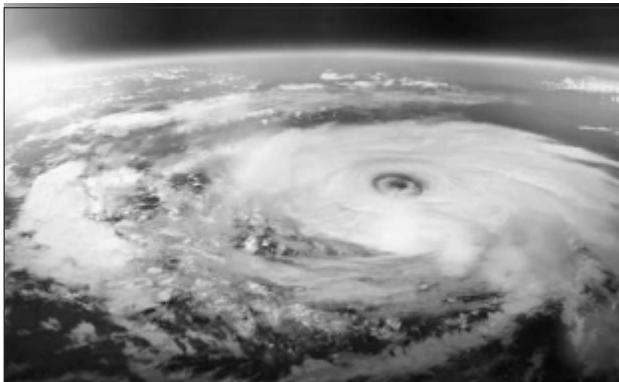




Sunset Before Irma



"IRMA"



Sunset After Irma

# Moldy House, Moldy Car, Mold in General

By TomL

Humans and mold don't get along too well in the same house. If you start sneezing, coughing, runny nose, sore throat, skin irritation, sore or irritated eyes, headaches, diarrhea, nausea or you just don't feel right, they could be symptoms to mold exposure. What do you do? Well I looked it up on the internet. There is so much info there, even methods of getting rid of or "do it yourself" eliminating the mold.

One fix is household bleach, (internet formula) and to mix 1 cup bleach to a gallon of water, protect your eyes, nose and skin and apply with a spray bottle. Another fix is vinegar. It's

all natural and can't really hurt you. It will kill 75% of the different

types of mold, but never mix vinegar with bleach for it will create a toxic effect. But you can mix hydrogen peroxide and or baking soda, other mold deterrents with vinegar, but use the vinegar straight, no water, don't dilute it. Spray it on and let it sit. It is actually better to leave it on if you can stand the odor, otherwise you can wipe it off after an hour using plain water or with some regular detergent. If you vacuum the mold wear a mask and use a special filter that is designed for that. It has a special real fine mesh filter.

If the mold comes, back repeat the process as many times as needed. You can use the same vinegar solution on clothes that you were wearing when spray and treating the mold.

Check all this information on the internet or consult with a specialist. I am not a chemist and not responsible for this information being wrong or misused.



The Artist - Publishers Note: I first met Glen when he attended a Select Business Associates meeting. I could see

immediately the talent. I went to his Gallery in the Six Gun Plaza which is by appointment

Continued on page 5



Linemen Encampment. More pictures page 7

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# God Bless our Troops Support Our Veterans We Endorse The Constitution

Kevin Sheilley

## OCALA/MARION COUNTY CHAMBER & ECONOMIC PARTNERSHIP



One of the things I enjoy most about my job is getting to speak to different groups. Big groups or small, business people or social groups, it really does not matter. I love talking about our community and the role of the CEP. Regardless of the size of the group, the nature of the questions is often the same –

“What is the new building going up . . .” and “When will get a . . .” Usually, I know the answer or at least can proffer an educated guess. In this issue, I would like to highlight some of the most frequently asked new building questions.

What are those building going up near FedEx?

If you have not taken a moment and driven down NW 35th Ave into the Ocala-Marion County Commerce Park, I would encourage you to do so. Just past the new FedEx

Ground Hub one can see two large buildings under construction. The building to the east is the new AutoZone Distribution Center. This facility is covers more than 440,000 sq. ft. and will serve AutoZone stores in Florida and Puerto Rico. The facility to the north or just past FedEx is the new Chewy.com Fulfillment Center. This building will encompass 620,000 sq. ft. Combined both facilities represent nearly 1.1 MILLION sq. ft. of new space. Eventually these three companies will employ approximately 1,500 workers.

What is being built on the Boulevard next to CenterState Bank (formerly Gateway Bank)

Why another bank of course! This is one

of four new Chase Banks being built in Marion County. In addition to this location, branches are currently being constructed on Maricamp in front of Park View Commons, at Grand Oaks Town Center on SW 42nd Street, and on Hwy 200 at Canopy Oaks Shopping Center. Ocala represents a new market to Chase. The goal is for all four branches to be open by the end of the year.

Are the rumors true we are a getting a Wawa?

No. We are actually getting 6 Wawas! Several of the locations have been announced and work is beginning on two of them. The first two with activity can be found at SW 10th Street (the infamous “S-Curve”) and Pine Ave and on W. Silver Springs Blvd near SW 33rd Ave. Other announced locations include on Maricamp (across from the new Chase Bank) and on E. Silver Springs Blvd and SE 36th Ave. Wawa fans are known for being fanatics about their Wawa so Ocala has much to look forward to with these new stores.

