



Pictured is Dave Liner founder of the Ocala Business Leaders, center Deanna Hance new member representing Mid-Florida Heating and Air and Wayne Hunter current president of the Ocala Business Leaders.



Here Mike McKee of Chem-Dry talks about the do's and don'ts about carpet care. Chem-Dry uses the all natural approach using a carpet rake, hot water and carbonation.

Ken Tipper Resigns

Ken Tipper resigns from writing in the Seniors Voice

Ken Tipper has been writing a column in the Seniors Voice, Lady Lake Magazine and the Village Spectator for many years. He no longer wants to worry about deadlines. His wit and his way with words brought out his

unique style. His newspaper work has many admirers and I'm at the top of the list

Ken's column, I wonder why, usually appeared on page 2 of the Seniors Voice I think the idea of "I wonder why" was brilliant. Ken earned his spot in the Seniors Voice

(Continued on Page 5)

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Let me tell you how my Tom's Picks is growing and what I am doing to develop it.

Tom's Picks is helping about 100 readers every 90 days. It astounds me that we are getting calls at this rate. I will refer you to my customers first. Then I look for services under well known Business Clubs

and Chambers of Commerces to try to get you the Best of the Best. Part of the weeding process is they must be highly visible in the community, like active in the Chamber, or other large groups that screen their members.

How do you like Obama Now?

This question has created quite a lot of interest in the paper. Some give us their views, we would like to hear yours.

• • •

A Promise Broken

United States of America is a great Nation. Our people are on the forefront in aiding and abetting with our talents, our dollars and our prayers. We've seen it happen repeatedly. Whenever or wherever disaster strikes, may it be Haiti's severe earthquake or Africa's HIV pandemic, USA is the first to respond.

Christ cured the lepers. USA has nothing to apologize for; USA is humanity in progress, not perfect but alive, and USA is humanity in action.

President Obama pledged a transparent administration. It didn't happen (the president is not a liar, just confused). The media and voters are looking at closed, locked doors while Democrats scratch each other making deals. Congress, Mr. President unlock the doors.

R K

Letter

American people Want Transparency

I find it interesting on how people interpret change. The American people wanted transparency in government. President Obama and Democratic leaders in Congress promised transparency in the legislative process. What did the American people get? Behind door deals to enlist votes. The American people wanted out of the war in Iraq and now we are into the war in Afghanistan and other areas.

The American people wanted tougher security and to tighten the borders to keep the terrorists (oops, I mean enemy combatants) out of the U.S. What did they get? High-level enemy combatants being sent to New York City to be tried in civilian courts where they are afforded the same rights as a U.S. citizen. Then appeal after appeal that the American people are paying for.

Then the "Christmas Day" bomber who
(Continued on Page 6)

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

—Ken Tipper

I WONDER WHY

With a year of leading the nation under his belt, President Obama has left us wondering if he has any more campaign promises to break. Off hand, I can't think of one, since he has done a pretty good job of breaking those fervent assertions that he was going to be a president of "change", determined to make Washington a transparent place so that we would know just what our representatives are up to at all times. For my money, the most egregious example of going back on his word has been the closed-door method his buddies in the House and Senate have used to force on the nation a potentially disastrous health care reform bill which is uni-

versally disliked, even by some Democrat legislators. I'm no mathematician, but even at my basic two plus two equals four level it appears that there is no way that the end result of the bill is that it is cost-neutral. And I recall candidate Obama averring fervently that we would be able to buy our drugs from overseas despite the opposition of the powerful pharmaceutical industry, a promise that has evidently been broken in the bill, putting us old folks once more at the mercy of the hugely profitable drug making companies. Obama is obviously obsessed with his oft-professed goal of universal health care, so much so that he changed his plans not to

campaign for Attorney-General Coakley in the vital vote for Ted Kennedy's Senate seat, and made a hastily organized visit to Massachusetts to do just that.

I wonder often about the mindset of people like the baseball fans who gave a standing ovation to Mark McGwire in his first public appearance since admitting that he used steroids, which he claimed did not have anything to do with his phenomenal batting performances. Some of the Cardinal fans had secured seats 3-4 hours earlier in order to cheer the team's new batting coach. And what about the late-night audiences who greeted Dave Letterman's bare-faced admission that he had had sexual dalliances with members of his staff with wild applause and cheers? Incredibly, that admission of guilt led to Letterman's viewing audience growing larger. Go figure!!

I wonder what it will take to educate some drivers as to the benefits of wearing seat belts. During the 19-day holiday crackdown by the Florida Highway Patrol, troopers wrote tickets to 4,531 drivers for not wearing theirs. I can't wait for the day when they can write tickets to idiots who talk on their cell phones while driving, thus endangering not only their own lives, but those of us who use the same roads.

