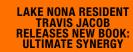
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PUBLISHER'S NOTE: BRANDING BREAKTHROUGH WITH STUDIO NONA

BY JENNY AND RHYS LYNN Photos courtesy of Nona.media

Happy New Year, Lake Nona!

We're starting 2024 with a BANG and couldn't be more excited to announce our opening of Studio Nona.

Studio Nona has teamed up with Marissa Alexandra to capture the best version of you, with a Branding Breakthrough!

What is a Branding Breakthrough?

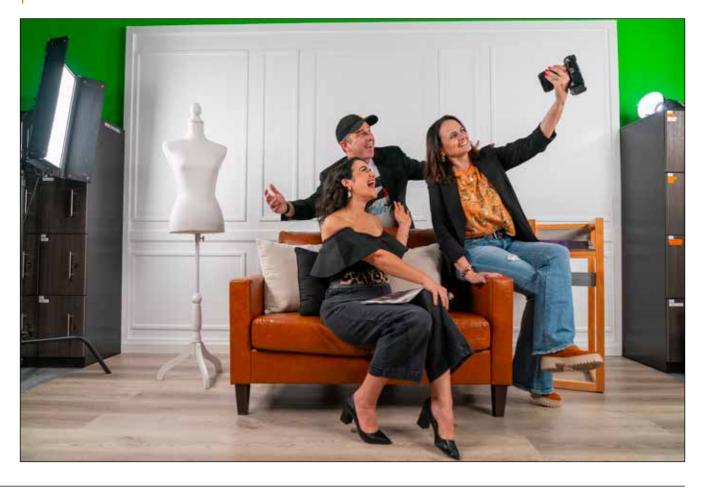
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MONDAY JANUARY 1

- Happy New Year's Day! **TUESDAY JANUARY 2**
- Club Cardio at Dockside Lake Nona WEDNESDAY JANUARY 3
- Morning Meditation at Dockside Lake Nona
- Sunlight Yoga at Dockside Lake Nona
- **THURSDAY JANUARY 4**
- Club Cardio at Dockside Lake Nona
- **FRIDAY JANUARY 5**
- LNRCC Member Event: Realtor Appreciation Happy Hour Art After Dark
- Sunlight Yoga at Dockside Lake Nona **SATURDAY JANUARY 6**

Innovation Committee Meeting

- LNRCC Young Professionals Group Meeting
- **Club Cardio at Dockside Lake Nona**
- WEDNESDAY JANUARY 17 Morning Meditation at Dockside Lake Nona
- Sunlight Yoga at Dockside Lake Nona
- **THURSDAY JANUARY 18**
- **Club Cardio at Dockside Lake Nona FRIDAY JANUARY 19**
- Art After Dark
- Sunlight Yoga at Dockside Lake Nona
- **SATURDAY JANUARY 20**
- **Club Cardio**
- Yoga Nona at Crescent Park

DNAH00

2 JANUARY 2024

- Club Cardio at Dockside Lake Nona
- Yoga Nona at Crescent Park
 - **MONDAY JANUARY 8**
- Sunlight Yoga at Dockside Lake Nona **TUESDAY JANUARY 9**
- **OCPS Students Return to School!**
- **Club Cardio at Dockside Lake Nona** WEDNESDAY JANUARY 10
- Morning Meditation at Dockside Lake Nona
- Sunlight Yoga at Dockside Lake Nona • **THURSDAY JANUARY 11**
- **Club Cardio at Dockside Lake Nona FRIDAY JANUARY 12**
- Art After Dark
- Sunlight Yoga at Dockside Lake Nona **SATURDAY JANUARY 13**
- Club Cardio at Dockside Lake Nona
- Yoga Nona at Crescent Park • **MONDAY JANUARY 15**
- Sunlight Yoga at Dockside Lake Nona **TUESDAY JANUARY 16**
- LNRCC Marketing Committee
- LNRCC Economic Development and

MONDAY JANUARY 22

- Sunlight Yoga at Dockside Lake Nona **TUESDAY JANUARY 23**
- Club Cardio at Dockside Lake Nona

WEDNESDAY JANUARY 24

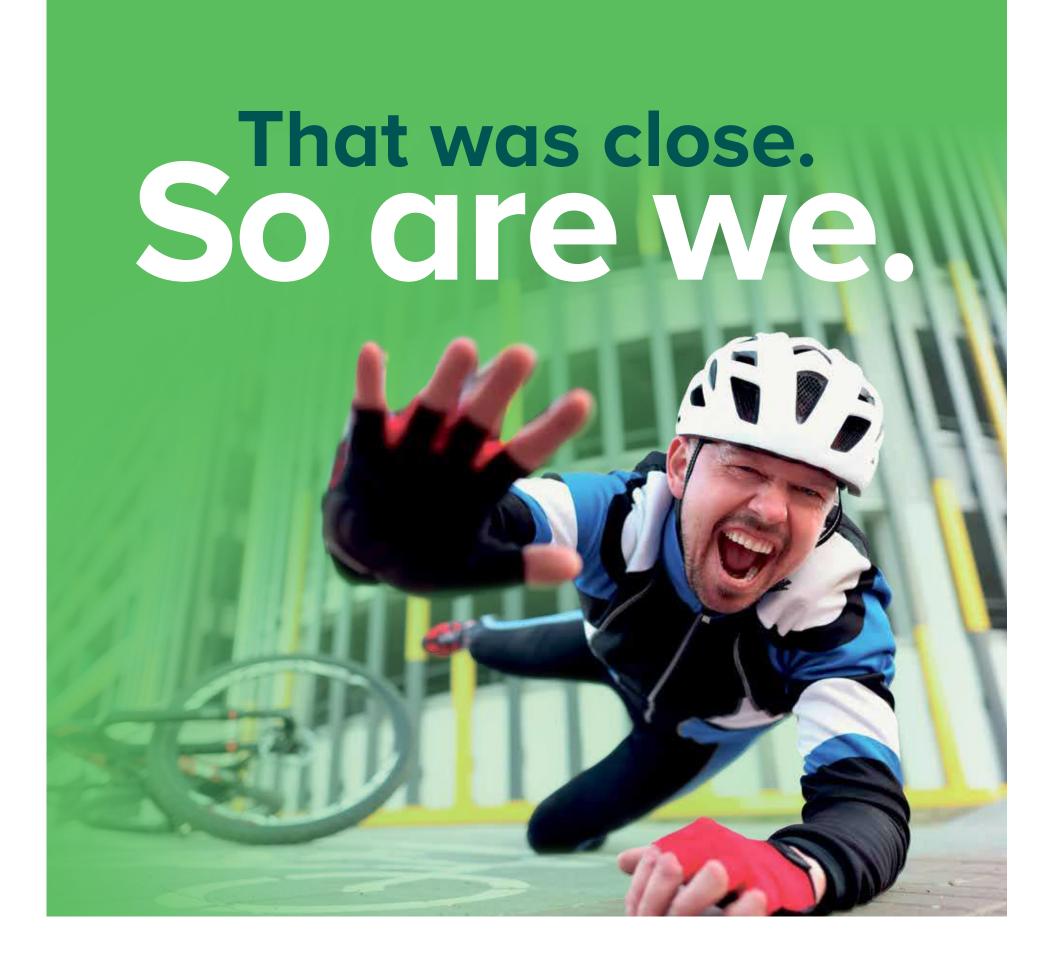
- Morning Meditation at Dockside Lake Nona
- Sunlight Yoga at Dockside Lake Nona THURSDAY JANUARY 25
- Club Cardio at Dockside Lake Nona **FRIDAY JANUARY 26**
- Art After Dark
- Sunlight Yoga at Dockside Lake Nona **SATURDAY JANUARY 27**
- Club Cardio at Dockside Lake Nona
- **Yoga Nona at Crescent Park MONDAY JANUARY 29**
- Sunlight Yoga at Dockside Lake Nona

