

Hometown News

SEBASTIAN RIVER AREA

FAMOUS
FACE

John Walsh turned out for a charity polo match that supports his organization
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**BEST OF THE
BLOTTER**
JAY MEISEL

Some criminal cases are unusual, humorous or just outright odd. And there's no shortage of them on the Treasure Coast. This column will highlight cases that often leave observers shaking their heads.

The old switcheroo

A Martin County woman made a crucial mistake when she tried the old switcheroo trick at a business.

She bought a car phone charger and got permission to try it outside in her car.

The woman walked back into the store and returned the original packaging with a charger inside.

The only problem was the store clerk noticed the charger in the box was of a different brand than the one sold in his store.

He demanded she return his charger and pursued her. In the end, she threw it out the car window.

When confronted by Stuart police, the woman insisted it was a mistake, as she had put the wrong charger in the box.

What she couldn't explain when confronted was why she got to her car and frantically called for boyfriend to return, instead of just opening the door getting the right charger and handing it to the clerk,

Not understanding her job

A Fort Pierce woman who worked at a business in Jensen Beach may not have understood her job.

It was to collect money for items that people

See **BLOTTER, A5**

Tribute to chaplains' sacrifice dedicated in Sebastian

By Jessica Tuggle
jtuggle@hometownnewsol.com

SEBASTIAN — They were men of faith who gave their lives so others might live and their sacrifice will not be forgotten in Indian River County.

An 8-foot granite monument depicting four military chaplains who died during World War II when a German torpedo found its mark on their vessel in the waters of the North Atlantic Ocean, was dedicat-

ed Feb. 14 in Riverview Park in front of scores of people.

While the monument and setting is not yet completed in the park, visitors from around the U.S., including some family members of both the chaplains and survivors of the tragic sinking of the USAT Dorchester in 1943, joined with Sebastian city officials, veterans from various wars and members of the community to dedicate the monument and surrounding area so future generations will remem-

ber the chaplains' example.

Though they were of different faiths, the four men: the Rev. George Fox, Methodist, the Rev. Clark Poling, Dutch Reformed, Jewish Rabbi Alexander Goode and the Rev. John Washington, Roman Catholic, worked together to help the soldiers escape to lifeboats and comfort those who would not make

it. One of the two remaining survivors of the USAT Dorchester sinking lives in Vero See **TRIBUTE, A2**

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Teacher of Year goes to Storm Grove educator



By Jessica Tuggle
jtuggle@hometownnewsol.com

INDIAN RIVER COUNTY — Storm Grove Middle School is the home of the Stingrays and now the 2013 Indian River County Teacher of the Year.

Concetta Hall, an eighth-grade history teacher at Storm Grove Middle School, was recognized on Feb. 16 as the Indian River County School District's 2013 Teacher of the Year in front of her peers, friends and some students.

"I'm still pretty floored, actually," said Ms. Hall in an interview the next day.

The whole school celebrated Ms. Hall's accomplishment on Feb. 17 and congratulations came from all sides, Ms. Hall said.

"The kids were hyper and excited and excited for me and we were all celebrating. I'm still on cloud nine," she said.

Storm Grove Middle School Principal Shawn O'Keefe said Ms. Hall deserves all her accolades See **EDUCATOR, A3**

Cliff Partlow/staff photographer
Concetta Hall from Storm Grave Middle School gave her acceptance speech to a huge crowd in the Sebastian River High School Performing Arts Center last Thursday evening after being named Indian River County Teacher of the Year. To see more photos go to www.hometownnewsol.com and click on order photos.

Recreation department to hold children's triathlon

By Jessica Tuggle
jtuggle@hometownnewsol.com

INDIAN RIVER COUNTY — Children in Indian River County ages 3 to 14 can start practicing their smoothest swimming strokes in preparation for the upcoming Super Kids Triathlon in Gifford.

The Super Kids Triathlon, put on by the Indian River County recre-

ation department, will open for registration on March 2. The fun, non-competitive event is designed to introduce children to triathlons and encourage physical activity, said department directors.

Different age groups will have different distances to conquer in swimming, biking and running events.

The triathlon will be held

at the Gifford Aquatic Center on March 31. Space is limited and pre-registration is required. The cost is \$10 per child.

Participants will receive a goody bag, participation awards and certificates, as well as oranges and water.

The event is not competitive and times and awards, such as first-, second- or third-places, will not be given, said Mike

Redstone, assistant director of recreation.

This will be the third year the recreation department puts on the triathlon at the Gifford Aquatic Center, but the county has a history of promoting physical activity in many ways throughout the years, Mr. Redstone said.

In 2010, 35 children participated in the triathlon, but that number skyrock-

eted last year to 108 participants. Mr. Redstone said he looks forward to even more children getting involved with the event this year.

Bike helmets are mandatory and must be worn for the entire bike ride, Mr. Redstone said.

Participants 6 and younger may use approved

See **TRIATHLON, A3**

Challenge course for students nears completion

By Jessica Tuggle
jtuggle@hometownnewsol.com

FELLSMERE — The towering structures in Fellsmere that can be seen from Interstate-95 could soon be swarming with students training to be military officers stressing their bodies to the max.

A ropes and challenge course, built on a 5-acre plot of land just northwest of the Fellsmere and Sebastian exit on I-95, is scheduled for completion within the next few weeks, and will be ready for use by ROTC students at Florida Institute of Technology shortly thereafter.

Between 30 to 40 obstacles and challenges are being

built on the property, thanks to the city's partnership with the college and a \$400,000 grant from the U.S. Army. The college will be responsible for managing and scheduling course use, but city residents will have access, as well, said Jason Nunemaker, Fellsmere city manager.

"Florida Tech will be the concessionaire of that site and any fees charged there will go to the upkeep and maintenance of the site," Mr. Nunemaker said.

The 86 acres of land owned by the city in and around the challenge course, collectively called the Fellsmere Trailhead Pre-

See **COURSE, A8**



Hunter White of Alpine Tower International bores holes in support beams that will be used to build parts of the Florida Institute of Technology/Fellsmere management leadership challenge course near I-95 and CR512 in Fellsmere last Friday.

Cliff Partlow
staff photographer

ENTERTAINMENT B1

DECADES OF FUN



The Grant Seafood Festival celebrates its 46th year

COMPUTERS A6

SHARING INFO



Email can be a good way to share documents, other files

WEEKEND WEATHER



Friday: Partly cloudy; high: 87; low: 59; high tide: 9:46 a.m.; low tide: 3:51 p.m.
Saturday: Cloudy; high: 67; low: 56; high tide: 10:21 a.m.; low tide: 4:28 p.m.

Sunday: Cloudy; high: 72; low: 62; high tide: 10:56 a.m.; low tide: 5:06 p.m.
Weather courtesy of www.weather.com

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Staff photo by Jessica Tuggle

Larry Wapnick, chairman of the Four Chaplains Monument Committee in Indian River County, helps dedicate a granite memorial stone in Riverview Park in Sebastian. The monument recognizes the sacrifice of four chaplains of different faiths who gave up their life vests to save the lives of soldiers on the sinking USAT Dorchester in 1943 during World War II. The setting for the completed monument will include a fountain, reflection pool, brick walkway and eternal flame.

Tribute

From page A1

Beach and he thanked the community for supporting the memorial project financially and with their presence at the dedication.

"It makes me want to cry...the day has finally arrived and a dream has come true," said Ernie Heaton, who was a private at the time.

"All you have to do is look around and see the people that are here and are interested. This isn't going to go away and people are going to talk about it," Mr. Heaton said.

Preserving the memory of interfaith in action is important for future generations to see what it takes to get through difficult times, he

said.

Mr. Heaton said he remembers speaking to the four chaplains onboard the ship during their voyage and said the men brought words of comfort to the soldiers.

The chaplains' outstanding act of heroism came when the ship was sinking and they chose to give up their life vests and stayed onboard the ship, praying for the men all around them, Mr. Heaton said.

Only 230 of the 902 people onboard survived.

The ceremony was held on Mr. Heaton's 89th birthday, a little more than a week after the 69th anniversary of the ship's sinking.

Larry Wapnick, head of the committee formed to design and install the Four Chaplains Monument in Sebastian, said what the

chaplains did transcends time and should be shared with future generations.

When the monument is completed and installed in the park, it will be on a 10-foot base, surrounded by a pool of water with a fountain, and will have an eternal flame burning.

Sebastian Mayor Jim Hill said he was proud and honored to have the monument be part of the city and he looks forward to when the whole project is completed and opened for public use.

City officials estimate construction will be complete in the summer.

For more information about the four chaplains and the Four Chaplains Memorial Foundation, visit <http://fourchaplains.org/in dex.html>.

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Hospital to host free health screenings at mall

For Hometown News
NewsFP@hometownnewsol.com

INDIAN RIVER COUNTY — Indian River Medical Center is hosting the Treasure

Coast's inaugural Day of Dance for Your Health event at Indian River Mall on Saturday, Feb. 25 from 10 a.m. to 2 p.m.

In addition to free health screenings, attendees will enjoy dance instructions and demonstrations, refreshments and prizes, including a free drawing for

a \$250 gift certificate from Macy's. The first 100 ladies will receive a complimentary swag bag full of goodies and surprises.

Day of Dance is a national program of the Spirit of Women Hospital Network, of which IRMC is a member.

See SCREENINGS, A4

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Ten-year-old Taylor Hatton of Sebastian finished her last lap during the swimming competition in the SuperKid Triathlon last year at the Gifford Aquatics Center.

Cliff Partlow/staff photographer

Triathlon

From page A1

floatation devices and any

type of bike, including bikes with training wheels. The bike trail will include pavement, grass and dirt, so wider tires on bikes are

encouraged, but skinny tires will not be disqualified. Swim suits are mandatory for the pool portion as are swim diapers for chil-

dren who may not be potty trained.

For more information, call (772) 770-5312 or visit www.irrec.com.



Cliff Partlow/staff photographer
Concetta Hall, Indian River County Teacher of the Year, is congratulated by one of her students, Gillian Griffin, after the announcement Thursday evening at Sebastian River High School.

Educator

From page A1

and the school is very proud of her.

"We are huge fans of Concetta Hall. She just represents all that is good in public education today and her energy is contagious," Mr. O'Keefe said.

As district Teacher of the Year, Ms. Hall will automatically qualify to run for state Teacher of the Year, district officials said.

"I am a product of the Indian River County schools, and I hope to reflect the excellence of education system, both as a former student and as an educator," Ms. Hall said.

"I'm really excited and honored to represent our county at the state (level). I'm hoping to do them proud," she said.

Ms. Hall has been teaching in the Indian River County school district for 10 years and graduated from Sebastian River High School.

The Teacher of the Year nominees are suggested by

their peers and represent the cream of the crop of educators in the county, said Cheryl Conley, former county and state Teacher of the Year winner.

"Indian River County has some of the best teachers in the whole state, if not the nation," Ms. Conley said.

"This is a wonderful opportunity to share in the celebration of the joy of learning and the excitement of teaching," she said.

During the next week or so, Ms. Hall will put together her packet to submit to state evaluators.

"There are days when I strive to be a child's teacher of the day, because they need that; they need someone to support them and listen to them," Ms. Hall said in a press release.

"I endeavor to lead students by example, in my classroom, on our campus, across our community and throughout their lives. I am accountable to society for creating great young adults and that is a role that I do not take lightly," Ms. Hall said.

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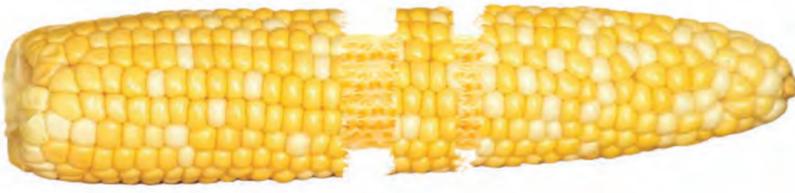
John Walsh, right, co-founder of the National Center for Missing and Exploited Children, talks with Bill and Marlynn Scully during the Charity Polo Cup at Windsor last Saturday. To see more photos go to www.hometownnewsol.com

Cliff Partlow
 staff photographer



From left: Tuny Hill, Marsha Sherry, Daina Bertrand and Marci Ruotolo headed up the Pink Ladies and Greasers Rock at the Polo Cup Hip Hop tailgating competition at the Charity Polo Cup at Windsor Saturday. Heck, even Elvis stopped by to help make the event a success.

Cliff Partlow/staff photographer



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Screenings

From page A2

Spirit of Women Hospitals across the country are taking a stand against heart disease and other common cardiovascular conditions, such as atrial fibrillation. This event combines the fun of dancing to different kinds of music, such as ballroom, rock 'n roll, jazz, salsa, swing and hip-hop, with health screenings and consumer education on heart disease and other important health topics.

Free screenings provided by IRMC will include: blood pressure, pulse, body mass index, finger stick glucose testing for diabetes, colorectal screening kits to take home, grip strength testing, height/weight and oxygen saturation measurement. Participants will be encouraged to take written health-risk assessment quizzes to determine their risk for the following diseases or conditions: cancer, depression/stress, heart disease, orthopedic problems, sleep disorders and stroke. In addition to 13 hospital booths from maternity and pediatrics to The Heart Center and cancer services and additional vendor booths, stage performances will be emceed by Geoff and Dana of 97.3 FM The Breeze and 97.1 FM Ocean radio stations.

14th Street Dance Studio has organized a steady stream of dance routines including demonstrations and instructions for Zumba, salsa, belly dancing, tango, hip hop, samba, jive, swing, ballroom and Latin dance fitness. IRMC physicians, in their white IRMC lab jackets, will perform the Electric Slide at noon.

Attendees will be encouraged to dance throughout the day, as they learn how to help their families make healthy choices to easily incorporate into their lifestyles. They will also find out their personal warning signs and risk factors for heart disease, stroke and other medical conditions, all while having a good time.

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ACROSS THE STREET FROM HABITAT FOR HUMANITY

Police report

Editor's note: This is a list of arrests, not convictions, and all arrestees are presumed innocent unless or until proven guilty in a court of law.

Fellsmere Police Department

•Jessica Lyn Mathis, 33, 9375 106th Ave., Vero Beach, was arrested Feb. 10 and charged with two counts of possession of a controlled substance without a prescription and possession of drug paraphernalia.

Sebastian Police Department

•Michael Dean Arnold, 55, 867 Oswego Ave., Sebastian, was arrested Feb. 14 and charged with breach of peace, resisting an officer with violence and battery on a law enforcement officer.

Indian River County Sheriff's Office

•Travis J. Lucas, 30, 345 40th Court S.W., Vero Beach, was arrested Feb. 12 and charged with two counts of battery, resisting an officer with violence and obstruction of justice.

•Wayne Paul Ohler, 49, 2195 17th Ave., S.W., Vero Beach, was arrested Feb. 12 and charged with violation

of probation. He was on probation for failure as a sex offender to register with the Sheriff's Office.

•Celeste M. Champagne, 25, 569 Caribbean Circle, Vero Beach, was arrested Feb. 11 and charged with grand theft, dealing in stolen property, defrauding a pawnbroker and violation of community control. She was on community control for giving false information to a pawnbroker.

•John Champagne, 24, 569 Caribbean Circle, Vero Beach, was arrested Feb. 11 and charged with grand theft and dealing in stolen property.

