

COMPLIMENTARY
december 2019

spotlight

MAGAZINE

Keeping You in the Light

SpotlightBrevard.com

County's Backpack Program



The Children's
Hunger Project

pg 12-13



SPOTLIGHT COVER SPONSOR

CHAMPION

pg3 » Spotlight BUSINESS OF THE MONTH



963 Hopley Avenue, Bunnell, FL 32110
CAL 1-8





**Westminster
Communities
of Florida**

Welcome to Westminster Asbury!
Touching Lives Through Service Since 1954

Westminster Asbury South, 1430 Dixon Blvd. | Westminster Asbury East, 1420 Dixon Blvd | Westminster Asbury North, 1200 Clearlake Rd.



Our rental retirement community is located in a serene, park-like setting close to the ocean as well as shopping, medical services, churches and Eastern Florida State College. We provide efficiencies and one bedroom apartments to low-income older adults. We have ample parking and are on city buslines. An active resident council keeps you as busy as you want to be!



Schedule a personal tour today!

(321) 632-4943

TTD # (800) 545-1833 ext.#922

This community is sponsored by Westminster Communities of Florida... a family of not-for-profit organizations, working together in a common bond of ministry. Each organization is wholly responsible for its own financial and contractual obligations.





The Time is NOW!

AFFORDABLE HEALTH INSURANCE OPEN ENROLLMENT

Visit
team ONE
Today!



Sign up
Thru Dec 15,
2019



CALL TODAY! TO GET
FREE HELP
Enroll or Renew with Us by
DEC 15TH, 2019

SAMPLE 2019 Health Insurance Rates 35 Year Old Male or Female making \$15,000/year

	Bronze	Gold
PCP Co-pay	\$35	\$15
Specialist Co-pay	\$75	\$30
Gym Included	No	Yes
Monthly Premium	\$343.13	\$430.22
Monthly Subsidy	-\$388.22	-\$388.22
You Pay Monthly	\$0	\$42

Call to Schedule an Appointment with a Licensed Agent to:

- Qualify you for your maximum subsidy
- Help you shop for a plan
- Enroll you in a plan
- Service you throughout the year

Available 7 Days a Week
No additional cost for our services



Your Health
Insurance Specialists

Melbourne 321-474-4825
300 West New Haven Ave, #102

Merritt Island 321-474-4825
2460 N Courtenay Pkwy, Ste 202

Daytona 386-846-3607

Spotlight **BUSINESS OF THE MONTH**



NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

Let it snow, let it snow, let it snow...

Well, the weather in Florida might sometimes be frightful, but I don't think we will be experiencing any snow days anytime soon! That being said, at some point this winter, my family and I will be traveling north to our grandchildren's great Granny and Papa's house; and if we are lucky, maybe we will enjoy a little freezing and snowy weather to play in! It will be fun to be able to say we did, and then come back home to warm up!

As this year is winding down ever so quickly, I am excited to see what 2020 has in store for us, personally, and professionally with the magazine. Honestly, each month our publication is printed, I get excited and anxious, just like a little kid. Being passionate in regard to how we earn a living is a good thing. So when the ups and downs of life happen, as we all know they will, at the end of the day, we do better than just surviving because we love what we do.

I wish you and your families a very Merry Christmas, and let us all strive to make it a Great New Year!

Until next month,

Bryan McDonough
Publisher, *Spotlight Magazine*, Inc.

Keeping You in the Light

spotlight
Keeping You in the Light **MAGAZINE**
SOUTH BREVARD

A MONTHLY PUBLICATION
December 2019 | Volume 22 | Issue 12

Call for Affordable Advertising Rates.

TEL 321-961-3636 | FAX 321-725-2093
DEADLINE IS THE 20th OF EACH MONTH

SpotlightMagazineInc@gmail.com
PO Box 1197 Melbourne, FL 32902
spotlightbrevard.com

Publisher / Editor
Bryan McDonough

Art Director
Rena K. Seibert

Ad Design
Jessica Gibbs/Digital Ink
Connor Shamet

Contributing Writers
Alan Bernstein, Jim Campbell,
Dr. Deanna Carlisle, Bill Ford,
Dr. Kevin Kilday, Erin Long, Kim Shivler

Marketing Director / Sales
Bryan McDonough
Janice Fox

PROUD MEMBER OF
Melbourne/Palm Bay Area Chamber of Commerce
Beachside Referral Network
In His Name Networking Group



Copyright ©2002 by Spotlight Magazine, Inc.

Spotlight does not knowingly accept fraudulent or misleading advertising. Liability for the contents of all advertising and for any claims that may arise therefrom is the sole responsibility of the entity placing the advertisement. Publication of an advertisement does not constitute endorsement by *Spotlight*, nor is publication of a specific advertisement ever promised. All advertisers are responsible for proofing their own ad and giving consent to print. The publisher has the right to refuse advertising. **Please Note:** The State of Florida requires that all contractors be registered or certified. All Real Estate advertising in *Spotlight* is subject to the Federal Fair Housing Laws. *Spotlight* will not knowingly accept any advertising for real estate which is in violation of these laws.

ALL ADS AND ARTICLES IN THIS PUBLICATION ARE COPYRIGHTED. NO PART OF THIS PUBLICATION MAY BE REPRODUCED OR USED IN ANY FORM WITHOUT WRITTEN PERMISSION FROM THE PUBLISHER.



6 The History of Christmas Stockings

OUR LOCAL HUNGRY **13**
SCHOOL CHILDREN

15 Spotlight Magazine Contest Winner Gives Back to Community

LEARN THE WAYS TO **24**
BEAT BAD HABITS

29 How to Get Out of Debt and Stay That Way



HOW MANY SMALL **35**
BUSINESSES CAN ENGAGE THEIR COMMUNITIES?



41 Strategies to Meet Year End Deadlines

ON THE COVER
The Children's Hunger Project



THE HISTORY OF Christmas Stockings

Just when the excitement of opening presents abates and after the last of the packages under the Christmas tree have been torn open, children and adults alike may discover that there are more treats to be had nestled inside of stockings hung on the mantle.

The hanging of Christmas stockings is a tradition with an extensive history. Several legends attribute the hanging of stockings to different people or events. Here is a look at some of the stories that have made Christmas stockings so popular.

St. Nicholas Day

Rather than hanging stockings on Christmas, many countries celebrate Saint Nicholas Day on December 6, and this is when stockings are proudly left out for treats. The small, inexpensive trinkets are later unwrapped and enjoyed on Christmas Day.

Dutch heritage

One tradition says that, in 16th century Holland,

children kept their clogs filled with straw in front of the hearth for Santa's reindeer to find. They also left treats for Santa Claus. In return, Santa would leave gifts in the clogs. Over time, stockings were swapped out for clogs.

Merchant's family story

A popular tale tells the story of a merchant, his wife and three daughters. After the wife falls ill and dies, the man becomes devastated and squanders all of his wealth on frivolous things to mask his sadness. When it comes time for the daughters to marry, the man does not have money for a dowry. St. Nicholas hears of the plight and knows the man would be too proud to accept charity. Therefore, St. Nicholas anonymously tosses three bags of gold coins down the chimney. The man's daughters had done the laundry prior and left their stockings hanging by the



fireplace to dry. The gold landed in the stockings, thus starting the Christmas stocking tradition.

Italian good witch

One stocking story does not attribute the tradition to Santa, but to a kind-hearted Italian witch named "La Befana." La Befana arrives on a broomstick the night of January 5 and fills the stockings of good children with sweet treats and toys. Bad children are awarded lumps of coal. La Befana is also credited with being the old woman who the wise men ask for directions to Christ's manger in the Christ child's story. After turning down an offer to accompany them, La Befana later carried gifts in search of Christ.

**WISHING
YOU & YOURS**
*a Great Holiday &
a Happy New Year!*

from
DIGITAL Ink
DESIGN & PRINTING
Creative Services for Small Business

321.723.8005 • PrintDigitalink.com



THE TIMING OF CHRISTMAS

Jim Campbell, Pastor, Bay West Church of Palm Bay

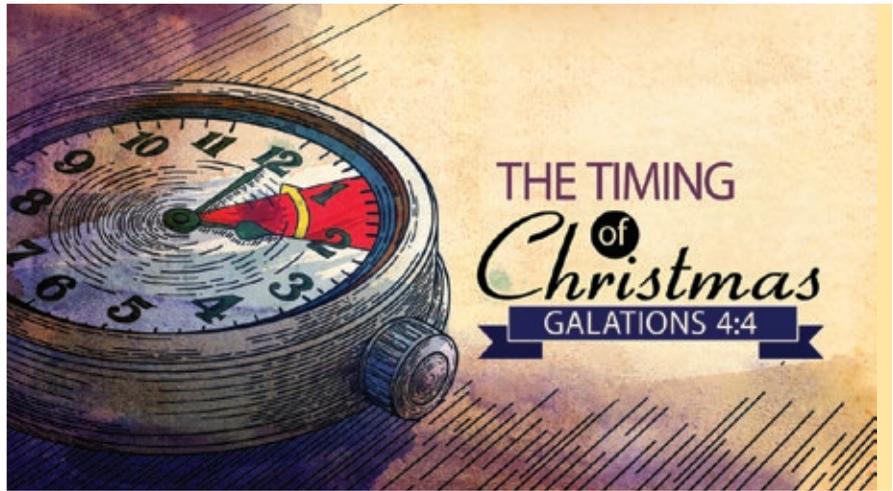
One of the things I've grown to appreciate about Christmas is the time of year that we celebrate it. I'm not here to get into a debate about how "Jesus was born at the end of our calendar year." vs "we stole a pagan holiday's date" or anything like that. In my best Alabamian accent, "Naw, ya'll can ha' dat one." I'm just talking about the message in how the schedule all worked out ultimately.

At the start of each new year, there's a breath of fresh air for everyone, it's almost like a chance to clear the cache and restart.

We relocate. We start new schools or chase degrees. We make resolutions and attempt new habits, because it's a "new year", but like me so many times, we are about a week late to the party.

Right before the birth of the new year, we celebrate the birth of a baby, 2000+ years ago, that no matter what you believe, brought someone who would change the face of the planet in a greater way than any one person ever has, or will, for that matter. This life made a more profound effect on theology, philosophy, economics, ethics, etc.. that any famous person ever born. You don't get to be Time's Man of the Year almost 2000 years after you were born, and that be seen as redundant without being special. "For the 2000th time, I give you, Jesus, the most important man in history...again...just like last year." That type of effect is fitting when the Son of God shows up..

His birth signifies the chance for a new start for every human being. It's a chance for wrong to made right and for us to look ourselves in the mirror with dignity no matter who we are or what we've done or whose



standard we've failed to live up to...even God's. Why waste the experience of "starting over" on some "New Year's Habit management program" that has a 90% failure rate?

Jesus didn't come to watch you change yourself, He came to do the changing. This birth proclaims the hope that no matter what stable or stinking animal pen of life that you find yourself in...no matter who's turned their back on you or forgotten you, even if the most powerful ruler in the country is trying to kill you (as Herod was for Jesus), your world can be changed, regardless of whether it wants to or not. Power like that came for us...pursued us, suffered for us to show everyone a God that loves us. Jesus brings the kind of hope for a restart that we all need and it happens every year, at this time.. That's the message in the timing of Christmas..

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.



