

COMPLIMENTARY
december 2008

spotlight

MAGAZINE

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From Our Family to Yours p.9
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How do you know when the time is right for a new home? Admittedly, it can seem like a confusing jumble of builders, agents, prices, locations and a lot of decisions. Whew! But just like any new thing you learn about, it's not really as overwhelming as it first seems. So where do you start?

First let's look at pricing, which is always a big part of the buying decision. Like you, we have seen prices come down tremendously. Many people say we have now reached "the bottom" of the pricing cycle. The good news is that homes are affordable again! Isn't it smart to purchase a new home when prices are the lowest they have been in years and have nowhere to go but up? One thing is sure: As soon as the market starts to recover, you will see prices increase by several thousand dollars almost overnight.

Then, consider all the help being offered to you –right now! The federal government is providing a \$7,500 tax credit for first-time homebuyers to help make the American Dream come true. Real freedom is about owning your own home –not handing over your hard-earned money to make someone else's investment profitable. And the state of Florida is helping too, with up to \$10,000 in down payment assistance for first-time homebuyers! That means you can get into



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—Jeffrey & Katherine P. of Palm Bay

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What about your personal situation? Maybe you want more room or you just want to look out on a back yard of your very own. Perhaps you are tired of pouring rent money down the drain each month. Combine this with the powerful incentives from our government and the case for a new home is very strong. Add the fact that Avtec Homes has built more homes in the last two years than any other builder in Palm Bay – and there's only one logical conclusion: the best time to buy is right now!

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Spotlight BUSINESS OF THE MONTH

We keep you in THE SPOTLIGHT

NOTES FROM THE PUBLISHER'S DESK

As the song goes.... "It's the most wonderful time of the year!"

Now along with all the hustle and bustle, long lines at the stores, the displaying of wonderful driving skills on our roadways and last but not least, not enough time in the day to be able to even accomplish half of what is on our to do list, you may be saying, "Ba-humbug."

I do hope you are seeing the holidays for much more than all of this. Life is too short. Think about it, our parents are getting a little older, we see the passing of loved ones throughout the years, our children are growing up and getting on with their own lives and just plain life in general taking place.

I am saying all this because My Christmas wish for you is to please remember it's first about a baby in a manger. I like lights, gifts and Santa just like most of you but, Jesus is the reason for the season. Please take the time to enjoy your families, friends and all the craziness the holidays have to bring. Also keep in mind it's not how many or how expensive the gifts we give or receive are; it's all about the people we touch and those who touch us through kind words or acts throughout the whole year that really matters.

It really can be the most wonderful time of the year if we choose.

Merry Christmas & Happy New Year!



Bryan McDonough
Publisher, Spotlight Magazine

spotlight

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inside the Spotlight

december 08



pg 9



pg 13



pg 37

FEATURES

- From Our Family to Yours **9**
- Maintaining Holiday Traditions **21**
- 5 Tips to Save Now **23**
- Save Money while Holiday Shopping **31**
- Unique New Year's Resolution **33**
- Steps to Find Gifts on a Budget **41**

departments

- YOU HAVE NOT LIVED UNTIL YOU HAVE CRUISED **5**
- LET'S GO, LET'S GO **6**
- CHRISTMAS CAN BE A GREAT TIME TO SHOW YOUR HOME **11**
- 'ROUND THE WORLD **13**
- DON'T SHOP 'TIL YOU DROP THIS HOLIDAY SEASON **15**
- GETTING READY FOR CHRIST **17**
- DEAR VAL, **19**
- HOLIDAY BREAKFAST **23**
- LASTA CALL FOR "WINDOWS XP" **25**
- 'TIS THE SEASON **27**
- OUR COMMUNITY EVENTS **28**
- A CHRISTMAS POEM **35**
- EXTRAVAGANT GIFTS **37**
- CROSSWORD PUZZLE **40**



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YOU HAVE NOT LIVED UNTIL YOU HAVE CRUISED (PART 2)

SPOTLIGHT ON TRAVEL

by Geraldine Blanchard, Global Tours & Travel

Here is our final section on Cruising – one of the best types of vacations as it is worry-free, you are pampered from morning to night on this floating resort and upon returning home you truly feel that you have been on a wonderful and restful get-away, even if it was for only 3 nights. Now that you are back, you feel refreshed and ready to tackle your daily routine while reliving the happy memories of the cruise!

What size ship is the right one for you, one might ask? They range from yacht-like vessels such as The Regent Seven Seas and the Azamara from Celebrity and can get as long and large as 3 football fields such as the Princess, Carnival, Norwegian Cruise Line, and Royal Caribbean ships. You can travel with as few as 100 fellow cruisers or as many as 3,000 and with the new ships being built lately, you can travel with even a few hundred more! A good example of that are the new Freedom and the Oasis of the Seas from Royal Caribbean. Depending on your age



group, you may go for what is now commonly called in our industry a 'human-size' ship, i.e. the MSC Cruises out of Ft. Lauderdale, where corridors are much shorter and common areas quicker to get to, not to mention the fact that it enables one to make relationships much more easily. Neither will it take you as long to discover everything that is on board!

Programs on board of cruise ships abound from art exhibitions, art auctions, culinary classes, educational and enrichment seminars led by distinguished and well-known guest experts, history and financial lectures among others. The best part to these programs is that participation is usually already included

in the total cost of the trip.

When in port, make the best of what that destination has to offer. You can be adventurous and go it alone or sign up on local excursions that can be purchased on board or pre-registered on-line before the actual departure. Those excursions can vary from \$35 to well over \$100 in some cases depending on the duration and activity involved for that side trip.

Americans, as tourists visiting other countries, have been blessed for many years with the ability of traveling without entry visas to certain countries and with very little documentation. Alas, with 9/11, a lot of that has gone away and no American can now cruise without an original Birth Certificate (with the raised seal) and a Government-issued photo ID such as a Driver's license. But as of June 2009, no American will be allowed to travel without an official Passport. Passport applications can be obtained from a Post-Office branch, or in one of the Courthouse Passport office.



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LET'S GO, LET'S GO . . .

by Jim Campbell, First Baptist Church of Melbourne

Once again, there I was, hustling my two little girls out of the house like we were shot out of cannon. As I shut the door to the garage, remotely opening the van doors in one sweeping motion, I called out instructions to the girls to shave off tenths of seconds in an attempt to make up for lost time. Daddy was on task and his girls were sharp. We were working like a well-oiled machine...because we've done this before. Moving quickly through traffic, I took a breath and looked up in the rear view mirror at my girls and said "We've got to find some time when we aren't in a hurry."

As soon as I said that, it hit me. We spend way too much of our lives in the state of "hurry". When you are a Christ follower, there are times in the midst of a situation that God reminds you of something that you learned but forgotten, clarifying the world for a moment. That's where I was then.