•Phillip Chad Smith, 31, 8955 106th Ave., Vero Beach, was arrested Feb. 11 and charged with fleeing or eluding.

•Michael Shane Strawder, 44, 2911 Country Breeze Drive, Plant City, was arrested Feb. 11 and charged with felony driving under the influence.

•Michelle Lee Keeney, 21, 1278 Classic Court, Vero Beach, was arrested Feb. 10 and charged with providing false information to a secondhand dealer, dealing in stolen property, theft and violation of probation. She was on probation for possession of drug paraphernalia.

•Jennifer Lynn Parrish, 38, 3935 11th St., Vero Beach, was arrested Feb. 10 and charged with violation of probation. She was on

probation for possession of cocaine, possession of drug paraphernalia, driving under the influence and refusal to submit to a test.

•Michael J. McCullers, 28, 2314 Second Court S.E., Vero Beach, was arrested Feb. 10 and charged with possession of drug paraphernalia, possession of cocaine and violation of probation.

•John Wesley Harden, 30, 6375 Seventh St., Vero Beach, was arrested Feb. 13 and charged with aggravated fleeing and reckless driving.

•Veronica Lynn Tomberg, 23, 9220 44th Ave., Wabasso, was arrested Feb. 13 and charged with grand theft.

Florida Department of Law Enforcement

•Randolph Mike Jr., 22, 3520 N.W. Treasure Coast Drive, Apt. 105, Jensen Beach, was arrested Feb. 13 and charged with making a false statement to obtain public aid, third-degree grand theft and criminal use of personal identification.

•Billy Jack Montgomery, 52, 5715 38th St., Vero Beach, was arrested Feb. 13 and charged with burglary of a dwelling, two counts of dealing in stolen property, two counts of giving false information to a pawnbroker and grand theft.

•David Fraser Moshier, 48, 1060 South U.S. 1, Vero Beach, was arrested Feb. 13 and charged with two counts of uttering a forged instrument.

•Robert Allen Holzhauser, 29, 18575 Northwest 27th Ave., Miami Gardens, was arrested Feb. 9 and charged with burglary of a structure.

•Paul Joseph Kenney, 40, 5510 Lake Side Drive, Apt. 205, Margate, was arrested Feb. 9 and charged with possession of oxycodone with intent to sell or deliver and possession of alprazolam (Xanax) with intent to sell or deliver.

•Joseph M. Dunn, 34, 3895 58th Ave., Vero Beach, was arrested Feb. 9 and charged with communication fraud and second-degree grand theft.

•Matthew N. Neff, 25, 7491 Mead Drive, Spring Hill, was arrested Feb. 9 and charged with failure to appear in court on three counts of burglary of a conveyance, burglary of a structure and violation of probation.

•Leslie Ann Marie Bell, 29, 10739 Moore St., Leesburg, was arrested Feb. 9 and charged with failure to appear in court on four counts of possession of a fictitious identification card.

•Gerardo Nieves, 58, 1827 24th St., Vero Beach, was arrested Feb. 14 and charged with violation of

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probation. He was on probation for two counts of felony criminal mischief.

•Robert William Lynch, 29, 1185 14th Ave., Vero Beach, was arrested Feb. 14 and charged with burglary of a dwelling.

•Christopher Scott Gelinias, 45, 4150 Highway A1A, Unit 112, Vero Beach, was arrested Feb. 14 and charged with dealing in stolen property and third-degree grand theft.

•Brian Keith Ruleman, 45, 985 35th Ave., Vero Beach, was arrested Feb. 14 and charged with criminal mischief and residential burglary.

•Antonio Dawkins, 14, 6605 Palomar Parkway, Fort Pierce, was arrested Feb. 12 and charged with aggravated battery on a pregnant woman.

•Michael Standish Payne, 21, 6066 Ridge Lake Drive, Vero Beach, was arrested Feb. 14 and

charged with violation of probation. He was on probation for grand theft of a motor vehicle.

•Devlyn Bastet Dendios-Ferguson, 17, 1675 Second Court S.W., Vero Beach, was arrested Feb. 15 and charged with burglary.

•Camron James Banghart, 17, 410 Easy St., Sebastian, was arrested Feb. 15 and charged with burglary of a dwelling.

•Alix Michael Norris, 20, no address given, was arrested Feb. 15 and charged with burglary.

•Nancy Lee Holt, 20, no address given, was arrested Feb. 15 and charged with burglary of a business.

•Patricia Pantene, 45, 2055 Little Eagle Lane S.W., Vero Beach, was arrested Feb. 15 and charged with battery on a law enforcement officer, resisting an officer with violence and disorderly intoxication.

Blotter

From page A1

purchased.

But instead, she chose to give away the merchandise for free.

She was observed taking merchandise, voiding it and then handing it to customers who had not paid for it.

It might be a nice gesture, but perhaps

she didn't consider the economics of it.

The business gets money to pay her salary by selling those items. If the business collects no money, she ends up without a job.

Leaving evidence behind

A Fort Pierce man was rather startled when he arrived home and found a female in his house. She fled and he discovered she

had taken \$150, a paycheck for \$228 and other items.

The man didn't know the woman, but he discovered she left a Metro PCS cell phone behind.

An officer took the cell phone to a Metro PCS business and learned the identity of the owner.

As it turned out, the woman had been in the store shortly before he arrived. She bought a new phone.

When confronted later, the woman denied everything, but changed her story after being told she had left her cell phone there.

The woman has an extensive criminal record dating back to 1994, when she was charged with burglary.

It would seem that after being a criminal for more than 17 years she would know not to leave a cell phone at a residence she burglarized.

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VIEWPOINT

FRIDAY, FEBRUARY 24, 2012 • HOMETOWN NEWS • WWW.HOMETOWNNEWSOL.COM



Got something to say?

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(772) 465-5504

or e-mail news@hometownnewsol.com.

Callers are asked to refrain from making slanderous statements. Statements of fact will be checked for accuracy.

Combat bullying

If we're going to stop bullying we should probably start at the top. Cops bullying citizens would be a good place to start.

Even though Tom Rooney's district has been dramatically changed by redistricting, we are fortunate that he will be able to remain in Congress.

He has consistently represented common sense in the form of smaller and more responsible government, a prosperous economy and perhaps most important, much-needed private-sector jobs.

Anything he can do to help get Florida moving forward again would help people with homes under water.

Deadbeat dads should pay

It is destructive that our legal system has the tools but is not using them effectively.

If a deadbeat dad is caught he should pay the consequences.

Among the guilty in the legal system are state attorneys, judges, hearing officers, child support enforcement employees and lawyers.

We have the laws in place. Let's insist on prompt and vigorous enforcement.

Postal service demise

One of the reasons the postal department is going broke is because they have high rates for us regular people and very low rates for the people who send out junk mail.

I received three junk-mail envelopes today and all paid only 19 cents and I pay 45 cents.

Check your child's social sites

Parents need to monitor your child's Facebook, Twitter, Instagram and any other social accounts they have. Some of your children are not who you think they are.

I can tell you from reading my daughter's wall that your student of the year is not the character of the year. Some of your children are really nasty and mean.

Please take a moment to look at your child's pages. Look in their inboxes at the conversations they have and read what they post on others walls. Some of you may be shocked! Some of you may be pleasantly surprised. Take the time and do it now before another student gets hurt. I am begging you, this time it was my daughter who got hurt, next

Juniors showed the right stuff



Cliff Partlow/staff photographer

Nearly 1,000 people were on hand for the Charity Polo Cup at Windsor last Saturday. A day of tailgating, Champagne and polo matches was blessed with great weather. Ayaan Quraeshi (No. 3) reaches for a shot during the second chukker of the junior match, riding for Brother Elmo's Polo Team. To see more photos go to www.hometownnewsol.com and click on order photos.

time it could be yours.

Europe?

What do people mean when they say, "Don't follow Europe?" That's the whole point! We are already part of Europe. What do you think the word "global" means? Everything talked about today is global. I can't believe so many people don't get it.

Programs and documentaries (even PBS) showing documentaries about how wonderful it is to visit China, Vietnam, Guam and even Moscow. With arms outstretched, "welcome to China." Obama pushing for less-strict laws letting other countries "visit" Florida! For me, I don't think so!

Isn't it enough China is shipping bugs (ticks) into our ports literally killing people and destroying elm trees in Massachusetts?

How many of you hear gravel-voiced Henry Kissinger quote, "It's time for a new world order?"

That's global. One world order, one world system. one currency (eventually), one leader. It's here. Like the Three Musketeers, all for one and one for all, which, in the global game, is pure and simple communism. What happens to one country happens to the rest. Who doesn't get this yet?

Western suicide?

Some years ago there was a book about the suicide of the west.

Cuts in the size of our defense budget may make the book's dire predictions come true.

At a time when the U.S. faces serious threats from Iran, a near civil war in Syria, a shooting war in Afghanistan and a weird, unpredictable dictator in North Korea, any reductions in our preparedness are unthinkable.

The administration's budget, 12.2 percent down from the level the Pentagon requested last year, is unthinkable. It could mean the suicide of the West.

Let us know about upcoming community events.

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FAX us at: (772) 467-4384.

Mail your community events press releases

to: 1102 South U.S. 1, Fort Pierce, FL 34950.

Use email to send more than photos

When it comes to sending attachments through email, most people have one thing in mind: pictures. But sending other file types through email can be one of the most massively useful abilities the Internet offers.

Picture this: you're working on a file at the office, and it's a Word or Excel document. A colleague in another part of town or another office needs to see the file. Many people will take the time to print out and physically deliver or fax the document to their colleague, not realizing the email system can be used to deliver any kind of file right to another computer.

Attach the file in an email message to your colleague, just as you would if you were sending a picture. As long as your colleague has the same software that you used to create it, he or she should be able to save it to his or her hard drive or open it just like any other file. Then your colleague can print the document, if he or she wants, or handle it as needed.

It is, however, the sender's responsibility to make sure the recipients will be able to open the file before it is



COMPUTE THIS
SEAN MCCARTHY

sent. Nothing is more frustrating than getting an email message marked "Here's the file you wanted" only to find that the file is in some format that you've never heard of and your computer can't open it.

For instance, if you're planning to send a Word document, find out what word processor the recipient uses. Even if he is also using Word, he may be using an older version of Word than you are, which could cause a problem if he tries to open a file that was created in a newer version. A quick peek in the "help" pull-down menu and clicking on the "about" option will tell you what version your word processor is.

Have your friend or coworker check his version also, and then try to save your document in whatever version he is using. If you click "save as" and look at the "file type" or "format" pull-down menu on the "save as" box that pops up,

you'll see you have the ability to save your document in many different formats. This puts the control of the file type in your hands.

The same thing applies when you are trying to send a picture. Make sure it's a file that is saved in a format that your intended recipient can open. Usually a .jpg (jpeg) is a safe bet.

Most people's familiarity with email attachments ends with the occasional picture, but once the idea of transferring files that way becomes clear, a lot of possibilities present themselves.

Here are the steps for sending a file:

First, you need to know where the file you want to send is located on your computer, and exactly what it's called. So, if you have a document you want to send, save it and pay attention to the file name and the name of the folder that it's saved in.

Then, when you have your e-mail program open, click "new message" and begin to compose your message. Enter the recipient's e-mail address, a comment in the subject field and then click the "attach" button (which is usually represented by a

paperclip icon).

Next, your computer will give you some options. You want to indicate to the computer that you are attaching a file to. Click the appropriate button and then navigate to the location on your hard drive where the file that you want to send resides. (Look in the same folder where you saved it in, and then click on the name of the file to select it). Click OK, and the file name will be listed as an attachment.

You can even send multiple files by repeating the procedure. But remember that large files do not always do well, so you want to keep the attachments small in size. A good rule of thumb is 100 kilobytes and smaller for most email.

This should cover most office documents such as Word files, but size can be a problem with a file that is rich with graphics. To check a file's size when you go to attach it, right-click it and then click "properties." The next window that opens should tell you how big the file is.

Sean McCarthy fixes computers. He can be reached at (772) 408-0680 or help@ComputeThisOnline.com (no hyphens).

We welcome your opinions

To send your letters to the editor, e-mail them to newsfp@hometownnewsol.com or fax them to (772) 467-4384.

Or you can send letters to: Letters to the editor, 1102 South U.S. 1, Fort Pierce, FL 34950.

Letters must include a phone number and home address for verification. Letters sent without phone numbers and addresses will be published in the Rants & Raves section.

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CIRCULATION AUDIT BY



SEBASTIAN

Poets home painted in 'Plein Air'



Cliff Partlow/staff photographer

Artist Fran San Miguel painted the home of the late poet Laura Riding Jackson, which sits on the campus of the Environmental Learning Center, during the Plein Air Artists Rendezvous last week at the ELC. The event helps support programs at the ELC and the Cultural Council of Indian River County.



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Scholarships available to students planning to attend university

For Hometown News
NewsFP@hometownnewsol.com

TREASURE COAST — Students in Indian River and St. Lucie counties who will attend the University of Florida as undergraduates this fall are invited to apply for a scholarship from the Treasure Coast Gator Club.

Scholarship applications must be postmarked by March 5 and are available in the guidance offices of all public and private high schools, at the Indian River State College Foundation office or online at

www.tcgatorclub.com.

This year, the Treasure Coast Gator Club will award \$1,500 scholarships to at least 17 students from Indian River and St. Lucie counties, including incoming freshman and students who are already attending UF. Students attending UF at the Indian River Research and Education Center in Fort Pierce are also eligible to apply.

"Our scholarship program is open to all students pursuing an undergraduate degree from UF, not just incoming freshman," said Richard

Giessert, president of the club.

"This makes it unique and very helpful for older students entering their sophomore, junior and senior years. The scholarships are for one year only, but students are welcome to reapply each year until they graduate."

Last year, 85 students submitted quality applications for 17 available scholarships.

The club raises funds for the program through events such as the upcoming Treasure Coast Gator Toast scheduled for May

11 at the Pelican Yacht Club in Fort Pierce.

Additional funds come from the Bryan Schirard Memorial Fund and the Arthur and Marian Block Endowment Fund, as well as other individuals who choose to name scholarships in memory or honor of a family member.

Students interested in applying for the Treasure Coast Gator Club scholarship can download the application at www.tcgatorclub.com or email questions to info@tcgatorclub.com.

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All prizes will be awarded. You need not be present or tour the house to win. Winners will be notified by telephone the night of the drawing, Thursday, April 5, 2012 or by certified mail. Ceremony begins at 5:30PM

Artists capture nature at ELC

Mimi McCabe puts oil to canvas and paints mangroves along the Indian River Lagoon during Plein Air Artists Rendezvous on and around the Environmental Learning Center's campus last week. About 45 artists displayed their talent to benefit the ELC and the Cultural Council of Indian River County.



Cliff Partlow
staff photographer

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Low-income housing introduced to community

For Hometown News
NewsFP@hometownnewsol.com

affordably and comfortably in community.

INDIAN RIVER COUNTY — By the River hosted its first cocktail reception last week at the beachside home of K.C. and Von Barkley in Vero Beach.

Guests were introduced to the mission and vision of this first-of-its kind, Sebastian-based nonprofit that provides affordable housing to 41 low-income seniors in an independent living community and life-enriching programs for both residents and outreach clients in northern Indian River County.

A question and answer session addressed questions from many of the guests who were eager to find out more about By the River, its needs and how they might be able to support the organization through donations, volunteer opportunities or hosting similar receptions.

