



Seminole Voice



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She emerged from a coma to a new world; now she's thriving

Senior Voice > 6

One senior's success story in rejoining the workforce

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Valentine's Day events to enjoy with your sweetheart

www.SeminoleVoice.com

Feb. 8 - Feb. 14, 2013

Free!

Lawyer starts 5K to help poor kids

A touching news story sent this man-and-wife team on a mission

PAMELA RUBEN
Guest Writer

More than a year ago Mitch Silver saw an eye-opening segment on the news program "60 Minutes" about the homeless population in Seminole County Public Schools. Silver, a Longwood attorney with the Silver Law Firm, thought about the children in the news story, many located just miles away, some subsisting in transient hotels or in other temporary shelters. He couldn't help noting that the average homeless child was 7 years old, the same age as his daughter, Laura, who attends Sabal Point Elementary.

Silver took the next step, reaching out and calling "Families in Transition" (FIT) to see what could be done. FIT, which had been featured on the "60 Minutes" segment,

■ Please see **FIT** on page 2

Reaching for the stars

Seminole State College Planetarium launches renovations, readies new programs for galaxies far, far away

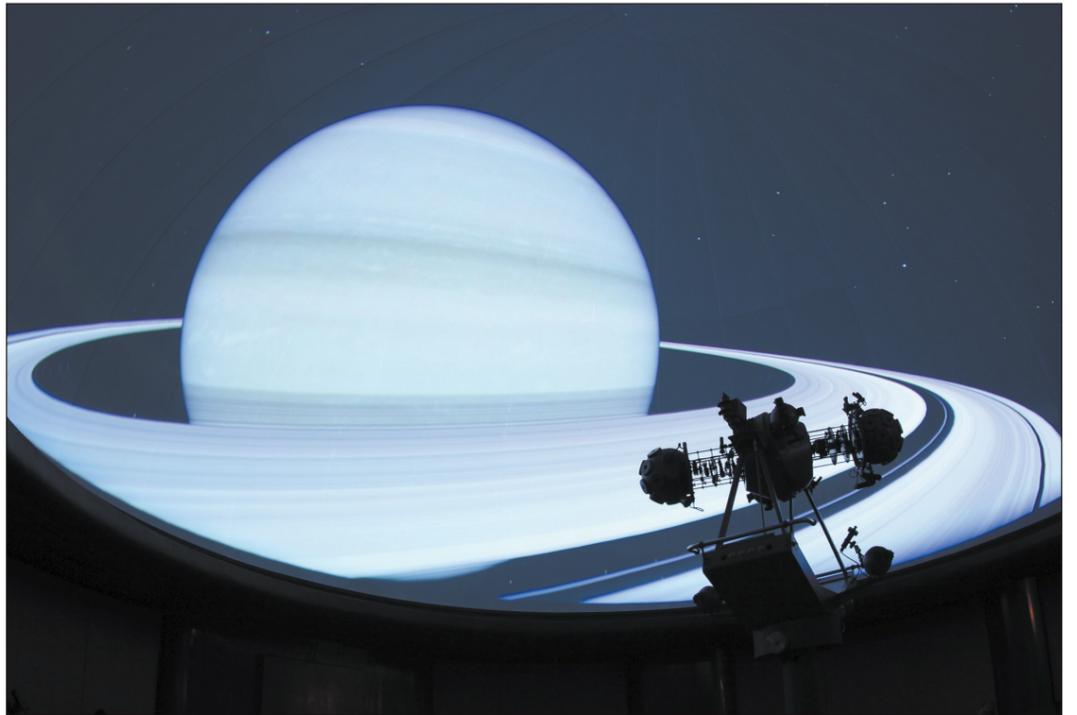
SARAH WILSON
The Voice

An expanse of earthy green encompasses as far as the eye can see, splashed by incongruous areas of blue and a faintly defined grid of gray as you sit in a red movie theater chair angled slightly back, eyes toward the sky.

"You are here," says a booming voice behind you, amplified by the curves of the surrounding circular walls. A red laser pointer dot affixes itself on a singularly distinguishable S-shaped grid amid the green landscape projected over your head.

The view widens suddenly, as the dot stays put. The blues become more familiar from farther up, forming the curvy expanse of nearby Lake Jesup divided in the middle by the thin gray line of State Road 417. But before you can blink, both are gone, replaced by the darkness of space, the Earth small enough to pinch between your fingers from above.

Travelling at a speed of 2 billion light years per second, the world around you briefly goes black before you're skipping over stars and skimming over the swirling molten surface of the sun. Soon you're outside our galaxy, and then our universe. The Milky Way is now, in the scheme of things, smaller than the size of the laser pointer's



PHOTOS BY **SARAH WILSON**
— THE VOICE

A new top-of-the-line Geodome projector is giving visitors to Seminole State's Planetarium a whole new view of the galaxy. The stargazing facility recently won a \$153,000 grant to upgrade to future technology.

original dot.

Your feet are still firmly planted on a freshly carpeted floor; body slightly reclined in your chair, your eyes still on Earth — only now it's from 30 billion light years away. The nearby S-shaped neighborhood that previously made your location at Seminole State College evident from above

is no longer worthy of even the smallest increment of a pixel on the domed screen overhead.

"Now we're able to give people a different perspective of the universe," Seminole State College Planetarium Director Derek Demeter said.

With a \$153,000 grant from the Emil Buehler Perpetual Trust, in December the Planetarium was able to acquire and install new Uniview software that makes this 15-second, 30 billion light year tour possible, as well as the new top-of-the-line Geodome fisheye projector that brings the

universe to life on screen.

"This is something we've been dreaming of for many years, and we've finally been able to achieve it ... It really transforms what we can do," Demeter said.

From transgalactic tours to maps evaluating everything on Earth from water and land temperatures to live maps of currently lit fires and the density of forests, Demeter and Planetarium Coordinator Michael McConville say the new software enables the small Planetarium to offer an array of services in a variety of dis-

■ Please see **PLANETARIUM** on page 2

The Seminole State College Planetarium will share the love with special Valentine's Day shows next week. "Heavenly Love: Love Stories of the Night Sky" plays at 8 p.m. on Feb. 14, and at 8:30 p.m. on Feb. 15 and 16.

For more information on the Seminole State Planetarium, including a complete schedule of events, visit seminolestate.edu/planet

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Publisher statement on page 2.