Right before Jesus headed back to Heaven, in John 4, Jesus prayed to God, and said "I have brought you glory on earth by completing the work you gave me to do." My wife shared something she'd read in a book by Nancy Leigh DeMoss' take on this scripture. God put us all on Earth with some things to do. In Jeremiah 29:11, in the Message translation, God says "I know what I'm doing. I have it all planned out—plans to take care of you, not abandon you, plans to give you the future you hope for." God's plan isn't to frustrate us or give us an impossible task list to complete. God actually planned out our existence,

making sure that we have all the resources we need to accomplish what we are supposed to do...including enough time. The question that most of us need to answer is "do we really need to be doing ____?" As a Christian, God gives the direction of what stays and what goes in our schedule through his Word, through Godly counsel and through prayer. Especially at this time of year, when time seems in short supply, we need the answer this question the most. I know I do, and hopefully, in addressing it, my girls will get out of practice at being in a hurry.

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.



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FROM ALL OF US AT HIPPO ROOFING HAVE A MERRY CHRISTMAS AND A HAPPY NEW YEAR



Those who celebrate Christmas know that a Christmas tree is often the centerpiece to holiday decorating and celebrating. Presents are tucked beneath the bows, and for many it's a family affair choosing and decorating the tree. While there will be debates on both sides of the fence as to whether a real or artificial tree is better, it comes down to personal preference. Each has its share of advantages and disadvantages.

The big decision lies in choosing a tree that will fit the size of your home and your lifestyle and making it safe. Consider these ideas.

Individuals with large great rooms or cathedral ceilings may be able to invest in a tree that is tall and full. A smaller tree may seem dwarfed in a large room. Conversely, those with a smaller room will want to scale back their tree size. Otherwise the tree can take up too much space and infringe on normal activities.

Placement of a tree is also important. Many people want to put the tree in front of a large window to show off their display to passers by. However, this isn't always practical. If a heating element is near to where you want to

put your tree, the air can dry out a real tree; artificial trees may be more forgiving. Take care not to place a tree where it will interfere with the ability to traverse the room, or where guests, children or pets will stumble into it. In fact, those with young children or pets may want to place the tree in a corner where it will be somewhat out of the way or barricaded by other furniture. Securing the tree to a wall or the ceiling with a small hook and fishing line will also be a measure of safety.

Through the years lighting manufacturers have taken steps to create holiday lights that are safer and easier to use. It is never recommended to put real, lit candles on a tree, which is an obvious fire hazard. Check for frayed wires or bulbs that burn relatively hot on Christmas light strands, which can also be hazardous if the lights are left on while unattended. LED lights are now available that operate cooly

and may last longer than some other traditional lights.

When choosing ornaments, place delicate or breakable items higher up out of the prying hands of young children. Because glass ornaments can fall and break, it may be safer to use plastic or ceramic ones that will be more durable. A tree is something out of the ordinary in a home, so it's natural that a pet or a child will be attracted to it, hence the need to consider safety.

If you are cutting down your own tree or picking one up from the lot, another consideration is being safe with transport. Many people do not adequately secure the tree to their vehicle before driving it home. A tree that is moving back and forth on the roof of a car, or worse, comes loose and ends up on the road, is a danger. Tie the tree from all directions so that it will not move in transit. And make sure that the branches are kept together in a mesh bag so that they do not catch wind while you are moving. Drive slowly and be attentive while making turns.



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CHRISTMAS CAN BE A GREAT TIME TO SHOW YOUR HOME SPOTLIGHT ON HOUSING

by Vera L. Koon, Realtor

If you're like many of today's homebuyers, you've probably listened to friends', family's and coworkers' advice, many of whom may be encouraging you to buy a home. However, you may still wonder if buying a home is the right thing to do.

Family, cheer, warmth... these are some of the memories and feelings the holidays conjure up and they are, not coincidentally, the best possible feelings to create when showing your home.

Holidays offer the seller so many options for making a home perfect for the buyer: Special lights, holiday smells, cozy fireplaces, and festive decorations. Remember, though, the motto for sellers is 'stay simple.

Use modest lighting and decorations inside and out.

If you have a Christmas tree, consider buying one size smaller than you usually buy. Arrange a few simple gifts with matching wrapping paper under the tree. Make sure there is no extravagant display of gifts or toys under the tree. Store furniture that is displaced by the tree.

For all decorations, smaller and simpler is better.

Favor natural materials such as real pine branches and pine cones for wreaths and other decorations, and shun plastics or bright, big decorations. Avoid blowup decorations outside.

Decorate your home with fragrance.

Bake bread or cookies. If this is impossible, try light holiday fragrances such as vanilla or cinnamon. Avoid heavy pine smells.

Clean thoroughly your fireplace and make sure a small, crackling fire is going during walk-throughs.

But pay special attention to the temperature of your home. Make sure the home is lightly warm, not so toasty that potential buyers can't stand to wear their coats.

Make sure all your window blinds and curtains are open for day showings.

This means the windows themselves must be perfectly clean.



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“ROUND THE WORLD” –A WINTER CONCERT SPOTLIGHT ON THE ARTS

by Pam Mankowski, Stage 1 Stars

November has just flown by and what a busy and “artsy” month December is developing into.

There will be many shows for us to attend celebrating family and the holidays. Tickets to productions and events make great gifts, so give the gift of entertainment.

Stage 1 Stars – Joy of Singing presents their annual Winter Concert. This year they will be presenting “Winter Holidays ‘Round the World” on December 11th in the Henegar Center Ballroom. Director Rosemarie Cocker has filled the program with delightful and beautiful winter and holiday songs from England, France, Germany, Russia, Italy, Israel, Africa and the United States. Narrators will delight the audience with tales of the traditions in each country. The dialog will include information about the celebrations, food, religious beliefs and gift giving personages.

Each of the 36 students will perform vocally and with special presentations by hand bells and/or rhythm instruments. Piano solos will be performed by Brianna Friese and Amanda Ellison and recorder duets by Ariel Rogers-Schwartz and Jordan Barnett.

Many of the songs will be familiar including a few audience sing along carols. The Kindergarten 2nd grade class sings “Hello to All the Children of the World” in which they greet the audience with “hello” in 9 languages!

They are not the only ones singing in a foreign tongue. Songs will be performed in German, “Kling Glockchen” and “O Tannenbaum”; Italian “Gesù Bambino”; Swahili “Kuwa Na Krismassi Njema”; and Native American “T’was in the Moon of Winter Time” the Huron Carol recognized as the 1st original American Christmas carol. The 6th–12th graders will also be singing and dancing the Horah to the “Hanukkah Song.” If you know a young person interested in music and singing, the Joy of Singing chorus will begin preparing for their Spring Fling Concert on January 8, 2009 in the Stage 1 Stars Studio in the Henegar Center for the



Arts. We are located at 625 East New Haven Avenue in Historic Downtown Melbourne. To register, call Rosemarie Cocker at 321-724-6707 or e-mail her at JoyofSinging@bellsouth.net.