Appetizers were donated by Elizabeth D. Kennedy & Co.

By the River was founded by Ma Jaya as a way to provide low-income seniors with a place to call "home" and live

By the River offers a full spectrum of programs designed to keep older residents active and engaged in life, including intergenerational activities, volunteer opportunities, art and music classes, health lectures, fitness plans, yoga and day trips.

"Help us turn a life of isolation into one of companionship and joy," said Patti Rooney, CFO at By the River.

"Our immediate needs are to create donations to cover operating expenses. We raise about half of our operating funds through rents collected from our low-income residents, but these rents range from \$3-\$500 per month depending on the residents' income.

"We raise about 50 percent of our income through rent and must raise another 50 percent to maintain operations and fund the programs and services we provide," she said.

For more information or to volunteer or donate, call (772) 388-5858 or visit www.ByTheRiver.org.

Course

From page A1

serve, was purchased in 2008 with funding assistance from the Florida Communities Trust and Indian River County.

The land is designated as a public and institutional lands district and will undergo some improvements over time to make it a more attractive place for the public to explore and use, the city manager said.

Mr. Nunemaker said the challenge course is designed to be difficult, so an average guest to Fellsmere or the surrounding region would likely not be able to use the course, unless they had some training first.

"The ropes and challenge course is going to get a lot of attention. It's a very nice amenity for us to have and it meets Army requirements," he said.

This is not the first time the city has partnered with Florida Institute of Technology, which is located in Melbourne. The college and city also have agreements regarding use of the C-54 canal for competitive rowing teams, land navigation training and a rock climbing tower, Mr. Nunemaker said.

"It really has worked out to

our mutual benefit for sure," he said.

Frank Kinney, Florida Institute of Technology vice president for research, was contacted for comment, but did not respond by press time.

The Fellsmere Trailhead Preserve project will be a gateway to the St. Sebastian River Preserve State Park, Mr. Nunemaker said.

The 20,000-acre state park has some access points in Fellsmere, but improving the access points by adding picnic areas, restrooms, a wetlands overlook and some parking, may encourage more people to check out the trails and greenways in the area, he said.

In the long-term, another area of the park will have improved campsites and a playground. The picnic area in the northeast quadrant of the park will be geared toward a day use area for equestrians, and have a horse tie-up area, according to a site plan.

Minimal paving will be done in the Trailhead Preserve area, though millings, or recycled asphalt, will likely be installed to help the roads become more stabilized, Mr. Nunemaker said.

For more information about city projects, call (772) 571-1616, or visit www.cityoffellsmere.org.

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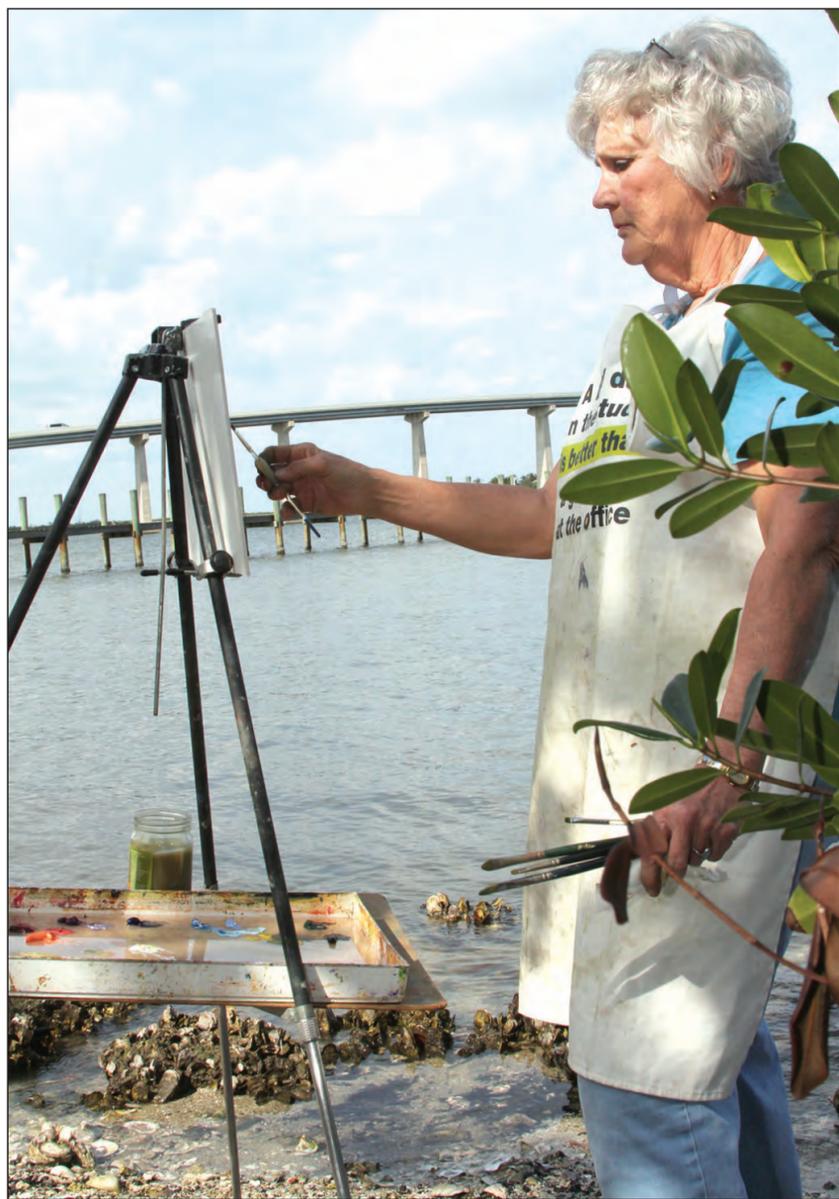
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A little bridge work



Artist Barbara Smythers chose a spot near the entrance of the Environmental Learning Center to paint her magic during the Plein Air Artists Rendezvous last week. Nearly 45 artists painted, photographed and sculpted the flora and fauna that makes up the ELC. Proceeds from the sale of their work benefits the ELC and the Cultural Council of Indian River County.

Cliff Partlow/staff photographer

Annual walk taking place March 17

For Hometown News
NewsFP@hometownnewsol.com

INDIAN RIVER COUNTY — Care Net Pregnancy Center is hosting its annual Bridges to Life walk on March 17.

Every year, hundreds of local residents walk a 5-mile route over both Vero Beach bridges, raising as much as \$40,000 to benefit Care Net Pregnancy Center.

Registration for the walk begins at 9 a.m. at Riverside Park. Participants may also choose to do a leisurely 1-mile walk under the oaks, rather than the 5 miles.

Christian FM will be on location, and Edmund Nalzar and family will perform live to add to the festivities in the park.

The walk is open to the entire community. Walkers raise money by asking

friends and associates to sponsor them. Walkers who raise more than \$150 will receive a free T-shirt.

All funds raised go toward the operations of Care Net Pregnancy Center to provide services and support for women and families faced with a crisis pregnancy.

For more information, visit carenetwalk.com or call (772) 569-7939.

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Obituaries

Arthur E. Hess

Arthur E. Hess, 89, died Feb. 4, 2012.

He was born in Brooklyn, N.Y., and lived in Sebastian for 18 years.

He served in the U.S. Army during World War II.

He was a member of St. Sebastian Catholic Church in Sebastian.

He is survived by his wife of 65 years, Genevieve and a daughter, Barbara.

Arrangements by Strunk Funeral Home and Crematory.

Valerie Ann Ferguson

Valerie Ann Ferguson, 46, died Feb. 9, 2012.

She was born in Pompano Beach and lived in Sebastian for six years.

She was employed with Sebastian River Medical Center.

She is survived by her husband of five years, Thomas; a stepson, Michael; a stepdaughter, Elizabeth; two sisters, Linda and Theresa; a brother, Tommy and three grandchildren.

Arrangements by Strunk Funeral Home.

John Arthur Perrin

John Arthur Perrin, 74, died Feb. 12, 2012.

He was born in Rochester, N.Y., and lived in Sebastian for 18 years.

He served in the U.S. Coast Guard for 34 years.

He was a volunteer with the Sebastian Police Department.

He is survived by his wife of 31 years, Marlene; a son,

Todd; four daughters, Linda, Wendy, Lori and Beth; a brother, Bobby; two sisters, Mickey and Joyce; seven grandchildren and two great-grandchildren.

Arrangements by Strunk Funeral Home and Crematory.

Chester S. Stachow

Chester S. Stachow, 74, died Feb. 11, 2012.

He was born in Canada and lived in Sebastian for 12 years.

He is survived by his wife of 47 years, Geraldine; two daughters, Theresa and Nichole and six grandchildren.

He was preceded in death by his parents, Paul and Lottie.

Arrangements by Strunk Funeral Home and Crematory Sebastian.

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Hope to see many more.

Best wishes,
Lex Berger,
Owner

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Cypress Springs Family Fun Pool opens in April!

* Per room, plus tax and Osceola County Assessment Fee, for family of up to four. Pool parties begin in April. Limited availability. Not retroactive or combinable with offers or groups. See website for restrictions. Shrek, Madagascar, Kung Fu Panda and all related characters and properties © 2012 DreamWorks Animation LLC.

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SAT., 2/25 @ 7:30PM

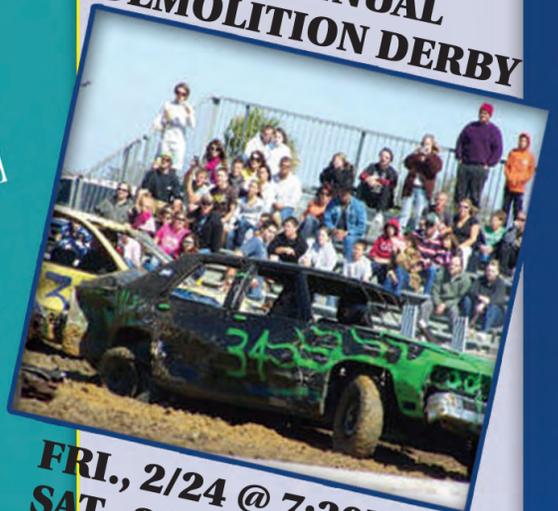
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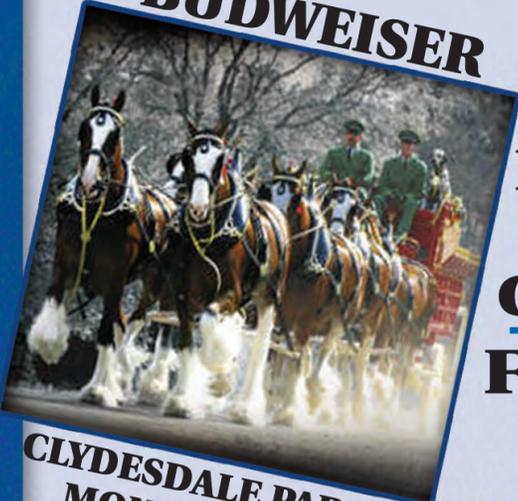


FRI., 2/24 @ 7:30PM
SAT., 2/25 @ 4:30PM

Feb. 24th - Mar. 4th, 2012

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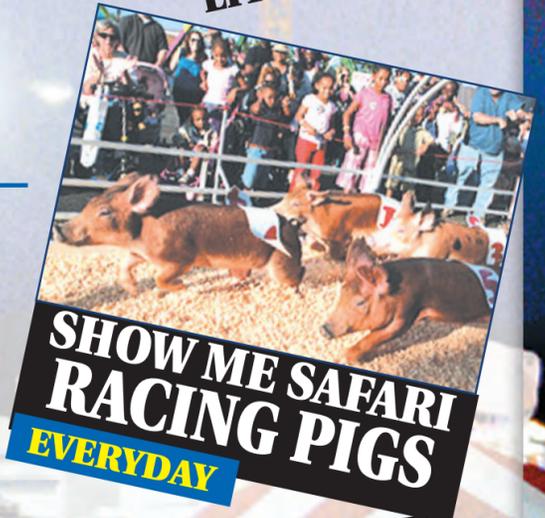
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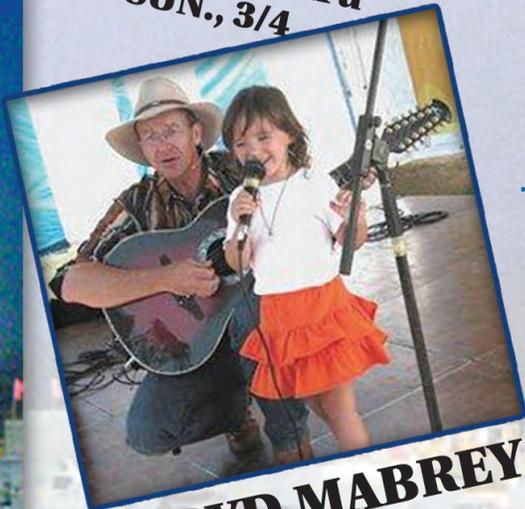
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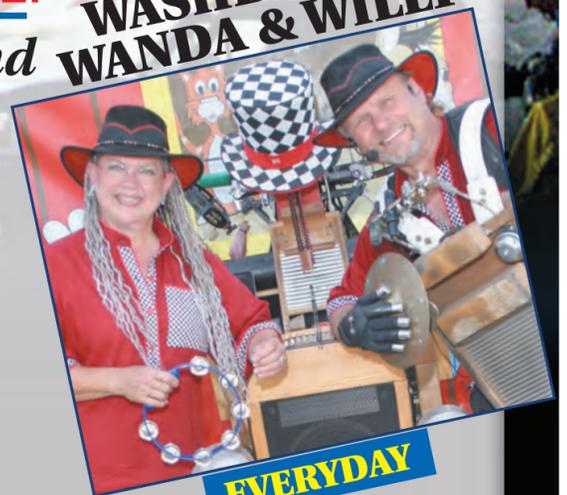
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SECTION B • WWW.HOMETOWNNEWSOL.COM • FRIDAY, FEBRUARY 24, 2012

Out & about

FRIDAY, FEB. 24

- **Space Coast Symphony Orchestra concert series, "American Icons,"** Trinity Episcopal Church, Vero Beach, 7 p.m. American musicians, such as George Gershwin and Walter Piston will be showcased. The Galmont Ballet will also make a special guest appearance. *Website:* www.spacecoastsymphony.org
- **Stan Smith pro-am tennis tournament,** The Boulevard Tennis Club, Vero Beach, 5 p.m. All proceeds to benefit the tennis education and mentoring program, a collaboration between Big Brothers Big Sisters and the Boys and Girls Club of Indian River County. Cost: TBA. *Website:* www.bbbsbigs.org
- **Art in Bloom luncheon,** Vero Beach Museum of Art, Vero Beach, noon. Members of the John's Island Garden Club create spectacular floral installations inspired by works in the museum's collection. Cost: \$125, reservations only. *Website:* www.verobeachmuseum.org

FRIDAY, FEB. 24- SATURDAY, FEB. 25

- **Vero Beach gun and outdoor gear show,** Saturday, from 9 a.m.-5 p.m. and Sunday, from 9 a.m.-4 p.m. at the Indian River County Fairgrounds. Hundreds of exhibits. Free firearm giveaway. For more information, call (772) 228-6064 or visit www.patriotshow.com.

