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Spotlight BUSINESS OF THE MONTH



NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

It seems as though each month as I sit down to write, I am amazed at how quickly the time has flown by. And here we are....almost to the end of 2015. Where did the weeks and months go?

Now that the month of November is upon us, maybe you can take a few minutes to reflect on this year that is quickly coming to an end. I hope that it has been a year filled with blessings big and small. But even if that is not the case for you...and this was a year of challenges, sadness, or disappointments....remember that there are still blessings all around you, people there to help and support you, and things that you can indeed find to be thankful for.

Many of us will be spending Thanksgiving in service to others, sharing our joy and dinner with those less fortunate. Some will travel to visit family, some will have a houseful come to visit them. For others, Thanksgiving is a small and cozy dinner. Some, like my family, will enjoy a wonderful holiday with our blended families. Whatever the number, whatever the menu, whatever the configuration.....may you enjoy the blessings and give thanks.

I try to be thankful every day for all of the wonderful and caring people in my life, and my Spotlight Magazine family is a big part of that. Thank you for being our loyal readers, and please visit our website for even more uplifting, entertaining and educational articles at SpotlightBrevard.com.

Happy Thanksgiving!

Until next month,

Bryan McDonough
Publisher, *Spotlight Magazine*, Inc.

We keep you in
THE SPOTLIGHT



A MONTHLY PUBLICATION
November 2015 | Volume 18 | Issue 11

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inside the Spotlight

november 2015



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THANKS...EVEN FOR THE TOUGH THINGS

by Jim Campbell, First Baptist Church of Melbourne

We all have struggles and tough stuff, to varying degrees,

at different times in our lives. "Life's not fair" is both a saying and a reality. We face suffering with cancer or depression or financial loss...the list could go on. Many times, we ask "why does God allow this stuff to happen?" or on a personal level, "Is He mad at me?" On the contrary, suffering is an important thing for us, so much so, that the writer of James tells us that we should be joyful when we get hit with trials of all kinds from many directions. I know...say what?

In John 16:33, Jesus tells us the bad news that we'll always have trouble, but follows that up by telling us that He will supply peace and strength to withstand it and that He's got it covered. In Romans 8:28, God tells us that He can redeem and make useful everything in our lives, even the most horrible effects of sin, as we follow Him.

In John 9, there is a story of blind man that Jesus and the disciples happen upon. The disciples ask Jesus upon observing the man born blind from birth, "who sinned? Him or his parents?" This question stemmed from a misapplication of Exodus 34:7 and they were basically saying "He's got trouble, so who ticked off God?" In John 9:3, Jesus answered that it wasn't an act of sin that caused this specific birth defect, but it existed for God to show His power. Then Jesus healed the man.

Every time you've felt pain or loss or unworthy or insecure or afraid, it can be traced back to one thing...the presence of sin in the world. That's not simply "you commit an act under sin's control, something bad happens", but all the

bad things that happen in the world are ultimately due to sin's presence in the world. Bad things never let us forget that we need help, ultimately in Christ.

The blind man was healed by Jesus picking up a handful of dirt, making a mud pie and putting it on the guy's face... and then the guy had instructions to follow after that before healing was in place.

What this says is the healing is a lot of times, not only what you didn't expect, but also might look a little weird at the time...but it happens by Christ and following Christ. One thing is certain. Everything exists to communicate God's presence to us, even the tough things, so even in these things, we can give thanks because it is a chance to show God's power.

What if we took John 9:3 to heart? What

would it look like if you knew that everything that ever happened to you had a greater purpose and an ultimately positive ending? What if you acted as if the way you maximize the positive effect is trying to make every decision to honor God through the situation? That's hard, but that's purpose-shifting...that's following Christ. What if we looked at the tough things in our lives, not as a sign that God hates us, but as a sign that, even though sin is breaking us, God is about to "show His power" in our lives and He wants you to tell the story of that? How would you face today differently with that understanding?



Jim is the Campus Pastor and Primary Communicator at Bay West Church, meeting at 100 Emerson Drive NW on Sundays at 11am. For more info on Bay West Church, check us out on Twitter, Facebook, Youtube or www.baywestchurch.org.

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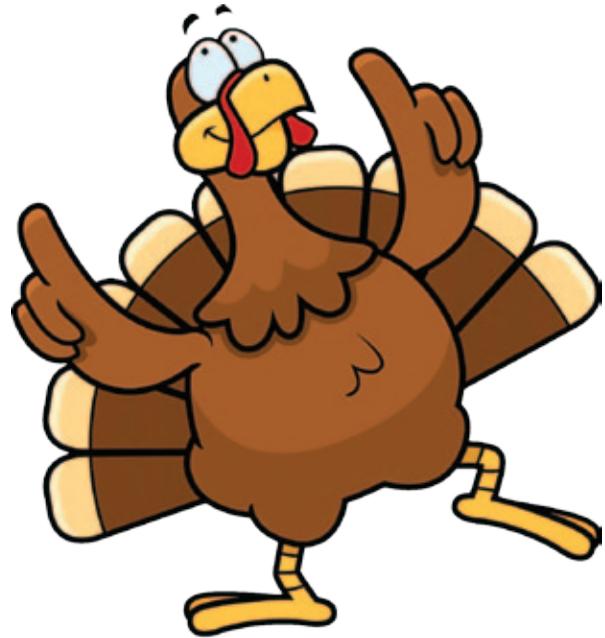
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Gobble Up Turkey Nutrition Facts

Turkeys are seemingly everywhere come November, whether it's at your favorite grocery store, on television cooking shows and possibly hanging out in the wild of a nearby nature preserve. Turkeys are the main course for many holiday dinners, and turkey leftovers also make for popular meals once holidays have come and gone. Although turkeys earn most of their attention during the holiday season, their health benefits can be enjoyed throughout the year.

Turkey contains roughly 34 calories and 1 gram of fat per ounce (33 grams) of meat. It is low in saturated fat and is a good source of protein. In fact, just one 3 to 4 ounce serving of turkey provides 65 percent of a person's recommended daily intake of protein. Protein helps fuel the body and can help a person feel full longer.

People who are customizing their diets to protect against cancer may want to include turkey on the menu. Turkey contains selenium, which can promote healthy function of the thyroid and boost the immune system. Selenium also helps



to eliminate free radicals in the body through its antioxidant power.

