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november 2017

# spotlight

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MAGAZINE

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**25 Years in the Health  
Insurance Industry  
and Still Standing**  
**Chris Robinson,  
One Insurance Group**

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Spotlight BUSINESS OF THE MONTH



## NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

Welcome to the month of November, Thanksgiving, and the "kick-off" of the Holiday Season 2017!

What do you find yourself being thankful for this holiday season? Could it be your family, your health, your overall well being? I truly hope this past year has shown you many blessings, and that you finish out the rest of the year with an eagerness to welcome in 2018 and discover what adventures and accomplishments await you in the coming year!

For those of you who have been following Spotlight over the years, what do think about our new cover design for this issue? For me personally, it doesn't feel like it was all that long ago when we started this publication with just one piece of paper and a dream. The dream was not only to bring affordable advertising to our community, but also to make a difference by offering a good, clean, quality publication that was entertaining and educational. And we found that this dream could be accomplished with just a little old- fashion hard work.

The funny thing is, I really do not see my position as work, because I receive a lot of satisfaction knowing how many advertisers that have, and still continue to receive R.O.I, (return on investment that is) by partnering with us. Without a doubt, all the articles, games and contests really set us apart from the other periodicals out there and we hear quite often how many of you are pleased with our goals and the direction we take in each issue. Your input and feedback are very important to us and we sincerely thank you.

Happy Thanksgiving and God Bless,

Bryan McDonough  
Publisher, *Spotlight* Magazine, Inc.

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## ON THE COVER

Chris Robinson with One Insurance Group at Historic Downtown Melbourne's Seafood Station (2001 N Harbor City Blvd). Background is the Melbourne Main Street Historic Downtown Melbourne Mural Project.



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## WHAT THANKFUL REALLY IS

by Jim Campbell, Pastor, Bay West Church of Palm Bay

### **Every year, we approach this season of "Thanksgiving."**

We meet together with family, watch football, and avoid that relative that always has to bring up the controversial debate topic (or maybe that's us). For some it's a "family" time, for others it's a time of remembrance for what God has done for us, for some it's both. The theme of the season though is thankfulness.

For most of us, thankfulness is something that we do, which really fits in with the taking a day each year, but for the Christ follower, it should be a way of life. All over God's Word, he speaks of thankfulness. Psalm 69:30 says that I will "glorify Him with thanksgiving". In other words, the way I glorify God is to point out the work He's doing (His glory) here and to thank Him for it. We sing to thank Him when we gather together (Psalm 147:7; Psalm 69:30) In 2 Corinthians 9, the writer tells us that God gives us everything we have so we can, out of thankfulness for what we do have (not bitterness for what we don't) be generous with those things to others, and THAT very generosity will result in thankfulness to God. In every request of God, we should ask with thanksgiving (Philippians 4:6). If "in everything" missed anything, there's one of my favorite verses in the Bible, Colossians 3:17 "And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him." (emphasis added). The greatest

thing to be thankful for is that Jesus who allows us to reconnect with God and to know what life is meant to be. The Bible, a collection of 66 books, written by 40 different writers over a period of 2000 years, without consultation between authors, simply inspired by God Himself, just drips with the message "Hey BE thankful."

It's amazing the pain that people can get used to, we adjust and adapt, as a God given ability to survive, but at the same time, we adjust the other way. It's amazing the blessings that we can get used to and overlook. In fact, we don't usually realize they are there until they are gone.

As you approach Thanksgiving, don't just take a moment for thankfulness, but commit to live in thankfulness all throughout the next year. Get a post it note and write something you can be thankful for each day and stick it on your desk. I have a friend who starts each day posting on Facebook something he's thankful for. Get creative, but resign to live a life that is thankful...you will find that a thankful life is better than a demanding one, and everyone might enjoy you better this Thanksgiving as well.

---

Jim Campbell (@jwcamp on Twitter) is the Lead Pastor of Bay West Church, which meets at 100 Emerson Drive in Palm Bay on Sundays at 11am. For more info on Bay West Church, Like us on facebook.com/baywestchurch, or see baywestchurch.com.



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## DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

"Scientology is a perfect example of Hollywood—at its worst."



*"Truth Straight Up" is written and founded by Valerie Oliver. She offers advice based on Biblical principles—not political correctness. Miss Oliver serves in several ministries including altar counseling. She's written several Christian-short stories and is currently working on her first novel: Harpazo: The Witnesses.*

**Dear Val,**  
During a rather controversial discussion at work, one of my co-workers said that Jesus was a great prophet but He isn't God. She claims, Jesus never actually said, "I am God" and we're not supposed to worship Him. I was raised in the church and I believe in the Holy Trinity but I'm sorry to say, I don't know the Bible as well as I should. Sometimes, I have trouble understanding what I'm reading so I depend on listening to sermons instead. Can you give me some scripture that I can share with her that supports my belief?  
-Caroline of Palm Bay

Dear Caroline,

While it's true Jesus never used those precise words, He did in fact proclaim His Deity several times.

In John 10:30 (NIV), Jesus said, "I and the Father are one". And again in John 8:58, "I tell you the truth," Jesus answered, "Before Abraham was born, I am!"

John reiterates the truth of Jesus' Deity when he said, "The Word was God and the Word became flesh" John 1:14.

Obviously Jesus did reveal Himself as God because in John 10:33, it is written, "We are not stoning you for any of these," replied the Jews, "but for blasphemy, because you, a mere man, claim to be God."

Caroline, you are cheating yourself by not reading the Bible because God speaks to us through His Word. I recommend you buy the New International Version Study Bible. If your church doesn't offer any Bible studies, then find one that does. You will never reach your full potential, as a mature Christian, unless you study and know the Bible. This way, the next time you get into a Biblical debate, you will be able to confidently defend your faith with scripture.

Your word is a lamp to my feet and a light for my path.  
Psalm 119:105

**Dear Val,**  
What is Scientology and why are so many celebrities followers of it?  
-Jimmy of Melbourne

Dear Jimmy,

Scientology is a perfect example of Hollywood—at its worst.

This cult was founded in 1952 by fiction author L. Ron Hubbard. He became a multi-millionaire four years after he said, "I'd like to start a religion—that's where the money is." He was right about the money—but wrong about everything else. A Scientologist believes he can pay exorbitant amounts of money thereby reaching the next highest level. Their ultimate goal is the "Eighth Dynamic," the same level as the "Supreme Being" (Their concept of God). Hubbard's religion has great appeal for narcissistic, wealthy, ego-maniacs—which explains why some of Hollywood's biggest celebrities embrace it.