## Prep Your Home For Fall



(NAPSI)—As the days get shorter and the kids go back to school, prepare for the cooler weather by getting

organized and completing basic maintenance. You'll save money, time and space!

### Keep It Moving

After heavy summer use, clean out gunk from sliding glass door tracks. Then apply WD-40® Multi-Use Product, available in an easy-to-store 3-oz handy can, to lubricate and prevent sticking and squeaking.

The handy can is also great for lubricating zippers and suitcase wheels, and removing crayon from walls and sticky residue from metal and glass.

### Clothing Exchange

As the temperature cools, wash summer must-haves like beach towels, swimsuits and summer clothing. Then donate gently used pieces your family has outgrown; toss stained, ripped or broken items; and store the rest in airtight containers.

Now you'll have more room in closets and drawers for fall must-haves like umbrellas, coats and sweaters.

### Cut The Cost

Most people only think to run their ceiling fans during the summer, but many units come with a switch that reverses the direction of the blades. Switching the blades' rotation to clockwise from counterclockwise makes the room warmer.

Air pooled to the ceiling is circulated back into the living space, which can cut your heating costs as much as 10 percent.

### Protect Your Investment

Furnace maintenance is key to ensuring it stays in good condition throughout the heating season. Dirty filters restrict airflow and increase energy demand. To prevent expensive problems, check filters once a month and replace or clean as needed.

If replacing your filter once a month is a hassle, consider switching to a permanent filter, such as an electrostatic or HEPA filter, which can remove 99 percent of airborne particles.

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## DENNIS K. BAXLEY



Hurricane Irma has had an unprecedented impact on our state. She has tested our emergency systems, our state leadership, our utility companies, and our commitment to our communities. The preparation

engulfed the news cycle for weeks, and now the recovery will do the same. This storm has revealed character within our local and state officials and reminded many Floridians why it is so important to listen to their direction. She tested our ability to prepare and obstructed power supply and fuel supplies in a way that many had forgotten a hurricane could. She caused the cancellation of a committee week of the Florida

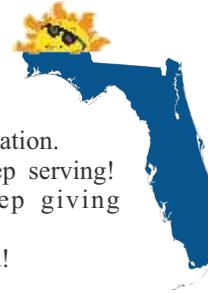
Legislature and of school in many areas. And yet she also forced us together in amazing ways; reminding us of all those things that matter most like life, health, safety, home, family, community, service, and liberty to go meet challenges with one another. As we begin to recover in our own communities and as a state, we must remember to continue to engage in our community and help those around us that are in need.

We owe a great debt of gratitude to all those who serve and protect us in so many ways for going far beyond the extra mile. We also thank Governor Rick Scott and the many local officials who stepped up to lead. Ultimately, we must thank our Creator for blunting this mighty force as it came over our entire state with impacts that could have been far more devastating. We have a great

deal of work ahead to restore our State and we must not forget many will still struggle to reach restoration.

Keep helping! Keep serving! Keep sharing! Keep giving thanks!

Onward and upward!



## Be Prepared

### How To Be Prepared With A Backup Power Plan



## TOGETHER WE CAN DO MORE

Stay informed on relevant resources and volunteer opportunities available for you to help the ongoing rebuilding efforts of local and national organizations after natural disasters. Your support will have a positive effect on those in need of assistance but also on your personal life. Make sure the organizations you choose are worthy of your support.

(NAPSI)—In the dark reality of living without electricity, it's best to set an emergency preparedness plan ahead of time. Understanding backup power supply options will be critical to surviving a blackout.

In March, a wintry windstorm in Michigan caused a power outage so large that utility crews from other states traveled to lend a hand. This record weather event cut power to over 1 million residents and left hundreds of thousands of homes without electricity for almost a week. Widespread outages like this might have caught some homeowners off guard, but preparedness measures now need to include a backup power plan.

#### Is backup power supply an option?

Two basic options exist for homeowners: portable generators and home standby generator systems. Both solutions can keep the house lights on, appliances working and, in the event of a weather-related power outage or other emergency, will keep the home the safest place to ride out the storm. Understanding the differences and capabilities between these two options makes selecting the best backup power plan much easier.

#### Portable generators: An instant but temporary backup power supply

Portable gasoline generators are available at just about any home improvement retailer and work well as a quick solution to roll out during an outage. Generally, a portable unit is low maintenance, but during National Preparedness Month, Generac Power Systems reminds users that they should check and run their generator and even refresh the tank of gasoline to be ready for the season. Additionally, Generac advises on portable generator safety: These units need to be taken outside and kept 25 feet away from an opening to the home to keep carbon monoxide fumes outside.

