



# Around the Ranch

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THE COMMUNITY NEWSPAPER OF LAKEWOOD RANCH

WEDNESDAY, APRIL 15, 2020



**WE ARE ALL IRISH ON ST. PATRICK'S DAY** – Lakewood Ranch's annual Irish Celtic Festival was held March 7 at Greenbrook Adventure Park. The community came together to do what it does best: meet new and old friends, eat, drink, and be happy. For more photos see pages 12-13. Photo courtesy of the Lakewood Ranch Digital Photography Club.

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PHOTOS BY ERIC NALPAS

## Ranch Nite Wednesdays Wraps up for the Season

Ranch Nite Wednesdays was supposed to close its inaugural season at the end of February, but Mother Nature had other ideas ... so March it was! The weekly event featured live music, kids' and family-friendly lawn games, and food and drink!

MVP Sports and Social hosted Ranch Nites' Lakewood Ranch-based cornhole league, which totaled more than 50 teams. The free, mid-week celebrations, held at the Sarasota Polo Club in Lakewood Ranch, were a huge hit. Plans are already underway to bring the league back again later this year.



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# Lakewood Ranch Rotary Club Grants Announced

## GRANTS FUNDED FROM FOOD AND WINEFEST PROCEEDS

BY ERNIE SOLLER,  
Community Correspondent

How do you fund a lot of community assistance projects – projects which may not receive any government money, but can make a big difference in the social health of our community?

Well, if you're the Rotary Club of Lakewood Ranch, you hold a special fundraising event each November, one which has become a "must-go-to" event for Lakewood Ranchers. Sponsors, such as Lakewood Ranch Communities and Publix, line up to be included (and were duly thanked by the Rotarians at the Grant Awards meeting!) Tickets are sold out almost as soon as they're printed, and everyone has a great time,

At the Suncoast Food and Wine Fest, ticket holders can partake in scrumptious food from some of the area's best-loved dining establishments – and a few that may not be all that well-known – at least not yet.

Food and Wine Fest goers get to sample vintages of all kinds of wines – from California, Europe, South America, South Africa, and all the way to New Zealand and the land down under – Australia.

But here's the good part: November 2019's Food and Wine Fest raised \$118,000 after expenses. In the 18 years of the Food and Wine Fest, over \$2 million has been raised by Rotary of Lakewood Ranch. That's a lot of money for a lot of great causes in our community.

By the way ... 2020's Food and Wine Fest is scheduled for November 14, so plug in a "Save the Date" spot on your social calendar now, so you'll be ready!

So, just what to do with \$118,000?

The Rotarians, after carefully vetting the 48 grant applications that it received, divided up the funds among 29 different agencies and programs, running the gamut from 24 social and service organizations to five different local and international initiatives of Rotary itself.

The Rotary programs included the Rotary Club of Anna Maria Island's summer "learn to swim" program for kids, and Rotary Gift of Life, which provides money to fund heart surgeries for kids in Third World countries.

Lakewood Ranch Rotary's clean water initiative works to build sustainable clean water systems in areas such as rural Peru, where people are used to walking miles to get water, which may likely be contaminated.

Rotary Club of Lakewood Ranch's "Books for Kids" program brings Club members into area schools, not only to read to the children, but to provide them with books they can then take home to read to their rest of the family.

Rotary's Shelter Box USA initiative brings shelter and basic necessities for cooking to people in areas impacted by events such as earthquakes or, in the case of the Syrian diaspora, those



who find that they are refugees fleeing upheaval in their own country.

As for the other agencies receiving grants, many are those that concentrate their efforts to provide services not generally available to certain portions of our local populations.

Meals On Wheels Plus, for example, received a grant to provide 12,000 meals to those kids who are on a free or low-cost lunch program at school, but who may not have access to nutritious food when school is not in session, such as during the summer months.

Hope Family Services provides healthy food for domestic abuse victims and their children at a safe 35-bed emergency shelter.

Junior Achievement mentors middle school kids in starting and running a business. The Visible Men Academy received a grant to fund a summer literacy program for minority students. Step Up Suncoast's grant will go to funding a science, technology, engineering and math (STEM) program for girls and minorities.

The Child Protection Center supplies supervisors for court-authorized parent-child visitation. Kids need to know that their parents are still in their lives, but may need to be protected from those parents who may abuse them.

The Children's Guardian Fund offers a summer camp for the abused, neglected or abandoned kids in foster care.

The Teen Court program enables kids in trouble to get into a program of mentoring aimed at keeping them out of the "system."