Their followers claim, Scientology is compatible with all faiths but this just isn't so. For one thing, as Christians, we know man is born in sin and in need of a Savior—who is Christ Jesus. They believe man is basically good and that it's degrading and contemptible to tell someone they need to repent—so much for accountability. Scientologists believe in reincarnation, multiple gods, and that all faiths lead to wisdom and salvation. They believe Jesus was a nice guy who was unjustly sentenced to death and they deny the existence of the Judo-Christian God, heaven or hell.

According to Hubbard, Xenu (a galactic ruler), brought billions of people to earth 75 million years ago. He stacked them around volcanoes and blew them up with hydrogen bombs. Their souls clustered together and stuck to living bodies—I promise I'm not making this stuff up. Scientology has all the makings for a bad B-movie. The good news is, many of their followers are waking up and drifting away from this cult. We need to earnestly pray for these people and their salvation.

Answers on Scientology were found on: [religionfacts.com](http://religionfacts.com), [gotquestions.org](http://gotquestions.org) and Wikipedia, the free on-line encyclopedia.

Mail your questions or concerns to: Truth Straight Up P.O. Box 120606 West Melbourne, Florida 32912 or e-mail questions to: [valeridoll@msn.com](mailto:valeridoll@msn.com). For the protection and confidentiality of the individuals involved, letters may be edited and all names have been changed. Miss Oliver will not reply by e-mail unless specifically asked.

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## Why Call Brevard Home?

With attractions such as the Eau Gallie Art District, historic downtown and the beautiful sandy beaches it's no surprise that Brevard County was ranked 49th in the 100 top places to live in the United States by US News & World Report. It is the 10th largest County in Florida where troves of urbanites, families, professionals and retirees call home. But why Brevard?

Perhaps it's the diversity offered with the blend of museums and galleries, great restaurants and bars or the plethora of water activities that entices people to the area. Maybe it's the warm and welcome feeling that exists in the family-oriented community. The Viera area has grown leaps and bounds over the past decade and with the newly renovated USSSA Space Coast Sports Complex it will bring not only more jobs but more tourists to the area. The Complex is home to the Women's Professional fast-pitch softball team and will host a variety of other events from college softball and baseball series to championship series for ages 8 and under. Brevard

County is on the rise and whatever the attraction was to come, there are plenty of reasons to stay.

Aside from the addition of the sports complex, Brevard is home to the headquarters of some major corporations, and with the next-generation bomber being built in Melbourne and the next generation rocket facilities being built in Merritt Island, the economy is getting a major boost, offering more jobs at higher rates of pays to professionals. An influx of new residents equates to the need for more housing, more commercial businesses and improved roadway systems so it's not surprising

that the highest job sector increase over the past year has been in the construction industry. Again, more jobs. A quick glance around town shows new construction at every turn. It's simple – Brevard is growing.

The Real Estate industry is at its prime right now and interest rates on 30-year fixed rate mortgages still provide an unprecedented buying opportunity. Central Florida, including the Space Coast, has favorable real estate prices so now is the time to buy, as smart buyers take advantage of the low interest rates and still reasonable pricing in the market. Those on the lower end of the pay spectrum will find renting more



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reasonable, offering ample opportunities for Investors to take advantage of while it lasts. But as inventory is at an all-time low, sales prices are being forced upward and bidding wars are not uncommon when good properties hit the market. It's the age old rule of supply and demand so as the demand increases and supplies decrease, prices will continue to rise. So while housing may become harder to come by, the economic growth, along with the numerous pleasures the area has to offer, not the least of which is our beautiful weather, the outlook for Brevard remains on a steady upward climb.

# 25 years in the Health Insurance Industry and still standing



In 1992 after graduating with a Masters of Business Administration degree from the University of Albany I got my first job with Empire Blue Cross and Blue Shield in New York. I wasn't sure what I wanted to do with my career but I knew I loved speaking and wanted to make lots of money like most young MBA graduates. I entered the Management training program at Empire with high hopes of getting great training in the year long program and hitting the ground running a year later with my young ambition in full throttle.

After my year of rotating through four different departments I settled in Sales where I thought my people skills and ambition would serve me well. However, it was 1993 and I was a young 24 year old trying to sell Health Insurance to small businesses when then First Lady Hillary Clinton was tasked with solving the rising cost of health insurance. It was a very humbling experience being told "no your industry is going to die soon because we will have national healthcare soon" (remember this was 1993). As I struggled over the next few years to earn a living in a very questionable industry I learned a couple hard lessons: 1. Buyers are very skeptical to make purchases in an unstable environment and 2. What happens in Washington has a huge impact on the Health Insurance industry.

Over the next few years I watched as the health insurance industry tried to contain the rising cost of healthcare. It was the dot.com error and hospitals were going through major innovative enhancements to the way they delivered care and although this was a huge benefit to the consumer it also came at a hefty cost. Trend (the annual inflation of health care cost) started to rise and reached over 10% very quickly, at times we saw trend as high as 13-15% depending on the products. The health insurance industry responding by creating new insurance models that would restrict access to care in an attempt to reduce costs. This was the beginning of HMO's that gave you a network to choose from with reduced fees to those doctors, it went a step further and required you to see a Primary Care Doctor (PCP) that would refer you to specialists in network that had lower negotiated fees. The more restrictions the plans placed on you, the hope was that it would lower the costs. However with the rising cost of technology the restraints could only do so much to contain the costs. In addition, the Pharmaceutical industry starting to boom. While enticing doctors to prescribe more medications to patients with perks such as trips, dinners, gifts, etc, the drug industry became the next

gold rush in America. Over the following two decades we saw the drug industry change from being doctor centered care to the push for medications coming from the pharmaceutical companies themselves. Think about how many drug commercials you see on TV today versus twenty years ago. In addition, how many times have you seen a drug commercial requesting that you ask your doctor specifically for a drug? These massive marketing campaigns have led to much higher costs in drugs, versus the old days where they spent much of their dollars to recoup research and development rather than marketing dollars. Have you ever wondered why you can purchase the same drugs overseas for a fraction of the cost in the USA?

With all the aforementioned factors health insurance premiums continued to rise over my entire career with the insurance industry reaching an impasse, because while trying to decrease cost by managing care they also increased deductibles and copays to the point that the consumer felt they were purchasing a plan that was of no use to them. In addition, the cost of the plans became prohibitive not only for the customers but for the employers that were providing these benefits as a perk to their employees. Employers responded by passing on more of the cost to their employees while reducing benefits to offset premium increases. Hence, the health insurance crisis evolved to a tipping point.