#### Home standby generators: The permanent backup power supply

When outages happen, the home standby generator is the automatic solution. A unit like the Generac Guardian plumbs into the home's existing natural gas or propane line, turning on automatically when utility power fails.

These generators are installed just outside the house like an air-conditioning unit. They can be set to exercise weekly and can even send the homeowner updates using a service like Mobile Link™ about its successful exercise, change in status or low battery, as well as maintenance reminders or fault alerts. Unlike portable generators, home standby generators need to be professionally installed and sized to fit the home, so homeowners should allow for an installation process.

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Tom Loury *Long time member of CEP/Ocala Chamber of Commerce, Past President of the Ocala Business Leaders, Co-Founder of Select Business Associates, Past President of the Lady Lake Chamber.*

## PUBLISHER'S NOTES



What America Is Made Of!

The hurricane that hit Texas was devastating. The section of the state could not with stand the amount of water dumped on it.

Thousands of people were in trouble, thousands of people responded. Private citizens brought out their boats, tall trucks, anything that could withstand the flood waters and started

rescuing people. They say the fastest response during a disaster comes from your neighbors. People came together helping. There was no racial divide just pure good deeds, life saving deeds. No one is asking for a thank you. They picked up the elderly and the young and carried them to safety. Got them dried out, made sure they were alright and went back for more.

The Federal Government sent response teams. The state had response teams, but they were just overwhelmed. With the private sector and the response teams they did it together. How refreshing to see that

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## Newspaper Deadlines

*Editorial & Ad Copy for November*

**Seniors Voice & Ocala DownTown**

**12am, October 18th**

**Lady Lake Magazine & Village Spectator**

**12am, October 25th**

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people can come together and work together for a common cause.

Meanwhile in Florida while Irma is coming at Florida Governor Scott and President Trump were assessing our first responders and act quickly to get ready. The local first responders were as ready as they could be for what was coming. Florida being a peninsula creates a unique problem. There is only one way out and that's north. The major roadways were bumper to bumper, gas shortages did not help, but all in all everyone went north and most were safe. Some could not evacuate because of the lack of gas. The storm is over and recovery has started, the gas lines are no more, the prices are up a little but I am told they will go back down. My concern now is the people who had to spend all that extra money to get ready for the storm may have trouble recovering financially.

\*\*\*\*

President Trump says he is cutting aid in other countries for HIV treatments. It's costing the United States millions of dollars per year. The USA has a opiod drug problem to deal with. Some of the problem has been created by Doctors over prescribing pain meds.

\*\*\*\*

I think we need more education out there for all youth, teaching the police are not their enemy, what to do if stopped by the police. The big word is co-operate to the fullest. There are some big money people trying to drive a wedge between Blacks and Whites. I think there is a plot to divide and conquer. Racial divide serves a political agenda.

Teach the youth and new citizens about the Constitution in a simple form. Teach them there is Civil and Criminal court. In Civil court when your're found innocent you can sue for your legal fees and court cost. As I understand in Criminal court you can't sue for your legal fees in most cases.

Another area is Personal Injury, I would say consult with an Attorney. Try Daniel Hightower. See ad on page two.



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# The Artist

*Continued from page 1*

only. You would be amazed by his metal sculptures. Take the time to check this out, especially if you want something special or different or your trying to decorate your office with that special look. Many years ago I bought a sculpture of a fishing boat made of copper. It turns out it was a Glen Cove creation. I was please that I found that connection.

The following is information I saw on a brochure and a fair business profile.

Glen Cove Metal sculptures is an independently owned metal craft business owned by Air Force veteran, Paul Tester. Paul retired from the USAF as an aircraft structural repair technician who also trained many other Japanese and German military personnel in metal working techniques. He eventually resided in Florida and started

teaching in the Marion County School system.

One day while disassembling a vehicle for repair with his students, Paul had an idea to make a metal ship sculpture from the scrap metal of the auto. Hence the idea of metal artwork was born, and Paul has been creating metal art pieces for hundreds of customers ever since. He has created pieces for Universal Studios, Miller's ale house, as well as many other businesses, colleges and offices.

With the popularity of Glen Cove Metal sculptures increasing, Paul decided he would need assistants to help with the assembly of the artwork and customer service. Giovanna and Yesenia have been assisting Paul for over a decade, and Glen Cove Metal Sculptures has developed from one brilliant man's idea to a family of expert artists that bring creative ideas to life. Paul always says "two heads are better than one",

so he is always open to new and innovative suggestions. His main objective is to provide the customer with an art piece they love and will be happy with for the rest of their life.