SATURDAY, FEB. 25

- **Florida craft beer and wingfest,** sponsored by Sunrise Rotary, will be held at Royal Palm Point grassy medians, just south of the Barber Bridge from 11:30 a.m.-5 p.m. Up to 50 craft beers and wing contest. Event has been authorized by the Royal Palm Point Merchants Association. Live music, and food and drink booths. For more information, or to purchase tickets, visit www.floridacraftbrewandwingfest.com
- **Emerson Center Celebrated Speakers Series,** Emerson Center at the Unitarian Universalist Fellowship, Vero Beach, 4 p.m. and 7 p.m. Speaker: Neil deGrasse Tyson, recipient of the NASA distinguished public service medal, commissioned to study the future of the U.S. aerospace industry and noted author and researcher on celestial bodies. *Website:* http://theemersoncenter.org. See **OUT, B5**

Smile, you're on Candid Camera



Cliff Partlow/staff photographer

From left, Blake Ashcroft washes down Julie and Wasabi after a junior polo match during the Charity Polo Cup at Windsor last Saturday. The event drew nearly 1,000 people in support of the National Center for Missing and Exploited Children founded 27 years ago by John and Reve Walsh. Miss Ashcroft was aboard both Julie and Wasabi, riding for Brother Elmo's polo team. It appears Wasabi liked being hosed off. To see more photos go to www.hometownnewsol.com and click on order photos.

Seafood festival to celebrate 46 years

By Jessica Tuggle
jtuggle@hometownnewsol.com

GRANT — Seafood will be No. 1 on the menu at the 46th annual Grant Seafood Festival on March 3 and 4.

Charlie Christenson, president of the Grant Community Club, has been involved with the seafood festival for as long as he can remember, and still gets excited every year when it comes around.

The two-day event, which begins at 9 a.m. each day, is always filled with seafood, of course, but the other thing that can be seen in great numbers at the festival is volunteers, Mr. Christenson said.

"Everyone there is volunteers and we all put tons of hours into it," he said.

Last year, he estimated there were about 600 volunteers each day, helping with cooking and serving food, parking, grounds maintenance and more.

According to the 2010 census, the population of Grant-Valkaria is 3,850.

Not all the volunteers at the event come from Grant, but a great number do, Mr. Christenson said.

There are plenty of things to enjoy at the festival, aside from the food items for sale, including browsing crafter's booths and listening to live music.

There are no admission or parking fees for the seafood festival. Satellite parking with transportation is available, and parking volunteers will direct motorists to available parking.

The festival brings in thousands from around the region who enjoy great seafood. All of the money raised at the event goes back into the Grant community, said Lauri Chase, one of the festival volunteers.

The funds help cover the costs of maintaining the Grant Historical House and Grant Library, as well as provide thousands in scholarship opportunities for students, she said.

Last year, between \$40,000 and \$60,000 was



Graphic provided by Grant Seafood Festival
Signs for free satellite parking with shuttle transportation for the Seafood Festival will be visible from U.S. 1. The festival draws thousands of people from around the region, so come out early, event organizers said.

distributed to students and helped pay for recreation programs and parties for children at the Grant Community Center. The seafood dinners will See **SEAFOOD, B2**



STAR SCOPES
James Tucker
Week of 2-24-2012

Aries-March 21-April 19
Life is looking positive for you, Aries. Now is the time to launch new projects. Your energy and natural rhythms will be strong for the next three months. When you get that right feeling within, listen to it, trust it and act on it. It is your instincts giving you the green light to go.

Taurus-April 20-May 20
Making a list every day of the things and events you need to address will help keep you focused on the most important. Keep working off the top of the list. Pace yourself. You don't have to get everything done at once. Less important ones can wait. Stay centered. There is calm at the eye of the storm. You will prevail.

Gemini-May 21-June 21
When you give, you give freely. You have a great reservoir of love and talent to draw from. Your sensitivity to others keeps you moving in the right direction. Just be careful about overextending yourself. Sometimes less is more. Your very first impression is always the best when your heart is open and you are listening.

Cancer-June 22-July 22
Life continues to roll along. Your attention to detail is what keeps you from becoming overwhelmed. Your strong sense of responsibility is one of your greatest virtues. Your wonderful attitude toward family and others keeps you going. You are on the verge of much positive growth in the New Year. Keep on keeping on.

Leo-July 23-Aug. 22
Life continues to move along at a timely clip for you. Leo the lion is strong, fast and hardy. He or she is a formidable foe when challenged and emerges a winner and victorious over life most of the time. Also, you have a very large heart. Continue to speak openly about how you feel and what you want. Others will respect you for it.

Virgo-Aug. 23-Sept. 22
You are awakening to new ideas, concepts and feelings. Expand into areas that enhance your present skills. Numerous situations will arise that will help you grow. See **SCOPES, B2**

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Seafood

From page B1

include fish, hushpuppies, baked beans and coleslaw.

A la carte items will include: steamed clams, linguini with clam sauce, shrimp and tuna kabobs, peel-and-eat shrimp, fried shrimp, fried scallops, conch fritters, deviled crab cakes, fried clam strips, fried oysters, oysters on the half shell, steamed oysters, New England and Manhattan clam chowders, scallop imperial, conch salad, calamari, hush puppies, sweet puppies, hamburgers, hot dogs, French fries, ice cream, cold drinks and beer.

New items on the menu are seared tuna and gator bites, said Ms. Chase.

Musical entertainment will be provided by various bands, including

Sweet Water Junctions, All About Nothing, Absolute Blue, Lost River Band and Hypersona.

There may be a lot of hustle and bustle involved with putting together the biggest seafood festival in the region, but it is exciting at the same time, Ms. Chase said.

"It's neat to be that involved with your community," she said.

Mr. Christenson's family was one of the founders of the very first Grant Seafood Festival and he said he is glad to carry on the tradition as president this year.

"It started off as a fish fry for maybe 300, 400 people, and it's just grown and grown," Mr. Christenson said.

For more information, call (321) 723-8687 or visit www.grantseafoodfestival.com.

Scopes

From page B1

Your strong spirit will tell you when to act. Reach out, be open to change and gather the rewards that want to come. The universe is on your side.

Libra-Sept. 23-Oct. 22

It's time to move your main projects forward. Go the extra mile when needed, and you will see many positive results. You are more valuable than you know. Keep a tranquil state of mind. Nurture your soul daily through meditation, music or affirmations. This powerful help is a force that insures wonderful results in all areas of life.

Scorpio-Oct. 23-Nov. 21

Your spirit is strong, your heart is open and your ideas are positive. You will soon be asked to take this fine combination to a higher level of performance. Your reputation precedes you. Lay out new plans and set time limits on their achievement. Your clear mind will give you a strong urge to take your project over the finish line and win.

Sagittarius-Nov. 22-Dec. 21

Sometimes, at the last minute, when it seems like all is lost, the doors open, the sun begins to shine and all is well. This is because of your perseverance, faith and joy. You have done your work. Now let the universe do its work. This is a wonderful divine partnership. Allowing it brings results beyond your wildest dreams.

Capricorn-Dec. 22-Jan 19

Short- and long-term success has a lot to do with feelings. Before starting a new project, check with your inner guidance. When you feel joy, move forward. If you feel undecided, don't act. Using this divine inner wisdom first will insure positive results and increasing missions in life. When this happens you are at your best.

Aquarius-Jan. 20-Feb. 18

Your determination is contagious. You never give up. This is an awesome quality. You always have a dream. You are the eternal optimist, always giving others the benefit of the doubt. Your wonderful emotional and spiritual growth the past year will continue to bring well-deserved rewards this year. Recognize them as they come and enjoy.

Pisces-Feb. 19-March 20

You are what heart and spirit are all about. No one has more than you. Your empathy for others is legendary. This wonderful sense of true humanity always guides you in the right direction. It's hard to keep up with you. You are such a wonderful friend. You know what to do in advance. You are truly loved and appreciated.

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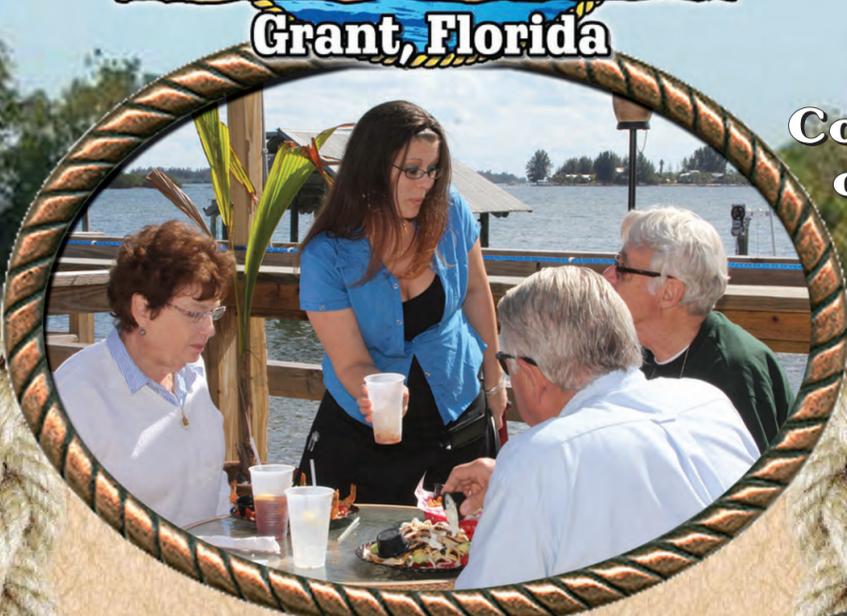
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Polo returns to Windsor

Harrison Azzaro (No. 2), left, riding for the Ashwood Polo Team, chases down Isabella Lawn (No. 1) on the Brother Elmo's Polo Team after she hits the ball towards the goal during the Charity Polo Cup at Windsor junior match last Saturday. The event was arranged to support the National Center for Missing and Exploited Children. Visit www.hometownnewsol.com to see more photos.



Cliff Partlow staff photographer

Nonprofit's golf tournament slated for April

For Hometown News
NewsFP@hometownnewsol.com

INDIAN RIVER COUNTY — The Abilities Resource Center's seventh annual spring swing golf tournament will take place at Sandridge Golf Course on April 14.

The event will include a luncheon, awards ceremony, raffles and giveaways.

Cost is \$85 per player. Registration is at 7 a.m. with a shotgun start at 8 a.m. The foursome format is best-ball play. Space is limited.

Special sponsors are Ray and Linda Hengerer of Agua Vida Design Services and Sandridge Golf Course.

ARC provides services to assist individuals achieve independent living arrangements, creating real employment opportunities and enjoying experiences that would typically be unavailable.

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Sebastian Sharks make their way to final four

By Brittany Llorente

bllorente@hometownnewsol.com

SEBASTIAN — The Sebastian River High School Lady Sharks advanced to the state semi-finals after a win over the Clearwater High School Tornados 67-52 Saturday night, winning the regional finals.

The Sharks took off at a fast start, getting 3-pointers from Kiandra "KP" Pound and a surprise performance by freshman Katie Taylor, who put up two 3-pointers in the first quarter and four for the game.

"I'm so excited," said Pound. "We've been here three years in a row; it feels so good to get this win. Words can't even describe it."

Tornado Javon McTier shot a 3-pointer only to be answered by Pound to end the first with Sebastian up by 12 points.

The Sharks lost some of their rhythm offensively, but held strong defensively, keeping the Tornados to 5 points in the second quarter, all scored by Alexandria Alford, a 5 foot 3 inch sophomore, including a 3-point net.

"I knew I needed to step up my game and we needed to shoot and play our game and we weren't doing that," said Alford.

Offensively, the Tornados were making a lot of mistakes with the ball. Communication on the court was lacking, passes went missing or to unaware teammates. In desperation, they relied on shots outside of the arc, mostly ending in air balls.

The score was 36-15 at the half with the Sharks' eyes set on a win, but the Tornados came out more organized and scored 16 points in the

third quarter.

Sebastian had a hard time maneuvering the ball and no points landed on the score board early in the third. The Sharks missed the first six shots and were lacking in rebounds.

The Sharks started to pick up speed, and the Tornados took to the chase. Sebastian coaches were screaming "slow down" from the sidelines. Both teams lost composure and aimed for 3 pointers instead of going for high-percentage shots off the board.

"They are a really hard team to defend," said Clear-

water coach Tom Shaneyfelt. "They are a very good team and they certainly deserve to go to state."

Sebastian finally got it together with a long pass down court to Brittany Jackson and Miah Shephard ended the third with a buzzer-screaming 3-pointer.

Clearwater put Jackson in a block in the fourth. The rest of the team stepped up to fill in for the heavily guarded player.

"I think we did an outstanding job," said Sharks coach Terri Amy. "A lot of these seniors have worked their butt off for this. We just

need to get them to relax and not to rush things."

Taylor scored another two 3-pointers and a 3 from Jackson sealed the win and the regional finals title.

"This was a great game," said Jackson. "All we can do is prepare for the state championship. I knew we could do it and we all feel great right now. We will not let up and we will train and we will defeat whoever it is the next game."

Sebastian River will play Nova High School at 2:30 p.m. Friday, Feb. 24 at the Lakeland Center in the state semi-finals.

Annual dancing event taking place March 10

For Hometown News
NewsFP@hometownnewsol.com

INDIAN RIVER COUNTY — What will look like an arrival on the red carpet at Hollywood's Golden Globes or Oscar events will soon be duplicated in Vero Beach. The red carpet rolls out for the arrival of 10 star dancers at the fourth annual Dancing with Vero's Stars at the Waxlax Center at Saint Edward's School in Vero Beach beginning at 6:30 p.m.

The annual event benefits the Indian River County Healthy Start Coalition.

Coordinated by Judy Van Saun, former star dancer of 2011, current event committee member and red carpet hostess, swanky limousines donated by Classic VIP and

Diamond Limo, will take their turns delivering the star dancers to the red carpet.

One by one, and dressed to the nines, the star dancers will exit their limos and join red carpet emcee Jarrod Owen, also a star dancer from the 2011 season, as they are introduced to the awaiting audience via remote television, just prior to their arrival to the pre-show cocktail party.

Under the spotlight, Mr. Owen will take a moment with each star dancer to offer a glimpse into their dancing experience and discuss the jewelry they are adorned with for their exciting evening.

While their fans await an autograph, the stars will enjoy their 5 minutes of

fame before being escorted to the pre-show cocktail party.

The competition will begin at 7:30 p.m. and is expected to be the largest audience and most competitive group of dancers, both physically, as well as in their fundraising efforts.

Tickets are currently being sold by visiting www.dancingwithverostars.com.

The IRC Healthy Start Coalition develops, evaluates and funds a full spectrum of services to support pregnant women's health, babies' health and families parenting young children.

For more information on Indian River County Healthy Start Coalition or Dancing with Vero's Stars, call (772) 563-9118.

Club to host fashion show, raffle

For Hometown News
NewsFP@hometownnewsol.com

SEBASTIAN — Members of the original Welcome Wagon Club of Sebastian will show folks how to find stylish and economical clothes in nearby shops during these hard economic times on March 24.

The club will host a luncheon at 11:30 a.m. and a fashion show at 12:30 p.m. at the Sebastian Elks Lodge, 731 S. Fleming St., in Sebastian. It is open to the public.

There will be a Chinese auction, and two new Coach purses will be raffled.

