

COMPLIMENTARY  
january 2009

# spotlight

MAGAZINE

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**Slug-A-Bug Began as One Man Company in Melbourne p.9**

Spotlight BUSINESS OF THE MONTH



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Spotlight **BUSINESS OF THE MONTH**

# We keep you in THE SPOTLIGHT

## NOTES FROM THE PUBLISHER'S DESK

Happy New Year! "Out with the old and in with the new!"

Can you believe it's 2009? With the economy such a mess, I know many of us are praying for a much better year. Even though it can be hard at times –which can be an understatement– I keep believing there is a reason for everything and know no matter what comes our way, good or bad, God is still in control even when our lives (and this world at times) seems to be totally out of control. Hopefully we are all learning something from these trying times. A wise man I worked for many years ago told me, "Take care of your pennies and the dollars will take care of themselves." You know, that principle can be applied in other areas of our lives as well. One thing we can all do a little better is to try to get along with our families and loved ones –and it costs absolutely nothing.

I was watching the tv news the other day and a family from North Carolina lost everything they had, but were so happy they still had each other –and you could really see it in their eyes. There's a lot to be said for that. We (including myself) have taken so much for granted over the years. It doesn't really matter where any of us are financially. Some things should be priceless!

On another note, Spotlight Magazine is looking forward to another wonderful year of providing educational and uplifting articles along with quality advertisers to your community. Remember this is your magazine as much as it is mine, so always feel free to call or email me with any questions or comments you may have.

Have a blessed year!



Bryan McDonough  
Publisher, Spotlight Magazine

# spotlight

MAGAZINE

A MONTHLY PUBLICATION  
January 2009 | Volume 12 | Issue 01

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# inside the Spotlight

january 09  
happy new year!



## FEATURES

- The Slug-A-Bug Story** 9  
**Unique New Year's Resolutions** 33  
**New Year's Cultural Trivia** 35  
**Financial Mistakes Couples Can Correct** 41

## departments

- SPOTLIGHT ON TRAVEL 5  
"THE POWER OF RESET" 7  
SPOTLIGHT ON HOUSING 11  
SPOTLIGHT ON THE ARTS 13  
SPOTLIGHT ON HEALTH 15  
"RESOLUTIONS OR EXCUSES" 17  
DEAR VAL, 19  
SPOTLIGHT ON YOUR TAXES 21  
SPOTLIGHT ON COOKING 23  
SPOTLIGHT ON COMPUTING 25  
"CHANGE, CHANGE, CHANGE" 27  
COMMUNITY EVENTS 28  
"BREAK FREE OF LIFELONG RESTRICTIONS" 37  
CROSSWORD PUZZLE 40



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## TRAVEL TIPS SPOTLIGHT ON TRAVEL

by Geraldine Blanchard, Global Tours & Travel



For the last 2 issues, we were happy to bring to you the joys of cruising and how it enables you to have a moving hotel taking you to all those fascinating destinations around the world. Don't like flying? You can be sure that in today's industry, there will be a ship to get you there!

But some of us still enjoy hopping on a plane and flying over to an exotic destination, no matter how long it takes. It is still exciting to go discover new sights and stay a few days in each area to really get a feel of the place. Escorted Tour companies, such as Globus, Trafalgar, Tauck Tours, Insights, CIE Tours and Collette Vacations are excellent choices to visit those foreign destinations. The escorted tours mean just that—you have a skilled and an educated escort at your beck and call throughout the journey who will give you a wealth of information about every place you visit. An escorted tour can be as little as 6 days and as long as 20 days, depending on the itinerary one chooses.

Thinking of taking an escorted tour next

summer? Now would be the time to begin the planning process as airlines have reduced many of their domestic as well as international rates. The air ticket is such a big part of the tour that when there is a drop in the fare one must take advantage of it as soon as you have the exact dates.

Here are some vital air travel tips to prevent you from having an unpleasant experience. Start by using the 3-1-1 rule....

3-1-1 for carry-ons = 3 ounce bottle or less; 1 quart-sized, clear, plastic, zip-top bag; 1 bag per passenger placed in screening bin. One-quart bag per person limits the total liquid volume each traveler can bring. 3 oz. container size is a security measure. Consolidate bottles into one bag and X-ray separately to speed screening. 3-1-1 is for short trips. If in doubt, put your liquids in checked luggage.

Be prepared. Each time the "Transportation Security Administration" (TSA) searches a carry-on, it slows down the line. Practicing 3-1-1

will ensure a faster and easier checkpoint experience. Declare larger liquids for inspection at the checkpoint. Prescription medications, baby formula, juice and milk (when traveling with an infant or toddler) are allowed in reasonable quantities exceeding three ounces and are not required to be in the zip-top bag.

Come early and be patient. Heavy travel volumes and the enhanced security process may mean longer lines at security checkpoints. TSA is working with the airline industry and airports to anticipate peak traffic and be ready for the traveling public.

Another vital tip is that the time has come to apply for your passport as the time frame left before a passport will become an absolute necessity when leaving the United States to go anywhere in the world is closing in. Cruiselines will be requesting that anyone traveling on board their ships have a valid passport as of June 2009. So don't delay and get it before the wait gets to be over 6 weeks for processing.

Don't miss Global Travelfest, January 16th | See pg 22

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## THE POWER OF RESET

by Jim Campbell, First Baptist Church of Melbourne

**I'm a pretty avid video game player.** It's just something I've done since I was a kid...I've settled now into just sports games of the NCAA football persuasion. It's so bad that if I say "EA Sports" to my little girls, they'll answer back with "it's in the game", completing the long-time slogan of my favorite game manufacturer. It's sad, I know. :-)

After so many years of playing, I rarely lose to the computer anymore, but every now and then, the computer goes rogue on me. It's like it makes up its "mind" that I'm going to lose and every pass I throw is

**"I think it would be great to have a reset button in our lives."**

either an interception of incomplete. Every time my running back gets hit, he fumbles and the computer's team can do no wrong. It's at those rare moments, that every video gamer knows all too well, that my wife has gotten a chuckle at my contempt for the machine. Usually, it goes something like this. It "cheats" me, I say something like this "Oh, so it's gonna be like that, huh? I don't think so...because I have the power!" Then I hit the blessed "reset" button that reboots the computer, erases the nasty cheating computer's lead and starts the entire game over again. So, I'm slightly immature...sue me.

I think it would be great to have a reset button in our lives. It would be a wonderful feeling, to know that if life starts taking you down or you do something stupid, that this safety net is there. Just hit the button and the game begins again.

That's why so many people like the first of the New Year, because it's a new start and many people like to treat it as a reset of sorts.

The cool thing for those who follow Christ is that the "reset" button is in effect all the time. Lamentations 3 says that "because of the Lord's great love we are not consumed, for his compassions never fail. They are new every morning." That's every morning...not just on New Year's Day. The really great thing is anyone can be a follower of Christ. That's not some elite club, as much as some might think that it is. Maybe you are someone who's in need of the "reset" button. If so, my advice to you is to try Christ's reset button, because He really does "have the power".

*Jim Campbell is the minister to young adults at First Baptist Church of Melbourne.*

*You can check out more writings on his UpNext blog on their website, [www.fbcmel.org/podcasts](http://www.fbcmel.org/podcasts).*



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# THE SLUG-A-BUG STORY



**Slug-A-Bug began as a one-man company in Melbourne Florida back in 1982 and was founded by Doug Vander Poest.** Doug

grew up on a farm in Batavia NY in the 1960's. It was there that he received his initial training in pest control. Doug was in charge of keeping the crops protected from insects & rodents on the family farm. Doug went on to graduate from Cornell University, and then in 1975, Doug felt the call to move to the Space Coast of Florida. Doug worked for a couple of pest control companies in Brevard County and decided to open up his own business. He began the company with a \$5000 loan from a friend and a used International Scout Pick-Up truck. Doug elegantly hand painted the words "Slug-A-Bug" onto the

Brevard County. Doug led the company to win the small business of the year award and through his involvement in the Florida Pest

Management Association (FPMA) was awarded Director of the year and prior to his death became President of the Florida Pest Management Association.