## Fender Benders



### Three Reasons Not To File A Claim For That Fender Bender

(NAPSI)—Although you'll almost certainly want to have your insurance company cover the cost of a car accident involving multiple cars and serious damage, with plenty of other crashes, you may want to simply cover the cost yourself. Here are some conditions and situations when that option can make sense. The more of these that apply, the more you should consider simply paying the damage yourself.

#### The Damage Cost Is Close To Your Deductible

Any damage you do to another vehicle is covered under the liability component of your policy, while damage you inflict on your own car will be handled through your collision or comprehensive insurance, assuming you have such coverage (some people drop it for older vehicles).

If you estimate the damage inflicted to

your car to be below your deductible, or even slightly above it, you should just handle the repairs out of pocket. If the damages are \$300 but the deductible is \$200, you would save just \$100 by filing a claim and your premiums could easily rise by more than that in the long run.

#### You Alone Are Involved

In an accident with no more than two drivers, where neither is injured and the damage appears to be minimal, you can both agree to not call the insurance company. There are, however, several reasons to be cautious about doing that.

The first is that the other driver can at any time renege on the agreement to not involve the insurance companies. A second is that even seemingly minor fender benders involving two cars can be far pricier to fix than most drivers would expect—in the thousands of dollars, for even a slow-speed (say, 10 mph) collision.

The upshot here? Not involving the insurance company is best reserved for mishaps that involved your vehicle alone, or one in which you know, or have other reason to trust, the other driver.

#### You've Filed For Other Accidents

Going it alone on a minor solo crash can spare you long-term pain. That's because filing too many claims through your insurer can cause your rates to soar, possibly costing you hundreds if not thousands over the years following the claim.

The effect of making a claim varies by the state, the insurer and how long it is since you submitted a claim, if at all. But the hikes can be hefty—20 percent or more, according to research by the finance experts at ValuePenguin.

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## Labor Force Grows, Jobless Rate Drops

### Region's labor force grows, jobless rate drops to 5.1%

**OCALA, Fla. (Sept. 15, 2017)** – The region's labor force grew both over the month in August and over the year due to the one-two punch of more jobs and fewer people looking for work.

The jobless rate in the CareerSource Citrus Levy Marion region was 5.1 percent last month, down over July by 0.3 percentage point and 1.2 percent less than the rate a year ago of 6.3 percent.

The labor force was 200,114, up 336 over the month and 2,028 more than in August 2016. There were 10,223 unemployed residents in the region, down 403 since July and 2,196 fewer than a year ago. There are

189,981 residents with jobs in the region, an increase of 739 over the month and 4,224 more than a year ago.

"The labor force can deliver both good or not-so-good news, depending on what fuels the numbers," said Kathleen Woodring, CareerSource CLM's executive vice president. "It can grow, and we've certainly seen that happen, when the number of people out of work outpaces growth in the number of employed. But today what we see is that, over the year, there is solid labor force growth in our region because more people are working and fewer are unemployed."

According to today's release of the Florida Department of Economic Opportunity's (DEO) monthly employment

summary, Levy County continued to hold the region's lowest jobless rate at 4.5 percent, followed by Marion County at 4.9 percent – both down 0.2 percentage point – and Citrus County dropped by 0.3 percentage point to 5.9 percent. Florida's unemployment rate, not seasonally adjusted, dropped 0.2 percentage point to 4.2 percent and the national rate fell 0.1 percentage point to 4.5 percent.

Woodring said the drop in the August jobless rate is consistent with trends for the area over the past several years. Historically, regardless of the state of the economy, unemployment spikes in July and rebounds by September or October.

In August, nonfarm employment in the Ocala metropolitan area was 103,000, an increase of 2,100 (+2.1 percent) over the year and 900 more jobs than in July. The nonfarm employment in the Homosassa Springs MSA was 32,900, a decrease of 200 jobs over the year but an increase of 800 jobs over the month.

DEO's preliminary data for the area's three counties shows that in August, Citrus County's labor force expanded over the month by 510 to 47,423, the number of employed increased by 636 to 44,620 and the number of those without jobs fell by 126 to 2,803. That is 220 more employed and 576 fewer unemployed compared to August 2016 when the jobless rate was 7.1 percent.

Levy County's labor force grew by 134 to 16,774, the number of employed rose by 160 to 16,022 and the number of unemployed dropped by 26 to 752. That's 305 more employed and 144 fewer unemployed than a year ago when the jobless rate was 5.4 percent.

