



Seminole Voice



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This family is living a mother's dream of owning an artisan bakery.



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The Master's Academy's cheerleading team just won its second state title.



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UCF is out on the basketball court, but baseball is just heating up.

www.SeminoleVoice.com

March 15 - March 21, 2013

Free!

Oviedo clinic a success

ISAAC BABCOCK
The Voice

An experiment in running a free clinic for city employees appears to have paid off in Oviedo, with medical costs cut by hundreds of thousands of dollars as a result.

The good news, according to benefit consultant Shawn Fleming from the Gehring Group: City employees are using regular doctors offices less and the city clinic more. Before the program began in 2010, city employees visited doctors' offices 1,619 times, Fleming said. By 2012 that number dropped to 945, saving more than \$150,000. Prescription costs also dropped by more than 30 percent.

"It's nice to see that [cost savings] are coming in to fruition a little greater than we even expected in a two-year period," Mayor Dominic Persampiere said.

But employees are using it so much, it's nearly over capacity.

"Employees may get sick and may not be able to get in that day," Fleming said.

He said the city may need to expand that capacity soon.

School rezoning advances

One step closer to a reality for 900 students

TIM FREED
The Voice

Seminole County parents felt the winds of change Tuesday night as the school board gave permission to Superintendent Walt Griffin to move a step closer to rezoning elementary schools in the east side of Seminole County, a plan that tackles overcrowding issues, but will relocate more than 900 students.

Passed unanimously by the Board's five members, the rezoning plan aims to cut costs and overcrowding, and will affect 12 East Phase elementary schools in Oviedo, Goldenrod, Winter Springs, Geneva, Casselberry and Chuluota.

■ Please see **ZONE** on page 2



PHOTO BY **TIM FREED** — THE VOICE
Parents watch as the Seminole County School Board votes to approve a massive rezoning project on March 12.

Food service workers surprisingly thin

A UCF professor's research shows that food service employees have lower rates of obesity

BRITNI JOHNSON
The Voice

A fat jolly chef, in his crisp chef coat and puffy white hat, sings a little tune as he, surprisingly gracefully, twirls around the kitchen, alternating spoons and fingers dipped in his sauce for a little taste test.

Servers sneak french fries and stuff buttery rolls in their pockets and dine on rich foods between waiting tables. It's free, it's there, so restaurant workers must be indulging. And they're probably overweight.

One University of Central Florida Rosen College of Hospitality dean thought so, until he crunched some numbers.

"My biggest surprise was when I found that wasn't the case ... access was not a factor," Dr. Abraham Pizam. "I think we have the wrong impression,

Read Pizam's and other articles about the hospitality industry in the International Journal of Hospitality Management at tinyurl.com/foodservicestudy

or the wrong stereotype about chefs."

Pizam remembered attending a talk by a famous chef who was in a wheelchair and too heavy to use the wheelchair ramp to get onstage. So they brought in a crane to lift him up.

"That image has been engraved on my mind," Pizam said.

And he's likely not the only one to picture chefs as the round, happy men with accents slurping fatty sauces off a spoon all day - it's an image we see in movies and on television. Those who haven't worked in the food industry imagine the servers eat-



PHOTO BY **ISAAC BABCOCK** — THE VOICE
Working around food may actually help keep weight off, contrary to commonly held stereotypes. Other career fields fared far worse in obesity.

ing whatever they want while they're at work. When Pizam thought about those ideas, he hypothesized that food service workers would have a higher likelihood of being overweight because of their access to food.

He took nationally collected self-reported data, and sifted through the numbers. He found

in that data, which was analyzed by the authors of "Obesity in U.S. Workers: the National Health Interview Survey" and included 41 occupations, that for the time period of 1997-2002, male foodservice workers had an obesity occurrence rate of 18.49 percent and were in the bottom

■ Please see **FOOD** on page 2

USPS 008-093
Publisher statement on page 2.

What's goin' on?

Celebrate the change of the seasons a little early at the Spring Family Festival in the Winter Springs Town Center this weekend, with fun and games.

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Opening this week: **'THE INCREDIBLE BURT WONDERSTONE'**

Two superstar magicians, when threatened by a street magician's performance, stage a new trick of their own.



THIS WEEK



THIS WEEK in history

March 17, 1762 —

In New York City, the first parade honoring the feast day of St. Patrick, the patron saint of Ireland, is held by Irish soldiers serving in the British army. Early Irish settlers to the American colonies, many of whom were indentured servants, brought the Irish tradition of celebrating St. Patrick's feast day to America.

FOOD | Staying on your feet may be the ticket to work health

■ CONTINUED FROM FRONT PAGE

eight of the occupations studied. Women foodservice workers had an obesity occurrence rate of 20.10 percent and were in the bottom 19 of jobs.

Truck drivers and office workers had a much higher prevalence of obesity.

"I'm not surprised at the results," said Dr. Kevin Murphy, associate professor at UCF's Rosen campus.

And once Pizam thought about his results, he wasn't either.

"These people are in constant motion," he said. "You will see this is a pretty exhausting type of occupation."

Murphy worked in the restaurant industry for 22 years before becoming a professor, and saw the changes to his own physique when he left the restaurant business. As a professor, he spends time reading, on the computer and doing research. It's much dif-

ferent from the 12-hour days on his feet at a restaurant, where he spent many years as a chef. Since his career change, he gained 25 pounds.

"In the restaurant business everybody is on their feet all day long," Murphy said. "That burns a lot of calories. It's really busy and you don't always have time to eat ... most of the time when cooks eat, they eat standing up."

Pizam, Murphy and Orlando dietician and nutritionist Dr. Kaye-Ann Taylor also mentioned getting tired of the food — if you have access to donuts all day, you might not want to eat them after years of that — and the heat and pressure that comes from spending hours in a kitchen as reasons food service workers might be less overweight than other occupations. Work keeps them in constant motion, many restaurants don't have break rooms and frown upon sitting between tables.

"For us, it was about the break, about the opportunity to sit down, not about the food," Taylor said about working in hospital food service.

While food service employees aren't the heaviest, Pizam's research showed that there were 996,563 overweight workers in that field during the period of the study.

Taylor was a little more positive, saying that people in other jobs can learn from the food service industry. None of her clients are in food service, but many sit at a desk all day. She said standing up every half hour, taking a walk during lunch and just being on your feet more helps combat obesity.

Pizam is glad to bring a little good attention to the industry with his findings.

"I have a mission here in life to make sure our industry is healthy, attracts people and has a positive image," he said.

ZONE | Parents upset at school board

■ CONTINUED FROM FRONT PAGE

For many Seminole County parents it was an unwelcome change.

"It boils down to one thing, and that's traffic," said Steven Lopez, an Oviedo parent representing the Lakes of Aloma neighborhood, which currently sends students to Rainbow Elementary. "Coming out of our neighborhood to get to Eastbrook Elementary, which is what the current plan has us on, you have to cross three lanes of traffic, which is either cars going very fast or very backed up."

"We really just ask you for a reprieve from having to deal with this traffic situation on a daily basis."

Other parents expressed concerns about preserving the community and friendships their children have built at their current schools.

"It's a community feel. She goes there and she thinks it's her home; you can't get any better than that," said Karen Precord, an Oviedo parent whose Evans Elementary child will have to move to Carillon. "And now you're going to pull her out of there, being there for three years, and send her to another school that's four miles away."

"... I'm going to have to go home tonight and tell my 7-year-old child that she has to go to a completely new school."