Those who read this column know that the commercialization of college sports gets me upset, especially the practice of giving scholarships to jocks whose only goal is to use their often brief time in school to go on to pro riches. I wonder if for instance any local sports buff was surprised when talented Gator cornerback Joe Haden opted to go

into the NFL draft. Haden's assertion, "That was a tough decision, and I spent a lot of time with my family talking about it", rings a bit hollow since draft analysts had claimed the move was a no-brainer. Noted columnist George Will recently commented on the huge money-making machine that is college football, noting that there is now a 15-year, \$3 BILLION television contract between the SEC and CBS and ESPN. Will goes on to say that most of the money that flows into college football programs from individuals and corporations is tax-deductible, and that athletic programs are not taxed. Congress, he states, hungry for revenues, would not dare change that state of affairs. An Associated Press article recently highlighted the incredible fact that the two coaches in the national championship game between them "earn" almost \$10 million a year!! Ironically, the average pay of a college professor is \$115,000 the AP writer states. I wonder what that does for morale in the ranks of those who are actually teaching their students something!

I wonder if anyone who follows politics and bothers to vote would be surprised to learn that five of the six candidates for Citizens Against Government Waste 2009 Porker of the Year Award are Democrats.

I wonder why we are sending money to Yemen, a hotbed of terrorists, when anyone with sense would know that it would more than likely end up in corrupt hands. And sending Gitmo terrorists to Yemen is so incredibly stupid, as we already know that others who were "repatriated" there are now back killing innocents for Al Qaeda.

Democrat claims for jobs creation sound pretty hollow, since it seems that many of them are adding to the government payroll. I wonder how they can have the gall to claim success for hiring 25,000 additional Americorps workers, creating 250,000 summer jobs for disadvantaged youth, and 14,000 part-time jobs for park and forestry workers. As Rep. Jerry Lewis (R-Calif) puts it so succinctly, "Why don't we put everyone on the federal government payroll and call it a day."

I wonder what President Obama really thought about Senator Harry Reid's abject apology for his unfortunate remark in a new book about him being "a light-skinned African-American who only used Negro language when he needed to." And in one voice, despite what THEY really thought, Reid's fellow Democrats closed ranks behind their leader and refused to criticize him. As some pundits have opined – I wonder what would have happened if a Republican had said that.

No viewer of "American Idol", which I believe should be avoided for its crude exploitation of people who they know have no talent, I wonder why Simon Cowell is considered to be worth a reported \$35 million a year to judge that show. I wonder too how much the show producers are paying Ellen DeGeneres to join the panel. Far too much I fancy.

I wonder why the federal government should listen to the do-gooders who oppose profiling in order to keep us safe from murdering terrorists. Profile away, I say, and then we can get on a plane with the knowl-

(Continued on Page 6)



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Ellen B. Wilcox

MONEY MATTERS

Most folks don't plan to fail; they just fail to PLAN!

With the first month of this New Year now behind us, it's time for a "reality check" to measure, and perhaps tweak, our Goals, aka New Year's Resolutions. So let's be brutally honest here and take a good hard look in our mirrors!

If any of my twelve suggestions noted in last month's column were among your goals, I sincerely hope that you recognized those important to your own financial well-being, and did, in fact, commit to at least a few of them.

After more than 29 years in the business of helping individuals and small business owners set, pursue and achieve their financial goals, I continue to be amazed at

how many of those I counsel really have no specific and measureable goals. This fact alone, I believe, accounts for most financial failure.

I always liken the absence of specific goals to that of planning a trip. Planning a trip begins with a destination and/or a purpose clearly in mind. It truly is impossible to plan a trip to "somewhere" or "anywhere." This is a powerful analogy to the absence of clearly defined financial goals. How does one embark on a financial journey without a destination? It simply isn't possible!

Measuring progress toward a specific goal is equally important; it keeps us on track and focused on the goal. Measurement is visible and each step forward improves our self-esteem and encourages our resolve

to remain on the pathway to the goal.

Remember that all goals need to be attainable and reasonable. One doesn't become financially healthy overnight! The road to financial success and true financial independence is filled with potholes and detours, and often even multiple red lights! One "secret" to reaching stated goals is to break a large or formidable goal into what I like to call "bite-size" pieces. When a strategy to do this is in place, even a seemingly impossible goal become achievable. Measuring progress, no matter how small, nips off one of those "bite-size" bits and moves us closer to fulfillment of the goal.

Psychologists note that the vast majority respond best and longest to visual stimulation rather than auditory or kinetic stimulation. With this in mind, it may be helpful to create some sort of "thermometer" to chart progress. I recently suggested this to my daughter who has embarked on an accelerat-

ed and highly concentrated Master's Degree program. She made a thermometer drawing and marks off each course as she completes it! She is currently half way to her goal, and admits that the drawing is a strong motivating instrument! I challenge each of you to determine what your thermometer will depict!

As many of you already know, I have two books in progress, and I invite you to be part of one of them. Just send me your answer to this question: "What is the most important thing you know about money?" A short answer is needed. Email your reply to Ellen@ellenwilcox.com, or contact my office at 352-259-1547.

Be sure to tune in to my weekly radio show, Money Matters for Women, every Tuesday just after the noon news on Heartbeat Radio for Women, 1410 on your AM dial. You may also send me your personal

(Continued on Page 7)

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Tom Loury

PUBLISHER'S NOTES

Where is my America?

Where can I find it? The cloud of distrust, lies, deceit is hard to see thru. Our president is looking through the eyes of a community organizer and seeing a completely different picture than most of the tax paying, voting public. I predict that the voters will vote with a vengeance in an attempt to undo the destruction that is facing our country. It's a shame to have to resort to not working to vote your candidate in but to vote against a party to stop the destruction of our nation.