Slug-A-Bug has always stayed on the forefront of technology and innovation. Slug-A-Bug was the first company to offer & specialize in guaranteed flea services. We were the first to employ termite detection Canine through our utilization of Katie the Termite Dog. We were the first locally owned company to offer alternative Drywood Termite treatments and include the use of an Acoustical Emissions Device (AED) that allows us to



commitment of excellence to our clients as well as our care and concern for the families who make up the Slug-A-Bug team.

Slug-A-Bug continues today in its commitment to excellence, its devotion to community, its concern for Slug-A-Bug families and its dedication to environmental stewardship. Dixie an Australian Shepherd replaces Katie as our termite detection K-9. Katie the original Termite Dog is retired but she lives on as our icon and mascot. We are the first locally operated company of our size to incorporate Green Services. We've added Mosquito barrier treatments and now specialize in rodent control.

Company President Steve Lum & Vice President Dale Velie are intimately involved in the Florida Pest Management Association, have served as directors in the organization and have been awarded the Regional Director of the year twice in 5 yrs. Slug-A-Bug continues to do FREE termite treatments for Habitat for Humanity, as well as free services to organizations such as the Brevard Neighborhood Development Association and the Space Coast

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EMPLOYEE OF THE MONTH

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"hear" termites in the walls. Slug-A-Bug led the county in becoming one of the first companies to earn the designation of "Quality Pro" which is the "mark of excellence", as certified by the National Pest Management Association. Slug-A-Bug's success has been built on our devotion to the community we serve, our

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## WHAT CAN A REAL ESTATE AGENT DO FOR ME IN 2009? SPOTLIGHT ON HOUSING

by Vera L. Koon, Realtor

**First, a real estate agent can sell your house faster and for a higher price than you would get by selling it on your own.** According to the National Association of Realtors, in 2007, the average price of a home sold by the owner was \$180,000. The average price of a home sold by a real estate agent was \$240,000. Here are some of the reasons for the difference.



A professional agent is familiar with the prices of similar homes in your area and can help you adjust the asking price higher or lower. Either way, the property will sell faster if the price is right. Real estate agents are good at pricing because they remove themselves from the emotional aspects of selling.

Taking the misery out of finding a buyer is one of a real estate agent's great

services. You won't be bothered by odd telephone calls and obvious "lookers" who just want to see your place. It will only be shown to serious and qualified buyers.

Marketing is a big part of the agent's job. He or she will photograph the home and advertise it at no cost to you. It will be included in the Multiple Listing Service so anyone in the country can see it.

Handling the volume of paperwork involved in a closing is part of the agent's job. Today, some purchase agreements are 10 pages long. Add to that the federal, state, and local disclosure papers. The agent can provide a list of professionals you can choose from whose services will be involved.

After the closing and sale are complete, questions can arise on subjects that did not have to be considered at the closing.

Your agent will still be there for you to settle any questions about property tax assessments or other matters that could come up months after the sale.

Are you a buyer? Most of these skills are also involved in buying a home. The agent will find properties that fit with your needs, wishes, and price range, saving you a great deal of time and trouble. After that comes the price negotiating, helping to find financing, and everything to do with the closing.

## MAKE YOUR HOME FEEL MORE SPACIOUS IN 2009

*Whether you're selling your home or condo or just making it more comfortable, there are things you can do to make it feel larger and more spacious. Call Vera, 321.302.9588, if you're exploring the idea of selling your home in this new year.*

### **PAINT ALL OF THE WALLS IN A LIGHT COLOR.**

You don't have to be bored with beige, though it blends with everything. You could choose a soft gray, light green or even light blue if it fits into the color scheme of your furnishings. Paint large pieces and bookcases the same color. Use white for the ceiling, which creates the illusion of height.

### **REMOVE THE DOORS THAT SEPARATE THE KITCHEN FROM THE LIVING ROOM OR DINING ROOM.**

It creates a more open effect and frees up more wall space.

### **FLOOD YOUR HOME WITH LIGHT. DARK CORNERS ARE LESS LIKELY TO BE USED.**

That means less usable square footage. Try to use three or more different light fixtures or lamps in a room. Dimmer switches are easy to install. They can lower the intensity when you want ambience.

### **USE SEE-THROUGH FURNITURE SUCH AS GLASS COFFEE TABLES,**

dining room tables, and even side chairs. Let more of the floor show for a more spacious feel. If you are buying a sofa, consider one that doesn't go all the way down to the floor.

**UNDRAPE THE WINDOWS,** say decorators quoted in Money magazine. Use simple translucent curtains that take space and let in the light.

**MINIMIZE YOUR FURNITURE.** Home stagers remove everything that isn't necessary. It makes more space in a room.

**DECLUTTER.** Remove all the extra stuff from side tables and stacks of old CDs and records and from the floor.



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# ACTOR'S NEW YEARS RESOLUTION SPOTLIGHT ON THE ARTS

by Pam Mankowski, Stage 1 Stars



**A new year, a new plan! Have you made your New Years resolutions?** For the average and not so average person, a typical resolution may be to lose weight, begin an exercise program, pray more, help a friend in need, complain less, SAVE THE WORLD! Well, enough about me. What is your plan?

I know what resolutions I would like for my young actors. Some of these are classic Rules of the Theatre, but many are Rules to Live By. Such as:

**Rule 1- Be on time.** Arrive with enough time to organize yourself for the task at hand, whether that is class, rehearsal, preparation, or actual production. This is your job – do it right.

**Rule 2- Be prepared with the right tools.** Your script is one of your most important tools. When rehearsing, we need to write (in pencil only) stage directions in scripts (your own, not someone else's) or notes about props, set or character development.

**Rule 2- Be prepared with the right attitude.** Only you can memorize your characters lines, develop the character, learn your stage directions, listen and react in character.

**Rule 4- Do not eat, drink or chew gum or candy while on stage unless instructed by the director as part of your character.** Be aware of food, drink or medications that do not react properly in your body. Stomach upsets, bad breath or impaired thought processes do not make an actor popular with directors, cast members or the crew – or the facilities maintenance person!

**Rule 5- If it is not yours, do not touch it!** All props, set pieces, costumes, wigs and make-up used in a production are gathered in advance of a production and placed in the proper locations for convenience to the performer. Never touch or move anything without permission from the Director or Stage Manager (or Teacher or Parent or Boss, etc). Treat items with respect and protect them from damage.

**Rule 6- Be courteous of others.** Do not make unnecessary noise or other distractions when you are off stage. Do not distract performers on stage by preventing them from doing their best. (Every teacher I ever knew had a rule like this one.)

**Rule 7- Listen to all directions given, even if directed at another performer.** Use this as a learning experience for perfecting your part. Asking a question already answered wastes time.

**Rule 8- Be loyal to the production.** Do not change lines, stage directions, blocking or physical appearance without the permission of the director.

**Rule 9- Show proper respect for your director, cast, crew and self** -in thought, word and deed.

**Rule 10- Be committed to doing your best.** Your reputation is built on your performance on stage and in "real" life.

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**Evanne Floyd**, Instructor

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# RELIEF FROM STRESS-RELATED PAIN & HEALTH PROBLEMS

## SPOTLIGHT ON HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center

**Millions of Americans are suffering from stress-related pain and headaches** as they find themselves struggling with tough economic times, according to a new Associated Press-AOL Health Poll.

In light of these alarming new survey results, patients may wish to consider the benefits of chiropractic care for the treatment and prevention of stress-related headaches and muscle pain, says the American Chiropractic Association (ACA).

"In today's economy, financial problems and pressures can certainly escalate stress, which in turn can contribute to common muscle pain and headaches. It's important not to ignore the symptoms associated with stress and anxiety," notes ACA President Glenn Manceaux, DC. "Taking care of your health during times of personal difficulty can not only help to alleviate related aches and pains, but it also can help you feel more positive about your situation.