While most parents at the meeting were against the rezoning plan, some supported it, and spoke up about the positive changes it makes.

Chuluota parent Lee Ann Golden spoke highly of the plan on behalf of the parents in her current neighborhood, whose children are currently zoned for Geneva

Elementary, about 13 miles away. Under the current rezoning plan, children in her neighborhood will be moved to Walker Elementary, shortening the travel distance to just three miles away.

Golden also discussed the give and take that comes with school rezoning, and that there is no plan that could possibly please everyone.

"Unfortunately there's no perfect plan," Golden said. "You have to trust that the people who are holding these positions have looked at the big picture."

"You have to trust that the people who are holding these positions have looked at the big picture."

Despite many parents' objections against the plan, Griffin said it was a decision that had to be made and that it was a much better alternative

for the parents and their children than closing schools.

"They understand that they'd rather me do this than close schools," Griffin said. "By balancing enrollment, I'm not closing any schools. Yes, everybody loves their schools and everybody wants to stay at their schools, but I think, at the end of the day, people get it."

School board member Tina Calderone expressed a similar sentiment, mentioning that though change is difficult, it is often necessary.

"Tonight marks the halfway point of our county-wide elementary rezoning. We've all been going through a lot of change lately and sometimes change is hard for people," Calderone said. "But the world we live in is in constant change, in constant flux."

"I hope we can all embrace the change that we as a district are going through in a positive light."

There will be a final vote made about the rezoning plan on April 16.

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INTERESTS



THIS WEEK in human history

March 15, 1972 —

“The Godfather” — a three-hour epic chronicling the lives of the Corleones, an Italian-American crime family led by the powerful Vito Corleone — is released in theaters. “The Godfather” was adapted from the best-selling book of the same name by Mario Puzo.

BLOOD, SWEAT and CHEERS

The Master’s Academy varsity cheerleading team won its second state championship despite injuries and setbacks

BRITTON JOHNSON
TheVoice

There have been fumbles, drops and girls flipping right onto their faces. And then bloody noses, black eyes and three sprained ankles. But they keep working. A cheerleader shoots into the air, but her leg wobbles as the hands that hold it lose their grip and balance; she spins around loosely and falls back into the arms of her team. They try again and again, not quite there yet.

The varsity cheerleading team at The Master’s Academy has seen many trials. The team’s been pushed to its limits this year, going through frustrating practices, never hitting their competition routine just perfectly and practically begging girls to join their squad. Many on the team have never even cheered before, let alone nailed the back flips and pyramids the squad hoped to make a part of their routine.

“There’s no experience here, we’re go-

ing to have to teach them everything,” said Coach Missy Mandato, when she first started working with them last year.

A first for the school

But they built each other up. They practice for hours, cheer at nearly every sports game at their school and go to tumbling practice in their spare time. Their season is a grueling 10 months, and takes a lot of sacrifice.

That sacrifice has paid off, though. For two years in a row, the squad has won the first-place award at the Florida High School Athletic Association (FHSAA) Competitive Cheerleading Championship for the Small Varsity category. They’re the first athletic team — not just cheerleaders, but all teams — to ever win a state title in the school’s 25-year history.

“It was really a miracle, they won by .4,” Mandato said.

The team was in 7th place heading into



PHOTOS COURTESY OF MISSY MANDATO

Master’s Academy cheerleaders react to winning their second state championship in a row. The team is the first one to win any state titles at the small 25-year-old private school in Oviedo.

the competition from regionals. Odds were against them making a repeat of last year’s win. As they saw the other teams hit the stage, their confidence wavered.

“I don’t think a lot of us believed in ourselves,” said team captain Madeline Mandato.

Winning State

Madeline remembers waiting behind that curtain for her team to go on, the three minutes tickling by felt more like 20. Then she heard her schoolmates out in the audience — an impressive 75 out of their tiny school’s population of 250 attended — chanting their “red hot” cheer, booming in the stands. A peace fell over them.

The team finally went out to perform, exploding with energy, their voices filling the arena with their cheers, movements sharp and clean and stunts that were executed perfectly. It was the first time they’d done the routine without a mistake, ever.

“It looked so effortless on the mat when we were out there,” said Erin Boncore, a junior on the team.

“Hitting the last pyramid, you could just feel everyone giving all they had,” Olivia Kingsland said.

Girls flipped across the mat with ease, popped straight up into the air held by sturdy teammates, and spun down full of grace. There was charisma on that stage

and people in the audience whispered, “Wow,” Mandato said.

“I’ve never seen them like that,” she said.

The cheerleaders said that winning .4 of the score should be credited to their Master’s Academy family.

“Just hearing the crowd react, it just pushed us to keep going,” junior Katherine Deery said.

They’ve come a long way in the past two years, working hard for their school to gain the student body’s respect, Mandato said. They’ve also worked hard to always respect each other, and that’s part of Mandato’s cheer coach philosophy. She wants a team that cares about each other — they can’t only hold each other up literally. That also gives them an edge when they cheer, the girls said.

“They’re like our sisters,” said Nina DeBellis, an eighth grade member of the team. “We’re stronger than most squads.”

“I want a team that loves each other, that loves holding each other up,” Mandato said. “The talent can come if I have their heart.”

To learn more about The Master’s Academy, visit mastersacademy.org. To see the cheerleaders’ winning performance, go to tinyurl.com/CheerMasters, and fast-forward to 1:25:00.

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Family Calendar

MARCH 15

It's **Family Bingo Night!** Have a fun filled family bonding night of Bingo with the Oviedo Recreation and Parks Department in Riverside Park's multi-purpose room on March 15. Prizes will be awarded to the winners of each game played. Space is limited. First come, first served. Concessions will be sold. Call 407-971-5575 for more information. The games begin at 7 p.m., and cards cost \$2 per person.

MARCH 16

It's **Easter Egg Painting** from 1 to 3 p.m. March 16 at the Casselberry Art House, 127 Quail Pond Circle, featuring paint and plaster to make paper mache eggs. All supplies are included. Visit casselberry.org/register for more information.

On Saturday, March 16, come to Riverside Park for a free viewing of **"Hotel Transylvania"** (Rated G). Bring your friends and family, blanket or a comfortable chair, and enjoy the cinematic treat. Central Florida's finest gourmet food trucks will also be available starting at 4 p.m. The movie will begin at dusk. Please call 407-971-5575 for more information.

Hagerty High School's Thespian Club is hosting a **Free Kids Day** on March 16 from 11 a.m. to 1 p.m. at The Vine Thrift Store Ministry of The Forgotten Ones, located at 98 W. Broadway St. in Oviedo. Help us to help others by bringing a canned good when you come out for food, fun and games. Call 407-971-8135.

Join the city of Winter Springs in celebrating spring at the **Spring Family Festival** on Saturday, March 16, from 5 to 9 p.m. at the Winter Springs Town Center. Enjoy games for children of all ages and live entertainment for the entire family. Visit winterspringsfl.org for more information.