Digital Cinemas • Luxury For Less • Stadium Seating

\$4
Mornings

\$5
Tuesdays

Your
HOMETOWN theater
in the beautiful
OAKS PLAZA
1800 W. Hibiscus Blvd.
Melbourne, FL 32901

   Oaks10.com (321) 953-3200

Southeast **CUSTOM RAIN GUTTERS**

**"Specializing in Quality Work
and Customer Service"**

- 6 and 7 inch Seamless Gutters
- 26 Different Colors of Aluminum
- Residential & Commercial
- Gutter Guard Leaf Protection
- Soffit & Fascia
- Gutter Repair
- Cleaning
- Copper Gutters



321-557-5923

Email: SouthEastRainGutters@yahoo.com

FREE ESTIMATES • LICENSED & INSURED

MAKE THE SWITCH TO REAL CUSTOMER SERVICE



PH **A**QUAVIVA'S ARMACY

Full Service Pharmacy with Fast, Friendly Service

1555 Port Malabar Blvd. Palm Bay, FL 32905
321.725.7188 (Pharmacy) 321.768.1400 (Medical Supply)

HOURS:
M-F 10 to 6 Sat. 10 to 1

*Merry
Christmas!*

Melbourne Sweets



Melbourne Sweets is a decadent dessert shop located in Downtown Melbourne just under the historic arch featuring the gourmet works of three of Brevard's premier artisans.



Heaven Sent Gourmet popcorn and Sweets is a gourmet popcorn company offering artisan popcorn, pretzels rods, chocolate confections, candy apples, and delicious combinations of sweet and savory nuts and proteins.



Make everyday a special occasion with The Grand Sweet Gourmet Cheesecakes. The Grand Sweet feature a large variety of inspired cheesecakes that give your tastebuds the edible elegance they have been craving.



The Sweet Spot Mobile Bakery is a gourmet food truck offering up some of Brevard's most delicious baked goods and brewed-to-perfection coffees. Now as part of the Melbourne Sweets family. The Sweet Spot brings our tasty treats to Downtown Melbourne with an even bigger selection to satisfy any sweet tooth.

Email us @ MelbourneSweets321@gmail.com

Follow us on Facebook @Melbourne Sweets 321 and Instagram #MelbourneSweetsBrevard

FREE PRESSURE WASHING!

(Suggested Retail Value \$455)

-ENTER TO WIN MONTHLY GIVEAWAYS-

Space Coast Grime Fighters is pleased to announce our monthly **Curb Appeal Give-Away drawing starting on December 1, 2019** and continuing each month thereafter. Our goal is simply to make our small contribution toward cleaning up our town, one pressure cleaning job at a time. Entering to win is free and there is no purchase required.

Each month one winner will be selected from a random drawing of all entries received throughout the prior month. The winner will receive the Grime Fighter's Curb Appeal Package, a suggested retail value of \$455. The prize includes residential pressure washing services for street facing features including the driveway, sidewalks and fencing* some restrictions may apply.

Anyone can enter to win, you don't have to be a homeowner to enter but if you win then you will need to be able to get the homeowner's permission to receive the Curb-Appeal Pressure Washing services. In short, if you have a friend that just desperately needs help to improve the curb appeal of their home, feel free to enter this contest on their behalf.



(*Winning Curb-Appeal packages include driveways up to 300 square feet, 60 linear feet of sidewalk and up to 30 linear feet of street-facing fencing.)

Each month the winner will be announced on our blog, "The Grime We Fight" and through our social media channels. Signing up is easy; simply fill out the online form on our website. <https://spacecoastgrimefighters.com/index.php/grime-fighters-curb-appeal-give-away>. For more information in regards to our other services please call 321-261-9985.

Richard S. Colón owner/operator of Space Coast Grime Fighters LLC., is working toward cleaning up his town, one pressure washing job at a time. Richard relocated to Palm Bay from Southwest FL in early 2019. Richard, who has also been known as "Dominic" of New Era Wrestling, has a long history of charity work over the years. Richard has been involved in various projects and charitable organizations and activities such as Autism speaks, Harry Chapin Food Bank, Toys for Tots, Breast Cancer Awareness, Anti Bullying Campaigns, School Bag Giveaways, and charitable motorcycle runs to help countless causes and to deliver toys to children in need.

Compassionate Senior Care



Assisted Living & Memory Care Community
BethesdaOnTurkeyCreek.com
2800 Fordham Rd. Palm Bay FL 32905

321.723.3288

- Chapel with full Services
- Trips and Outings Around Town
- Computer Access in Library
- On Site Beauty Salon

Established in 1924, originally as a retirement community, Bethesda on Turkey Creek is a beautiful and historic property that inspires peace of mind and tranquility.

Our community features several floor plan options that include water, garden and dock views that welcome your personal touch. Our units are individually climate controlled and our bathrooms are equipped with many safety elements such as hand rails, nonskid surfaces and night lights.

Enjoy Florida's outdoor living by relaxing on one of our open porches, or enjoy the serenity of our gazebo. Bethesda on Turkey Creek offers 16 serene acres complimented with shade trees and a private dock. Remember to visit our chapel for weekly services.

We have an Activity Calendar filled with a variety of fun, stimulating and compelling programs throughout the day, every day. We partnered with local Elementary, Middle and High schools that provide intergenerational programs throughout the school year. There's weekly crafts, Music Entertainment, Ice Cream Socials, Pet Therapy and so much more. We also have programs like Trivia, Jeopardy, Family Feud and Wheel of Fortune that help stimulate the mind and help with cognition. Schedule a tour, join us for any of the programs on our calendar and enjoy a meal on us!





David Cable
Real Estate Professional

Buying, Selling, or curious
about the market...

TALK TO DAVID!

321-615-0099

7 Fun Christmas Facts!

1. Robert L. May, a copywriter for Montgomery Ward, is credited with inventing Rudolph the red-nosed reindeer in 1939. Instead of Rudolph, he almost named him Reginald or Rollo.
2. Washington Irving, the famous writer and creator of the Headless Horseman, had a dream where St. Nicholas flew across the sky in a wagon. Santa's sleigh has been flying ever since.
3. Millions of children write letters to Santa Claus each year, with letters piling up in Post Offices everywhere with no real destination. In 1982, the Canadian Post Office created a solution by designating a special zip code specifically for Santa: HOH OHO. Approximately 1 million pieces of mail bearing that code are received by Canada Post each year, and all are answered, each in the language or form in which it was written.
4. Online shopping has propelled delivery numbers to unbelievable heights. Both UPS and USPS expect to deliver 750 million packages this holiday season. On December 22nd, 2014, the U.S. Postal Service delivered 28.2 million packages in one day!
5. In 1980, the highest selling Christmas toy was the Rubik's Cube, priced at \$1.99.
6. The song Jingle Bells was written by James Lord Pierpont in 1857. It was originally intended for the Thanksgiving season. Astronauts Walter Schirra Jr. and Thomas Stafford played their own rendition of the song to mission control while aboard Gemini VI. Using a harmonica and sleigh bells, Jingle Bells became the first song to be broadcast from outer space.
7. NORAD's "Santa Tracker" was born from a misprint in a newspaper. In 1955, a Sears ad displayed a number that children could call to tell Santa what they wanted for Christmas. In error, they printed the hotline to the Director of Operations for the U.S. Continental Air Defense. Remarkably, Colonel Harry Shoup ordered his staff to give the children updates on the flight coordinates of Santa.

I hope you enjoyed these fun facts about Christmas! Wish you a safe, healthy and happy holiday season and New Year!

If I can be of any assistance for your current or future real estate needs, please don't hesitate to contact me.

Merry Christmas!

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

Visit www.DavidCableProperties.com for more information!

Walk or Run to Feed A Hungry Child



FREE PANCAKE
BREAKFAST

SATURDAY
JANUARY 11, 2020

VIERA HIGH SCHOOL • 8AM RACE START

ADULTS \$25 • DAY OF RACE \$30 • YOUTH 12 & UNDER \$15 • DAY OF RACE \$20

FOR MORE INFORMATION OR TO REGISTER
facebook.com/FightChildHunger5K

Proceeds benefit:



Sharing
Center
of Central Brevard



Our LOCAL HUNGRY SCHOOL CHILDREN

It is easy to imagine that kids go hungry in Afghanistan or Guatemala, but here is Brevard County? We live in an affluent community, right?

Sadly, the truth is that there are children who do not get proper nutrition here in our own backyards. The Children's Hunger Project was founded in 2010 because kids are going hungry.

All of the kids served are elementary school students who are eligible for the national free lunch program at school. They get breakfast and lunch Monday through Friday. The problem is, that lunch on Friday is often times the last nutritious meal they will get until they come back to school on Monday morning. That is 68 hours without proper nutrition!

These young kids are going to be sick more often and take longer to recover than their peers, because their bodies do not have the nutrition they need to be healthy. They will be more prone to behavior and emotional outbursts. Not because they are bad kids, but because they are hungry. They will also test on average two grade levels lower.

The Children's Hunger Project puts together a food package that is packed by volunteers and delivered to the schools by volunteers. The teachers and administrators at the schools decide which students get a food package because they are the ones who know which students are coming to school hungry on Monday.

Currently The Children's Hunger Project is serving over 2,100 kids at 46 elementary schools all over the county. The bad news is that there are over 1,000 kids on a waiting list. Every school that was served last year has seen an increase in the need this year.

It costs just \$4 per package of food. So \$150 will feed a child for the entire school year. That breaks down to just \$12.50 a month on a recurring donation. We have launched our Feed 500 Campaign where we are asking 500 people to step up and make a \$12.50 monthly donation for a year so we can feed another 500 local children.

Find out more at www.thechildrenshungerproject.org or visit us on Facebook and Instagram.



Keith Gee, Executive Director, Santa Claus, David Cable

Sponsoring The Children's Hunger Project for our December Spotlight Magazine is Local Real Estate Professional David Cable of Team Cable RE/MAX Elite.

A lifelong supporter of charities, David Cable has been involved in The Children's Hunger Project since he arrived in Brevard County in 2014. Activities that help children are at the top of his list of favorites, likely because his now healthy second son was born with a heart defect. So his desire to help in the fight for children to enjoy happy, healthy, hunger-free lives is personal for him. In addition to supporting children, David also supports Brevard County schools, Veterans, and animal charities among others.



Brevard
HEALTH
Alliance



Stay Healthy During the Holidays

Make sure your family is ready to start the new year off right! Brevard Health Alliance provides a multitude of services to help your family stay happy and healthy throughout the holiday season.

Services include

Pediatrics & Pediatric Urgent Care
Family & Internal Medicine
Behavioral Health
Dental Services
Women's Health & OB/GYN

New Location Opening February 2020

Brevard Health Alliance is proud to announce our new location in Rockledge, Florida. The expansion will include the addition of an in-house pharmacy (for BHA patients), and will more than double the size of the original clinic.

220 Barton Blvd., Rockledge, FL 32955

Walk-ins Welcome. Commercial Insurance, Medicaid, and Self-pay accepted.



@BrevardHA

www.BHACHC.org

(321) 361-4309

Spotlight Magazine Contest Winner GIVES BACK TO HER COMMUNITY

Spotlight would like to introduce Sandra Merchant our September "Spot the Spotlight" contest winner.

Sandra moved to Palm Bay back in January of this year to be closer to her parents and sister. When Sandra needed to have car maintenance and repairs on her vehicle, her family encouraged her to give Tires Plus on Palm Bay Road the opportunity to earn her business. Her family has been patronizing this establishment for the past ten years and has found that they always offer great service at affordable pricing. Sandra agreed to give Tires Plus a try, and they did not disappoint. As a matter of fact, they exceeded her expectations in all areas of customer service. Needless to say, Sandra, along with her family members, will never stray when it comes time for any maintenance on their vehicles.

Sandra wanted to show Tires Plus how much she appreciates

their expertise, professionalism, and customer service, so when she won the Jersey Mike's catering box (that feeds up to ten people) in our contest, well, you can see in the pictures what she did.

Thank you Sandra, for reading Spotlight! Welcome to the neighborhood and thanks too playing our monthly contest. Your willingness to share your prize and appreciation with Tires Plus of Palm Bay speaks volumes to the kind of person you are. It was a pleasure meeting you!