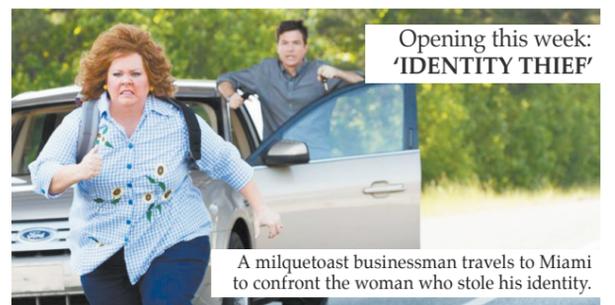
What's goin' on?

Winter Springs' annual Father Daughter Dance will bring families together for a night of music and fun at the Senior Center.

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Opening this week: **'IDENTITY THIEF'**

A milquetoast businessman travels to Miami to confront the woman who stole his identity.



THIS WEEK



THIS WEEK in history

Feb. 14, 278 A.D. —

Valentine, a holy priest in Rome in the days of Emperor Claudius II, is executed. Claudius the Cruel had banned all marriages and engagements. Valentine defied Claudius and continued to perform marriages for young lovers in secret.

PLANETARIUM | New software will simulate a space cruise to Mars later this year

■ CONTINUED FROM FRONT PAGE

ciplines.

"People want to go somewhere, we can take them pretty much anywhere in the world," McConville said. "... We're an immersive classroom now, we're not just for astronomy."

Demeter's head is filled with limitless ideas for incorporating the Planetarium's universal view with the already existing curriculum surrounding them at Seminole State. Geography classes using the live maps to explore topography not limited to the pits and peaks of Earth, but the 2,000-mile-long mountain ranges and valleys on Mars. Environ-

mental science majors coming in to compare rising water temperatures and falling snowfall levels, watching Earth rotate and change right in front of their eyes.

"We get to show off the world in a very unique way," McConville said.

"This is a global perspective," Demeter added. "It allows you to show that one thing that happens in one part of the world ... it can dramatically impact another part of the world."

It's a perspective that's now available to not only Seminole County Students, but all of the Central Florida community since the Planetarium opened after a month of renovations that ended

in January. First up is "The Story of the Universe," offering a look back at how the Universe came to be as it is today.

After that, Demeter says, the Planetarium has countless ideas of how to utilize the new software in educational and entertaining ways in the works, including an all-encompassing simulated space cruise to Mars later this year.

"It's really all about getting people to think about things and see them in a different way," Demeter said. "That's the most exciting thing about this job is getting to expand people's minds."

The Planetarium will also continue to hold weekly sessions of Central Florida Nights, which

allows community members insight into the sky that surrounds them at home every night, and access to telescopes to view the stars and constellations up close.

Demeter says they've only been able to scratch the surface of the opportunities the recent renovations provide, as they continue to map out the programming for this, the second semester of the Planetarium's 25th year anniversary season. But to celebrate the occasion, he said, there will be no cake or over the top party.

"This," he said, pointing around at the new projector and the expansive universe it simulates around him, "is our celebration."

FIT |

■ CONTINUED FROM FRONT PAGE

is an arm of SCPS supported by the Stewart B. McKinney Homeless Assistance Act, which ensures that homeless children receive a public education that meets their needs.

Silver's wife Teresa, also an attorney at the Silver Law Firm, suggested the firm sponsor a 5K run/walk, as an effective tool for raising funds. Together they created the event, appropriately named, "Get Fit for FIT", focusing on community, health and homelessness. FIT Liason to SCPS Beth Davalos, who operates out of Tuskawilla Middle School in Oviedo, threw in her support, helping the family with publicity and race permitting. "The Silver family has shown what can be done when the community comes together," Davalos said. "We can't become desensitized or tolerant to the idea of homelessness, and the trauma it causes each child. We need to 'keep on running' until our numbers are dramatically reduced."

The result: On Jan. 26 more than 600 runners and walkers participated in the "Get Fit for FIT" 5K held at the Winter Springs Town Center, with about 200 registering the morning of the race. In addition, teachers, School Board members, teachers, and administrators from SCPS came out to give their support to their students in need. "This is a great event to support our students in transition," said SCPS Superintendent Walt Griffin. "As usual, our incredible community is here in great numbers."

To find out more about Families in Transition visit seminole-homelesskids.org or call 407-746-8518.

Pamela Ruben is an Orlando area author, educator, and social action writer. She can be reached at pam@pepperypress.com

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Notes

Fire station progressing

Work is continuing on the proposed **Oviedo Fire Station** facility 44. Negotiations with FDOT on the Purchase Agreements and associated documents for the station and Memorial Building are in progress.

City pays to stop smoking

Oviedo started **smoking cessation classes** for employees on Feb. 5. The city pledged to pay the \$750 cost for all employees and dependents on the medical plan that successfully kick the nicotine habit. Employees who were not on the medical plan were charged a fee equal to 50 percent of the cost of the medication.

Get involved

If you would like to **serve on one of the Winter Springs City Commission's** boards or committees, please contact the office of the City Clerk at 407-327-5955 to request an application and/or more information.

Tool maker sets up shop

NAI Realvest recently negotiated the sale of an industrial building at 3551 W. First St. in Sanford for \$1.6 million to **SNK America Inc.**, a manufacturer and supplier of precision tools and parts that serve the auto, aircraft, medical and sports industries.

Globetrotting teachers

Four local secondary teachers attended the recent National Council of Teachers of English annual convention in Las Vegas after receiving grants from the Drey Endowment of The English-Speaking Union of Central Florida. In summer of 2013, five teachers of English, social studies, or drama will attend **three-week study terms at Oxford**, The Globe Theater, or Edinburgh University on a scholarship to the international British Summer School. These two programs are possible through the generous legacy of Eugene and Jessie Drey, founders and long-time members of the local ESU branch.

Calendar

FEB. 8

Get in the mood for an **evening of Jazz N' Romance at the Art and Music** in the Park and The Food Truck Bazaar from 6 to 9 p.m. on Friday, Feb. 8, at Lake Concord Park, 95 Triplet Lake Drive (behind Casselberry City Hall). With the park's beautiful lakefront view and romantic love-inspired songs performed throughout the evening by The Dave Capp Project, Jazz N' Romance will be the perfect setting for an evening shared with your someone special. For more information, please contact Dave Capp at 407-443-1272, email him at Dave8259@aol.com, or visit his website at DaveCapp.com

at 2:30 p.m., and the run will wind approximately one mile through downtown with a finish at Harry Buffalo's on Church Street. **The Cupid's Undie Run**, started in 2010 in Washington, D.C., has grown to 17 cities across the world this year and is expected to raise \$1.5 million for the Children's Tumor Foundation. Call Alan Byrd & Associates at 407-415-8470 or email alan@byrdconnections.com for more information on this event.