Marion County was the only county in the region to see its labor force shrink over the

month. The labor force fell by 308 to 135,917 and the number of employed decreased by 57 to 129,249 while the number of jobless dropped by 251 to 6,668. However, the labor force grew over the year by 2,223, the number of employed increased by 3,699 and the number of unemployed dropped by 1,447. The unemployment rate was 6.1 percent in August 2016.

Among the counties, Citrus County fell from third to fifth highest unemployment rate, Marion County tied with Miami-Dade County for the 13<sup>th</sup> highest rate; and Levy County tied with Madison County dropping to 27<sup>th</sup>.

The Homosassa Springs metropolitan statistical area (Citrus County) continues to hold the second highest unemployment rate among Florida's metros, behind The Villages MSA, while the Ocala MSA continues to hold at fifth.

In the Ocala MSA, industries gaining jobs over the year, and growing faster in the metro area than statewide, were mining, logging and construction (+700 jobs for a 10 percent job growth rate, the fifth fastest in the state); "other services" (+200 jobs for a 6.5 percent increase); manufacturing (+400 jobs for a 5.1 percent job growth rate, the sixth fastest among all Florida metros); and education and health services (+600 jobs for a 3.3 percent increase).

Other industries gaining over the year were trade, transportation and utilities (+100 jobs); professional and business services (+100 jobs); and leisure and hospitality (+100 jobs).

The information industry lost 100 jobs and financial activities and government industries were unchanged over the year.

The September employment report will be released on Friday, Oct. 20.

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**Linemen Encampment**  
by Sebrina Hensley  
**DUNNELLON YOU ARE TRULY AMAZING!!**

I asked for 100 desserts and you DELIVERED 170+ in 24 hours!! WOW!!! Colby Lynn Smith and I were there until after 9:30 (Sept 17) so we were able to see most of the linemen and crew! They were soooo overwhelmed. Many said they had worked these for 15-20-30 years and they had never received a gift like this!! They were so grateful and appreciative! They were taking pictures and sending home and of course Facebook!! They said they have received snacks or drinks on the road but had NEVER come back to homemade desserts thanking them!!!

We also got a first class tour of the entire facility and honorary vests!! This was an amazing experience that I will never forget!! So many made a point to specifically thank Colby and I. And I promised to relay it back to you!!!

I was just blown away by them and by their entire facility and crew.

What an amazing set up they have. Here are some facts for you:

1. 1800 to 2200 crew at anytime
2. They have portable showers and laundry that go around the clock
3. Once trucks are parked they are refueled at night
4. They sleep in 65 degree tents with cots. Some have campers - tents- sleeping trailers. A few prefer their truck!
5. They serve breakfast and dinner and they have to-go boxes for lunch ready every night



6. When all trucks are in, they line up for one mile, 7 DEEP!!! That's a lot of trucks!!!

7. Most have not been home in 6-8 weeks!!

8. Most come from more northern states, are not accustomed to our humidity. So it is doubly hard for them breathe and work!!

9. They are averaging 6 hours of sleep, 18 hours working and getting ready for the next day!

Also I have to give a shout out to everyone who took time to bring a dessert and so many of you went above and beyond doing several!!! To my crew, Wow!! Thank you thank you thank you!! Colby Lynn for saying lets do something!! Lescia Lanier Owens, Brielle Owens, Shirley Owens, Robin Marianne Crittenden Kent, Julie Rigby Hensley, Judy Williamson Miley, Michelle Matus-Wooten. I thank Y'all for sitting in the heat collecting the goodies and delivering them!!

I hope you all enjoy the experience thru the pictures attached!! AGAIN THANK YOU ALL!!!



## Progress Against Cancer

(NAPSI)—Significant advances against cancer have resulted in a steadily declining cancer death rate for Americans over the past 25 years, according to the seventh annual American Association for Cancer Research (AACR) Cancer Progress Report.

The 2017 report, which provides an overview of the latest advances in cancer research, prevention and treatment, calls for robust government funding of biomedical research so that the research community can continue to make progress against cancer.

### Researchers have found new ways to combat cancer.

"This is an incredibly exciting time for the cancer community," said Margaret Foti, Ph.D., M.D. (hc), chief executive officer of the AACR. "Research has fueled advances across the continuum of cancer care that are saving lives around the world, and we have the scientific knowledge and capability to

deliver more lifesaving progress in the future."

According to the report, the U.S. cancer death rate declined by 25 percent between 1991 and 2014. The cancer death rate for children declined by 35 percent during the same time.

Numerous factors have contributed to improved survival, including earlier detection and many new treatment options. In the past year alone, the U.S. Food and Drug Administration (FDA) approved nine new anticancer drugs. Also, it expanded approval of eight previously approved drugs, allowing them to be used to treat additional types of cancer.