TUESDAY JANUARY 30

Club Cardio at Dockside Lake Nona

WEDNESDAY JANUARY 31

Morning Meditation at Dockside Lake Nona Sunlight Yoga at Dockside Lake Nona



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NONA. LIFE. STYLE: WARDROBE RESOLUTIONS

BY MARISSA BURNS PHOTO COURTESY OF MELISSA HANLEY PHOTOGRAPHY



ongratulations. vou made it!

And I don't mean through the year. I mean, you made it through the week. Doesn't the first week of January feel like such a time warp? Is this still vacation mode or are we back to real life? Should we be working now? How much cheese

have we eaten?

As we emerge from the fog of the holiday aftermath and our charcuterie coma, we turn our attention to a brand-new year. School finally begins, we will ourselves back into a routine, and we strive for a sense of normalcy once again. But while we're bombarded with "new year, new you" messages. I think the most important place to start isn't reinventing ourselves. Instead, it is to focus on recapturing our sense of self.

Getting dressed is a powerful act of self-care. And it's one we may have put on the back burner last month when colorful pajamas and oversized sweatshirts were totally acceptable. But what better way to set intentions for a year of growth, health and success than to show up looking ready to receive it? Here's why getting dressed with intention should be on your 2024 must-do list.

What we wear affects our mental health.

If we are content to stay adrift in our shapeless sea of grey cotton stretch pants, we're forfeiting an opportunity to care for our mental and emotional health. Putting on an outfit we feel great in can spark a sense of purpose. In our brains, this act releases neurotransmitters like dopamine, norepinephrine, serotonin and endorphins. These are chemicals that naturally boost our mental state. (And who couldn't use a boost right now?)

I have learned this because I have lived this. While

insecurity, depression and autoimmune diseases have been a common thread in my life, so have sequins and fabulous shoes. Not to get all pop psychology on you, but I have found there is a fine line between self-care and self-sabotage. It's easy to dress crappy when you feel crappy. But if we do that for too long, if we live in that place, we're actually only hurting ourselves. I have found the healing power of getting dressed. The encouraging act we can exercise daily to show ourselves respect. Putting on clothes that we feel good in helps us to feel better! It's a form of empowerment that I believe everyone deserves to experience.

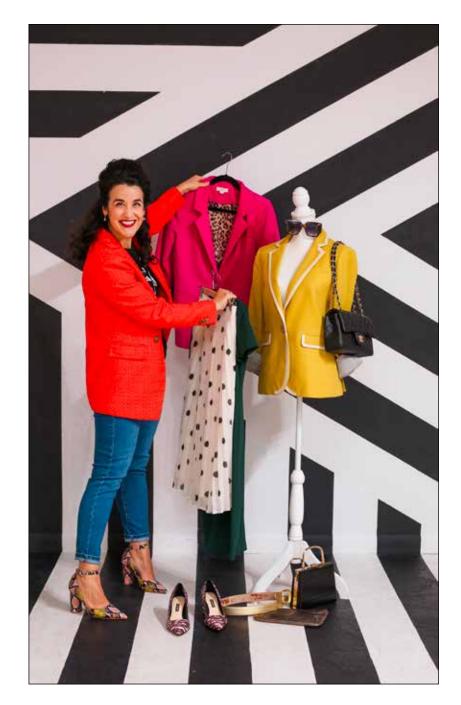
We can help ourselves.

If we know that dressing with intention can improve our mood, why don't we do it more often? I think it boils down to a massive misconception in our culture, one that's only gotten worse since 2020. We don't get dressed because we think we have nowhere special to go. When our schedules are full of mundane tasks, like working from home (again), sitting in car line (I see you, mamma) and hurried trips to the grocery store, it's easy to ask ourselves: "Why would I go through the effort of looking nice for the freezer aisle?"

But that's where we're thinking all wrong. We don't need a litany of grand events to get dressed for. We can be dressing to empower and uplift our own selves in the midst of our regular, ordinary lives. It's not about where you will find yourself today, instead, it's about how you will feel today. Get dressed for you, not for where your schedule deems worthy. Because the truth is, when you put intention into what you wear, the act itself can inwardly take you somewhere better than your calendar could have dictated anyway.

You also want to be ready when opportunity comes knocking. Making a good first impression is imperative if you are a professional or the face of your business. We can't expect others to see us as an expert if we aren't first reinforcing that to ourselves. Taking pride in how we show up is an essential first step if you are looking to increase your network or grow your business this year.

It really all comes down to this - getting dressed matters because you matter. And as your personal style motivator. I will be here each month to help you navigate the ins and outs of encouraging yourself through style. So, regardless of your health resolutions this year (re: your cheese consumption), it's time to embrace the new beginnings of your 2024 wardrobe resolutions.



Marissa Burns is a personal branding expert, stylist and speaker. Her mission is to help women leverage the power of personal style to get where they want to go in life, in business, and in relationship to themselves. She is also passionate about small business in Nona and building community among its residents. She invites you to connect with her on Facebook and Instagram @MarissaAlexandraStyle.