With such a huge issue comes the political debate of who is going to be able to solve this problem. Unfortunately, the issue is much larger than any one fix and the Obama administration was some how able to legislate changes that would prove to be extraordinarily ambitious yet not enough to solve a very complicated issue. The attempt of the Affordable Care Act aka "Obamacare" was beyond complicated and ambitious in its attempt to solve every issue in the insurance industry with one bill. Just imagine if the goal was to pass a bill that would make the auto industry produce faster, safer, automobiles that lasted twenty years with no maintenance and got over 100 miles per gallon with a price tag below \$10,000. Most would say that would be impossible and a goal only a foolish man would accept, well that's essen-

tially what the Obama administration took on with Healthcare. Make the plans better with lower copays, deductibles and lower out of pocket expenses, with essential benefits built into the plans for lower premiums. Admirably? Yes. Possible? Very unlikely!

Although admirable of the ACA to attack the industry that accounts for 16% of our GDP with the intent to make it more affordable and consumer driven the bill largely missed the boat on attacking the main issue of what was driving the costs up of healthcare and that's Hospitalization costs and Prescription drug costs. Yes, the marketplace made the plans affordable through subsidies for those with lower incomes, however, it did very little to drive down the premiums for those who do not qualify for a subsidy. Here we are now eight years later and although we have come a far way in terms of giving over 20 million more Americans health insurance and access to care we are still facing large increases.

The individual marketplace is now being destroyed by an administration that is hell bent on tearing the industry down before building it back up for political gain. By refusing to reimburse insurance carriers for subsidies that allowed them to offer better plans to lower income citizens has destabilized the individual market by producing an environment of uncertainty. Think about this for a minute, last year we were told that the insurance companies are dropping out of the marketplace because it is not profitable for them and they are losing money in the marketplace, this year we are being told the insurance companies are too profitable and they've been receiving these subsidies and this has to end. Logically, opposite arguments can not both be true, however usually the truth lies somewhere in the middle. Unfortunately for us we will never know the entire truth because politics has become more important than people. The Left wants us to believe that all is well while the right wants us to believe the house is burning down. I would like to propose an alternative: The house is a like any house you would find in your average neighborhood. Its in decent shape but requires continuous upkeep and maintenance. And yes, every once in a while it needs a major repair, however, truth be told it only stays habitable if it gets continuous care. My hope is that our politicians would recognize this and get to work

before the house falls down.

In addition, as consumers we must begin to analyze the industry with a clear vision and not through our political lenses. As I write this article I just received a facebook post from someone who was interested in our Affordable Health Insurance until he saw it was Obamacare. A sentiment shared by many, however, why should we make our political affiliations interfere with taking care of our families and well being? Not purchasing health Insurance because it falls under Obamacare is like refusing to file your taxes because it was passed by Republicans.

As a business owner in the health

insurance industry I've found the past few years to be challenging, scary, exciting and most of all just unpredictable. However, I wouldn't change anything. My career has provided well for my family and I've been able to help a lot of people through these confusing times. I look forward to the years to come and have every intention of continuing to be on the forefront of the changes and helping my clients make the most informed decisions. I would like to thank my partner in life and business my wife Maggie and our great staff that works everyday to stay informed and give the best advice possible to our clients in a changing environment.



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In 2015, the Federal Trade Commission and attorneys general in all 50 states and the District of Columbia filed a lawsuit against four cancer charities they accused of scamming consumers out of more than \$187 million. The lawsuit alleged the groups used sophisticated, deceptive accounting schemes to defraud donors and make their charities appear larger and more efficient than they actually were. So while it's easy to assume all perpetrators of charity fraud are shady criminals acting alone on the other end of the telephone, donors should know that charity fraud can be perpetrated by sophisticated businessmen as well.

Donors concerned about charity fraud can protect themselves and the money they have earmarked for charitable donations in various ways.

- **Request written information.** Sophisticated fraud operations are successful because they make concerted efforts to appear as legitimate as possible. So a willingness to provide written information and brochures does not necessarily mean a charity is lawful. However, an organization's unwillingness or inability to produce such information is a telltale sign of a fraudulent operation or one that may be unorganized and unable to meet its mission. Steer clear of such organizations.
- **Request and/or order tax returns.** In the United States, copies of certain returns filed with the Internal Revenue Service by charities and nonprofits are available for purchase from the IRS. Many reputable organizations may share their tax returns with prospective donors, but donors who want to exercise due diligence can order the documents themselves.
- **Check a charity's rating.** Since 2001, Charity Navigator has examined tens of thousands of nonprofit financial documents in an effort to develop an unbiased, objective and numbers-based rating system for charitable organizations. Prospective Donors can access these ratings free of charge as they look to make more informed and intelligent giving decisions and avoid being victimized by fraudulent or dishonest organizations.
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## HOLIDAY SURVIVAL SPOTLIGHT ON CHIROPRACTIC HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center



The holidays seem to come earlier and earlier every year -- and along with them, the stresses and strains of frenzied holiday shopping. Take a stroll through your local mall, and you'll already see symbols of the approaching holiday season -- from Thanksgiving and Christmas decorations to notices of blowout sales. As your muscles tense with each passing day, the American Chiropractic Association (ACA) asks, "Are you ready for the holiday shopping challenge?"

### Treat Holiday Shopping As An Athletic Event

Stay hydrated! Drink eight to ten 8-ounce glasses of water a day. (Coffee, tea, soft drinks and alcohol are dehydrators. Don't substitute them for water.)

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

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

Leave your purse at home. Wear a light fanny pack, or if

necessary, a light backpack instead. Pack only those items that are absolutely essential (driver's license, credit card, etc.).

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

### Plan Frequent Breaks Into Your Shopping Day

During a day of heavy shopping, most people should take a break every 45 minutes. Those with less stamina may even need to take breaks more frequently.

Plan trips to your car. Don't carry around more than is absolutely necessary at one time.

When taking breaks, try to eat light foods. A salad and some fruit is a much better option than a burger and fries.

Skip the coffee break! Coffee and sodas contain caffeine and sugar, which add even more stress to your body.

"On average, people gain five to six pounds during the holidays. And heart attacks occur more often during the holidays as well. Eating a heavy meal and then running out on an exhausting shopping trip can be very dangerous."

Shopping with children is just a bad idea. "If your hands are loaded with shopping bags, you may not be able to hold your child's hand, which could increase the chances he or she might wander away from you. Take whatever steps necessary to not have to bring your child along."

### Wrapping Your Gifts

Since there is no "ideal" position for wrapping gifts, the most important thing to remember is to vary your positions. For example, try standing at a table or countertop for one package, sitting on a bed for another, sitting in a comfortable chair for another, etc.