One of the approvals was for a drug for patients with any type of solid tumor containing a certain biomarker or genetic feature. All previous approvals had been based on the location of cancer in the body. The drug, Keytruda (pembrolizumab), is an immunotherapeutic that has brought significant benefit to many patients, including former U.S. President Jimmy

Carter.

AACR leaders cautioned that while new drug approvals and improving survival rates are signs of tremendous progress against cancer, there is still much work to be done. More than 600,920 people in the United States are projected to die from cancer in 2017, and the number of new cases of cancer in the United States is predicted to rise from 1.7 million in 2017 to 2.3 million in 2030.

"Cancer continues to exert an immense personal and economic toll," the authors wrote, adding that the burden is shouldered disproportionately by certain segments of the population, including racial and ethnic minorities, patients of lower socioeconomic status, residents of certain geographic locations, and the elderly. This gap, known as a health disparity, is an area of growing research.

To accelerate the pace of progress against cancer, the report calls for the United States government to support federal research funding for organizations including the National Institutes of Health (NIH), the

National Cancer Institute (NCI) and the FDA. Specifically, the report asks Congress to increase the NIH budget by \$2 billion to \$36.2 billion in fiscal year 2018 and the FDA budget by \$80 million to \$2.8 billion.

The Beau Biden Cancer Moonshot, an initiative launched by former Vice President Joe Biden with the guidance of numerous AACR leaders, must also receive support as it takes aim at reducing the nation's burden of cancer, the report said.

"As research has taught us more about the biology of cancer, we have been able to make incredible advances in cancer prevention and treatment that are saving lives today," said Michael A. Caligiuri, M.D., president of the AACR and chief executive officer of the Arthur G. James Cancer Hospital and Richard J. Solove Research Institute in Columbus, Ohio. "The opportunity to make more transformational breakthroughs will require a strong federal commitment to providing consistent, annual, above-inflation increases in the budgets for the NIH, NCI and FDA."



## When Disasters Strike

### When Disasters Strike, You Can Be Part Of The Solution

(NAPSM)—Every 24 seconds, somewhere in America, a fire department responds to a fire and firefighters are on the job, saving life and property. What many people may not realize is that most of these firefighters are volunteers. Seven out of 10 firefighters and emergency responders are volunteers, protecting their communities from a variety of hazards and saving taxpayers nationwide an estimated \$140 billion a year. They come from all backgrounds, professions, ages, genders, races and ethnicities.

#### The Problem

Many local departments are struggling to meet staffing needs. Call volume has tripled in the last 30 years as fire departments' roles in communities continue to expand, making the need for volunteers greater than ever. Yet many community members are unaware of this need. A survey by the National Volunteer Fire Council (NVFC) found 41 percent of respondents did not know that their department used volunteers and 79 percent did not know their department was looking for more volunteers.

#### An Answer

Volunteering in the fire service provides a unique way for people to give back to the community while developing skills and experience that can contribute greatly to many aspects of their personal and professional life. It also provides camaraderie, a sense of purpose, and community impact to those who serve in this extraordinary way.

New recruits are trained by the department. Skills to learn vary based on the department's response requirements, but training may cover a wide array of emergency situations such as fires, emergency medical incidents, terrorist events, natural disasters, hazardous materials incidents and other public service calls. Certain departments may have specific requirements, such as a high school degree, a physical and a background check, but when it comes down to it, volunteering as a first responder is all about having the heart and drive to make a difference where it's needed most.

#### Learn More

For further information and to find a fire service volunteer opportunity, visit [www.MakeMeAFirefighter.org](http://www.MakeMeAFirefighter.org).