Hope you and yours have an artful December and enjoy many of the Brevard County offerings, I know that is what our friends and family will be doing. Merry Christmas, Happy Holidays and have a safe and Happy New Year!

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DON'T SHOP 'TIL YOU DROP THIS HOLIDAY SEASON

SPOTLIGHT ON HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center



The day after Thanksgiving is a milestone of sorts in America . It reminds us of just how quickly the year has gone by and how close we are to the holiday season. This realization, coupled with the fabulous sales at major department stores and malls everywhere, helps make the day after Thanksgiving our biggest shopping day of the year. And until we flip the calendar over to a new year, the chaos just doesn't let up.

Since the added demands of this season can stress the capacity of our bodies, we need to do everything we can to help ourselves by eating right, drinking plenty of water, stretching, exercising and taking a few minutes to slow down and reflect on what the season is all about.

The following are tips to help keep you and your family healthy and happy this season.

Treat Holiday Shopping as an Athletic Event

Stay hydrated! Drink eight to ten 8-ounce glasses of water a day. (Coffee, tea, soft drinks and alcohol are diuretics/dehydrators. Don't substitute them for water.) On shopping days, you may need to drink even more water.

Be sure to stretch before and after a long day of shopping. When you are stressed-out, your muscles are less flexible than usual.

Wear shoes with plenty of cushioning in the soles to absorb the impact of walking on hard shopping mall

floors. According to recent studies, 60% of women report wearing uncomfortable shoes.

Leave your purse at home. Wear a light fanny pack or a light backpack instead. Pack only those items that are absolutely essential (driver's license, credit card, etc.).

If you start to feel some pain, nip it in the bud. When you get home, apply an ice bag to the affected area for 20 minutes, then take it off for a couple of hours. Repeat a couple of times each day over the next day or two.

Plan frequent breaks into your shopping day. During a day of heavy shopping, most healthy people should take a break every 45 minutes. Those with less stamina may even need to

take a break every 20-30 minutes.


Wrapping Your Gifts

Since there is no "ideal" position for wrapping gifts, the most important thing to remember is to vary your positions. For

example, try standing at a table or countertop for one package, sitting on a bed for another, sitting in a comfortable chair for another, etc.


Do not wrap packages while sitting on a hard floor. This can wreak havoc on your posture.

Always stretch before and after you wrap gifts. It is a good idea to "stretch the opposites". In other words, if you are leaning forward when wrapping your gifts, stretch backward when you are done.



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GETTING READY FOR CHRISTMAS

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

By now Christmas preparations are in full swing.

With this years' economy, things may get scaled down a little, but decorations will still go up, stores will still be crowded with shoppers looking for the perfect gift. People will still plan parties, spend hours baking and getting cards ready to send to people they haven't talked to since last year. Our calendars are filled with numerous fellowships and extra rehearsals at church. We may not have as much money, but we're just as busy.

Don't misunderstand me; I think Christmas is one of the most enjoyable times of the year. Not only is the preparation fun ... it is necessary. I am a firm believer that preparations should be made for anything we do ... for without some kind of planning everything becomes chaos and less than our best.

With Christmas a few weeks away, no doubt you still have some things to do. And yet with all of our careful planning we often overlook some elements that can affect how we enjoy the Christmas season. Having been through a lot of Christmas', there are a couple preparations we can't afford to skip on.

Prepare your attitude. Too many people approach the season with the anticipation that it will soon be over and they can get back to normal. They miss the joy and excitement ... they miss the celebration of Christmas... they miss the point that the reason for the season is Jesus.

Preparing your attitude is critical, because your attitude controls you. It is a proven fact that your attitude determines your relationship with people, your performance at work, your sportsmanship, it even affects your worship. Get your attitude ready.

Prepare your heart. Don't be guilty of appearing to enjoy the season, when in reality you are simply going through the motions because your heart is not in it. Jesus said in Matt 6:21, that "where your treasure is, there will be your heart also."

"Having been through a lot of Christmas', there are a couple preparations we can't afford to skip on."

You can hang thousands of lights, spend a fortune on gifts attend countless parities and musicals, but you will not know the joy and excitement of celebrating Christmas until you

know Christ... until He is your treasure and your heart belongs to Him.

As you continue your preparations ... decorate with flair, hang the lights so they accentuate the beauty of your home ... but don't forget to prepare your attitude and your heart. You will enjoy everything so much more. Merry Christmas!

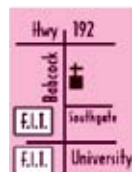


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DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

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,
Now I feel like everything is falling apart. She wants a trial separation."



Dear Val,

I know times are tight for everyone. I am going to church and praying everyday but things don't seem to be getting better financially. My body is wearing down and I am very concerned about what tomorrow will bring.

-Keith of Palm Bay, Florida

I feel like everything is falling apart. She wants a trial separation—so she can find herself. (I didn't know she was lost). We have marriage counseling available at our church but she said she's not ready for that. Please help, I don't want to lose her.

-Frantic of Palm Bay, Florida

Dear Keith,

We are living in precarious times and I empathize with you. I've spent the last hour trying to find just the right scripture for you—and guess what? There aren't enough pages in this magazine to write all that I've found. Read your Bible everyday because God speaks to us through His word. Continue praying and spend time with God through praise and worship (I always feel His presence when worshipping).

"For God did not give us a spirit of fear, but a spirit of power, of love and of sound mind." (2 Timothy 1:7)

"Look at the birds of the air; they do not sow or reap or stow away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?" (Matthew 6:26)

I recommend the following scripture to get you started: Psalm 42:5; Romans 15:13; and Isaiah 40:31. I am praying for you and I ask readers to do the same.

Dear Val,

"Julie" and I have been married twenty-two years. We've raised three great kids and we're expecting our first grandchild in February. I love my wife and I've never cheated on her—not once and I don't believe she's ever cheated on me. Last week my wife told me that she loves me but she's no longer "in" love with me. Now

Dear Frantic,

First, congratulations on twenty-two years of marriage, for the children you're blessed with, and for the future grandchild.

Now, for the problem at hand—Julie may be going through some kind of midlife crisis but it sounds as though your marriage has become stagnate. Quite often marriages fail because husbands and wives get caught up in yard work, PTA meetings, household chores, etc...Everything requires maintenance—including marriage. When was the last time you went out for a romantic dinner—just the two of you? The last time you bought her flowers—just because you were thinking of her? Even sex is boring if it becomes routine. How about serving her breakfast in bed? Use your imagination! Last month, our singles group went to see the movie "Fireproof". I highly recommend this movie to married couples, or for persons contemplating marriage. It's one of the most powerful movies I've ever seen (bring lots of tissue).