The Foundation for Dreams has a summer camp program for special needs children. Easter Seals and the Family Network on Disabilities offer respite care support for families of special needs kids. Children First has a preschool literacy

program, which includes a lending library. Parenting Matters offers mentoring services for the parents of special needs kids. Big Brothers/Big Sisters of the Suncoast provides for adult mentoring of 3,000 at-risk youth, from Bradenton to Venice.

ITN Sarasota provides ride services for qualified seniors whose transportation options are limited, either due to age or visual impairment. They have provided over 23,000 rides.

The Conservation Foundation of the Gulfcoast aims to protect conservation lands forever for future generations, through a program of outreach and education involving bringing kids into the out-of-doors. Their program now reaches 2,600 kids.

Forty Carrots works on building empathy skills among young children, while Embracing Our Differences teaches Lakewood Ranch elementary school kids about practicing kindness and respect.

SMART (The Sarasota Manatee Association for Riding Therapy) will use its grant to purchase safety helmets for their therapeutic riding students. Community Haven's grant will provide therapy for children not covered by insurance, while Neuro Challenge offers a program for Lakewood Ranch adults with early-onset Parkinson's and their caregivers.

Turning Points' grant will go toward providing free dental services to the poor and homeless, while Stillpoint Mission provides personal care items for needy families. Tidewell Hospice's Blue Butterfly program offers grief counseling to children who have suffered the loss of a family member or someone close to them.

The Lakewood Ranch Rotary Food and Wine fest continues to fund good deeds in and out of Lakewood Ranch. Congratulations to the grant recipients and to our Lakewood Ranch Rotarians!



# Positive Emotions Can Protect Your Brain During Challenging Times

BY DR. STEPHANIE PEABODY  
PsyD, HSPP, Neuropsychologist  
Founding Director, Brain Health Initiative

When you have a sense of well-being you feel good and are experiencing health, happiness, and prosperity. It means, for example, you have good brain health and performance, high life satisfaction, a sense of meaning or purpose, and the ability to manage stress.



Positive emotions can have a direct impact on protecting your brain health, increasing daily brain performance, and fighting brain illness. Positive emotions can also protect your overall physical health and well-being, including lowering blood pressure, reducing the risk of heart disease, healthier weight, improving blood sugars and longer life. For older people, research shows life satisfaction can protect against dementia. In the young, positive emotions can protect them from developing brain illnesses such as depression and anxiety, as well as protect them against brain health risk factors including substance abuse and dependence. Feeling positive can also minimize your response to stress and increase your social connectedness — both brain health protective factors and so important in today's world.

Just as positive emotions protect brain health, negative emotions can be risk factors for brain and physical illness. Negative emotions can contribute to physical issues, upsetting the body's hormone balance, damaging the immune system, and contributing to digestive disorders, sleep disturbances and general lack of energy. Negative emotions increase the risk of developing depression and anxiety for all ages.

But don't despair if your emotions get you down sometimes. Everyone experiences times of stress and anxiety — especially during these challenging times. What is important to remember is that there are ways to boost your positive emotions and resilience and protect your sense of well-being. Try implementing these strategies to increase your brain and physical health through your positive emotions:

- **Practice gratitude.** One of the best evidence-based strategies for increasing positive

emotions is to practice an attitude of gratitude. Keeping a gratitude list is an easy way to begin your gratitude practice. Write down three new things (small or large) you are grateful for each night for two weeks. At the end of each week, read your entire list.

- **Recognize three good things.** Another evidence-based strategy to boost positive emotions and well-being is known as the Three Good Things practice. Write down three good things that happen each day for one week, together with an explanation for why each good thing happened.

- **Spend more time living mindfully.** Mindfulness is a state of fully experiencing the present moment (not reliving the past or worrying about the future) in a nonjudgmental state. And remember that all your choices are mindful choices: every step you take, every bite you eat, every activity you perform, every reaction to an event you have, is a choice. It can be very liberating to remind yourself regularly that you are in control of your choices.

- **Practice of mindfulness meditation.** To improve mindfulness, try developing a practice of mindfulness meditation working up to about 15 to 20 minutes per day. Mindfulness meditation involves directing your attention and awareness to whatever sensations you are experiencing in the present moment, focusing on the experience of breathing. This has been shown to increase emotional regulation.

- **Perform random acts of kindness.** A final evidence-based technique for improving well-being is referred to as "acts of kindness." Selfless acts of kindness toward others have been shown to increase your positive emotions and well-being. Pick one day of the week for the next six weeks and on that day perform five acts of kindness (they can be large or small) for other people that you would not have otherwise performed.