MARCH 18

Club Riverside will open registration for **summer camp** on Monday, March 18. Club Riverside offers a variety of activities for children ages 6-13 attending the camp. On a daily basis, they will vary from outdoor to indoor activities. For more information, and to register, visit cityofoviedo.net/node/1217

MARCH 22

On Friday, March 22, from 8:30 a.m. to 3:30 p.m. UCF's Public History Center is hosting an **African American Culture Festival**. The day-long festival will include hands on activities for every age level. Kids can play a balafon and a kashaka, and learn about batik and adinkra. The cost is \$13 for kids and \$7 for adults. For more information call Ashley Wilt at 407-936-1679 or email publichistorycenter@ucf.edu

Looking for something fun for your kids to do over spring break? The city of Casselberry has planned a fun-filled **Spring Break Kids' Camp** and Art Academy to keep even the busiest of kid's entertained for days. The Spring Break Kid's Camp is open Friday, March 22, to Friday, March 29, from 7 a.m. to 6 p.m. at Wirz Park, 806 Mark David Blvd. in Casselberry. Cost is \$20 per day for Casselberry residents and \$25 per day for non-residents. Register online at casselberry.org or call 407-262-7700, ext. 1576.



PHOTOS BY **TIM FREED** —THEVOICE
The Lopez family is living mother Angie's dream of owning a bakery decades after they had to shutter the original family business.

Oviedo mom lives dream with new artisan bakery

TIM FREED
 The Voice

Angie Lopez claps her flour-covered hands together, creating a cloud of powder that slowly floats and settles on a metal tabletop. As she carefully rolls and stretches out her croissant dough, made earlier that morning from scratch, she smells the air and rushes to the oven to pull out a tray of espresso cupcakes. She rarely uses a timer, able to tell if a pastry is finished just by the smell.

Finding a moment to pause from her work, Lopez takes a peek out of the kitchen and sees a line of hungry customers at the front counter.

She's finally living her dream, a dream that was put on hold for 25 years.

De Azúcar, Oviedo's newest artisan bakery, not only gives visi-

tors a chance to get their hands on some baked goods, but gives Lopez the chance to live her dream.

The bakery, which started with a soft opening on Jan. 9 and hosted a grand opening on Feb. 9, has already gotten a great deal of business through word-of-mouth.

"I thought this place was going to grow slowly, but it's just been booming every day and it's more than what I thought I was going to have at this stage," said Lopez, an Oviedo resident for 20 years. "The community support has been overwhelmingly good."

The bakery prides itself in making everything fresh each day, offering items such as French toast bread pudding, doughnut muffins and a variety of croissants, as well as coffee to go with it.

"I love it," said Charma Parkey, a frequent customer who lives in

De Azúcar is located at 150 Alafaya Woods Blvd., Suite 102, in Oviedo. Visit deazucar.com for more information.

■ Please see **BAKERY** on page 5



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BAKERY | Busy family life put this mother's dreams on hold

■ CONTINUED FROM PAGE 4

Oviedo. "The best croissant that I, before now, had ever had was in Belgium this summer and I loved it. Then we came here, and it was better."

For Lopez, a passion for baking came early while growing up in Puerto Rico, where bakeries are on nearly every street corner with fresh bread sitting in the windows. Her father, who worked as a photographer, would often photograph weddings and bring her back a piece of cake. Lopez remembers admiring the craftsmanship before ever taking a bite. Her frequent exposure to baking helped form her dream to own a bakery.

After learning the baking trade, Lopez came to the United States at the age of 19, working at a bakery in Fort Worth, Texas. She then met her husband Daniel, and in 1984, they bought their first bakery.

The couple ran the bakery until 1987, when their daughter, Angelina, was born. Their son, Daniel Jr., came three years later.

"The hours are long," Lopez said. "It's not easy to be the owner of a bakery and be the main pastry chef of everything, so back then when I had my child, it was becoming to be a little too much and we just decided that it was time to sell."

To commit more time to the growth of her children, Lopez chose to sell her bakery, putting her dream on hold.

"It was difficult," Lopez said. "I always missed it and I always



said I was going to open my bakery again."

After 25 years of other jobs, some culinary school, and developing her recipes at home, Lopez and her husband realized the dream once again in Oviedo.

"My daughter put it very well: here we are bringing a little bit of sweetness to Oviedo," Daniel said. "In a sense, it's not because Oviedo's not sweet, because Oviedo's one of the best places to live in the nation, but as far as bakeries, we've never had a real artisan bakery."

This time around, Lopez and her husband have some help from the family. Daniel Jr., now 23, serves as an assistant baker, and Angelina, now 26, helps as a publicist who manages the bakery's website and Facebook page.

"It's amazing; she's put her life on hold for mine, my sister's," Daniel Jr. said. "It's really awesome to see her finally doing what

she really wanted to do."

Looking back, Lopez agreed it was difficult for her and her husband to sell their bakery in Texas, but her love and devotion for her children made it that much easier to put them first.

"They were the most important thing in our lives, so there was no question about it," Lopez said. "Did I miss it? Yes, but I don't regret it one bit."

De Azúcar participated in last weekend's Taste of Oviedo, and plan on serving new items such as artisan bread and breakfast sandwiches for the enjoyment of their customers in the coming weeks.

"I remember my kids would wake up in the morning when I made breakfast, like the French toast and things like that. They just wake up from the smell with a smile on their face," Lopez said. "That's what I see here with people when they come into the bakery, they just have that big smile."

Notes

Housing rebound

Mortgage Lender FBC Mortgage recently released The 2012 Florida Mortgage Report. The report shows a strong rebound in 2012 for the mortgage and housing market. All data contained in the report is from financed properties (no cash transactions) and excludes condos. Purchase prices averaged \$210,000, an increase of nearly \$20,000 from 2011.

NFL coach comes home

Michael Kruczek has been appointed head varsity football coach at Trinity Preparatory School, replacing Drew Nemec, who remains at the school as assistant athletic director.

Businesses hatching

Three new businesses recently became clients of the University of **Central Florida Business Incubator** at the Daytona Beach International Airport. The companies – Abraham Rosa Seasonings, AquaSolve and the First Response Disaster Team – bring the total number of businesses at the site to 13, according to Connie Bernal, the facility's site manager.

Simulation tech boom

The **Navy is awarding several contracts** that will give this area a huge economic boost and new jobs, according to a briefing U.S. Sen. Bill Nelson has received from Navy Secretary Ray Mabus' office. Four contracts worth up to \$307 million could mean many more jobs, largely in Orlando's growing simulation industry. An Orlando company, Cubic Simulation Systems Inc., received three contracts worth up to \$298 million.

America's daughters

Several Seminole County high school and middle school students who participated

in **Daughters of the American Revolution** essay contests were honored during the annual Sallie Harrison Chapter, NS-DAR, Youth Awards Program and Tea at the Lake Mary Historical Museum.

Tough paint

SunColor Paints has announced the opening of SunColor Paints – Oviedo. The 3,500-square-foot outlet is the sixth location for the fast-rising maker of hand-crafted weather-resistant paint.

Goodwill growing

C.T. Hsu + Associates (CTH+A) announced recently that construction has begun on the new 21,600-square-foot Goodwill Industries Retail store in the Waterford Lakes area.

Sanford's new chief

Sanford City Manager Norton Bonaparte sent an offer of employment for the position of **Sanford's Police Chief to Cecil E. Smith**, deputy chief of the Elgin Illinois Police Department. Smith accepted, and will take over the positions in April.

Winn-Dixie donations

With one in five children in America not knowing when they will eat their next meal, **Winn-Dixie presented a check to Second Harvest** Food Bank of Central Florida on Wednesday, Jan. 30, representing 34,830 pounds of food for communities they serve.