Satan wants to steal—kill—and destroy the family. Pray for your marriage—fight for your marriage—and above all, keep God as the center foundation. Julie may not feel ready for counseling; however, there's nothing from stopping you from going on your own.

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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maintaining HOLIDAY TRADITIONS

For many families, the holidays are all about tradition. Traditions can include annual trips to Grandma's house, when and where a family shares its holiday gifts, or something as simple as the holiday meal.

With the nation's economy in flux, however, some family traditions could be facing extinction. For example, thanks to higher transportation costs, fewer families are likely to hit the road this holiday season, which could make it harder to keep longstanding travel traditions alive. But even families who are tightening the purse strings can keep the spirit of these traditions alive. It just takes some improvisation and a little planning.

Make your own meal. For many families, breaking bread at a favorite restaurant is a holiday tradition. However, as most adults know, the cost of nearly everything has been on the rise this year, making it more expensive to dine out, especially on a holiday when meals typically cost extra regardless of the state of the economy.

However, there is a way to keep your culinary tradition alive, and save some money in the process. Rather than dining out this holiday season, dine in and recreate the meal you typically enjoy while dining out. If your family feasts on turkey at your favorite restaurant, you can save money by cooking a turkey yourself. For those who aren't the cream of the culinary crop, there are a host of cookbooks or online recipes that offer easy and step-by-step directions to cooking a host of holiday meal favorites. Once you've cooked your own family meal, you might be surprised at how easy it was and how much money you've saved.

Change your schedule. Lots of families find the chance to gather with extended family and friends the true joy

of the holiday season. However, with fuel costs still high, driving or flying to see relatives might fall by the wayside as families look to save some money.

One way to counter the costs of holiday traveling is to travel on days that aren't traditional travel days. This can prove especially prudent when flying, as airlines often charge far less if travelers are more flexible and willing to fly on off-peak dates. While you might not be able to spend the holiday itself with family and friends, you should still be able to spend some time around the holidays with family and friends, and save lots of money in the process.

Another way changing your schedule can save you money is if you get together with family and friends and choose to meet in a neutral setting that's more amenable to everyone. For example, rather than one family traveling 200 miles to visit relatives, ease the burden on both ends by agreeing to meet at a halfway point. There, you can sit down and enjoy a good meal, spend the day together, and share the financial burden of traveling, rather than placing that burden all on one family.

Be flexible. Because kids often get at least a week off from school during the holiday season, many families choose to take mini vacations during this time of year.

But the state of the economy might make that tradition harder to keep this holiday season.

In such instances, it helps to be as flexible as possible. For instance, if a tradition involves a week or weekend at your favorite ski resort, you don't necessarily need to squash that tradition entirely. Rather, consider scaling it down. Choose a closer resort if possible, and rather than spending the night, make it a day trip. If you're used to spending an entire week, save money by scaling it back to just a couple of days, and choose the days in the middle of the week, when resorts typically lower rates in an effort to attract more customers.



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HOLIDAY BREAKFAST SPOTLIGHT ON COOKING

by Cecelia Danas



Happy Holidays and a New Year filled with hope, possibilities and abundance to all.

The recipes I'm sharing with you are great for breakfast, brunch or to bring to a covered dish. Be creative if you don't like swiss cheese, use cheddar, or ham instead of bacon. Use turkey sausage instead of pork or a combination of your favorite cheeses. They may be called "Breakfast Casseroles" but they are good any time of day.

For questions or if you would like to contact me, email cece746@aol.com.

Breakfast Casseroles

- 8 oz. Pillsbury Reduced Fat Crescent Rolls
- 6-7 slices of thickly sliced swiss cheese (enough to cover crust)
- 4 eggs
- 3/4 cup milk
- 2 Tbsp dried onion or minced fresh onion
- 6 slices bacon (fried and crumbled)
- salt and pepper
- parsley for garnish

Separate and press crescent dough into a lightly greased 13" x 9" pan. Press into bottom and 1" up each side of pan. Place cheese slices over the dough. In a small bowl, combine the eggs, milk salt and pepper. Pour over cheese slices. Sprinkle with bacon. Cover loosely with tin foil. Bake at 350 degrees for 1 hour or until done. Garnish with parsley.

- 1 lb. pork sausage
- 2 cups shredded cheddar cheese
- 1 bunch of green onions, chopped
- 3 cups milk
- 1 1/2 cups Bisquick mix
- 6 eggs
- salt and pepper to taste

Preheat oven to 400 degrees. Brown sausage and onions, drain. Using a mixer or blender, mix eggs, milk, and Bisquick. Layer the following in a 13"x9" pan: sausage and onions; shredded cheese; milk mixture. Bake for 35-40 minutes until brown and set. Serve with fresh fruit in compote and bread/muffin.

Both Serves 6-8 people.

5 TIPS TO SAVE NOW

Believe it or not, saving a few hundred dollars each month doesn't require life-altering steps. There are certain habits to which you may have grown accustomed that could be eating away money. Here are some ways you can start saving immediately.

1. Skip the ATM. ATMs that are outside of your banking network may impose a charge for every withdrawal you make. If you take out money a few times a week every month, it can add up. If you withdraw on average four times per week with a service fee of \$2, that's \$416 for the 52 weeks in a year on ATMs alone. Instead, use ATMs that don't charge fees. Better yet, take out a specific budgeted amount from inside the bank (where no fees are incurred). This way you don't overspend, either.

2. Pay bills online. You can have almost every major bill directly withdrawn from your checking account these days. Having payments automatically made eliminates any late fees added to your account for paying bills late. Plus, you don't have to pay for postage.



3. Shop discount stores. Many discount merchants offer quality, and even name-brand merchandise for a fraction of the cost of other department stores. They just may be season's leftovers. Also, consider renting instead of purchasing big-ticket items. For example, for those who have to

attend a wedding or other party, you can rent a tuxedo or party dress instead of splurging on an outfit you're probably only going to wear once.

4. Carpool. Let's face it, no matter how much gasoline prices go up or down, it's much more cost-effective to carpool and split all costs. Also, switching up vehicles means less wear and tear on one particular car.

5. Pay with cash. By putting purchases on a credit card you run the risk of overspending, and in turn having to pay financing fees. Cut down on credit card usage and you could see more money in your savings

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LAST CALL FOR "WINDOWS XP" SPOTLIGHT ON COMPUTING

by Jim Howes, Data Doctors Computer Services

In the past year it has become increasingly difficult to find a new computer with anything but Windows Vista installed. Many people believe that Windows XP is no longer available. This is true for many large retailers and online vendors but Windows XP is still alive and well for a little longer at smaller system builders.