Do not wrap packages while sitting on the floor. Wrapping packages while sitting on a hard floor can wreak havoc on your posture, and should be avoided.

Always stretch before and after you wrap gifts.

### Chiropractic Care Can Help

If you experience pain or discomfort as a result of holiday shopping, consider a visit to your Chiropractor. Your Chiropractor can help alleviate your pain naturally, so you can enjoy the holiday season as it was meant to be.

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# Helping Hands Children's Home

## Bamenda, Cameroon, Africa

**Win Our Nations, Inc. has operated in Cameroon, Africa over the last ten plus years,** purchased land and built an orphanage, which at present houses 39 orphans with ages from infant to teenager. Building has already started on the next phase of our construction program that will make us able to double our intake in this desperately needed country with so many young children made completely abandoned orphans by the HIV virus.



academically, but he is tenacious and has persevered and reached Form 3 (Grade 8). His gifts and skills are with his hands and he has always wanted to be a mechanic.

So, our WON staff made the decision that he should start an apprenticeship. In Cameroon that means that the one taking the apprenticeship has to pay and does not receive any kind of salary. So, WON is still supporting Rodine on his adult journey. He has moved out from the Children's home and moved into our missionary's home, so he is located not too far from the mechanic

shop. He is loving it so far and we know this will be a skill that can provide him with an excellent job in the future (maybe our future WON mechanic)!!

This month we would like to introduce one of our many success stories. His name is Rodine, a fine young man in his early 20's living his dream! You may look at this photo and think, really? Yes, because Rodine has come a long way in his short life. His early years were spent in abject poverty and squalor until he was 12 years old, and was welcomed into the family environment of HHCH.

Rodine plans to continue with night school to get his GCE O levels. It gives us the greatest joy to know that we are making a difference in these kids' lives. If you want to know how you can help us continue to make a difference then please check out our website. WON has orphanages in Cameroon and India.

HHCH is a Christ centered Children's Home in Bamenda, Cameroon where love rules.

Win Our Nations, Inc, PO Box 236411, Cocoa, FL 32923-6411 321-684-1062 pblowes@winournations.com www.winournations.com

Rodine was the first child/man to officially graduate out of Helping Hands Children's Home. Rodine came to HHCH when he was about 12 years-old back in 2009. He was a true orphan and he spoke not a word of English only his tribal tongue, and had not received any kind of education. His main way of supporting himself and his elderly grandfather (who was alive at that time) was by tapping traditional wine from giant palm trees. Once coming to the orphanage, he learned English and attended school for the first time in his life. Rodine has struggled



Directors Phyllis Blowes and Dr. Malcolm Blowes

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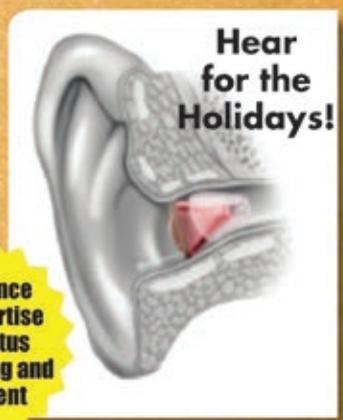
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# Stress & Addictions Increase During Holidays

## THERE'S HELP

by Dr. Kevin Kilday, PhD, D.Psc., Holistic Health Center, Specialties: Natural Therapies for Cancer

**Holiday stress affects both men and women**, young and old, physically and mentally. The accumulated demands of shopping, parties, traveling, family reunions, family separations, and house guests contribute to an increase in stress, addictive drug use (we are in an Addictions epidemic) and depression during the holidays.

Stress is a major driving factor behind addictive behaviors and one of the leading causes of relapse in recovering addicts especially during the increased number of social gatherings that occur during November and December.

Emotional disappointments, physical reactions caused by excess fatigue and stress, family resentments, the loss of love ones, trying to stay sober or being chronically ill can cause and intensify holiday depression. Hospitals report increased mental health emergencies



and overdoses during and after the holidays.

As you can see there are close associations between stress, addictions, and depression. Here are suggestions that will help.

**1. Get help now** If you think you are addicted and have cravings then you are addicted. There are no other ways to put it. You are in a life or death situation. Get help now if you find yourself feeling down for a sustained period of time. Depression is a real illness. (see bottom for help)

**2. Spend time with supportive, caring people.** Reach out and talk

to a close friend or family member, your minister or spiritual adviser, your physician, or a professional counselor.

**3. During the holidays try to prioritize**, organize your time, pace yourself, get substantial sleep 7-8 hours (it rejuvenates and heals the body).

**4. Go outside and walk 20 minutes.** Exercise decreases depression and the effects of stress.

**5. Spend some quiet time with God, Pray**, let go of the past, embrace the future, remember what family, friends and the season is all about LOVE.

If you need any additional information or help please contact me:  
Dr. Kevin Kilday, PhD, D.PSc,  
321-549-0711, Specialties: Addictions and Alternative Cancer Solutions

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# HAPPY THANKSGIVING SPOTLIGHT ON COOKING

by Cecelia Danas



**Happy Thanksgiving from my family to yours!** This recipe is something I tried because I wanted something different. I call them Sausage Stuffing Balls. I hope you like them. Let me know what you think. Try it and let me know if you like it! Remember — Be Creative!

If you have any questions or would like to contact me, email me at [Cece746@aol.com](mailto:Cece746@aol.com).

## Sausage Stuffing Balls

- |                                     |                         |
|-------------------------------------|-------------------------|
| 1/2 lb mild Italian ground sausage  | mix (cube type)         |
| 1/4 cup butter                      | 1/4 cup parmesan cheese |
| 1 cup chopped celery                | 1/2 tsp black pepper    |
| 1/2 cup medium onion, chopped       | 2 cups chicken broth    |
| 2 garlic cloves, minced             | 1 egg lightly beaten    |
| 6 cups herb seasoned bread stuffing |                         |

Preheat oven to 325°F. Butter a 2 quart baking dish.	continue to sauté until all veggies are tender.
In a large skillet, cook sausage over medium heat until no longer pink; drain & remove from skillet. Set aside.	In a large bowl, combine the stuffing, sausage, celery mixture, cheese & pepper. Add broth and egg and toss to combine. Two large spoonfuls in hand and roll into a balls. Spray Pam on a cookie sheet and bake for 25 minutes or until lightly browned.
Pour any grease from skillet & melt butter. Add celery & onion and sauté until slightly tender, 2-3 minutes. Stir in the garlic and	



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# Benefit from Nutritious Turkey—Even After the Holidays

If turkey is not normally on your lunch or dinner menu, come the holiday season it's bound to show up in abundance. As soon as the weather cools and the crispness of late autumn is in the air, thoughts turn to more hearty meals, and of course, the fall pièce de résistance: Thanksgiving dinner.