ArenaBowl in Orlando

Recently the Arena Football League's Board of Directors voted unanimously to award **ArenaBowl XXVI to Orlando**. The ArenaBowl is the AFL's annual Championship game pitting the winner of the American Conference versus the winner of the National Conference.

ARF! WOOF! WOOF!

WOOF! WOOF! WOOF!

WOOF! WOOF! WOOF!

WOOF! WOOF! WOOF!

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Calendar

MARCH 16

HOPE's second annual **Sham Rock n' Run 5K** takes off at 8 a.m. on March 16 at UCF's Lake Claire Recreation Area. Bring your best Irish costume (prizes will be awarded) and your best Irish cheer. Free beer after the race! Visit hopehelps.org for more information.

Tour **four private vehicle collections with more than 175 vehicles**, including antique, classic and muscle cars on March 16 as part of Geneva's Hidden Gems event. The tour begins at 9 a.m. at the Rural Heritage Center, 101 E. Main St. in Geneva. The small donation includes lunch. Proceeds benefit the Geneva Historical Society. For more information, call Janet King at 407-349-1097.

In the free full-day 2013 **National Young Composers Workshop** East on Saturday, March 16, young musicians, ages 13 to 18, will have a unique opportunity to learn from nationally acclaimed composers how to write music for orchestra or chamber ensemble. The workshop will be held at the UCF Center for the Emerging Media, 500 W. Livingston St., Orlando. Register at youngcomposerschallenge.org

As part of Seminole County's **Centennial Celebration**, take part in History Hike at the Lake Harney Wilderness Area from 9 to 11 a.m. on Saturday, March 16. During the hike you will stop along the river to hear a brief history of the area from local historian Mal Martin. For more information or to register, call 407-349-0959.

Come for a free evening of old-time music at the **Geneva Jam** at the Geneva Community Center on Saturday, March

16. There is toe-tapping acoustic music to enjoy. Hamburgers, sausage, and hot-dogs are for sale from 6 to 7 p.m. (or until the food runs out). A 50/50 raffle is held each month where the winner gets half the pot and the other half of the pot plus food proceeds help the Geneva Community Center.

The Seminole State College Planetarium will present its **Spring Star Party** on Saturday, March 16, from 6 to 10 p.m. in the planetarium parking lot on SSC's Sanford campus. Visit seminolestate.edu/planet for more information.

Trinity Preparatory School announces its biennial **Trinity Tribute Auction with Monte Carlo** – an evening of dining and dancing with silent and live auctions on March 16. The event is open to the public, with individual reservations at \$100 and patron sponsorships available as well. To make a reservation or for more information, visit trinityprep.org/montecarlo

MARCH 17

St. Luke's **Concert Series** continues with "Light and Dark" featuring music by the Lutheran Cantata Chior and Chamber ensemble at 7 p.m. on March 17 at St. Luke's Lutheran Church in Oviedo. Visit stlukes-oviedo.org/concert-series

MARCH 20

Develop YOU! Monthly seminars for job seekers provide you with a competitive advantage as you search for your new career. Each course offers skills to help you find, prepare and land your next job. The next workshop is March 20 from 10 a.m. to noon at the Central Branch Library, 215 N. Oxford Road in Casselberry. Call 407-

531-1222, ext. 2034, or email Enash@wcfcla.com to register.

Seminole State College presents **Arts-Matters: A Fine Arts Forum** on Wednesday, March 20, from 12:15 p.m. to 1 p.m. Dr. Thad Anderson, percussion faculty at UCF, will be joined by the UCF Percussion Ensemble in a demonstration and discussion of the amadinda, a primitive xylophone-like instrument from Uganda.

MARCH 21

Theatre UCF's spring production is aptly-titled "**Spring Awakening.**" The musical is playing on UCF's Main Stage from March 21 to 30. Standard tickets are \$20, or \$18 for seniors and \$10 for students. Call the box office at 407-823-1500.

Newcomers of Central Florida Inc.'s March 21 **luncheon program** will include the club's popular Penny Auction. The annual event is at Maison & Jardin, 430 Wymore Road in Altamonte Springs. For more information, contact DeDe Fluhr at 407-366-9084 or wmfluhr@yahoo.com, or visit newcomerscfl.org

MARCH 23

Food Truck Wars will be at the Oviedo Mall on Saturday, March 23, from noon to 6 p.m. There is no entry fee, however, there is a charge for the food at each truck. Please visit foodtruckwars.com for more information, or email info@foodtruckwars.com

ONGOING

In celebration of Seminole County's 100th Birthday, Historic Seminole is issuing a passport to history! **Pick up your passport** and visit Historic Seminole spots on Centennial Saturdays. Centennial Saturdays end April 13. For more information

about Historic Seminole and its participating locations, visit historicseminole.org

The city of Oviedo hosts a **Special Needs Activity Program** specifically designed for ages 15 and older who are mentally or physically challenged the first, second and third Wednesday of every month (next program March 20). For more information contact Jenette McKinney at 407-971-5591 or jdmckinney@cityofoviedo.net

The **Casselberry Farmers Market** will be open every Sunday at Lake Concord Park from noon to 4 p.m. until May 2013. For more information, visit the Casselberry Farmers Market Facebook page at facebook.com/CasselberryFarmersMarket

The **Winter Springs Farmers Market** is from 9 a.m. to 2 p.m. every Saturday on State Road 434 and Tuskawilla Road in the Winter Springs Town Center. Visit WinterSpringsFarmersMarket.com for more information.

Tijuana Flats offers live entertainment on the patio at three neighborhood locations (Winter Springs, Avalon Park and Oviedo) from 7 to 10 p.m. on Saturday nights. Visit the locations on Facebook and Twitter for more information.

Veterans of Foreign Wars Post 10139 hosts **meetings** every third Monday of the month at 300 Lake Mills Ave. in Chuluota, March 18 this month. Other events include: breakfast from 8 a.m. to noon every Sunday, bingo from 2 to 5 p.m. every Sunday and dinner from 6 to 9 p.m. every other Friday. For more information, call 407-359-5020.

Send submissions to ibabcock@turnstilemediagroup.com

One Senior Place ...

Calendar of Events March 2013

MONDAY, MARCH 18

Every Monday 10am – 1pm
Senor Club
Sponsored by
Family Physicians Group
March 18 – Movie Day
March 25 – Casino Day

TUESDAY, MARCH 19

Speaker Series: "Things We Never Plan For"
10:30am – 12noon
By LTC Advisors
RSVP 407-949-6722

WEDNESDAY, MARCH 20

Why do hearing aids cost so much?
3pm – 4:30pm (and March 27)
Presented by Harmony Hearing
Centers of America
RSVP 407-545-4098

Senior Survival Workshop
2pm – 4pm
Presented by the Law Office of
Kathleen Flammia
RSVP 407-478-8700

THURSDAY, MARCH 21

The Real Estate Specialists are IN
9am – 3pm (& March 28)
Presented by Exit Real Estate
Results

Zumba Gold Exercise Class
11:30am – 12:30pm
By Orlando Family Physicians

Medicare Educational Workshop
3pm – 4:30pm
Presented by Medicare Plan Options
RSVP 407-949-6723

FRIDAY, MARCH 21

Fitness Club
11:30am – 12:30pm
By Arden Courts Memory Care
Community
RSVP 407-949-6733

Caregiver Workshop – Vitamins for a
Healthy Brain
2pm – 3:30pm
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STEVEN BARNHART
The Voice

Three teens at a time line up to tee off along the green just outside the clubhouse, polo shirts tucked into their pleated shorts. They practice their swings as their paired-up partners wait in the wings behind them with their eyes fixed to arrows drawn on duct-tape stuck on the heads of the in-motion clubs.