A **Mardi Gras Gala** featuring the crowning of the king and queen and musical performances by Ted Torres, 2012 Winner of the Ultimate Elvis Competition, and Treble Damage will be from 7 to 11 p.m. on Feb. 9 at Tuskawilla Country Club. For more info visit kreweofleaders.com

FEB. 14

In honor of Valentine's Day, the newly renovated Planetarium at Seminole State College of Florida will offer three showings of its romance-themed **"Heavenly Love" show**, plus four other programs for astronomy lovers. The show will run from 8 to 9 p.m. on Feb. 14, and from 8:30 to 9:30 p.m. on Feb. 15 and 16.

FEB. 16

Hagerty High School's Youth PALS will hold its fourth annual **Hearts for Autism Walk** on Saturday, Feb. 16, at Sam Momyary Stadium on the Hagerty campus. The purpose of the event is to raise funds for the club, YOUTH Providing Autism Links and Support. This event, which will run from 9 a.m. to noon, will help community members with autism have opportunities geared toward furthering their positive interaction and independence within the community. Walkers can register at pal-sucfcard.myevent.com

FEB. 9

To raise money for neurofibromatosis (NF) research, the mayors of Orlando and Belle Isle will join hundreds of others for a fun run through downtown Orlando, decked out in their favorite Valentine's-day skivvies, on Feb. 9. The first runners will leave

One of the preeminent practitioners of "live looping," **Zach Deputy's one-man show** of "Island-infused, Drum 'n' Bass, Gospel-Ninja-Soul" has the energy and sound of a six-piece band. He'll be performing Feb. 8 at the West End Trading Company in Sanford. Visit hoplitemusic.com/zach-deputy for more information.

Join **StarTalk** host Reggie Pennington and his special guest, Dr. Demetrius Deuteron, as they explore astronomy myths and misconceptions, such as the moon landing hoax, life on Mars and the 2012 doomsday event, in this live, interactive and improvisational presentation. **"StarTalk Live!"** will be presented from 8:30 to 9:30 p.m. on Feb. 8. At the Seminole State College Planetarium.

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INTERESTS



THIS WEEK in human history

Feb. 10, 1957 —

Laura Ingalls Wilder, author of the best-selling "Little House" series of children's novels based on her childhood on the American frontier, dies at age 90 in Mansfield, Mo. In 1932, Wilder, then in her 60s, published her first novel, "Little House in the Big Woods."

Against all odds

BRITNI JOHNSON
The Voice

Doctors said she'd never wake up from her coma. Elizabeth Restrepo, they said, would be in a vegetative state for the rest of her life.

At only 2 years old, her life just supposed to be starting.

"You're not sure if she's going to live or die," said mom Laura Restrepo. "Your head is in a million different directions."

Twenty years ago, Elizabeth went outside on her own, climbed over an above-the-ground pool's side and fell in the water. She was drowning until her brother found her and she was raced to the hospital. She spent three months in a coma, and the prognosis was dis-

mal. But Laura wouldn't believe the doctors who said her daughter would never walk, talk, see or wake up again. She focused on what Elizabeth could do—hear. They played the radio for her constantly, always talking to her, waiting for a reaction.

"I could not fathom that that's the reality," Laura said. "I fought for her all the time."

Laura was kicked out of meetings with doctors, and described in their notes as "a mother in denial." But then Elizabeth's eyesight came back, she started moving on her own, eating and getting stronger. Soon, she was strong enough to move out of the hospital and enter a rehabilitation center. Then she worked her way back home and started her therapy at Win-

For more information about Easter Seals Florida (ESF), visit fl.easterseals.com. The Winter Park ESF is located at 2010 Mizell Ave.

ter Park's Easter Seals of Florida (ESF), a non-profit organization that provides services and support to people with special needs and their caregivers, 18 years ago. Now, at 22, she works there.

Elizabeth has heard many times that she wouldn't amount to much or that she couldn't do it, but she never listened.

"I'm going to prove you all wrong," Elizabeth said. "I'm living proof you can overcome it."

She's overcome many obstacles throughout her life since the accident. She had to relearn everything; all her natural instincts were gone. She learned to walk, talk, socialize and even fall again. ESF helped her do that.

"They were the foundation," Laura said.

Elizabeth still has tough times. Sometimes she can't remember what happened yesterday. Her fine motor skills are an obstacle, and tasks like buttoning tiny buttons are impossible. She learns a little bit slower than average, but she works hard. There are times when these problems lead to little complications, especially when it comes to her memory. She and her mom normally just make a joke about it. They're powerfully positive.

"We laugh about it," Elizabeth



PHOTO BY SARAH WILSON — THE VOICE

Elizabeth Restrepo, right, and mom Laura still thank Easter Seals for helping her rehabilitate herself after a near-drowning left her with a devastating prognosis. Laura battled doctors who had told her Elizabeth wouldn't recover.

said. "That's how we get through every day."

Elizabeth worked hard to graduate from high school and has become a caregiver for the ESF clients with Alzheimer's who attend their Day Break adult day center. She helps them with all their personal needs, and most importantly, is a friend. Before that, she was a volunteer there for 10 years. She's the most experienced person out on their floor, said Susan Ventura, chief executive officer of ESF. Ventura has known Elizabeth for 18 years, and has loved watching her grow into a woman who contributes so much to society — when the world said she wouldn't be able to do anything.

"She's an example of our mis-

sion," Ventura said.

Laura said Elizabeth relates to their clients like no one else, because of her own struggles.

"She doesn't judge, ever," Laura said.

"I felt very connected with them," Elizabeth said. "I'm doing my part for them."

Next year she hopes to head to college to get her certified nursing assistant license and eventually move out on her own. To think, the doctors never imagined her getting out of bed again.

"Never give up," Elizabeth said. "When somebody tells you that you can't do something, prove them wrong because you can amount to anything you put your mind to."

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Family Calendar

FEB. 8

Don't miss the **Father Daughter Dance** at the Winter Springs Senior Center Feb. 8 from 7 to 9 p.m. The event features free photos, refreshments, dance contests and prizes! Free tickets are available. Call 407-327-6593 or 407-327-6554 for more information.

The Fine Arts Theatre at Seminole State College of Florida continues its 2012-13 season with **"King Hedley II"** in the Sanford/Lake Mary Campus Theatre (building G), starting on Friday, Feb. 8, at 7:30 p.m. For more show times, visit seminolestate.edu/arts, or call 407-708-2040.