Those who need to increase their B vitamin intake also can turn to turkey. According to Livestrong, a serving of turkey has 36 percent of the daily allowance of vitamin B3, which helps process fats in the body. It also contains 27 percent of the RDA for vitamin B6, which helps maintain steady blood sugar levels, among other things. In addition to these vitamins, turkey also is rich in many minerals, including iron, phosphorous, potassium, and zinc.

While turkey is healthy, the way it is prepared can affect just how beneficial it is to one's diet. For example, slathering the meat with butter or dousing it in rich gravies may negate some of turkey's positive attributes.

One of the most popular ways to cook turkey is to roast it. Let fresh herbs and a citrus juice marinade add the desired flavor. Place the turkey on a roasting rack so that any fat will drain to the bottom of the pan. Baste the turkey with fresh marinade to keep it moist.

It's best to cook any stuffing outside of the turkey so there is no potential for contamination by bacteria. Make stuffing healthier by using whole-grain rice, vegetables, dried fruits, and nuts in lieu of a heavy bread base.

Leftover roasted turkey can be ground and used to make tacos and burgers or chopped and turned into turkey salad. The possibilities for leftover turkey are endless, especially for cooks willing to try their hands at something new.

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Special Spotlight Theatre is a 501.c.3 non-profit organization. It is governed by a Board of Directors, who volunteer their time and efforts. Each Board member shows a keen interest in the welfare of every dance

student and the ongoing life of Special Spotlight Theatre.

If you would like to know more about SPECIAL SPOTLIGHT THEATRE continue browsing through our website. And check out our Events for the most up to date information regarding rehearsals, performances and fundraising activities.

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Changes in Health Insurance Market Create Expansion

Local entrepreneur Chris Robinson has tapped into a new need and his business is growing by leaps and bounds providing a needed service in the ever changing Health Insurance Marketplace. Chris opened his business five years ago in the 1900 Building in downtown Melbourne in a 360 square foot office with just himself and his wife/business partner Maggie. With over twenty years experience in the health insurance industry Chris saw the opportunity to start a business from scratch that focused on educating the consumer as the Health Insurance Marketplace evolved under the Affordable Health Care Act. Five years later Chris and Maggie have three much larger retail branches of their business operating in Melbourne (192 & Airport Blvd.), Rockledge (US Hwy 1) and South Daytona with plans for expansion way beyond their initial 360 square feet.

Chris says the way Americans are purchasing health insurance has changed tremendously under the Affordable Care Act. Unfortunately, confusion is the greatest obstacle for consumers who have to purchase health insurance on their own because it's not provided at work or someone who has retired early and is now on their own to find individual health insurance or maneuver their way through the Medicare arena. In addition, now with the Federal Marketplace available for individuals to shop for insurance and possibly qualify for a premium tax credit (subsidy) that helps lower income individuals purchase health insurance the average consumer finds themselves in way over their heads when trying to evaluate plans on their own. This is where One Insurance Group thrives and provides a tremendous service to the community. One Insurance Group now has grown to a staff of eight licensed agents operating in three offices providing their expertise to the average person attempting to qualify for a subsidy on the Marketplace, and shop for a health insurance plan that suits his/her needs and budget. Furthermore, One Insurance Group

represents most of the main health insurance carriers on the Marketplace so the consumer is able to get an unbiased opinion on which plans will work best for them without the fear of making an uninformed decision. One Insurance Group is paid by the insurance carriers for enrollments, therefore, all these services are provided to the consumers at NO additional cost.

The most beneficial part of the business model is that consumers now have an option of a local health insurance agent that they can visit throughout the year to receive assistance with claims, billing,

appeals and other administrative issues that arise during the plan year.

The annual open enrollment has now started for the individual marketplace starting November 1, 2015 and will go through January 31 of 2016. Chris and Maggie's staff are well equipped to:

- (1) Help an individual qualify for their maximum subsidy on the Marketplace/Exchange
- (2) Evaluate and compare plans on and off the Marketplace/Exchange
- (3) Enroll the individual/family on and off the Marketplace/Exchange
- (4) Service the client throughout the year with a designated agent

Whether you've already enrolled in a plan or shopping for a plan for the first time, visit One Insurance Group for an education on what you should be looking for with the new plans available for 2016 and how to maximize your subsidy and benefits based on your financial position. The penalties are now in their third year of a three year graded schedule and will cost consumers more than ever before for not having health insurance. In many cases, the penalties are a lot more than an individual could enroll in insurance on the Marketplace for after their subsidy. Therefore, if you don't have health insurance, Chris recommends you at least get educated on what your options are. Call today to schedule an appointment at one of their three convenient locations.



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Dr. James McManus Continues the Tradition of the Christmas Cataract

In the spirit of the Holiday season, Dr. James McManus seeks to give the gift of sight to an individual in need.

The Christmas Cataract...
A Happy Ending Waiting for Your Story...



James N. McManus, M.D., Board Certified Ophthalmologist and Cataract Specialist at The Eye Institute for Medicine & Surgery, wants to give a very special gift to a resident of Brevard County this Christmas season: **the precious gift of sight.**

Dr. McManus will be continuing the tradition he created, known as "The Christmas Cataract," which he 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.

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 is pleased to continue this sight restoring program that he created and that he hopes to continue 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 will review all the entries and carefully determine the individual most likely to benefit from cataract surgery. Happy Holidays and good health from the Physicians and Staff of The Eye Institute for Medicine & Surgery.



FOR MORE INFORMATION
regarding this program log on to
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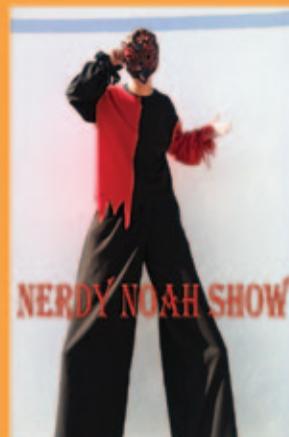


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Did You Know?

According to the Celiac Disease Foundation, gluten is the general name for proteins found in wheat, rye, barley

and triticale. That's an important thing for party hosts to know, as many people now follow gluten-free diets. When planning party menus, hosts should ask guests if they adhere to gluten-free diets, as consuming gluten can trigger an abnormal immune system response in people who have Celiac disease, potentially causing damage to the small intestine. Wheat is commonly found in bread, baked goods, pasta, and cereals, among other foods. Barley is present in food coloring, soups, malt vinegar, and beer. Rye is found in rye bread, certain beers and cereals, while triticale may be present in certain breads, pastas and cereals. If guests have gluten allergies or are suffering from Celiac disease, look for foods that are designated as gluten-free. Many grocers now offer numerous gluten-free products to cater to the growing number of individuals who no longer consume gluten.