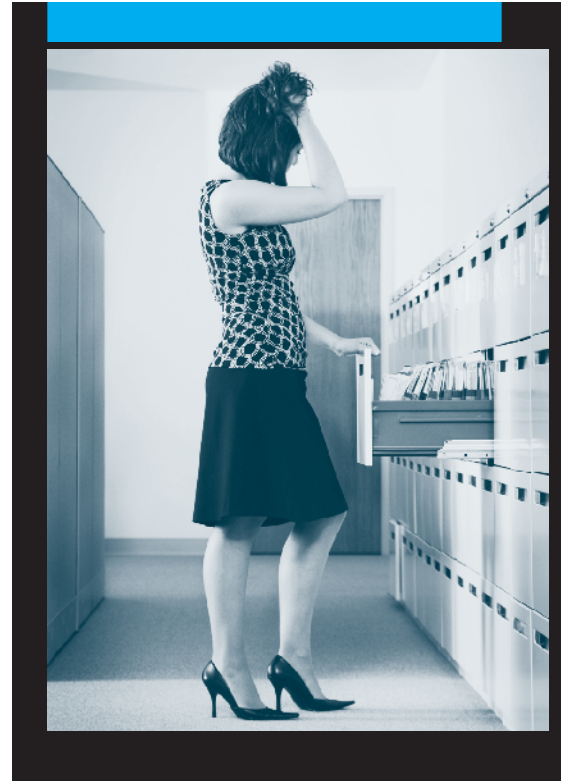
"If your stress-related pain is not resolving on its own, visit your doctor of chiropractic. Working in partnership with your other health care providers, your doctor of chiropractic can offer a whole-person approach to health and wellness," Dr. Manceaux suggests.

Doctors of chiropractic provide drug-free, non-invasive treatment options for many types of pain and inflammation. For example, chronic back pain, neck pain, joint pain and headaches can often be reduced with the appropriate combination of chiropractic manipulation, rehabilitative exercises

and lifestyle counseling – all of which are offered by doctors of chiropractic in a patient's personalized treatment plan.

"Consumers also need to know that chiropractic treatment is a covered benefit in virtually all traditional insurance policies," adds Dr. Manceaux. "As many as 87 percent of all insured American workers have coverage for chiropractic services in their existing health care plans."

A significant amount of evidence has shown that the use of chiropractic care for certain conditions can be more effective than traditional medical care, with many patients feeling improvement shortly after their first chiropractic visit.



For more information about chiropractic care, visit the website of the American Chiropractic Association. [www.amerchiro.org](http://www.amerchiro.org)



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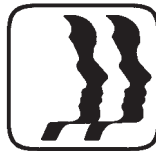
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## RESOLUTIONS OR EXCUSES

by Larry A. Attig, Pastor, Melbourne First Church of the Nazarene

January 1st is an important date in our family. It has nothing to do with the New Year's Eve Parties, watching the balls from all time zones drop, the parades or the football games. January 1 is important to us because it is our oldest daughter's birthday. There were a few years I think we may have had her convinced that all the celebration was for her, but then she turned five and our great explanations for the parties and parades were busted.

Since most of you don't know Keri, you approach the first day of January differently. Many will finish taking down all the decorations, which is good. I know it saves time, but leaving them up all year ...well, it's just not right. Others will make New Year's Resolutions.

### TOP 10 RESOLUTIONS

- 1 Spend More Time with Family & Friends
- 2 Exercise
- 3 Lose weight
- 4 Quit smoking
- 5 Enjoy life more
- 6 Learn something new
- 7 Quit drinking
- 8 Get out of debt
- 9 Get organized
- 10 Keep resolutions longer than 2 weeks

Want to improve your resolution success rate? I read a quote from a fitness counselor (that's an expensive personal trainer) who said; "saying that you don't have time to keep yourself in shape is basically admitting that your health and fitness is not a priority in your life. If it was a priority, you'd make time."

"...you will make time for whatever is a priority in your life."

Read it again, but this time fill in the blank ... If \_\_\_\_\_ was really a priority, you'd make time.

There were a couple more resolutions on the list that didn't make the top 10. They were to get back in church, read the Bible more and pray more. The counselor had it right; you will make time for whatever is a priority in your life.

As you begin a new year, there is another quote worth sharing ... "if you keep doing the same things you will keep getting the same results.

Frustration sets in when you keep doing the same things and expecting different results."

This year, why not commit to working on your resolutions instead of making excuses of why you didn't keep them.

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## DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver



"Dear Val,  
I'm thinking about  
switching churches if  
nothing changes."

**Dear Readers,**  
"Truth Straight Up" is written and founded by Valerie Oliver. She offers advice based on Biblical principles—not political correctness. She has written several Christian short stories and a full length stage play. Miss Oliver sings in her church choir, leads the praise and worship team in the singles group and volunteers at a homeless shelter.

### Dear Val,

I've been singing on the worship team in my church for two years and our team leader still won't let me do a solo. I sing just as well (if not better) than the rest of them but there's so much favoritism. My friends say I sound just like Celine Dion so it's not that I can't sing. It's not fair. She always picks the same people. I'm thinking about switching churches if nothing changes.

-Fed Up of Brevard County

### Dear Fed Up,

I doubt if switching churches will improve your situation. You need an attitude adjustment—and a change of heart. You've obviously forgotten the most basic element of worship. It's not about us—it's about worshipping and glorifying God. We are not performing for an audience—we are leading the congregation in praise and worship. There is a huge difference between the two. If you are unable to sing without tripping over your pride, then pray God leads you to serve in another area.

"When pride comes, then comes disgrace, but with humility comes wisdom." Proverbs 11:2 (NIV)

### Dear Val,

I attend church regularly but I also enjoy listening to pastors on television. Some of them seem to speak right to me. What do you think of televangelists that constantly preach on prosperity? They say if I sow my best seed God will bless me but something just doesn't feel right about it.

-Alice of West Melbourne, Florida

### Dear Alice,

God does want to bless us; however, nowhere in the Bible does God say He wants to make us millionaires.

In Matthew 19:24, Jesus said it would be easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven.

Beware! Preachers pedaling prosperity—but seldom mentioning sin are usually nothing but glorified motivational speakers. Their teaching is uplifting but quite often; they incorporate messages of self-empowerment—nothing but thinly disguised humanism.

Don't get me wrong, there are many gifted and anointed pastors on television—but use discernment. Make sure they are teaching from the Bible, centered on Christ, and well balanced in their teaching. Some of my personal favorites are: Jentezen Franklin, John Hagee, Creflo Dollar, Ed Young, and Dr. David Jeremiah.

Televised ministry is very costly. They depend upon huge contributions to finance their ministries and missions abroad. It's good to sow your seeds—and Biblical—but use good judgment.

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or with compulsion, for God loves a cheerful giver." 2 Corinthians 9: 6-7 (NIV)

E-mail your questions to: askval@hotmail.com or mail your request to: Truth Straight Up P.O. Box 101058 Palm Bay, Florida 32910-1058. Because of confidentiality, I will not reply by e-mail unless specifically asked.



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# INDEPENDENT CONTRACTOR OR EMPLOYEE BASICS

## SPOTLIGHT ON YOUR TAXES

by Miguel Mata, CPA

**[CASE STUDY] I have a client who is a truck driver who delivers furniture for one of our local stores.** He pays his helper as an independent contractor and gives him a 1099 at year end. I asked him if the worker files tax returns on a consistent basis and he said he didn't know. I asked him if his helper also worked for others or if he had any special skills needed in order to do this job. He said no, why does it matter?

Under these circumstances the helper is almost certainly an employee not an independent contractor.

**The Potential Problem** – if you the employer misclassifies an employee as an independent contractor, and you

have no reasonable basis for doing so, you may be liable for employment taxes for that worker.