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DELEGATE TO ACCELERATE: THE ART OF SLOWING DOWN TO SPEED UP IN LEADERSHIP

BY DR. LINDA TRAVELUTE



ey, Leadership Enthusiasts! Ever wonder why some leaders seem to have a magic wand for success? Well, let me pour you a cup of insight from a recent chit-chat I had with three multi-millionaire pals at Starbucks. We're sipping on our fancy macchiatos (seriously, try the mocha coconut milk with half the syrup), and boom - we hit upon a gem: maybe the secret to racing ahead in leadership is actually taking a moment to slow down. Sounds like a brain teaser, right? Stay with me; we are about to take off!

The Science Behind the Slowdown

Welcome aboard the "Speed-Connectivity Paradox," straight from the fascinating world of behavioral science. Here's the lowdown: to be a kick-butt leader, you need to pump the brakes enough to really sync with your team. This is where the art of delegation steps into the spotlight.

Consider this: My three amigos – a bakery chain kingpin, a cosmetics industry maven, and a golf course guru – each from entirely different worlds, yet they all chant the same mantra. They've mastered the art of delegation, slowing down their personal pace to empower their teams, ultimately leading to a faster collective pace (and yes, more time for that sweet, sweet golf).

A Lesson in Leadership From the Home Front

Let's get real with an example close to home – literally. You've got chores to do, right? Try tackling them in two ways: once with your kids and once flying solo. When you bring your little crew on board, you're in full-on coaching mode: guiding, instructing, keeping them focused, and sometimes wrangling them back in line. It's a whole workout by itself, and the results might be less than perfect.

But here's the twist: by involving your kids, you're doing more than just ticking tasks off your list. You're teaching them responsibility, teamwork and problem-solving – essential skills for future leaders. Now, apply this to your work environment. Delegating tasks to your team might seem slower initially, but it's a critical investment in their development and your collective success.

Delegating: The Secret Ingredient to Leadership Success Leaders aren't just sprinters racing to the finish line; they're



more like conductors orchestrating a symphony. The real victory lies in assembling and nurturing a team that learns, evolves and triumphs together. Here's your leadership playbook:

1. Empower Them: Delegate tasks and decision-making to foster autonomy and growth.

2. Mentor Them: Share your insights and experience to sharpen their skills.

3. Steer, Don't Dominate: Guide your team while giving them the wheel.

4. Realign When Needed: It's natural to veer off course. Be there to gently steer back while still encouraging them.

It's about balancing the act of doing with overseeing and realigning with cheering, two skills that multiply your effectiveness as a delegation ninja.

Embrace the Paradox: Slow Down to Delegate, Delegate to Speed Up

So, here's the golden nugget: embrace the paradox of leadership. Hit pause, engage deeply with your team through delegation, and watch as you all collectively shift into high gear. This isn't just about leading smart; it's about living smart, infused with behavioral science wisdom.

In essence, leadership isn't a solo race; it's a team marathon. It's about bringing everyone along for an exhilarating ride, teaching them to run parts of the race themselves, and enjoying every step of the journey together. So, take a moment, delegate thoughtfully, connect deeply, and then, my friends, you're all set to zoom ahead together!

Leadership whisperer Dr. Linda Travelute blends leadership legend John Maxwell's magic with psych savvy at Maximized Leaders. Think zingy workshops, insightful coaching, assessments that score, and magnetic keynotes, all sprinkled with behavioral mojo to maximize your leadership. Dr. Linda would love to connect with you on Facebook @DrLindaMaximizedLeaders and BONUS, grab her FREE "Delegation Made Easy" infographic for a taste of maximized leadership at MaximizedLeaders.com!

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SAVOR TOOTH TIGER: JULIA CHILD'S BEEF BOURGUIGNON

BY ALLYSON VAN LENTEN PHOTOS COURTESY OF ALLYSON VAN LENTEN gests using a Burgundy for cooking and for serving. I used a Burgundy in my budget and I was very pleased with the end result, but feel free to experiment with any red you enjoy. Julia does a few steps that I personally skip. If you are a strict traditionalist, you might want to grab a copy of Mastering the Art of French Cooking and find the original. If you're interested in great flavor, fewer steps and fewer dishes to wash, follow me!

Julia has a step in her recipe that I find to be an absolute waste of time. She boils the bacon lardons before browning them to remove some of the

smoky flavor of

American bacon.

Why use bacon

at all if you are trying to remove

flavor? The recipe

below doesn't use

bacon. Personally,

I feel that beef has

so much flavor on

its own that bacon

She also cooks the

onions separately the

mushrooms

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from

and

unnecessary.

adds them in later. I like for those vegetables to soak up all the flavor of the stew, and this saves me a step. However, Julia's techniques

and

stew

he woman who brought French cuisine to the American table requires no introduction. Countless movies, books and TV series have been dedicated to telling Julia Child's remarkable story. If you've seen the 2009 film, Julie and Julia, you will be quite familiar with the dish I'm sharing here, Beef Bourguignon. Making and savoring this cozy beef stew is the perfect way to spend a chilly winter day. I followed Julia's recipe pretty closely, but I did make a few modifications, which cuts down on time and dish washing.

Julia's classic recipe has everything you could want in a stew: tender beef, mushrooms, bacon, pearl onions, and carrots floating in a rich wine sauce. You can serve it over mashed potatoes, noodles or on its own as a stew (with plenty of crusty French bread, of course). Personally, I enjoy it as a stew, but if you're hosting a dinner party or serving this to someone you'd like to impress, I would suggest serving over mashed potatoes with another vegetable side like sautéed green beans. Red wine is an absolute must for serving alongside this winey dish. Julia sug-

for browning are essential! You absolutely must dry the beef with paper towels to ensure that the meat will brown in the pan. Browning the beef takes time and patience. Cooking the meat in two separate batches ensures that the pan is not overcrowded. A crowded pan is a recipe for steamed meat, not the beautifully browned end result you want.

If you've never seen the new series, Julia, I recommend that you check it out! At first when I saw that HBO was creating another iteration of Julia Child's story, I was opposed. Surely, Meryl Streep had done it perfectly in 2009. I was wrong! Julie & Julia told the story of how Julia Child went to Le Cordon Bleu and how she wrote Mastering the Art of French Cooking. Julia, the series, tells the story of how she started her cooking show, The French Chef. The second season just came out a few weeks ago, and I have been thoroughly enjoying watching Julia and Paul in France and getting to know James Beard and editor Judith Jones in detail. I hope you'll enjoy it, too.