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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

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WHAT'S YOUR PLAN?

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

That is a question most of us have been asked (or asked) numerous times and the majority of time it is a valid question because we plan for all kinds of things. We plan our daily schedules, who will take the kids to school, dance / music lessons, baseball practice or drop the car off at the shop. We plan for building a new home or remodeling the old one. Living in Florida, we plan for hurricanes and life without power. We plan for surprise parties, for vacations and for retirement. Granted, there are moments where being spontaneous is ok, and can actually be invigorating, but to attempt to live life without some sort of plan... will only bring chaos and frustration.

A few weeks ago Becky and I went to see War Room. For those of you who may not have seen it yet, the story line is about developing a plan to fight, a battle strategy... but it is not your typical war movie.

For we are not fighting against flesh and blood enemies,



but against evil rulers and authorities of the unseen world, against mighty powers in this dark world, and against evil spirits in the heavenly places. Ephesians 6:12 NLT

Most of us have strategies for our families, careers, finances and hurricanes...let me ask you to take a moment and think about your prayer life ... is it strong and vibrant? Or used only when the "storms" come?

What keeps you from developing a prayer strategy and committing to a consistent prayer life?

Is there anything you could start doing TODAY to develop an active prayer strategy? Read John 10:10 and consider how the real enemy has impacted your life.

How do you think a prayer strategy could impact your marriage? Family? Work? School? Friends?

Ask God to will help you develop a good consistent prayer strategy.

James 5:16 ... the prayer of a righteous person is powerful and effective

Luke 21:36 ... Keep alert at all times, and pray that you may be able to escape all that is about to happen, and that you may be able to stand before the Son of Man.

... The battle is real...make a plan.

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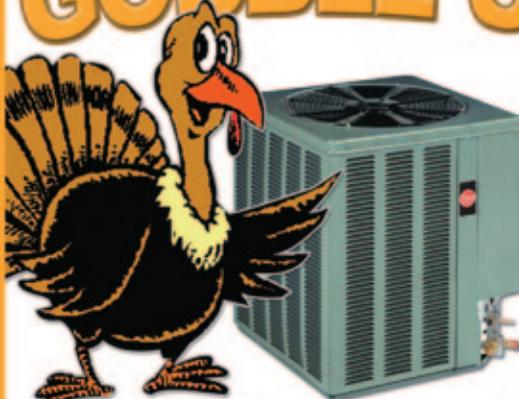
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DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

"The Muslim Jesus and the
Christian Jesus—are
NOT the same....."



"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 Readers,

By now, many of you have seen, or heard of, the billboards or bumper stickers, promoting Islam. It states: "Find Jesus in the Quran." Do not be deceived, the Muslim Jesus and the Jesus of the Bible are NOT the same and should never be viewed as such. The Islamic position on the identity of Jesus is taken from the Quran and the Hadith. Together, these books encompass the ultimate authority of the Muslim religion. There's vast dissimilarity between the two Jesus'. Although all disparity is crucial and relevant, they're too numerous to list; therefore, I'll finish addressing this subject in the next month's edition. Please share this information with others; and if you'd like, I will be happy to email both issues to you. Please send me a request using the e-mail address listed below.

1. The Bible says, "For God so loved the world, that He gave His one and only Son, that whoever believes in Him should not perish, but have eternal life", John 3:16. The Quran says: "Glory be to him (Allah) **above** having a son", Surah 4:171.

2. There is no scripture in the Quran or Hadith which speaks of Jesus' love for the world; however, Jesus said, "A new command I give you: love one another. As I have loved you, so you must love one another" John 13:34.

3. The Islamic Jesus is not fit to be intercessor. "They will go to Jesus who will say, "I am not fit for this undertaking, but you'd better go to Muhammad whose sins of the past and future had been forgiven (by Allah) Hadith Vol.9 Book 93, #507

The Bible states: "For there is one God and one mediator between God and men, the man Christ Jesus who gave Himself as a ransom for all men..." 1Timothy 2:5.

4. According to Islam, salvation is found only through the five pillars: prayer, fasting, charity, pilgrimage and testifying of Allah's oneness. In the Christian faith, we read in Acts 4:12, "Salvation is found in no one else, for there is no other name under heaven given to men, by which we must be saved."

5. The Islamic Jesus is a created being. "He (Allah) created him (Jesus) from dust, and then said to him, Be: and he was". Surah 3:59 The Biblical Jesus is eternal. "I tell you the truth," Jesus answered, "...before Abraham was born, I AM!" John 8:58.

6. The Islamic Jesus is not the Lamb of God who was slain. "...but they killed him not, nor crucified him, but so it was made to appear to them..." Quran: Surah 4:157. The Word of God says, "Look, the Lamb of God, who takes away the sin of the world!" John 1:29.

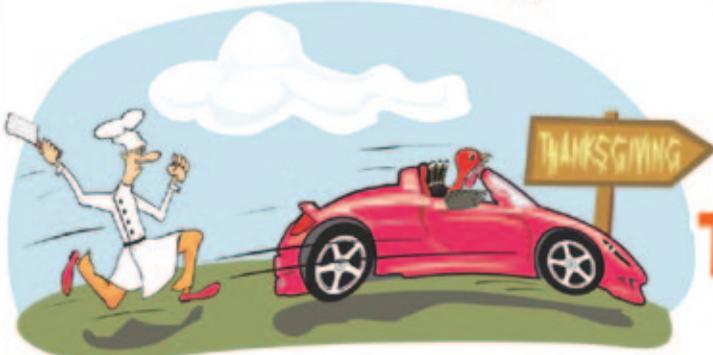
I've given examples of two entirely different versions of Jesus, one of which is Islamic and the other Biblical. Jesus Himself said, "For false Christs and false prophets will appear and perform great signs and miracles to DECEIVE..." Mathew 24:24. The Biblical Jesus is the true Mighty God, Everlasting Father and Prince of Peace (Isaiah 9:6).

"...choose for yourselves this day whom you will serve...But as for me and my household, we will serve the Lord." Joshua 24:15.

