

Quality Photography



Charles Gordan spoke to the Ocala Business Leaders giving a good look at Charles Gordan's photo business. Charles recently co-sponsored a My Wedding Day Expo - it was a great success. Charles is showing some of his work in this picture

Marion County Sheriff Budget



By Tom Loury
 Sheriff Blair went to speak at the Ocala Business Leaders to try to set the record straight. A lot of rumors were flying around about the Sheriff asking to increase taxes. Now I know how the rumors got started and they were not started on purpose. When you ask the Commissioners about the Sheriff's budget the Commissioners say "NO NEW TAXES". I asked Chris Blair and he said, "I never said I wanted new taxes. I requested the County Commissioners to let me have \$8 million out of their \$35 million contingency fund."
 In looking back I think this started under the previous County Commissioners. During budgeting every year the Sheriff's Department was asked to cut. The previous Sheriff cut some 106 Deputies over a 5 or 6 year period. To date the Marion County Sheriff's Department is short 280 deputies according to state average. The Sheriff's Deputies are making \$8,000 less than the City police officers. Blair said he has to say no to the cuts, "The safety of the citizens means too much to me."
 Blair said we have eliminated 13 top management positions and as retirement time comes up others will be replaced by officers on the street. Long time supervisors are now working shifts, which give the Department more officers on the street and better protection for the citizens.
 Instead of Warrants lying around for 4 to 6 weeks, they are served within hours because these bad guys are repeat offenders.
 Right now Sheriff Blair and the County Commissioners are locked in a battle. There is a way, Blair may ask the Governor to step in. That is where we are at right now!

Sabal Trail Transmission Gas Line

By Tom Loury
 A lot of questions are being asked about the new proposed gas line. It has not been OK'd but the reason I know where they are right now is that they are to go through my Family Farm that I have been on for 45 years.
 I received letters, maps, and brochures from Sabal Trail but have received more fiscal information from the umpteen attorneys

that sent letters wanting to represent me in trying to stop them.
 I got letters then a phone call wanting to talk to me about signing a consent form to let them come on my property to survey. I said I don't want to even consider that and don't want to discuss it. Next thing I know there is a guy in my front yard with a clipboard wanting me to sign the form. When you

(Continued on Page 14)

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Thomas L. Croley, M.D.
CARING FOR YOUR EYES



Board Certified Ophthalmologist
 Director of Central Florida Eye Institute

“Glaucoma: Doesn't Have To Be a Thief in the Night”

Years ago glaucoma was sometimes referred to as “the thief in the night”. Thankfully with the advancement in medical technology glaucoma may be easily diagnosed and treated when a person routinely has complete eye examinations.

Glaucoma is caused by increased pressure within the eye. This elevated pressure is caused by the build up of fluid in the eye. In time if untreated, this causes damage to the optic nerve and results in loss of vision.

Who develops glaucoma?

Glaucoma is common over the age of 35. Two out of every 100 persons is affected by glaucoma.

What causes glaucoma?

The increase in intraocular pressure with-

in the eye causes pressure to build around the sensitive optic nerve fibers thus destroying the nerve and one's vision.

The fluid that travels with nutrients for the eye from the back to the front is called aqueous humor. Fluid flows through many structures within the eye and drains from the spongy outlet located at the junction where the cornea and sclera meet. If the outlet is clogged or the amount of fluid is too much, this causes a buildup of fluid inside the eye. This causes damage to the optic nerve resulting in irreversible damage.

There may be several reasons for blockage of the drainage system.

It may be caused by trauma, hemorrhage, or a physiologic nature.

What are the symptoms of glaucoma?

The symptoms vary depending on the specific type of glaucoma:

Chronic open angle glaucoma

This is the most common type of glaucoma. It primarily occurs in persons over the age of 40 and is symptomless. Because of this, often irreversible damage is done before it is discovered. The person with this type of glaucoma may experience no symp-

toms at all, especially in the early to middle stage.

Chronic open angle glaucoma develops as a result of aging. This causes the drainage system to become clogged by a gradual buildup of deposits or tissue debris. As the drainage is reduced, pressure rises causing harmful damage to the optic nerve.

Congenital glaucoma

This type of glaucoma is present at birth. It is usually caused by a defect in the drainage system. Any infant with symptoms of pronounced light sensitivity and excessive tearing should be checked to determine the nature of the problem.

Acute angle closure glaucoma

This type of glaucoma is also known as primary narrow angle glaucoma. In this type of glaucoma, there is a complete blockage of the drainage system. The iris or colored portion of the eye presses against the drainage system causing a rapid increase of pressure within the eye. The symptoms of this type of glaucoma include severe pain in and around the eye, nausea, blurred vision, and seeing rainbow-like halos. Acute angle closure glaucoma may happen at any age and is an emergent condition. One should get immediate attention to preserve sight. Blindness may result very quickly without treatment.

Secondary glaucoma

This type of glaucoma results from other health problems of the body or trauma to the eye. Usually if the drainage system is suddenly blocked the same symptoms as angle closure glaucoma result. Immediate treatment is required.

How is glaucoma diagnosed?

Early detection will help to prevent any irreversible damage. Comprehensive eye exams for those over 40 including tonometry and a complete dilated examination should be performed yearly.

An instrument known as a tonometer measures the level of pressure in the eye. The ophthalmologist also checks the optic nerves while the eyes are dilated. If the nerves look suspicious additional tests to determine the presence of peripheral field loss is performed as well as pictures that help detect early defects.