In 20 years of Microsoft operating systems, no transition has created as much public contention as what we are seeing with Windows Vista. The closest thing that I can equate to it is the release of Windows ME, which was arguably the worst version of Windows ever committed to disk, but the difference was that users weren't forced to migrate to it. Most

users went from Windows 98 Second Edition to Windows 2000 or XP and skipped right over the "Millennium Edition" because of the problems that were associated with it.

The reality of Windows Vista is that it is somewhat more stable and more secure than Windows XP, but it looks and works differently and is requires more computing horsepower to run. In addition there are still many applications that don't exactly work in harmony with Vista. This current situation clearly shows that Microsoft failed to "build a better mouse trap" with Vista.

The dissenting vocalization from the four corners of the Internet caused Microsoft to delay the demise of Windows XP somewhat, but alas, the end is nigh. June 30th marked the end of the line for major retailers and major manufacturers to acquire product for sale in their stores or through their websites.

It is still possible to buy new computers with XP from custom system builders like Data Doctors. You can also purchase a system with Vista Business or Ultimate and downgrade it to XP Professional.

Here are the currently published timelines and associated events for Windows XP (all subject to change!):



June 30, 2008 PC manufacturers and retailers stop selling computers with XP installed.

January 31, 2009 Microsoft stops selling Windows XP.

April 14, 2009 Mainstream support ends. Microsoft will continue to provide security fixes.

January 31, 2009 Downgrade program from Vista Business and Ultimate to XP Pro ends

April 8, 2014 All support for Windows XP ends.

Here's the bottom line: You will be able to purchase some form of a computer with Windows XP pre-loaded on it until January 31st of 2009, however, starting on July 1st, 2008 it will become increasingly more difficult and more expensive because your options will narrow.

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'TIS THE SEASON

by Brian Gregory, Fusion Church, Melbourne

It has begun. The decorations are up. The music is playing. Moms are wearing their sweaters with bells & bows. Choirs are practicing their carols. Kids are writing their lists. It's Christmas time. I have always loved the Christmas season. The smells, the desserts, the parties and getting to see loved ones again.

This is my favorite time of year. Especially since becoming a father, watching my kids as it gets closer and closer to the big day! They have such anticipation, such excitement about that morning and running in to unwrap the gifts they have prayed and hoped for! We have a tradition where we all gather together and read about the very first

farther and farther away. We all enjoy receiving gifts to celebrate, although it is more fun giving and watching the joy on others faces!! But the greatest gift ever given is why we celebrate. When Christ was born with the purpose of coming to pay the price for all of our faults and mistakes...it truly

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Service Times

Sunday 10:30am

Wednesday 7:00pm

7608 Emerald Drive

West Melbourne, Florida 32904

www.fusionci.com

For information on upcoming events, or any other questions, please contact the church office at 321-557-3630 or pastor@fusionci.com.

because he loved you. You have the opportunity to unwrap your gift everyday. God has promised that He would give you Grace & Mercy new every morning. Although Christmas is when we take the time to really see the gifts that we have, God has offered us gifts everyday.

Don't wait til Christmas, unwrap your gift today. During this time of



Christmas. The kids love hearing how Christ was born, and how the wise men brought gifts. They know why we celebrate, they know the true meaning.

It seems that every year the true reason for this season is pushed

was the best gift ever given. You are so valued and appreciated by God that He gave his only son so that you could live free from your past.

You can't earn the gift, you just need to accept it. It was freely given

tinsel and ribbon, presents and parties don't forget the gifts that are waiting for you: peace, joy, strength, hope, forgiveness and love. It's time to celebrate, unwrap your gift... Merry Christmas.

**OUR COMMUNITY EVENTS
IN BREVARD COUNTY**

**DON'T MISS
the 8th Annual
Space Coast
LightFest**

NOW thru Christmas

Space Coast LightFest is a holiday themed drive-through event held at Wickham Park. \$10/per car or \$35 for a Season Pass. Visit with Santa at entry gate on Monday and Wednesday nights until Christmas. \$2-off with 2 or more, non-perishable food items for Salvation Army.

MONTHLY EVENTS

HOLIDAY DOG FOOD DRIVE

(Dec 1-31)

Satellite Beach Dog Park will be collecting food for the Brevard County Humane Shelter. Every time you bring in dog food, we will place your name in a drawing for a free annual Dog Park Membership. Drawing on Jan 3, 2009.

CANDLE LIGHT SHOPPING

(thru Dec 20)

Zonta Club of Melbourne's annual new ornament will be available for purchase at Downtown Melbourne at Meehan's, which helps with the Emerging Artists Program. Saturday evening beginning Nov 29 – Dec 20. Info: www.zontaspacecoast.org

26TH ANNUAL DESIGNERS HOLIDAY CRAFT SHOW

(thru Dec 31)

Opening kicks off the holiday season. Many familiar artists and many more new artisans present their best

Put the
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Email your event directly to advertisingSpotlight@yahoo.com as text or in a Microsoft Word .doc file only, 50 max. word count.

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craft and wares for 2008 Holidays. Fifth Avenue Art Gallery, 1470 Highland Ave, 259-8261

MELBOURNE COMMUNITY ORCHESTRA

(Dec 3&4)

7:30pm

Melbourne Auditorium, 625 East Hibiscus Avenue, Melbourne. For More Information Contact: 942-9949

HOLIDAY BALL WITH SWINGTIME JAZZ

(Dec 5)

7-10pm

Melbourne Auditorium, 625 East Hibiscus Avenue, Melbourne. For More Information Contact: 724-0555

BREVARD ANTIQUES AND COLLECTORS CLUB MONTHLY MEETINGS

(Dec 5) 10am at the Suntree Library (1st Fri)

(Dec 11) 7pm at the Eau Gallie Library (2nd Thurs)

(Dec 16) 10am at the 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.

JINGLE BELL RUN/WALK FOR ARTHRITIS

(Dec 6)

8am

Sponsored by Arthritis Foundation, event includes a 5K Run and 1 mile walk. Registration begins at 7am. Race begins at 8am. Ballard Park, 924 Thomas Barbour Drive, Melbourne.

SOUNDS OF THE SEASON VI BY THE HARBOR CITY HARMONIZERS

(Dec 6)

2pm

2008 Holiday Concert. ONE SHOW ONLY! General admission (no reserved seating). Doors open 45 minutes before show time. Tickets \$12/each. Gleason Performing Arts Center, Florida Tech Campus, 150 West University Blvd. Info: Harmonizer Hot Line at 779-4802

19TH ANNUAL CHRISTIAN CHRISTMAS PROCESSION

(Dec 6)

2pm

Starts/returns to Melbourne Auditorium, 625 East Hibiscus Blvd. Characters take you back to Bible times. On parade route, children receive raffle ticket for a gift at "The Celebration" that follows. FREE hot dogs, cake & drinks for everyone. LIVE Music & Presentations

MELBOURNE MUNICIPAL BAND CONCERT

(Dec 9&11)

7:30pm

Melbourne Auditorium, 625 East Hibiscus Ave, Melbourne. Info: 724-0555

PHONE CALLS FROM SANTA'S ELVES

(Dec 10)

SHS Jr ROTC & SB Rec Dept will provide calls from Santa's helpers from 5–8pm. Parents call 773-6458 & arrange for their child to receive a call from a Santa's elf. Forms available www.satellitebeach.org/Recreation/SantaCalls.htm fax 777-5207 or mail to SB Rec Dept.