MRAM Engineering Surplus

We have the Parts You Need!



Computer Parts



Appliance Parts



Electronic Parts



HVAC Parts

**FREE
E-Scrap Recycling**

Weather King
PORTABLE BUILDINGS
Sold Here

**PURCHASE OR
RENT TO OWN
NO CREDIT CHECK!**
FREE DELIVERY
& SETUP*




MRAM Engineering Surplus
321-574-1337
3060 Dixie Hwy
Palm Bay FL 32949
(just south of University Blvd. on US 1)

MELBOURNE MAIN STREET PRESENTS

CANDLELIGHT SHOPPING

DEC 7, 14 & 21 5-9PM
Santa Carolers & Carriage Rides

DEC 21 10-4PM
Jingle Bell Shop
Santa, Raffles and Sales

OUR COMMUNITY PARTNERS

Cathleen McCormick
Chief Executive Officer

Phone 321.751.1003
Cathleen.mccormick@homeinstead.com

M & L Green Home Health LLC
HHA 299993664

849 Sarno Road
Melbourne FL 32935

Home Instead SENIOR CARE
To us, it's personal.

HomeInstead.com/438

AMBIANCE BEAUTY & BARBER ACADEMY

Low Tuition
VA Certified

COSMETOLOGY & BARBER CLASSES

321-254-5201
OR
321-951-2424

682 Wickham Rd.
Melbourne, FL
(1/4 mile South of Sarno Rd.)

Skyden Contractors

Residential & Commercial
Specializing in Bath & Kitchen Remodeling.

Other services include; New Construction / Additions, Screen & Florida Rooms, Windows & Doors, Soffit & Siding, Interior / Exterior Painting, Flooring, etc ...

We are a family owned & operated company with over 20 years experience.

GotSkyden.com • Located at 5020 Minton Rd, Palm Bay

321-499-4282

Licensed Bonded & Insured

Angie's list **SUPER SERVICE AWARD 2018**

10% OFF ANY KITCHEN OR BATH REMODEL
Expires 12-31-19

See our Reviews on **Angie's list** **facebook.**
CBC#1259579



STOP DREAMING ABOUT QUALITY SLEEP AND DO SOMETHING

Dr. Deanna Carlisle, Carlisle Chiropractic Center



An old Chinese proverb states, "Only when one cannot sleep does one know how long the night is." Anyone who's ever experienced an occasional bout with insomnia—and that's most of us—can relate to this.

In fact, surveys have shown that between 40 and 60 percent of the general population has trouble sleeping. Daily stress and worries, pressures from job and family, body aches and pains caused by uncomfortable beds or pillows, and a host of other issues can keep a person from getting enough quality sleep.

Sleep is critical to good health and functioning, so lack of it is a serious matter. "Sleep is one of the most important functions of the brain," says Frederick R. Carrick, DC, PhD, president of the American Chiropractic Association's Council on Neurology. Through it, our bodies recharge and renew for the next day's challenges.

As wellness experts, doctors of chiropractic can provide patients with a different approach to their sleeping problems—without the use of sleeping pills, which leave many people in a mental haze the next morning. To start, here are a few helpful tips they would recommend for the sleepless in Seattle (or any city, for that matter):

Exercise regularly. Exercising in the morning is best, but if you must exercise in the evening, do so at least two or three hours before bedtime. Any later, and your increased heart rate can interfere with your sleep.

Limit your intake of caffeinated beverages such as coffee, colas and tea—try to avoid them altogether late in the day and near bedtime.

If you have trouble sleeping and then get thirsty, **drink tap water at room temperature** (cold water may disturb the digestive system).

Eat an early dinner. Eating after 6 p.m. may interfere with sleep as your body works to digest the food you've eaten.

Go to bed at the same time each night and get up at the same time each morning. The routine will help your body know when it is time to rest.

Keep your bedroom at a cool, comfortable temperature and try to make it as dark as possible when you're ready for bed.

Useful mattress facts...

A mattress should provide uniform support from head to toe. If there are gaps between your body and your mattress (such as at the waist), you're not getting the full support that you need.

Every few months, turn your mattress clockwise, or upside down, so that body indentations are kept to a minimum. It's also good to rotate the mattress frame every so often to reduce wear and tear.

If you're not in the market for a new mattress, and your current mattress is too firm, you can soften it up by putting a 1- to 2-inch-thick padding on top of it—usually available at mattress and bedding stores.

Next, pillow talk...

When choosing a pillow, be selective. When lying on your side, your head and neck should remain level with your mid and lower spine. When lying on your back, your head and neck should remain level with your upper back and spine. In other words, your pillow should not be so thick that it causes your head and neck to be propped up or angled sharply away from your body. If you find yourself sleeping on your side with one hand propped under your pillow, that's a clue that you're not getting the support you need from that pillow.

Chiropractic Care Can Help...

If you continue to experience pain and discomfort at night or have difficulty falling asleep, visit your doctor of chiropractic. Doctors of chiropractic are trained to treat spinal problems that can interfere with a restful night's sleep. They can also offer nutritional and ergonomic advice that can help improve the quality of your sleep.



**Carlisle Chiropractic Center
Dr. Deanna Carlisle**

**HEALTH CERTIFICATE
Complimentary
Chiropractic Examination
A \$75 Value! New Clients Only.**

**Monday, Wednesday & Friday
8:30 am - 12 pm & 2 pm - 6 pm
Tuesday 2 pm - 6 pm**

**321-255-0010
152 N. Harbor City Blvd, Suite 100
Melbourne, Florida 32935**

The patient and any other person responsible for payment has the right to refuse pay, cancel payment or be reimbursed for payment for any other services. Examination or treatment which is performed as a result of and within 72 hours of responding to the advertisement for the free discounted fee, or reduced fee service examination or treatment, is valid in this office only. Due to federal law, some Medicare or Medicaid recipients may not be eligible for this.

LUXURY FOR LESS.
\$5.50 \$6 \$8
 KIDS, SENIORS AND MILITARY ADULTS MATINEE ADULTS EVENINGS
 NEXT TO SAM'S CLUB ON US-192
 Cineworld is Brevard's state of the art 16-Screen theater featuring stadium seating, wall-to-wall screens, and DLP digital sight and sound.

CW THEATERS.com

1917 **STAR WARS** **LITTLE WOMEN**
 DEC 10 DEC 20 DEC 25



Paying Too Much for Your Meds?

Call for **FREE QUOTES** on your prescriptions.

WE SAVE YOU MONEY!
Up to 75% OFF

• Offering Home Delivery Service •



Canadian Meds of Melbourne

"Little" Joe Ponds
 joe@canadianmeds-melbourne.com

321-574-6976

www.CanadianMeds-Melbourne.com



ITEX
 CONNECT • TRADE • SAVE
 866.790.1525
 melbourne.itex.com

ACHIEVE BeautifulSkin
 MEDI-SPA VIERA

321.720.5473 • AchieveBeautifulSkin.com
 5466 VILLAGE DR. STE. C2 • VIERA, FL 32955

Treat Yourself
 TO FRESH, RADIANT & BEAUTIFUL SKIN THIS YEAR!

A SERIES OF 12 TREATMENTS
 — THAT INCLUDE EITHER —
 Chemical Peels or Microdermabrasion and
 Ultrasonic Skin Rejuvenation

NOW ONLY **\$599** Reg. \$999

Treatments are scheduled two weeks apart for a series of 6 visits. \$599 must be paid in full at time of first service. Not valid with other discounts or promotions.



Do Your Headlights Have a Cloudy, Hazy or Yellowed Appearance?

We have the answer! EZ Brite Lights, Inc. is Brevard County's #1 company for headlight restoration. We use a new innovative system for refinishing weathered and scratched plastic headlight lenses. The EZ Brite Lights system will restore your headlights to "like new" condition and save you hundreds of dollars on replacement of your current headlight lenses.



Safety is the real issue here. According to the AAA Foundation for Traffic Safety, cloudy or severely oxidized headlights can be found on nearly seven out of every ten vehicles over three years old on the road today. Poor driving visibility is the leading cause of night time traffic accidents. Clear headlights show objects one hundred and fifty feet ahead. Oxidized

headlights can decrease light projection by up to seventy five percent or just less than forty feet of visibility, exposing the driver to a much higher risk of being involved in an accident.



Don't expose yourself or your family to this risk. Call EZ Brite Lights today and resolve this issue. We will make your headlights look new again.



All work comes with a two year warranty

AND your satisfaction is guaranteed. If you do not like the results, there is no charge. An EZ Brite Lights headlight restoration usually lasts three to five years. And remember, we come to you. No drop off or pick up hassle. The work can be done at you home, office, whatever is a convenient location for you. Call EZ Brite Lights today for an appointment.

EZ BRITE LIGHTS

BEFORE **AFTER**

Your headlights have a hazy, yellow appearance!

I have the solution...

An amazing system for refinishing weathered & scratched plastic headlight lenses.

I can make your headlights look like new again. It would increase night-time driving vision by 40-70% and save you hundreds of dollars on replacements.

PLUS

I come to you! No drop off or pick-up hassle!
TWO YEAR warranty! • Satisfaction Guaranteed!

Call today: 321-298-2245
www.EZBriteLights.com

Windows By Grace, Inc.

— DECORATING —



Over 32 years
Family & Veteran Owned

9-5 Monday-Friday
10-3 Saturday

- Window Treatments & Blinds (On-Site Vertical Blind Factory)
- Hunter Douglas Showcase Dealer
- Plantation Shutters • Honeycomb Shades • 2" + Faux Wood Blinds
 - Custom Drapes & Cornices
 - Repairs
- Free In-Home Consultations

321-259-9979 WindowsByGrace.com



2535 N. Harbor City Blvd. Melbourne. FL 32935
(US 1 and Lake Washington)

Holistic Health Center

Specialties: **CANCER** – **CHRONIC CONDITIONS** – **ADDICTIONS**

Total Natural Health Restoration



New Products & Services

Thermography – CBD – Bemer Therapy

Tests: Toxins - Nutrient Levels - Alkalinity

Vitamins - Herbs - Essential Oils

Holistic Dr. Kevin Kilday, Ph.D.

321-549-0711 in 4 Brevard Locations

See our redesigned Website

HolisticHealthCenter.us



G & J POOL REMODELING INC.



Weekly Pool Service

751-1099

www.GandJPools.com

Lic# CPC 1457123

DISCOVER YOUR SUPERPOWER



We **DO NOT** pay by WEIGHT!



New Donors EARN \$300 for 5 donations!

Make EXTRA \$\$\$ with our Specialty Programs!* Schedule an appointment at biotestplasma.com

Open 7 days a week! 3110 Lake Washington Road • Melbourne, Florida 32934 • (321) 255-7466



[BiotestPlasmaCenterMelbourne](https://www.facebook.com/BiotestPlasmaCenterMelbourne)

Copyright © 2019 Biotest Pharmaceuticals Corporation. All Rights Reserved. *when applicable



@BPCMelbourne

BECOME A BIOTEST PLASMA SUPERHERO!



IT'S TIME FOR RESOLUTIONS. WHAT DOES GOD HAVE TO SAY?

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

The transition from December to January, one year to the next, is a time when many of us review and resolve. With good intentions we try and set goals and objectives for the coming 12 months.

Many people make healthy self improvement resolutions. Quitting smoking, quitting alcohol and/or drugs, exercising more, eating healthier (for general overall health or weight loss), more rest and/or sleep, making more time for family and God. These are all important and a good start.

Have you ever wanted to get your life lined up with God's purpose? The Bible says that there are two ways we need to see our bodies.

1. I Should See My Body As A Temple Where God Lives. The Bible says "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own." (1 Corinthians 6:19) It

helps if you see your body the way God sees your body. He sees a temple where He lives.