Beef Bourguignon (Serves 4-6)

Ingredients:

- · 2 1/2-3 lbs. beef round chunks
- · 1 carrot (peeled and diced)
- · 2 tablespoons butter plus 1 tablespoon oil (for browning, plus more for the buerre manie)
- · 16 ounces guartered mushrooms (button or baby Bella)
- · 1 package frozen pearl onions, thawed and drained (14.4 ounces)
- 2 1/2 cups red wine
- 2 1/2 cups beef broth
- 2 tablespoons tomato paste
- · 2 bay leaves
- · Buerre Manie (2 tablespoons butter mixed with 2 tablespoons of flour)

Instructions

- 1. In a large Dutch oven, add butter and oil. Heat pan over medium-high heat. Dry the meat with paper towels. Brown the beef in 2 batches. Brown the outside for just a few minutes. Remove the beef to a separate plate.
- 2. In the same pan, add the carrot, mushrooms and pearl onions. Brown nicely for several minutes. Add the buerre manie and tomato paste. Brown for a minute or 2. Add the stock, wine, bay leaf and beef to the pot. Stir to mix everything together.
- 3. In an oven set to 350 degrees Fahrenheit, let the stew cook for 3 hours in a covered Dutch oven. You can check halfway through and give everything a stir.
- 4. Serve with French bread or over mashed potatoes.



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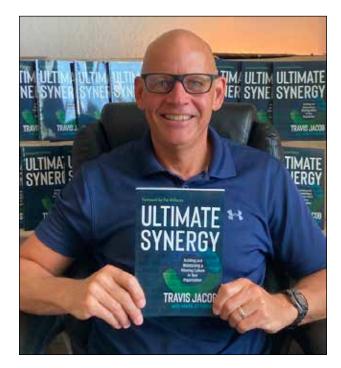
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LAKE NONA RESIDENT TRAVIS JACOB RELEASES NEW BOOK:

ULTIMATE SYNERGY: BUILDING AND MAINTAINING A WINNING CULTURE IN YOUR ORGANIZATION

BY CAMILLE RUIZ MANGUAL PHOTOS COURTESY OF TRAVIS JACOB



T ravis Jacob has always felt that his life purpose is to inspire hope by helping people be the best they can be. One of the most effective ways he can do that is by leveraging his years of experience and expertise in executive roles and leadership training to help organizations, businesses, churches and other teams to build strong relationships and healthy workplace culture. Travis is a Lake Nona resident and the driving force behind the new book, *Ultimate Synergy: Building and Maintaining a Winning Culture in Your Organization.* Ultimate Synergy was 12 years in the making. To prepare for this book, Travis did a lot of reading and absorbed as much knowledge as he could. There has been a lot of discussion around organizational culture and the effect it has on business. For instance, Partrick Lencioni's book addresses the importance of organizational health. Marcus Buckingham, one of the biggest researchers in the business right now, came to the conclusion that, as he puts it, love is the most powerful force in business. These conversations emphasize relationships and the importance of strong and healthy relationships for accomplishing more.

In *Ultimate Synergy*, Travis explains why personal relationships in any organization are crucial for success. What sets *Ultimate Synergy* apart from the discussions and books that already exist is that Travis talks about the building of the foundation upon which other organizational culture initiatives are built. The book covers organizational culture and 14 principles that are the foundation for every other culture initiative. The book's structure features real-life stories from individuals with



Foreword by Pat Williams ULTIMATE OF COMPARENT OF COMPARE

Building and Maintaining a Winning Culture in Your Organization

TRAVIS JACOB with MARK ATTEBERRY

experience with each principle. Strong relationships build the foundation for surface-level culture initiatives, like awards, shoutout boards and monthly themed lunches, and create excitement and better performance within a company.

While *Ultimate Synergy* comes out of discussions around organizations and companies, this book is intended to reach all people and teams of different kinds. The book centers around people, in general, because there are different circumstances in which people work together to accomplish goals. In Lake Nona, this book could resonate with audiences working in medical, tech, retail and service industries, but it might also appeal to anyone working within a team. Throughout *Ultimate Synergy*, Travis keeps a broad scope so that anyone, anywhere can take something from it. The book is not just for high-level leaders. It is for everyone who works on a team, for families, and so on.

The major takeaway, Travis finds, is that everybody on a team has a responsibility to build an unbreakable relationship. Readers can find *Ultimate Synergy* on Amazon.









LAKE NONA: NEW YEAR, NEW BEGINNINGS

As we begin a new year, it is a great time to look within ourselves for fresh new perspectives. We often welcome these new beginnings with commitments to reset, revitalize our lifestyles, and improve our physical and mental health. Here are a few ideas that can help kick off the new year on a high note.

Attainable Resolutions:

Often, we begin the year by setting unreasonable expectations for ourselves and give up all too soon. Different from goals, resolutions are the direction you want to go with your life while goals are simply a statement of what you want to achieve. Try starting the year off by setting mindful and achievable resolutions. Focus on realistic changes you can make that promote overall well-being, such as practicing gratitude, spending time outside, or even just replacing that sugary afternoon snack with a healthier option.

Well-being at Home:

Creating a cozy and comfortable atmosphere at home can boost your overall mood and help reduce stress. Try incorporating soft blankets, candles, and soothing beverages to help foster a sense of contentment.

Fitness:

Create an exercise plan that works with your lifestyle. Be sure to add enough variance to keep yourself from getting bored with the routine. From indoor exercises to outdoor activities like brisk walks, a range of options will keep you active and energized throughout the year.

Tech Detox Challenge:

January is an ideal time to try a digital detox. Try reducing screen time by adding outdoor activities and taking time to reconnect with the real world. Not only can this improve sleep, reduce stress and boost creativity, but it can also help start the year with a clear mind, better focus and improved productivity.

Plan Your Travel:

Explore unique travel destinations or weekend getaways. Whether it's a snowy mountain retreat, a cozy cabin in the woods, or a bungalow on the beach, research shows that planning and anticipating a vacation can have even more mental health benefits than the vacation itself. These include stress relief, increased inspiration, improved relationships, better sleep, and more.

Reflections and Goals:

Take time to reflect on the previous year. Make sure to celebrate achievements and learn from the challenges faced. Use these insights to set the tone for a positive and intentional year ahead. Consider what you want to achieve in the coming months and then commit to it. Write your goals down so they feel more tangible, and then break them down into steps you will need to take to realize your goal. You will find great satisfaction in crossing off each one as you work through them.