**Some common rules** – to determine whether the individual working for you is an employee or independent contractor all information which shows the degree of control and independence must be considered. These fall into three categories: behavioral, financial and type of relationship. Behavioral has to do with how much the company controls what the worker does and how the worker does it. Financial is about how the worker is paid, if expenses are reimbursed, who provides tools/

supplies, etc. Relationship is whether there are written contracts and/or employee benefits, will the relationship continue, etc. Weighing all these factors will help with the determination.

**What to do** – Confer with your tax professional. If you determine that the worker is an employee you will then need to set him up on payroll with the corresponding payroll taxes.

Next Month's Topic: Your home is worth less than the mortgage – tax issues.

Miguel Mata, CPA has a practice in Melbourne, FL providing tax, bookkeeping and payroll services to his clients. He may be reached at 321-872-0534.

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## SUPER BOWL TIME! SPOTLIGHT ON COOKING

by Cecelia Danas



### Super Bowl Chicken Wings

- 25 chicken wings
- 25 chicken drumsticks
- 1 cup butter
- 1 cup honey
- 7 tbsp Dijon mustard
- 1 1/2 cups soft bread crumbs (make in food processor with Italian Bread)
- 2 cups finely chopped pecans (or walnuts)

**Serving: 10 Cook Time: 45 minutes Preheat the oven to 350 degrees.**

1. Place the chicken wings on an aluminum-foil-covered cookie sheet.
2. Melt the butter and honey together in a small saucepan over medium heat.
3. Add the mustard and cook, stirring occasionally, for 5 minutes.
4. Brush the honey mixture all over the chicken wings and reserve the extra.
5. Sprinkle the bread crumbs, pecans, along with salt and pepper to taste, on top of the wings and drizzle with the remaining honey mixture.
6. Bake the wings until the meat is tender and the pecan coating is browned, 45 to 50 minutes.

Happy New Year... and it is **SUPER BOWL TIME**. These SuperBowl Chicken Wings are different but oh so good. Hope you like them and remember to be creative.

If you have any questions or would like to contact me, email [cece746@aol.com](mailto:cece746@aol.com).

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## BEWARE OF EXTENDED WARRANTIES FOR COMPUTERS SPOTLIGHT ON COMPUTING

by Jim Howes, Data Doctors Computer Services

**It seems that most big ticket purchases that I make these days come with an offer for an extended warranty.** Most of these warranties are really just insurance policies. Before buying one of these “policies” it’s good to know what the risk is and exactly what is covered. This is especially true for computers.

For instance, most desktop computers use common parts that are readily available and very competitively priced from hundreds of sources. Many of these parts can be replaced for less than most desktop computer extended warranties (especially if you are comfortable swapping parts yourself). In most cases, unless you have multiple failures during the warranty period, you may not recoup the cost of the extended warranty.

When it comes to laptop computers, the scenario is quite different. Virtually every laptop made is a proprietary design, so you have only one source for most replacement parts; the original manufacturer. This makes replacement parts expensive. In addition laptops are difficult to disassemble driving up labor costs.

There are several different types of warranties that you can buy for a laptop, including some that are called “no fault” which means even if you drop it (which is very common), you are covered. Road warriors and college students who are constantly lugging their portable computers around have a much higher likelihood of experiencing a “kinetic” event that could render the laptop useless, so coverage may make sense. For those

who mainly use their laptop around the house and on the occasional family vacation, the exposure to the additional risks are lessened, therefore it may be a closer call.

The bottom line is to make sure you understand what is covered and what is not. The exclamation of “but I thought my extended warranty covered that” is all too common because the purchaser did not look at the exclusions before making the decision.

In computers especially, the vast majority of service issues have nothing to do with the hardware,



which is generally the only thing that is covered by many extended warranties. Common problems like virus and spyware infections, operating system corruption, or inability to get something to function the way you expected it to are expressly not covered by the extended warranty.

Understanding that all “insurance” products must make the supplier a profit or they wouldn’t do it, you can bet that the “house” has the advantage when it comes to extended warranties (just ask any employee that has ever worked at any of those big box electronics stores). In addition many claims are denied because the owner did not follow all of the requirements. Even when claims are paid it is common to have to pay shipping and the replacement process can take weeks.

A final piece of advice: don’t take any salesman’s word on what is covered and excluded by an extended warranty. Get it in writing and review it in detail before making a decision. Rarely is the person that is selling you the warranty the same person that is responsible for processing it. The person selling the extended warranty generally gets a commission or has a quota they must meet and knows that by the time you figure out that it wasn’t quite what they represented, it is too late for you so “buyer beware!”

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## CHANGE, CHANGE, CHANGE

by Brian Gregory, Fuzion Church, Melbourne

**Happy New Year! Today is a New Beginning for you!** As we have closed the chapter on 2008, we enter into a new chapter of our lives in which we need to recognize the opportunities that God is opening for us. It is important to understand that we can either experience Growth & Development or Regression & Dysfunction. One of my favorite sayings is this:

*Don't Miss Your Moment...Make Your Moment!*

The world in which we live is the world as we perceive it, in other words... our perception is our reality! If we are to change, it is essential that the first thing that changes is the way we view our world and ourselves. We must become people that are looking for the positive. God has brought us this far, not to leave us the way we are, but to help us continue to grow, adapt and overcome that which we face each day. I truly believe that by changing our perception, altering our outlook, and shifting our mindset we will be able to achieve the impossible! You have so much potential in you for greatness, you just have to believe.



God said that you are more than a conqueror, He said that when you are weak He is strong, and when you have done all that you can do...just stand and believe, and He will work on your behalf.

Hebrews 11:1 says this: "Now faith is the substance of things hoped for, the evidence of things not seen." KJV

Our yesterdays are gone, and no one is promised tomorrow, so when it comes down to it all we really have is now. You need to exercise your

faith today. Faith will compel you to believe that the promises of God will come to pass. God said that His promises are already completed, we just need to "walk by Faith, not by Sight" and see those promises become a reality. It is time to change what we think is impossible, and pursue our dreams. It is time to stop existing and live our lives to the fullest. This is going to be the best year you have ever experienced. It's time to change!

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For information on upcoming events, or any other questions, please contact the church office at 321-557-3630 or [pastor@fuzionci.com](mailto:pastor@fuzionci.com).

## OUR COMMUNITY EVENTS IN BREVARD COUNTY

### DON'T MISS Bird Watching 101 on Samsons Island

**Saturday, January 31  
8-10am**

*Tour Samsons Island with avid birdwatcher and volunteer naturalist Richard Santangelo –half by boat/half on island. Meet at SB Fire Dept. dock for boat transportation. Limited to first 11 enrollees. FREE. RSVP to 773-6458. Bring binoculars, bug spray, drinking water and walking/hiking shoes.*

### january EVENTS

#### WINTER RUMMAGE SALE & OPEN HOUSE

(Jan 3) 8am-2pm  
At the Eau Gallie Civic Center. Find or Sell some treasures and learn about the great events offered by the City of Melbourne. Instructors will perform demonstrations and answering questions. Sellers may secure 8-foot tables for \$15 call 255-4608

#### MARINE RESOURCES' CROCODILES & ALLIGATORS

(Jan 6) Noon-1pm  
Brown bag lunch presentation by Jungle Jim Green. Learn habits and activities of our native alligators and crocodiles, why they are important, pollution problems and do's and don'ts. At Lagoon House in Palm Bay. Info: 725-7775 or www.mrcirl.org

## Put the SPOTLIGHT on your SPECIAL EVENTS!

Email your event directly to [advertisingSpotlight@yahoo.com](mailto:advertisingSpotlight@yahoo.com) as text or in a Microsoft Word .doc file only, 50 max. word count.

No phone calls, please. Based on availability.  
First come, first served.