"Too high." "Nope." "Perfect!" they critique, as the swinger aims to get the arrow facing up and club completely parallel in their backswing.

Shoe-sized divots left in the ground sometimes outnumber small white projectiles, moving occasionally in a straight line, as golf's next generation aims for the fairways and greens. When a pair needs further guidance, whether it's with their stance or correct club angle, the young novices hold up a white card with "help" written across it and a First Tee instructor is there to assist.

But First Tee doesn't teach golf skills, executive director Thomas Lawrence said, it teaches life skills.

And this winter the Winter Park Country Club serves as the second home course for The First Tee of Central Florida chapter – the first located at Hunter's Creek Golf

Club in Orlando. The program is expanding, and though it paws at the border of Seminole County now, it's already reaching out to kids throughout the area.

The organization aims to build a solid foundation for kids ranging from age 7 to 17 where they can learn how to have fun playing the game, and the etiquette and skills associated with golf. Every detail, from shaking hands with your opponent at the end of a round, raking your footprints after hitting a shot out of the sand, to the history of golf is reiterated so that each player is aware of the rules and roots of the game. Instructors purposely blend in life strategies to go along with the golf lessons.

After a day's practice, Lawrence asks the group what are the two words to describe being positive, to which they responded "I can."

First Tee has a progressive curriculum, in which each player earns their way through different levels, using the program's nine core values. Core values such as confidence and perseverance teach the kids not only how to hit a tough shot out of the bunker, but the instructors encourage application of those same skills to the classroom and other life situations, Lawrence said.

"The program has helped me to respect the course and to do the right thing [off



PHOTO BY SARAH WILSON — THE VOICE

First Tee executive director Thomas Lawrence tees off at one of the program's classes at the Winter Park Country Club. The program is designed to teach kids golf skills and life skills.

the course]," said seventh-grader Chaz Pilgram.

With the help of LPGA Tour pro Annika Sorenstam and her ANNIKA Foundation, the First Tee also incorporates nine health and wellness habits into its programming.

"The nine healthy habits promote children being active and [along with] the core values helps the kids build character," said Matt Certo, board president for The First Tee of Central Florida.

The First Tee's founding partners include the PGA Tour, PGA of America, LPGA, The Masters Tournament, and the USGA.

Another partner, the Edyth Bush Charitable Foundation, has stepped up to help

provide scholarships for children who want to experience the game of golf, but who may need financial assistance to do so.

"We're raising money so that any child who is not able to pay can have an opportunity [to participate]," said Certo. "We don't want to turn away any kid who wants to learn."

Certo says First Tee instructors recognize their opportunity to help develop golf skills, but to also be a mentor to kids who may not have one.

"The most gratifying thing is teaching kids lessons that can ultimately change lives," he said. "This program is about giving kids a chance."

My Child Doesn't Want to Do Homework! Help!

We're now in the second semester of school, and maybe you notice that your child has some difficulty completing homework and classwork. Perhaps they're just taking a little time to get back on track, but the truth is children are facing more challenging subjects than they did at the start of school. When struggling or feeling overwhelmed with new materials, students often avoid frustration by not completing their work. Teachers then punish this perceived irresponsibility with poor grades.

It is concerning to find your child developing a habit of submitting incomplete work, or not turning it in at all. We know our society rewards responsibility and strong work ethic, so developing such a habit can lead to serious repercussions beyond a couple of bad grades. However, not turning in schoolwork isn't necessarily a sign of an unintelligent student. On the contrary, a pattern of submitting incomplete work can be caused by many different factors, such as lack of organization or time management.

When parents realize their child has developed a habit of missing assignments, the natural instinct of many is to try to curb this behavior ASAP. Interventions in the form of lectures and punishments seem like the way to go for dramatic results, but they often trigger the opposite: denial, defensiveness, and anger. The keys to a more positive, longterm change in your child's academic habits are patience and understanding. Try some of these measured methods:

- Look at your child's current academic skills and set realistic expectations. Use this understanding to help your child establish specific academic goals (for instance, a B in History).
- Help your child learn practical study skills, such as keeping track of assignments and deadlines or developing a study schedule to help with time management.
- Develop reasonable and consistent home work and performance guidelines, as well as underline what will happen if the rules are followed or broken.

Setting up new ground rules with clear consequences can seem demanding at first, sparking some resistance. Be sure to explain the guidelines calmly, making sure your child understands the reasons behind the new systems as well as the rewards for following the rules and consequences for ignoring them. Positive reinforcement and clear communication are generally more effective than criticism and punishment; your child doesn't like fighting about homework anymore than you do.

Here at the Tutoring Center, we offer our parents and students a "Weekly Performance Checklist" to keep track of improvements in work completion, rewarding children for their progress. This form brings together parents, teachers, and our Center in using positive reinforcement to improve a child's work ethic. Coupled with the methods above, your child will soon begin to accept - even appreciate - homework as just another part of their daily routine.

Dr. Peter Ancona
Center Director
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Don't derecognize fellowship

I read with dismay a recent Orlando Sentinel article about Rollins College's decision to derecognize Intersivity Christian Fellowship on its campus. I fear that the decision, rather than increasing diversity, actually decreases it.



Jim Govatos
Reality Lines

A university or college ought to be a gathering place for the free exchange of ideas. However, the freedom to bring competing ideas to the table is seriously hampered when the university attempts to predetermine how those various constituencies are allowed to enter into debate and dialogue.

Strong views are most frequently shaped by strong leadership teams. The de-recognition of Intersivity was sparked by a leadership issue: a group leader was asked to step down when she could no longer adhere to Intersivity's understanding of biblical authority. At first, that might seem a bit narrow-minded on Intersivity's part, but the leader in question was only removed from leadership, not membership in the group.

In good organizations, leaders are the embodiment of group identity. Think for a moment about a swimming team that had a soccer fanatic as its captain, who believed that all sport-

ing events should do homage to soccer. That would soon get confusing for the swim team and ultimately affect its performance. Would asking the soccer-obsessed swim captain to stand down for the sake of the group be discriminatory or simply good management?

Healthy debate is achieved when passionate people from differing perspectives talk out their differences in an environment of fairness and respect. The school administration's attempt to control a group's leadership diffuses the passion of that position and leads to weak dialogue and poor learning. I wonder what the campus Muslim group talks about when its leader isn't even a follower of Islam?

I don't think that Rollins College Gay, Lesbian, Bi-sexual and Transgender (GLBT) groups would be comfortable in having to welcome someone into leadership who was less than fully affirming of gay marriage. It would compromise their identity. So why is that sort of discernment allowed for GLBT leadership and not Intersivity's?

The sad thing about the de-recognition of Intersivity Christian Fellowship is that the group has an international reputation for combining passionate faith with intellectual rigor. This is pre-

cisely the sort of group that could enhance diversity and cultural engagement on campus; instead its voice has been silenced.

For me, this raises the larger issue of what other voices have been silenced by draconian enforcement of discrimination policies. Discrimination is when you are passed over for promotion or harassed or threatened or made fun of, not when someone disagrees with your perspective or sets healthy boundaries for future discourse.