FEB. 9

Seminole County Animal Services will be taking part in this special Florida Week for the Animals by holding a **Meet Your Purr-fect Match** Adoption Event on Saturday, Feb. 9, from 10 a.m. to 4 p.m. at the Seminole County Animal Services Shelter, 232 Bush Blvd. in Sanford. There will be plenty of wagging tails and purring kittens waiting to greet you, so open your heart this Valentine's Day and give a wonderful pet a new home. Pet goody bags will be given out with every adoption. And sweet treats will be available for our two-legged customers. For more information call 407-665-5208, or visit seminolecounty-adoptions.petfinder.com

FEB. 10

Join us for the second annual **Luv 2 Run 5k** on Feb. 10 at the Oviedo Mall. It's hosted by the Girl Scout Cadette and Senior Troop 4082, and the Girl Scouts of Citrus Alumnae Association. The race will be professionally timed by Race Time Sports. Registration is at 6:30 a.m., and the race starts at 7:30 a.m. T-shirts, goody bags and a patch will be given, plus more prizes. Net proceeds go to Girl Scouts of Citrus to fund scholarships that send girls to camp. For more information, contact Nancy Swalby at 407-492-5364.

FEB. 16

Come for a free evening of old-time music at the **Geneva Jam** at the Geneva Community Center on Feb. 16. The music starts at 6:30 p.m., and food will be available.

Join the **Speak Up Wekiva Rally** from 10 a.m. to 4 p.m., on Feb. 16 at Wekiwa Springs State Park; 1800 Wekiwa Circle, Apopka. Former U.S. Senator Bob Graham and Seminole County Commissioner Lee Constantine, along with the Florida Conservation Coalition, Friends of the Wekiva River, League of Women Voters of Florida, and St. Johns Riverkeeper will hold a rally to raise awareness about the need to restore the impaired Wekiva River. Along with speakers, educational and outdoor activities, Speak Up Wekiva will include live music, artists with original artwork from the Wekiva area, guided hikes and tram rides. For more information, contact Ryan Smart at 561-358-7191 or rsmart@FloridaConservationCoalition.org

Join us for the fifth annual **Mardi Gras Festival and Parade** on Saturday, Feb. 16 from 11 a.m. to 6 p.m. (parade starts at 4:30 p.m.) at the Oviedo Mall. It's fun for the whole family with live entertainment, food, vendors, games and activities. Want to be a sponsor? Visit kreweofleaders.com for more information. Call 407-620-7471 for more information.

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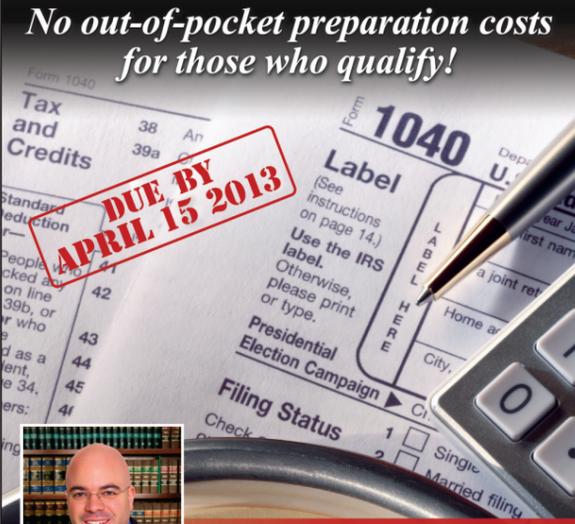








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Thursday, February 21, 4 p.m.
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1021 Royal Gardens Circle, Lake Mary, FL 32746
Presented by Dr. Jorge O. Diaz, Electrophysiologist

Heart Attack 101 – FREE class to learn about types of heart attacks, symptoms, treatments and heart-health tips. Includes a heart-healthy meal.

Monday, February 25, 6 p.m.
at Central Florida Regional Hospital
Presented by Lawrence Vallario, M.D.,
The Cardiovascular Center, P.A.

Heart Smart Nutrition Class – Registered dietitians present guidelines and tips for a heart-healthy diet. *First and third Wednesdays each month, 3 p.m. Space is limited; reservations required.*

Heart Healthy Café – Join our award-winning Chef Michael for healthy, easy-to-prepare meal ideas. Lunch is \$5.99 and includes a heart-healthy entrée, 16-oz. beverage and recipe to try at home. *Thursdays in February, 11:30 a.m. – 1 p.m.*




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SENIOR VOICE



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Seniors fight tough battles to find work

BRITNI JOHNSON
The Voice

It was two days before Christmas in 2011 when Julie Zimmerman lost her job. The Christmas presents were the first to go, sold online to the highest bidder. Then there were the garage sales where Zimmerman and her daughter sold all of their belongings, family heirlooms, clothes and shoes. They had to stay afloat until she could find another job. But she didn't.

"You don't have food ... one day the lights are off," Zimmerman said. "Everything I owned was in the trunk of my car."

Zimmerman, who was laid off from her position as the general manager of a non-profit perform-

ing arts center in Texas, isn't the sort of person you'd imagine living in her car. But she was very close so many times.

She headed to Florida to find work - she had worked in entertainment at Universal for years - but with no luck. A friend who offered them a place to stay, decided two weeks was enough and sent Zimmerman and her 16-year-old daughter off to a motel. There, the two of them barely scraped by with her unemployment and \$14 a month in food stamps, sharing the tiny hotel room as police sirens screeched outside their window. Finding work was a constant battle, and she was losing.

One quality she couldn't help was her age - Zimmerman is 58 - and it felt like a barrier in the pre-

For seniors looking for help to find a new job and to learn about the organizations mentioned in the story, visit Christian HELP at christianhelp.org, AARP Foundation's WorkSearch Information Network at aarpworksearch.org, or Goodwill at goodwillcfl.org

dominantly young entertainment field where she was seeking work. "You feel invisible," Zimmerman said.

And she's not alone. Seniors have a harder time finding work than their younger counterparts. While those in the 25- to 34- age range found a job in six months, and people 35 to 49 did so in seven months, those 50 to 61 took more than nine months to find a job, according to research by the Government Accountability Office. Zimmerman's search took 10 months.

Since the recession, more seniors have been heading back into the workforce, but they aren't welcomed with open arms. That's



PHOTO BY SARAH WILSON — THEVOICE

Julie Zimmerman found work after 10 months at Christian HELP, which helped her fine tune her resume before ultimately giving her a job at the non-profit job-assistance organization in Casselberry.

the case for any workers with a perceived weakness - those with disabilities, lack of education, and age.

"Those are always the first to be excluded," said Marilyn Gordon, director of vocational and community services for Goodwill

Industries of Florida. "They're really, really at a disadvantage."

"There's some level of discrimination," said Sandi Vidal, executive director at Christian HELP, an organization that offers job search help. "The perception that they're older and not tuned into today's trends and technology."