Turkey takes center stage on many Thanksgiving dinner tables, even though history suggests it likely wasn't served at the first Thanksgiving. Despite this historical discrepancy, turkey and all the trimmings continue to be traditional fare for big holiday dinners.

Much more than just delicious and filling, turkey boasts many nutritional benefits, making it a worthwhile addition to your diet regardless of the season.

**Protein:** Turkey is often overshadowed by other meats in refrigerated display cases, but it remains an excellent source of protein in a low-fat package. A typical 3.4- to four-ounce serving of skinless turkey breast (about the size of a deck of cards) contains around 30 grams of protein, providing about 65 percent of the average person's recommended daily allotment of protein. Protein helps the body feel full and serves many essential functions in the body. Proteins regulate the entry of nutrients through cell walls, help the body grow and help it to generate antibodies that fight against illness.

**Low-fat:** A serving of turkey is only 161 calories and contains just four grams of fat, which is low in saturated fat.

**B-vitamin benefits:** Turkey is an excellent source of B vitamins, including B3, B6 and B12. Having enough B3, also known as niacin, is important for overall health, and higher levels of niacin can improve cholesterol levels and lower a person's risk for cardiovascular disease. B6 is also called pyridoxine. It's involved in the process of making certain neurotransmitters, including serotonin and norepinephrine, which transmit signals in the brain. Important for neurological health, B12 helps decrease levels of homocysteine, which can contribute to cognitive decline.

**Immune system effects:** People may not know turkey contains selenium, which is key to healthy thyroid function. It also helps boost the immune system by playing a role in the body's antioxidant defense system. Selenium may help eliminate free radicals in the body that would otherwise contribute to cancer risk.

**Relaxation:** Many people are aware of turkey's ability to induce feelings of relaxation, particularly when eaten in abundance at the Thanksgiving dinner table. Turkey contains the amino acid tryptophan, which plays a role in triggering production of serotonin. Serotonin can induce feelings of relaxation and sleepiness.

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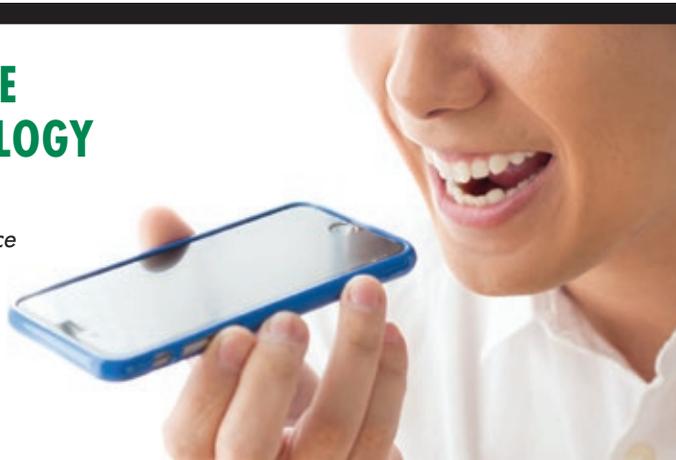
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# UNDERSTANDING VOICE RECOGNITION TECHNOLOGY

## SPOTLIGHT ON COMPUTING

by Bill Ford, Data Doctors Computer Service



As much as technology has advanced since Bell Labs developed the 'Audrey' in the 1950's, which could only recognize digits spoken by a single user, we're still far from what you've seen in science fiction movies.

Commands vs Dictation Voice command platforms like many automated phone systems use are reasonably effective because they severely limit the number of verbal commands you can use. Natural speech recognition is what most people want and that's a challenge that has yet to be met in a way for it to be widely adopted.

We're surrounded by options that offer some form of voice command/recognition from Apple, Google, and Amazon, but they are far from perfect, as we all well know.

Accurate dictation has been the challenge that many very sophisticated companies, including IBM, have been trying to solve for over 60 years.

To put the problem into perspective,

a system with a 90% accuracy means that every 10th word is wrong.

95% accuracy gives us a 1 in 20 ratio and even at 98%, we're still looking at roughly 1 in 50 words being incorrect. With an average paragraph in the 100 - 150 word range, you can start to see how the time we may save in generating the text can get eaten up in editing what was captured.

Throw in that our voices change when we're sick, various accents, the speed in which we speak, and a host of other variables and you start to understand how much more sophisticated of a processor the human brain is.

### The Context Problem

Another huge challenge is context, both in command and dictation technology. Google recently started to bridge the context gap with their latest Google Assistant technology that allows you

to have more of a conversation. For example, you can ask 'Do I need an umbrella today?' and after it responds, you can follow up with 'what about tomorrow?'

Another advance in context is being made possible by what many consider the 'creepy' factor of today's technology. Since our smartphones can remember virtually everything we've done in the past, consider our current location, or what we've been searching for online or in a mapping program, they can use this additional information to help better understand our verbal commands.

### Tips for Being Successful

If dictation is your key need, the company that's been at it the longest, as far as a consumer product goes, is Dragon NaturallySpeaking ( [HYPERLINK "http://dragon.com/"](http://dragon.com/) <http://dragon.com>). As good as the program is, expecting to install the software and have it magically become your new way of 'typing' will guarantee failure. You are essentially going to be learning a new language in a sense. If you aren't willing to take the necessary time to train yourself to learn how to speak to your computer, you shouldn't bother spending the money.

You'll also need to make sure that you have the proper hardware to be successful, such as enough processing power, RAM and a good microphone, so be sure to review the system requirements before taking the plunge.

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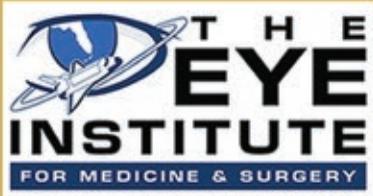
# *The Christmas Cataract...*

*A Happy Ending Waiting for Your Story...*

Dr. James McManus & Dr. Jason Darlington want to give the gift of sight to two residents of Brevard County who have cataracts, and are in need, this Christmas Season.

To be considered for cataract surgery  
at no cost to you, please visit:  
[TheChristmasCataract.com](http://TheChristmasCataract.com).