#### BREVARD ANTIQUES AND COLLECTORS CLUB MONTHLY MEETINGS

(Jan 2)  
10am Suntree Library –1st Fri.  
(Jan 8)  
7pm Eau Gallie Library –2nd Thurs.  
(Jan 20)  
10am Melbourne Beach Library –3rd Tues.  
This non-profit group is open to anyone having an interest in learning about antiques and collectibles. Monthly meetings are held at three area libraries. Call Linda 752-4610 for info.

#### MELBOURNE SWINGTIME DANCE

(Jan 8) 7-10pm  
Melbourne Auditorium, 625 Hibiscus Blvd. Info: 724-0555

#### FRIDAY FEST FAMILY STREET PARTY

(Jan 9) Second Friday of each month  
6-10pm  
Historic Downtown Melbourne, 825 E. New Haven Ave. Live entertainment for the whole family, food, craft & business vendors, new and classic cars, activities for children, rock climbing wall & more. Admission is FREE. Some activities require a fee. 724-1741

#### BUCKLER CRAFT SHOW

(Jan 10 & 11) 10am-4pm  
Melbourne Auditorium, 625 Hibiscus Blvd. Info: 386-860-0092

#### MELBOURNE MUNICIPAL BAND CONCERT

(Jan 13&14) 7:30pm  
Melbourne Auditorium, 625 Hibiscus Blvd. Info: 724-0555

#### BREVARD ANTIQUES AND COLLECTORS CLUB BUS TRIP

(Jan 14)  
To Deland Flea Market where several hundred dealers should have something for every buyer. After a lunch stop in downtown Deland, the group will spend the remainder of the afternoon treasure hunting in the

area before returning to Melbourne. Call Linda 752-4610 for info.

#### SURF FISHING CLASS

(Jan 14) 2-4pm  
\$50.00 includes class followed by a 4-hour fishing excursion to a local beach. Equipment provided: (rods, reels and bait). Instructor: John Detmer. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

#### SCREEN ON THE GREEN

(Jan 16) 6-9pm  
Come join us for a movie in the dark at Micco Park. Bring your blanket or lawn chair. Refreshments will be on sale. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

#### CPR PRO FOR 2-YEAR CERTIFICATION

Saturday (Jan 17) 9am-1pm  
At Satellite Beach Fire Department. Registration and payment guarantees you a spot in the class. \$35 includes certification card - books available for \$15. Questions or concerns can be directed to the SB Fire Dept. at 773-4405 M-F 8:30am-5pm.

#### SHELL SHOW

(Jan 17&18) 9am-5pm  
Melbourne Auditorium, 625 Hibiscus Blvd. Info: 724-2449

#### BEACH CLEAN-UP IN MELBOURNE BEACH

Third Saturday of each month (Jan 17)  
9am Clean-up; Noon Hike  
Help nesting sea turtles in beach clean-up at Barrier Island Center. Supplies provided. Trained guide leads one-hour hike; learn about native plants, animals and habitat. Dress for dirt trails and bring water. Info 723-3556

### MARTIN LUTHER KING, JR. CELEBRATION

(Jan 19) 10am-4pm

Melbourne Auditorium, 625 Hibiscus Blvd. Info: 242-7676

### CARD MAKING USING STAMPS

(Jan 20) 6:30-9pm

Make 4 BEAUTIFUL cards using rubber stamps. Checkout the display case in the DRS Community Center to see samples of the projects you will. Supplies provided.

Instructor: Trina Bloom & Blanche Langenbach. Cost: \$15/session. DRS Community Center - Concession Rm 773-6458

### MARINE RESOURCES' TSUNAMI & HURRICANES

(Jan 20) Noon-1pm

Brown bag lunch presentation. The Untold Story by Jim Egan. Learn how native vegetation protected some areas from total devastation. At Lagoon House in Palm Bay. Info: 725-7775 or www.mrcirl.org

### ANTIQUÉ SHOW

(Jan 23-25) 10am-5pm

Melbourne Auditorium, 625 Hibiscus Blvd. Info: 813-228-0038

### SCRAPBOOK CLASS

(Jan 24) 1:30-4:30pm

Whether you're a pro or just beginning, come meet new people and get new ideas! \$5.00 includes one page holiday layout. Pre-register by Friday, January 16. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

### BEGINNERS SKATEBOARD PIZZA & SKILLS DEMO

(Jan 24) Noon

Satellite Beach Skatepark's "beginners ONLY" fun skateboard. Everyone wins; 10 years and younger. Cost \$8 includes skate session, pizza & drink, and giveaways. Sign up at SB Rec Dept or at the skatepark.

### HOOK KIDS ON FISHING PROGRAM

(Jan 24) 8:45-11am

Kids 6-16 yrs (& parents) learn fishing safety, casting, conservation, knot tying, and catch & release; kids fish expert anglers. Bring own rods, reels and tackle; provided if needed. Satellite Beach Sports & Rec Park (west of library). FREE. RSVP: 773-6458

### MARINE RESOURCES' TURTLES COME & TURTLES GO

(Jan 27) Noon-1pm

Brown bag lunch presentation. "Fishy" Dan Wagner, Mother Ocean Organization

Learn about different varieties of turtles' life, nesting cycles, threats to their population and what you can do to help. At Lagoon House in Palm Bay. Info: 725-7775 or www.mrcirl.org

### MELBOURNE COMMUNITY ORCHESTRA

(Jan 28 & 29) 7:30pm

Melbourne Auditorium, 625 East Hibiscus Avenue, Melbourne. Info: 942-9949

### MINI-BUNGO NIGHT BY PAL

(Jan 31) 7pm

For Adults 21+. Doors open at 6pm; dice roll at 7pm at Teen Zone. Cost is \$10 advanced tickets (available at the SB Rec Dept) or \$15 at the door. For info call PAL at 777-8336

### BIRD WATCHING 101

Saturday (Jan 31) 8-10am

Tour Samsons Island with avid birdwatcher and volunteer naturalist Richard Santangelo - half by boat / half on island. Meet at SB Fire Dept. dock for boat transportation. Limited to first 11 enrollees. FREE. RSVP to 773-6458. Bring binoculars, bug spray, drinking water and walking/hiking shoes

### HOME AND GARDEN SHOW

(Jan 31-Feb 1) 10am-5pm

Melbourne Auditorium, 625 East Hibiscus Avenue, Melbourne. Info: 239-466-6300

### COIN & STAMP COLLECTIBLE SHOW

Second Sunday of each month

10am-4pm

FREE admission; buy, sell, or trade; free appraisals; all kids get a free coin; and hourly prizes. Sponsored by the South Brevard Coin Club and The Missile Stamp Club. Eau Gallie Civic Center, Info: 751-3647.

### reoccurring EVENTS

#### BONE-WALKERS "WALK & TALK"

Mondays 8:30-10:30am

Osteoporosis Support Group has a walking exercise, informational and social support group for all ages "at risk" or have osteoporosis. DRS Community Center Gym. Vicki Buckley 779-2947

#### BUYING & SELLING ON EBAY

Mondays (Jan 12-26) 6:30-8:30pm

3-lesson computer course covers steps to buy, sell or discover how much your stuff is worth. Learn how

to register on eBay and navigate website. General knowledge of Internet required. Instructor: Bill Maier. Cost: \$50. DRS Community Center - Concession.

### COMPUTER FUNDAMENTALS

Mondays (Jan 5-Feb 9) 10am-Noon

Are you tired of feeling lost around computers? Do you want to learn computer basics & skills? This 6 session course covers the Windows XP Operating System, introduction to Microsoft Word, the Internet, e-mailing, various software applications. DRS Community Center 773-6458

### WORLD CORNERS

2nd & 4th Monday of each month

3:30-4:30pm

World Corners is an interactive program for children 5-12. Kids explore and experience other countries and cultures through books, games, crafts, music and contests. Cost is \$2/child. Class is limited/pre-registration is recommended. Viera Regional Park Community Center 433-4891

### WOMEN'S SELF DEFENSE CLASS

Monday & Wednesday (Jan 12-Mar18)

40-hour class to deal with defenses against rape, domestic violence and other violent attacks. Open to all women, any physical condition, ages 16+. Cost \$99



includes Survival: Self Defense for Women text book. Viera Regional Park Community Center. To register: 433-4891

### JAZZERCISE

Mondays, Wednesdays & Thursdays

5:45-6:45pm

\$32/ month plus one time \$25 registration fee. Instructor: Tracy Price/Certified. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

CONT. ON PAGE 31



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## Celebrate January

Didn't realize there were so many special days in January?  
Circle your answers throughout the puzzle below.