Mail your questions or concerns to: Truth Straight Up P.O. Box 120606 West Melbourne, Florida 32912 or e-mail questions to: askval@hotmail.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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HAPPY THANKSGIVING SPOTLIGHT ON COOKING

by Cecelia Danas



From my family to yours I wish you many blessings, much love and peace. This is one of the side dish I make a lot for thanksgiving. I hope you like it as much as my family does. Enjoy it.

If you have any questions or would like to contact me, email me at lifecoaching7746@aol.com.

Broccoli Cheese Casserole

- | | |
|--|---|
| 2 packages (approximately 10 ounces each) frozen broccoli spears | 1 can (10 1/2 oz) cream of mushroom soup |
| 1/3 cup slivered almonds (about 2 ounces) | 1 can (10 1/2 oz) cream of chicken soup |
| 1 cream cheese | soft bread crumbs tossed with a few teaspoons of melted butter, for topping |
| 2 tbsp Italian Seasoning | |

- | | |
|--|---|
| Cook broccoli in salted water until barely tender. Drain and place broccoli in baking dish. | Heat through until cheese is melted; pour over broccoli. |
| Sprinkle with slivered almonds. | Bake broccoli and cheese casserole at 375° until bubbly. |
| In food processor or with a spoon combine cream cheese and Italian seasonings together just until they are all mixed up. | Top broccoli cheese casserole with buttered bread crumbs and return to oven until crumbs are browned. Serves 6. |
| Combine cheese with soup in saucepan | |



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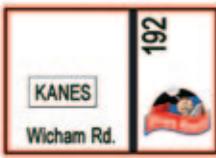
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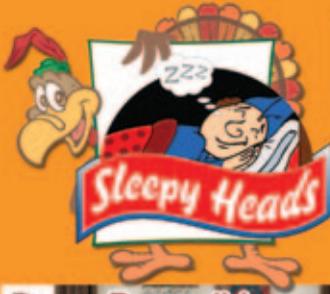
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Justin Anderson, our Community Mover and Shaker for November, is the Programs and Members Services Director for the Melbourne Regional Chamber of East Central Florida.

A proud veteran who was deployed in support of both Iraqi Freedom and Operation Enduring Freedom, Justin has received among other honors, the Global War on Terrorism medal. He is a member of the Veterans of Foreign

War, the American Legion, and was awarded a commendation for his actions in apprehending bank robbers in the Florida Keys.

Over the years, Justin has helped put countless veterans back to work as a member of the Veterans Resource Committee. As part of this group, he was also involved with an action team that provided a mentoring program and online resources. He served as the coordinator for the Stick Marsh Veterans Bass Challenge that places up to 50 service-connected disabled veterans in a bass challenge for therapy and fun. In 2015, he also partnered with Volunteers of America who received a 3 million dollar grant to end veteran homelessness in Brevard.

As a 4th generation veteran, Justin understands the struggles our service men and women come home with, and he knows the importance of supporting those who could have potentially given everything, including their lives, for the benefit of us all. He also sees much of the same selflessness and dedication in small business people he encounters. So he is motivated to do what he can to serve and give back.

Justin shares that his wife and six month old daughter are the light of his life, and says that a great day for him is when he can put a smile on someone else's face. We are proud to honor Justin this month and to thank him for the smiles and light he brings to others.



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MANAGING WHAT YOUR FAMILY CAN ACCESS ON THE INTERNET FROM HOME

SPOTLIGHT ON COMPUTING

by Bill Ford, Data Doctors Computer Service

Parental control options exist in many forms and are generally part of just about any operating system or device that you own. Whether it's a Windows or Mac computer, an iOS or Android-based mobile device, or a gaming console, there are various settings you can change that provide content and app usage controls.

The best way to find information on your specific device is to do a Google search for 'parental controls on xxx'. You can also install third-party software programs such as K9 Web Protection on your computers for pinpoint control on a machine-by-machine basis.

The problem with both of these approaches is that they can become a bit overwhelming in a household that has lots of computers and mobile devices, especially if you aren't particularly tech savvy. Continually monitoring and managing controls on each of the devices also becomes an ongoing burden since the average US household has five to seven devices that connect to the Internet.

One option that can be much more efficient for setting the ground rules for Internet usage in your home is to change the DNS settings on your router to use the free tools available at OpenDNS. DNS stands for Domain Name System and it's



why we can use words instead of numbers to access websites that we want to visit.

It translates the 'host name' into its associated IP address in the background, so we don't have to remember a bunch of random numbers. For example, you would have to know that Google was at <http://74.125.224.72> instead of just

typing <http://google.com> without DNS servers doing the translation for you.

By changing the DNS settings on your router to point at OpenDNS, you can control everything that connects to the Internet through your router. This eliminates the need to go machine-by-machine or device-by-device to get things set up and it also ensures that guests that use your connection follow your rules.

When you sign up for a free personal account, OpenDNS

provides a web dashboard that gives you lots of ways to control what can be accessed. You can choose from one of the three preset levels of filtering or choose from over 50 categories of content to create your own custom level of filtering.

You can also manually add individual websites that you want to always block or always allow, which allows you to create a truly customized filter for your family over time. It's really a great way to manage things when your children are younger, but is far from perfect for tech savvy teenagers.

There are simple ways to circumvent the router's DNS settings if you don't take advanced steps to lock down all DNS traffic, which may require you to get some assistance from a tech savvy friend. It's also completely useless for smartphones or tablets that have their own cellular connections, so remember to setup the parental controls on the device itself in those cases.

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- Find and name the AVON person in this issue of Spotlight.