Who develops glaucoma?

People with a family history of glaucoma are more likely to develop glaucoma. Persons that are nearsighted are also likely to develop glaucoma.

Other diseases such as diabetes, hardening of the arteries or anemia increase the risk of glaucoma. African Americans tend to develop glaucoma more than other racial

(Continued on Page 10)



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Tom Lory

PUBLISHER'S NOTES



I asked myself where this country is going and the description or word that has come up several times is Imperialism. I looked it up in Webster's and it said... A National foreign policy of extending areas of

political or economic control, often by force. Under the word Imperial it says pertaining to an Emperor or empire, Hmmm

Maybe that's the grand dream of our outgoing President? Or is he out going?

EXECUTIVE ORDERS ISSUED by U.S. Presidents in the recent 100 years+/-:

- Teddy Roosevelt - 3
- All Others until FDR - 0
- FDR - 11 in 16 years
- Truman - 5 in 7 years
- Ike - 2 in 8 years
- Kennedy - 4 in 3 years
- LBJ - 4 in 5 years
- Nixon - 1 in 6 years
- Ford - 3 in 2 years
- Carter - 3 in 4 years
- Reagan - 5 in 8 years
- Bush - 3 in 4 years
- Clinton - 15 in 8 years
- George W. Bush - 62 in 8 years

Obama - 923 in 3 1/2 years!
I thought the President / Congress, Senate, all elected politicians / the county commissioners / The Sheriff of the county / the State's Attorneys Office / the Mayor of a city are supposed to be servants of the people not Emperors. When an elected official goes against the wishes of the majority of the people you are being Imperialistic.

Some politicians say "I can make a better informed decision," NO! The Tax Payers wishes come first no matter what.

How did we get to where we are at?

Political gridlock, partisanship, incompetence, economic stagnation and avoidance of responsibility plus fewer people voted.

The Romney loss in black and white is because he didn't get enough votes to win. That is obvious. Romney lost because the conservative virtues - the traditional American virtues - of liberty, hard work, free enterprise, private initiative and aspirations to moral greatness - no longer inspire or animate a majority of the electorate.

Romney lost because it is impossible to compete against free stuff. Obama's America is one in which giving free stuff is his platform: the adults among the 47,000,000 on food stamps clearly recognized for whom they should vote, and so they did, by the tens of millions; those who - courtesy of Obama

- receive two full years of unemployment benefits (which, of course, both disincentsives looking for work and also motivates people to work off the books while collecting their windfall) surely know for whom to vote. The lure of free stuff is irresistible.

How to work our way out of this will be tricky and difficult but we can do it and it will be worth it. Our country is great because of its people and the ability to rebound from unbelievable odds. Puff "free stuff be gone", are the magic words. Fair Tax are two other words we need to throw into the mix. Every American Citizen needs to VOTE!

The racial issue that we are going through is senseless. First, if a person is being stalked they need to call 911 no matter what their color. If Trevon Martin had called police and said someone is following me he might be alive today. The police are here for everyone's protection.

I have known people who encourage their children to stand up for what they think is right. As the children mature they hear stories of their parents' younger days, about the fights and so on, and they sometimes get confused with being an adult or grown up. The same thing for smoking, drinking and having sex, they think that's what makes you feel grownup.

The boy or girl gets into a fight, the boy wins and thinks that has made him a man. He fights again and gets kicked out of school or worse goes to jail. Remember that's OK because he is just proving his manhood. The only hope for this child is to go into the military at a young age and hope to God that he or she is taught the difference about when violence is necessary. Calling the police is not to be looked down on as telling. You will probably save someone's life

Your opinion matters to us!

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Newspaper Deadlines

Editorial & Ad Copy for October

Seniors Voice & Ocala DownTown

12am, September 18th

Lady Lake Magazine & Village Spectator

12am, September 25th

Ocala DownTown

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Understanding and Managing Risk in a Bond Portfolio

As interest rates spiked in the second quarter of this year, many bond investors shifted gears from intermediate and long-term bonds to bonds with shorter maturities. The relationship between interest rates and bond prices is just one of many potential risks associated with bond investing.

Why Consider Bonds?

Generally, there are two reasons for considering investments in bonds: diversification and income. Bond performance does not typically move in tandem with stock performance, so, for example, a downturn in the stock market could potentially be offset by increased demand for bonds. Some investors consider the bond market as a safer haven for their money during periods of stock market uncertainty.

Understanding the Risks

In addition to potential rewards, bond investors should be aware of some potential risks.

Interest rate risk: Bond prices tend to drop when interest rates rise, and vice versa. This

inverse relationship is referred to as interest rate risk, which may be a particular concern to investors who do not plan to hold a bond to maturity. A premature sale while rates are rising could result in a loss of principal. Exposure to interest rate risk increases with the length of a bond's maturity. Issuers generally pay higher yields on longer-term bonds than on those with shorter maturities.

Call risk: A low interest rate environment may expose bondholders to call risk, the risk that an issuer may redeem a bond before its stated maturity. Issuers typically call bonds when interest rates drop, allowing them to pay off higher-cost debt and issue new bonds at a lower rate. Bonds paying higher yields are most susceptible to call risk.