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Answers page 11



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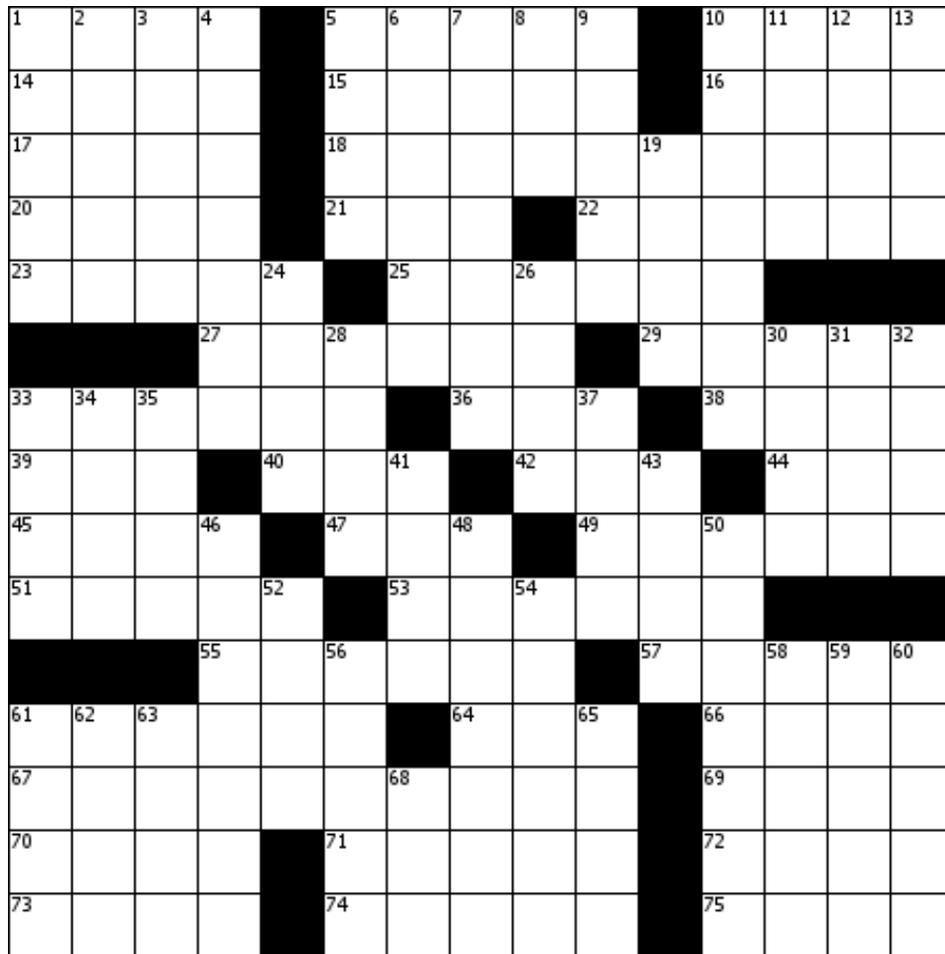
**ACROSS**

- 1. Tip
- 5. Wharves
- 10. Trigonometry, e.g.
- 14. China's locale
- 15. Improper
- 16. Balm
- 17. Walk heavily
- 18. Diamond substitute
- 20. Camper's home
- 21. Rodent
- 22. Actor Harvey \_\_\_\_\_
- 23. Double curves
- 25. Make less tight
- 27. Enrages
- 29. Judges
- 33. Dreary
- 36. Like a fox
- 38. Famous canal
- 39. Ingested
- 40. Glutton
- 42. "Wow!"
- 44. Lyric poem

**DOWN**

- 45. Summer shirts
- 47. Marsh
- 49. Dried grape
- 51. Television awards
- 53. Apprehend
- 55. Sofa
- 57. Actress \_\_\_\_\_ Berry
- 61. John, Paul, George or Ringo
- 64. Wind dir.
- 66. Perjurer
- 67. Speed up
- 69. Andean mountain native
- 70. Bleak
- 71. Military award
- 72. Matures
- 73. Foam
- 74. Witch's charm
- 75. Sniffer

- 11. Great deal (2 wds.)
- 12. Musical sound
- 13. Foot part
- 19. Grain
- 24. Break sharply
- 26. Scandinavian capital
- 28. Talkative
- 30. Greek Cupid
- 31. Average skirt
- 32. Noticed
- 33. Calendar number
- 34. Article
- 35. Look
- 37. Time past
- 41. Bearded animal
- 43. Leftover dish
- 46. Methods
- 48. Small bomb
- 50. From Rome
- 52. Vend
- 54. Leased apartment
- 56. Swarms
- 58. Jargon
- 59. Shoestrings
- 60. Wipe clean
- 61. Sacks
- 62. Light tan
- 63. Vinegary
- 65. Water source
- 68. Agent (abbr.)



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# Five Everyday Reasons You Need To Know Math



(NAPSI)—Many people may shy away from the subject of math, but it is important to understand math as it plays an instrumental role in making good financial decisions. A new University of Phoenix® survey found that 28 percent of respondents reported they were not confident that their current math skills are strong enough to succeed in planning for retirement and 24 percent stated they are not confident in their skills to succeed in understanding tuition assistance and save or pay for college. Additionally, 35 percent are not confident that their math skills were solid enough to start a business.

Susan Hadley, Ph.D., program dean for general education at University of Phoenix, says that people could be taking a financial hit as a result of not understanding basic math and the role it plays in financial decision making.