## ABOUT THE BRAIN HEALTH INITIATIVE

The Brain Health Initiative (BHI) is a cutting-edge, new approach to studying and taking action on promoting and protecting brain health and fighting brain illness. This approach is set to revolutionize associated research and position the Gulf Coast as a global leader in scientific transformation. Through a ground-

breaking collective impact framework that seeks to engage community members in the full brain health promotion, research and innovation process, the BHI will draw on some of the brightest minds of our time to address what experts say may be the biggest medical priority of the 21st century: brain health.

Featuring collaborative leadership from Massachusetts General Hospital, a Harvard Medical School Teaching Hospital; and the Academy for Brain Health and Performance, the BHI will focus on the science, application, and innovation of brain health promotion, prevention, early identification, innovative intervention and performance optimization across the lifespan. This focus intends to increase brain health protective factors and reduce risk factors, improving brain health outcomes across the lifespan for the Gulf Coast region and beyond.

For more information visit [www.brain-healthinitiative.org](http://www.brain-healthinitiative.org).

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# LAKEWOOD RANCH COMMUNITY ACTIVITIES

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It's safe to say that we're living in an unprecedented time. Never did I think I'd be writing an entire article and not mentioning even one event where we would all meet together, and see each other, together as a community at some point within the following paragraphs. What I'm finding is that with restrictions on how many people we can be with, where we can go, things that we can do ... we are all finding new ways to stay connected. Knowing that the central mission of Community Activities is bringing the community together, it makes me happy to see all of the new ways which residents are choosing to connect. Meetings that used to be in person now are happening in Zoom video rooms. Those of us who haven't gotten outside regularly are now walking, be it alone, with our pets, or our significant others. Lastly, the power of social media is making the process of getting through this so much easier than it would've been even 10 or 15 years ago.



Keith Pandeloglou  
Director of LWRCA

We should be thankful for all of the technology we now have, because even in the year 2000 or 2005, it might look a lot different than it does today.

Some of the things we are doing at Community Activities are finding ways to bring programming to you, but virtually. In addition to the different clubs that are already meeting virtually, we will be working with our partners at Lakewood Ranch to try to produce some more ways for us to interact. The best way to stay informed is to register for our weekly email at [LWRCA.org](http://LWRCA.org).

You may be asking "how can I help?" in this time of need for so many. While you've likely heard many of the various options, I would like to highlight just a few that can have the most impact in our very own backyard.

First, if you have an elderly neighbor, make sure that you're checking on them. Whether it be a text message or phone



call or video chat or FaceTime, just to make sure they know they are valued and in someone's thoughts. When you're going shopping, see if they need anything – we need to take care of our neighbors at these times.

Second, volunteer for our friends at Meals on Wheels PLUS of Manatee. They've been overwhelmed with the amount of help that they are receiving in their mission of delivering meals to those who need them most -- some even in East Manatee. Many of those who regularly deliver meals are themselves staying in to keep safe. Even volunteering an hour or two, once or twice a week, can go a real long way to feeding dozens of families that otherwise have no way to receive their food.

Third, our sponsor and local hospital, Lakewood Ranch Medical Center, is in urgent need of medical supplies. The full

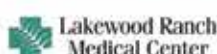
SEE COMMUNITY ACTIVITIES, PAGE 14

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# AROUND THE RANCH



PHOTOS BY THE LAKEWOOD RANCH DIGITAL PHOTOGRAPHY CLUB

## Irish Celtic Festival Honors Founder of Event

As the old saying goes, "we are all Irish on St. Patrick's Day." Francis Shea, Jr., former president of the board for Lakewood Ranch's Community Activities, and founder of our annual Irish Celtic Festival, died in January. Our community suffered a huge loss when Frank lost his battle with cancer.

He may not have been there in body, but he was at the March 7th event at Greenbrook Adventure Park, in spirit. We had all Frank's favorite bands; Cahal Dunne, Ireland's Happy Man kicked the event off as he always

has, and there were many pints to raise to officially open the beer garden.

Most importantly, we galvanized as a community to do what we do best at our events – come together, meet new and old friends, eat, drink, and be happy – while wearing our finest kilts, of course.

Lakewood Ranch celebrated the life of Frank Shea at this year's Irish Celtic Festival the best way it knew how – music playing, beer flowing, and a corned beef sandwich in hand.