FRIDAY FEST FAMILY STREET PARTY

(Dec 12) Second Friday of each month 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

MELBOURNE LIGHT PARADE

(Dec 13)

6pm

Parade begins Hibiscus & Babcock ends Waverly Pl & Strawbridge Ave. Entries must be lighted holiday theme. Fees: non-profit is a donation 4 new unwrapped toys, 8 non perishable food items and 1 bag of cat/dog food; businesses \$85 donation. For application: melbournelightparade@yahoo.com or call 255-1863. Sponsors call 544-1777.

BIRD WATCHING 101

Saturday (Dec 13)
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

COIN & STAMP COLLECTIBLE SHOW

(Dec 14) 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.

BEACH CLEAN-UP IN MELBOURNE BEACH

Third Saturday of each month

(Dec 20) 9am Clean-up; 12noon 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

WINTER WORKSHOP

(Dec 20)
10am – 4pm

Parents can go shopping or relax, while their children are in a safe environment designing beautiful gifts for family and friends. Gifts will be wrapped and tagged. Ages: 5-12. Lunch and snacks provided. \$20 residents/\$24 non-residents. Eau Gallie Civic Center. Info: 255-4608

CARD MAKING USING STAMPS

Thursday (Dec 2)
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

8TH ANNUAL SPACE COAST LIGHTFEST

(Now thru Christmas)

Space Coast Lightfest is a holiday themed drive-through event held at Wickham Park. \$10/per car or \$35 Season Pass. Visit with Santa at entry gate on Monday and Wednesday nights until Christmas. \$2-off with 2 or more, non-perishable food items (for Salvation Army)

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. On Dec 15, Christmas luncheon at 11:30am at local restaurant. DRS Community Center Gym. Vicki Buckley 779-2947

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

JAZZERCISE LITE

Mondays, Tuesdays & Fridays
9-10am

Jazzercise modified for a low level impact. Instructor: Kathleen Along 255-4400 (www.jazzercise.com). Cost \$33/month or \$5/class. Max K. Rodes Park Community Ctr., 3000 Minton Rd., Melbourne 255-4400

YOGA ON THE RIVER

Mondays & Fridays
7:45-8:45am &
7-8pm
Wednesdays
7:30-8:30 am &
12-1pm

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

HATHA YOGA

Mondays & Wednesday 6:30-7:45pm
@ Pelican Beach Clubhouse
Tuesdays & Thursdays 8:30-10am
@ 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

Mondays, Wednesdays & Fridays
8:45-9:45am (Dec 1-31)

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

Mondays, Wednesdays & Fridays
8:45-9:30am & 9:45-10:30am (Dec 1-12)

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

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



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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

BEGINNING ADULT GUITAR CLASS

Tuesdays (Dec 2-16)
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

CONT. ON NEXT PAGE

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.

OPEN GYM - BASKETBALL

Wednesdays 11am-9pm

\$2 per person. Viera Regional Community Center, 2300 Judge Fran Jamieson Way. For more information call 433-4891

COMPUTER OPEN LAB

Fridays (Dec 15&19)
9:30am-12noon

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

FANTASTIC FUN – 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

SQUARE DANCING

Saturdays (Dec 6&13)
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-12noon

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:
1:00-2:15pm

Phase 3:
2:15-3:30pm

Phase 3+/4+:
3:30-5:00pm

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

Solve the Puzzle and PLAY to WIN!

Holiday Fun

How many things can you find below about the month of December and holiday celebrations? Circle your answers throughout the puzzle below.

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

ANGELS
BELLS
CANDLES
CARDS
CAROLERS
CELEBRATIONS

COOKIES
DECORATIONS
EGGNOG
ELVES
FAMILY
GAMES

HANUKKAH
MISTLETOE
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PARTIES
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WREATH

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IN HISTORIC DOWNTOWN MELBOURNE**

OUR WINNER LAST MONTH WAS
Rob Masingale of Melbourne

Name: _____
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City: _____ State _____ Zip _____
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**



SAVING MONEY WHILE HOLIDAY SHOPPING

Joyous and stressful, the holiday season is akin to a roller coaster ride for many people. While the chance to reunite with family and friends is a definite highlight, such reunions often come at the expense of long lines at the mall and stressing over increasingly busy schedules.

Another big cause of stress come the holiday season is money. Particularly this year, with many people feeling the ill effects of the turbulent economy, dollars are being stretched more than ever.

Fortunately, the following tips from CouponChief.com can help online holiday shoppers save time and money this season while still ensuring their family and friends get everything on their wish list.

Shop early and often. It's widely known that some of the best deals all season begin the day after Thanksgiving, otherwise known as "Black Friday," and on "Cyber Monday," the first Monday after the Thanksgiving holiday. If possible, carve out some time to explore all that these great shopping days have to offer.

While savvy shoppers are well aware of the more popular shopping days,



contrary to popular belief, the end of the extended Thanksgiving weekend doesn't mean the end of great deals. In fact, retailers typically offer super deals online throughout the holiday gift buying season, so keep your eyes peeled for these deals.

Go online. Perhaps the best thing about shopping online is there are no lines at checkout and no massively crowded parking lots. With sites such as CouponChief.com, shoppers can find discount codes for hundreds of items, potentially saving them thousands of dollars twenty-four hours a day.

At CouponChief.com, shoppers can simply type in the names of their favorite retailers, and within seconds all of that store's relevant promotional codes appear. If you don't have a store in mind, simply peruse the alphabetical list of merchants provided on the site, or search by category. What's more, CouponChief.com polices itself, allowing users to rank coupons and remove expired discounts while sharing their experiences with fellow users.

Comparison shop. In addition to comparing the prices offered by different retailers, comparison shopping now entails checking an item's price online versus the in-store price. Many times, an item is cheaper online than in-store, or vice versa. In addition,

items purchased online can often be picked up in-store, saving you the cost of shipping.

Hunt down discounts. Paying full price around the holidays is almost unheard of among smart shoppers. Retailers are especially likely to offer deals in the current economy in the hopes of encouraging shoppers to spend despite an uncertain economic outlook. On CouponChief.com, diligent shoppers can find discounts on anything from big-ticket items to stocking stuffers.

Peruse the clearance section and the "sale" section online. Some great deals can be found in the clearance aisle, both the physical one and the virtual one online. Retailers often do their spring cleaning during the holiday season in an effort to clean out their warehouses for new products. Be it an aisle in the store itself, or a link marked "Sale Items" on a Web site, these are often great places to save some money.