Conclusion:

As the new year unfolds, take the opportunity to prioritize your health, happiness and personal growth. Embrace the new year with open arms and let it be the starting point for a year filled with positive change and fulfillment.

For information about how to join the chamber or to get the most out of your chamber membership, please reach out to the Lake Nona Regional Chamber of Commerce at administration@lakenonacc.org or call us at 407-796-2230. We would love to hear from you!



ILLUMINATION AWARDS



Nona Professional Ladies win Volunteers of the Year at the LNRCC Illumination Awards. L to R – Vanessa Perez, Maytel Bonham, Marissa Burns, Joselyne Muszynski, Goretti Garcia





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Julio Aviles of Nater Law is recognized as the LNRCC Ambassador of the Year.



Kerul Kassel and Allyn Carnahan accept the award for Nonprofit of the Year on behalf of First Nature Ranch Foundation.



LNRCC Board Chair Brandy Bennett presents the Board Member of the Year award to Kim Gordon.



The Kendrick Team Powered by eXp Realty is recognized as the Small Business of the Year at the LNRCC Illumination Awards. L to R – Kevin Kendrick, Candy Cole, Yvette Gomez Kendrick.



Candy Cole with Luis Rodriguez and Philipe Navarrete of Northwestern Mutual as they accept the award for Business of the Year.



Alexis George and Daniel Korentur of Central Florida Lifestyles Magazine enjoy the fireworks reception immediately following the Illumination Awards.



Chamber members enjoy the fireworks reception immediately following the Illumination Awards. L to R – Brigitte Jensen, Julie Dibb, Mark Reid, Courtney Felton, Joselyne Muszynski, Maytel Bonham, Goretti Garcia and Jimmie Barlaan.



 $\begin{array}{l} \mbox{Chamber members enjoy the fireworks reception immediately following the Illumination Awards.} \\ \mbox{L to } R - \mbox{Wayne Alleyne, Eddie Bradley and Mark Reid.} \end{array}$

www.lakenonacc.org (407)796-2230 The Lake Nona Regional Chamber of Commerce is not affiliated with or sponsored by, Lake Nona Property Holdings, LLC or its affiliated entities. JANUARY 2024 9

BUSINESS SPOTLIGHT: TALBOT CUSTOM HOMES



T albot Custom Homes is a full-service design build construction company dedicated to supporting clients and doing the right thing. Talbot Custom Homes operates on three main pillars: 1) Bring respect, trust and transparency into the residential building and contracting market. 2) Do the right thing always; in other words, be clear about intentions and always stay the course. And 3) create a better customer experience in residential construction.

Laureate Park resident and father Adam Talbot started Talbot Custom Homes in 2022. His initial inspiration for creating Talbot Custom Homes was an experience he had with the new building process himself and seeing just how frustrating it can be. Many of his clients have had past negative experiences with building/construction and contracting. He started Talbot Custom Homes wanting to turn those negative experiences into opportunities. He is passionate about his work and loves helping clients.

Talbot Custom Homes offers Accessory Dwelling Units (ADUs), new home construction, and major renovations. An ADU is a smaller, independent residential dwelling unit located on the same lot as a standalone single-family home. ADUs are becoming the next wave of builds in the United States. Municipalities from across the U.S. are developing ways to allow the construction of ADUs regardless of typical zoning regulations.

 ADUs can take various forms, such as a converted garage, standalone structures, attached ADUS, or above-the-garage apartments. Some ways ADUs can be used include: Building for in-laws of family members who can no longer care for themselves. Talbot Custom Homes constructs ADUs that allow for a dignified and elegant way of living during these years. Plus, Adam notes, according to AARP, a semiprivate room in an assisted living facility can cost up to \$80,000 per year while ADUs constructed by Talbot Custom Homes typically cost anywhere from \$160,000-\$250,000. This means that by constructing an ADU, you could provide your family member a long-term place to live for the cost of two or three years of housing in an assisted living facility.

• Rental property. ADUs can be rented out to visitors. In Orlando, you can rent out both your ADU and your main property. While this may not be the case in some areas, the ADU can always serve as a rental property.

• If you are considering downsizing after your kids go away to college or move out, you could use your primary residence as a rental property and live in the ADU. This way, your rent from the primary residence can pay for itself, taxes, and so on, as well as the cost of the ADU.

- An ADU might also be a great idea for kids coming home from college. As costs of homeownership and rent are increasing, Gen Z and younger millennials may need additional support finding housing. An ADU could provide a place to live while still maintaining privacy.
 - a. Who makes up the team at Talbot Custom Homes?
 - Myself, my director of operations Keith Dukes, our business office manager Angela, and construction assistant Andres.

Talbot Custom Homes is different from big builders because they can create custom, unique spaces that match your needs. Their simple, process-driven approach and partnership with architectural designers and interior designers means that they create the space with you and for you. Talbot Custom Homes also employs unique approaches in creating ADUs, new home construction and major renovations. For example, they continually seek out new and innovative ways to make smaller spaces functional whether that be by using Murphy beds, built-ins, and 2-in-1 laundry or if it means reducing utility space by relocating your typical utility closet. They also ask customers to get creative. Because many of these constructions alter so much of a client's home, they take the time to discuss all possibilities with clients and see how to best support them. At Talbot Custom Homes,









they look for ways to add more value to the home at a decent cost because it is the right thing to do.

As Lake Nona/Laureate Park residents, Adam and his team understand the area very well and stand on the main pillars of the organization (respect, trust and transparency) as well as always doing the right thing. One of the garage apartments they built was for one of their friend's families who was able to rent it out. "It was really cool knowing that we were building for them...and that they would have a healthy, safe and beautiful place for [their families] to stay," Adam says. "We take a lot of pride in making sure the homes we build we treat like we would for our own families."

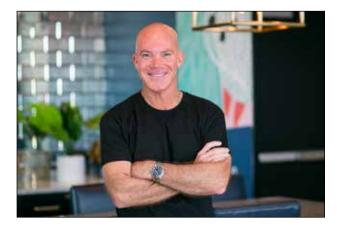
Lake Nona residents interested in working with Talbot Custom Homes can email <u>sales@talbotcustomhomes</u>.

com or call 407-457-2207 and receive a response within approximately 24 hours.



THE WINNING FAMILY: **HOW TO KEEP YOUR KIDS MOTIVATED**

BY PASTOR RODNEY GAGE



hristmas is over, and a new year has begun. Now what?