Inflation risk: Inflation risk is the risk that the income produced by a bond investment will fall short of the current rate of inflation. (For example, if your fixed-income invest-

ment is yielding 3% during a period of 4% inflation, your income is not keeping pace.) The comparatively low returns of high-quality bonds, such as U.S. government securities, are particularly susceptible to inflation risk.

Market risk: If an investor is unable to hold an individual bond through maturity—when full principal is due—market risk comes into play. If a bond's price has fallen since acquisition, the investor will lose part of his or her principal at sale. To help mitigate exposure to market risk, investors should evaluate their overall cash flow projections and fixed expenses between the time they plan to purchase a bond and its maturity date.

Credit risk: Credit risk is the risk that a bond issuer will default on a payment before a bond reaches maturity. To help investors make informed decisions Standard & Poor's, Moody's Investors Service and other independent firms publish credit-quality ratings for thousands of bonds. The upside of a poor rating is greater reward potential. Issuers of lower-rated bonds usually reward investors with higher yield potential for accepting the relatively greater risks. As a rule of thumb, bonds issued by corporations or municipalities with a triple-B rating or higher are called investment-grade bonds. Non-investment-grade bonds, with ratings as low as D, are sometimes referred to as junk or high-yield bonds because of the higher interest rates they must pay to attract investors.

Standard deviation is a historical measure of the variability of returns. If a portfolio has a high standard deviation, its returns have been volatile. A low standard deviation indicates returns have been less volatile. This chart illustrates how a hypothetical combination of stocks and bonds would have helped reduce overall portfolio risk without potentially sacrificing too much in the way of returns during the period from January 1, 1926, through December 31, 2012.

Sources: Standard & Poor's; the Federal Reserve; Barclays Capital. Stocks are represented by the total returns of Standard & Poor's Composite Index of 500 Stocks, an unmanaged index that is generally considered representative of the U.S. stock market. Bonds are represented by a composite of the total returns of long-term U.S. government bonds, derived from yields published by the Federal Reserve, the Barclays Long-Term Government Bond and the Barclays U.S. Aggregate index. Individuals cannot invest directly in any index. Past performance is not a guarantee of future results. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Your results will vary. (CS000026)

Risk Management Options

To counter the risk of inflation, individuals can purchase inflation-protected government securities and bonds convertible to stock. Inflation-protected securities include 10-year Treasury notes whose redemption value is subject to adjustment every six months based on changes in the Consumer Price Index. Because of the inflation-protection feature, the interest paid on the notes is

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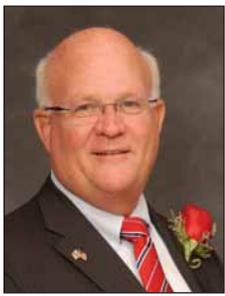
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DENNIS K. BAXLEY



Forbes Magazine Recognizes Ocala for Future Job Growth

For the past several months, we have started to see steady improvements in our economic climate, both locally and statewide. Growth has been a welcomed sight considering the length and depth of the Great Recession. However earlier this

month, Ocala's residents and businesses received some news worth really celebrating: Forbes Magazine ranked Ocala as the fifth best American city for job growth!

The study, performed by Moody's Analytics, calculated numerous factors of the 200 largest cities by population to predict job growth through 2015. Forbes Magazine used these results to award Ocala fifth place nationwide in their annual rankings of Best Cities for Future Job Growth. Ocala has a projected growth rate of 3.4 percent and was the only Florida metro to make the top ten. Austin, Texas was ranked first and was one

of seven Texas cities to make the list.

This great recognition is the result of a hardworking community, pro-business policies, and truly making North Central Florida a great place to live and do business. With the collaboration of the Florida Legislature, Marion County Commission, Ocala City Council, and great advocates like the Chamber and Economic Partnership, we've created an environment that keeps both taxes and unemployment low, spurring economic growth.

After several years of slump, Ocala and Marion County are churning and the nation is taking notice. In fact, beginning in December 2012, Ocala led all of Florida's metro cities for six consecutive months with

the highest job-growth rate, hitting a high of 3.6 percent in May. Between its ideal location off of Interstate 75 and proximity to other major hubs of activity, Ocala has much to offer for companies looking to expand or relocate. Governor Scott and the Legislature have put great efforts on business recruitment and Florida is one of the leading states in job growth.

The tide is turning; our workers are working; and we are finally beginning to see true economic growth in North Central Florida.

Onward and Upward,

Representative Dennis K. Baxley

Florida House of Representatives, District 23

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Jackson Refuses to Apologize

Jesse Jackson Refuses to Apologize to Florida

DELRAY BEACH, Fla. – Governor Rick Scott released a statement following Jesse Jackson's refusal to apologize to Floridians after visiting the state earlier in the week and calling Florida the "Selma of our time". Jackson stood by his remarks and said he would like to have a private conversation with the Governor instead of apologizing. Jackson has also previously referred to Florida as an "Apartheid State" and encouraged

a "boycott" on the state.

Governor Rick Scott said, "It's disappointing that Jesse Jackson refused to apologize yesterday for his insulting and inflammatory comments about Floridians. Instead, he doubled down on his divisive and reckless remarks. Without an official, public apology from Jesse Jackson to the people of Florida, any conversation would only reward him for making - and then doubling down - on his irresponsible insults."



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The Ocala/Marion County Chamber of Commerce and the Economic Development Corporation are **Moving Forward!** and have unified to create the Ocala/Marion County Chamber & Economic Partnership (CEP).