While that wasn't the case with Zimmerman, not all older workers are so educated. Many don't know how to use a computer or haven't been in the workforce for years, making their interview skills rusty and their confidence level low. Organizations like Christian HELP and Goodwill offer career counseling, computer classes and interview coaching, and have seen a growth of seniors coming into their offices for help since the recession.

Many are heading back to supplement their retirement or Social Security income because it isn't enough, some are looking for the social and mental stimulation that comes with work, and others are searching after being laid off. Lots of those laid off seniors are downgrading their positions and their salary, and some aren't getting the position because the company can pay a younger person with little experience much less, said Sean Snaith, director of the Institute for Economic Competitiveness at the UCF College of Business Administration.

Deb Fadool, who is the project director at AARP Foundation Senior Community Service Employment Program, helps those older than 55 and making less than \$13,963 a year find work. She's seen a lot more seniors with work experience and an education than she ever has before in her 15 years there. There are people on the waiting list to join their program from 2011.

"It's an epidemic of people that are really at the end of their rope," Zimmerman said.

But the benefits of hiring a senior, Fadool said, are immense.

"Attendance is high, loyalty is there, experience is there," she said.



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WORK | Fine-tuning her resume helped Zimmerman land a job

■ CONTINUED FROM PAGE 6

And it's important to leave the age, depression and hopelessness at home when going into an interview, no matter how hard that is, Gordon said.

Zimmerman proved that to Christian HELP. When she went in, she was just desperate for any kind of work. They revamped her resume, spotlighting her non-profit work, and listened to her story. Not every place she'd gone to had been so welcoming; she broke down in tears.

"I had hope for the first time that my life was going to change," she said. "This is like an oasis in a very cruel world ... they saved my life, this little building, the people."

She kept searching, finding some success with her sleeker resume. When there was a job opening for a volunteer coordinator position at Christian HELP, Zimmerman thought she might be the person for the job. She was right.

"It was like a light for us ... this was the one place to help me, and now I'm here to help other people," she said. "Everybody has a story and now I have the empathy because I walked that story."

It took 10 months for her to find

the job, a month longer than the average older worker, and it stole a little of her heart and soul and faith in people, she said. But that's

"This is like an oasis in a very cruel world ... they saved my life, this little building, the people."

pretty hard to tell as she greets everyone in her new office with a "Hello queen" and a "Hey handsome." It seems her heart has been restored, and smiles are endless when she's around. She follows Gordon's advice perfectly - leave age at the door and dazzle with personality.

"Attitude goes a long way no matter how old you are," Gordon said. "Let who you are show."

'Smart is the New Rich' when it comes to building lasting income

STEVE URICH
Guest Writer

With 50,000 Baby Boomers celebrating their 60th to 65th birthdays every day, the generation that changed the world is poised to direct the future of retirement investment strategies. In fact, the impact of their demands, enforced by their investment choices, is already being felt.

Having kept close tabs on investment trends, Steve Jurich has seen the evolution first-hand.

"Right now, \$9.43 trillion are sitting in cash vehicles as people are moving away from the stock market," he said. "The demand for that risk, for the potential upside in the stock market, has shifted sideways. The smart investor is asking where they can go to ensure a stable retirement income. That's now an area of demand."

The new Hybrid Index Annuities are the result of that demand.

Jurich is a retirement coach and president of IQ Wealth Management in Scottsdale, Ariz. He is also a leading expert on Hybrid Index Annuities, as well as a licensed life and annuity agent authorized in multiple states, a registered investment advisor, the editor-in-chief of MyAnnuityGuy.com, and host of the Journey to Wealth show on Money Radio. In fact, he's a little like the Hybrid Annuities he favors - a blend of effective virtues.

He says that while retirees are in need of the pension-like income that fixed annuities provide, they're rightly wary of the hard sell, hidden fees, penalties and surrender charges common to traditional annuities. In short, retirees' refusal to settle for a less-than-ideal solution to keeping their money secure has created a demand for an annuity that has all the benefits and none of the risks and fees.

What makes Hybrid Index Annuities a different breed is "a blend of the potential for the upside of the market with the ability to have an insured income, but with the protection of principal value," says Jurich. They combine the best of what other annuities offer. "You don't have to worry about losing money, and there are still competitive rates of payout," he promises.

These products pay index interest without being tied to the market. Jurich explains, "Think of a bank account that gets its interest rate from the stock market - your formula is that you'll get more interest if the market rises, and if the market falls, you don't lose anything. You can never lose what you've already made. No risk, no fuss, no fees. That's why you're seeing a rise in demand for these. It's a great combo. Builds like a pension, and you won't lose money in your retirement."

But what happens to your money if the worst should happen to you? While most annuities are famously inflexible, the Hybrid has multiple exit plans, and some waive surrender charges on death, allowing spouses and children to collect without paying to get the money out. A long-term care annuity can even provide extra income to pay for long-term health care costs. Jurich calls it a "SWAN" strategy, an acronym for "Sleep Well At Night."

Part of Jurich's work is to educate retirees on all their annuity options, with their strengths and weaknesses. It's been said that "knowledge is power," and when that knowledge is applied wisely, Jurich believes it just might inherit a new moniker: wealth.

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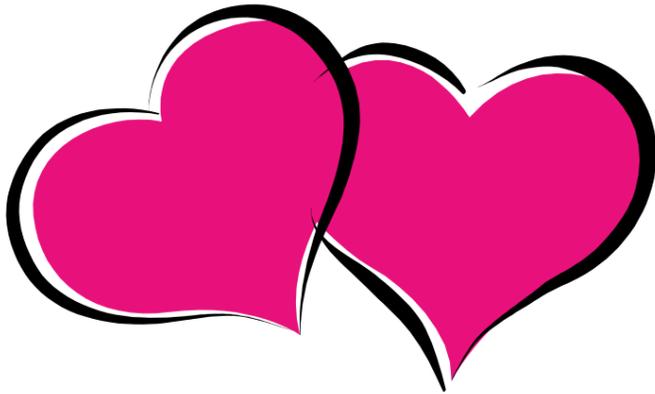


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<p>27 ing aids cost so much? 3-4:30 armony Hearing P 407.545.4098</p>	<p>28 The Real Estate Specialists are IN 9-3 Exit Real Estate Results</p> <p>Medicare Educational Workshop 3-4:30, By Medicare Plan Options</p>	<p>Check out our full calendar of events on our website at OneSeniorPlace.com.</p>

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Senior Calendar

The Winter Springs Senior Center offers programs such as **line dancing and Jazzercise** to keep you moving. The Center also has art classes such as ceramics and scrapbooking. Other activities include computer classes, bingo, yoga, open art painting and Tai Chi. The therapy pool offers a wide variety of water therapy classes. For more information regarding the Senior Center, please call Susie or Laura at 407-327-6554; regarding the therapy pool, please call Dell at 407-327-6577.