For some, it's back to the grind of work, school and whatever season of extracurricular your child's activity demands of everyone's time and commitment.

For kids in school, January represents a new calendar year and marks the halfway point of the school year. As a parent, how can you keep your child motivated to finish the school year strong and continue to grow to reach their full potential?

First, it's essential to help your kids set some goals and understand why having goals is the key to staying motivated to finish the school year strong and succeed in life. Here are five reasons why your kids should have goals.

1. Goals Are Our Responsibility.

If your kids don't have goals, someone or something else will run their lives for them. Their lives will either be lived by design or by default. Sadly, too many kids make bad choices and never fulfill their true potential because they've spent so much time reacting to everything life throws at them. Too many kids start as an original and become copies, trying to conform to what everyone else "thinks" they should be. Encourage your kids to be non-conformists and live out their dreams and goals for their own lives.

2. Goals Are Statements of Belief.

The greatest risk in life is not taking one. Encourage your kids to dream BIG dreams. What do your kids dream about for their future? Kids often overestimate what they can do in a year and underestimate what they can do in 10. Have them write down their dreams and goals. The reason why most people never reach their goals is that they can't define them. I love this quote by Dawson Trotman: "Thoughts disentangle themselves, passing over the lips and through pencil tips." The difference between a dream and a goal is that a goal is written down and has a timeline to it. Encourage your kids to use their imagination, think big, and have fun dreaming about who they want to become and what they want to do with their lives. Help them write or type them down, and encourage them to review



them weekly.

3. Goals Focus Your Energy.

Having goals will keep your kids from the "default" mode of life, constantly reacting to the endless possibilities and distractions life throws at them. Goals keep them from wasting time, money, reputation, energy, missed opportunities and a wasted life. Like a focused light, it can start a fire. Focus light even longer; it can become a laser that cuts through steel and kills cancer.

4. Goals Keep Us Motivated.

Our goals give us hope to keep moving forward when life gets hard. Having long-term goals keeps us from being discouraged and defeated by short-term setbacks. Goals don't have to be big to be important. Getting from point A to point B is a win. However, between A and B are little steps; each step is important and deserves to be celebrated after each victory. Momentum is the result of one success at a time. My dad used to say, "Big shots are small shots who keep on shooting."

5. Goals Build Our Character.

Remind your kids that achieving their goals is not nearly as important as who they are becoming. Becoming bigger on the inside is more important than what they accomplish on the outside. They will never become what they intend to be without being intentional. Goals help build character and give us a greater purpose worth living for.

To help visualize goal-setting for your family this year, imagine

a tree with five branches representing five growth areas: spiritual, relational, financial, intellectual and physical. The Family Goals Tree is a perfect metaphor for a life of growth and strength. Our values are the roots that sink deep in fertile soil to nourish our dreams. Our mission and vision for our family create the ground, the foundation, and the soil your tree will use to grow. Each limb of the tree clarifies and solidifies the choices we make. And as these limbs grow, the whole tree becomes fortified. Set aside a family meeting to share these benefits and set goals to help your kids stay motivated to finish strong this school year and stay motivated throughout the calendar year. To help each other set new goals in the five growth areas, below is an easy framework to help guide your goals.

- F Focused: They must be specific.
- A Attainable: They must be realistic and practical.
- I Individual: They must your goals, not someone else's.
- T Trackable: You must be able to measure progress.
- H Heartfelt: Your goals should motivate you and ignite your passion.

Remember, kids and rubber bands have one thing in common: They must be stretched to be effective and reach their full potential.

Rodney Gage is a family coach, author, speaker, and the founding pastor of ReThink Life Church, which meets at Lake Nona High School. His passion is to help families win at home and in life. To learn more about how you can get a copy of his new book called Why Your Kids Do What They Do, go to www.thewinningfamily.com or ReThinkLife.com.

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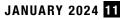
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Teaching kids about money is a crucial life skill that lays the foundation for their financial well-being as adults. Try these effective strategies to raise financially responsible children.

- 1. Start early. Start discussing money concepts, like saving, spending and earning, from a young age. Use relatable scenarios, such as shopping trips, to explain these ideas in simple terms.
- 2. Provide hands-on experience. Provide a small allowance and encourage your children to allocate it among different categories like saving, spending and donating. This practical approach teaches them the value of budgeting and decision-making. Additionally, allow your kids to open a savings account. This could spark interest in saving and growing money over time.

3. Lead by example. Demonstrate responsible habits in your own life. Involve your kids in family financial discussions. Make them part of decisions, like budgeting for vacations or saving for major expenses.

- **4. Teach delayed gratification.** Teach kids to set goals and save for them over time. This instills the concept of patience and demonstrates that waiting can lead to more fulfilling rewards.
- **5. Explain needs vs. wants.** Encourage critical thinking about purchases by discussing whether an item is necessary or desired. This distinction helps kids make thoughtful spending choices.

Do you want to set your kids up for future financial success? Talk to an investment advisor in your area to discover the possibilities.



How emotions affect financial decisions

The choices you make with your money aren't purely rational; they're deeply intertwined with your psychological makeup. Understanding the psychology of money can help shed light on your financial decisionmaking.

UNDERSTANDING EMOTIONS

Emotions like fear, greed and impulsiveness play a significant role in your financial choices. Fear can lead you to make overly conservative investments and miss out on potential gains. On the other hand, greed or desperation might push you towards risky



investments promising unrealistically high returns. Impulsiveness can lead to unplanned spending and derail your goals.

YOUR PAST SHAPES YOUR FUTURE

Your family background, life experience and cultural norms can also shape your attitudes toward money. A scarcity mindset developed in tough times can lead to excessive hoarding. Growing up in a family with a carefree attitude toward money might give you a tendency to overspend. Social comparison is another influence: trying to keep up with your peers' lifestyles can cause financial strain.

MINDFUL DECISION-MAKING Recognizing your emotional triggers can help you make more deliberate

Negotiating with creditors: 5 tips

If you're swimming in debt, you may be able to get lower interest rates and gain more control of your finances by negotiating with your creditors. Does the thought of bargaining with credit card companies and banks seem daunting? Try these strategies.

- 1. Research and prepare. Before initiating negotiations, gather information about your debt, the current interest rates offered by competitors and your payment history.
- 2. Start early. Reach out to creditors before you're in serious financial trouble. Explain your situation honestly, highlighting changes in income, unforeseen expenses or other challenges that affect your ability to make payments.
- **3. Be polite.** Maintain a respectful tone throughout the negotiation. Creditors are more likely to cooperate if you engage with courtesy and demonstrate your commitment to resolving the debt.