"This and other benefits during the year allow the original Welcome Wagon Club of Sebastian to award student scholarships and make annual donations to the needy in the community," said Peggy Andrie, club president.

Tickets for the luncheon and program are available for everyone at \$10.

For reservations, call (772)321-3279 by March 17. For more information, call (772)913-0032.

Out

From page B1

• **Art show**, Riverview Park, Sebastian, 10 a.m. Hosted by the Sebastian River Art Club. Rain date: Feb. 26. Cost: free. Website: www.sebastianriverartclub.org.

• **An Evening in Cannes**, Maison Martinique, Vero Beach, 6:30 p.m. Red carpet attire for a night of beauty, glamour and fun benefitting the Environmental Learning Center. Cost: to be determined. Website: <http://discoverelc.org>.

SUNDAY, FEB. 26

• **Art in the Park**, Humiston Park, Vero Beach, 10 a.m. Outdoor fine art and craft show by the Vero Beach Art Club. Cost: free. Website: www.verobeachartclub.org.

• **Special speaker**: author Richard Louv, McKee Botanical Garden, Vero Beach, time to be determined. Hear the message of nature advocate and author Richard Louv in a morning lecture and an evening reception. Cost: to be determined. Website: www.mckeegarden.org.

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17 Basque cap

19 Russian range

20 Red-coated cheese

21 Smells strongly

22 Start of a quote about fame

25 Kitchen follower

26 Paid performers

27 Moroccan capital

28 Angers

29 More of quote

33 Chemical ending

34 Observed

35 Kodak creator

39 Periodic changes

42 Summer time in NYC

44 Name between James and Jones

46 Past

47 More of quote

51 2nd place leader

52 Celeb quoter's first name

53 Museum inventory

54 Miles or Silverman

55 "Three Lives"

57 Overacts

59 Descend in buckets

61 Vegas challenge

62 Highland youth

63 "An apple ..."

64 Did wrong

66 More of quote

69 Show feeling

73 File extensions

75 Purpose

76 Incapacitate

78 River to the Rhine

79 Give in

82 "Rule Britannia" composer

83 Ait

85 Actress McClanahan

86 The Cowardly Lion

87 Foxy

89 More of quote

92 FDR power project

93 Singer Braxton

95 Shoe width

96 1842 President and family

97 Kind of exercise

100 Sinister

103 ... de France

104 More of quote

112 52 Across last name

DOWN

1 "The Taming of the

2 Molars

3 Highest Pyrenees mountain

4 Similarly

5 Brown of renown

6 "West of the

7 Just picked

8 Md. neighbor

9 Court event

10 Noisy crawlers

11 Khan

12 Withstand

13 Matinee

14 Some furniture workers

15 Iowa college town

17 Bite alternative

18 Haute

19 Suave

23 Ordered

24 Spring bloom

26 Prepare for washing

30 "Golden Boy" playwright

31 Regarding wasn't fuzzy, ...?

32 Stopped

36 Boutique

37 "A Death in the Family" author

38 Dozes

39 Dish

40 Employer

41 Following

42 PGA player Pappas

43 Student

45 Assist

48 Prepares coffee

49 Early morning workers

50 Vivacity

52 Hallway

56 Descendant of Esau

58 Spoil

60 Kind of maid

63 Feeble

65 "The old man"

67 Director Wertmüller

68 "...Fuzzy Wuzzy wasn't fuzzy, ...?"

70 Emanations

71 Insect sound

72 Lock of hair

74 Rouse to action

77 Say, in passing

79 ... California

80 Bruin's den

81 Scorch

82 Writer Rand

84 Tharp of dance

88 Heather of TV

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101 Pealed

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Thank You for submitting your free MERCHANDISE ad to our newspapers. Our guidelines for free ads are:
1. Up to 2 items per ad not totaling more than \$200.
2. Each ad runs for 2 weeks
3. No more than 2 ads per month.
4. All FREE ads must be submitted by mail, fax or email. Please include your name and address with your ad.
No Phone Calls Please
Thank you for supporting our advertisers
MAIL OR DROP OFF COUPON AT HOMETOWN NEWS
1102 S. U.S. 1, Fort Pierce, FL 34950
Fax to: 772-465-5696

For private party use only • Commercial advertising is not eligible
2 ads per month • 4 Lines (20 Characters per line)

Your Name _____
Address _____ City _____ State _____ Zip _____
Email _____
Home Phone _____ Daytime Phone _____

Deadline for Free Ads is Monday at 5:00 pm

PROFESSIONAL SERVICE GUIDE

APPLIANCES
CHARLIE'S APPLIANCE REPAIR
Fast & Reliable Very Affordable Most Major Appliances
Senior & Military Discounts
772-774-8242
WHEEL DEALS!! SPECIAL RATES HOMETOWN NEWS 800-823-0466

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Melanie's Maid Service Dependable, spotless home cleaning, 17 yrs experience, excellent ref, reasonable. 772-480-4597
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CONCRETE Restoration & Balcony repairs. Pavers remodeled & installed. Crack repairs. Sidewalks and driveways. Lic & Ins 321-403-5470
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HANDYPERSON
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Want to remodel your kitchen, bathroom or exterior of your home? Call ANYTHING EXTERIOR INC. for all your remodeling needs. Lic General Contractor CGC1509751. 772-226-7688 or 321-953-3655
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BUSHHOG MOWING & Tractor Svcs, Concrete work. Reliable & dependable! FREE Estimates! Lic/Ins 772-201-2596
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MISCELLANEOUS SERVICES
Bicycle Repair
BIKER BOY INTERNATIONAL BICYCLES
FREE PICKUP & DELIVERY
New & Used Bicycle Sales & Repairs (We Buy Used Bikes)
772-321-9404
915 18th Ave. SW Vero Beach, FL
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WHEEL DEALS!! SPECIAL RATES HOMETOWN NEWS 800-823-0466
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CS Edgewater

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TUXEDOS, 2, 42 & 44 regular w/ tuxedo shirt, like new \$45 each 772-332-7724

WALKER w/ wheels & seat, folds up for storage, \$50, 321-409-8265 Palm Bay

234 Building Supplies & Equipment

STEEL BUILDINGS: 4 only 25x36, 30x48, 40x52, 45x82. Selling For Balance Owed! Free Delivery! 1-800-462-7930 x192

STEEL BUILDINGS: 4 only 2(25x30), 30x42, 45x82, 50x100. Must Move Now! Will Sell for Balance Owed! Still Crated/Free Delivery! 1-800-411-5869 x193

240 Clothes Accessories

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245 Computer Equipment

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255 Electronics

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255 Electronics

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265 Lawn/Nursery

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270 Medical Equipment & Supplies

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275 Misc. Items

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100% GUARANTEED Omaha Steaks - Save 65 percent on the Family Value Collection. Now Only \$49.99 Plus 3 Free Gifts & Right-to-the-Door delivery in a reusable cooler. Order Today at 1-888-889-3245 or www.OmahaSteaks.com/value79, use code 45069YTS.

CASH PAID- up to \$23/box for unexpired, sealed Diabetic Test Strips! 2 Day Payment & Prepaid shipping. See Habla Espanol, Emma 1-888-776-7771. www.Cash4DiabeticSupplies.com

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275 Misc. Items

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277 Musical Instruments

\$SOLD GUITARS Wanted! Gibson, Fender, Martin, Gretsch, 1920's to 1980's. Top Dollar paid Toll Free: 1-866-433-8277

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201 Garage Sales

TRINITY LUTHERAN CHURCH HUGE ANNUAL RUMMAGE SALE Sat. 2/25 from 8am-1pm. 611 Schumann Dr. Sebastian. Near traffic light, corner US1 & Schumann

201 Garage Sales

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201 Garage Sales

201 Garage Sales

PET CORNER

305 Pets - Domestic

*****NOTICE***** FLORIDA Statue 828.29 states that all dogs & cats sold in Florida must be at least 8 weeks old, have an official health certificate and proper shots and be free of intestinal and external parasites

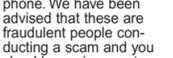


Photos say it all! VISIT OUR ONLINE SITE www.HometownNewsOL.com

LABRADOR PUPPIES - 3 Chocolate Males. Mother, father & puppies have AKC papers, shots, worming & health certificates. \$600ea Call 561-722-1315 www.HometownNewsOL.com

305 Pets - Domestic

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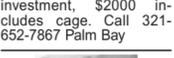


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305 Pets - Domestic

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SCARLETT MCCAWS - MATED PAIR, Beautiful investment, \$2000 includes cage. Call 321-652-7867 Palm Bay

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EMPLOYMENT

405 Domestic

CLEANING LADY Wanted for Florida home. Age 18+. No pets/children in home. Receive room, board, wages. Reply: Bheul 140 Island Way, #134 Clearwater, FL 33767

427 Miscellaneous Employment

LIVE-WORK-Party-Play! Play in Vegas, Hang in LA, Jet to New York! Hiring 18-24 girls/guys. \$400-\$800 wky. Paid expenses. Signing Bonus. Are you energetic & fun? Call 1-866-574-7454

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425 Medical

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To learn more about the joys of Caregiving, call Home Instead Senior Care to reserve your spot for the March 1st Presentation on Caregiving. Call 772-564-8853 or apply on-line Homeinstead.com/Vero Beach EO Lic #FHA299993141

425 Medical

Home Instead SENIOR CARE

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440 Professional

Assistant Manager/ Leasing Consultant For 70 unit rental housing community.

Must be computer literate, have good office skills. Responsible for marketing, processing applications, income verifications, rent collection, occupancy reports and resident social programs. Must be bilingual. Part time position.

Send Resumes to: Whispering Pines Fellsmere Post Office Box 10293, Clearwater, FL 33757 Fax: 727-447-2252 Email: southwindgm@southwind.us.com Equal Employment Opportunity

440 Professional

Assistant Manager/ Leasing Consultant For 70 unit rental housing community.

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450 Sales

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450 Sales

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Business & Financial

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630 Misc. Financial

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730 Manufactured Homes for Sale

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730 Manufactured Homes for Sale

WHISPERING CREEK COMPLEX - 55+ North Fl. Pierce 2 1/2 w/ 10x24 closed in porch. As share owner, main. fee is \$140/mo 772-489-9973

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735 Out of Area for Sale

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735 Out of Area for Sale

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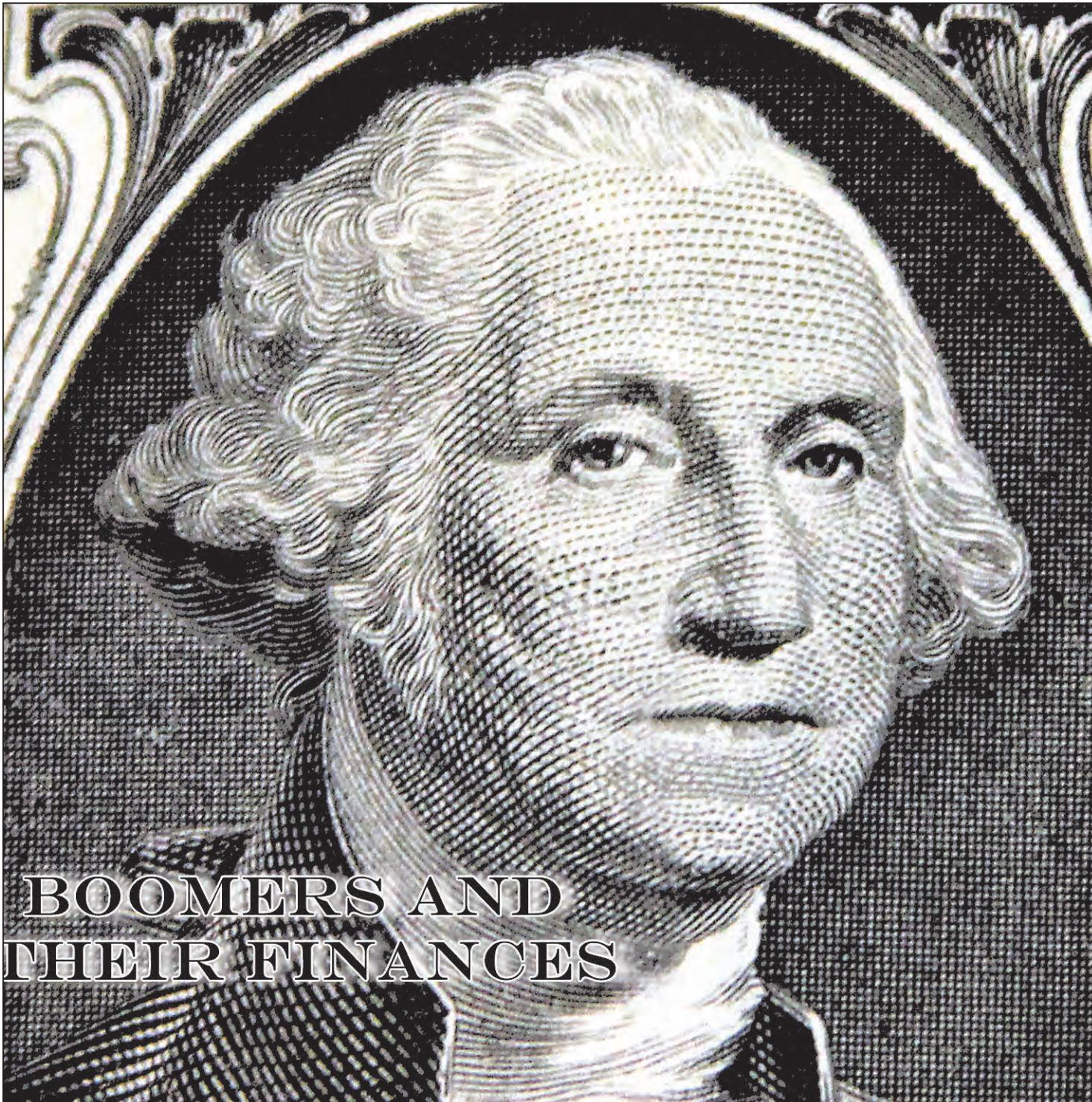
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Hometown News

Indian River County ■ March 2012

Forever Young

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**BOOMERS AND
THEIR FINANCES**

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A taxing subject

By **Shelley Koppel**
Associate news editor

There are several memorable lines from "Gone with the Wind," but one of my favorites is "Death, taxes and childbirth! There's never any convenient time for any of them."

That is true, but at this time of year, while we may avoid death and childbirth, taxes are with us. This month's "Forever Young" theme is financial and tax planning. It's a subject that makes a lot of us nervous.

To ease some of the panic, the issue contains interviews with financial advisers and certified public accountants who have tips on how to plan for retirement and have the type of retirement you've dreamed of.

My father, Alfred Koppel, of Stuart, is 93. He has been a CPA for nearly 70 years and still has a client or two. In fact, he went to the IRS office in Port St. Lucie a few months ago for a client audit. He has seen a lot of changes in the industry and the practice of accounting in the days before computers and tax programs.

"Before I got certified, I worked as an assistant bookkeeper," he said. I decided I might as well get a job as an accountant. I had two introductory courses under my belt. I answered a few questions and got a job as an accountant."

In those days, you had to have a college degree and a year's experience before you could complete all four parts of the CPA exam, which

included theory, law, auditing, and problems.

Dad wanted to start his own practice, but didn't know where to begin.