The Winter Springs Senior Center will again be offering **free tax preparation by AARP**. This service will be offered on Mondays, Tuesdays and Thursdays from 9 a.m. to 1 p.m. through April 15. Appointments can be made by calling the Winter Springs Senior Center at 407-327-6554. Your tax return will be filed electronically and you will receive a copy of your filing.

Enjoy a sumptuous lunch buffet in the Tampa Bay Downs Clubhouse then check

your program, pick your horses and make your wagers. **Catch the excitement of thoroughbred horse racing**. Cost is \$53 per person and includes motor coach transportation, admission, lunch, program, reserved seating, taxes, gratuity on meal, and driver's gratuity. Bus will depart the Winter Springs Senior Center at 8:30 a.m. on Feb. 16. For more information contact Susie Coffman at 407-327-6554.

Create a **Shellscape Assemblage** with instructor Rusty Wahl at the Lake Mary Senior Center on Friday, Feb. 8, from 1 to 3:30 p.m. Anyone can create this artistic composition made from shells, beads, glitter, and odds and ends. Reservations are required. Contact Rusty at 407-688-0537 or rstywahl@bellsouth.net

The Winter Springs Senior Association invites you to play **Bingo on Wednesdays** at 1:30 p.m. We also have a special Sunday lunch and Bingo on the last Sunday of every month. Contact Susie Coffman or Laura Domenech at 407-327-6554 for more information.

Seven tips to avoid the flu!

SENIOR NEWS LINE

by Matilda Charles

This season's flu just isn't going away. It's getting worse. And according to the Centers for Disease Control and Prevention, those requiring the most hospitalizations from the flu are seniors ages 65 and older, especially those with cardiovascular disease, obesity, lung disease and metabolic disorders.

Right on the heels of this bad news, however, a national network of caregivers has published a list of suggestions for avoiding the flu. If anyone knows about the flu, it's the Visiting Angels (visitingangels.com)! They've created a "Fight the Flu Kit," and their list makes sense:

- Paper towels: Use these in the bathroom or at the kitchen sink instead of hand towels.
- A forehead thermometer: No need to put anything in your mouth. Ask your pharmacist for

brand recommendations.

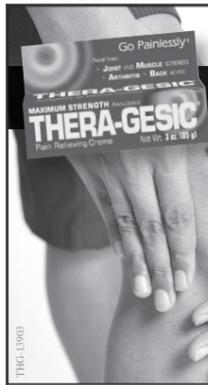
- Hand sanitizers with aloe: sanitize hands, no dry skin
- Pens: Carry your own in public when you have to sign something. Don't touch something used by hundreds of others.
- Lysol spray: Use at home on doorknobs, handles and light switches (spray on a paper towel first). The virus can live up to 48 hours on plastic and steel.
- Hand soap: not necessarily antibacterial.

Use paper towels in the bathroom or at the kitchen sink instead of hand towels

- Hand sanitizer wipes: Use on everything you touch out in public. If you can't sanitize it, wash your hands ASAP. (I hate to say it, but this might be the time to avoid libraries.)

With a little luck and a lot of common sense, we can get through this season flu-free!

Matilda Charles regrets that she cannot personally answer reader questions, but will incorporate them into her column whenever possible. Write to her in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send email to columnreply@gmail.com King Features Synd. Inc.



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Financial Gift Ideas For Long-time Valentines

Love is in the air this week, as Valentine's Day rolls around again. During the course of your life, you've probably sent your share of flowers and candy. But if your valentine is also your spouse — and, in particular, your long-time spouse — you may want to go beyond roses and chocolates this year to give a gift that can help lead to financial security.

You can choose to make financial gifts in a number of ways, of course, and some of them could provide an immediate financial impact. But you may want to look even further down the road and consider what you can do for your spouse in the areas of *insurance planning and estate considerations*.

For starters, do you have sufficient life insurance to help provide for your spouse and any children who may not yet be adults? Many people rely solely on their employers' group insurance, which is often insufficient to adequately cover all the costs associated with maintaining their families' lifestyles — not to mention future costs, such as paying for college. How much life insurance do you need? There's no one right answer for everyone, so you may wish to consult with your financial advisor.

Life insurance isn't the only type of protection you need to consider — because you don't have to die to lose your income. In fact, statistically speaking, you are more likely to become disabled during your working years than you are to die — which is why you need adequate disability income insurance. Your employer may provide disability coverage, but, as was the case with life insurance, it may not be sufficient.

So you may also need to consider adding a private policy.

While it's important to maintain adequate life and disability insurance, it's still not enough to ensure your spouse will be taken care of if he or she outlives you. You also need to ensure that your *estate plans* are in order.

Toward that goal, you will need to work with your legal advisor to create the necessary legal documents, such as a will, a living trust, a durable power of attorney or whatever other arrangements may be appropriate for your situation. In generating your estate plan, you must consider many factors: the amount of assets you have, how you want them divided, when you would like them distributed, and so on. In any case, estate planning can be complex, so you will need to work with your legal and tax advisors before putting any strategy into place.

Life insurance, disability income insurance and an estate plan don't sound like particularly romantic gifts. And you can't really just "give" them on Valentine's Day because it will take some time to assemble the insurance coverage and estate planning arrangements you need. But if you haven't fully worked on these key parts of your financial strategy yet, perhaps Valentine's Day will be a good time to start — because once you've got all your protection needs and estate planning taken care of, you're really giving your valentine some gifts that are designed to last a lifetime.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

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Feng shui your home to start the year

Feng shui is loosely defined as the Chinese art of determining the most auspicious design placement of a building or room, to achieve maximum harmony of chi, or energy flow, between the environment and the user. Feng shui has been widely practiced in Chinese culture for more than 4,000 years, and it has gained popularity recently with Western homeowners. Feng shui itself can be very detailed and in depth depending on your preferences. Generally speaking there are five elements that feng