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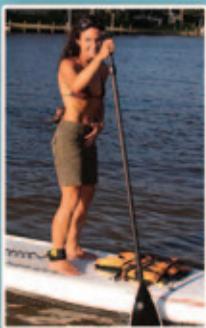
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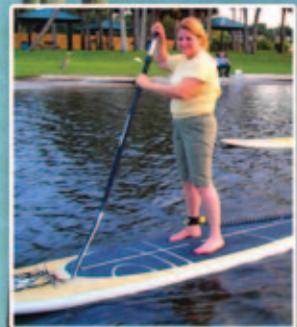
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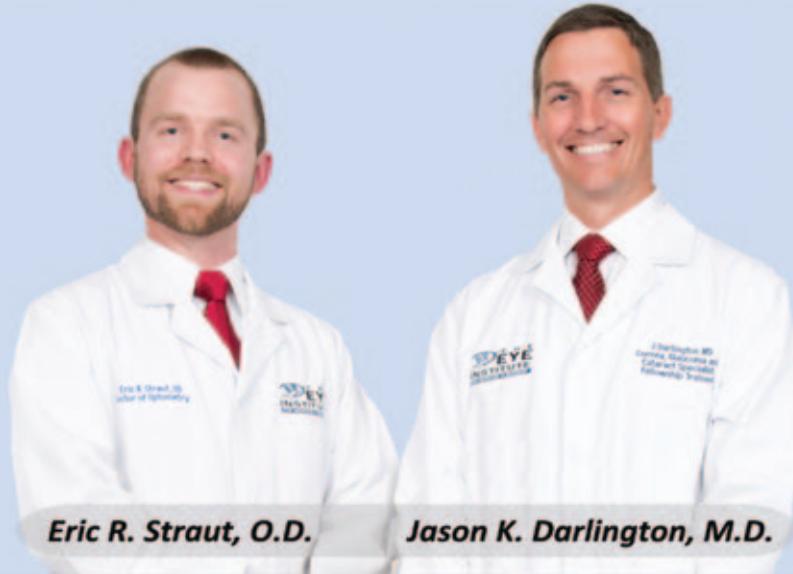


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Eric R. Straut, O.D.

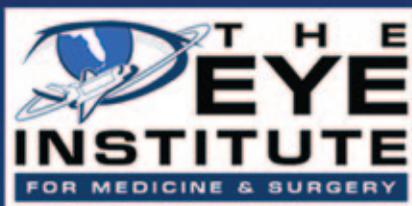
Jason K. Darlington, M.D.

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ANNUAL DILATED EYE EXAMS MAY BE A KEY TO THE EARLY DETECTION OF MANY SERIOUS MEDICAL CONDITIONS

Eye physicians know that a thorough, dilated examination of the eyes can yield detailed information about a person's current health status as well as their likely future state of health, according to Retina Specialist, Hetal D. Vaishnav, M.D.



Gary Ganiban, M.D.

"By performing a dilated retinal examination, we can detect changes that may be occurring elsewhere in the body that relate to diabetes or high blood pressure," adds Retina Specialist, Gary J. Ganiban, M.D.

The eyes are the only organ through which a physician may directly examine a patient's blood vessels. "At The Center for Retinal Care at The Eye Institute for Medicine & Surgery, we combine thorough examination techniques by the physician, with state-of-the-art digital imaging to ensure that our patients receive the very best care possible. Not only does this approach enable us to diagnose some of the most serious eye conditions, but it can yield a great deal of useful information regarding systemic conditions, as well," explains Dr. Vaishnav.

"By analyzing three dimensional, digital images of our patient's retinas, microscopic narrowing or ballooning of the small blood vessels in the eye that cause blood clots or hemorrhages, may be detected. Systemic diseases—those that affect multiple organs or the entire body—such as high blood pressure, diabetes, Graves' disease, lupus, atherosclerosis, multiple sclerosis, rheumatoid arthritis, or other autoimmune disorders, frequently cause changes in the eye that can show up as inflammation, small blood clots or swelling within the retina," states Dr. Ganiban, who completed a prestigious Fellowship in Vitreo-Retinal Diseases and Surgery at Louisiana State University.

The good news is that by detecting these problems early, we are not only able to help our patients maintain or regain their eyesight, but we are also able coordinate care with other specialists who can help our patients achieve control of their diabetes, high blood pressure or other serious illnesses, reports Dr. Vaishnav, the Director of Clinical Research at The Center for Retinal Care. Dr. Vaishnav, who completed a prestigious Fellowship in Vitreo-Retinal Diseases and Surgery at the University of Florida, Gainesville, is an active member of the Rockledge Lion's Club. He and Dr. Ganiban, are adjunct clinical professors at the Florida Institute of Technology, where they teach biomedical engineering students about anatomy, physiology, medicine and ophthalmology.



Hetal Vaishnav, M.D.

Retina Specialists, Dr. Gary Ganiban and Dr. Hetal Vaishnav are accepting new patients at their offices in Rockledge, Melbourne and Palm Bay. They participate with Medicare, Health First, and most other insurance plans. To schedule a consultation in Melbourne, Rockledge or Palm Bay, with them, please telephone (321) 722-4443.



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November's CPA Tip Of The Month

Health insurance enrollment is opening November 1st. Review your coverage with your health insurance professional to determine whether or not any adjustments need to be made.



From L to R
Phyllis Smith, CPA 30+years
Alex Arebalo, Receptionist / Bookkeeping
Linda Robinson, Bookkeeping 20+years



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WORD SEARCH: Solve the Puzzle and PLAY to WIN!

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

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S Y C N U C T R C I A S E I D
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- | | | | |
|--------------|----------|-------------|--------------|
| Appreciation | Feast | Pilgrims | Thanksgiving |
| Autumn | Gourds | Potatoes | Turkey |
| Celebration | Indians | Pumpkin Pie | Yams |
| Cornucopia | November | Stuffing | |

Win 4 Tickets to The Dragon Festival, Jan 23-24, 2016 (pg15)

OUR WINNER LAST MONTH WAS
Mark Jehmlich of Palm Bay

Name: _____
Address: _____
City: _____ State _____
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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**

Are You Toxic? Find Out. Get Tested. Part2

Please visit www.spotlightbrevard.com and go to archives April 2015 issue for part 1.

Hair Mineral Analysis: What is it? A hair tissue mineral analysis offered by Holistic Health Center is a screening test for the level of 15 minerals and 5 toxic metals in a sample of hair. Hair, like all other body tissues, contains minerals and toxic metals that are deposited and remain in the hair.

The sources and contributing health conditions of the 5 toxic metals.

Mercury

Sources: dental amalgams (silver fillings), contaminated fish and shellfish, contact lens solutions, vaccines, flu shots, occupational exposure and contaminated air and water.

Mercury toxicity: nervousness, irritability, immune system dysfunction, thyroid imbalance, tremors, autism, ADHD, hyperactivity and other behavioral difficulties.

Cadmium

Sources: junk food, margarine, tap water, cigarette and marijuana smoke, industrial exposure, and contaminated shellfish.

Cadmium toxicity: joint pain, kidney disease, hypertension, fatigue, cardiovascular disease and anti-social behavior.

Arsenic

Sources: commercial chicken feed, exposure to food sprayed with pesticides and insecticides, paints, pigments, table salt, beer and wood preservatives.

Arsenic toxicity: fatigue, headaches, anorexia, weakness, liver dysfunction, neuritis, pallor and kidney damage.