I think Obama should be focusing on the war and Haiti instead of health care and to top all that off, in the middle of terrorist threats, attacks on our people. Our people

dying on the streets in our country here and abroad he takes his family on vacation. A good president should never be playing golf while an event is happening. He does not act like he knows we are at war.

Remember in history when a famous man once said " Give me liberty or give me death"! It has come to that again.

I want to throw another factor into the next presidential election. A candidate that could very well beat Obama is Marco Rubio! He is the son of an immigrant. He has a lot of charisma and looks at politics simply. We already have plenty of laws that we don't enforce. He believes that Govern-

ment's job is to enforce the laws, not make more laws. Federal government is here to help guide the states, then the states enforce the laws. Rubio is running to unseat Florida Governor Crist.

Congressional Reform:

The hell with health care reform, WE NEED CONGRESSIONAL REFORM! To serve in Congress and the House is a privilege not a career. They need to be on social security just like us. If elected they need to serve four to eight years and return home to their families and career. They need to be on the same retirement that all of us are on. Social Security (medicare) only, no big retirement program, no elaborate insurance. Just live their days out just like us the free people of the United States.

We the people of the United States of America declare that the health care reform that Congress wants to pass is unconstitutional. It is also unconstitutional to pass laws that say we can't roll it back or change it in

the future.

We the people of the United States through the Constitution say all men are created equal, that goes for you too Congress. We will not pay for your fat salaries, we will not pay for your special insurance policies that you voted to give to yourself. We will no longer allow you to attach pork barrel projects to bills that might be good. Actually keep the bills off the floor where all these deals are made and 75% of the problems will disappear. Put guidelines on lobbyists. It's time for congressional reform.

We the people want tax reform. We want the borders sealed. We want an assistance program to help the health care system we already have. We want you to roll back the taxes on the elderly. You spent our Social Security pool for special projects in your inner cities. It's time to give it back.

You want change? We will give you change!

Vote change at the next election and start
(Continued on Page 5)

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COLUMNS are the opinions of the writer and do not necessarily reflect the opinion of the SENIORS VOICE, and are chosen to represent a diversity of views on local issues. The

Tom Loury

PUBLISHER'S NOTES

(Continued from Page 4)

the ball rolling. Don't let anyone talk you into changing your mind. The people who have voted these programs and projects in, VOTE THEM OUT! Then vote to undo everything they have changed! That request would be more constitutional than what they have done. Politicians are supposed to work for the people, instead they are passing bills we ask them not to. Its time for change all right. Vote for change at the next election.

Dec 19, 2009, Senator Bill Nelson from Nebraska was granted immunity by the

democratic senate leadership from Medicare funding mandates that all other states will be required in return for his vote to pass the Senate Health reform Bill. Mary Landrieu, democratic from Louisiana acquired \$300,000,000 from the democratic leadership of the the state of Louisiana in return for her vote for health Care Bill.

This is unconstitutional, illegal and out and out blackmail! This is an outrage to the America citizens and our founding fathers

Was Obama born in America. There is

information that is coming out. The Kenyan online edition June 27, 2004 headline reads: Kenyan Born Obama all set for Senate race. There are a number of newspapers that had the same headlines during that general time. There are people accusing Google of masking it. This reporter will not accuse Google of that. I do know during the campaign snopes locked down Michelle Obama's history info, especially her senior thesis in college. It mentions the United States in a bad light. Radical Mark's remarks and antiAmerican views. If you want to research the Kenyan claim, don't put it in quotes and the Michelle Obama Senior Thesis should come up if you ask for it.

Had a lady last month of accusing me of saying vile things about vile people.

Publishers Note: What a VILE accusation. We are in a Vile World. I personally wish it was better. I hope after the next big election the word vile will disappear from your vocabulary. Until then I will keep trying to change it.

On the lighter side. I started something called Tom's Picks when I heard that some of our elderly readers were being fleeced by bad guys. Roofing companies, driveway companies, pool companies. These guys come in, in the middle of the night and leave the same way. Call Tom's Picks and we'll try to help you out. You can call any Chamber of Commerce and ask if they know the business. Tom's Picks 804-1223 that's my cell ph. All I ask is let the business know that Tom sent you, Tom's Pick's is all free.

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Ken Tipper Resigns

(Continued from Page 1)

as a columnist many times over the years, writing stories and writing I wonder why about famous people and how they reacted to situations or why they said what they said.

Over the years I thought it would be great to do a story about Ken himself, but would not agree. Ken was in the British Navy. During the war, his ship was blown out from under him and sunk. He and many of his

fellow soldiers wound up in the water and many of his comrades died that day of exposure, drowning, sharks and at the hands of the enemy. I think his life would make an interesting book or at least a story if he'll let us print it.

Again Ken Tipper will be missed and has been invited to write any time he would like it. I Wonder Why Ken Tipper chose us to write for. Doesn't it make you wonder why?

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How do you like Obama Now?