“Having a foundational knowledge of math helps people make informed purchases for major investments and expenses as well

as everyday spending and saving decisions,” Dr. Hadley said. “Being comfortable with math is necessary and deeply relevant to our personal and professional lives. As a result, we’ve gone to great lengths to incorporate math into our undergraduate programs as it relates to everyday financial decisions.”

Dr. Hadley provides financial tips for areas where math skills are important:

**1. Building a budget**—A monthly budget helps allot money for fixed expenses like mortgage payments as well as how to plan for expenses that may vary from month to month, such as groceries. Also knowing how much to dedicate each month for long-term savings is helpful. Having this information can set the stage for making wise spending choices.

**2. Renting vs. buying a home**—There is no one-size-fits-all answer on whether to purchase a home or rent. Research the real estate market in the area where you want to live. Determine the mortgage or rent payment and the impact both options have on your lifestyle and short- and long-term financial goals. Review your budget to understand the financial implications of each choice.

**3. Buying a car**—People often assume that a vehicle is an investment. However, vehicles quickly depreciate. Be mindful of how much you are able to spend, financing options and, if you decide to take a loan to make the purchase, what you will pay in interest over the life of the loan.

**4. Saving for college tuition**—Start

planning early if you intend to send your child to college and will assume responsibility for the cost or if you’re planning on going back to school yourself. Knowing the tuition breakdown per semester, costs for materials and living expenses will help you factor them into your monthly budget and savings goals. Searching for scholarship and grant opportunities and researching student loan options will help with making sure you don’t overleverage and can repay those loans in full and on time.

**5. Planning for retirement**—Review your budget regularly and determine what percentage of each paycheck you can contribute to a 401(k) or individual retirement account (IRA) to save for retirement. When determining the best strategy for building your retirement savings, consult a financial adviser.

### It’s Never Too Late

Whether for business decisions or everyday life, it’s never too late to learn new things or refresh what you’ve already learned. Consider taking a course that reviews mathematical concepts, economics, accounting and finance applications for everyday life. Being comfortable with math will help you determine how you can better allocate your money to make it work for you while making better-informed decisions.

## Helping Kids Achieve

(NAPSI)—There’s a pleasant, easy way parents and teachers can improve their own memory and mental development and help their children do the same. How? Simply by

reading at least 15 Pages A Day in print.

### Expert Advice

“Reading, like playing a musical instrument or exercising, involves habit,” explains Dr. Naomi Baron, professor of linguistics at American University. She studied students in the United States and found students who read digitally are more distracted. “Ninety-two percent of U.S. students found it easiest to concentrate when reading a hard copy,” said Dr. Baron. “Students tell us they remember more when reading in print, spend more time when reading print and read more carefully than with digital texts.” Adds Daniel Willingham, professor of psychology at the University of Virginia, there’s a “cost to comprehension when students read from a screen.”

### What To Do

To exercise your brain, pledge to read at least 15 Pages A Day in print. Share your involvement and invite friends to take the pledge using #15Pages on social media.

### Why It Matters

The American Library Association says “students who read independently become better readers, score higher on achievement tests in all subject areas, and have greater content knowledge than those who do not.”

Reading aloud for 15 minutes a day aids language development, instills a love of reading, and increases understanding of how knowledge is gained and shared.

Current research indicates that taking notes by hand on paper aids memory and recollection.

According to another recent study, “people who regularly read and write have a markedly slower decline in memory than people who don’t.”

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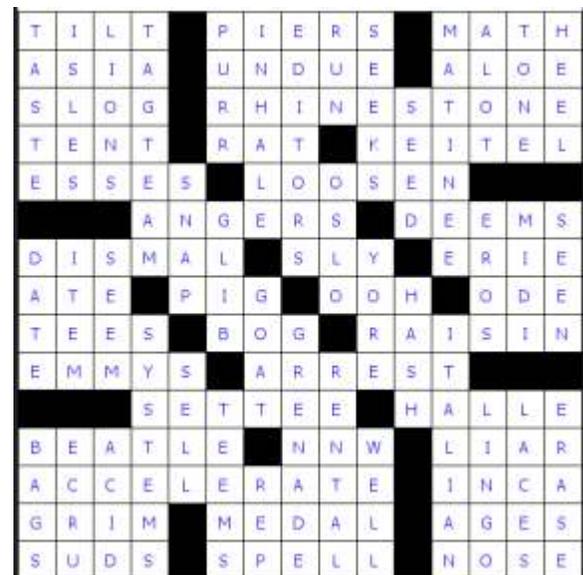
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