- **4. Have your terms ready.** Propose a lower interest rate based on your research. Be prepared to provide evidence of competing offers or a track record of timely payments. Suggest a temporary rate reduction or a revised payment plan if needed.
- **5. Get it in writing.** Once you've reached an agreement, ensure you receive written confirmation from the creditor. This will help avoid any misunderstandings later.

You can also solicit the help of a debt settlement company that may be able to negotiate better payment terms on your behalf.

Avoid these 6 insurance mistakes

The wrong choice in insurance could leave you without sufficient coverage or cost you more than necessary. Don't make the following errors when choosing your policy.

- **1.** Choosing the cheapest option. The plan with the lowest premiums might not offer adequate protection. Balancing affordability with comprehensive protection is key to avoiding coverage gaps.
- **2. Failing to update coverage.** As your circumstances change, your insurance needs evolve too. Assess your policies and update them to align with your life changes to ensure you have adequate protection.
- **3.** Not comparing quotes. Prices for the same coverage can vary significantly between companies. Take the time to shop around and find the best deal without compromising coverage quality.
- **4. Overlooking deductibles.** A plan with a high deductible might get you a lower monthly rate. However, if something goes wrong and you can't afford that deductible, your insurance won't help you.
- **5. Not understanding your policy.** Don't just skim through your policy and hope for the best. Make sure you understand the coverage and exclusions. If you're unsure about something, ask questions.
- **6. Skipping tenant insurance.** Even if you don't own a home, the few bucks you spend on insurance now can save you a bundle if your valuable belongings get stolen or damaged.



financial decisions. Create a clear budget, set financial goals and take note of situations that cause you to veer from your plan.

If you'd like support in making healthy financial decisions, talking to a financial advisor can help. An insurance broker in your area can help you find the best protection at the best price.









Arrell Insurance Agency Inc. is a family owned and operated insurance agency located in Kissimmee. If you are looking for friendly, open, honest service, Harrell Insurance Agency Inc is your best bet. They have been serving clients since 1975 and offer home, auto, boat and commercial insurance.

Lake Nona resident Andrew Harrell started working at Harrell Insurance Agency Inc. in 2004. During his first year in the industry, Florida was hit by three major hurricanes. Not too long after that, the financial collapse created even more frustrations for insurance providers. These experiences set the tone for Andrew's professional career, ensuring that he could take on all sorts of challenges. Now, in his 20th year, Andrew is an experienced professional ready to support his clients in any way he can.

Generally, the insurance industry has not done a great job of marketing and communicating what they offer. Instead, insurance companies advertise quick and cheap solutions or focus on entertainment-oriented marketing that lacks clarity about what is and is not covered by their policies. This is not to say that insurance agencies should not use humor or try to be entertaining, but if they do so, they should also be transparent about what they offer. It is just as important to have coverage as it is to have a good relationship with a trusted advisor like an insurance agent who is willing to clearly communicate with you about your policies, even ones they do not or cannot offer you. This is the kind of high-quality service you can get from Harrell Insurance Inc.

Harrell Insurance offers the kind of open, trusted relationship with an insurance advisor that competitors cannot provide. Some competitors suggest that all policies they sell are the best, or they have production requirements putting pressure on them to make sales. Harrell Insurance is different. Their focus is on making sure any clients affected, whether they are insured with them or not, have what they need in case something happens.

Harrell Insurance Inc. is also set apart because they are local and live in the area. In other words, working with Harrell Insurance puts you at an advantage since agents are knowledgeable about what policies *should* look like to realistically cover what a client might need. For instance, when writing homeowners policies for areas like Eagle Creek or Laureate Park where replacement costs do not match what the coverage on the house should be, Andrew and other agents at Harrell Insurance can work with companies to increase the coverage and ensure clients are covered properly.

For the quickest response, Lake Nona residents can contact Andrew via email at <u>andrew@harrellagencyservices.com</u>. More information can also be found on their website (andrew@harrellagencyservices.com) and social media on Facebook at Harrell Agency Services and on Instagram at <u>@harrell_insurance</u>.







FUELING FINANCIAL HEALTH AND STRONGER COMMUNITIES

BY DAVID WATSON II



W hether you're buying a house, planning for retirement or setting your sights on a college diploma, many of the biggest milestones in life are also the biggest financial decisions. But the roadmap to reach those goals isn't going to be the same for everyone.

Financial health is about more than saving money or building a budget. It's about having the right foundation to get where you want to be in life. It's about breaking free from debt and instability to find the freedom to fulfill your potential. And in my career as a Prosperity Planner with Goodwill Industries of Central Florida, my job is to help others succeed in that journey – no matter where they start or where they envision the finish line. her progress came in short bursts: She had the framework put together with having a budget and accounts set up for various financial needs, but even after buckling down on her budget, she'd run into obstacles and frustrations that set her back as far as she'd come. Having someone to talk to and the encouragement to follow through made all the difference. She had a plan and resources that worked.

With time and effort, she worked her way to financial stability until she reached a turning point: Suddenly, she could stop worrying about short-term problems and start thinking about what she wanted to do – like continuing her education.

Going back to school was always something on Polly's horizon. But the time had never been



Launched in 2021, the Prosperity Platform is an

initiative that offers all Goodwill team members free access to an experienced planner who can help them set and achieve personal, professional and financial goals. My job isn't to tell people what they should do or where they need to go, but to listen, support and empower them to take charge of their future.

A little extra support and accountability can go a long way – and that was exactly what my colleague Polly was hoping to find when she signed up for a Prosperity Planning session. An employment specialist located in the Bithlo area, she'd spent much of her career helping other people build better lives and careers ... but behind the scenes, overcoming the challenges of achieving her own dreams felt out of reach.

I sat down with Polly and learned about her situation. She and her partner were going through some complex financial decisions. They'd just bought a house, repair costs were mounting, and her long-term goal of going back to college was deferred again and again in favor of more pressing issues and expenses.

It wasn't that Polly hadn't tried to tackle the problem herself. She had plenty of motivation, but

right: Her life situation wasn't stable enough, and she needed to keep working full-time to hold onto her healthcare benefits. On top of all that, she had no idea how she was going to afford it.