*Merry Christmas!*



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**DR. JAMES McMANUS & DR. JASON DARLINGTON CONTINUE THE TRADITION OF THE CHRISTMAS CATARACT**

*In the spirit of the Holiday season, Dr. James McManus & Dr. Jason Darlington seek to give the gift of sight to two individuals in need.*



James N. McManus, M.D., Board Certified Ophthalmologist and Cataract Specialist at The Eye Institute for Medicine & Surgery, and his colleague, Jason K. Darlington M.D., want to give a very special gift to two residents of Brevard County this Christmas season: **the precious gift of sight.**

Dr. McManus and Dr. Darlington will be continuing the tradition known as "The Christmas Cataract," which Dr. McManus describes as, "a happy ending waiting for your story." Dr. McManus wants to encourage Brevard County residents who may be experiencing vision loss due to cataracts, who are uninsured and in need, to visit his website, **TheChristmasCataract.com**. There are instructions on the website explaining how an individual or their loved one can share a photo and their story describing how vision loss has impacted their life and how they believe their life could improve if their vision was restored.

"Poor vision associated with cataracts can have a profound effect on all aspects of a person's life," according to Dr. McManus. "It can prevent a person from working, from taking care of loved ones who depend on them, or even performing daily activities that most of us take for granted."

Cataracts are a clouding of the natural, clear lens inside the eye. "Cataracts are usually age related but may occur due to heredity, the presence of certain systemic illnesses, the use of certain medications, trauma, or other factors," explains Dr. Darlington.

For a period of time changes in one's eyeglass prescription may improve vision to an acceptable level. However, once a cataract progresses past a certain point, vision and a person's ability to do the things they need to do on a daily basis begin to become compromised. At this point surgery is usually the only viable option to improve vision.

Dr. McManus and Dr. Darlington are pleased to continue this sight restoring program and hope to continue it for many years to come. "Brevard County has been a wonderful place to live, to raise a family and to practice medicine. I want to give back to the community that has been so good to my family and me," states Dr. McManus.

Unfortunately, not everyone who submits their story will be eligible for the surgery due to such factors as the presence of other eye conditions or a health status that would indicate a contraindication to outpatient surgery. Dr. McManus and Dr. Darlington will review all the entries and carefully determine the individuals most likely to benefit from cataract surgery. Happy Holidays and good health from the Physicians and Staff of The Eye Institute for Medicine & Surgery.

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## WORD SEARCH: Solve the Puzzle and PLAY to WIN!

How many things can you find that have to do with the **Turkey Day?**

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

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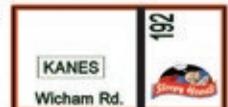
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# American Colognes

by Dr. Sal Giorgianni, Pharmacist and Owner,  
Dragonfly Botanica Apothecary and Tea

Along with Bay Rum there are some splendid vintage cologne toiletry products that have their origins in The Americas, both North and South America. Among the most storied of these American Colognes is Florida Water. Florida Water is a 19th Century formula for an alcohol based perfumery product that, traditionally, has as its base Ylang Ylang essential oils. These plants, indigenous to Indonesia, were brought to the Caribbean and cultivated. There are innumerable myths and legends surrounding this cologne including links to The Fountain Of Youth. There are as many variations on Florida Water Cologne as there are of Bay Rum and other traditional toiletries. One of the oldest blends available commercially is that of Murray and Lanman Florida Water Cologne. This true American original was introduced into the United States market on February 14, 1808. Immediately it gained popularity and approval from the consumer and



became a worldwide, well-known cologne, not only because of its delightful fragrance but also because of the more than twenty uses attributed to it.

Other types of American Colognes are those made of oils that are widely cultivated in the Americas. The single-fragrance colognes, such as orange blossom, violet, rose and patchouli. Patchouli is a remarkable uniquely North American plant. It is in the rosemary and sage category and its essential oil is widely used for its relaxation properties. It is found in many perfumery blends and imparts a deep and woody, spicy, almost dry and earthy quality.

Bay Rum toiletries have been a staple of men's grooming establishment since the mid-1800's. The first formulas were the blends sailors in the Caribbean created from rum, native bay leaves and other indigenous spices, such as cinnamon, nutmeg and orange.

Dragonfly Botanica Apothecary & Teas is now proudly stocking a selection of these American colognes as part of our Apothecary products. These moderately priced essentials are available individually or can be combined to make beautiful gifts for the hostess or host of a holiday event or as a grand gift. We can also custom combine these items with our array of teas and old time flash-back candy products (like Chuckles, Chunky and licorices) to make a unique gift.

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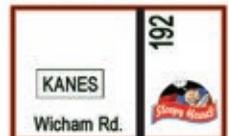
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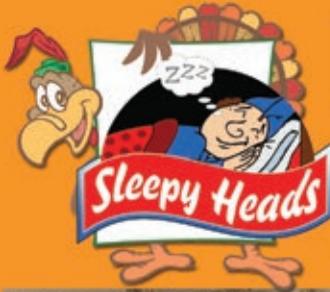
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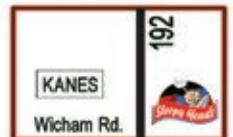
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## ROAD TRIP

by Kelly Russell, CCM: Together, doing life RIGHT!

**But the gate is small and the road is narrow that leads to true life. Only a few people find that road. (Matthew 7:14, NCV)**

Are you tired, weary or just plain worn out? Need a change of pace? Perhaps a road trip is what you need.

Let's say you want to get from Florida to New York. There are many routes that will bring you to the same endpoint, some easier and some more scenic. Still, you must exert labor to get there. Using a map helps us navigate to a specific destination. But with so many highways, how do you know which is best? Jesus answers with, "I am the way, the truth and the life..." In practical terms, we want street names and directional signs. In the spiritual realm, the Holy Spirit provides divine wisdom and revelation as we follow Jesus Himself.

All Scripture directs us to one solid course. Our humanness desires knowledge and struggles with faith. Abraham was faithful in sacrifice; Joseph was faithful in prison; David was faithful in battle; Esther was faithful in silence. Seeking answers rarely satisfies our souls, but often results in hijacked faith. No Biblical story ever depicts God leading people the wrong direction. It may sometimes seem that we are backed



into a corner, but rev up your faith and you'll see God come to your rescue. Faith pleases God because it demonstrates our trust of His sovereignty.

Now let's say you want to get from earth to heaven. There is only one road. The world deceives people into thinking heaven is where everyone goes after death. The Bible removes all confusion from various philosophies. This one road is paved with grace, marked by mercy and painted with dashes of love. And the work is finished. Anyone who takes this road trip will not get lost or miss their destination. There is a GPS with an internal setting for an eternal destiny, and nothing can change it. Any other GPS we plug into will lead us directly into the devil's trap. Oh, he has a map too.

Every road we choose from it will create recurring roadblocks, causing us to live in a lifelong construction zone.