(Continued from Page 1)

will also be tried in civilian court at our expense. Lodging, food, clothing, health care, at our expense, it doesn't get much better than that. Where is the tighter security?

Then there is Attorney General Eric Holder threatening criminal investigations of the CIA and the Navy Seals for doing their jobs. Then there is political correctness. Better to let a Muslim major, who constantly spoke of his hatred of America, stay in the military where he killed American soldiers at Fort Hood rather than alert higher authorities. Heaven forbid we should profile. Better to strip search grandma than to question a Muslim or other suspicious character.

The American people wanted and were promised jobs. What did the American people get? Unemployment. Nationwide at 10% and some counties in Florida at 12% and higher.

The American people wanted a fiscally responsible government. What did the American people get? Debt, debt and more debt. So much debt in fact that the American people will never in our lifetime, our children's lifetime or our grandchildren's lifetime get out of it. Thank you to the independent voters in Massachusetts for looking out for the whole Country and hopefully, we will now see a change that we can all believe in.

RAK

—Ken Tipper

I WONDER WHY

(Continued from Page 2)

edge that we can trust the profilers to have made sure we are safe.

Yet another example of the waste of our money. I wonder how our leaders can justify the recent huge expenditure for the trip to the Copenhagen Climate Summit of 101-Congress related attendees. Making the trip, on three military jets, were Nancy

Pelosi, Denny Hoyer, Charlie Rangel, and 17 other members, along with members of their families. For the record, absolutely nothing was accomplished at this meeting of the advocates of the global warming theory. A nice all-expenses trip, with accommodations at the best hotels, at our expense. No wonder the polls find Congress is in such low esteem.

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Letter to the Editor

Marijuana use is NOT a victimless crime.

My heart is heavy each time I see a victim of this crime. It enrages me, and I am helpless to do anything about it. What right does anyone have to ruin another's life? You have heard about fetal alcohol syndrome?

How many children will have to suffer, before you acknowledge FETAL MARIJUANA SYNDROME?

How can you think this is OK?

What a totally self absorbed, selfish generation this is.

BR

Time Traveling Your Business

by Tom Loury

Plan your work and work your plan, you hear this all the time. It is very important.

We are all traveling in time, every second. We are moving into the future, even as we sleep, so what you do now could be a life-changing experience. With the right information and the right desire you can change the future. Don't live in the past, unless if you are doing something that works keep doing it. Develop what works.

If you have a weakness try to strengthen it. If you are not good on prospecting, challenge yourself to work on it. Go to networking events and watch how it's done by others.

Work with imagination. Progress will be made in the strangest places.

Progress is made by people who believe in themselves. A good drill is to look in the mirror and say, "It's you and me babe!" You are the only one you can depend on for the future. If you live looking in the rear view mirror, you will have a wreck with the future. Yes, you will make mistakes; look at

your business plan like a road map. See where you made the wrong turn and make a correction.

You cannot change the past, but you can learn from it. You learned along the way and can guide your path toward a better destiny. To fix a problem or enhance a success, you need to look at what has happened, assess it and take action.

Business life as well as personal life is a journey. To be prepared for that journey you must have a destination, where you want to go and what you will need to get there. Learn by the experience of the journey while you are on it; 99% of a great journey is to enjoy and believe in what you are doing. The rest is easy.

Never say I can't do that. When one step is complete look at the next and make that step. If you stumble correct yourself and finish the step. Then take the next step. Time is the most valuable thing in your life. Use it wisely. Your journey into the future has already started! See you there.

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■ Ellen B. Wilcox ■

MONEY MATTERS

(Continued from Page 3)

financial questions. Use the email or phone number above, or contact the radio station's show hostess, Best Life Barb, at barb@heartbeatradiusa.com.

Here's to great goal setting, and total achievement of those goals!

*Ellen B Wilcox is a Registered Principal with, and securities offered through, LPL Financial, Member FINRA/SIPC. Ms Wilcox is President and CEO of Wilcox Wealth Management, A Registered Investment Advisor.

She may be reached at Ellen@ellenwilcox.com or www.ellenwilcox.com <<http://www.ellenwilcox.com/>> .

The opinions expressed in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your Financial Advisor prior to investing. All performance data referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

Baxley Runs for FL House

TALLAHASSEE, Fla. — Today, following the news that State Representative Kurt Kelly is seeking a Congressional seat, former House Speaker Pro Tem and long-time Marion County businessman Dennis Baxley announced that he has officially filed his paperwork to launch his campaign for Florida House of Representatives, District 24. With his experience as a leader in one of the most powerful posts in the Florida House of Representatives and with a strong business acumen based on years of managing and growing a family-operated business in Central Florida, Baxley is uniquely qualified to impact important discussions about the future of Florida.

"Right now, we are facing one of the great economic crises of our time," said former Speaker Dennis Baxley. "I believe that I can help deal with it by bringing with me to the House a sense of history, a fiscally responsible attitude toward governing, and a commitment to job growth."

During Baxley's hiatus, he has spent most of his time reorganizing his business, organizing the Republican Business Council of Marion County, and serving as the executive director of the Christian Coalition of Florida. He recently stepped down from that post to pursue other political projects.