Read the fine print when it comes to shipping. Many companies often offer discounted or free expedited shipping rates when normal shipping cut-offs would be too late.

Before approaching your holiday shopping this season, visit www.CouponChief.com to find the latest discounts.

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Unique New Year's Resolutions 2009



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.

Are you tired of the old ways to meet singles in our area?
Then come and try our new dating events and make a connection!



GRAND OPENING EVENT

December 6th, 2008

RSVP to 321-693-0042 for this date

Held at 3002 West New Haven Avenue
West Melbourne, 32904 (Metro West Plaza)

TIME: 8:00 pm (please arrive 15 min. early for check-in)

Registration Fee: \$10 (includes non-alcoholic beverage)

Age Categories: 25-35, 36-46, 47-59, 60-70

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A CHRISTMAS POEM SPOTLIGHT ON PEST CONTROL

by John Gagnon, Slug-A-Bug Pest Control



*’Twas the night before Christmas,
when all through the house,
something was stirring,
could be a rat?
Or a mouse.*

*They chewed a hole by the
chimney with care,
I can hear squealing by my
living room chair.
Now they’re making a nest right
under my bed.*

*While sounds of gnawing
dance in my head,
suddenly we heard a clink
and a clack.*

*Seems they’re busy,
gathering a snack.*

*When out of the attic there arose
such a clatter,*

*I sprang from the bed to see
what was the matter.*

*Away to the phone and
across the rug,
I grabbed the phonebook
and called Slug-A-Bug.*

*They explained how they offer
guaranteed satisfaction.*

*Before I hung up they sprang
into action.*

*When, what to my wondering eyes
should appear,
but a fully equipped truck,
Slug-A-Bug was here.*

*I thanked the technicians for
arriving with haste.
They went right to work with no
time to waste.*

*More rapid than eagles,
silence came over my house,
“They removed the rodents!”
I exclaimed to my spouse.*

*They sprang to their truck,
and waved as they went.*

*They disappeared in the distance
as fast as they were sent.*

*But I heard them exclaim,
as they drove out of sight,
“Merry Christmas to all,
and have a rodent-free night!”*

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In June 2006, Roman Abramovich presented his friend, Eugene Shvidler, with a remarkably lavish gift. *Le Grand Bleu*, which has been docked at Port Canaveral since October 19th, is one of the world's largest private yachts. It was built in 2000 and had been owned by Abramovich for four years when he presented it to Shvidler. The ship is 370 feet long and powered by two 3600 horse power engines. For further nautical enjoyment, included on board is a 74 foot sailing yacht and a 67 foot Sunseeker cruiser. What an extravagant gift for one friend to give to another. Imagine the extraordinary enjoyment and pleasure such a gift would promise to supply. The possibilities of a whole new way of life could lay before you with such a generous gift. I can't imagine turning down, or not appreciating the generosity of such a friend.

As the Christmas season arrives in a year fraught with financial insecurities and challenges, I don't imagine many of us would expect the keys to one of the world's largest private yachts to be under our Christmas tree, or even the oars to a dingy! More likely, we are bracing for slim pickings in the area of gift giving and receiving. I do know of a wonderfully extravagant gift waiting for any who would choose to accept it, however. This miraculous gift is much more generous than a yacht, and holds the promise of a rich new way of life, unexpected joy, renewed purpose and unimagined eternal possibilities to all who claim it. I can't imagine anyone turning down such a lavish gift.

On that very first Christmas morning God sent His best present ever wrapped in swaddling clothes. The babe in the manger was the proof of the amazing love of a God who longs to be your friend. "For God so loved the world that he gave his one and only Son that whoever believes in him shall not perish but have eternal life." (John 3:16) Who could turn down the generosity of one who would go to such lengths to be your friend? Who wouldn't want to receive the extravagant gifts of forgiveness, joy, renewed purpose and possibilities for an eternal future? This Christmas could be the year that you obtain everlasting friendship with God by inviting His Son, Jesus, into your life. Make our Christmas Eve services a first stop in starting a new life as God's friend. What a wonderful way to celebrate the true meaning of Christmas.

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1. Who is offering an authentic cultural dining experience?

2. What business is on the back cover of Spotlight Magazine?

3. Who is the Slug-A-Bug employee of the month?

4. Who says "You will be Amazed at the Quality you can Afford"?

5. Brevard County's Solar Energy Experts since 1982 is what company?

6. Who is delivering holiday joy?

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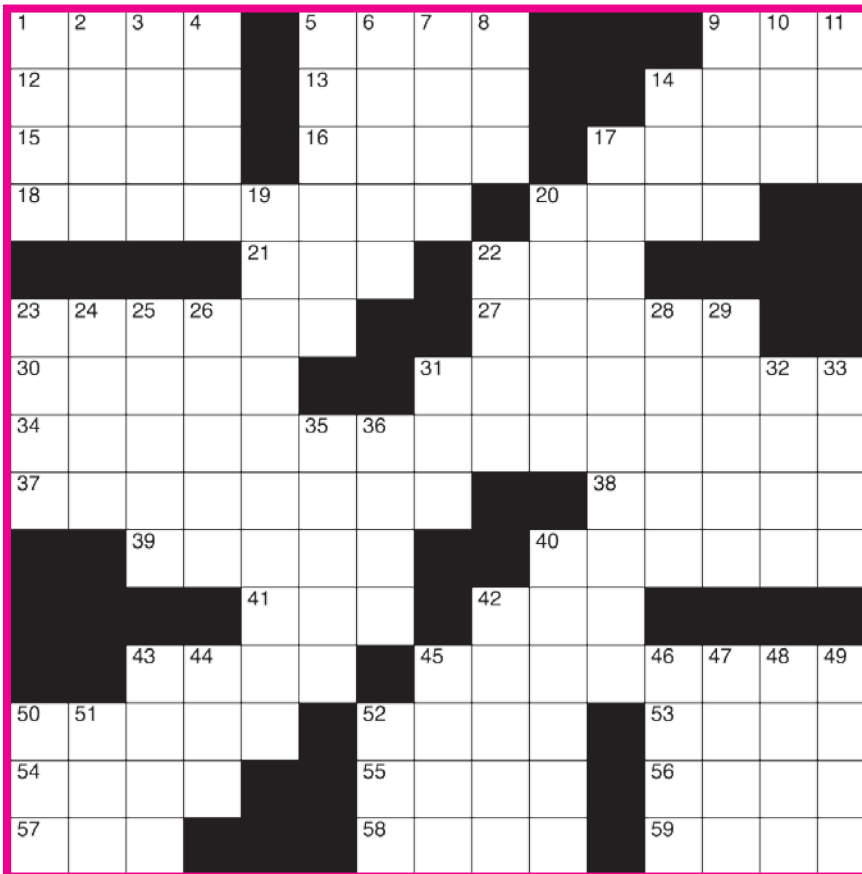
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Spotlight Crossword Puzzle