Do you know in your most desperate situations God sees you? We all experience discouragement. It's an opportunity to help us "recalculate." Don't give up, look up! Seeking first the Lord calms our anxieties. Don't throw in the towel, pick up the towel. Changing our focus from self to others brings clarity from confusion. Following the commands of God guarantees we'll arrive alive. The best road trip you'll take is one led by Jesus. There will be some bumps and turns along the way, but it provides personal chauffeur service right to the gates of heaven. Only the narrow road is filled with joy, hope and true life. Pack up and let's go!

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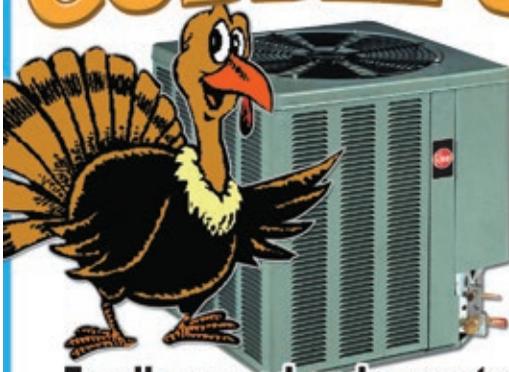
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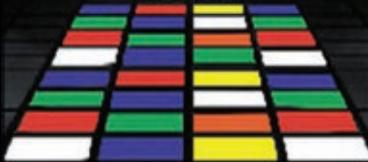


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# Hearing on a Budget

by Dan Taylor, Audioprosthologist, A Advanced Hearing Care

**When I walked outside before dawn, one day last week** to let the chickens out, it hit me. Instantly my glasses fogged up, and I was sopping wet by the time I'd made it back into the cool chill of the studio. No doubt about it, the dog days of summer are upon us.

At A Advanced Hearing Care, your local Mission Hearing partner, this time of year means the lowest prices, and highest trade allowances of any other time of the year.

With winter almost upon us, our manufacturers have begun to contact us with their chip series close out clearance offers. These offers often save us up to half off of what we normally have to pay for some of the best hearing aids in the known universe.

We not only mark these new offerings down to the lowest prices of the year, we mark all of the great reconditioned, and used hearing aids that we've acquired in trade ins, and trade ups with folks throughout the season down to a fraction of their cost new.

Because we have folks always on the lookout for great deals on our used gear, we always offer top dollar for all trade ins. In fact, here is an offer too good to pass up, that will let you experience 'Better than normal hearing in noise', at no risk, cost, or obligation.

Here is how it works. If you are currently wearing hearing aids whose warranty is expiring anytime within the next year, bring them into us. We will send them into their original manufacturer for reconditioning, and make sure that they are up to their original specifications, before they go out of warranty. No charge.

While your old instruments are being reconditioned, we'll examine your ears, and take current measurements of your hearing. Then, we'll set you up with a



brand new set of Rexton, or Siemens/ Signia instruments to wear while yours are out, all in thirty minutes or less. No charge.

When we send your old gear off to be reconditioned, we'll also make you a trade in offer to buy your old gear from you, when they come back. That way, you will know exactly what it will cost you, if you want to keep the new ones that we set you up with. No charge, no obligation, and no Risk. No matter what, even if you don't like, or want to keep the new gear, you just bring it back, and pick up your own, like new, reconditioned hearing aids, and we part friends. No pressure, No Obligation, No Charge, and No Risk to get your old gear brought up to like new specification, while you experience just how great the world really can sound.

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We are locally owned, and operated, and always 'Customer Centered, and Results Oriented™' You can visit our website at: [www.aadvancedhearingcare.com](http://www.aadvancedhearingcare.com) and see dozens of your own, real live neighbors, all who have trusted their hearing care to us.

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Look for the four foot neon Ear hanging inside on our lab wall. I am Audioprosthologist Dan Taylor, and we're A Advanced Hearing Care, and we've been serving our neighbours for over a quarter of a century with great gear, and personalized hearing care for every lifestyle and budget. Give us a call, or drop by, as I'd love to meet you, and help you achieve your hearing care goals, on whatever budget you have to work with.

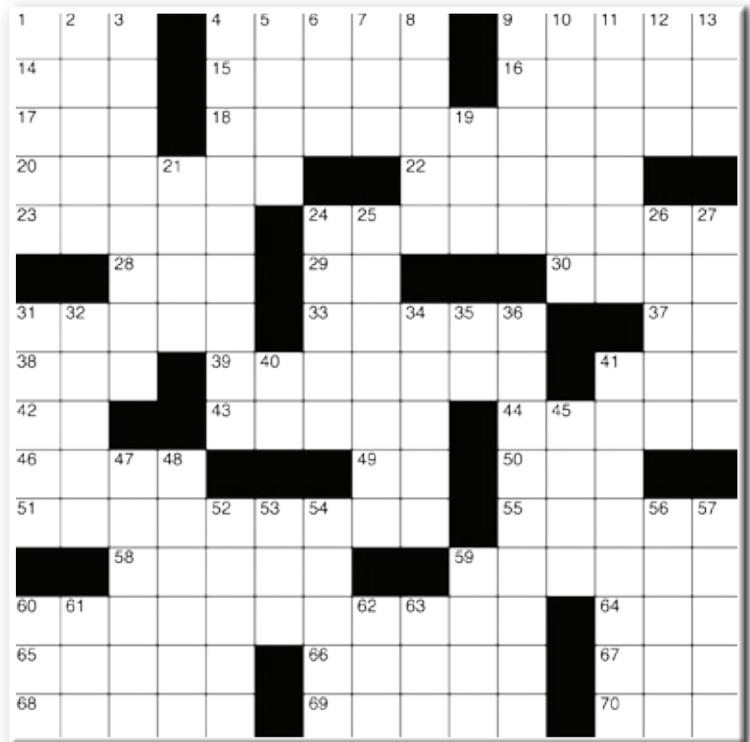


Please see our advertisement on page 26.