Aluminum

Sources: aluminum cans, aluminum food containers, aluminum foil used in cooking, aluminum cookware, anti-perspirants, antacids, and table salt.

Aluminum toxicity: memory loss, dementia, fatigue, behavior difficulties and skin rashes.

Lead

Sources: canned food, ceramic glazes, lead water pipes, industrial waste, contaminated shellfish, exposure to solder and metals, soft water, hair dyes, old paints, contaminated air and soil.

Lead toxicity: osteoporosis, anemia, neuromuscular disorders, fatigue, fractures, autism, ADHD, hyperactivity and anti-social behavior.

There are no safe levels of toxic metals and the primary goals of Holistic Health Center's Hair Mineral Analysis Test is to identify, then eliminate toxic metals through nutrition plus educate and reduce future exposure.

Dr. Kevin Kilday, PhD, Holistic Health Center, 4 locations in Brevard, 321-549-0711

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Space Heater Safety Tips

by AP ELECTRIC/Always Prepared

The holidays are fast approaching, and with the holidays come snow birds and cooler weather. Even in Florida we have cold snaps...you know, those times when we actually have to put on a sweater? Many Floridians don't have central heat, especially



in older homes. Even those of us who do may figure why turn it on and heat the whole house, because we know that by noon, the sun will probably make us ditch the sweater and switch on the AC anyway.

That's where space heaters come in. Portable, handy and convenient, but they can also be hazardous. The US Consumer Product Safety Commission tells us that space heaters account for around 25,000 fires a year. So, how do we help minimize space heater hazards?

Most of us know not to use space heaters near curtains or drapes, not to place one on a blanket, or near water or in busy areas near doorways or in hallways where they can easily be knocked over and forgotten in the hustle and bustle of arriving guests...but we at AP Electric have gone to countless homes in Brevard County, and unfortunately we see a few of the same hazards over and over. As your safety is our top concern, here are our top three tips for minimizing your space heater fire risk...

First, never use a space heater with an extension cord. The main reason is that space heaters are like mini ovens and pull a lot of current, and lighter weight extension cords don't have the ability to carry that load. This can cause the extension cord to get extremely hot, posing a fire risk.

Second, garages and space heaters can make a combustible mix. Gas, kerosene, dust, cobwebs, old clothing, power tools, and just about everything we don't use in our everyday lives tend to make their way to our garages, and since most of us don't regularly cool and heat this area, we see the most dangerous use of space heaters here. Just remember that space heaters are literally small furnaces that can combust with fumes or dust in the air.

Finally, we come to the use of space heaters and your Christmas tree. Make a safety zone of at least six feet all the way around the space heater, and leave it at least ten feet back from a tree, as the heat can dry out the needles and make them perfect tinder for a fire. Remember, warm and cozy, not hot and fiery...

From AP Electric's family to yours, wishing you a safe and happy holiday season..

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An Active Life Involves Hearing Well

by Dan Taylor, Audioprosthologist, A Advanced Hearing Care

Whether on her way to painting class, her next luncheon, dance, or cruise, you can only describe Marcella Mika's lifestyle as active.

She is always on the go. So when Marcella started to notice that she was having difficulty understanding her friends in those active social environments, she remembered the help we'd given a neighbor years ago, and paid us a visit.

After listening intently to why she had come, and doing a thorough otoscopic exam of her ear canals, and discussing her lifestyle, goals and objectives, we measured Marcella's hearing thresholds, only to discover that she was in the early stages of a hearing loss. A loss that when taken only from the context of elevation of her hearing thresholds didn't seem to be significant. Yet, clearly, based upon her experiences in the very active environments in which she lives, this loss was not insignificant at all.

I only had to explain the concept of atrophied synaptic connections, and how loss of stimulation over time actually causes the central auditory processing centers of our brains to degrade, and actually shrink as the connections that make up our neural network atrophy, and ultimately dissolve altogether once to Marcella. No. This is one sharp lady.

Marcella understood fully that nature's laws of "use it, or lose it" applies to our neural network, and brains as well as to our limbs, joints and muscles. She wanted no part of the shrinking brain syndrome that can accompany a long term, uncorrected hearing loss, and said so.

Now, the equipment we use to establish hearing thresholds also allows us to move seamlessly into a demonstration of the benefits of amplification, even just a few extra decibels, in the right places, as was called for with Marcella's early loss.



But, once we applied those extra decibels, and helped control for some of the distracting background noises, Marcella was thrilled with the results.

She was so thrilled in fact that she's agreed to be our "Ms. November" letting us tell all of you, her friends, and neighbors of her experiences, and the importance of not putting off correcting, even a mild, or early hearing loss.

Marcella understands that you can't maintain a robust, functioning neural network without proper, and constant stimulation. When not triggered, synaptic connections simply atrophy, and ultimately fail. When enough of them fail, your brain actually loses mass, and shrinks.

Our ears are connected to more neurons through more connections within the central auditory processing centers than all of our other senses combined. From an evolutionary standpoint alone that should tell us something of the complexity and processing power needed to hear, and process the sounds all around us into the speech, music, and laughter of life. Over time, even a mild, or early hearing loss, if left uncorrected can have a long term, cascading effect on the largest processing centers in our brains.

So remember, you don't actually hear with your ears. They are merely an amazing type of energy transducer, changing the vibrational energy of the air around us into nerve impulses that are sent along a complex network of neurons to the largest, and most complex organ on the planet, our brains.

If, your transducers aren't functioning properly, and you aren't receiving a complete signal, you are literally allowing the most complex neural network imaginable to degrade, atrophy, and ultimately shrink.

If, you, or a loved one is having trouble hearing and understanding in those complex social environments, if they, or you can hear, but can't understand, we can help. Wearing hearing aids myself for a high frequency hearing loss for over twenty years, I understand fully the frustrations that come with a hearing loss.

I don't know about you, but I don't have any extra brain cells. So, to stay in touch, and up to my game, I wear my aids. What about you? Do you have extra brain cells, and neural connections to waste?

Located in the Heart of Historic, Downtown Melbourne, at 720 East New Haven Avenue, we're A Advanced Hearing Care, and we've been right in this neighborhood helping folks just like you for the past twenty-five years. We welcome walk in visitors, and new friends every weekday mornings from 9:30 till noon, and you can reach us anytime at 321-722-2894, or at www.aadvancedhearingcare.com. **Please see our advertisement on the inside back cover of this issue of Spotlight.**





Nicole Grammer



CONSUMER TIPS:

Due to the new requirements by the Consumer Financial Protection Bureau (CFPB), some changes have been made to the Florida Realtors/ Florida Bar Contracts for Sale and Purchase. Both the regular purchase contract and the AS-IS contract have been affected by these changes – so anyone who submits a purchase contract for financing after October 3, 2015 will be subject to the new requirements.