"I hadn't the faintest idea of how to go into business," he said. "I went from one job to another. I would pick up an account from someone I knew and eventually got a part-time job and had private clients."

One of his first clients was a Russian émigré.

"He had a small shop making cartridges for the Army during the war. We liked each other and one day I got a call from him. He wanted to build houses on post-World War II Long Island because the construction of the Whitestone Bridge made it easier to get there. He wanted me to be his accountant."

From then on, my father built a practice on Long Island, made up of an interesting mix of Europeans and Americans. There was even a Russian princess. My father worked from home at a time when most of my friends' fathers traveled into "The City" on the Long Island Railroad every day.

Accounting, he said, was very different.

"When you prepared a tax return in those days, there might be 100 calculations to finish. If there was one mistake, you had to do the whole thing over because every calculation changed. It was all done with a pencil, a good eraser, a song and a prayer. A tax return took one to two hours,

but if you had to redo it, it took you four."

My mother checked the math, going over each calculation.

"There were so many that you were bound to make a mistake," my father said. "Even the calculators were primitive and it was easy to make a mistake. Most of the time, I did it with -

out a calculator. When I first started, I added every long column by hand. You never knew if you picked up the right numbers. Sometimes you had to do it over three or four times. It was a lot of extra hard, dirty work."

My father noted that both the tax code and audits have become much

See **TAXING**, Page 11



ON THE COVER

Art and concept by Cliff Partlow

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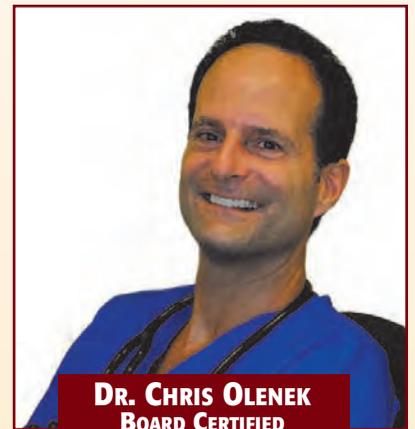
East Side Urgent Care is conveniently located across from the Medical Center in Vero Beach just behind Perkins Pharmacy 37th street location at 960 37th Place, Suite 102, Vero Beach, FL 32960. Dr. Olenek's patients range from infants to geriatrics. Their number is (772) 770-6225.

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Dr. Christopher Olenek completed internship training at Long Beach Medical Center/ MT Sinai Hospital System New York. He performed residency training at Columbia University Medical Center in New York City and Broward General Medical Center in Ft. Lauderdale, FL.

Dr. Olenek worked as an Emergency Room Physician, is Board Certified in Family Medicine, has additional training in Sports Medicine and has worked over eight years in Urgent Care. He returned to graduate school for his Masters in Public Health with a focus on the medical prevention and response as it relates to Bio terrorism, Chemical terrorism, Nuclear terrorism and Agro terrorism. Dr. Olenek has provided medical services in Vero Beach for the last six years and recently opened East Side Urgent Care in October 2010. Dr. Olenek engages his patients in their health care and is a strong proponent of preventive medicine.

So the next time you are sick or injured, don't waste time and money at the emergency room, come to East Side Urgent Care for prompt, courteous and effective care at affordable prices.



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Theater guild presents historical musical

By Shelley Koppel

Associate news editor

VERO BEACH — April 10, 2012 marks the 100th anniversary of the sinking of the Titanic, and event that has been featured in books and movies. The Vero Beach Theatre Guild commemorates the event with a presentation of "Titanic: The Musical," from March 15-April 1.

The show, with music and lyrics by Maury Yeston and book by Peter Stone, opened on Broadway in 1997 and won five Tony awards, including Best Musical. Although it was a success on Broadway, it was overshadowed by the James Cameron movie that came out at the same time.

Denise Lee, who is directing the Guild's production, said that the movie and the show are not the same.

"It's a totally different story," she said. "It's an interesting piece, a bird's-eye view of the different passenger

classes and the lives of the captain and crew. There are vignettes that tell the stories. It's not just one story, and you see it from different perspectives. It's a microcosm of the Edwardian era, from luxury passengers to immigrants going to America with their hopes and dreams."

While the cast of 36 is typical for large-scale Guild musicals, it has a unique feature.

"It is kind of a popular opera," Ms. Lee said. "Much of the score is sung and the music is challenging. Maury Yeston wrote "Grand Hotel" and the music is majestic. That's what makes it interesting to do."

The main cast includes Dennis Love as the Captain; John Toohey as the chairman of White Star Line; Larry Strauss as the ship's architect; Jim Mitchell as the first officer; George Andrews as the third officer; Robin Vol-sky as Frederick Barrett; Donna Roberts as Henrietta Etches; Glynis

Sherman and Frank Kaplan as Ida and Isador Straus; Martha Kelly as Charlotte Cardoza; and Dave Panula and Robin Spalin as Alice and Edgar Beane.

Even though the audience knows what happens at the end, Ms. Lee said that most of the show is upbeat.

"The theme for this season at the Guild is 'America,' she said. "This show typifies the immigrant movement and how people came to be here, thinking of what life would be like for their children and their children's children.

"It's a window into that world. Everybody can relate to the immigrant story and it's poignant when the tragedy unfolds in the second half."

Ms. Lee has worked on "Titanic: The Musical" before, producing and directing it in St. Louis.

"I wanted to help arts organizations connect within the community to produce bigger events," she said. "There were so many arts organizations and people didn't know each

other. I put together a project of the musical, a dinner fundraiser and an historical display. I thought it would be a great project here."

The fundraiser took place in February and the historical display about the Edwardian era portrayed in the show will be displayed at Hallstrom House in Vero Beach.

For Ms. Lee, directing this show at this time is special.

"It was my hope and dream to do this on the 100th anniversary," she said. "I think it's one of the most challenging projects at the Guild and it's a real accomplishment for our performers."

The Vero Beach Theatre Guild, 2020 San Juan Ave., Vero Beach, presents "Titanic: The Musical," from March 15-April 1. Tickets are \$20 and \$22. Student tickets are half-price. Call (772) 562-8300 or visit the website www.vero-beachtheatreguild.com



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Relaxation an antidote for stress

By Shelley Koppel
Associate news editor

VERO BEACH — This issue of "Forever Young" deals with financial matters, a stressful subject for many. This year, before tackling your taxes or any stressful topic, it might be a good idea to practice some relaxation techniques.

Jeanne Fournier is a certified medical hypnotherapist who runs a weekly workshop at The Center for Spiritual Care in Vero Beach. Most of her clients are people with insomnia, anxiety or other issues who want to learn to relax.

"It is guided meditation for wellness," she said. "First there is deep breathing. Next is progressive relaxation, where you imagine relaxing parts of the body, one part at a time. The meat is what I change every week, the imagery producing healing energy."

For Ms. Fournier, the connection between mind and body is clear.

"There is no real separation between

mind and body," she said. "It is all connected. In doing this work, you use the mind as a tool to effect change. The mind speaks to the emotions. We use words and images.

"I suggest a topic and they create their own imagery. They're deeply relaxed so they can come up with their own images, like a special place in nature. There's an awful lot of quiet time while I give them time to imagine. I'm just guiding them."

Some of Ms. Fournier's clients have had physical pains and some are dealing with emotional stresses such as anger and loneliness.

"Tension and anxiety worsen a condition and how you feel about it," she said. "You can replace it with healing images and feel it physically or by feeling calm."

Ms. Fournier began her career as a certified medical hypnotherapist some 18 years ago, after leaving the corporate world. She moved to Fort Pierce in 2009 to be closer to family.

"I left the high-tech industry after 20

years," she said. "I had been a psych major in college. I went to an open house at the Palo Alto (California) School of Hypnotherapy and never left. I felt an affinity for it."

While hypnotherapists are not licensed, certification requires training and supervised practice outside the classroom. Ms. Fournier required additional training to use the techniques with people who had medical issues, including pain management, insomnia and cancer.

Ms. Fournier spent 14 years at Breast Cancer Connections, a non-profit organization in Palo Alto that provided support to breast cancer patients. She instituted a program of guided imagery to help patients prepare for surgery, deal with chemotherapy and radiation and manage anxiety.

"We would imagine the chemotherapy being received into the body and working with the healing system to completely destroy the diseased cells," she said. "The patients felt empowered

and were less anxious and more hopeful."

Even if clients are not facing such serious issue, guided imagery can help.

"People who come regularly benefit from relaxation and are able to sleep. It's also fun. It's like the guided imagery at the end of a yoga class. It's general relaxation and positive imagery. For a little while, there is no else you need to be and nothing else you need to be doing. This is time you are gifting yourself."

Jeanne Fournier holds one-hour weekly relaxation sessions on Tuesdays at 10:30 a.m. at the Center for Spiritual Care, 1550 24th St., Vero Beach. She is also available for private sessions. For more information, call (772) 332-7202 or visit the website www.imageryforhealing.com.



Jeanne Fournier



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Building a stable foundation for retirement

By **Shelley Koppel**
Associate news editor

VERO BEACH — It's hard to keep track of all of the changes in tax law. That means it's a good idea to consult someone who keeps up on such things.

Christopher Tompkins is a certified public accountant in Vero Beach. He said there are several changes people should know about.

"In 2013, there will be a 3.8 percent Medicare tax on unearned income. This change will include capital gains and dividends. It will affect taxpayers with a gross income of \$200,000 for single filers and \$250,000 for a couple filing jointly. Where it will come into play is if you incur a large capital gain. The tax will kick in and increase the current capital gains rate."

Mr. Tompkins suggested that if people have holdings, including real estate or stocks, which could result in large capital gains, they might consider selling and taking the gain before 2013 in order to avoid the additional tax.

Mr. Tompkins also suggested looking at tax free investments.

"A lot of people are into dividend income," he said. "Something like this would have you looking at tax-free alternatives such as bonds and annuities."

Most people would be unaware of the change and uncertain how to deal with it. That's where retaining a qualified tax adviser such as a CPA can be invaluable.

"So many things are changing, as people saw with the payroll tax cut and estate taxes," Mr. Tompkins said. "You want to have a tax adviser who stays informed on tax law."

Additional changes in tax rates may

make it advantageous to pay tax in 2012 instead of 2013.

"Most experts tell you not to pay tax before it's time," Mr. Tompkins said. "However, the top rate will go from 35 percent to 39.6 percent. You don't want to just pay taxes for tax purposes. You have to look at the whole picture and make sure it makes fiscal sense. You don't want to get rid of good investments just to pay taxes up front."

Even if these changes don't affect you, there are things you should be doing to manage your money wisely.

"The first thing is to reduce debt," Mr. Tompkins said. "That means paying down credit cards, mortgages and car loans. Presently, there aren't great yields from saving, but reducing debt is the main thing almost everyone can do."

Planning for retirement is something that should start as soon as you begin working.

"People should start planning from Day 1," he said. "Take a little out and pay yourself. 'You pay Netflix \$10 a month. Why not pay yourself?'"

Mr. Tompkins is a firm believer in paying as you go.



See **CHANGES**, Page 10

Even hippies gotta worry about money eventually

It was a little confusing for me to watch our peace and love generation morph into our parents. We had pledged to each other that we could make the planet a better place by avoiding the 9-to-5 rat race that had ensnared our hapless parents. We vowed that the pursuit of the almighty dollar would never be a part of our future.



Not us.

We would spend our time hanging out with friends, smoking Mother Nature and listening to cool music. It was all to be so idyllic and pastoral. Our very own take on living the good life. Then it happened.

ZAP!

Reality hit like a lightning bolt. College money dried up and our parents cut us loose. We had no choice but to take our two years of Poly-Sci or our philosophy degree out into the workplace and try to turn them into cash. It proved to be very difficult.

Yet, when we did go to work, we excelled like none before us. The post war generation authored an explosion of new and exciting ideas that carry us till this day. Technology would be our gift to the world.

While we were doing that, however, we ignored one basic fact: Our country was built on hard work. The



LAND LINES

DAN SMITH

kids who went to San Francisco with flowers in their hair had no interest in doing the mundane labor that carries this great nation. Ours was a larger, more ethereal (and less physically demanding) calling. At least that was how we perceived it.

As for me, I found out that once I married my little hippy girlfriend a whole lot of responsibility was part of the deal. When the kids came along — forget about it — I had no choice but to immerse myself in the work that would provide the cash to sustain us. It was amazing how fast my ideals began to conform. My peace sign quickly turned into a

Mercedes emblem.

In my younger days I had searched for the perfect high, but now my goal was the perfect mutual fund. The horror! The changes were insidious. As the years passed I didn't even realize that my interest in the Rolling Stones had been replaced by my worry over kidney stones. I had started out protesting against the man and now I was the man.

Running a business, raising children, paying a mortgage and fretting about my federal income taxes. When I looked into the mirror I could no longer see the long-haired kid who lounged away his days playing harmonica in the park at Haight Ashbury. Back then I had been concerned about man's injustice to man, but now my problems were personal. I had gone from scoring killer weed to buying weed killer.

See **LANDLINES**, Page 11

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So, starting today, document everything before you get to far down the road and have to backtrack. This will help your research tremendously in the future, when you need to find that elusive bit of information that will help you climb the inevitable brick wall. It also gives other researchers confidence in your work.

When I first started researching, I excitedly took down every fact I found. Of course it was correct, it was right there on the official document, in the book at the library, or Grandmother told me.

Fortunately, I did get copies of most of the official documents, or can remember where the tombstone is, but I didn't actually document it in my database. There are still many facts in my database that are not documented properly. It is still one of my major downfalls, getting caught up in the story and not wanting to take the time to document.

Sending your genealogy out into the world without citing your sources is sending it out with no validation. Almost invariably, when I find some exciting new fact about my ancestor, there is no source given. This leaves

me totally in the dark.

GENEALOGY
BRENDA K. SMITH



Exactly where did this date, spouse name, etc., come from? Someone must have known, but chances are, the person that put the information on the Internet, or in the book, just copied it from someone else, who also copied it from someone. As far as I know, it could have, and might as well be, just made up to suit the purpose.

Each fact recorded for your ancestor should be documented with exactly where it was obtained. A source, regardless of how informal, is where we obtained the information. It may have come from a probate record, family Bible, census record, or from Grandma Beth. Everything needed for another researcher to find this source, should be included. This leaves a trail for you, as well as others who want to follow your line of descent.

Traditionally, sources have been classified as primary and secondary. A primary record is one created close to the event, by a person reasonably knowledgeable about the event. A secondary record is one that was created sometime later. The secondary source is not viewed as being as

accurate as a primary source, since time and distance often dims memories and distorts the facts. So a secondary source should always be backed up with as many other sources as possible, including a primary one when possible.

All that said, there are no sources that are guaranteed as being correct. Death certificates often contain wrong information, with the informant not knowing the deceased birth date or parents' names.

Tombstones also frequently contain incorrect information. A relative in our family is actually buried under the wrong name. This makes a strong case for thoroughly researching each person and finding as many sources as you can. The more sources you find, the closer you can come to deciding which is the correct data.

With the tremendous amount of information being put on the web, you must always remember that it is all suspect until you have personally verified that it is correct. Never download someone else's information into your work until you document it and are satisfied that the preponderance of evidence shows that this data belongs to your family. Trying to sort out unrelated individuals, much less whole family groups, from your database, is a nightmare.