As a Christian, I have to confess that the church has not always handled itself very well. We have said unkind things. We have put people down when they have differed from us. And for those instances, we need to ask forgiveness. But I also want to point out that there are many Christians who do observe the rules of debate very well. I think that Intersivity is among those groups. Their loss from Rollins weakens the college's spirit of inquiry and intellectual freedom, and that makes me sad indeed.

Rev. Jim Govatos currently serves as Senior Pastor at Aloma United Methodist Church located in Winter Park. A former atheist, Jim is passionate about helping people understand and experience a living faith in Jesus Christ. Please share your thoughts by emailing him at jimg@alomazone.org

In good organizations, leaders are the embodiment of group identity.

Medicare Part D could help reduce medical spending

DOUGLAS SCHOEN
Guest Writer

As it becomes clear President Obama is making Medicare a key topic for discussion within the broader context of federal spending, Democrats and Republicans have an opportunity to pursue common-sense reforms that preserve the program while achieving bipartisan support for fixing what isn't working.

Despite ongoing reservations, I believe that some parts of the Affordable Care Act can conceivably be implemented with minimal dislocation, but only if the right policies are embraced by the administration. And that's why I think that the president is making a mistake in proposing potentially damaging changes to arguably the most effective part of Medicare, instead of building on its progress and finding a way to drive long-term cost savings by keeping seniors healthy.

The Medicare program component in question is the Part D drug benefit that George W. Bush signed in 2003 (later implemented in 2006). Part D was created to cover the drug coverage gap that once existed in Medicare's plan for older and disabled Americans. Under Part D, seniors choose from a wide variety of

privately run drug plans that negotiate individually with drug makers - seniors now paying far less than they used to.

According to a recent survey, the program has a 90 percent approval rating and, unique among major federal programs enacted in recent years, will actually cost less - \$334 billion less - than original estimates. Even better, improved access to drugs appears to be saving costs elsewhere: The Congressional Budget Office found every one percent increase in prescriptions filled results in a .2 percent decrease in spending in Medicare.

Part D works so well because it recognizes both the virtues, and the limits competitive markets.

This is why President Obama and my fellow Democrats should capitalize on the important lessons we've learned from Part D and make the program their own. Put simply, both Democrats and Republicans have an opportunity to drive bipartisan cooperation and reduce health care spending through a proven government program. Medicare will be in better shape as a result.

Douglas Schoen is a political strategist and author of "Hopelessly Divided: The New Crisis in American Politics and What it Means for 2012 and Beyond."

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ATHLETICS



THIS WEEK in sports history

March 18, 1995 —

Michael Jordan announced he would be returning to the NBA. Jordan came back to the Bulls donning the number 45, as his familiar number 23 had already been retired following his initial retirement two years prior.

Knights end season on court

ISAAC BABCOCK
TheVoice

With no shot at the postseason, the Knights ended an impressive 2012-13 with a loss at Southern Miss. The Knights (20-11) had fallen apart in recent weeks, but were already knocked out of contention in the Conference USA Championship as part of NCAA sanctions because of recruiting violations.

The ban from postseason play ended the Knights' tenure in C-USA on an ignominious note, with the team barred from playing what would have been its final games in the conference.

And those final games have revealed weaknesses in the Knights down the stretch that won't be helped by the departure of their most prolific player, Keith Clanton, who set numerous records in a Knights uniform.

Though the Knights appeared to have exorcised scoring demons early in the season, in the past month they came back with a vengeance as shooting percentages plummeted.

The Knights had hovered around or above 50 percent for much of the season, particularly in their wins, but in their final game March 9 that figure was a paltry 33.9 percent from the floor, hampered by a 9.1 percent performance from beyond the three-point line in the first half. Assists that at one point in the season neared 30 per game also dropped off a cliff, with the Knights only dishing out 11 against Southern Miss.

Despite the downward trajectory, the most prolific Knights player of all time went out with a bang. Keith Clanton ended his college career with more than 1,000 points and 1,000 rebounds, making him the second player in conference history to do so. Clanton graduates just as the Knights prepare to enter a new conference, the Big East, next season.

Baseball

Already going on the diamond, the Knights are off to a promising start with a 10-7 record. They're still a week away from Confer-

KNIGHTS BASKETBALL

Overall: 20-11
Conference: 9-7
Home: 15-5
Away: 5-6

Source:
ucfathletics.com



ence USA play, when they'll start their final campaign in that conference before moving on up to the Big East.

They finished off last weekend with a dismantling of Jacksonville in the final two games of a three game series, and ripped into FAMU 6-4 March 12 thanks to a two-run blast by Erik Hempe and a solo shot by Parker Webster to keep the game out of reach.

After finishing off their two-game series against FAMU (1-16) the Knights will stick around their home field for a four-game showdown against Columbia (1-6) starting at 6:30 p.m. March 15, followed by a 4 p.m. start March 16, a 1 p.m. start March 17 and a 6:30 p.m. finale March 18.

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VOICES



THIS WEEK in political history

March 15, 1965 —

President Lyndon B. Johnson addressed a joint session of Congress to urge the passage of legislation guaranteeing voting rights for all. On Aug. 6, 1965, Johnson signed the Voting Rights Act.

Between the CELERY Stalks

By Janet Foley

Thanks to Taste helpers

Mercy what a busy weekend we all had last week. The Taste of Oviedo was a hit as always from the moment it started at 11 a.m. to the 7 p.m. fireworks show. My family, per usual, came out and they loved it. I do hope all changed their clocks late Saturday night. Remember the old adage, spring forward and fall backward. I'd hate for any one to be late for church!

I must say thank you to all my fellow citizens who have been playing "Oviedo Chicken Detectives." I have learned quite a bit and found that there are still a few around; seems there are more males than females, and all of us are praying that they will come back. We miss them, as they are part of our town of Oviedo's heritage.

Here are the winners from the TOPP'S Citrus and Celery Cook-Off from last Saturday's Taste of Oviedo:

Plating Award – Nommi's Cannolis by Teresa; People Choice Citrus – Raspberry Lemon Cheesecake by Rachel Barry; People's Choice Celery – Buffalo Chicken Stuffed Celery by Grace Moskola; Judges Award Citrus – Honey Citrus Ribs by Rich Bradley; Judges Award Celery – Lemon Tarragon Chicken Salad

by Susan Bailey; Award of Distinction (Best Overall) – Lemon Tarragon Chicken Salad by Susan Bailey; and the Pro Division Winner – The Town House.

A Movie in the Park will be held at Riverside Park, 1600 Lockwood Blvd. in Oviedo, on Saturday, March 16. The movie "Hotel Transylvania" will begin at dusk, and food and activities will start at 6 p.m.

Come and meet author Jim Robinson, this Saturday, March 16, from 2 to 3:30 p.m. at the East Branch of the Seminole County Public Library, 310 N. Division St. in Oviedo. Jim Robinson is well-known writer of local history and author of "Around Oviedo, the Seminole County Centennial" coffee table book and other local history works. Mr. Robinson has spoken to the Oviedo Historical Society several times, and I must say he is very entertaining.

Admission is free. For more information, call 407-665-1580.