If you are financing a real estate purchase, that means you'll have to take a few more things into consideration. Here are the basics:

CLOSING DATE: When a contract is submitted for financing using the new forms, the buyer will now receive a Closing Disclosure (formerly the Settlement Statement) that outlines the fees due at closing. This document MUST be received by the buyer a certain number of days before closing, not to exceed 10 business days. The buyer must acknowledge receipt of this document, or the property cannot close and the waiting period will start over, up to 10 days.

Buyers who pay cash for their property are not subject to the Closing Disclosure requirements – this is strictly for buyers who are financing their real estate purchase.

FINANCING: The default for the Loan Commitment Date has been changed from 30 days to 45 days after the Effective Date for the contract. This will mean longer wait times for closing, so buyers will have to plan for the extra time. This is due to the fact these new requirements are making processing times a bit longer with the lenders, which will transfer over into the wait time for closing.

TITLE INSURANCE: Clear title must be delivered at least 15 days prior to the Closing Date. So the pressure is on to get a clear title on a piece of property

well before it closes. Also, title insurance premiums for Owner's and Lender's title policies will still be calculated in accordance with Florida law, however it may be reported differently on the Closing Disclosure.

SURVEY: The time for a survey to be done on a property has changed. It used to be that a survey could be performed on a property 5 days before the closing date. The new requirements state that all surveys done on a property must be completed 15 days before closing (which is the default time frame) on properties that do not have title insurance secured. On those that do, the default time frame remains 5 days before closing.

FORCE MAJEURE: Some broad language in this section of the contract was removed to avoid confusion about what can be considered a basis to extend the contract, which would push back the Closing Date.

For additional information please feel free to call us with any of your Real Estate needs at RE/MAX Absolute Service Team, 321-452-9800.



Nicole Grammer – Broker/Owner

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HAVE YOU HEARD OF VINCENT DAMON FURNIER?

CCM: Together, doing life RIGHT!

I think many of you have: this is the real name of shock rocker Alice Cooper, who took his band's name as his own name. He grew up in Detroit, as pastor's son. In fact, Cooper's wife's father is also a pastor. After many years in a heavy metal band and a fight with alcoholism, in the '80s Cooper returned to his Christian roots, dedicating himself to Christ.

Where he once sang about substance abuse and promiscuity, he has removed those songs from his set, and is very conscientious with new material. He said, "I'm very careful about what the lyrics are. I tried to write songs that were equally as good, only with a better message." Cooper has been writing songs that express his faith and attends a Bible study regularly when he's not touring.

Here are some interesting quotes about Cooper's view of Christianity:

"Drinking beer is easy. Trashing your hotel room is easy. But being a Christian, that's a tough call. That's rebellion."

"Sex, drugs and rock 'n' roll is easy. True Christianity ... that's rebellion."

"We have to make a choice. And everybody, at some point in their lives, has to make that choice. When people say, 'How do you believe this? Why do you believe this?' I just say nothing else speaks to my heart. This doesn't speak to my intellect, it doesn't speak to my logic — it speaks right to my heart and right to my soul, deeper than anything I've ever thought of. And I totally believe it. That being said, I'm not a very good Christian. I mean, none of us are ever 'good' Christians. That's not the point. When you're a Christian, it



doesn't mean you're going to be good; it means you've got a harder road to pull."

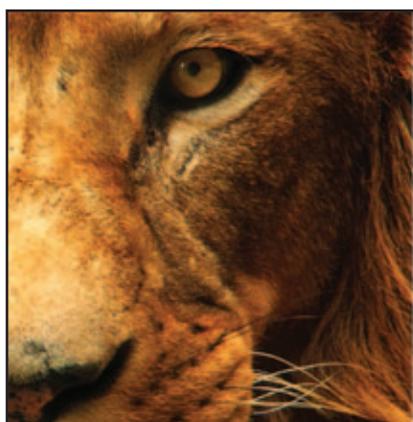
And he says this about the devil:

"I was pretty much convinced all my life that there was just one God and there was Jesus Christ and there was the Devil . . . You couldn't believe in God without believing in the Devil. I always tell bands that the most dangerous thing you can do is to believe in the concept of the Devil or the concept of God, because you're not giving them full credit. When you believe in God, you've got to believe in the all-powerful God. He's not just God, He's the all-powerful God and He has total control over everyone's life. The Devil, on the other hand, is a real character that's trying his hardest to tear your life apart. If you believe that this is just mythology, you're a prime target because you know that's exactly what Satan wants: To be a myth. But he's not a myth, of this I'm totally convinced. More than anything in the world, I'm convinced of that."

He also says he does not believe in what he refers to as "celebrity Christianity," because "it's really easy to focus on Alice Cooper and not on Christ. I'm a rock singer. I'm nothing more than that."

Interesting, don't you think? I never expected to hear that someone like Alice Cooper had found Christ, but I shouldn't be surprised. Jesus redeemed prostitutes and tax collectors in His day, for example. In fact, we learn in Romans 3:23 (NLT) that "...everyone has sinned; we all fall short of God's glorious standard."

We all need a sovereign Lord to intervene on our behalf. We can't do a single thing to save ourselves. As Alice Cooper discovered, it is Jesus Christ who brings us salvation.