Brenda Knight Smith, Treasure Coast Genealogical Society
BrendaKSmith@Prodigy.net

Join our focus group

Hometown News is seeking input from the public about how we can best serve the Baby Boomer community through Forever Young. If you have ideas or input to share and would like to be a member of our focus group, please contact Tammy Raits, managing editor, at traits@hometownnewsol.com. (no hyphen)

CALENDAR

Ongoing Events

•**Farmer's Market Beachside:** Every Saturday from 8 a.m. to noon at the corner of Ocean Drive and Dahlia Lane, Across from Humiston Park, Vero Beach.

The market features fresh locally grown produce, poultry, honey citrus, seafood and plants.

Local artisans are on hand featuring breads, spices, cheeses, sausages and spreads.

Local food vendors will also be offer-

ing coffee, baked goods, breakfast and lunch items for purchase.

David Potter provides live music on banjo, vocals and guitar.

Thursday, March 1

•**The Music Man:** at 7:30 p.m. Thursday, March 1, at 8 p.m. March 2 and 3, at 2 p.m. March 1, 3 and 4 at the Stark Stage at Riverside Theatre, 3250 Riverside Park Drive, Vero Beach.

A loving tribute to the small towns of

yesteryear, The Music Man is the perfect All-American musical.

Music and Lyrics by Meredith Wilson and based on the book by Franklin Lacey and Meredith Wilson.

Ticket prices range from \$36 - \$70.

For more information, call the theatre at (772) 231-6990.

Friday, March 2

•**The Comedy Zone featuring John DeBoer and C.J. Harlow:** at 7:30 p.m.

and 9:30 p.m. Friday, March 2 at the Waxlax Stage at Riverside Theatre, 3250 Riverside Park Drive, Vero Beach.

John DeBoer's nerve-hitting show flows from the devious side of childhood to the never-ending pressures of our times. His twisted observations of life, the world around him and particularly how he has managed to screw it up, he might be the funniest comedian you never heard of.

C.J. Harlow has a high-voltage razor

See **CALENDAR, Page 12**



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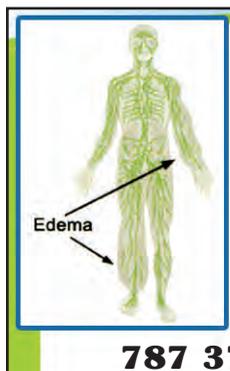
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Retirement

From page 4

Tomberg said that you should ask the adviser questions, as well.

“Ask the adviser what types of clients they specialize in,” he said. “Some deal more with small businesses, other with insurance and some with retired people. You want someone who specializes in your situation.”

Feeling comfortable with the adviser is also important.

“You will be meeting with this person three to four times a year for many years,” Mr. Tomberg said. “They will know many things about you. You need to like and be able to trust that person. There needs to be an open relationship where the clients feel comfortable calling with questions and the adviser can call if something needs to be discussed.”

Prospective clients should find out what the fees are and what services you get for the fees paid.

“You want to know if compensation is upfront or tied to performance,” Mr. Tomberg said. “The industry is going to pay-as-you-go, where the advisor might charge a percent of the account to manage the portfolio. If the value goes up, the compensation goes up and if it goes down, so does the compensation.”

“With a sales commission, there is little incentive to service the account after the sale,” he said. “For some advisers, the incentive is to look for new clients instead of working with existing ones. The No. 1 complaint to the industry is not poor investment performance. It’s

the amount of contact. Most say the adviser doesn’t stay in touch enough, but that contact allows insight into the client and helps the adviser do a better job.”



Marc Tomberg

Mr. Tomberg said he is frequently asked about the “best” investments.

“An investment portfolio should be put together based on individual personal goals and risk tolerance,” he said.

“When they retire, many people still have 20 to 30 years of life left. You still need to do longer-term investment planning, trying to plan for two to three decades, not two to three years.

Planning for the long haul means keeping ahead of inflation as much as possible.

“An investment portfolio that takes on inflation is important,” Mr. Tomberg said. “Keep in mind there needs to be some risk. You can’t do it just with CDs and fixed income instruments. You need stocks or something that has a history of staying ahead of inflation, in combination with many other investments. The most important thing in keeping risk down is to have a diversified portfolio.”

Marc Tomberg is branch manager of Indian River Financial Services, 2140 58th Ave., Vero Beach. He can be reached at (772) 778-4399 or visit the website www.raymondjames.com/marctomberg.

Changes

From page 7

“Reduce your debt and live within your means,” he said. “Look at where you can cut. Reassess expenses and make sure you’re paying the correct price for what you need. Make sure those expenditures, such as insurance costs, are at the right level for

your needs.”

Mr. Tompkins said it is never too late to start planning.

“If you’re 50 and have no savings, get on a budget. Put a plan in writing about where you want to be and what you need to get there.”

Christopher Tompkins, CPA, is located at 1935 32nd Ave., Vero Beach. Call (772) 569-5762.

Landlines

From page 8

Instead of growing pot I was growing a pot belly.

With my kids wanting to attend college I had to cut corners. The guy who wanted to change the world was reduced to hunting down the best early bird special. Most of the time I remained optimistic that my financial situation would change for the better and I would soon be back on my feet. In reality, if I didn't come up with a car payment I would be on my feet soon enough.

As tight as money was I remember how shot down I was when the girl at McDonald's gave me a senior discount on a cup of coffee. Me? A senior? I had to bite my tongue to keep from telling her where to put that discount. I was only 55. Still, once I calmed down, I had to admit that my dreams of a smooth-running BMW had now become dreams of a

smooth-running BM. Now when I heard the name Grateful Dead, an image of Dr. Kevorkian would pop into my mind. It was just awful.

Now, as a semi-retired individual, I am happy to receive a check from the same government that I once wanted to overthrow. My savings receive almost no interest, and I pay for Medicare that will probably not even be there when I need it. Instead of acid I need an antacid. My K-E-G is now an E-K-G.

But you know, life these days is pretty good. My beautiful hippie wife Lana is still with me and we raised two great kids. We are OK financially and I have plenty of time to reflect on the journey that I traveled. Becoming my parents was not nearly as traumatic as I once believed. Somewhere deep inside I know that if I had to, I could still spend my days in the park living off Ramen Noodles and peanut butter. I just hope that all of my brothers and sisters survived the trip as well as I did.

Taxing

From page 2

more complicated.

"There's no question the tax code has become more complex," he said. "I'm not sure if it would have become so complex without computers and calculators because it wouldn't be possible to do it. As computations have become easier to make, the tax codes have become more complicated."

Tax audits have also become more complicated.

"Years ago, it was a relaxed situation," he said. "The IRS agent came, he knew his stuff and was able to do the job. He would come in, relax, put his briefcase down, work, we'd go out to lunch, have a cocktail, come back and finish. He came up with the tax and it was all done that way. "The average return did not take very long.

"It slowly became more difficult to get an audit done in a short peri-

od. The agent has audit procedures and he has to check off everything before he gets finished. They can make no decisions on their own. They're not allowed to go out to lunch, but it takes a day or two instead of three to four hours to come up with the same amount of tax."

At the end of the interview with my father, my mother, Lillian, got on the phone and told a story that seemed to encapsulate how different things are today.

My father's first cousin, also named Alfred, was also preparing to become a CPA. He was doing his year of work experience to qualify and the firm was not paying him because they knew they had a captive audience. He finally asked for subway fare, then 5 cents each way. The firm fired him.

Shelley Koppel is an associate news editor of Forever Young. You can reach her at ShelleyKoppel@comcast.net.

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Dr. Prinsen received her medical degree from and completed her family medicine residency at the University of Montreal Faculty of Medicine in Montreal, Quebec, Canada.

Prior to joining Indian River Medical Center, Dr. Prinsen was affiliated with Hospital Maisonneuve-Rosemont in Montreal, Quebec, Canada; Northwest Medical Center in Thief River Falls, MN; Valley Regional Hospital in Claremont, NH; Catholic Medical Center in Manchester, NH; and New London Hospital in New London, NH. Most recently she served as preceptor for the On Doctoring Program for first and second year medical students at Dartmouth Medical School in Hanover, NH.

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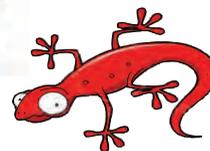
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Colorful lessons



Cliff Partlow/staff photographer

Linda Badgley, an instructor at Vero Beach Museum of Art, left, helps a student from the DATA Hayslip Program, bring colors to life during the weekly art class at the museum. The program helps students learn about art.

Calendar

From page 9

sharp wit and is disarmingly funny. His experiences from growing up in a small town, his Marine service, bicycling across America and starting his own fraternity give spice to his repertoire of a performance that has been performed across the nation.

Tickets are \$15 and can be purchased by calling the Box Office at (772) 231-6990 or online at www.riversidetheatre.com.

Saturday, March 3

•VNA's Hustle for Home Health and Hospice: at 7:30 a.m. Saturday, March 3 at the VNA's Hidden Treasure Thrift Store, 11646 US Highway 1, Sebastian.

The VNA will be hosting its second annual Hustle for Home Health and Hospice event, a 5k (3.1-mile) walk/run to mark the grand opening of a Hidden Treasures resale boutique in Sebastian.

100 percent of the proceeds from the

thrift stores provide support to the VNA Hospice of Indian River County by offsetting the day-to-day operating expense of the VNA Hospice program and allowing the VNA to fulfill its mission of providing compassionate end-of-life care for Indian River County patients regardless of their financial resources.

Applications are available at Runners Depot, www.vnatc.com/race and on active.com. The first 300 registrants will receive a free long sleeved t-shirt, and all participants will receive a medal. Advance registration is \$20 with multiple entry discounts available.

For more information, contact Tracey Kendrick in the communications department at (772) 978-5515.

Sunday, March 4

•ELC's 16th Annual EcoFest: from noon to 4 p.m. Sunday, March 4 at the Environmental learning center, 255 Live Oak Drive, Vero Beach.

Crustacean Celebration is an event See **CALENDAR, 13**

Hometown News July 2011

Forever Young

A monthly publication celebrating the active lifestyle of Florida's boomers

Is 60 the new 40? PAGE 6

Boot camp: Get fit like a soldier PAGE 27

Calendar: Summer fun in the sun PAGE 4

The time of their lives

Baby Boomers — raised on rock 'n' roll and rebellion — are growing old but not like their parents did PAGE

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Boomers (born from 1946 to 1964) are the fastest growing demographic in Florida!

Calendar

From page 12

celebrating the wonderful things about crustaceans living in and around the local waters.

There will be live animals, great music, fun crafts and educational booths.

The Discovery Station aquariums will be alive with lagoon creatures as well as the Touch Tank for an up close encounter with crustaceans and marine invertebrates.

Live music by the River Rats and free canoe excursions at the canoe dock.

For more information, contact Heather Askey at (772) 589-5050 ext. 105 or via email at HeatherA@discorverELC.org.

Thursday, March 8

•**Opera on the River:** at 6:30 p.m. Thursday, March 9 at the Palacio Del Rio, the private home of local philanthropists Kurt and Marilyn Wallach, Located on St. Andrews Island, Vero Beach.

Opera on the River is scheduled to be held during a full moon, on the Wallachs' river front estate. This moonlit musical evening will feature arias sung by two New York Opera divas, Janet Rabe-Meyer and Karen Adair.

The Indian River State College Jazz Combo will plan an eclectic variety of jazz in the outdoor pavilion.

Hors d'oeuvres and cocktails will be served. The event will also feature an array of silent auction items.

This fundraising event will benefit CASTLE of Indian River County, a local child abuse prevention agency.

Tickets are \$100 per person.

To purchase tickets or for more information, call (772) 567-5700 or visit www.castleetc.org.

Friday, March 9

•**Concerts in the Park: St. John's Wood:** from 5:30 p.m. to 8 p.m. Friday, March 9 at Riverview Park, 600 U.S. 1, Sebastian.

There will be food and refreshments for sale by Stone Creek Pizza.

The Lions Club of Sebastian will be selling popcorn.

During intermission, the crowd will have a chance to win giveaways from the local business community.

Bring a lawn chair and blanket, and enjoy the Britis Pop and Rock music and river breezes.

The cost is free.

For more information, contact the City of Sebastian Parks and Recreation Department at (772) 589-5330.

•**US Coast Guard Academy Idlers Concert:** at 7 p.m. Friday, March 9 at the Sebastin River High School Performing Arts Center, 9001 Shark Boulevard, Sebastian.

The singing group is from the United States Coast Guard Academy in New London, Ct.

The 12-member, all male, a'capella group known as The Idlers are part of a larger Academy Chorale Group made up of cadets chosen by audition.

They sing Patriotic songs and songs about the Sea known as "Sea Shanties."

The concert is a free public concert and open to everyone, though donations are accepted.

Tuesday, March 13

•**Nordwest Deutsche Philharmonic Orchestra:** at 7:30 p.m. Tuesday, March 13 at the Community Church of Vero Beach, 1901 23rd St., Vero Beach.

Eugene Tzigane, the conductor of the Nordwest Deutsche Philharmonic Orchestra in the Kodaly Galanta dances, Herbert Cello Concerto No. 2 in E Minor, Op.30 and Brahms Symphony No. 1 in C Minor, Op 68.

Amit Peled is the cello soloist.

For ticket information or to purchase tickets, call (772) 778-1070.

Thursday, March 15

•**The Gin Game:** at 8 p.m. Thursday, March 15, at 8 p.m. Friday, March 16, at 2 p.m. and 8 p.m. Saturday, March 17 and at 2 p.m. Sunday, March 18 at the Waxlax Stage at Riverside Theatre, 3250 Riverside Park Drive, Vero Beach.

A Pulitzer Prize and Tony Award-winning drama about two elderly, nursing home residents who strike up an unlikely friendship through their continuous playing of gin rummy.

Tickets are \$40.

For more information, call the theatre at (772) 231-6990.

See **CALENDAR**, Page 16



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CLASSES

Editors Note: To include an organization in Clubs and Classes, send e-mails to ForeverYoungIRC@HometownNewsOL.com. Submission deadline is March 10.

CLASSES

- **Hatha yoga class** will be held every Thursday in Vero Beach, at the Bethel Creek House Community Center on A1A, near Jaycee Beach, from 5:45-7 p.m. All levels are welcome. For information, call (772) 643-2213.

- **Introduction to yoga** presented by Living Yoga, located at 333 17th St., Suite K, Vero Beach, from 1-3 p.m. It is a free workshop. Attendees receive a free class pass. Elise Mahovich certified Kripalu yoga instructor will be the presenter.

- **Vero Equine Services and Training Center** offers new classes and events. All take place at 8130 Eighth St., Vero Beach. Adult bareback classes for those 18 and older, will be held on Thursdays

from 5:30-6:30 p.m. Cost is \$20; youth bareback class is held on Saturday Mornings at 10 a.m. The class costs \$15 for current students and \$20 for non-students. No reservations required; bareback riding classes every Friday at 5:30 p.m. This is a group class. Cost is \$20. For information, call (772) 564-2703.

- **Gifford Youth Activity Center** has programs for seniors. All classes are free and all seniors are welcome to Gifford Youth Activity Center, 4875 43rd Ave, Vero Beach.

- **Senior blood screening:** provided by VNA; please do not eat breakfast. 8:30 a.m. on the first Tuesday and third Thursday of every month.

- **Senior beginner computer classes:** Every Monday and Friday at 9:30 a.m.

- **Senior advanced computer classes:** Every Wednesday at 9:30 a.m.