# Spotlight Crossword Puzzle

## clues ACROSS

1. Corpuscle count (abbr.)
4. Longtime sports columnist Cook
9. Tributary of the Rio Grande
14. Geological time
15. About ilium
16. Religion
17. Beverage holder
18. Its largest city is Fargo
20. Attaches muscle to a bone
22. Hindu queens
23. Sir \_\_\_ Newton
24. Developments
28. British thermal unit
29. The Ocean State
30. Smell
31. Line
33. Seizure
37. Where vets are tended to
38. Goddess of the dawn
39. Pear-shaped fruit
41. Taxi
42. Where injured ballplayers end up
43. Preceding period
44. Uncovers
46. Smudge
49. Dad
50. Peyton's little bro
51. Flawless
55. Judges
58. Expressed one's displeasure
59. Immature
60. PBS interviewer
64. Hat
65. Cover with wood
66. Acts dejectedly
67. Perform
68. Where people store their tools
69. Sulfuric and citric are two
70. Long-term memory



answers on page 44

## clues DOWN

1. Muscles that control eyeball movement
2. Hillsides
3. The dried leaves of the hemp plant
4. Used to see far away things
5. Inventor Musk
6. We all need it
7. \_\_\_ King Cole
8. Earthy pigment
9. Stringed instrument
10. A language of the Inuit
11. Shuttered
12. Cereal plant
13. Senior officer
19. Sportscaster Patrick
21. What day it is
24. Petrels with saw-toothed bills
25. Bumps in the road
26. Stars
27. Riding horses
31. Swamp plant
32. Type of bear
34. Style of cuisine
35. Home of the Flyers
36. Serious-mindedness
40. Velvet Underground album
41. Highly important
45. Winged
47. Cultured
48. Fastened
52. \_\_\_ Royce
53. Wreath
54. Excessive fluid accumulation in tissues
56. Synchronizes solar and lunar time
57. Ninth month
59. Deployed
60. Cycles per second
61. Expresses surprise
62. Mythological bird
63. Open payment initiative



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## Dieting and Dining Out

**Dining out is big business.** A 2016 Consumer Reports survey of more than 68,000 subscribers projected that Americans would spend \$720 billion at restaurants in 2016 alone. That equates to nearly half of every food dollar spent in the United States.

Dining out is a great way to try new things, experience new cultures without traveling overseas and spend time with friends and family. But men and women who are dieting or trying to gain greater control over the foods they eat may be nervous about dining out. Many restaurants feature nutritious foods that won't compromise dieters' goals of eating healthy. Dieters concerned about veering off course when they dine out can take the following steps to stay on course.

**Research menus before choosing a restaurant.** Apps such as Grubhub and Seamless make it easier than ever for diners to explore menus before booking reservations. Diners can utilize such apps or their corresponding websites to peruse menus so they can rest easy knowing they will ultimately



patronize restaurants that won't compromise their commitments to eating healthy.

**Order an appetizer instead of an entrée.** Controlling portion sizes can help dieters lose weight and keep the weight off. But many restaurants understandably serve large portions in an effort to ensure their customers get enough to eat and don't feel cheated when the bill is presented. Dieters worried about entrée portions and their ability to avoid the temptation to eat large portions can order exclusively from the appetizers menu. Appetizers are meant to be shared, so they should be filling when

eaten by just one person. And many restaurants' appetizers menus are just as varied as their entrée offerings.

**Skip or split dessert.** Few people have the time or ability to prepare restaurant-style desserts at home. That makes desserts even more special when dining out. However, dieters may want to skip dessert if the dessert offerings are limited to high-calorie, sugar-laden offerings. Dieters who simply must indulge in dessert can split desserts with fellow diners or opt for low-calorie fare such as fruit.

**Dine out infrequently.** Dieters can indulge in favorite foods or less healthy fare every now and then without feeling guilty. In fact, many dieting experts suggest the occasional indulgence as a motivator or reward for hard work. Diners who dine out infrequently can use their special nights out as their opportunities to indulge. Avoid overindulging, which can be both unhealthy and uncomfortable.

Dining out is incredibly popular, and diets don't have to avoid their favorite restaurants.



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By Jason Alford, director of individual sales and product innovation for Health First Health Plans

Since the Affordable Care Act was passed in 2010, healthcare reform continues to make national headlines and was a defining issue in the last presidential election. From employers to employees, self-employed to the unemployed, health care reaches across party lines and impacts every demographic.

During this time of transformation, there have been many changes in the industry, including the number of participating insurance companies, penalties for being uninsured and expansion of narrow physician networks.

While health care is being fiercely debated in Washington, D.C., it is important to know how to navigate the current environment and secure the right coverage. Whether signing



up for a new health plan or renewing an existing policy, it's crucial to stay informed and connected to the right resources in the community.

A significant change for 2018 is the rollout of a shortened Open Enrollment Period of just 45 days- November 1 through December 15, 2017.

Every year, the OEP allows people to enroll in individual health insurance (generally for those under the age of 65 without employer-based coverage). Before, enrollment lasted between 90 to 120 days with multiple effective dates available. This is no longer an option – there is only one effective date, which is January 1, 2018.

Outside of the 45-day OEP, customers can only enroll in individual health insurance if they qualify for a “special enrollment period.” Examples of life or circumstantial changes which would qualify include marriage, divorce, relocation or losing employer-based coverage.

There are many pieces to the health plan puzzle, including (but not limited to) out-of-pocket-expenses, access to network physicians/hospitals, service of healthcare needs and affordability. In addition to core medical benefits, there are also other health plan options to consider, such as fitness center access, pediatric dental coverage and care coordination.

While some choose to research the many options in the marketplace; numerous community and online resources are available to help consumers find the most appropriate plans. These include independent insurance agents, government-appointed navigators and health plan representatives.

As the nation again awaits the potential for significant shifts in the healthcare industry, it can be easy to miss the current requirements to enroll in coverage for 2018. Selecting the right options hinges on having the right information and the right partners – a recipe for successfully making decisions in the healthcare industry waiting room.

*Jason Alford is director of individual sales and product innovation with Health First Health Plans in Rockledge. Health First Health Plans insures over 20,000 individual insurance members in Brevard, Indian River, Volusia and Flagler counties.*

PUZZLE [PG42] SOLUTION  
How well did you do?

R	B	C		B	E	A	N	O		P	E	C	O	S
E	R	A		I	L	I	A	C		I	S	L	A	M
C	A	N		N	O	R	T	H		D	A	K	O	T
T	E	N	D	O	N					R	A	N	I	S
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C	H	A	R	L	I	E	R	O	S	E			C	A
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Send answers to Spotlight Magazine to enter a drawing for the prize(s) listed above. Please PRINT answers along with your name, address and phone number. ONLY ONE ENTRY PER HOUSEHOLD PER MONTH. Entries must be received by the 18th of the current month so winner's name can appear in the next issue. Winner will be notified by mail. One winner will be drawn at random from all correct entries. **Mail to: Spot the Spotlight, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197**

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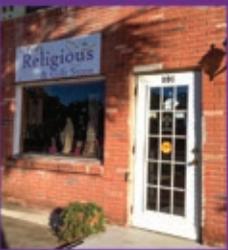
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**Visit [www.jlsb.net/fot](http://www.jlsb.net/fot)**



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