2. I Should See My Body As A Tool That God Uses. "Therefore honor God with your body." (1 Corinthians 6:20) Take care of your body in such a way that it can reach its fullest potential. It was created for one purpose, where you take it, how you treat it, what you put in it and what you do with it is all to glorify and honor Him. Amen.



Holistic Dr. Kevin Kilday, PhD, Holistic Health Center, Specialities: Nutrition, Supplements, Cancer, Addictions, Chronic Health Conditions, Hair Analysis Tests, 321-549-0711 holistichealthcenter.us



Mrs. Candy Graham, EA, NTPI Fellow
Enrolled Agent, (EA)
Tax Accountant/Tax Auditor
National Tax Practice Institute, NTPI Fellow



Candy Graham, EA
NAEA Director

West Melbourne Office
7610 Emerald Drive
727-3412
FAX (321) 727-3526



Candy Graham's

ACCOUNTING & TAX SERVICES

**New 2019
Tax Cuts &
Job Act!**
Call for details.



**Serving a Diversity of Corporations and Individuals
for All Accounting and Tax Needs for Over 22 Years**

EXTREMELY KNOWLEDGEABLE IN VARIOUS ASPECTS OF ACCOUNTING & TAXES:

- C-Corporations
- S-Corporations
- Partnerships
- LLCs
- Payroll
- Not-for-Profits-Organizations
- Sole Proprietorships
- Quarterly Financials
- Financial Tax Audits
- Trust & Estate Taxes
- Financial Managerial Accounting
- Fiduciary Accounting
- QuickBooks® Software Implementation



**\$25.00 OFF
Any Service**
when mentioning this ad.

www.candygrahamaccountingtax.com

Prestigious NAEA - National Tax Practice Institute™ Fellows.

The crème dé la crème of Representation Experts, and are "Highly Qualified" to Represent Our Clients.

HOSEA 4:6 - "MY PEOPLE ARE DESTROYED FOR THE LACK OF KNOWLEDGE." - KNOWLEDGE IS POWER!

CALL TODAY FOR FREE Home Analysis

CUSTOMIZED SERVICES FOR HOME OR BUSINESS

- ★ Pest Control
- ★ Termite Control
- ★ Lawn Control
- ★ Rodent Control
- ★ Green Options

Fabulous Spotlight Deals
\$35 OFF
 Any New Annual Package and \$15 Off Any One-Time Service

WOMEN OWNED
 Shelley Kuhn & Debbie Lloyd-Lee
 CPCO & FL Home Inspector

321.557.2100 or 855.904.ASAP (2727)
 Shelley@ASAPPestSolutions.com | ASAPPestSolutions.com

METAL ROOF

SAME PRICE AS SHINGLES

Hippo Roofing LLC

321.557.9339

www.HippoRoof.com

1555 N. Harbor City Blvd. • Melbourne

The Medicine Shoppe®
PHARMACY
Caring beyond prescriptions.

Unto Us a Child is Born

Sarno Business Complex
 next to
Brevard Health Alliance
 2176 Sarno Rd. Suite #120
 Melbourne FL 32935
Call: 242-2440

*Call for delivery information.

Dr. Comfort

NOW AVAILABLE DIABETIC SHOES

MEDICARE BILLABLE

Melbourne.MedicineShoppe.com



SALES PLANS FOR SMALL BUSINESS

Kim Shivler, M.Ed., Speaker, Communications Strategist & Instructional Design Consultant



Are you a small business or solopreneur? If so, what does your sales plan look like for 2020? Next year is almost upon us and while it's nice to take some downtime at the end of the year, it's also an important time to prepare for the year ahead.

Sadly, many small business owners think business plans are for large companies, and yet if they would create a plan and follow it, their chance for success would increase greatly.

While a complete business plan is important, creating a separate sales plan can help you not only increase sales, but decrease time spent on time wasting activities.

5 Questions to Answer in Your Plan

1. How Much Money (in sales) do you Need/Want to make for the year?

Break this down into quarters, months, and days you work. For example, if you take weekends off, figure the amount you need to make each day Monday-Friday.

2. What was Your Sales History Last Year?

3. What were your total sales in 2019 and what was your daily average?

4. What is your average sale?

If you sell by appointment, how many appointments do you need to set, on average, to make a sale?

If you sell via inbound calls, online, or through in-

person networking, how many people need to see your information or contact you before making a sale?

5. What is the average lifetime value of a customer?

Here you look at how much you make from each customer, on average. A massage therapist may have an average lifetime value of thousands of dollars even if she charges \$60.00 a massage because of repeat business. A software sale may only occur once, so while the initial cost might be higher the lifetime potential may be lower.



Want more questions including those for your complete Business Plan?

Checkout the link at the bottom of this article.

Building Sales Habits

Once you have created your plan, you can identify the habits needed to execute the plan and reach your goals.

As with other goals, positive sales habits will lead to more sales. These habits include follow-up, making calls, and asking for the sale.

Once you identify the habits needed to reach your goals, you can analyze your habits to see where you need improvement. In his book, Brainblocks, my good friend, Dr. Theo Tsaousides shares 7 Blocks that keep us from creating the habits we need to succeed, and he shares how to overcome them to have big breakthroughs and great success.

Learn more about Dr. Tsaousides and register for a chance to win your own copy of Brainblocks plus get more information on the January 3rd 2020 Business Planning Session visit SimpleSolutionstoBuildYourBusiness.com/2020Plan

2020 Planning Workshop



Are you ready to start 2020 strong with a plan for the whole year?
Join me for an interactive Lunch N Learn to Create Your 2020 Plan and set the wheels in motion to meet your goals.

\$57.00 includes lunch
Learn More at KimShivler.com/Plan2020

Kim Shivler is a Gallup Certified CliftonStrengths Coach, Communications Strategist and Consultant. She helps individuals, businesses, and teams, achieve their goals, improve communication, increase sales, and deliver stellar customer service.



LEARN THE WAYS TO **Beat Bad Habits**

The start of a new year can be a rejuvenating time when people take inventory of their lives and make positive changes. In a quest for personal growth, many people resolve to reduce or eliminate bad habits.

Habits are one of the ways in which the brain establishes patterns for neurons to follow. Habits help people work on autopilot some of the time, which can save time and energy, according to Medium.com, an information site educating the public on a wide array of timely topics. Good habits, like showing up to work on time, are worth maintaining. But bad habits can be problematic and potentially unhealthy.

Strategies to break bad habits might work for some but not for others. Perseverance is essential to kicking bad habits, and the following are some additional tips that can help people as they try to ditch certain behaviors once and for all.

- **Recognize the habit.** No person is perfect, and each of us has our strengths and weaknesses. Recognizing a bad habit is the first step toward breaking it.

- **Break the pattern by offering a new one.** As noted, when a habit is established, neurons form a pattern. Establishing a new, better habit, rather than just trying to quit the bad habit cold turkey, can be an effective way to help the brain adjust to



a new pattern, advises neuroscientist Elliot Berkman. He says the brain finds it easier to do something new than to simply stop doing something it's accustomed to. So if you're a nail-biter, do something else with your hands, like play a musical instrument, to create a new pattern.

- **Penalize yourself within reason.** Making a habit painful in one way or another may make it easier to quit. Penalizing yourself by paying a dollar each time you say a curse word, or extending a workout for an extra 30 minutes for each one you miss are some examples of simple punishments.

- **Reward yourself for beating habits.** Rewards for kicking bad habits can be just as effective as penalizing bad behavior. Reward yourself with something unusual and meaningful after you kick a bad habit.

- **Learn your triggers and avoid them.** The self-improvement blog Pick the Brain indicates that every bad habit has a cue that can trigger it. Triggers fall into these categories: location, time, emotional state, other people, and an immediately preceding action. By learning your triggers, you can work to avoid them. If eating junk food comes on the tails of a stressful commute, try a different way home. If you smoke when you're around a particular person who eggs you on, take a break from hanging out with this person.

Breaking bad habits is challenging, but it can happen with focus and dedication.

BUY LOCAL

10% OFF When mentioning this ad

Flower Arrangements



321-473-8571
1365 Cypress Ave
Melbourne, FL 32935
West off US1 & Eau Gallie Blvd

BudsandBowsFloralDesign.com

BudsandBowsFloralDesign.com



TIPS FOR A SUCCESSFUL JOB SEARCH —THE INTERVIEW DAY

Alan Bernstein, SHRM-SCP

Last month we talked about preparing for the interview —research the company, review your resume and the job description, and dress appropriately. Today I want to talk to you about the day of the interview.

Be on time

You should arrive to the interview 5 – 15 minutes before the scheduled start time. Less than 5 minutes is cutting it too close, and more than 15 minutes is uncomfortable for the interviewer.

If you are running late, call your contact and let them know. If you are running early, sit in your car until it's about 10 minutes before the interview.

Map out the route the night before and plan to leave home earlier than normal to allow for unexpected delays. Accidents and delays happen, but there is no good excuse for being late.

Pro-tip: Leave enough time to find a restroom to freshen up prior to the interview.

Communication

Greet every person with a warm smile and a firm handshake. If you are introduced, look them in the eye, repeat their name and say your full name. "Hello Bryan. Pleased to meet you. My name is Alan Bernstein".

How you speak with the receptionist is as important as how you speak with the hiring manager. Assume you are being evaluated from the moment you arrive to the moment you drive away. It is not uncommon for everyone you meet to have input.

Pro-tip: Ask for business cards from everyone you meet.

During the interview

Hand the interviewer your resume, even if they already have it. Open your notebook to a blank sheet of paper and write the interviewer's name and the date. Take notes if it is appropriate to do so.

Every interview includes standard questions about your employment history, strengths and weaknesses, and why you are interested in the job. Be ready to answer honestly and completely.

Pro-tip: If you are offered water, say yes and sip during the interview. You will be talking a lot, so it's good to have something to sip on and avoid a coughing fit.

In Conclusion

Interviews can be fluid and unpredictable, and you never know what is really going on behind the scenes. If there are last minute changes to the schedule, act professionally and graciously.

Trouble finding a job? Have questions about your resume or job search? Contact us today at www.HROfficeSavers.com. We are your resume and job search experts!

Alan is the owner of HR Office Savers, Inc., an independent human resource consulting firm that supports small local businesses and individuals with their human resource needs, including staffing, compliance, and job search. Prior to launching his business, Alan held a series of Human Resource positions of increased responsibility at Harris Corporation, Honeywell International, GTSI Corp, and Verizon Wireless. Alan holds a bachelor's degree in Psychology from The University of Buffalo, is Six Sigma Green Belt Certified, and is a Senior Certified Professional with the Society of Human Resource Management.

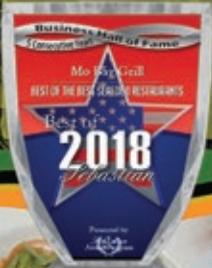


How Compelling is Your Resume?



Human Resources Consulting and Job Search Support
Call Today For A Free Resume Check Up

20 Years Experience in Staffing and Human Resource Management
www.HROfficeSavers.com 321.831.5995



MO-BAY GRILL

INTERNATIONAL CUISINE

RESTAURANT

MERRY CHRISTMAS

Serving the best Steaks,
Seafood & Chops

MO-BAY NO PROBLEM!

Christmas Eve Special Menu

Dinner 4pm -9pm

*Blackened Grouper

*Crispy Fisher Man
Seafood Platter

*Blackened Cobia Filet

*Pan Seared Scallops
with Ripen Plantain Butter Sauce

Celebrate Your NEW YEARS EVE with Us ! 4pm - 10pm

LIVE JAZZ / Micky Freeman

Serving Weekend Breakfast

Chef Wesley Campbell from Maryland

Monday - Friday 11a.m. - 9p.m.