# LWRBA

## LAKWOOD RANCH BUSINESS ALLIANCE

### DEAR LWR BUSINESS COMMUNITY,

As you have heard, Congress approved the Senate bill and President Trump signed the Cares Act, a \$2.2 trillion stimulus, meant to ease the financial burden brought onto individuals and businesses by the COVID-19 crisis. Although the stimulus bill was just signed into law by President Trump on March 27, many of the provisions are broadly defined to provide financial support, debt-relief options for individuals, as well as financial support and debt packages and grants for businesses. In some cases, this package is in addition to the loans that were already made available and referenced on the Alliance website – LWRBA.org. I must place a disclaimer, having read and restated some portions of this new legislation: *As legislation makes it to practicality, some portions remain up for interpretation. Therefore, please confirm with your bank, tax attorney, or CPA for further guidance. The links to Alliance members were embedded, but by no means does that prevent you from contacting your current advisor(s). I would highly recommend you talk to your advisor.*

This stimulus comes at a much-needed time when record numbers of Americans have filed for unemployment. Many businesses have been either mandated to close or have closed on their own due to decreased business traffic. The Bill has been designed to ease some carrying burden, provide support for loss of revenue, and create stimulus to steady the American economy.

The Lakewood Ranch Business Alliance has business members of all sizes. However, most are small businesses and will likely feel the impact of this health crisis for the near term and maybe years to come. It has reshaped our connection to each other, at least momentarily. I have seen most of the business support organizations, including county economic development offices, local economic development offices, local chambers of commerce and builder support groups scramble to provide information around what to do. More importantly, most have come together to provide comfort, a shoulder to lean on (virtually of course) and connection to resources.

I hope to add to the continued knowledge here today. Here are a few of the highlights taken directly from the Cares Act:

### SUPPORT FOR INDIVIDUALS

• **SEC. 2101. 2020 RECOVERY REBATES** – Individuals should qualify for a \$1,200 check if (2018-2019) income is equal/less than \$75,000 and a married couple should qualify for a \$2,400 check if (2018-2019) income is equal/less than \$150,000. Both will have a downward sliding scale as individual/couples make more than the threshold. Additionally, there will be an additional \$500 per child.

• **Unemployment benefits will increase by \$600** for a period of time and standard benefits will carry an extended time. Additionally, it is normally difficult for freelance/gig workers receiving 1099s to qualify for UE. This Act includes language that will allow some of them to qualify.

• **SEC. 2103. SPECIAL RULES FOR USE OF RETIREMENT FUNDS** – The Act states that distributions necessary due to the COVID-19 virus



may be taken up to \$100,000 without a 10% penalty. The withdrawal is still subject to regular income tax treatment. Tax professional should be consulted. It reads like you have three years to spread payment of the tax liability on the distribution or repay the distribution without tax.

• **Loans from qualified plans** – There has been an increase to the loan size from a qualified employer plan from \$50,000 to \$100,000.

• **SEC. 2105 – Modification of limitations on charitable contributions during 2020.** Charitable deductions will have limits increased. Additionally, treatment of deduction will change as well. This could allow some donors to increase support throughout 2020.

### SUPPORT FOR BUSINESSES

• **SEC. 1102. 7(a) LOAN PROGRAM.** IN GENERAL – During the covered period, any business concern, private nonprofit organization, or public nonprofit organization which employs not more than 500 employees shall be eligible to receive a loan made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)), in addition to small business concerns. In some cases, a portion of the loans could be forgiven when the company adheres to certain conditions.

IN GENERAL – During the covered period, a recipient of a loan made under section 7(a) of the Small Business Act may, in addition to the allowable uses of such a loan, use the proceeds of the loan for—

- (A) payroll support, including paid sick, medical, or family leave, and costs related to the continuation of group health care benefits during those periods of leave;
- (B) employee salaries;
- (C) mortgage payments;
- (D) rent (including rent under a lease agreement);
- (E) utilities; and
- (F) any other debt obligations that were incurred before the covered period.

In addition, the bill aids with our overburdened hospital systems, FEMA and our food stamps. Along with the bill, on March 22, 2020 the Board of Governors of the Federal Reserve issued an interagency statement on loan modifications and reporting for financial institutions. The agencies encourage financial institutions to work prudently with borrowers who are or maybe unable to meet their contractual payment obligations because of the effects of COVID-19.