CLUES DOWN

1. 27th U.S. President
2. "A Death in the Family" author
3. Farm building
4. Soluble ribonucleic acid
5. Picking or fetching
6. Traditional roofing material
7. Lofty nest of a bird of prey
8. Soak flax
9. Lake in the Phillipines
10. Basic
11. Gambling cube
14. A steeped beverage
17. Factors that define a system
19. Incessantly
20. '93 failed Attny. Gen. nominee Zoe
22. ____gate, lengthen
23. Early female flyers
24. Min dialect
25. Female children
26. Th____: Scotch emblem
28. Edible red algae
29. Japanese mushroom
31. ____goblin: Mischievous elf
32. Made older
33. Emit coherent radiation
35. Norwegian playwright
36. Prompted
40. Lowest singers
42. Afrikaans
43. One of the Blue Four artists
44. Oxalis tuberosa
45. One leaf of a book
46. Unit of matter
47. Stare in wonder
48. ____ong: anon
49. Beach particle
50. Don't know when yet
51. The products of human creativity
52. Good (Gaelic)

CLUES ACROSS

1. Bar checks
5. Russian male monarch (alt.)
9. Small amount
12. Gelling agent in foods
13. Away from wind
14. Japanese socks
15. Maidenhair or staghorn
16. Miniature racing vehicle
17. The absence of war
18. Doggedness
20. Semitic fertility god
21. A single unit
22. Auditory organ
23. Engaging in war
27. "16 Candles" actress Curtis
30. Haywire
31. Relating to endocrine secretions
34. Lake Champlain Fort
37. Spiced hot milk with rum
38. Small children
39. Sound practical judgment
40. Next to
41. CNN's founder Turner
42. Pitch
43. Cologne
45. Short sections of music
50. Full of conversation
52. Blats
53. Scarlett's home
54. La ____ Tar Pits, Hollywood
55. Stare at
56. Not closed
57. Had a meal
58. Crime fighter Eliot
59. Blend gradually

answers on page 43

5 TIPS TO FIND GIFTS ON A BUDGET WITHOUT FEELING LIKE MR. SCROOGE

This holiday season, thinking about shopping doesn't have to conjure up thoughts of black coal or empty stockings. It's not surprising that in a recent nationwide survey conducted by PersonalShopper.com, 48 percent of respondents were NOT looking forward to holiday shopping this year, up 22 percent from last year. In fact, 47 percent said that they would be spending less this year due to the uncertain economy and an increase in their expenses.

Nearly all Americans, similar to the 99 percent of respondents, will be looking for a variety of ways to save money this holiday season. Here are five tips for finding great gifts on a budget:

1. Conserve your energy and save online.

Avoid the crowds, save your gas and enjoy the convenience of shopping from the comfort of home when you want. Eighty-three percent of the respondents from the survey said they will shop online as much, or even more, than they did last year. The primary reasons for this expected spike is in an effort to cut down on their fuel consumption, it's less of a hassle and more significantly, 72 percent expect to find better deals online. And if you're like the 33 percent of respondents who prefer to shop from 8 p.m. to midnight, you don't have to worry about the stores being closed or the fact that you're in your pajamas and make-up free.

2. Make a budget and stick to it. Trying to save money, especially when you are filled with the holiday spirit is easier said than done. This year, nearly half of the respondents aren't looking forward to holiday shopping is because they "don't think I'll be able to buy the gifts I really want without busting my budget or maxing out my credit cards." Free services like PersonalShopper.com's MyGifts Budget Tool helps you give great gifts without breaking the bank. It allows you to set up a master budget for all of your holiday shopping and will even recommend gift ideas for each person on your list based on your pre-set spending limit.

3. Consider group gifts. Thirty-five percent of respondents indicated they planned to reduce the number of gifts they buy overall to save money this year. There are two creative options to achieve this. Consider giving a present to an entire family instead of buying individual gifts or pool your funds with your siblings to get one big gift for mom and dad. That way no one is left off your list and you'll be sure to delight everyone.

4. Resist the urge to re-gift.

Over 60 percent of respondents indicated that they have re-gifted an item they've received.

Times may be tight, but

you don't need to scrounge around your house for items you didn't like and bestow them on someone else. Surprisingly, respondents also indicated that over half of the recipients of these re-gifted items are the people closest to them, their friends and family. If you don't like the ceramic pig, do you really want to saddle Aunt Marjorie with it? Unless she's has a collection of pigs, donate or sell it. In fact, 30 percent of survey respondents indicated they have received gifts in the past they considered inappropriate, with hideous home decor items and cheap perfume topping the list.

5. It pays to get personal. If you're like 47 percent of the survey respondents, the most difficult people to buy gifts for are your in-laws and your own mother because they either have everything, are too picky or they don't offer any ideas. Unfortunately, not buying presents for one's parent or in-laws is usually not an option. If you're stumped, take advantage of web sites like PersonalShopper.com that will do the work for you and recommend unique gift ideas based on their interests or personality. Or get creative and make a gift from the heart. 17 percent of survey respondents indicated that giving homemade gifts is another way to reduce their budget this year.



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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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Randal Arnoldi of Melbourne

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Page #

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2. _____
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6. _____
7. _____

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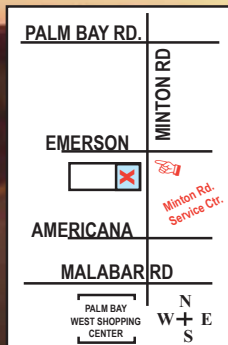
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As the holiday season approaches, thoughts become increasingly consumed with travel plans, parties, family celebrations, gifts, shopping, and the list goes on! Home Instead Senior Care owners Marge Thompson and Laura Purcell know all about the stresses of the holidays, but have found time this holiday season to give back.

“A huge motivating factor in our decision to own a Home Instead Senior Care is our desire to give back to seniors, and the holidays are no exception,” says owner and marketer, Purcell.

In an effort to serve seniors in need, Home Instead Senior Care has adopted a local nursing home to shower gifts upon. The company has involved their staff of over 80 caregivers to participate by donating gifts and wrapping supplies.



Everybody is a Star

“We don’t want any senior to feel unloved or forgotten this holiday season,” says Thompson. “Our staff is wonderful. We have already filled the wishes of all the seniors we adopted and our caregivers are still calling and asking ‘what can I do to help?’” Purcell elaborates.

Thompson, Purcell, and a member of their office staff, Tristin Wright, jump-started the holiday festivities at the nursing home with a holiday karaoke show for the residents. The Home Instead Senior Care “elves” will return on December 22nd to spread holiday cheer and to distribute the gifts to the eager residents.



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