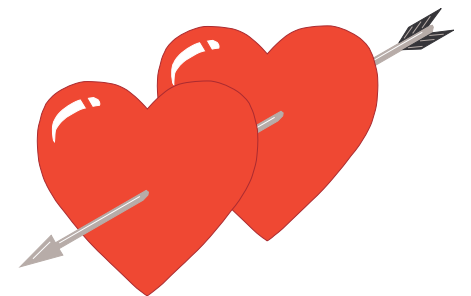
"Dennis Baxley has a history of public service and commitment to our community that is unparalleled," said Marion County Commissioner Stan McClain. "I am pleased to be endorsing Dennis's candidacy out of the box, and I expect that his level of support will be overwhelming."

Baxley will be spending much of his campaign time over the next several weeks meeting with supporters, discussing issues with small business leaders, and outlining his campaign platform.

"We need Economic Climate Change in Florida," said Baxley. "But we won't do that by sitting around and just waiting for the federal government to bail us out with borrowed dollars. We need to act swiftly and decisively to create the environment for businesses to succeed in Florida and then let the entrepreneurs and our working families do their part."

Ocala Library Book Sale

Looking for a good book at a really low price? Then come to the Friends of the Ocala Library Book Sale to be held on Saturday, February 13, from 10 a.m. to 4 p.m. at the main library on Silver Springs Boulevard. You will find hardcover books in both fiction and non-fiction categories for 50 cents, and paperbacks galore for 25 cents. It's a good idea to come early to find the best choice in reading matter. Proceeds from the sale go to the library, as do the proceeds from the sale of books in the Friends' Book Market in the foyer of the library. Can't find the book you want at the sale? Then visit the Book Market, where the prices are also very low. For further information call 368-4591.



Happy,
Valentine's
Day

mark your calendar!



Home and Business EXPO

You are invited to attend the 2010

Ocala Business Leaders Home and Business Expo

featuring local retailers, home builders, business services, and more.

The event is free and open to the public

Saturday February 27th 2010 from 10 AM. to 3 PM. at

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**NORTH CENTRAL FLORIDA
SENIORS VOICE**

It's Amazing

by Charlotte Poss

Our country is in the worst financial position it has ever been in for the last 50 years. I remember when I was a little girl growing up near the end of WW11. At that time a family needed special stamps to buy such things as sugar, butter, tires and fuel. Without these coupons or stamps you did not get to buy these items.

We are asked often are you better off now than you were 10 years ago, 15 years ago. The answer is always no. Why is it that when a person starts to get just a little bit ahead of things the power company feels that they have to raise their rates? Have you noticed that if it were not for the fuel tax your power bill would be half the cost that it

is every month..

If that is not bad enough every time the fuel goes up. The power companies higher their rates. Where is the justice in this. It has been a cold winter and now your power bills will be coming in. How does one balance their budgets at home. The government cannot even balance their budget. But they expect us the public to keep paying for the power companies to expand their facilities. With the increases that these power companies expect to put through and the fact that the new Nuclear plants will not be even started for at least 10 years, how do they justify the request for a raise?

If the new plant will not even be started until the year 2020 That will make me 82

years old. If the plant takes 3 years to build I will be 85 years old. By the time any power comes to the house that I now live in. I will be dead and buried. Why do I have to pay for this now when I cannot even use it? It just does not make any sense to me.

I know that I have lived a good long life-time and I would like to live a decade or more longer but I would also like to be able to keep warm when it is cold and keep cool when it is hot and be able to have hot water when needed.

It seems that the electric companies do not want us to have these simple privileges. All they want is a good profit. Gas prices go up for no apparent reason, so the utility cost go up. Why? Are people so greedy today that the bottom line is not giving service but giving bonuses at the end of the year to the

executives.

Many people have to cut down on the use of many things in their homes in order to keep their electric bills down. The more they cut back the higher their bills go.

I know that many people did not put up Christmas lights this year to keep cost down. Yet their electric bills did not go down they went up. Why? Greed that is what it is all about.

What would happen to all of these companies if everyone in the area would shut down just about everything in their homes for 24 to 48 hours. Cook outside on the grill. Right now with the weather getting better we could do without the heat on or the air conditioner. Shut down or turn down your water heaters. Do not use any electric appliances in your homes or use a very small limited use of anything electric. Let the power companies see that we will not be their financial backers make more profit from us. That if we all stand together and start cutting back on the use of their electric power it will hurt them in their pocket books and maybe they will see that they can turn back the clock and put our power bills back to what they should be and not tack all that extra onto them that they should be paying for. Why do we have to pay for their fuel and also pay for the use of the power we are charged for. When we pay a power bill it should be all inclusive. There should not be all these extra charges.

Let us all stand up for our rights. Let us all do a black out and if we all did this for just one day. Boy OH boy would it hurt them in their pocket books. Come on everyone. Pick a day any day and just stop using electricity. Let us say we should all do this on February 10th of 2010. Do you think they would get the hint and stop trying to kill us with high bills? I really believe that they would listen to us. I know that my electric has gone from 125 dollars a month to 280 a month and I have almost everything in my home turned down to the minimum. Just think what would happen if we all cut back or down. Lets all hurt the electric company and then maybe after that we go after the cable companies or the Direct TV or Dish. Who wants to pay for hundreds of channels and 90 percent of the channels are infomercials or commercials advertising their own company. We have to start somewhere why not the electric company. These are the people who are really ripping us off.