T	G	R	M	E	N	T	O	R	I	N	G	I	C	S
H	L	Y	E	S	N	E	F	E	D	F	L	E	S	R
R	A	T	Q	S	V	Z	W	I	E	S	R	Q	S	E
E	U	R	F	L	O	E	C	N	T	V	Z	P	S	M
E	C	E	R	J	N	L	E	F	I	N	N	J	O	O
K	O	V	E	G	B	R	U	C	Z	O	E	H	I	T
I	M	O	E	J	G	X	A	T	U	K	T	S	E	S
N	A	P	D	Y	A	L	G	N	I	T	A	K	S	U
G	L	O	O	H	C	S	C	I	L	O	H	T	A	C
S	A	E	M	A	F	Q	G	N	I	T	N	I	R	P
D	S	Z	N	X	T	H	G	I	E	W	E	S	O	L
A	M	C	D	E	Z	I	N	A	G	R	O	T	E	G
Y	E	H	O	M	E	S	A	F	E	T	Y	T	F	J
R	W	O	R	L	D	R	E	L	I	G	I	O	N	S
H	A	P	P	Y	N	E	W	Y	E	A	R	F	V	M

- |                 |                |             |                 |
|-----------------|----------------|-------------|-----------------|
| Catholic School | Freedom        | Lose Weight | Self Defense    |
| Cervical Cancer | Get Organized  | Mentoring   | Skating         |
| Customers       | Glaucoma       | Poverty     | Three Kings Day |
| Energy          | Happy New Year | Printing    |                 |
| Fitness         | Home Safety    | Resolutions |                 |

## Solve the Puzzle and PLAY to WIN!

WIN 2 COMPLIMENTARY MEALS TO  
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Phone: \_\_\_\_\_

Send answers to Spotlight Magazine to enter a drawing for the prize(s) listed above. Please PRINT answers along with your name, address and phone number. **ONLY ONE ENTRY PER HOUSEHOLD PER MONTH.** Entries must be received by the 18th of the current month so winner's name can appear in the next issue. Winner will be notified by mail. One winner will be drawn at random from all correct entries. **Mail to: Word Search, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197**



## HATHA YOGA

Mondays & Wednesday  
6:30–7:45pm  
Pelican Beach Clubhouse  
Tuesdays & Thursdays  
8:30–10am (No class Jan 1)  
S.B. Civic Center Cost

Gentle form of yoga combines physical well-being and balances body, mind and spirit using guided yoga postures, stretching and deep breathing. Adults. Instructor: Marilyn Hallock. Cost: \$5/class, pay at the door. Bring your own yoga mat.

## HAVE FUN, STAY FIT AEROBICS

(Jan 2–30)  
Mondays, Wednesdays & Fridays  
8:45–9:45am

Great workout for adults includes warm-ups, step, mat work, weights and a cool down. Try a class to see if you like it before signing up. Join anytime. \$22/month at DRS Community Center – Studio 1 773-6458

## 3 H'S EXERCISE CLASS

(Jan 5–30)  
Mondays, Wednesdays & Fridays  
8:45–9:30am & 9:45–10:30am

The Happy, Healthy, Heart program for adults & seniors promotes increased agility, balance and gives your heart a healthy cardio workout. Instructor: Carrie Parsons. \$6 per month in December - join anytime. DRS Community Center-Studio 2 773-6458

## BEGINNING LINE DANCING

Tuesdays 7–8:30pm  
\$5/class. Instructor: Dottie Needham. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

## ADULT TENNIS LESSONS AT VIERA

Tuesdays & Thursdays  
9:11am  
Improve your game with lessons from USPTA Pro John Connors. Private or group lessons available at Viera Regional Park; cost is \$10/lesson. For more info or to schedule lessons call John Connors at 783-0310

## JUNIOR TENNIS LESSONS AT VIERA

Tuesdays & Thursdays 3:30–6pm  
Saturdays 9–11am  
Improve your child's game with lessons from USPTA Pro John Connors. Private or group lessons available at Viera Regional Park; cost is \$8/lesson. For more info or to schedule lessons call John Connors at 783-0310

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## LEARN MICROSOFT WORD

Tuesdays (Jan 6–Feb 10) 10am–Noon  
For adults. Learn how to create and edit documents plus much more. Working knowledge of Windows 98/XP required. Cost: \$60. Instructor: Lisa Smoak. DRS Community Center – Concession 773-6458

## BEGINNING ADULT GUITAR CLASS

Tuesdays (Jan 6–20) 7:30–9pm  
Want to learn to play guitar? Experienced player Melany leads you to success in a comfortable, relaxed atmosphere. Ages: 16+. Cost: \$45. Guitar needed – will help you get a guitar that's just right for you. Pelican Beach Clubhouse, call 243-7598 or [www.Melany.us](http://www.Melany.us)

## INDOOR WALKING GROUP

Tuesdays, Wednesdays & Thursdays  
8:30–10am  
Walk to up-beat music in the air-conditioned gym on the rubberized floor. Join anytime. FREE (membership encouraged) Facilitators: 55+ Club volunteers. DRS Community Center – Gym 773-6458

## MODELING, CHARM & PERSONAL GROOMING

Wednesdays 5:45–6:45pm  
Children (ages 6+) and adults learn poise, etiquette, beauty tips, posture, stance and modeling techniques. Instructor: Dixie Bottos 773-8403. Cost \$35 – 6 weeks. Max K. Rodes Park Community Center 255-4400.

## YOGA ON THE RIVER

Wednesdays  
7:30–8:30am, 12–1pm & 7–8pm  
Fridays  
7:45–8:45am  
Cost: \$50 per month or \$10 per class. Instructor: Tammy Plauché 890-7448. POW/MIA Community Center Pineda Landing, 5995 N US Hwy 1, Melbourne. Call 255-4307 or email: [southarea@brevardparks.com](mailto:southarea@brevardparks.com)

## OPEN GYM -BASKETBALL

Wednesdays 11am–9pm  
\$2 per person. Viera Regional Community Center, 2300 Judge Fran Jamieson Way. For more information call 433-4891

## COUNTRY LINE DANCING

Thursdays 7–9pm  
\$6/class. Instructor: Sylvia Schell. South Mainland Community Center, 3700 Allen Ave., Micco. Info: 772-663-8748

## COMPUTER OPEN LAB

Fridays (Jan 16 & 30)  
9:30am–Noon  
For adults. FREE. No reservation required. A free opportunity to drop-by, use our computers, ask questions about our computer course offerings, or general computer issues you may have. DRS Community Center 773-6458

## PRE-SCHOOL CRAFTS & GAMES

Fridays 1:30–3:30pm  
Ages 3-5, \$2 per child. Arts, crafts and manipulative game program. Viera Regional Community Center, 2300 Judge Fran Jamieson Way. For more information call 433-4891

## OLD EAU GALLIE FARMERS MARKET

Saturdays 8am–12pm  
Corner of Eau Gallie Blvd. & Highland Ave. next to Brevard Museum of Art. Fresh Produce, Honey, Jellies & Jams, Arts & Crafts, Soaps & Bodycare, Coffee & Tea, Baked Goods, Flowers & Plants, Etc. Live Music from 9am-12pm. Call 254-3261 or [www.eaugalliefarmersmarket.com](http://www.eaugalliefarmersmarket.com)