Saturday 8a.m. - 9p.m.

Sunday 8a.m. - 8p.m.



DECEMBER SPECIAL 4 Course Meals

1st Course:

Soup of the day or Shrimp Pepper Pot

2nd Course:

House Salad with Mo-Bay Special Dressing

3rd Course: Entrée

(CHOOSE ONE)

- Curry Chicken Breast with mo-Bay Vegetables, Rice & Beans
- Crispy Flounder & Shrimp with French Fries & Cole Slaw
- Parmesan Crusted Chicken over Angel Hair Lemon Butter Pasta
- Braised Beef Pot Roast with Garlic Mashed Potatoes and Mo-Bay vegetables
- Potato Crusted Haddock with Mo-Bay Veggie Lemon Butter Sauce
- BBQ or Jerk Meat Balls / Mac & Cheese

4th Course: **Dessert**

- Coconut Rice Pudding or Chocolate Mousse & Carafe of White or Red Sangria

\$26.99 per person

Everything homemade by your neighbor, International Award Winning Chef. Wesley Campbell

Not redeemable with any coupon or other promotion.

1401 Indian River Dr Sebastian, FL 32958

(just North of Main St. next to Mel Fishers Treasure Museum)

MO-BAYGRILL.COM 772-589-4223



EMAIL SEXTORTION SCAM

Bill Ford, Data Doctors Computer Service

A customer received an email showing one of his passwords and saying that his computer had been compromised. The emailer says that he is going to release private information and a video they took of our customer with his computer's webcam unless he pays in Bitcoin.

This is a long-running variation of what we call a 'sextortion' scam with claims that they have captured you in a sex act of some sort.

They'll generally claim that they gained access to your computer through malware and had full access to spy on you using your own webcam and gather up all your private data. They then claim they removed the malware when they were done so there would be no trace that they were ever there. They add an element of stress to the scam by saying that you have 3 days to figure out how to pay them and that they have access to your email account, so they'll know that you have read the message.

There was a huge increase in extortion-based scams in 2018 according to the FBI Internet Crime Complaint Center, because they are generating lots of money for the scammers. The scarier they can make the situation sound, the more likely the victim will act hastily. You can see an example of this type of scam at: <http://bit.ly/2JeRdlb>

They Have My Password!

They tend to start the message saying they know one of your passwords, which they include to try to grab your attention right away. If you're the type of user that tends to use the same password on lots of sites, it can be scary to see that they have a valid password and perhaps they have done what they say they've done.



The reality is that they simply made use of password data dumps that are plentiful on various nefarious websites, which cross-reference the stolen password with an email addresses - this is how you became a target. Scammers know how common it is to use the same password, so they're simply playing the odds that some small

percentage of those that get the message will believe them because it's a password the victim is currently using.

You can quickly check to see how many of the publicly known breaches exposed your password and email address at sites like <https://haveibeenpwned.com>.

What To Do

The first thing to know is that none of what is in the email is true, it's simply a very cleverly constructed scam message. In many cases the password that they include is an old one that you haven't used in years, but if it is a password you're currently using, you should immediately change it on each and every website that you are using it on.

This is just another clear reason why it's critical to always use long, unique passwords on each of your online services and the only way to manage that is with some form of password manager. Whether you write them down and keep them in a secure place or use a service such as LastPass as it's all better than using the same password on multiple sites.

COMPUTER PROBLEMS?
 Viruses? Worms? Spyware? Adware? Pop-Ups?
 Slow Computer? Dead Computer? Lost Data?
 Why guess?
WE FIX IT ALL!
 Come in today and receive a
FREE
 Computer Check-Up
 while you wait!
(321) 242-0366
 7640 N. Wickham Rd.
 Suntree/Viera

DATA DOCTORS
 Computer Services X
www.DataDoctors.com

Atlantic Fine Furniture Mattresses

Furnishing the Space Coast Since 2009



AtlanticWholesaleFurniture.com

Follow us on Facebook for Special Offers

321-428-4856

Monday - Friday Saturday
10am - 6pm 12pm - 5pm



Find us on
Facebook

**Quality
for Less!**



828 W. Eau Gallie Blvd. Melbourne, FL 32935

Looking For Heidi?

formerly from
Hair & Us



Find Her Now At:



**For Appointments
and Weekly Hair Specials**

Call Heidi at: 321-369-9902

820 Palm Bay Rd. NE
Palm Bay, 32905
(ALDI Shopping Center)

Play
TO
WIN!

Name the Advertisers

WIN 2 Movie Passes
Courtesy of Cinemaworld

OUR WINNER LAST MONTH WAS
Pamela Ross of Melbourne

Name _____

Address _____

City _____

State _____ Zip _____ Phone _____

Age: Under 40 40-54 55+

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: Name the Advertisers, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197

Please Print. Entry form must be filled out completely & mailed.

- Name our advertiser that can help you with MEDICARE questions.

- Who is offering Low Tuition for taking classes?

- Home Instead Senior Care advertisement is on what page of this issue?

- Who is offering FREE E-Scrap Recycling?

- Space Coast GRIME Fighters offers, what kind of services?

- Who can help you with those Cloudy, Hazy or Yellowed headlights?

- Who is offering a FREE A/C unit or \$500. gift card?

How to Get Out of Debt AND STAY THAT WAY

Debt can quickly sneak up on a person. However, it can take much longer — sometimes decades — to get out of debt. And that's a big concern when considering just how much debt the average person has incurred.



method, which prioritizes paying off the smallest debt balance first and then moving on as debt amounts increase, is the most effective strategy. It tends to have the most powerful effect on people's sense of progress because they gain momentum by watching debts disappear.

Cut back temporarily

Cut back nonessential spending, such as cable subscriptions or gym memberships for the time being. Repurpose that extra money to pay off existing debt.

Researchers in the United Kingdom analyzed data from 1.4 million credit card holders and found that people typically choose ineffective methods to paying off debt. These tips can make it easier to get rid of debt.

Stop the flood

Avoid new debt at all costs. Stop using credit cards, cease taking loans, do not buy any big-ticket items, and scale back on general purchases.

Learn about avalanches and snowballs

The avalanche method is a way to pay off debt. According to NerdWallet, a popular online financial resource, the debt avalanche approach encourages debtors to pay off debts with the highest interest rates first. That seems like an effective way to get out of debt quickly. However, in a 2016 investigation for the Harvard Business Review, researchers found that the snowball

Get a lower interest rate

Customers can call customer service centers to see if they can lower debt by negotiating a better interest rate, says Credit.com. Since much of a credit card payment goes toward monthly interest charges and not toward the actual balance, this can be a way to get a handle on debt. Some people prefer to use a balance transfer to get a lower rate on another card and try to pay off the balance before the promotional rate expires.

Consolidate or settle

When debt is so substantial that debtors cannot see the light at the end of the tunnel, they might ask a creditor to accept a one-time, lump sum payment to satisfy the debt. Debt consolidation companies also can help by negotiating with creditors and streamlining debt into one payment per month instead of many.



Helping You Keep Your Financial Future on Track

Comprehensive Wealth Management Services



- Tax Advantaged Retirement Planning
- Guaranteed* Lifetime Income
- Asset Preservation
- Legacy, Estate and Tax Planning
- Roth Conversion
- Active Investment Management
- Life Insurance Design
- Long Term Care Strategies
- Alternative Investments
- Buy/Sell Agreement
- Advanced Planning
- Growth and Income Portfolios

*All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Call today for your personalized consultation.



Located in Historic Downtown Melbourne

2200 Front Street • Suite 300
Melbourne, Florida 32901

321-728-1196
Bspatola@Royalaa.com

Securities and investment advisory services offered through Royal Alliance Associates, inc. (RAA), member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here and independent of RAA.

BRIAN SPATOLA, A.A.M.S.

*Registered Representative,
Investment Advisor Representative*



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.

Merry Christmas!



321-722-4443

www.seebetterbrevard.com

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.

Free Cataract & Glaucoma Screenings



Fridays with Dr. Straut

Call 321-722-4443 to schedule today!



NFL GAME DAY SPECIALS

\$2 Drafts & Appetizers, \$5 Pitchers

Includes Local Craft Beer Selections

Dine in Special Only. Valid During all NFL Games

MENTION SPOTLIGHT MAGAZINE TO GET THE SPECIAL

COCOA BEACH

(321) 729-4281
5240 N Atlantic Ave #150,
Cocoa Beach, FL 32931

WEST MELBOURNE

(321) 785-3177
4270 Minton Rd
West Melbourne, FL 32904

BEACHSIDE

(321) 241-6430
276 E Eau Gallie Blvd, Indian
Harbour Beach, FL 32937

Play
TO
WIN!

Word Search "Charity"

S N O N P R O F I T A Z C X Y A N P L Y
O P P X V M D S P T Z P G I U Z M G U P
M O N O F E U L C H N T H X Y Y X S V I
N E X E E S B A X T I O E D U F B O O H
G V A I E S T I U E L L I T U X F T B S
A I T N T A A C A B E E A T A F Z A A R
F G C V T G U O V H C T R N A N F C P E
F A D E I E D S F S E F N G T D O S S D
I E E S M I I U R G R O U S Y H N D V A
L C D T M C T S D I I I Z F C U R U V E
I N U O O O S U B T N Y U T N H N O O L
A A C R C I B O A V A N G Y E V P R P F
T T T Y Z B E Z O E D S Z M R X E E G Y
I S I V P L I L E R E X V P A G E E Z O
O I O Z G N V B A S R C P H S P L G T C H
N S N L A E G I N I P G Z E S D R N T D
Z S D G M N S E M Y N A V X N Y A U T R
P A R E H I P H D L I H G B A P N L I A
M O N V N X P L A T F O R M R X T O G O
E T A G E R P R O N O D U T T E U V H B

- | | | | | |
|-------------|-----------|-------------|--------------|--------------|
| Affiliation | Committee | Foundation | Involvement | Philanthropy |
| Assistance | Deduction | Fundraising | Leadership | Platform |
| Audit | Donate | Give | Message | Social |
| Board | Donor | Grant | Nonprofit | Transparency |
| Budget | Expenses | Investor | Organization | Volunteer |

Win a \$25 Gift Card to Nature's Market (pg43)

OUR WINNER LAST MONTH WAS
Debbie Hagan of Rockledge

Name _____
Address _____
City _____
State _____ Zip _____ Phone _____
Age: Under 40 40-54 55+

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: Word Search, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197



ABOUT Business Owners Insurance?

Business Owners policy is designed for small to medium-sized businesses like yours, and focuses on the needs of retail, mercantile, office and habitational occupancies, including business owners who lease out their premises to similar businesses. The Business Owners Policy combines property coverage, liability and additional coverages that most businesses require into one policy with the exception of workers compensation, auto and flood. Optional coverages also can be added to meet specific needs of your business. BOP is a simplified way of providing you with the basic coverage at a lower cost than with buying separate policies.



Primary Business Owners Insurance Coverages

BUILDING/PROPERTY

Building coverage pays for damages to your building and other structures on the premises, as well as business personal property you own and use in your business. Some examples of business personal property can include stock, inventory, furniture, and office equipment.

BUSINESS INTERRUPTION

Business Interruption coverage provides protection for a temporary shutdown of your business due to a covered cause of loss. It provides coverage for loss of income or extra expenses you incur to resume operations.

GENERAL LIABILITY

Liability coverage is provided for your operations and all premises you own, operate, or lease. This protection includes:

- Bodily Injury, Property Damage, and Medical Expenses
- Products – Completed Operations
- Personal Injury and Advertising Injury
- Damage to Premises Rented to You

ADDITIONAL COVERAGES - AVAILABLE

- Accounts Receivable
- Employee Dishonesty
- Depository Fraud
- Newly Acquired or Constructed Property
- Outdoor Property
- Personal Business Property off Premise
- Automatic Seasonal Increases
- Attached Signs
- Valuable Papers & Records

Contact a Independent Agent who has a specialty in Business Insurance to see if your business is a fit for a Business Owners Insurance Policy.