Lets all hold a cut off day. It could work. Just think you could make a difference. Just turn it off. Turn it off. If only for 24 hours.



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CHAMBER OF COMMERCE

BUSINESS EXPO at La Hacienda Center
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(Village Golf Cart Accessible)

Saturday, March 6, 2010
10:00 am to 3:00 pm
Booth Setup is 9:00 am

Please call 352-753-6029 for more information



President's Day
February 15th

—Mike Netherclift

THE WORLD IN REVERSE

Will You Age-In-Place?

Recent studies show that older Americans, including those who have serious health problems and need long-term care, want to live at home rather than in a nursing home or assisted living facility. Most seniors (81% of those age 62 and older) own their homes and 74% of those own them free and clear. With trillions of dollars tied up in home equity, this financial resource has the potential to dramatically increase the ability of seniors to pay for long-term care at home. The federally insured FHA/HUD senior friendly reverse mortgage program can free up needed cash while enabling seniors to

continue to own their home and never make a monthly house payment. The amount that these senior households could receive from a reverse mortgage is substantial. These funds can go a long way to pay for help at home and for retrofitting the home to make it safer and more comfortable for seniors. They could also use it to purchase long-term care insurance. According to the National Council on Aging, an estimated \$953 billion could be available from reverse mortgages for immediate long-term care needs and to promote aging in place.

The cost of aging in place is getting much more difficult with the rising cost of home

maintenance, utilities, property taxes and homeowners insurance. These rising costs are fueling a surging and ever popular growing reverse mortgage market. There have been double digit increases in the cost of home heating oil, natural gas, and propane in many areas of the country. Property taxes are squeezing retirees who have lived in the same house for 20, 30, or 40 years. For many retirees, it takes them two full months of their fixed income to pay their property taxes. Moreover, insurance premiums have increased at a rate 2-3 times the annual rate of inflation in some areas of the country which negatively impacts monthly cash flow for seniors. It doesn't have to be that way!

More and more seniors are turning to the federally insured FHA/HUD reverse mortgage to solve aging-in-place issues. The reverse mortgage enables homeowners 62 or older to tap the equity in their homes without credit or income qualifications to pay a stream of monthly cash, a lump sum, or place it into a growing line of credit that can be accessed within 1-3 days for any reason or want. Most importantly, there is never a monthly house payment while at least one spouse occupies the home. There are no out-of-pocket costs and the senior homeowner re-

tains the title/deed ownership of their home. The Federal Housing Administration (FHA) insures the loan so that no debt can ever be passed to the heirs and the Department of Housing and Urban Development (HUD) has oversight of all approved lenders offering the FHA/HUD senior friendly reverse mortgage program. The reverse mortgage is a viable tool to help senior homeowners remain in their biggest investment - THEIR HOME...and age in place in dignity.

Mike Netherclift is a contributing writer for the Lady Lake Magazine, Senior Voice, and Village Spectator. He is Florida's self-proclaimed #1 Home Equity Conversion Mortgage Crusader and advocate for senior citizens. Mike is also a Regional Vice President with Unity Reverse Mortgage and the weekly radio host of the "World In Reverse" heard on Sunny 720 WRZN AM on Sunday mornings at 9am. If you would like to book Mike to speak to your organization about the federally insured HECM Mortgage or listen to a free 3 minute educational recording on the reverse mortgage, call 1-800-830-1261. To contact Mike via phone or email, call toll free at 866.656-8540 or 362-2145 or email him at MNetherclift@UnityReverse.com

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SENIOR SCHEDULE OF EVENTS

FEBRUARY 2010 SENIOR CENTERS' ACTIVITIES

MOVIE TIME: "JULIE & JULIA"

When: Tues. & Wed., February 9th & 10th at 8th Avenue Senior Center

Thurs. & Fri., February 11th & 12th at Ocala Senior Activity Center

Starring: Meryl Streep, Amy Adams, Stanley Tucci, Chris Messina, Linda Edmond, Helen Carey, Jane Lynch and others. Nora Ephron adapts Julie Powell's autobiographical book "Julie and Julia" 365 Days, 524 Recipes, 1 Tiny Apartment Kitchen with this Columbia Pictures production. Julie Powell (Adams) is an amateur chef who decides to cook every recipe in a cookbook from acclaimed celebrity chef Julia Child (Streep) in order to chronicle it in a blog over the course of a year. RATED: PG13

"THE PROPOSAL"

When: Tues. & Wed., February 23rd & 24th at 8th Avenue Senior Center Thurs. & Fri., February 25th & 26th at Ocala Senior Activity Center

Starring: Sandra Bullock, Ryan Reynolds, Mary Steenburgen, Craig T. Nelson, Betty

White, Dennis O'Hare and others. Margaret Tate (Bullock) is a Canadian immigrant who creates a demanding and difficult work environment for her subordinates at the office. When the news arrives that she's about to be deported to the Great White North, she rushes into a marriage of convenience with her young assistant Andrew Paxton (Reynolds) to prevent such a catastrophe from occurring.