## SQUARE DANCING

Saturdays (Jan 3, 10 & 17) 8–10pm  
The Allemanders Square Dance Club will be dancing at the SB Civic Center, 565 Cassia Blvd. To confirm dance dates, please call Paul 254-6416 or Donna 777-1696

## COOL CRAFTS

Saturdays 10:30am–Noon  
Children ages 6-12, \$2 per child. A weekend arts and crafts program. Viera Regional Community Center, 2300 Judge Fran Jamieson Way. For more information call 433-4891

## ROUND DANCE

Sundays  
Phase 2: 1–2:15pm  
Phase 3: 2:15–3:30pm  
Phase 3+/4+: 3:30–5pm  
Choreographed ballroom. Cost is \$5/day. Beverly Landwehr is the cuer/teacher with the assistance of Orin Blair. For information call Bev Landwehr 241-8645 or Bev Perkins 433-9922. DRS Community Center – Studio 1 773-6458

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# Unique New Year's Resolutions

With the end of each calendar year comes the resolve to make changes for the coming 12 months. How many of these resolutions are ones we've all heard before? Quit smoking, lose weight, eat healthier -- these are the common goals that surface again and again. Perhaps this year we should resolve to come up with more unique resolutions that put the emphasis on helping others in addition to helping ourselves.

## Donation of Time or Money

The good thing about helping others is that we usually end up helping ourselves in the process. So the resolution to give back to an individual or the community often proves mutually beneficial. Continue the feelings of generosity that may have sprung up during the holiday season throughout the rest of the year. Volunteer at a senior center, or become a mentor for disadvantaged



children. Find a charity to which you can really relate and regularly donate money to their cause.

## Repair Broken Relationships

We have all said and done things we regret later. Sometimes these involve bridging gaps between the people we love. This year, resolve to fix relationships that need a little work, or reconnect with a long-lost friend or relative.

## Spread Some Joy

Why not do something just for the sake of bringing a smile to someone's face? Mail a greeting card to one of your neighbors who may seem lonely. Find out if there is an elderly

resident who could use some help grocery shopping, or just needs someone to sit with him or her for a few hours during the week. Think like a child and absorb all of the little joys you experience every day and often do not give any thought. Send a note to your child's teacher saying how much you appreciate his or her dedication. Ask to see a supervisor at a store and compliment the job done by an employee, rather than complaining about something that's wrong. These little measures can bring smiles to many people and don't require much effort at all.

## Resolve to Have No More Resolutions

If you look at it one way, resolutions may seem like we're given free reign to act poorly the rest of the year and then clean up our acts each January. Instead of coming up with ideas you only stick with for a month or two, make resolutions a part of your daily life and make any successful resolutions a part of that routine.

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Every January we traditionally ring in the new year with fanfare, parties and resolutions. However, many cultures and religions throughout time have celebrated the new year in different ways and at various times during the year.

The celebration of the new year as we know it on January 1 takes place under the Gregorian calendar.

The Chinese New Year is based on the lunar calendar and is often celebrated with parades and fireworks.

During the Middle Ages people used a Julian calendar and thus celebrated the new year on March 25th, also known as Annunciation Day.

Ancient Persians gave New Year's gifts of eggs, which symbolized productiveness.

The Jewish New Year is called Rosh Hashanah (Hebrew for

"beginning of the year). It is celebrated on the first and second days of the Jewish month of Tishri, which falls either in September or October.

In ancient Egypt the new year was celebrated when the Nile river flooded. This generally took place at the end of September and was marked by singing, dancing and feasting.

The new year in Scotland is called Hogmanay. Barrels of tar set ablaze are rolled down the streets of Scotland. This symbolizes the burning up of the the old year.

The Baby New Year tradition dates back to around 600 B.C. where ancient Greeks would carry a baby around at the start of the new year. This was to honor Dionysys, the God of Fertility and symbolize annual rebirth.

The lowering of the crystal ball in Times Square in New York City has become an annual tradition. The first lowering took place in 1907 to ring in year 1908. The ball weighed 700 pounds and was made of iron, wood, and 100 25-watt bulbs.

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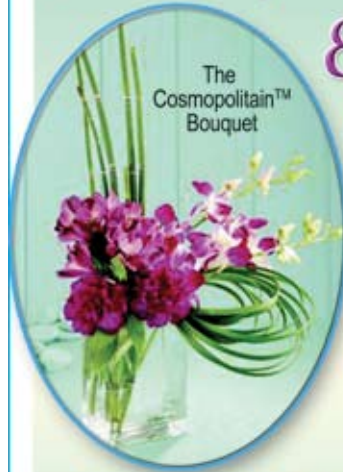
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**What a bunch of nut cases we all are! We wrap our lives with a hard protective covering and remain encased in mindsets and attitudes as hard and impervious as the shell of a nut.** Unfortunately, our protection becomes our prison. Inviting Jesus inside that enclosure is like soaking that impervious shell with soft rain. When Jesus starts germinating a new lifestyle within that old shell, changes have to follow. The life of His seed of faith pushes against the constraints of the tough shell until a tiny split begins. The light of the Word of God illuminates those long covered dark places of the heart and shows us a better way. We are drawn to that new life in the light, but what do we do with these husks that still cover and cling and hold us back? They have been with us so long and have seemed so necessary for our self preservation. Sure, they don't seem to fit right. In fact, they are downright uncomfortable once we begin to grow in God, but it's who we are, right? Can't we reach out toward the Light through that tiny crack, but still cling to these crusty attitudes and actions just in case a need comes up for them in the future?

In order to break free of lifelong nutty restrictions, we need to recognize their crippling hindrances and resolve to reach out to God. That means determining in our hearts to smash that shell completely, and toss it aside forever. A mighty hickory tree cannot grow as long as the sprout remains encased within its shell. Eventually, if not released, the life within will die and rot away. It is only in breaking forth and ridding itself of that long attached casing that the lofty purposes of the hickory can be attained.

Are you wondering how you will be shielded from the bumps and pains of life if you choose to permanently eliminate that safe, secure casing of the old nature? That's easy. Replace your old life covering with the "shield of faith" (Ephesians 6:16) that Jesus offers you. Then you will begin to stand tall, growing into a mighty shelter for those around you.

Do you long for the freedom of shell breaking faith? As you review the last year and think about New Years resolutions for the year ahead, do you spot nut shell areas

in your life needing a break through? Do you recognize any fragments of your nutty self that are clinging fast? Ask God to help you break free and be rid of nutshell hindrances. What actions can you take to release the hickory tree faith within you so it can grow to its full potential? Why not start by watering your faith with regular church attendance in 2009?



### GOD'S WORD FITS TOGETHER

Friday, January 23rd, 2009

7 to 9pm

Saturday, Jan. 24, 2009

8am to 2:30pm

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For information on upcoming events, or any other questions, please contact the church office at 321-952-9673 or [mail@calvarymelbourne.org](mailto:mail@calvarymelbourne.org)



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 {no meeting 12/23 due to Christmas}

*“In His Name”* is a non-denominational, Christian-based Referral/Networking Group designed to help men and women in developing their businesses with Christ-like integrity and making a difference in their communities.