Melbourne Insurance is a client-focused, privately owned insurance agency providing quality insurance products for individuals, families, businesses, and non-profit.

MELBOURNE INSURANCE

Melbourne Insurance provides the right insurance at the best price.

OFFERING:

**Home Insurance
Business Insurance
Auto and Life Insurance
Umbrella Insurance**

Let us manage your risk!

2210 Front Street, Suite 104
Melbourne FL 32901

321-821-2336

www.MelbourneInsurance.com



Fender
**VINTERA™
 SERIES**
 Vintage style for
 the modern era.

Available now at
MARION MUSIC
 SALES LESSONS REPAIRS RENTALS
 YOUR ONE STOP MUSIC SHOP
 4970 STACK BLVD | MELBOURNE
321-727-3000 Mon-Sat
 9AM - 8PM
 www.MarionMusic.com



CUSTOM T-SHIRTS
TROPICAL DESIGN
 Matthew 6:33
LARGEST PRODUCER IN BREVARD
 PRODUCING UP TO 10,000 SHIRTS A DAY
BEST EQUIPMENT IN BREVARD
 GREAT FOR YOUR CHURCH,
 SCHOOL, CLUB, BUSINESS OR RETAIL
IN HOUSE ART DEPT.

JOIN US ON
 **facebook**

321-255-9030
 397 PINEDA COURT MELBOURNE, FL 32940
 WWW.TROPICALDESIGN-T-SHIRTS.COM

JOSEPH STEVENS & SON
PAINTING *and so much more!*
 Liability - Bonded - Compilation



Exterior •Pressure Cleaning •Crack & Concrete Repair •Kill Mildew
 •Waterproofing & Sealer •Caulking - All Prep Work •100%
 Acrylic Paint

Interior •All Drywall Work •Small & Big Repair Sheet Replacement
 •Popcorn Removal •Knockdown & Other Textures •All Work
 Clean & Neat •Handyman Work & More •Interior Mildew
 Experts

As Always, ...All Work, Manufacturing & Company Guaranteed.

FREE Estimates 984-8091
 All Guaranteed Work Since 1972 Licensed & Insured



Indian River ANTIQUUE MALL

FIND EVERYTHING YOU LOVE AND
MORE AT PRICES YOU CAN AFFORD!

Vintage

Estate Finds

Collectibles

Shabby Chic

Rustic

Primitive

Retro



20,000 SF A/C • Over 110 Dealers
Over 165 Booths



Become a
Dealer Today &
Live the Dream!

LISA AND HENRY

321.586.5530

OPEN 7 DAYS:

Mon-Sat 10am-5:30pm • Sun 12-5:30pm

1433 S. BABCOCK STREET | MELBOURNE, FL 32901

IndianRiverAntiqueMall.com

HOW MANY SMALL BUSINESSES Can Engage Their Communities?

Many working professionals aspire to open their own businesses.

Those that make the leap know how exciting and challenging opening a new business can be.

It's typically vital for small business owners to engage their communities. Local residents may help a small business stay afloat during the notoriously challenging five-year period after opening, providing necessary capital by making purchases and even spreading the word to friends and family members who can become future customers. According to the Bureau of Labor Statistics, roughly half of all small businesses survive at least five years. By engaging their communities right out of the gate, small business owners give themselves a great chance to survive for five years and beyond.



• **Volunteer within the community.** Volunteering is a great way to help a good cause. Taking time to support a local charitable organization also provides positive exposure for a small business while giving owners a chance to meet potential customers. Sign up for a local cancer walk, encouraging staff members to join you. Print T-shirts with your company logo to let fellow volunteers know your business exists and supports good causes.

• **Work with fellow business owners.** Another great way to engage community members is to work in conjunction with fellow small business owners. For example, restaurant owners can cosponsor a food and beverage tasting with a local brewery or vineyard. Such an event can draw beer or wine lovers to your restaurant, and foodies to your cosponsor's brewery or vineyard.

• **Host special events.** Storefronts can do more than serve as display areas for your products. If you have enough room in your store, offer the space to local artists, like authors or musicians, for public readings or performances. This can be a great way to attract potential customers to your store and gives you a chance to support fellow members of your community.

• **Sponsor a youth sports team or organization.** Many small business owners engage their communities by sponsoring local youth sports teams or supporting organizations that offer activities for youngsters, such as the Girl Scouts. This can garner positive exposure for your business and help support a good cause.

Small business owners can engage their communities in various ways. Such engagement can lay the foundation for years of success.

“Small Jobs are what I do” –Melbourne **Family Handyman**

Although I am a new business owner, I have had over 20 years of experience in all areas of home maintenance, construction, and repairs. My customers’ preferences and priorities always come first. I work closely with each client to ensure that their project is completed in a timely fashion, while maintaining unmatched attention to detail.

Melbourne Family Handyman is building a reputation for quality work with each satisfied customer. I take a great deal of pride in every restoration I complete from painting and finishing, to clean outs and room remodels.

Other services offered include but are not limited to:

Drywall repair

Small painting projects

Caulk removal and re-caulking

Gutter cleanouts and repairs

Interior and Exterior trim carpentry

Wood rot repairs (small areas only)

Tiling repairs and small tile projects

Small jobs are what I do, so when everyone else says no give me a go!! Call Keith Lewis at Melbourne Family Handyman 863-231-8217.



**MELBOURNE
FAMILY HANDYMAN**

KEITH LEWIS (863) 231-8217
HOME MAINTENANCE AND REPAIRS

SMALL JOBS ARE WHAT I DO

MELBOURNEHANDYMAN@ATT.NET  

CLIMATE EXPERTS
AIR AND HEAT

321-345-3415

**WIN A NEW
AIR CONDITIONER
OR A \$500 VISA GIFT CARD**



LIKE

SHARE

& COMMENT

TO WIN

Get a chance to win a new 14,000 Btu Portable Air Conditioner or a \$500 Visa Gift Card.
To enter:

- 1) Like the Climate Experts official facebook page
(www.facebook.com/climateexpertsac)
- 2) Share the contest post
(privacy must be set to public)
- 3) Comment on the contest post with which prize you would prefer to win!

One winner will be selected by raffle.
Entry valid 11/20/19-1/30/20.
Winner will be announced 2/3/20 via Climate Experts official facebook page.
Make and model may vary

Dealing with Grief DURING THE HOLIDAYS

by Angela Bozorth, CCJAP/CSAC/ACA

For most of us the holidays are a glorious time of year that is marked by the joy of spending time with loved ones. However, statistics show that the holiday season between Thanksgiving and New Years Day has the highest reports of domestic disturbances, calls to crisis centers for depression, anxiety and suicidal feelings and sadly a large number of those who act on those feelings. To make matters worse, Florida has been especially hard hit by the opioid crisis like the resulting in an unusually large segment of the senior population being forced to bury their own children and grandchildren as a result of this epidemic. We are also a transient state, meaning a significant portion of our community has relocated from another part of the country. This contributes to our rich cultural diversity, unfortunately it can also be isolating when we suffer a loss as devastating as the death of a loved one. There are no easy answers but grieving is a process but the information listed below might be helpful to transition through this trying time.

Dr. Elisabeth Kubler-Ross defined 5 stages of processing death and grieving almost a half a century ago. These five stages are still the hallmark and many suffering in the early stages of grief acknowledge struggling through these emotions. Denial, anger, bargaining depression and acceptance. Sadly, many people seem to get stuck in the depression stage and find it difficult to ultimately move onto acceptance. First, it is important to understand that grief is an extremely personal thing and everyone grieves on their own timetable. However, when does our grieving become "unhealthy"? Many of us have heard of the Winchester Mansion



in San Jose, California. This architectural monstrosity was born out of Sarah Winchester's grieving over the loss of her husband and baby daughter. Instead of grieving for weeks or months, she spent the rest of her life "grieving"; holed up in her strange house trying to appease ghosts and disconnecting from any real support system. While this is an extreme case, it illustrates the importance of 1. acknowledging your grief 2. admitting the pain of your loss 3. mourning the loss of your loved one and 4.

moving on with your life. How can you do that when it even hurts to breathe?

Don't over-commit this holiday season - If you have been the Martha Stewart of the family and put on lavish parties, don't feel obligated this year. Depression and grief rob one of energy and mental focus and a large commitment can cause even more stress. Do what you REALISTICALLY feel like doing. Your friends and family will understand.

Don't hold in your emotions - It's okay to cry. It's okay to say their name and remember them with a silly story. Most people are just waiting on a cue from you. The goal is to celebrate your loved one's life and the life you shared together. Mourn the loss but rejoice in the memories.

Be careful not to self-medicate with drugs or alcohol - especially during the holidays the spirits often flow freely and you may be tempted to drown your sorrows with a couple of glasses of champagne or spiked eggnog. But this can lead down a self-destructive path. Celebrate responsibly.

Seek professional help if necessary - there is no shame in asking for help and there is no reason to suffer when there are professionals who can help with an appropriate therapy for you.

Find a support system - Though many well-meaning people around you might say "I know how you feel" only someone who has actually experienced the loss of a child can relate. Likewise, if you are struggling with the loss of a spouse finding others who are also going through the same journey helps everyone get there faster, learn more and help others in the process.

Pen therapy - or write it down as counselors like to say. Whether that means purchasing a journal to jot down your thoughts and feelings or write letters to "communicate" to the loved ones lost, writing is a very cathartic tool.

Find comfort in your faith - this is not so much a question of religion but of finding peace and hope in the spiritual aspect of faith. This could mean going to church, setting up an altar and praying regularly or just going to the beach and connecting with the natural wonders all around us. Connect with a Higher Power that can bring a sense of healing.

Remember, this too shall pass. You never get over the loss but you can get passed it. Try to enjoy the holidays and again, if you need help, please don't hesitate to ask. We are here.



Angela is a certified Substance abuse counselor in FL and NC. She can be reached at (321) 506-2765 for more information on substance abuse groups and family support groups call or email at angelaboorth50@gmail.com.

Questions about MEDICARE?
I can help!

Call your licensed
CarePlus sales agent TODAY!



Vicki Moore
(321) 272-0218 (TTY: 711)
vmoore5@humana.com



From October 1 - March 31, we are open 7 days a week, 8 a.m. to 8 p.m.
From April 1 - September 30, we are open Monday - Friday, 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. Every year, Medicare evaluates plans based on a 5-star rating system.
H1019_MKBNN1G2020_C



NATIONAL BALLET THEATRE OF ODESSA
MELBOURNE CITY BALLET THEATRE
AND
SATELLITE SYMPHONIC ORCHESTRA
PRESENT

Swan Lake



Iconic classic Tchaikovsky ballet, in two acts. For the first time in Brevard's history, with participation of 55 of the brightest ballet stars of the National Ballet Theatre of Odessa and a live, full orchestra by Satellite Symphonic Orchestra!

A captivating ballet for the entire family!

Artistic Director: Artem Yachmennikov

Conductor: Patrick Phillips

Friday, December 27, 7 pm

Saturday, December 28, 2 pm



MC Melbourne City
BT Ballet Theatre



Kingcenter.com
THE ONLY OFFICIAL SOURCE FOR KING CENTER TICKETS
Prices subject to change without notice.

Tickets (321) 242-2219

Ask About
Reserved
Parking!



JOIN OUR MEMBERSHIP TODAY!

Members
FIRST

Parking! Your ticket to great seats and more!

The King Center is located on the corner of Post and Wickham Roads in Melbourne.



THE BEAUTY OF WAITING

Kimberly Ruoff, CCM: Together, doing life RIGHT!