Christina Rordam
Keepin' it Real Estate

shui masters incorporate into each room for balance and energy flow. Earth, metal, wood, fire and water. Even if you choose to only dabble in the practice, there are a few simple principles that homeowners can incorporate into their home or home search to maximize prosperity, health, love, and even reputation or fame. One of the easiest to implement aspects of this discipline is space clearing. To begin the process of space clearing you can simply de-clutter your home. A clean organized and uncluttered kitchen promotes the overall health and prosperity of a dwelling's occupants. Recently I cleaned out my pantry and fridge from head to toe, restocking them both in an orderly fashion, and with more healthy options. I

wanted a fresh start for the new year. In doing this I also got rid of anything outdated, or items that were no longer useful to me. In researching for this column I have since learned that by these simple actions, I have cleared space for positive energy flow and made room for greater prosperity in my health and financial areas. Whether it's connected or not, I have recently seen my health improve as well as my overall business expand to the point of adding additional team members due to the influx of new customers. Have you ever noticed a home with a bowl of fresh fruit in the kitchen? This not only looks inviting and fresh, but to feng shui masters or consultants it signifies abundance. A general

rule of thumb can be to assess anything in a given room or space for beauty or functionality. If the item in question does nothing to beautify the space and has no usefulness, get rid of it. Place something beautiful in immediate view of anyone that enters your front door. This can be a painting, flowers or even a well-crafted piece of furniture such as a foyer table with a glass bowl. Just be sure the furniture isn't blocking the path of entry to the door. Mirrors are often used to invite positive Chi into a home, or to shift the flow of chi in a more prosperous way. Take care not to place mirrors on walls facing the main door, or on walls facing your bed. Bedrooms should accommodate your furniture without placing the bed in such a way as to block the door. This idea is that you can view the door without being in front of it. More food for feng shui

thought: stand in your front door – the back left corner is the wealth area of your home. Place a red envelope with three or nine coins there, either hidden or visible. Standing in the same place, view the right back corner of your home – this is the relationships area. The number two signifies the relationship aspect, so items in pairs work well here enhancing relationships. Feng shui is a revered practice for all of the potentially life enhancing aspects it promises, and as you can see many of the recommended actions are just good common sense. So whether you are buying selling or just want to improve the quality of your life and the life of your home, give feng shui a try, 2013 may end up being your best year so far!

Christina Rordam is a local Realtor. Contact her at 407-928-8294 or ChristinaSellsOrlando.com

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ATHLETICS



THIS WEEK in sports history

Feb. 8, 1996 —

Representatives of Cleveland and the NFL reached a settlement with Cleveland Browns owner Art Modell that would allow him to move the franchise to Baltimore. Following a fan contest, they would adopt the Raven as the mascot, and the Baltimore Ravens were born.

Bearing down on another district title

STEVEN BARNHART
The Voice

The Winter Spring Bears claimed their fifth straight district wrestling championship Saturday, and they did it on their own turf. Since the 2008 season, they've established themselves as true titans of the mat in Florida's Class 3A.

"I love when you guys do your job!" shouted Coach Scott Gomrad to his Bears brawlers after they won the championship. The team combined power, technique, and skill as they went nearly undefeated in the semifinal round, winning 12 out of 13 matches. Winter Springs' domination in the round allowed them to set another school record by having 12 wrestlers make it to the district finals, with six winning their individual weight class and six others placing second.

Gomrad's intensity could be heard echoing throughout the gym, as both he and his spirited coaching staff served as a constant source of adrenaline for the team. The Bears would consistently respond, despite how tired their limbs grew going through grueling match after match.

"We feel pretty confident with the roll we're on," said senior Patrick Cobb. "Our team definitely isn't reloading, it's reloaded." Cobb won his second straight district title for the Bears in the 138-pound weight class.

Gomrad said he was proud of the young team, which only returned two senior starters from the previous year. All of the wrestlers who placed in last year's state tournament graduated. Despite the loss in experience, 13 of the Bears' wrestlers will compete in

next weekend's regional finals at University High School in Orange City — one less than the previous year.

"We are the elite," Cobb said. "We like to classify ourselves as the top-tier. We don't accept losses."

The Winter Springs squad has successfully pinned down all but one of their opponents, and set a new regular season school record in the process, finishing 17-1. The team's only loss came by a small seven-point margin to last year's Georgia state champs, Camden County, a team ranked in the top-40 in the nation.

The Bears will look to do all they can to keep momentum on their side as they try to grapple their way on to the biggest stage, the state championships, looking to win the school's first ever state title.

Huskies, Lions likely contenders

ISAAC BABCOCK
The Voice

The Hagerty Huskies boys basketball team now knows who it will face in its first game of the Class 8A District 2 tournament: the only team the Huskies (21-4, 11-1) lost to in the district all year. Spruce Creek (9-12, 4-8) may have entered the tournament with a middling No. 5 seed, but they beat the Huskies 51-47 on Dec. 14. Considering their records, that doesn't look likely

to repeat when they meet on the court at 6 p.m. Feb. 8. If the Huskies win, they'll be in the championship at 7 p.m. Feb. 9.

The Oviedo Lions (18-7, 4-2) and Winter Springs Bears (8-17, 1-5) won't likely meet in the postseason. They both played other teams Wednesday night at press time to determine who would go to the championship game Friday. Barring upsets, the Lions and Evans Trojans should meet on the court at Oviedo at 7 p.m. Feb. 8.



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VOICES



THIS WEEK in political history

Feb. 11, 1916 —

Emma Goldman, a crusader for women's rights and social justice, is arrested in New York City for lecturing and distributing materials about birth control. She was accused of violating the Comstock Act of 1873, which made it a federal offense to disseminate such materials through the mail or across states.

EMPLOYMENT

Ask Sandi



Switching jobs?

A reader recently sent me the question. "Is it a good time to switch jobs?" She is not happy with the situation she is in, and is ready for greener pastures. At the same time, she is fearful to lose the perceived security of her current job.

According to Manpower's Q1 report for 2013, 17 percent of employers surveyed expect to add to their workforce and 8 percent expect a decline in the first quarter of this year. This is good news for people who are looking for jobs.

We are seeing an increase in the number of people coming back into the workforce who have been waiting on the sidelines. This is the reason you see job numbers increase and the unemployment rate increase at the same time. It is because people who are not looking for work are not counted.

Is it time to jump ship? My advice would be to do your research on the company you are looking at. There may be many reasons why you want to move to a new company, but make sure it is for good ones. Do a pro and con list. Is there room for advancement, new projects, or achieving your professional and personal goals where you are? If not, it might be time for a move.

Make sure the company you are looking at is stable. Read press releases and news updates. Look at Glassdoor.com to see how the employees and former employees feel about the company. If the company is public, look at the stock performance. If the company is up for sale, flee! It is better to wait until all the merger details are worked out before jumping on that train.

This should go without saying, but I am going to say it anyway: Please go out on the high road and do not under any circumstances trash your boss or your company.

TALK TO SANDI

Sandi Vidal is the executive director for Christian HELP and the Central Florida Employment Council, with more than 10 years of recruiting and human resources experience. For questions, please call 407-834-4022 (fax 407-260-2949), sandi@christianhelp.org, or mail Ask Sandi C/O Christian HELP, 450 Seminola Blvd., Casselberry, FL 32707.