*“Let the morning bring me word of Your unfailing Love, for I have put my trust in You. Show me the way I should go, for to You I lift up my Soul.”*  
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6. Ladies, where can you receive \$5.00 off on perms or highlighting?  
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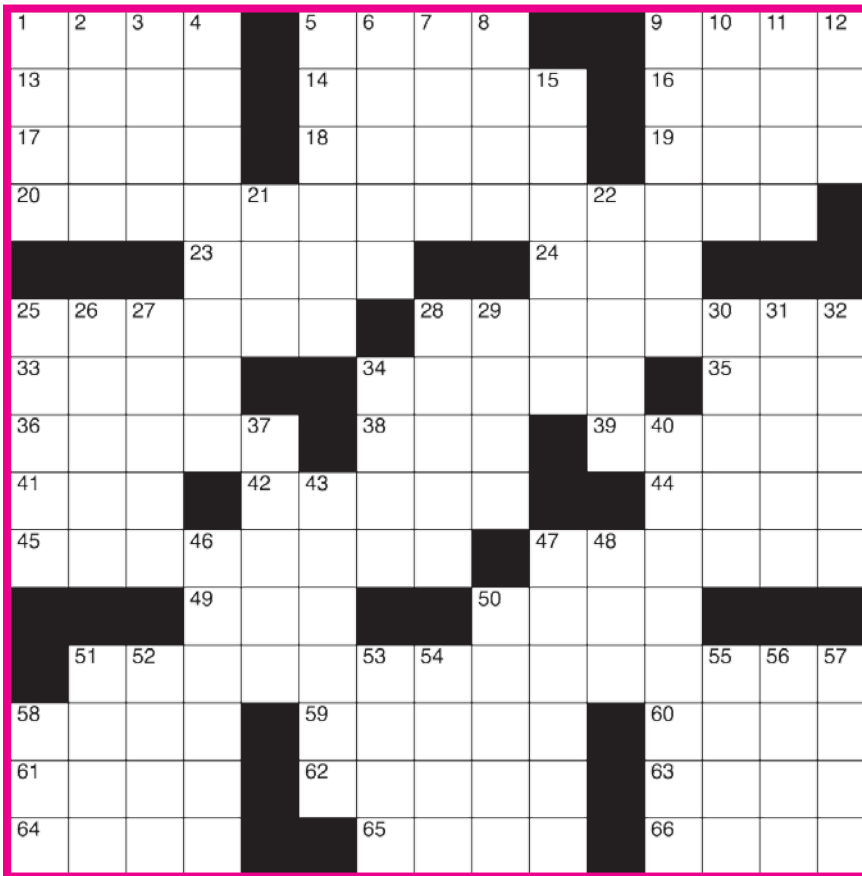
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# Spotlight Crossword Puzzle



## CLUES DOWN

1. Tennis great Pete \_\_\_\_ras
2. Daminozide
3. Activity performed alone
4. Being the very one
5. Famous collie
6. Cather story "\_\_\_\_ Lady"
7. Beginner
8. Of all time
9. African hunting expedition
10. As fast as can be done (abbr.)
11. Designer Trudon
12. \_\_\_\_ky: bonkers
15. Artificial and inferior
21. Ornamental shade tree
22. TV characters Archibald & Fisher
25. Lean end of the neck
26. Omit or slur over
27. Wooden shoe
28. Emits coherent radiation
29. Small island (British)
30. Doctor visits
31. Delete recorded information
32. Dulled by surfeit
34. Very active
37. Lumberjack
40. Boy band manager Lou
43. Dark brown fur pelts
46. A deficiency of red blood cells
47. State categorically
48. \_\_\_\_liff: court officer
50. Utah town
51. The bottom of a doorway
52. Afrikaans
53. Current war zone (alt. sp.)
54. Not one
55. Cast a ballot
56. Son of Aphrodite
57. Dream states
58. Taoism

## CLUES ACROSS

1. Impertinence
5. Not early
9. Flour container
13. Burn plant
14. Possessing life
16. European owl genus
17. Enclosed shopping center
18. More huffy
19. Dealing box game
20. Potter Professor Severus
23. A long narrow opening
24. Swiss river
25. Popular herb seed
28. Common trellis designs
33. Quahog or Littleneck
34. Gaming table covering
35. Macaws
36. Currant genus
38. Universal standard time
39. Chair back slat

41. Rapid bustling movement
42. Donkeys
44. If not, then
45. Rapid escapes
47. Lowered in prestige
49. Bird beak
50. R\_\_\_\_y - prayer beads
51. Ag .925
58. \_\_\_\_eter -length
59. Wear away
60. Not less
61. Jai \_\_\_\_\_, sport
62. More lucid
63. Particle of an element
64. 71465
65. A county in SE England
66. Crime fighter Eliot

answers on page 43

## FINANCIAL MISTAKES COUPLES CAN CORRECT

Financial matters in any economic climate -- good or bad -- can be a bone of contention with couples. Numerous studies have found that money is one of the main reasons couples argue. It could also be a major contributor to the divorce rate in America, which is about 50 percent.

A 2004 study conducted by SmartMoney magazine found that 70 percent of couples talk about money on a weekly basis. But they may not be talking effectively about the topic, and in turn making common mistakes. After all, it's one thing to share the same views on decorating or closet allocation. However, financial issues weigh more heavily on the success of a household. Consider these common missteps couples make.

**1 Too many accounts:** Simplifying the way money is invested and saved can make it much easier to manage. Having dollars spread out over several financial institutions or investment houses can be downright confusing, especially if the way the finances are handled in the house are one-sided. What would happen should the financial organizer no longer be able to take care of the finances? Would the spouse be able to navigate the jungle of multiple accounts?



**2 All or nothing mentality:** It's understandable that couples coming together for the first time may be hesitant about the way they handle joint or single accounts. After all, many people have become used to having their own money and the idea of a shared pool of funds can be disconcerting. Financial experts stress the importance of a joint account, allowing for separate accounts for discretionary money as well for couples. Balance is key to making both parties feel comfortable with financial accounts.

**3 Debt:** The topic of debt is often a heated debate among couples. Again, the "what's yours is yours and what's mine is mine" way of thinking won't work now that you're a couple. If one person is bringing a disproportionate amount of debt to the relationship, it's better to now view that debt as a household issue, and one that should be tackled together.

**4 Perceptions on spending habits:** The adage is that "opposites attract." The same may be true for couples who come together with different ideas on spending and saving. Oftentimes one is labeled the spender and one the saver. In fact, studies show that men and women generally spend the same amount; they just spend differently or in a different time frame. Rather than trying to

pinpoint who is to blame for dwindling funds, couples should realize that they simply spend money in unique ways and that a budget can be the best way to handle the situation.

**5 Failing with financial planning:** Wise couples will not take money managing day by day, but rather view the bigger picture. It's important to plan for when you will choose to retire, or if one should lose his or her job -- or choose not to work any longer for familial reasons. This may be the time to sit down with a financial advisor who can present different plans that adapt as a family's needs change.

**6 Keeping secrets:** One of the fastest ways to create a chasm in a marriage is by keeping secrets about finances. Keeping secrets can range from fibbing about spending to hiding financial accounts. Either way, when the discovery is made by the spouse -- and the discovery is almost always made -- the results can be devastating. Take an open and honest approach to the finances. Couples who realize that they will make mistakes and not always do what's in the best interest of the relationship can work toward clearing obstacles together.

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# Spot This Spotlight and PLAY to WIN!

## How good are you at spotting items?

This month, we've placed 7 Spotlight graphics (shown above) on other pages throughout the magazine. Your job, should you choose to accept it, is to find all 7 of these Spotlights and list the advertiser and the page on which you found it. Have fun!

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**Paula Corwin of West Melbourne**

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2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_

Please Print. Entry form must be filled out completely & mailed.

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

## PUZZLE [PG40] SOLUTION How well did you do?

S	A	S	S	L	A	T	E	S	A	C	K			
A	L	O	E	A	L	I	V	E	A	S	I	O		
M	A	L	L	S	O	R	E	R	F	A	R	O		
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O	L	L	A		K	E	N	T		N	E	S	S	

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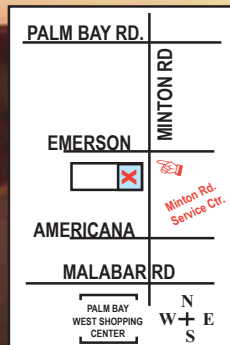
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# COASTAL OASIS

## SENIOR DAYCARE CENTER



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An OASIS is a fertile spot in the desert usually having a spring or well, it is a place of growth.

An OASIS is any place that offers a welcome relief before a return to the real world. It is a haven and a sanctuary.

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*-Marlene Galusha*

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