The Rural Heritage Center is looking for vendors for its Founders Day Event on Saturday, March 23. A 10-by-10 foot booth costs \$10, and the deadline to register is March 19. Only arts and crafts vendors are encouraged to apply for this event. To reserve a booth, please call 407-792-0758 or

email ruralheritagecenter@gmail.com

Coming up on April 13: The Oviedo Garden Club Plant Sale from 8:30 a.m. to 12:30 p.m. on Broadway Street at Aulin Street (across from the Oviedo High School) in Oviedo. Members of the Oviedo Garden Club are busy planning for their semi-annual Plant Sale. As in previous years, it will be held at the Oviedo Cemetery. There are shady areas and ample parking for those attending the sale. This sale has been a tradition of the club for decades. Club members grow many of the plants from seeds in their own greenhouses and backyards, tenderly caring for them in pots ready for transplanting into neighborhood yards. The sale is unique in that many of the club's 30 members are available to share their knowledge and experience. The plants are reasonably priced, and proceeds from the sale are given to local groups such as the Florida Trail Association, the Ed Yarborough Nature Center and other environmental related organizations, as well as the local library for the purchase of gardening relate books. Please call Barbara at 407-366-5389 for more information.

Happy St. Patrick's Day to all

– I hope you'll be wearing green!
A thought: "Ideas are like rabbits. You get a couple and learn how to handle them, and pretty soon you have a dozen." – John Steinbeck

TALK TO JANET

Send word to Janet Foley about events and let her know what's going on around town by e-mailing jwfoley@att.net

Growing edible mushrooms

After recently learning so much about mushroom cultivation from Ja (Jay) Schindler at the Green Education Center, fungus will soon be on the crop list at my Sundew Gardens. The one serious precaution before we begin; this is not about collecting potentially poisonous toadstools from the wild for food. Of all the millions of species and thousands of edible varieties, our being limited to a few store bought examples of mushrooms is a tragedy. Simple button caps or Portobellos are the least tasty or nutritious options we could be adding to our to our planetarily diverse menus.

Whether growing on rotting wood, roots of living plants or a compost medium, the different species all start from two spores (seeds) that 'hook up' and share genetic material. The mycelium (roots) then digests available nutrients in either a parasitic,

symbiotic or saprobe relationship in every land-based environment on earth. What we recognize as mushrooms are the resultant fruiting bodies sprouting from the mycelium threads lacing the substrate below. This subterranean life recycles and provides vitamin and mineral nutrients to living plants, and to our diet.

The common mushroom available at the grocery store is the quickest and easiest to grow using a simple compost medium. Inoculated sawdust and rice hull starter bags of mycelium of numerous varieties are available online. Bury chunks of this living material in immature compost pile components; water liberally and in a few weeks the caps should start sprouting.

Shitake mushrooms take more preparation and time. The inoculant materials are on short wooden dowels, which are hammered into holes drilled into freshly cut logs. Locally available sweet gum, maple, and oak trunks about 2 feet long, 5 inches in diameter are manageable dimensions. This dowel method also works in pine using a limited

number of other mushroom varieties. Keep the logs watered in the shade, and fruiting bodies should sprout in several months.

Pasteurized straw, mixed with mycelium, packed into any number of vessel types, will grow a crop in all kinds of locations. To avoid cross-contamination by other fungus, use enough starter material to overwhelm competition. Oyster mushrooms grown in laundry baskets full of straw sprout from the side slots. Or fill a cardboard box with the straw and medium and bury it in a shady, damp location.

To further research mycology at our amateur level, visit "Fungi for the People" on Facebook or check out Paul Stamets' books and online information sources. I am just getting started on this new adventure, so check back with me in a few seasons.

WHO IS CAREY

Tom Carey is the owner of Sundew Gardens, a you-pick gardening business in Oviedo. Visit the Sundew Gardens Facebook page and e-mail him at sundewgardens@gmail.com

March starts tornado watch season

Tornadoes can strike any day or night throughout the year. However, tornadoes are more common from March through June, particularly for states in the Southeast, according to the National Oceanic and Atmospheric Administration (NOAA).

Although there is little you can do to prepare your home during an EF-2 or stronger tornado, options for improving structural performance do exist and can produce effective results during a weaker tornado. Combined with the use of a safe room and widespread use of effective strapping, which might increase the cost of a wood frame house by two percent, can create houses that are significantly more resistant to all kinds of severe wind events, according to the Insurance Institute for Business & Home Safety (IBHS).

Find out additional ways you can reduce your tornado risks before, during and after a storm by visiting IBHS' tornado resources page at DisasterSafety.org. Meanwhile, as you prepare for a possible tornado, know the truth about the following common misconceptions regarding tornadoes.

Common tornado myths:

- Myth: Tornadoes don't cross rivers. Although some landforms may influence the distribution of tornadoes, rivers do not have any clear effect on them. The great tri-state tornado of 1925 crossed both the Mississippi and the Wabash rivers.

- Myth: Open windows in your house to equalize pressure. Do not do this. Your house will not "explode" due to a tornado passing over it and taking time to open windows merely reduces your ability to seek safe shelter in time. In fact, once an opening is created, air rushers

inside a structure and pressurizes it like inflating a balloon. The internal pressures build up and put pressure on ceilings and the roof, which is also getting uplift pressures from external wind forces. This can lead to the entire structure collapsing.

- Myth: Get to the southwest corner of the building for safety. The safest place in a building is in a small, reinforced room (such as a bathroom or closet) near the center of the building, on the lowest floor (preferably below ground). Even safer is a tornado safe room.

- Myth: Tornadoes skip. Sometimes, the damage path of a tornado will result in demolition of several buildings, followed by several lightly damaged, followed by several more demolished. This gives the impression that the tornado "skipped" over the less-damaged structures. There are several explanations for this. One is that the surviving buildings were better constructed. Also there is a possibility that the orientation of the buildings resulted in varying degrees of vulnerability.

(Source: National Weather Service)

IBHS is a leading national expert on preparing for, and repairing and rebuilding structures after a catastrophe to make them more disaster-resistant. To arrange an interview with IBHS, contact Joseph King at 813-675-1045 or 813-442-2845, jking@ibhs.org or via direct message on Twitter @jsalking.

Visit DisasterSafety.org for more information about how to make your buildings more resistant to a variety of disasters, big and small. Follow IBHS on Twitter at @DisasterSafety and on Facebook.

– IBHS

HAVE AN OPINION?

We want to hear it!

Send your thoughts (400 words or less) to Managing Editor Isaac Babcock at ibabcock@turnstilemediagroup.com

Roth or Traditional IRA – which is best for me?

Which is better, the Roth IRA or traditional IRA? The answer is: it depends. But first, a brief look at the similarities and differences between the two.

Similarities

Both types of accounts allow you to ignore the current year tax consequences of dividend and interest income. Both accounts also are exempt from the usual taxation of capital gains. This is especially important in 2013 and beyond, under current law, because the deal to avoid the fiscal cliff substantially increases taxes on dividends and capital gains. With Roth and Traditional IRA accounts, you don't need to worry about this.

Both accounts also have a penalty feature designed to discourage early withdrawals. Unless certain conditions apply, the IRS will assess an early distribution penalty of 10 percent on any withdrawals, or distributions, you make prior to turning age 59.

The only ways to avoid the penalty are to make withdrawals for a number of specific 'hardship' reasons, or commit to gradually emptying the account in a series of substantially equal periodic payments, under Section 72(t) of the Internal Revenue Code.

Differences

The real difference between the

two types of accounts lies in the way they are taxed when you make contributions, and later, in retirement, when you make distributions:

Traditional IRAs allow you to take a tax deduction up front - provided you qualify under the IRS's stringent income eligibility rules. In return for this tax deduction, though, you must declare as ordinary income once you begin taking distributions.