STETSON'S CORNER

By Karen McEnany-Phillips

The Second Month & Amendment

"A well regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed." — Second Amendment to the United States Constitution

Welcome to the second month

Punxsutawney Phil predicted an early spring, and those warmer days before last week's chill are already coaxing blossoms from our grapefruit and orange trees.

Of course Geneva kicked off February with another successful annual Historical Bus Tour and Pancake Breakfast. If you've never taken the tour, mark your calendar to sign up early next January to assure a seat on one of the two 90-minute tours. You'll learn plenty of history, trivia and culture about the past generations that founded our village.

Firearms shaped wild Florida

Firearms have been part of Geneva's daily culture for nearly two centuries. From the military roots at Fort Lane to the decades of Indian wars, guns played an integral role in

shaping Florida. Every family had an arsenal for personal protection, providing food, the sport of marksmanship or for collecting fine weaponry. Firearms were a respected tool of survival and culture, passed down through the generations with proper education and pride.

Debating 2A

In the emotional, agenda-driven rush to list reasons why Americans should or should not own firearms, the text and intent of the Second Amendment is now up for debate. Interestingly, our founders also engaged in lively debate on this topic. Virginia statesman George Mason refused to sign the original Constitution citing passionate concerns about the unlimited powers of a central government. Having drafted the Declaration of Rights for the Virginia state constitution, Mason fought to include specific individual rights in the U.S. Constitution. Mason was one of the 'Fathers of the Bill of Rights,' the first 10 amendments to the Constitution, and he wrote his concerns about a disarmed citizenry.

"Forty years ago, when the

resolution of enslaving America was formed in Great Britain, the British Parliament was advised by an artful man, who was governor of Pennsylvania, to disarm the people; that it was the best and most effectual way to enslave them; but that they should not do it openly, but weaken them, and let them sink gradually by totally disusing and neglecting the militia." — June 14, 1788 Virginia Ratifying Convention.

Mason later defined "militia" as the "whole people" from all classes, and that the people must be able to protect themselves from enslavement and tyranny in their own representation and government.

The founders were well aware that disarmed societies in Europe were defenseless and unable to shape their own future. In our modern century we have seen unthinkable examples in countries like China, Russia, Turkey, Guatemala, Germany, Uganda and Cambodia where large numbers of certain populations have been targeted, enslaved and killed.

Knowing history empowers

The taking of individual rights doesn't have to happen in an obvious way — it can happen inch-by-inch.

Some believe that the threat of tyranny is not possible in our modern country. But individual liberties have been eroding through political correctness, government regulation, curbing of religious

freedoms and in personal ways like the imposition of smart meters and federally mandated healthcare. If we believe it is someone else's problem, that it is okay to give in or that it doesn't really affect us, who will stand with us when an issue important to us is at stake?

As Britain intended to subtly weaken the colonies by neglecting their militia, we weaken our own empowerment by neglecting our history and the lessons it should teach us. No matter which side of the debate we're on, we should take responsibility to become fully educated on the topic.

Surely with research, education and logic we can find common ground to protect our children and more important, our liberties through factual and responsible debate.

"Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty and safety." — Benjamin Franklin, Historical Review of Pennsylvania, 1759.

TALK TO KAREN

Please share your thoughts about Geneva at 407-221-7002, kphillips@turnstilemediagroup.com with "Stetson's Corner" in the subject line, or fax 407-349-2800. Thanks!

This column is dedicated to Deputy Sheriff Gene "Stetson" Gregory, killed in the line of duty on July 8, 1998. Geneva will never be the same because of Deputy Gregory — it will be better.



Young Voices

Here's what kids at the Scottish Highland Games at Central Winds Park in Winter Springs had to say about bravery and love.



"I liked the movie 'Brave.' The hero Merida tries to protect her mom who was turned into a bear. I love bagpipes and the Scottish music. It is very energetic."

—Haley H. 12 years old



"I am wearing tartan plaid representing the Farquharson clan of the Finley family. I like the bagpipes. In the movie 'Brave' it is amazing that this girl fought so hard."

—Maggie G. 14 years old



"Merida, the character, wanted to change her fate when she accidentally turned her mom into a bear. Her mother wanted her to be ladylike, but she wanted to be outside and explore."

—Ella C. 10 years old



"Merida had crazy hair and she was a risk-taker. She was a good archer, and didn't spend much time inside. She risked her life and worked hard to change her mom back."

—Ailish O. 9 years old



"For Valentine's Day we'll give pink, red and white hearts. Valentine's Day means love. Sometimes I draw hearts and sometimes I cut them out. Candy hearts taste good and have writing on them."

—Mara O. 7 years old

We would love to hear from your Young Voices!

Call 407-563-7023 or e-mail ibabcock@turnstilemediagroup.com to have The Voice visit your class or group.

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ACROSS

- 1 Houston acronym
- 5 Sternward
- 8 Streetcar
- 12 Winged
- 13 — goo gai pan
- 14 Like a moray
- 15 End of an illness
- 17 Performances
- 18 Sycophants
- 19 Implant
- 21 Help
- 22 Entrance
- 23 Melody
- 26 Allow
- 28 Wild West show
- 31 "Star —"
- 33 Flop
- 35 Ginormous
- 36 Unspoken
- 38 Wager
- 40 Decay
- 41 Rhyming tributes
- 43 Airport overseer (Abbr.)
- 45 Move up and down
- 47 Busy
- 51 Gumbo need
- 52 Flinched
- 54 Nasty stinger
- 55 Cistern
- 56 Journalist Lisa
- 57 Caustic

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- chemicals
- restaurant
- 30 Morsel for Dobbin
- 9 Flute's cousin
- 32 Abducts
- 58 Acapulco gold
- 10 Sax range
- 34 Actually
- 59 London gallery name
- 11 1990s video game
- 37 Sleuth, for short
- 16 Bride's cover
- 20 Neither partner
- 39 Mexican entree
- 23 Lawyer (Abbr.)
- 42 Electronic control system, briefly
- 24 Playwright Levin
- 44 At an angle
- 25 Source of help
- 45 Cheek by —
- 27 Bathroom fixture
- 46 Fine
- 29 Id counterpart
- 48 Hip bones
- 49 Outlet
- 50 Advantage
- 53 Listener

DOWN

- 1 — a soul (nobody)
- 2 Sheltered
- 3 Pouches
- 4 Scent
- 5 Rewrote the Constitution
- 6 Supportive of
- 7 Monkeyed (with)
- 8 Quaint

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