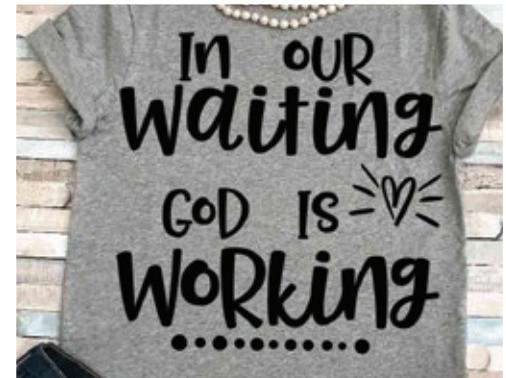
“I wait for the Lord, my soul does wait, and in His word do I hope.” (Psalm 130:5 NASB)

As Christ followers, when our Lord says to stay, we stay. When our Lord says to go, we go. But what do you and I do when our Lord asks us to wait; there’s no explanation, no details revealed... only silence, a silence that sometimes leaves a bitter taste in our mouth and painful ache in our soul? Oh, but there’s beauty in the wait. We simply need to dig a little deeper to discover such a gem.

The original Hebrew meaning of “wait” refers “to pause, to look eagerly for” the Lord. Selah. When you and I look eagerly for something, we are expecting, anticipating something good, positive, worthy of our wait: Worthy is He whom asks us to wait.

Why does our Lord sometimes call you and me to wait for Him? Truth nugget: God is always working: He’s never stagnant. Therefore, whether we see it or feel it is totally irrelevant. First, God may be working and/or preparing you and me for more, for greater, honestly for whatever reason He chooses. Our life is not our own: We’ve been bought with a price. Therefore, He owes us nothing but graciously gives us everything we need in every given moment. He even so kindly provides us the grace we need to wait. Second, God may be working and/or preparing someone else. By faithfully exhibiting patience during our wait, we allow God to prepare the hearts of those who

play a part in our future. It’s in waiting we get out of the way and allow the sanctifying work of the Holy Spirit to take place in another’s heart. Finally, the Lord sometimes calls you and me to wait in order to align, adjust, orchestrate events and circumstances that will feed into His overall plan and will for our individual lives.



What do we do while waiting for the Lord? We worship and praise Him for Who He is, for what He promises to do, and for always working on our behalf. We also pray: We pray His word back to Him, grounded with gratitude for answering all His promises with “Yes” and “Amen” (2 Corinthians 1:20). Third, we embrace every promise that is ours in Christ Jesus by guarding our thoughts from anything not aligned with truth, declaring God’s goodness and faithfulness. Finally, Isaiah 30:15 reminds us, “In repentance and rest you will be saved, in quietness and trust is your strength.” We rest and gain

strength from the One who loves us unconditionally and is relentlessly committed to safely bring us home

The beauty of waiting not only leads us to a life of success and prosperity but most importantly, directly into the nestling arms of the Lover of our soul.

Scripture references from NIV unless otherwise noted.

ALL PROCEEDS SUPPORT OUR 8TH GRADE BAHAMAS MISSION TRIP

CCA'S Spaghetti Dinner

CALVARY Chapel Academy

JANUARY 17
6:30PM

CAFÉ DINING ROOM

GET YOUR TICKETS TODAY!
CALVARYCCM.COM/CCASPAGHETTI



**Full Service Auto Repair
Foreign, Domestic
Cars & Trucks including Diesels**



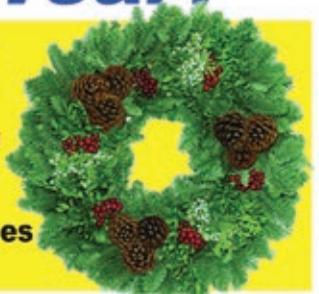
ONE MILLION MILE WARRANTY



Merry Christmas From Our Family To Yours

**Want To Give A Great
Stocking Stuffer This Year?**

**Buy One Car Care Club Card
Get The Second One 1/2 OFF**



Car Care Club has Instant Savings on Many Regular Car Care Services
Also Includes 4 FREE Oil Changes *call for more details*

\$107.27 Christmas Special
*Oil Change - Alignment - Tire Rotation - Car Wash - 62 Point Inspection
**most cars / cannot be combined with another offers*



★ HOME OF THE FREE LOANER CARS ★

**39 NW Irwin Ave
West Melbourne 32904**

www.RichsAutoTech.com

321-726-0636

**Monday - Friday
7am - 6pm**

(off 192... 1 block west of Dairy Rd.
behind the Cigar Shop)

Family Owned & Operated



**ALL CREDIT
CARDS**



Strategies to Meet YEAR END DEADLINES

The ability to meet deadlines is important in people's personal and professional lives.

But many people procrastinate to an extent that has adverse effects on their lives.



Joseph Ferrari, a professor of psychology at DePaul University in Chicago and author of "Still Procrastinating: The No Regret Guide to Getting It Done," advises that around 20 percent of adults in the United States are chronic procrastinators. The Association for Psychological Sciences notes that people who procrastinate have higher levels of stress.

Each year, individuals set key goals for themselves. As the end of the year approaches, the pressure is on for people to complete their tasks, especially if their deadline was to finish tasks by year's end. With such a firm date looming, consider these tactics to become better at mastering deadlines.

- **Jot down all of your tasks.** Jot down everything you need to or want to get done in the near future. This could be everything from learning a foreign language to picking up your child from the afterschool program. Putting it on paper helps you to better

prioritize, organize and strategize.

- **Categorize the list.** Move tasks into key categories: scheduled, deferred or delegated. Delegated tasks are those that will be handed off to someone else. Scheduled tasks are those that you handle by a date noted on your list. Deferred tasks can wait, but will be reorganized and addressed after the scheduled tasks are completed.

- **Break down projects.** Dividing projects into multiple steps allows you to handle them more efficiently. Think about the bigger picture and then figure out the steps necessary to complete the project. Meeting smaller goals will help you feel confident about reaching the larger goal of the completed project.

- **Stay organized.** Use a planner or a calendar (whether it's digital or a hard version) to keep on top of all broken-down steps. Harvard Business Review says scheduling when and where each task will be performed will increase the chances of getting it done.

- **Ask for help.** If you find you are falling behind your schedule, reach out for assistance. A friendly face can provide the inspiration necessary to rally and redouble efforts, and two hands are always more effective than one.

Do You Know Your BBCs?



MELBOURNE **regional**
CHAMBER

The Better Business Council (BBC) of the Melbourne Regional Chamber has been serving the community since 1961.

Each year, the BBC handles thousands of calls from local area consumers checking on the reputation of area businesses and requests for business recommendations.

Chamber BBC members are held to the highest ethical business standards and practices.

For **RELIABLE - DEPENDABLE - ETHICAL** Businesses call the Better Business Council of the Melbourne Regional Chamber at **321-984-8454**.

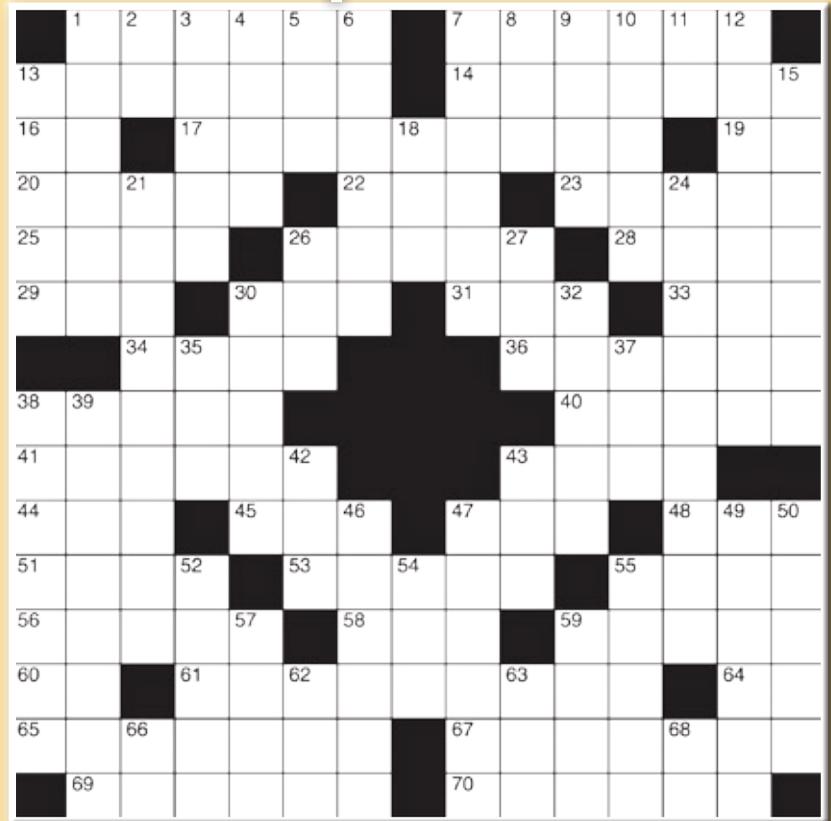
If you have a business, and would like to join the BBC, contact the Chamber today for more information.

E-mail: Membership@MelbourneRegionalChamber.com

clues ACROSS

1. Rope used as a lasso
7. Lomb's partner
13. North African nation
14. Rounds up cattle
16. Densest naturally occurring element
17. Home of the Brewers
19. Atomic #44
20. Vetches
22. Moved earth with a tool
23. Cavalry sword
25. Supplements with difficulty
26. Encouraged
28. Speech defect
29. Periodical (abbr.)
30. Very cold
31. ___ Paulo, city
33. Former OSS
34. Approves food
36. Cars need them
38. Sweden's dominant phone

- company
40. Long lock of a woman's hair
 41. North American natives
 43. Fly high
 44. One type is fire
 45. Nocturnal bird
 47. More than one male
 48. LOTR actor McKellen
 51. Employee stock ownership plan
 53. Tony-winning actress Daisy
 55. Tennis star Kournikova
 56. Pulitzer-winning composer
 58. The opposite to pro
 59. Safecrackers
 60. Denotes past
 61. Parrots
 64. One quintillion bytes (abbr.)
 65. Reduce the importance of
 67. Stiffly
 69. In a sensible way
 70. Signs



the etc. shoppe

A handmade gifts boutique...where we specialize in customizing and personalizing that special gift for that someone special!

- Custom Bridal and Baby gifts
- Handmade Jewelry, Candles, Home Decor
- Custom Embroidery and Monogramming
- Custom sport/athletic/team gifts

If you can imagine it, we can create it!

Monday - Friday 10am-5pm and by appointment
1670 Highway A1A | Satellite Beach, FL 32937

321-802-1458

info@theetcshoppe.com

 /theetcshoppebeachside

 theetcshoppe

theetcshoppe.com



clues DOWN

1. Capital of Zambia
2. Article
3. Country star LeAnn
4. Egyptian goddess
5. Afflict in mind or body
6. Showy but cheap
7. Belgian urban center
8. Short-winged diving seabird
9. Deploys
10. Ballplayers can legally do it
11. Centiliter
12. Contrary beliefs
13. Type of pole
15. Distinguish oneself
18. 8th month of the year (abbr.)
21. One who monitors
24. Petty quarreling

26. Fiddler crabs
27. Touch lightly
30. American state
32. Pro wrestler Randy
35. Indicates spelling mistake
37. Macaws
38. Gradually narrowed
39. Installments
42. Female sheep
43. Politician
46. Servant
47. Said to facilitate concentration
49. California ballplayers
50. Once Toledo's tallest building
52. A type of pie
54. State of southwestern India
55. Principal member of Norse religion
57. Counterspy

59. Wellness practice
62. ___-de-sac: dead end street
63. Used to cook
66. Type of hospital
68. Direct message



EVERGREEN LAWN CARE of Brevard LLC

Commercial · Residential
Fully Licensed and Insured

321-610-0862

Landscape Design

Lawn Maintenance

Real Estate Clean Ups

Tree Pruning



ACCREDITED
BUSINESS

FREE
ESTIMATES!



evergreenfl.net

DEALS ON WHEELS

Tires or Rims

0%
Financing

Easy
Payments

NO
CREDIT
CHECKS

BLOW OUT
SALE!!