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Slight Uptick in Unemployment

Slight uptick in unemployment offset by gains in employment, labor force numbers. Ocala metro area posts Florida's fourth highest job-growth rate (OCALA, Fla.) – Workforce Connection's regional jobless rate was 8.3 percent in July, up just 0.1 percent over the month. There were 17,490 unemployed out of a significantly expanded labor force of 209,835. That rate is down 2.1 percentage points compared to July 2012.

The July 2013 unemployment rates, released today by the Florida Department of Economic Opportunity, were 8.3 percent for Marion County, an increase of 0.1 percent over the month; 8.4 percent for Citrus County, also up 0.1 percentage points; and also 8.7 percent in Levy County, an increase of 0.3 percentage points. Local rates are not seasonally adjusted. Florida's unemploy-

ment rate, seasonally adjusted, is 7.1 percent and not seasonally adjusted rate is 7.4 percent. The national rate is 7.4 percent.

Workforce Connection CEO Rusty Skinner said that the expected seasonal increase in the unemployment rate was offset by strong gains in the labor force and employment across Citrus, Levy and Marion counties.

"This report shows positive signs. When you see growth in the labor force and employment in all three counties, that confirms what we've been seeing: employers are hiring," Skinner said, adding that the number of unemployed increased by just 292 compared to 838 more people with jobs.

"Right now we're seeing a lot of hiring," Skinner said, adding that the region's daily placement rate is among the highest in the

state. He added that next week Workforce Connection is holding three job fairs for Burlington Coat Factory, Caregiver Services and Custom Window Systems; combined, the companies plan to hire up to 250 full- and part-time employees.

Skinner also noted that the "slight uptick in unemployment could be caused by a number of factors. It could be college students back home for the summer added to the mix, it could be people who had been discouraged now encouraged by improvements returning to the labor force."

Statewide, the percentage of job leavers – those who voluntarily leave jobs encouraged to find new jobs – is up 0.1 percentage points to 8.6 percent and those re-entering the labor force is up 0.5 percentage points to

24.9 percent.

Skinner added that seasonal fluctuations in education support personnel, agriculture and tourism may also contribute to the increase in unemployment rate. However, regional unemployment rates tracked back to 1991 show that, in all but a few instances regardless of the state of the economy, unemployment rates return to or drop below the pre-summer spike levels by September or October, which reflect employment in August and September.

Across the region, the labor force expanded by 1,130 to 209,835 and there were 17,490 unemployed, an increase over the month of 292 but down 4,213 since July 2012

Rainbow Springs

Rainbow Springs State Park will participate in National Public Lands Day.

The event, titled "Fun in the Sun", will be held Saturday, September 28 from 10am to 2pm.

The event will allow visitors to talk with Rangers, see educational exhibits and live animal displays. Guided tours include a birdwalk led by birding authority, Fred Hileman, starting at 8am from the tubing facility parking lot.

The event will feature a Open to the Public Drum Circle with dancers, extra drums and some fun items for the kids.

Everyone can participate in the Sidewalk Chalk Free for All. Friends of Rainbow Springs (FORS) volunteers will be on hand to discuss volunteer opportunities.

Park admission is \$2.00. For Drum Circle information email b.seth@gmail.com. Call 352 465 -8555 for other questions.

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Obama is Late to the Party

GOVERNOR SCOTT: PRESIDENT OBAMA IS LATE TO THE PARTY ON MAKING HIGHER EDUCATION MORE AFFORDABLE, BUT WE'RE GLAD HE'S HERE

ORLANDO, Fla – Today, Governor Rick Scott released the following statement in response to President Obama's new proposals to rate and reward colleges on affordability and outcomes. The President unveiled the higher education proposals during a visit to Buffalo earlier today.

"President Obama announced today that he wants to improve the value of higher education by rewarding colleges and universities on their performance and affordability. The President is certainly late to the party on making higher education more affordable, but we are glad he's here. We encourage him to look at the reforms we have made here in Florida to hold the line on tuition and reward colleges and universities who are able to graduate students with a great job and

without debilitating debt because of the high cost of tuition. Florida is a national model in making higher education more affordable.

"The President said he wanted to encourage more competition in higher education to make degrees more affordable. In Florida, we held a competition encouraging our state colleges to craft a bachelor's degree program for only \$10,000. In just a short amount of time, every Florida college offering a bachelor's degree crafted a degree program for only \$10,000 in a high-demand job field.

"We are focused on improving the value of higher education for students and parents by fighting tuition hikes and rewarding schools that graduate students who get jobs. Just this year, we passed a budget that included \$20 million in performance funding for universities tied to graduates who find jobs, the salary of those jobs, and the cost of their degree. Florida is taking the lead in making higher education more affordable and the nation is starting to follow."

Annual Fundraising Banquet

Covenant Children's Home will be hosting our Annual Fundraising Banquet on Oct. 25, 2013. The purpose of our banquet is to bring our mission to the forefront of those who may not have heard of the ministry of CCH. Through such awareness, we hope to broaden our support base. This is where CCH needs your help. We are asking you

to consider sponsoring our banquet to help us offset the cost of the event. The cost of sponsoring a table is \$280. Each table seats 8 individuals and you have the choice to invite your friends to fill the tables or donate the tickets back to CCH for distribution in the community.

