his wife, but if he did he would have done it this way' ...Insane!

Stop buying the negativism you are fed everyday by the media. Shut off the TV, burn Newsweek, and use the New York Times for the bottom of your bird cage. Then start

being grateful for all we have as a country. There is exponentially more good than bad.

We are among the most blessed people on Earth, and should thank God several times a day or at least be thankful and appreciative.

'With hurricanes, tornados, fires out of control, mud slides, flooding, severe thunderstorms tearing up the country from one end to another, and with the threat of bird flu and terrorist attacks, 'Are we sure this is a good time to take God out of the Pledge of Allegiance?'

Jay Leno

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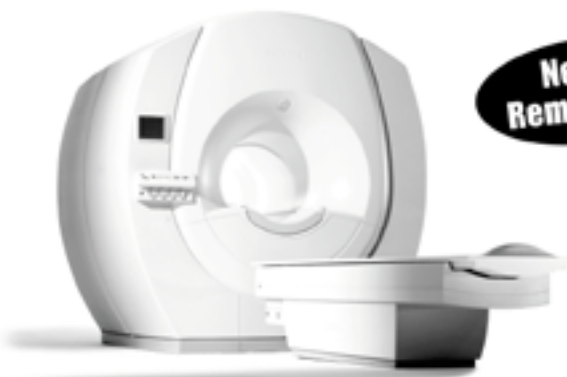
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Living Well With Parkinson's Disease



An estimated 1 million Americans live with Parkinson's disease (PD) - an age-related degenerative neurological disorder. Many struggle with tremors, stiffness, slowness of movement and impaired balance. According to the National Parkinson Foundation, although the average age of onset is 60, it is estimated that five to 10 percent of all persons with PD are diagnosed prior to age 40. The cause of PD is unknown, and there is presently no cure; however there are treatment options to help manage the symptoms.

Dr. Ramon L. Rodriguez, director of clinical services at the University of Florida's Movement Disorders Center, sees Parkinson's patients on a daily basis. While

he is familiar with the challenges they face, Rodriguez believes these patients can experience a fulfilling life.

"Even though there is no cure for Parkinson's," Rodriguez says, "it is possible for patients to learn how to live well through a combination of activities and treatments that can help control the symptoms of the disease."

Depending on the individual patient's history and the progression of the disease, a person's physician may prescribe any of several medical or surgical treatments available - and also will emphasize the importance of an ongoing commitment to regular exercise, rest and proper diet.

There are several medications available to treat Parkinson's disease, including once-daily medications that can help people manage the symptoms of the disease.

Many people living with Parkinson's have found both traditional and creative ways to successfully manage the disease and live their lives to the fullest. According to the National Parkinson Foundation Education Series resource guides, the following are a few tips on managing PD:

-Exercise Regularly

If you have Parkinson's disease, exercise is extremely important. Recent research shows that regular exercise can help people with PD stay more flexible, improve posture and make overall movement easier.

-Eat Right

People with PD are at an increased risk for malnutrition. Yet, with attention to diet,

people with PD can feel better, ward off nutrition-related diseases and prevent hospitalization.

-Find the Right Treatment for You

Medical research has provided us with numerous medications which, when used alone, or more often in proper combination, can provide significant relief of the symptoms of Parkinson's disease. Intelligent use

of these medications can enhance a patient's quality of life.

-Make Time for Rest

Sleep plays a vital role in maintaining mental health and performance for all human beings. It is especially important for individuals with PD, who require significant levels of energy to function at their greatest ability.



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—A.J. “Tony” Powell

As I SEE IT

(Continued from Page 7)

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Avenue, North Wing, 3rd Floor, New York, NY 10018

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It’s important to note that, of the 62 percent denied, 24 percent were beyond the income limit by less than \$1,500 and 10 percent by less than \$500.

At the same time, of the 17 percent who were denied because they were beyond the asset limit, 30 percent were beyond the limit

by only \$5,000 or less.

One Medicare patient testified that her 88-year-old mother has annual income of only \$12,324, but does not qualify for the Extra Help program because she has savings of about \$15,000 which exceeds the \$12,000 limit.

Each year she falls in the coverage gap. As a result she spends most of her income and is depleting her savings to pay for her prescription drugs.

A recent survey by the National Council on Aging shows that an overwhelming 89 percent of Americans support programs that provide low-income people on Medicare with extra help.