ABSOLUTELY
NO INTEREST

COMPETITIVE
PRICING

NEW &
USED
TIRES

321-327-7988

www.dealsonwheelsmalabar.com

1050 US Hwy 1 Ste #4, Malabar - 1/4 mile North of Malabar Rd.

25 FREE PLAY GAMES STATIONS
POOL - DARTS - AIR HOCKEY/GREAT FOOD
ALCHEMY BAR - RETRO DECOR
JD & KARAOKE EVERY TUESDAY
LIVE MUSIC THURSDAY - SATURDAY
NEW CRAFT BEER SELECTIONS

BELIEVE IN TIME TRAVEL



RUBIX

CAFE - GAMES - BAR

701 S APOLLO BLVD. MELBOURNE

WWW.RUBIXCAFEANDGAMES.COM

RUBIX CAFE AND GAMES

THE NEW YEARS EVE PARTY
ON THE SPACE COAST



AN EXCLUSIVE ROCKING VIP EVENING
JOHN CORABI AND SPECIAL GUESTS
(THE JACK STARR BAND)

9PM TO 2AM AT RUBIX CAFE- GAMES- BAR

49.00 PP/ 90.00 COUPLE

INCLUDES: SNACK BUFFET, BOTTLE OF
WINE OR CHAMPAGNE, MIDNIGHT TOAST
CONTINENTAL BREAKFAST & PARTY FAVORS

(LIMITED TICKETS AVAILABLE)

ON SALE NOW AT

WWW.RUBIXCAFEANDGAMES.COM

Trauma Survivor Gets VIP Treatment

By Michael Polarchy, Health First

Health First's First Flight Reunites Motorcycle Accident Victim with Holmes Regional Medical Center Teams Who Saved Him

Holden vividly recalls the moment the semi-truck pulled out in front of his motorcycle on U.S. 1 last October, seconds before he knew a collision was inevitable.

The 22-year-old remembers lying on the concrete, coughing up blood and overhearing someone on the scene saying to his best friend, "Hey, man. Your buddy's not going to make it."

That's why it was so surreal for Holden to visit the medical professionals at Health First's Holmes Regional Medical Center who saved his life, nearly a year after the crash that almost killed him, leaving him with broken ribs, collapsed lungs, a lacerated spleen and more. Holden was flown in on Health First's First Flight, the same aircraft that ushered him to the trauma team at Holmes Regional after the accident. In addition, Holden was taken on a tour of the Trauma Center and Surgical Intensive Care Unit, where he was to be reunited with the doctors, nurses and other associates who saved his life that day.

"It was definitely a whole new experience," Holden said after exchanging plenty of hugs with associates and getting the VIP treatment. He was elated "seeing everyone, meeting the flight crew, because that part, I don't even remember. I'm very grateful."

The day of Holden's near-fatal accident, he had been riding with a friend after both received tattoo consults. The full-sleeve design he had envisioned morphed into something more meaningful after the experience – a motorcycle angel leading up to the gates of heaven.

"There was no way I would've survived that if I didn't have an angel with me," Holden said. "I wanted to have a guardian angel on my left arm, close to my heart."



PUZZLE [PG42] SOLUTION How well did you do?

	L	A	R	I	A	T		B	A	U	S	C	H			
T	U	N	I	S	I	A		R	U	S	T	L	E	S		
O	S		M	I	L	W	A	U	K	E	E		R	U		
T	A	R	E	S		D	U	G		S	A	B	E	R		
E	K	E	S		U	R	G	E	D		L	I	S	P		
M	A	G		I	C	Y		S	A	O		C	I	A		
			U	S	D	A				B	R	A	K	E	S	
T	E	L	I	A						T	R	E	S	S		
A	P	A	C	H	E					S	O	A	R			
P	I	T		O	W	L		M	E	N		I	A	N		
E	S	O	P		E	A	G	A	N		A	N	N	A		
R	O	R	E	M		C	O	N		Y	E	G	G	S		
E	D		C	O	C	K	A	T	O	O	S		E	B		
D	E	V	A	L	U	E				R	I	G	I	D	L	Y
		S	A	N	E	L	Y			A	L	A	R	M	S	

A-BEST AIR & HEAT

Service • Installation • Parts & Supplies for Do-It-Yourselfers



HAPPY HOLIDAYS
from OUR FAMILY to YOURS!

SERVICE CALLS
ONLY 59.95
 expires 12-31-19 Reg. 79.95

10% OFF
Any Products or Services
 expires 12-31-19

Family owned and operated in Brevard since 1984!

321-725-8758

www.a-best-air.com

5020 Minton Rd, Palm Bay, FL 32907



STATE CERTIFIED -- Lic. #CAC 1818814

Play TO WIN!

Spot the Spotlight



Win a certificate for 1 Catering Box
 that feeds 10 people from Jersey Mike's Subs

How good are you at spotting items?

This month, we've placed 7 Spotlight graphics (shown above) on other pages throughout the magazine. Your job, should you choose to accept it, is to find all 7 of these spotlights and list the advertiser and the page on which you found it. Have fun!

OUR WINNER LAST MONTH WAS

David Winderweedle of Melbourne

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

Please Print. Entry form must be filled out completely & mailed.

Advertiser _____ Page # _____

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Name _____

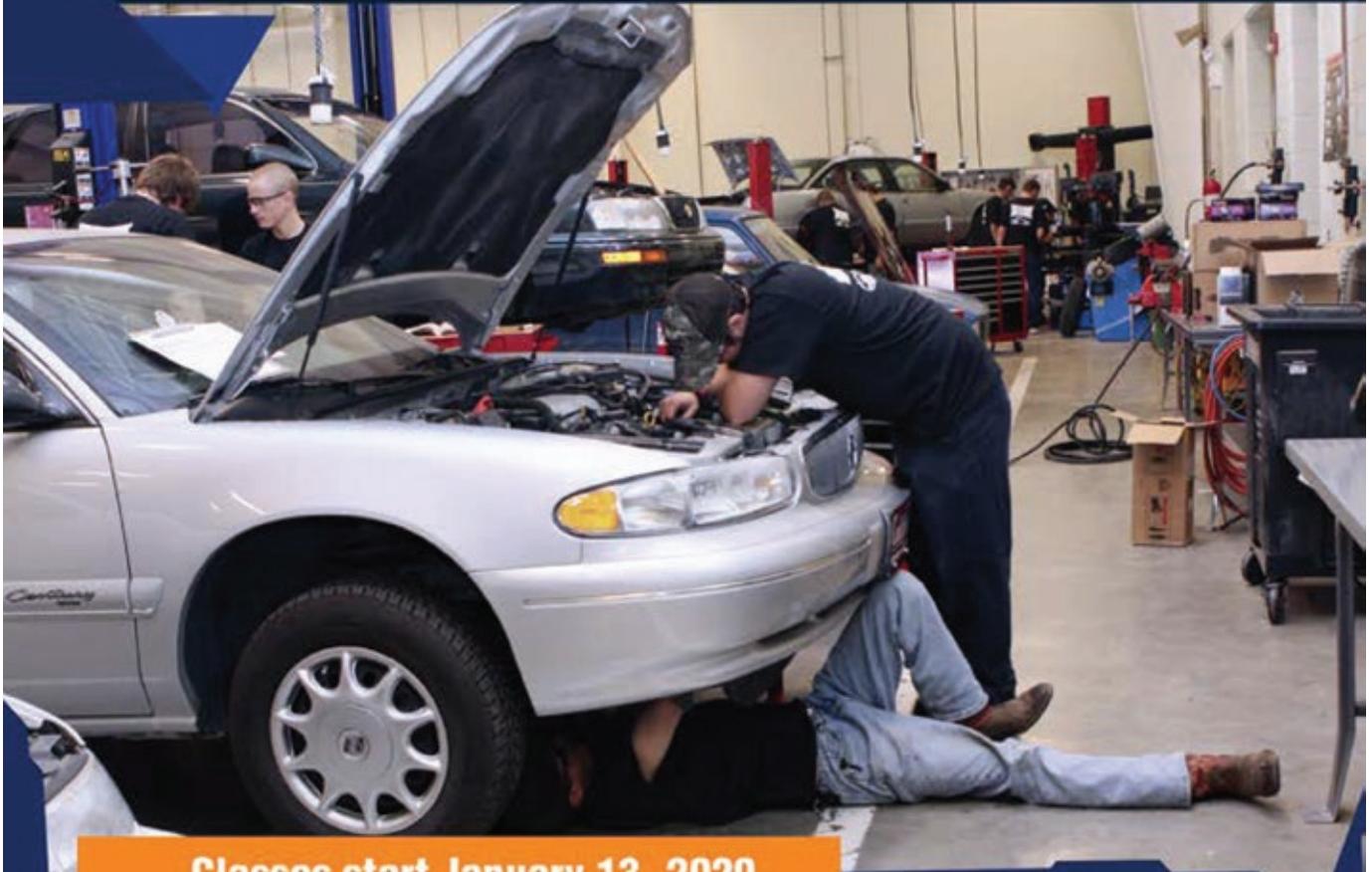
Address _____

City _____

State _____ Zip _____ Phone _____

Age: Under 40 40-54 55+

BREVARD ADULT EDUCATION **Automotive Service Technology I**



Classes start January 13, 2020
Mon-Thurs 4:30-9:00 pm at
Satellite High School
2 year program

For more information call
321-633-3660 x31450

Register today at our Cocoa Campus 1225 Clearlake Rd. Cocoa, FL 32922

REGISTRATION NOW OPEN!

www.brevardadulthood.com

Find us at Brevard Public Schools
Adult and Community Education



@BrevardAdultEd

#BrevardBest



PLANTING SOLD SIGNS ALL OVER BREVARD



Sue Tillman
"The Brit"

As a real estate professional in Serving all of Brevard County, Florida, I have in depth local knowledge and can provide you with the information you need on *home buying, home selling, financing and owning* real estate in Brevard County.

RE/MAX ELITE provides a wide range of real estate services and utilizes the most current technology, processes and systems to assist you with all of your *home buying and home selling* needs.

Whether you are new to the market or an experienced investor, I have the expertise, proven track record, and resources to help you achieve your real estate goals.

Sue Tillman
"The Brit"

321-544-5142

38 Suntree Place Suite 2, Melbourne
sue@suetillman.com

www.SueTillman.Remax.com



CERTIFIED DISTRESSED
PROPERTY EXPERT

RE/MAX®
Elite



**Health
First**
Foundation

**BRIGHT
STAR**



Provide Healing and Hope to a Grieving Child This Holiday Season

- Bright Star is a specialized children's program for grief and loss that encourages the expression of grief experiences through creative, positive play within a peer group setting
- Commonly called "silent grievers," children deal with the loss of a loved one in a unique way, and their path toward healing is different than adults
- Activities led by professional staff with advanced degrees in Counseling and Social Work, as well as prior experience in dealing with bereavement
- All of this delivered at no cost to the family

Your gift of any size to the Health First Foundation will ensure grieving children and their families celebrate a brighter holiday season.

Make your gift online at HF.org/gift or mail your gift to the Health First Foundation
1350 S. Hickory St., Melbourne, FL 32901

1350 S. Hickory St. ■ Melbourne, FL 32901 ■ HFgive.org ■ Foundation@HF.org