Please visit our webpage at cchfl.org



Lightning Strike Causes House Fire in Ocala

A lightning strike during an intense thunderstorm caused a residential structure fire on August 17th. An alert neighbor noticed the fire and called 911. Firefighters with Ocala Fire Rescue responded to 2202 Northeast 38th Terrace at 7:12 p.m. and arrived within minutes to quickly contain the fire to the attic. The homeowner who later arrived to the scene told fire officials he was not at home when the fire began.

According to Battalion Chief Shane Alexander, firefighters quickly extinguished

the attic fire and covered furniture inside the home with waterproof tarps to protect them from further damage. A building inspector with the city of Ocala who also responded deemed the house uninhabitable until the electrical system is checked and repairs are made. Damage to the \$150,000 house is estimated at \$8,000.

(In the attached photo, firefighters work on the roof to ensure the fire is extinguished and cover a hole to prevent rain from entering the house. Photo by Brian Stoothoff)

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SENIOR SCHEDULE OF EVENTS

MOVIES FOR SEPTEMBER, 2013

TUESDAY AND WEDNESDAY, SEPTEMBER 10TH AND 11TH, 2013 AT 1:30 PM

“QUARTET” STARRING: MAGGIE SMITH, MICHAEL GAMBON, BILLY CONNOLLY AND OTHERS

An Opera company filled with retired performers, reunite once a year to stage a fund-raiser for their theater in Dustin Hoffman’s directional debut. RATED PG 13

TUESDAY AND WEDNESDAY, SEPTEMBER 24TH AND 25TH, 2013 AT 1:30 PM

“SUMMONED” STARRING: CUBA GOODING, Jr., AND OTHERS

The jurors who sent a notorious serial killer to the death chamber are methodically stalked by a shadowy figure in this thriller. Marin County artist Laura has just weathered a difficult divorce when she sees a news report about a local man named Nathan leaping to his death from the top of a San Francisco apartment building. Deeply unnerved, she pays a visit to her old friend Frank, and together they realize that Nathan was on the jury with them when they condemned Evan Barber, aka the Midnight Murderer, to death. Later when Frank too perishes under suspicious circumstances, Laura learns that Nathan had been writing a book about the case at the time of his death, and that someone seems willing to kill in order to cover up

his findings. RATED PG13

The latest videos are shown twice a month. Reservations must be made at the 8th Avenue Senior Center.

Seating is limited to 8 persons per video. Please call the Center at 629-8545 to reserve your seat.

COMING IN OCTOBER “LINCOLN” AND “GINGER & ROSA”

COMING EVENTS FOR SEPTEMBER, 2013

TRIP: SCENIC CRUISE, ST. AUGUSTINE, FLORIDA

When: Thursday, September 19, 2013
Leave 8th Ave. Sr. Ctr. at 8:00 AM Return at 6:00 PM

Cost: \$35.00 per person

What: A unique view of St. Augustine available only from the water. Relax and enjoy a one hour and fifteen minute cruise aboard the Victory 111. Narrated tours by the Captain provide an incomparable way to view St. Augustine’s historical landmarks and natural sites of interest. Lunch on your own For more information, call Grace at 629-8357.

COMING IN OCTOBER
SPORTSABILITY

When: Friday and Saturday, October 4th and 5th, 2013

Time: 10:00 AM to 3:00 PM

Where: Friday at MLK Recreation Complex and E.D. Croskey Recreation Center,

1510 NW 4th St., Ocala, Saturday at Carney Island Recreation & Conservation Area, 13275 SE 115th Ave., Ocklawaha, Florida

Cost: FREE

What: This two day event will enable individuals with disabilities the opportunity to experience a variety of recreation and leisure activities. Discover the latest equipment, trends, & resources designed to encourage participation regardless of age ability level. For more information, Please call Diane at 352-401-3916.

NEW PROGRAM * MEDITATION**

When: Saturdays, October 12th, thru November 2nd, 2013

Time: 5:00 to 6:00 PM

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

Cost: FREE

What: Learn how to improve your ability to relax and remain peaceful in your daily life. The goal of this program is for you to learn how to create and experience peace in your daily life. During this 4 week class series, you will learn about relaxation, meditation, power of thought and power of positive thinking. To register call the 8th Ave. Senior Center at 352-629-8545. Class is limited, so please call to reserve you space.

Thomas L. Croley, M.D.

CARING FOR YOUR EYES

(Continued from Page 2)

groups.

How is glaucoma treated?

Damage to the optic nerve cannot be reversed. That is why early detection is crucial. Since glaucoma has no symptoms, the only way to insure that a person does not have glaucoma is through yearly comprehensive eye examinations.

Through proper treatment further damage or loss of vision may be prevented. Medications such as eye drops, pills, or in some instances, laser treatments usually safely control the elevated pressure. If medication or laser procedures do not control the pressure, surgical procedures to form a new drainage channel may be performed.

Facts about glaucoma:

- v Blindness may develop rapidly if uncontrolled.
- v Glaucoma is more common in people with a family history of glaucoma.
- v More common in people with diabetes and nearsighted people
- v Glaucoma is often symptomless.
- v Glaucoma can be detected by comprehensive yearly eye examinations with an ophthalmologist.

Early detection diagnosis and treatment can help maintain good vision for a lifetime. Don’t miss a single day of good sight. Complete eye examinations are important for everyone.