Senators Jeff Bingaman, Democrat of New Mexico, and Gordon Smith, Republican of Oregon, have introduced a bill in the Senate, (S. 1102), which would make several changes including, raising the asset limits for the Extra Help program to \$27,500 for individuals and \$55,000 for couples; make the application process more straight forward and align eligibility criteria for the Extra Help program and Medicare Savings Programs, which help pay Medicare premiums and cost-sharing for medical services.

The asset limits for MSPs in most states are set at \$4,000 for an individual and \$6,000 for a couple which is much lower than the limits for the Extra Help program.

Senators Bingaman and Smith hope to have the important provisions of the bill in-

(Continued on Page 13)

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This Space Available

—A.J. “Tony” Powell

As I See It

(Continued from Page 12)

cluded in the legislation to prevent a cut to Medicare’s doctor reimbursement rates that Congress will likely vote on in June.

Long-Term Care Insurance

First, be aware that while long-term care insurance can limit health care costs for some people, it is not a good option for most. It is expensive and premiums can increase substantially as you age. A reason for purchasing long-term care insurance is that it may help you avoid depleting life savings if you need a prolonged nursing home stay, and preserve savings and other assets. Another reason is that it may help offset the cost of long-term care if you and your spouse have limited assets but relatively high income (over \$35,000 a year or \$2,917 a month).

There may, however, be other options that can help you pay for long-term care such as Medicaid.

If you decide that a long-term care insurance policy is right for you, you should consider several different criteria before settling on any one policy. So, at least call two or three agents and insist that they explain all the costs and benefits. Don’t enroll until you are sure of what you are paying for.

A recent article headlined, ‘The Housing

Crisis Is Over’

by CYRIL MOULLE-BERTEAUX

Claimed that the dire headlines coming fast and furious in the financial and popular press suggest that the housing crisis is intensifying. Yet it is very likely that April 2008 marked the bottom of the U.S. housing market.

How can this be? For starters, a bottom does not mean that prices are about to return to the heady days of 2005. That probably won’t happen again for years. But it does mean that the trend is no longer getting worse!

Most people have forgotten that the current housing bust is nearly three years old. Home sales peaked in July 2005. New home sales are down a staggering 63% from peak levels of 1.4 million. Housing starts have fallen more than 50% and are back to the low levels of 1982.

Furthermore, residential construction is close to 15-year lows at 3.8% of GDP; by the fourth quarter of this year, it will probably hit the lowest level ever. So what’s going to stop the housing decline? Very simply, the same thing that caused the bust: affordability.

The boom made housing unaffordable for most of us. During the 1990s and early 2000s, mortgage payments were about 19% of monthly income. By 2005 and 2006, it

was absorbing 25%. For first time buyers, it went from 29% up to a whopping 37%.

At that point, prices got so high that people stopped buying. This caused the bubble to burst.

Since then, house prices have fallen 10%-15%, while incomes have kept growing (albeit more slowly recently) and mortgage rates have come down 70 basis points from their highs.

As a result, mortgage payments are back down to 19% of monthly income for the average home buyer, and 31% for first-time home buyers.

In other words, homes, on average, are now as affordable 15 to 20 years ago.

The next question is: Even if home sales pick up, how can home prices stop falling with so many houses vacant and unsold? The answer is “Because they always do!”

In the past five major housing market corrections, including some big ones, such as the early 1980s when home sales fell by 50%-60% and prices fell 12%-15%, every time home sales bottomed, the pace of house-price declines halved within a month or two.

The explanation is, that by the time home sales stop declining, inventories of unsold homes usually start falling and begin to peak out in “months of supply” terms.

That’s the case right now: New home inventories peaked at 598,000 homes in July 2006, and stand at 482,000 homes as of the end of March. This inventory is equivalent

to 11 months of supply, a 25-year high.

But this is similar to 1974, 1982 and 1991 levels, which saw a subsequent slowing in home-price declines within the next six months.

Inventories are declining because construction activity has slowed. In a few months, ‘completions’ of new homes will be undershooting ‘sales’ of new home by 50,000-100,000 annually.

That projection suggests that inventories will drop even faster to 400,000 which is about seven months of supply. This shift in inventories will have a significant impact on prices. A five-month supply has historically signaled tightness in the housing market.