But through the Prosperity Platform, she finally got the chance to make her dream of continuing her education a reality. She signed up for Good-

will Scholars, a prepaid tuition program available to all Goodwill team members, and enrolled in UCF's Master of Social Work program – bringing her one step closer to her goal of becoming a social worker and helping students and young people in crisis.

To many Americans, self-sufficiency is a hallmark of success. We're raised to believe that a capable adult should be able to handle financial challenges on their own and in private. But it's time we moved past that mindset. The truth is that we can all benefit from a little help sometimes – and financial health and planning resources are at the heart of a stronger, more resilient community.

To learn more about Goodwill's commitment to creating jobs that positively impact workers and empower them to achieve their goals, visit www.goodwillcfl.org – or consider supporting our mission by donating or shopping at a Goodwill location near you.

David Watson is a Prosperity Planner at Goodwill Industries of Central Florida.

BUSINESS SPOTLIGHT: YOUR PERFECT PALETTE



Y our Perfect Palette is a personal color analysis business brought to Lake Nona by Laureate Park resident Paula Roman.

When she was younger, Paula's mother set her up with a friend who had studied color analysis back in the 1980s. At the time, there was a book called "Color Me Beautiful" that instructed how to find your color palette and use that palette to select makeup and clothing. "Color Me Beautiful" was based on four seasons: two "warm" seasons (spring and fall) and two "cool" seasons (winter and summer). When Paula was analyzed, the woman analyzing her debated between two seasons, finally declaring Paula a summer. However, the summer color palette never quite worked for Paula. Then, about a year ago, Paula noticed color analysis gaining popularity again on social media and this time with an ex-

panded range of seasons. Paula decided to get certified in color analysis, taking an eight-week course based on the International Image Institute method. Using her degree in art history, her color analysis certification and her experiences in retail, fashion and makeup artistry, Paula is now a color analyst available to help anyone interested in learning what their best colors are.

What Is Personal Color Analysis?

Personal color analysis is a process that assesses eye, skin and hair color to determine the color palette that compliments the individual. Using color drapes, a color analyst determines the best color undertones, values and intensities for you. There is a common misconception with color analysis that it can be limiting, constraining your choices to the 38 colors in the palette or the colors chosen for you. This is not the case. Every color is included in your palette. What varies is how light or dark it is, how much shading is in it or how clear it is.

Personal color analysis can help if you are in the public eye or simply want to feel and look better. While it is easy to go to the store and shop for neutrals, knowing which colors compliment you can make you feel more confident. Personal color analysis can also help if you tend to buy clothing you like, only to realize it does not work with anything else in your wardrobe. While color analysis apps and filters on social media are gaining traction, they do not give you an accurate picture of what suits you. When using apps and filters, it is difficult to tell who created the palette and how. Plus, it is much more difficult to analyze your colors than it is to have someone do it for you.

Benefits of Personal Color Analysis With Your Perfect Palette

Personal color analysis seems more like something nice to have than a necessity, but it can build your confidence to know what you wear is going to light you up and make you look good. Some



o light you up and make you look good. Some people are nervous about spending money on personal color analysis when they are not sure it is going to help them. In Paula's experience, though, clients consistently wish they had gotten their colors analyzed earlier. Knowing which colors best suit them makes shopping more fun, makeup easier to apply, and changes their outlook on colors all around them. Paula's clients have even found success in matching their colors to their nail polish, finding clothing to wear to events and trying new makeup.

Your Perfect Palette sets itself apart from other color analysis businesses in the Orlando area because of Paula's experience and background in fashion, makeup artistry and art history. As a team of one, Paula's knowledge is integral to the success and offerings of Your Perfect Palette. Paula's experiences prior to getting trained as a color analyst helped her to determine that the best color analysis method to get trained in is the International Image Institute method. This is not to say that other methods are wrong, but in Paula's experience sometimes clients have mentioned that color analysis done using other methods does not feel as accurate. Additionally, Paula offers services both in person and online. In person, Paula uses color drapes to determine



a person's colors. Online, she offers a set of instructions to follow and provides a report walking the individual through a similar process.

Your Perfect Palette provides more than information about







your colors. Both online and in-person clients walk away with a small, portable Swatch Wallet that contains true fabric samples, a list of the best metals to wear, and types of jewelry, shoes, handbags and belts that will work with the rest of the palette. Clients also learn how to pick out makeup like blush, lipstick and eyeshadow that align with their color palette.

Anyone can get their colors analyzed by contacting Paula via email at yourperfectcolorpalette@outlook.com or contacting Paula via Your Perfect Palette – Personal Color Analysis on Facebook.



14 JANUARY 2024



BY PATTY REBER PHOTOS COURTESY OF JENNIFER ELLENA

nadoptable Boston Terriers are receiving love and cuddles in "Boston Terrier Heaven."

Picture a home filled with love, love and more love. Lots of fur babies, and I mean LOTS. These are the unadoptable Boston Terriers taken in by Jennifer Ellena and Jason Harnett.

After moving to Florida and losing their own precious Bostons – Joe, Delaney and Kacie – Jennifer applied to become a foster parent with Boston Terrier Rescue of Florida, which was a perfect fit since Jennifer's background is in Veterinary Medicine. This rescue organization takes in dogs that have been lost, abandoned or surrendered. The dogs are placed in foster homes to nourish the Boston Terriers back to physical and emotional health or provide them with a dignified end-of-life experience.

Jennifer and Jason have been foster parents for the past three years. Due to her experience, Jennifer tends to be placed with hospice fosters and sweet pooches who need a roof, good food and transportation. Her first foster was a wonderful senior named Major Spike.

Jennifer always doggie-sat for friends and family, but in her foster role she has raised dog care to an entirely new level. She even takes in pregnant pooches and has a whelping box for them. One Terrier had 7 puppies, and Jennifer just increased her love to care for the extended new arrivals.

Dog owners, dog lovers and friends of animals all thank you for what you are doing, Jennifer and Jason. You have created a safe haven for all of these pooches that you have hugged, loved, cuddled, fed, driven to appointments, managed meds, provided food and beds, beds and more beds. You are the most incredible PAW-RENTS to all the Boston Terriers who hadn't felt love until they entered your home!

If you are inspired by the wonderful work of Jennifer and Jason and would like to donate or become foster parents, please use this link:

Donate Now I Boston Terrier Rescue of Florida, Inc.





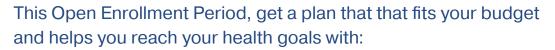








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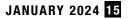
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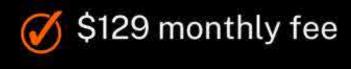
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