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FROM THE GOVERNOR'S DESK

GOVERNOR'S HISTORIC EDUCATION ACCOUNTABILITY SUMMIT KICKS OFF

~ Three-day meeting brings together dozens of education leaders to discuss best ideas of improving Florida's education success ~

Clearwater, Fla. – Governor Rick Scott thanked participants kicking off an historic three-day Education Accountability Summit that will provide important discussion on the best ways to continue Florida's national leadership in education success.

"The future of Florida's success depends on a public education system that prepares every student for success in college, a career and in life," said Governor Scott. "I want to thank all of the attendees for sharing their time and passion in focusing on our shared goal of providing Floridians with a qual-

ity education system that supports students, teachers and parents."

The Summit's agenda, a previous release with a list of attendees, copies of presentations and a live webcast are all available at HYPERLINK "<http://www.fldoe.org>" www.fldoe.org.

The four topics that summit members will discuss are:

1. State Standards. Continuing to raise the bar on education standards, by including an emphasis on critical and analytical thinking, to drive continued improvement by Florida students;

2. State Standard Assessments. Ensuring the assessment that replaces the FCAT will accurately measure the more challenging standards that will be taught to our students, provides meaningful performance in-

formation to our students, is cost effective, results are timely provided and we do not unnecessarily become intertwined with the federal government.

3. School Grades. Improving our education accountability system to further ensure transparency and fairness while providing meaningful and useful information to our parents and educators about how our students and schools are performing; and

4. Teacher Evaluations. Understanding how our teachers are evaluated, ensuring transparency throughout the process and using a fair system to identify, recognize and reward our highly performing teachers.

Today was the first day of a three-day session. Florida Commissioner of Education Pam Stewart welcomed dozens of attendees invited by Governor Scott, Senate President Don Gaetz and House Speaker Will Weatherford along with the help of statewide education leaders and officials. Attendees

represent a wide range of Floridians including parents, teachers, principals, superintendents, the Legislature and business groups.

"Hearing so many great ideas from so many people committed to a common goal of helping students succeed is a wonderful start to this summit," said Commissioner Stewart. "I look forward to listening to all Floridians dedicated to ensuring a bright future for each student."

Today, Florida Department of Education experts presented overviews of the four topic areas before participants met in smaller groups to share visions of how Florida's education system should continue to evolve. The next two days will provide a forum for more specific ideas to be discussed.

All Floridians can submit ideas and comments to HYPERLINK "<mailto:educationsummit@fldoe.org>" educationsummit@fldoe.org and will be shared with attendees.

Select Business Associates

SBA of Ocala is an Association of non-competing, professional business people who meet on a weekly basis to share information pertaining to the local business communities as well as each individual business. The purpose of SBA is to bring together like-minded professionals to increase their business through building relationships and sharing knowledge.



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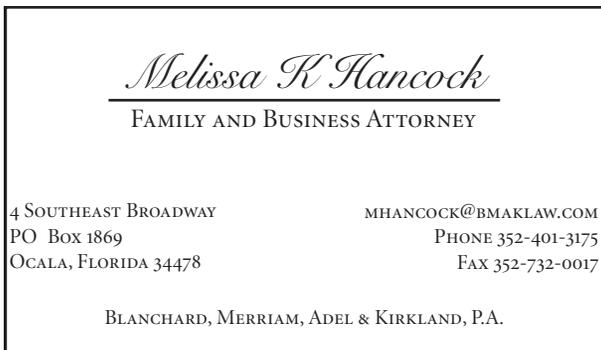
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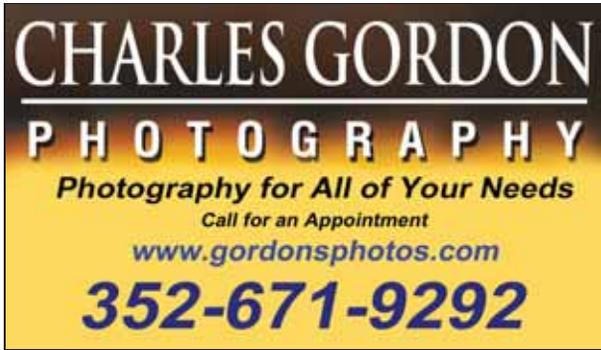
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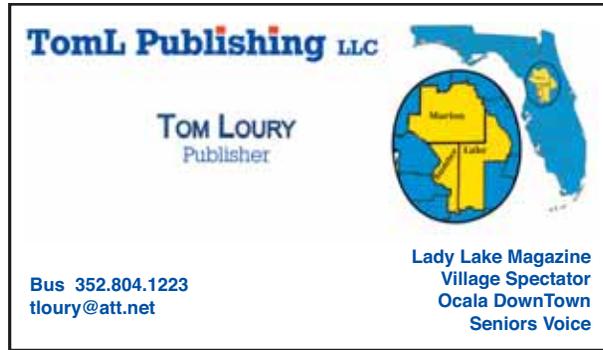
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(Continued from Page 6)

likely to be less than that paid on fixed-rate 10-year Treasury notes issued at the same time.

Convertible bonds offer the holder the option to exchange the bond for a specified number of shares of the company's common stock. In return for the ability to share in possible appreciation of its stock, the bond issuer offers a lower rate than those available on non-convertible bonds. The market value of convertible securities tends to decline as interest rates increase and may be

affected by changes in the price of the underlying security.