RATED PG13 Time: 2:00 P.M. - 4:00 P.M. at 8th Avenue Senior Center - Telephone: 629-8545 Time: 10:00 A.M. - 12:00 P.M. at Ocala Senior Activity Center - Telephone: 629-8357

What: Enjoy a free movie in a comfortable setting. Please call the center of your choice to reserve your seat.

COMING IN MARCH: "NIGHT AT THE MUSEUM" "FOUR CHRISTMAS"

COMPUTER CLASSES FOR ADULTS OF ALL AGES

When: Mondays Time: 9:30 A.M. to 11:30 A.M for class and 12:30 P.M. - 3:30 P.M. for lab sessions

Where: Ocala Senior Activity Center, 210 NW 12th Avenue, Ocala

Telephone: 629-8357

Cost: \$70.00 for singles and \$100.00 for couples, payable in advance of class starting time.

What: We have easy classes for the beginner student. Learn what a personal computer can do for you. We offer an introductory class in word processing. Beginner classes are for 6 consecutive weeks on Mondays, 9:30 A.M. to 11:30 A.M. and workshops (lab classes) are 12:30 P.M. to 3:30 P.M. Advanced classes are offered for Database, Spreadsheets, the Internet and more. The lab instructor will be available during labs on Mondays.

INCOME TAX HELP

When: Mondays, Wednesdays & Fridays starting February 1st thru April 14th

Time: 9:00 A.M. to 12:00 P.M. at 8th Avenue Senior Center

When: Tuesdays ONLY starting February 2nd Time: 9:30 A.M. to 1:30 P.M. at Ocala Senior Activity Center, 210 NW 12th Avenue

Cost: Free

What: AARP Tax Help is available at these Centers listed above. Please bring all your necessary documents.

ONE STOP HEALTH FAIR

When: Friday, February 12, 2010 Time: 9:30 A.M. to 12:30 P.M.

Where: 8th Avenue Senior Center, 830 NE 8th Avenue

Cost: Free

What: Angel's Health Care, dB Hearing Solutions, Hawthorne Village, Humana, Liberty

Medical, Marion County Health Department, Neptune Society, Oakhurst Rehab, Oc-

ala Fire Rescue, Seniors Voice, S.H.I.N.E. and other healthcare agencies will be on hand to provide free or low-cost health screens and printed health information. Attendees will have the opportunity to speak to healthcare professionals. Giveaways and refreshments will be provided. The event is sponsored by Neptune Society and Ocala Recreation & Parks. For information, contact Grace Huffman at 629-8357.

"PILL BOX PLOP" PLOTTED

When: Friday, Feb. 12, 2010, from 9 a.m. to 1p.m. at the 8th Ave. Sr.Center, 830 NE 8th Ave.

When: Friday, Feb. 12, 2010, from 1 - 5 p.m. at Ocala Sr.Activity Center, 210 NW 12th Ave.

What: Tossing outdated medications in the trash or flushing them down the toilet or sink can create hazardous conditions for the community. Let's "plop" those outdated medicines and destroy them in the proper manner. Ocala Fire Rescue will be on hand to gather the medications, provide blood pressure checks and information on fire safety and "911". Event sponsored by Ocala Fire Rescue and Ocala Recreation & Parks. For more information, please contact Diane Leaf at 401-3916.

TRIP: ST AUGUSTINE

When: Thursday, February 18, 2010 Time: 8:00 A.M. - Leaving from 8th Avenue 6:00 P.M. - Return to 8th Avenue

Where: St. Augustine, Florida

Cost: \$38.00 per person

What: Enjoy history, shopping, sightseeing, and a private trolley tour in America's oldest city. Lunch will be on your own.

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Ocala Fire Rescue extinguishes house fire, 1 injured

January 15, 2010

(OCALA, FLORIDA) Ocala Fire Rescue responded to a house fire this morning, which resulted in one resident being transported to the hospital for smoke inhalation.

The fire occurred at 1214 Southwest 5 Street. Firefighters responded at 10:32 a.m. and arrived two minutes later to find heavy smoke coming from the one story concrete block house. Firefighters found the resident on the front lawn. He told fire officials he returned home to find the house on fire, and entered the dwelling breathing in some smoke. Firefighters quickly extinguished the fire, although there was extensive damage throughout the house from smoke and fire.

Twenty firefighters responded, and the cause of the fire is being investigated.

Ocala Fire Rescue advises all citizens to have at least one working smoke alarm in their house. City residents in need of a smoke alarm who otherwise cannot afford one, may contact Ocala Fire Rescue at (352) 629-8306 to obtain information on how to receive a smoke alarm at no cost.

In the inserted photo, Fire Inspector Philip Azeff and Captain Rob Davis look for a cause of the fire inside the structure.

Information and pictures supplied by Ocala Fire Rescue

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Monday, February 22
Tractor Driving
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Tuesday, February 23
Steer Showmanship
Beef Dinner (Call for tickets)
Steer Auction

Wednesday, February 24
Dairy, Kiddie & Meat Goat Shows
Lamb Breed Show
Market Lamb Show
Market Lamb Auction

Thursday, February 25
Plenty of Activities
for Everyone!