Many pundits claim that house prices need to fall another 30% to bring them back in line with where they’ve been historically. This is usually based on an analysis of house prices adjusted for inflation: The theory is that real house prices are 30% above their 40-year, inflation-adjusted average, so they must fall 30%.

This is a simplistic analysis which is appealing on the surface, but is flawed for a variety of reasons.

Most importantly, it neglects the fact that a great majority of Americans buy their houses with mortgages. And if one buys a house with a mortgage, the most important factor in deciding what to pay for the house is the mortgage payment.

Today the rate on a 30-year, fixed-rate mortgage is 5.7%. Back in 1981, the rate

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Summer First-Aid, Naturally



(Family Features) Nothing can spoil summer fun like bug bites, sunburns and scrapes. While you can't avoid every summer mishap, you can minimize your risk and be prepared with natural treatments.

Malia Curran, a Whole Foods Market nutritionist, says the best way to prepare for, prevent and soothe summer ouches is by assembling an all-natural first-aid kit for summer.

"People generally spend more time outdoors in the summer, so having a natural first-aid kit ready can help take care of those minor injuries," said Curran. "Fortunately, there are natural options for taking care of

everything from bug bites and motion sickness to scrapes and strains."

Secrets of Suncare

Mineral-based or physical blockers reflect rays from the skin with minerals such as titanium oxide and zinc oxide. These provide protection from UVA (the rays that burn) and UVB rays (the ones that age skin). Sunscreen should be re-applied every few hours.

If you do get a burn, consider natural remedies like:

* Peppermint oil, calendula oil or St. John's Wart extract, which help reduce body heat and promote a healthy inflammatory response in the skin. Adding a few drops to lotion or a cool bath will ease the burn immediately.

* Witch hazel or green, white and black brewed and cooled teas, which promote skin healing and a healthy inflammation response because of the tannins they contain.

* Lavender essential oil diluted in water or carrier oil, vitamin E or avocado oil, all of which promote skin's healing.

Bye-Bye Bugs

One way to prevent bug bites is to take B-complex vitamins and eat garlic and onions, which make skin less appealing to mosquitoes. Applying diluted essential oils like lemongrass, evergreen and eucalyptus to skin and clothing disguise body scent and ward off mosquitoes, while lavender, basil and geranium essential oils help keep biting flies away. Skin experts also recommend natural

DEET-free insect repellents which are safe for kids.

When treating bug bites, try these natural remedies:

* Crushed oatmeal bath, which soothes skin and promotes healing.

* Crushed basil leaf or extract and topical clay, which soothe itching and stinging pain.

* Ledum, a homeopathic medicine derived from wild rosemary, can be used for swelling and apis for stings.

Ready Relief

For relief from minor cuts, burns, scrapes and splinters during the summer, stock an all-natural first-aid kit with tea tree oil or witch hazel to clean and soothe painful skin. Lavender and calendula ointments also promote

healing and a healthy inflammation response in the skin.

Soy sauce can ease the pain of a burn and help prevent it from blistering. Comfrey ointment or a comfrey compress will also help heal skin, while a slippery elm compress may help dislodge splinters.

As part of its "Be Good to Your Whole Body" campaign, Whole Foods Markets is offering in-store lectures and podcasts with tips on putting together your own all-natural first-aid kit. Check with your local store for upcoming events.

To learn more about natural first aid, visit www.wholefoodsmarkets.com.

Courtesy of Family Features

Joy Lutheran Events

SPORTS PROGRAM AT JOY LUTHERAN

Volunteers are needed to coach and referee flag football. Anyone interested in helping out with this endeavor should contact Pastor Sean at 8540-4509 ext. 222, as soon as possible. Planning and organizing for this event needs to begin prior to the participants practice starting in September. Flag football is a great sport for boys and girls in the elementary grades from kindergarten on up. Student registration will occur in late July and August.

to 9:00 pm on the grounds of Joy Lutheran Church there will be a JOY HALLEBASH. This will be an exciting day of family fun involving Christian Entertainment Bands, including Reckless Faith, Tennyson, Impact, My Brother's Scars and Darren Corlew. Admission is free, but tickets will be needed for the rides, water games, food, and prize drawings. Proceeds from this event will go to support the Youth Sports Program. So, gather the kids and come and enjoy some great music, dancing and all around fun!

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