- **Senior intermediate computer classes:** Every Friday at 11:30 a.m.

- **Senior Bible study:** Every Tuesday at

10:15 a.m.

- **Senior quilting/sewing classes:** Every Tuesday at 12:30 p.m.

- **Senior arts & crafts classes:** held the second Thursday of month at 10:15 a.m.

- **Senior presentations:** Topics of senior interest is held the first and third Thursday of each month at 10 a.m.

- **Senior birthday celebration:** covered dish lunch and movie; please bring dish to share on the last Thursday of month at 10:30 a.m.

For more information, call (772) 794-1005, Ext.27

- **Coping with stress, anxiety and depression therapy group** is being formed by the Mental Health Association in Indian River County. The Mental Health Association is located at the Kurtell Medical Center, 777 37th St., Suite D-104, Vero Beach. For more information, or to register contact Carolyn Kravitz at the Mental Health Association at (772) 569-9788.

- **Riverside Racquet Complex** round

robins, adult and youth clinics. Round robins:

Tuesday 9:30-11 a.m. (six courts); Wednesday 9:30-11 a.m. (six courts); Thursday 9:30-11 a.m. (six courts), and Thursday night 6 and 7:30 p.m. (four courts).

There is a light fee of \$1 per hour, per court, per person. There is no for city members, \$2 for county members, \$4 for non-city members and \$5 for non-county members. Call (772) 231-4787 Tuesday at 8 a.m. to sign up for the following week.

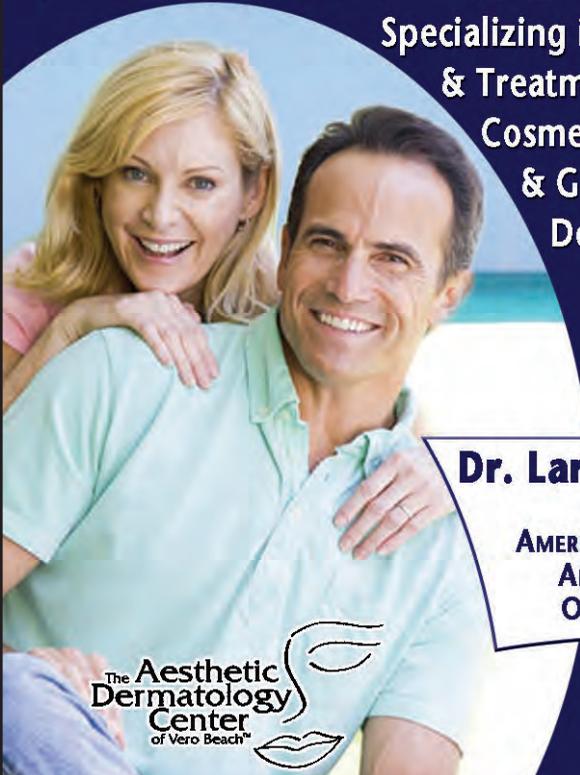
Adult clinics: adult skills and drills, Monday and Friday with Ken MacDougall from 10:30-11:30 a.m.

Mixed and split doubles clinics: Wednesday, from 11 a.m.-noon. A minimum of four people is required to run clinics. Sign up in tennis pro-shop. All levels welcome. Cost is \$10 for city members, \$11 for county members, \$12 for non-members from the city and \$14 See **CLASSES, 15**

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Use the numbers provided in the puzzle below to help you fill in the empty squares. When you are finished, every row, every column, and every block of nine puzzle squares should include each of the numbers 1 to 9.

				1				
	1			3	2	6		
			2		7		4	
	7		9					
		6	8		5			
3	5				6	2		
	3	7						
6						5	1	
			6	4				

Classes

From page 14

for non-members from the county. Private lessons are available. *Call the pro shop at (772) 231-4787.*

• **First step fitness:** Classes for personal training for the plus-size woman who wants private attention without feeling insecure about the gym setting. *For more information call (772) 713-7476*

• **Dogs for Life training classes:** Hearing ear dogs assist with alerting their owners to the telephone, someone knocking at the door, alarm clocks and smoke alarms.

Mobility assistance training dogs are trained to bring the phone, pick up dropped items and balance stabilization.

Pet assisted therapy Volunteers and dogs are trained to sit quietly while children read or offer comfort and companionship.

Outreach programs:

Leash dog park. Qualifying dogs must be inoculated, neutered and social. Call

for orientation schedule. The cost is \$250 annually.

Dog obedience classes at the Off-Leash Dog Park located at 12th Street and 16th Avenue in Vero Beach.

Registration is \$50. Drop in class is \$10. *For more information call (772) 567-8969.*

• **Square dance class:** Bring a partner to the Vero Beach Community Center on 14th Avenue on Wednesday evenings from 6:30-8 p.m. The first night is free and thereafter, \$4 per person. Casual dress. *Call instructor Gib Mattson for more information at (772) 778-2054.*

• **Vero Beach Exchange Club** meets every Tuesday at noon at the River House in McWilliams Park. *For more information call John Wurzburger, (772) 713-3245.*

• **Arthritis water exercises** meets Tuesdays and Thursdays at the Wabasso Elementary School at 4 p.m. Adult Education of Indian River County sponsors this.

For more information, call (772) 564-4940.

• **Schumann Hall Senior Center:**

Monday, 10 a.m.-1:45 p.m. just for fun Bridge; 2-3 p.m. Zumba; 7-8:30 p.m. singles group.

Tuesday, 9-11 a.m. swing band dancing; noon- 3 p.m. card and board games; 3:15-4:15 p.m. Pilates.

Wednesday, 2-3 p.m. Zumba.

Thursday, 1-3 p.m. Dawn Mill's paint studio.

Friday, 9-11 a.m. Swing band dancing; 2-3:15 p.m.; Pilates. *For more information, call (772) 469-2062.*

• **The Academy for the Performing Arts** is offering music instruction for the beginner to the advanced student. Classes are available for anyone age 4 and older. Professional instructors are available for piano, voice, guitar, brass, woodwinds and percussion. *For more information call (772) 562-7265, or visit academyinvero.org.*

• **Living Yoga Studio** will have gift classes on Fridays, from 5:30-7 p.m. All levels may attend. Class fee is by donations only. The studio is located at 333 17th St., Vero Beach. *For more information, call (772) 978-1099 or visit the website*

www.LivingYogaStudio.com

• **Drawing and sketching** classes meet at 1 p.m. each Thursday. Structured lessons are taught by Mary Bennett. Held in the multimedia room at the Indian River County Main Library, located at 1600 21st St., Vero Beach. Both classes designed for adults and teens.

• **The Vero Beach Recreation Department** offers the following ongoing classes and activities at its community center, located at 2266 14th Ave., Vero Beach.

A.M. aerobics classes are held at 9 a.m. on Mondays, Wednesdays and Thursdays.

Qigong (chi kung) Mondays from 5:30 to 6:30 p.m. Cost is \$5 per person. Peggy Thomas will be instructing this class.

Tai chi class at 5:30 p.m. Cost is \$5. Instructor is Steve Hansen.

Country line dancing with Dottie, every Monday, from 11:30 a.m. to 12:30 p.m. This is an ongoing class that can be joined at anytime. Cost is \$3 per person.

See **CLASSES, 16**



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Clubs

From page 15

Intermediate country line dancing every Tuesday, at 7 p.m. This is an ongoing class that can be joined at anytime. Instructor is Lisa Johns-Grose. Cost is \$5 per person.

Duplicate bridge every Thursday, from 12:30-4 p.m. Cost is \$4 per person. Bridge director Sidney Stein runs this ongoing session.

For more information on any activity, call (772) 770-6517.

• **Advanced dance lessons** every Wednesday, at 7 p.m. These classes are designed for advanced dancers only. To attend, you should have a good knowledge of the dance and its basic patterns from the Tuesday night classes. Advanced lessons in waltz, salsa, two-step, swing, cha-cha and foxtrot are offered call for the dance lesson that are being taught. This is a group dance lesson, you do not have to have a

partner. Certified dance instructor Ray Duryea will teach the class. Cost is \$7 per person, per lesson.

• **Friday night dance parties** are held every Friday night at 7:45 p.m. Cost is \$10 per person. D.J Ray Duryea will be playing the music of the 50s through today's popular dance tunes. BYOB, with mixers and munchies for sale. *For more information, call The Vero Beach Community Center at (772) 770-6517, or Ray Duryea, at (772) 559-1137.*

• **Group dance lessons** every Tuesday at 5:30 p.m., and 7 p.m. Lessons in waltz, salsa, two-step, swing, cha-cha and foxtrot are offered. This is a group dance lesson; you do not have to have a partner. Certified dance instructor Ray Duryea will teach the class. Cost is \$7 per person, per lesson. *For more information call the Vero Beach Community Center at (772) 770-6517 or Ray Duryea, at (772) 559-1137.*

-For Hometown News

Calendar

From page 13

Monday, March 19

• **The Distinguished Lecturer Series 'Dr. Richard Haass':** at 4p.m. and 6 p.m. Monday, March 19 on the Stark Stage and the Waxlax Stage at Riverside Theater, 3250 Riverside Drive, Vero Beach.

Dr. Richard Haass is the President of the Council of Foreign Relations.

Tickets are \$65 for the Waxlax stage for the simulcast.

For more information, call the theatre at (772) 231-6990.

Thursday, March 22

• **Emerson Center Florida Humanities Series featuring Seth Bramson:** at 7 p.m. Thursday, March 22 at The Emerson Center, 1590 27th Ave, Vero Beach.

"The Florida East Coast Railway: For More than 110 Years America's Speedway To Sunshine"

Mr. Bramson is nationally known as America's foremost authority on the history of transportation to, from and within Florida. He is the author of 22 books

on south Florida local and Florida transportation history.

Admission is free.

For more information, call (772) 778-5249 or visit www.theemersoncenter.org.

Saturday, March 24

• **Original Welcome Wagon of Sebastian "Fashion on a Budget" Show and Luncheon:** at 11:30 a.m. Saturday, March 24 at the Sebastian Elks Lodge, 731 S. Fleming St., Sebastian.

Members of The Original Welcome Wagon Club of Sebastian will show how to find very stylish and economical clothes in nearby shops during these hard economic times. There will be a Chinese auction, and two new Coach purses will be raffled. "This and other benefits during the year allow The Original Welcome Wagon Club of Sebastian to award student scholarships and make annual donations to the needy in the community." The buffet menu includes salads, beverages and dessert.

Cost is \$10 per person.

For reservations, call (772) 321-3279 by March 17th. For additional information,

See **CALENDAR, Page 18**

How to manage personal debt

metrocreativeconnection.com
For Hometown News

As if anyone needs their memory jogged, debt is a substantial problem for men and women living in fully developed countries. Estimates vary, but numerous surveys have indicated the average American household has more than \$10,000 in credit card debt, a figure that doesn't include debt such as mortgages, car loans or student loans. In Canada, an early 2011 report from the Vanier Institute of the Family suggested the debt-to-income ratio for the average Canadian family was 150 percent, which means that for every \$1,000 a Canadian family earns, it owes \$1,500.

What these figures illustrate is that even the most financially savvy debtor may be in a precarious position, one that, should an unforeseen layoff or medical emergency occur, could turn disastrous in a



metrocreativecreativeconnection

Individuals with substantial credit card debt might be able to reduce the stress of paying down that debt by calling their credit card company and working out a new repayment plan.

relatively short period of time. As a result, an individual's ability to manage personal debt is of paramount importance, and the following tips can help men and women walking a financial tightrope address their debt in a way that might help them get back on their financial feet.

- Eliminate bad debt. Not all debt is bad, but credit card debt is rarely good. Card holders with substantial credit card debt should contact their companies as soon as possible to see if the company is willing to work with them on a repayment plan. This is more prudent than declaring for bankruptcy, which will negatively impact an individual's credit score for years to come. Companies are often willing to work with card holders about repayment plans that make it easier to pay down debt. But once an agreement is made, card

See **DEBT, 18**

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9	1	4	7	8	3	2	6	5
8	6	3	9	2	5	7	1	4
4	7	2	5	9	6	1	3	8
1	9	6	8	3	2	5	4	7
3	5	8	4	1	7	6	2	9
2	3	7	1	5	9	4	8	6
6	4	9	2	7	8	3	5	1
5	8	1	3	6	4	9	7	2

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Debt

From page 17

holders must make meeting the terms of that agreement their top priority.

- Stop accruing bad debt. Using a card wisely is the key to avoiding unnecessary debt. When using credit cards, do not use them for everyday purchases like groceries or movie tickets. This type of credit card usage is habit forming, and it's very easy for card holders to quickly amass a large balance on their accounts for items they could just as easily have paid for with cash. Keep in mind interest will be charged on all balances not paid in full each month, so don't make that cup of coffee or that pair of movie tickets cost even more by adding interest to the overall cost.

- * Pay down high-interest debts first. Always work to pay down high-interest debt first while paying a little more than the minimum on low-interest debt. If a car loan came with an especially

Avoid borrowing from Peter to pay Paul. Transferring balances from a high-interest card to a low-interest card is one thing, but borrowing against property or a retirement savings account is playing with fire.

high interest rate (hint: borrowers whose down payment on a car loan was small or nonexistent are likely saddled with a high-interest loan), work to pay down that balance as much as possible. Something as simple as paying an extra \$25 per month on a \$200 per month car payment can reduce the length of time it takes to pay off that loan considerably. Once a high-interest debt is paid off, move on to the debt with the next highest interest rate.

- Stop paying the bare minimum. Paying just the minimum will barely cover the interest. That means the principal will hardly disappear, and the debt will be a seemingly impossible obstacle to overcome. Pay more than the bare

minimum each month, even if it means making sacrifices elsewhere.

- Avoid borrowing from Peter to pay Paul. Transferring balances from a high-interest card to a low-interest card is one thing, but borrowing against property or a retirement savings account is playing with fire. With regards to borrowing against a 401(k), the penalty to do so, not to mention the extra income tax such a withdrawal will accrue, before retirement is substantial. In addition, the value of those retirement savings will suffer considerably as the interest earned will be on that much less money until the full amount is paid back to the account.

Calendar

From page 16

call (772) 913-0032.

Saturday, March 31

- **Emerson Center Celebrated Speakers Series featuring Bob Woodward:** at 4 p.m. and 7 p.m. Saturday, March 31 at the Emerson Center, 1590 27th Ave., Vero Beach.

Bob Woodward is the associate editor of The Washington Post, and author and co-author of eleven nonfiction national bestsellers. Called "the most celebrated journalist of our age," Mr. Woodward has won nearly every American Journalism and several Pulitzer Prize awards.

Series ticket buyers have the option of subscribing to the first four speakers for \$220 or all five speakers for \$275. Single Seats are available from Dec. 1 for \$65 per seat.

For more information, call (772) 778-5249 or visit

www.TheEmersonCenter.org.

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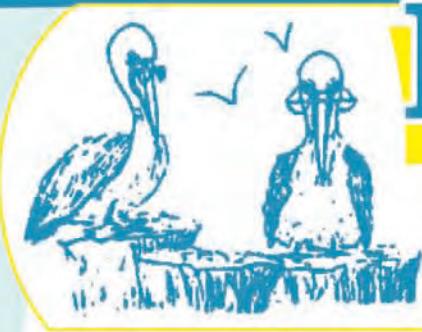
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