Friday, February 26
Swine Show

Saturday, February 27
Swine Auction
Pork BBQ Lunch

Sunday, February 28
Horse Show



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United States Police Canine Association Field Trials

The Lady Lake Police Department will be hosting the United States Police Canine Association's Region One Field Trials on March 15-19 at both the Rolling Acres Sports Complex and the Lady Lake Sports Complex. The field trials will bring at least 80 K-9 teams from Georgia, Florida and Alabama to compete in Lady Lake. Lady Lake Police Officer Lazaro Cabrera and his K-9 partner Tarek will be competing. Officer Cabrera and his K-9 team have held the title of Region One champion since 2005 and the United States Police Canine Association's National Championships for two

consecutive years. The field trials are free and open to the public. The Police Department is asking for help in its fundraising efforts to defray the costs associated with the Trials. T-shirts are being sold for \$20 each, businesses and clubs are asked to purchase advertisements in the programs and monetary donations are always welcome. People interested in helping the Police Department with its fundraising efforts are asked to call 751-1560.

Ruth Kussard
Lady Lake Commissioner




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Ocala Fire Rescue Responds to Collisions



(OCALA, FLORIDA) A two vehicle collision resulted in a van overturning this morning, and the vehicle landed against the Pizza Hut building located at 1316 East Silver Springs Boulevard. The driver of the van told firefighters she was wearing her seatbelt at the time of the collision, and she was transported to a local hospital by ambulance for minor injuries.

Two occupants in the second vehicle, a pickup truck, were not injured. Ocala Fire Rescue responded at 7:35 a.m. and arrived less than 2 minutes later. Firefighters remained on scene for one hour.

In the inserted photo, firefighter Tommy Kemp checks the overturned vehicle.

*Information and pictures supplied by Ocala Fire Rescue
Serving Since 1885*



(OCALA, FLORIDA) A two vehicle collision on I-75 resulted in a vehicle rollover, and a second crash. Ocala firefighters arrived at 3:29 p.m. and found two incidents. On the shoulder of the highway in the south bound lanes at mile marker 353 were two vehicles including a Jeep which had rolled over. One occupant from each vehicle was treated by paramedics, and the injured were transported by ambulance to hospitals. The injuries were described as not life threatening. In the second incident, a vehicle traveling in the northbound lanes struck a guardrail. That driver was not injured.

All highway lanes remained open, although traffic was slow moving on the beginning of this holiday weekend.

In the inserted photo, firefighter paramedics are pictured with one patient and the vehicle which had rolled over.

*Information and pictures supplied by Ocala Fire Rescue
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(Family Features) On Valentine's Day, there's no better way to express your feelings for a loved one than to bake some delicious treats. Your favorite sweetheart will enjoy sinking his or her teeth into these Glazed Brownie Heart treats that taste just as good as they look.

If you have an entire party of cupid-crazed friends and family members to entertain, this Brownie Heart can serve as the perfect personalized place card that they can devour later. These treats are perfect for customizing and can even occupy the little ones with a Brownie Heart decorating station.

With a recipe that's as easy as it is delicious, you'll have more time to enjoy with your loved ones. All that is needed for this darling recipe is a simple brownie mix, frosting and a heart-shaped cookie cutter. These goodies will definitely score "brownie points" with your holiday honey. For additional ideas, visit BettyCrocker.com.

Glazed Brownie Hearts
Prep Time: 30 minutes

Total Time: 2 hours 25 minutes
Makes: 14 brownie hearts

1 box Betty Crocker(r) Original Supreme brownie mix (with chocolate syrup pouch) or Betty Crocker fudge brownie mix, Water, vegetable oil and eggs called for on brownie mix box

1 container (1 pound) Betty Crocker Rich & Creamy chocolate frosting

Betty Crocker Decorating Decors multicolored candy sprinkles or colored sugar

1. Heat oven to 350°F. Line bottom and sides of 13x9-inch pan with foil. Grease foil on bottom only of pan with shortening or cooking spray. Make brownie mix as directed on box, using water, oil and eggs. Bake as directed for 13x9-inch pan. Cool completely, about 1 hour.

2. Using foil to lift, remove brownie from pan; remove foil. With deep 2 1/2-inch heart-shaped cookie cutter, cut 14 brownies. Place brownie hearts on a cooling rack or waxed paper.



3. In a microwavable bowl, microwave frosting uncovered on High 10 to 30 seconds. Stir; frosting will be thick and spoonable. DO NOT BOIL. Carefully spoon melted frosting over brownies to glaze, allowing excess to drip down sides. Sprinkle with candy sprinkles before frosting sets.

For added color and texture, mix 1/4 cup Betty Crocker Rich & Creamy vanilla frosting and enough red food color to make pink frosting in a microwavable bowl. Microwave on High 10 seconds. Drizzle over chocolate-glazed hearts.

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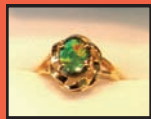
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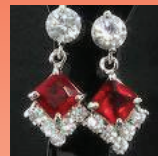
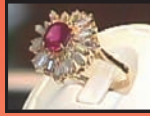


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