Further, you cannot let your contributions compound indefinitely without paying tax. The IRS has strict rules for traditional IRA distributions. You must begin drawing down your traditional IRA account - and paying income taxes - by April 1 of the year after the year in which you turn age 70 1/2, under required minimum distribution (RMD) rules.

Miss an RMD payment, and the IRS penalizes you 50 percent of the amount you were supposed to take out, but didn't.

Exceptions to RMD rules

The only exceptions are if you are still working, still participating in your current employer retirement plan and you don't own more than 5 percent of the company. Should you have IRAs not associated with your current employer, you will be required to take RMD from those plans.

Roth IRAs, on the other hand, have somewhat the reverse tax treatment. There's no up-front deduction, but as long as you keep the money in the account until you reach retirement age, you don't have to worry about taxes ever again. Distributions after age 59 are tax-free. There

are also no RMD rules to worry about. The 10 percent penalty on early withdrawals still applies, but only on earnings. You get the basis back tax-free, as long as you have kept it in the Roth account for at least five years.

Note: Good news - you can now contribute more to your IRA or Roth IRA. As of tax year 2013, Congress now allows you to make up to \$5,500 in IRA or Roth IRA contributions per year.

That is up from \$5,000 in 2012. For more details, including a full description of the income limits and contribution caps, as well as hardship withdrawal provisions and rules for inherited IRAs, see IRS Publication 590 - Individual Retirement Arrangements.

Which is better?

The Roth IRA may be the better choice if the following conditions apply:

- You believe your income tax rate when you retire will be higher than your income tax rate now.
- Your income in the current year is unusually low.
- You don't think you will need to use the money during your lifetime. The taxation on inheriting a Roth IRA is more generous than the taxation of inherited traditional IRAs - especially if your spouse is the sole

beneficiary. Your estate may be subject to the estate tax when you pass on.

- You don't qualify to make tax-deductible contributions to a traditional IRA because your income is too high.

- You also contribute to a 401(k) plan or other tax-deferred retirement plan, and the Roth IRA allows you to hedge your bets against future income tax increases.

The most important thing is to contribute early and contribute often. Taxes play an important role in determining your financial future.

- Combining a Roth IRA with a tax-deferred retirement account is potentially a useful tax-diversification strategy.

- You are relatively young, with many years of tax-free compounding ahead before you will need to take withdrawals.

- You have other funds to tap before you begin drawing down your Roth IRA.

- You have a judgment against you and wish to delay taking distributions in order to shelter income from creditors.

However, the traditional IRA may be a better option for you if the following circumstances apply:

- You are in a higher tax bracket than normal this year.
- You qualify for the tax deduction under the IRS's income rules.
- You distrust Congress, and believe they may start taxing Roth IRA withdrawals in the fu-

ture, despite the current tax law.

- You expect your tax rates in your retirement years to be lower than your tax rates in the current year.

- You are relatively close to retirement.

- You expect to need to use the money, so taking out an RMD is no hardship, since you'd be taking it out anyway.

One thing most financial experts agree on - whether you use a Roth IRA, traditional IRA, an employer plan, a taxable account, annuities or cash value life insurance - is that it's vital to take responsibility for your own retirement security. The most important thing is to contribute early and contribute often. Taxes play an important role in determining your financial future.

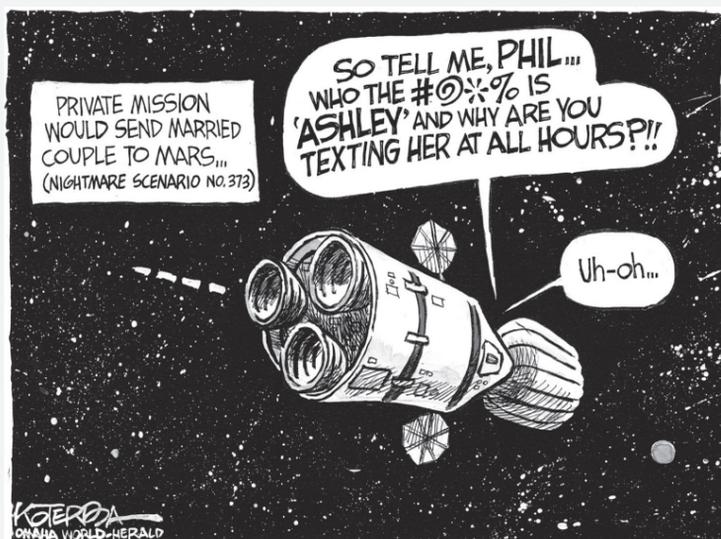
If you are considering this option, it would be wise to have a complete analysis to assist you determine whether or not a Roth IRA conversion makes sense for your particular situation. You may obtain an objective analysis tailored to your circumstances by engaging an independent tax and preparation firm consisting of CPAs and tax professionals. Some firms offer this service with charge. My firm provides this complimentary service to our clients and friends without charge. Should you have an interest in a customized analysis, please do not hesitate to contact our office.

Bob Adams is president of A SafeHarbor, a firm specializing in assisting families in having a calm retirement when faced with stormy financial waters. Visit aSafeHarbor.com or call 407-644-6646 for more information.



Bob Adams
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The Marketplace

ANNOUNCEMENTS

Public Auction- Onsite & Online
GLD Food Distributors d/b/a:Phillips Meats & Seafood: Tues3/19 @10am Preview 3/18 12-4pm. 1220 Transmitter Rd, Panama City, 32401. www.moeckerauctions.com Moecker Auctions800-840-BIDS. 15%-18%BP, \$100 ref. cash dep. Subj to confirm. AB-1098 AU-3219 Eric Rubin

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Answers
Solution time: 21 mins.

S	I	V	S	X	V	L	T	S	S	P
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King Crossword

ACROSS

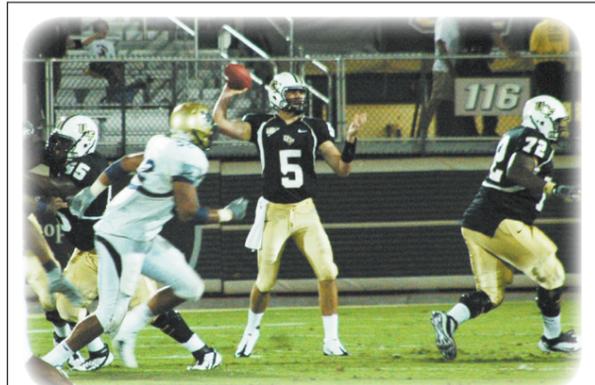
- 1 Bakery buys
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- 16 Slender
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- 18 Each
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- 23 Entanglement
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- 25 Refrigerator decorations
- 28 Humor
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- 30 Regret
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- 34 Intentions
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- 47 List of options
- 48 Catholic prayer
- 49 "Hey, you!"
- 50 Remiss

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- 13 Beyond mark
- 19 Frogs' control
- 20 Witnessed hangout
- 21 Proper partner?
- 22 "Beetle Bailey" dog
- 23 Carpenter or Black
- 25 Craze
- 26 Threesome
- 27 Japanese wrestling
- 29 Study all night
- 31 Kreskin's claim
- 33 Diacritical
- 34 Scents
- 36 Snare or tom-tom
- 37 Pack down tightly
- 38 Shades
- 39 Sea eagles
- 40 Show off your muscles
- 43 Eggs
- 44 Lingerie item
- 45 Midafternoon, on a sundial
- 46 Some small batteries

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