Other risk management approaches are more likely to suit investors with substantial bond holdings. Laddering is one such strategy to help smooth out the effects of interest rate fluctuations. "Laddering" involves setting up a portfolio of bonds with varying maturity dates ranging from shorter to longer term. For example, you might purchase equal amounts of Treasury issues maturing in one, three, five, seven and nine years, giving you an average maturity of five years.

As the principal comes due every two years, you would reinvest that amount in Treasuries due to mature in 10 years, preserving the five-year average maturity. Such a rolling portfolio with staggered maturities has the potential to provide liquidity at specific intervals without having to sell into the market.

Another strategy is to construct a "barbell," in which a portfolio is invested primarily in short- and long-term bonds. In theory, the barbell structure allows the longer-term portion of the portfolio to take advantage of higher yields, while the shorter-term portion limits risk.

The bond market provides a wealth of fixed-income products to suit virtually every investment goal and risk level. Online resources, such as the HYPERLINK "http://www.sifma.org/" Securities Industry and Financial Markets Association (SIFMA), can aid research. Still, choosing bond investments that pursue your specific financial needs can be a complicated undertaking, and the assistance of investment and tax professionals is advisable when managing the risk and reward potential of your bond investments.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. There is no guarantee that a diversified portfolio will enhance overall re-

turns or outperform a non-diversified portfolio. Diversification does not protect against market risk. TIPS: CPI might not accurately match the general inflation rate; so the principal balance on TIPS may not keep pace with the actual rate of inflation. The real interest yields on TIPS may rise, especially if there is a sharp spike in interest rates. If so, the rate of return on TIPS could lag behind other types of inflation-protected securities, like floating rate notes and T-bills. TIPS do not pay the inflation-adjusted balance until maturity, and the accrued principal on TIPS could decline, if there is deflation.

This article was prepared by S&P Capital IQ Financial Communications and is not intended to provide specific investment advice or recommendations for any individual. Please consult me if you have any questions.

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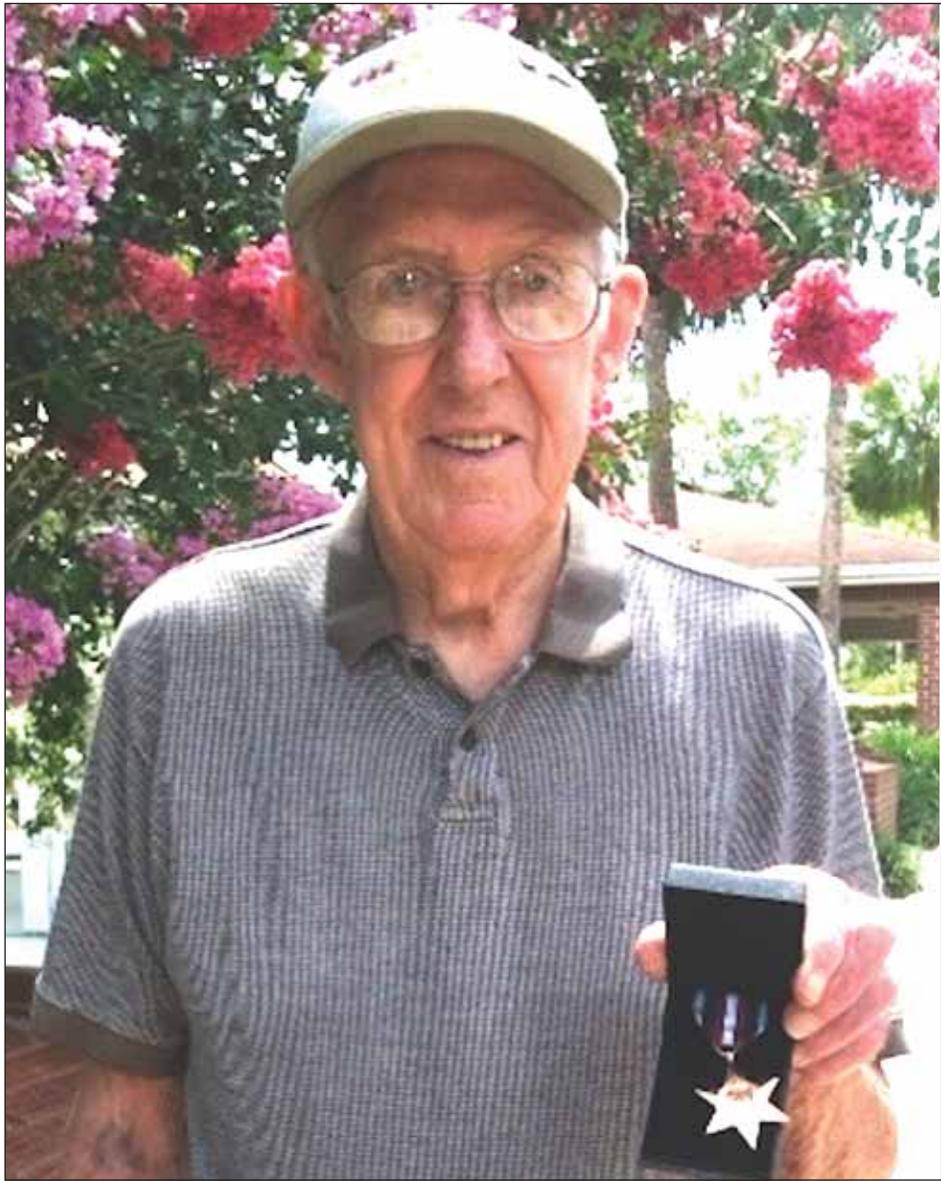
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Pictured Right is Ken Tipper showing off his Arctic Star medal recently awarded by the British government to those sailors who served on the Royal Navy and merchant ships on the convoys to Russia. It took 70 years for them to have the medals struck, which is in Bronze and quite beautiful ribbon colors.