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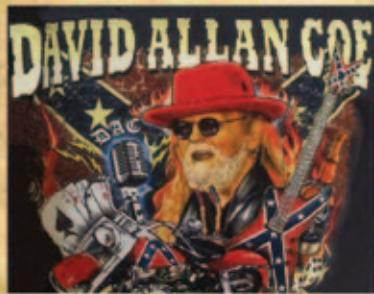


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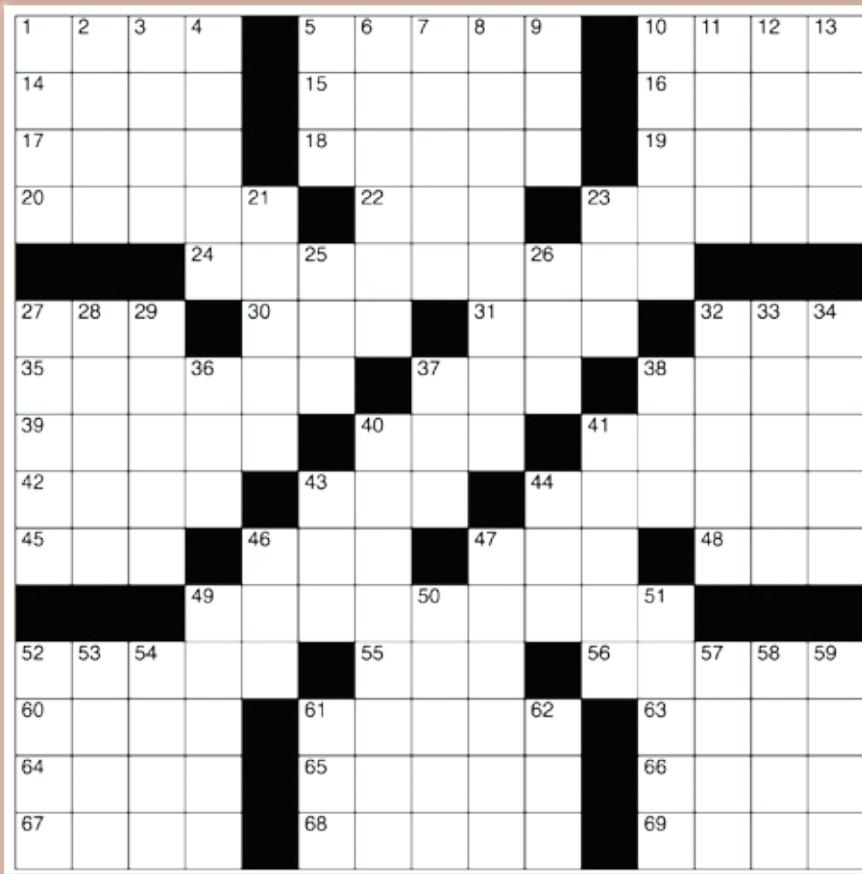
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clues ACROSS

1. Powder mineral
5. Ten million (in India)
10. Culture medium and a gelling agent
14. Cain and ___
15. Bullfighting maneuvers
16. Baseball's Ruth
17. Venice beach
18. Infirm due to old age
19. Attentiveness
20. Mortify
22. Whale (Norwegian)
23. Family Bufonidae
24. "A Passage to India" author
27. Ocean
30. Dad's partner
31. Owned
32. Swiss river
35. Female golf star Gibson
37. Base
38. A way to summons
39. Acquit

40. Male parent
41. Brendan Francis ___, author
42. Rattan
43. Aromatic hot beverage
44. Inflorescence
45. Former CIA
46. Make lace
47. Airborne (abbr.)
48. Thieving bird
49. H. Potter's creator
52. Frequency
55. Nothing
56. More lucid
60. Riding mount
61. Deducted container weight
63. Molten rock
64. In this place
65. Ancient upright stone slab bearing markings
66. Rumanian Mures River city
67. Mentioned before
68. An heir (civil law)
69. Without (French)

Spotlight Crossword Puzzle

clues DOWN

1. W. Samoan monetary unit
2. Baby's feeding apparel
3. Queen of Sparta
4. Shut
5. Certified public accountant
6. Payment for release
7. Red twig dogwood
8. Basked in
9. Midway between E and SE
10. A way to detest
11. Mother of Cronus
12. In bed
13. Bolsheviks
21. Farro wheat
23. CNN's Turner
25. Farmers of America
26. Small amount
27. ___ and Venzetti
28. Hers in Spanish
29. Belongs to sun god
32. Expressed pleasure
33. Small terrestrial lizard
34. Regenerate
36. Own (Scottish)
37. The cry made by sheep
38. Chest muscle (slang)
40. Explode
41. Notice
43. Pitch
44. Run due to the batter
46. Fight referee declares
47. Alternate forms of a gene
49. Shifted in sailing
50. One who cables
51. Elaborate celebrations
52. Expresses pleasure
53. Carbamide
54. Persian in Afghanistan
57. 1st capital of Japan
58. Welsh for John
59. Radioactivity units
61. Tanzanian shilling
62. Hyrax

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- Penne Pasta Alfredo Cream Sauce
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- Car-Broiled Salmon with
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- Braised Beef Pot Roast with
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HEALTH FIRST ANNOUNCES KEY LEADERSHIP MOVES

Organizational Changes Focus on Improving Operations, Culture & Growth

Health First recently announced several key leadership changes designed to further enhance the Brevard County community health system's operations, culture and growth.

"On Health First's journey to be a first class IDN, we continue to make changes to improve and better serve our patients, members and customers," said Steve Johnson, President and CEO of Health First.

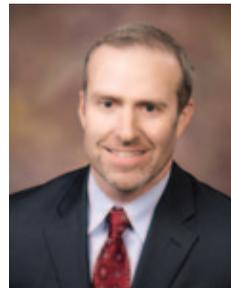
"As part of this effort, we have taken the opportunity to better align our organizational structure to achieve our goal to improve the health and wellness of our community. The following changes will allow us to focus our efforts on improving operations, culture and growth."



Bill Calhoun

Bill Calhoun, who joined Health First in September 2014 as

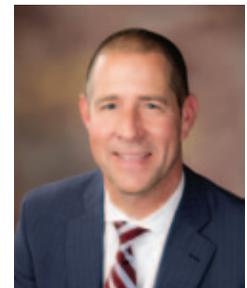
Community Hospitals President, will become President, Hospital Operations for all four Health First hospitals. He continues to serve as service line leader for Heart & Vascular. The role of the President, Hospital Operations will focus its attention on improving day-to-day operations and top decile outcome performance.



Sean Gregory

Sean Gregory, who joined Health First in November 2012 as President of Health First's Holmes Regional Medical Center, will become Chief Executive Officer (CEO) of Holmes Regional. He also will become the service line leader for Orthopedics and Neurology.

Aaron Robinson, who joined Health First in July 2014 as System Vice President of Outpatient & Wellness, will become the CEO of Health First's Community Hospitals. He will continue to be the service line leader for Oncology Services.



Aaron Robinson

The Hospital CEO's will focus on community and associate culture as well as strategic growth opportunities.



Connie Bradley

Connie Bradley, who joined Health First in November 2013 as Chief Nursing Office, will become the service line leader for Women's Services in addition to her role as CNO.

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