Over the years the Russians have awarded three medals to commemorate those convoys, which delivered supplies, which allowed them to fight the Nazis to a stand still outside of Stalingrad and turn the tide against Hitler.



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Saltwater License-Free Fishing Day

Gov. Scott and FWC Announce Saltwater License-Free Fishing Day

TALLAHASSEE – Governor Rick Scott and the Fish and Wildlife Conservation Commission announced a saltwater license-free fishing day for September 1. On this day, Florida residents and visitors can experience Florida's unique saltwater fishing opportunities first hand without being required to have a recreational saltwater fishing license.

Governor Scott said, "The license-free fishing day on September 1 is a great way for families to enjoy Florida's incredible saltwater fishing opportunities during the Labor Day holiday. Florida is the Fishing Capital of the World and this license-free weekend is a great opportunity to introduce friends and family who may have never experienced Florida saltwater fishing to enjoy the Sunshine States' bountiful waters and

historic fishing communities."

License-free fishing days, including freshwater days, were held earlier this year on April 13 and June 8 for freshwater and June 1 for saltwater. The Florida Fish and Wildlife Conservation Commission (FWC) will consider adding four additional license-free fishing days to the calendar at the Sept. 5 meeting in Pensacola. If approved, there will be two more saltwater and two more freshwater license-free fishing days before the end of 2013. All other regulations still apply.

An annual license for residents can be purchased at 1-888-FISH-Florida or at [HYPERLINK "http://License.MyFWC.com"](http://License.MyFWC.com)License.MyFWC.com. All fishing license fees are used to support Florida fish and wildlife conservation and help attain additional funding for Federal Aid in Sport

Fish Restoration projects.

All bag limits, seasons and size restrictions apply on these dates. For fishing tips,

locations and rules, visit [HYPERLINK "http://myfwc.com/fishing/"](http://myfwc.com/fishing/)MyFWC.com/Fishing.

Sabal Trail Transmission Gas Line

(Continued from Page 1)

tell them no that should be enough. When I found out who he represented I asked him to leave and that I was not interested in discussing it. I said "you do not have my permission to come on my property to survey or for any other reason." The Sabal Trail Transmission sent a letter stating that according to state statutes they have the right to come on my property without my permission. I had 6 days to respond. I am still looking for a legal opinion on this. If they are wrong about the statutes they will be stopped, I will charge them with trespass.

In the last letter I was told that they have given me all the information on the proposed gas line. My letter back to them was "you have not told the property owners if the gas line is above ground? Below ground? What are the fiscal dangers? How much do you propose to pay the property owners for the right away and how they will be compensated for the very large oak trees they will have to cut down.

I believe this is the beginning of a very stressful year for this Marion County resident.



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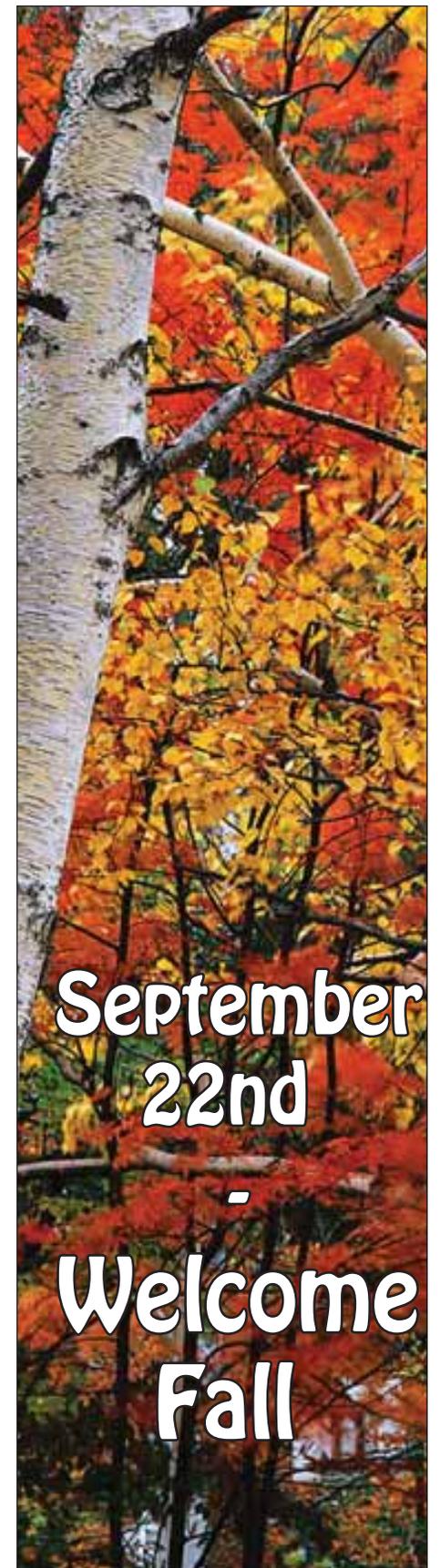


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