**We are in an ever-changing health and financial crisis, and the LWRBA website is updated frequently as days pass. Please refer to LWRBA.org/covid19 for up-to-date information.**

As always, your team at the LWRBA is here to support you. We are working behind the scenes to change programming and connection throughout this trying time. Please reach out to any one of us with your questions. We stand ready to fight harder than ever to connect, educate and grow our region! Stay safe!

Sincerely,

Dom DiMaio

LWRBA President / CEO

### FROM PAGE 10

list can be found on our Lakewood Ranch Community Activities Facebook page. This includes masks, personal protective equipment, and other items needed by those on the front lines that are doing so much to keep our community safe. I've been so humbled to see so many donations already flowing in, from out-of-state visitors, current residents, their friends, and other businesses.

Everyone coming together to help our community is what Lakewood Ranch is all about – whether it be donating your time, donating your medical equipment, sewing handmade masks, or even the children that are posting rainbows around their windows for people to see as they drive by, neighborhood people drawing with chalk on driveways and pathways, writing cool messages and creating neat artwork – all add a little bit of brightness to our days, which can help to bring spirits up in this otherwise tough time.

Wherever possible, please try to take care of your local favorite restaurants that always take care of you. They are the ones there to help sponsor our kids' PTOs, help sponsor our little leagues, and other things around the community. They need us now more than ever. The workers, the owners, the operators – they're all working to keep their businesses afloat. I've seen so many unique and entrepreneurial ways that they are fighting to survive. Selling their products in bulk, delivering to residents' homes, providing curbside pick-up – whatever it is they can do to help, they've been doing. The least we can do is help them.

Last, but not least – in a socially distanced world, it can be awfully isolating. When you do have those chances for interactions on the street (provided from a 6-foot distance) it's okay to say hello, meet your neighbors, and do your best to keep connected. I know for a fact the reason we will all get through this is because of the power of our community. We don't need to worry about what's happening in Washington, or Tallahassee – we can worry about what we can do – on our streets, in our buildings, in our homes, or on our blocks – to help make a difference at this time when we all need each other, because we are all in this together.

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Fully 100% of your donation goes directly toward helping the individuals and families who need it most.

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Thanks to the continued support of The Patterson Foundation an initial \$500,000 contribution is committed for immediate needs along with an additional dollar-for-dollar match up to \$500,000.

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**TOGETHER, WE CAN MAKE A DIFFERENCE.**

# So Fresh - Vegaholics Rejoice!

BY ERNIE SOLLER,  
*Community Correspondent*

Lots of us are trying to eat healthier these days – especially THESE days. Some folks have gone over to the totally vegan side, abstaining from meat entirely, while others are attempting to increase their percentage of fiber-rich veggie dishes.

You might want to try SoFresh, a restaurant in Lakewood Ranch dedicated to offering fresh fiber-rich veggie-centered dishes, and I decided to try it out recently – before the big virus shut-down – bringing with me a dining companion for the sake of gaining a second opinion about not only the quality of the food but the different dishes offered by the restaurant.

Before I begin this journey I must admit, for the sake of being above board, that I am pretty much a confirmed “meat and potatoes” sort of diner. I’m not extremely fond of chicken, although a lot of people I know eat a coop’s-worth of chicken in a year’s time. I like duck, turkey, pork, salmon, shrimp, etc., but rarely venture into the realm of “healthy veggie-intense” dining.

So, having said that, I recently took my dining companion to SoFresh for lunch between business appointments. We decided to brave the new world of a “healthy food” restaurant.

The SoFresh is located in The Green town center, in the center of the complex, at 11569 S.R. 70 E., Unit 106, next door to the Modern Gents barber shop.

On arriving we noticed that in addition to seating in the new location (again, pre-virus), the SoFresh customer can take advantage of tables outside the front of the restaurant. Quite a pleasant place at this time of year.

The restaurant is open and airy, with a lot of white in the walls, portions of which used a “shiplap” feature, interspersed with colorful sections which almost appeared that they had been taken from some old building (bright and cheery, in any case). On one wall there are three very large letters: L W R -- for Lakewood Ranch, of course!

Once in SoFresh, the diner goes up to the counter and places his or her order with the more information call (941)769-9550 or visit lovesofresh.com.



PHOTOS BY ERNIE SOLLER



attendant, and pays for the selection. I chose the Greek “warm bowl,” and added some wild caught ahi tuna for a little protein.

The bowl contained long grain brown rice, baby spinach, chopped onion, tomatoes, chickpeas, cucumber slices, feta cheese pieces, and tzatziki (a Greek yogurt sauce ... rather tasty!). The ahi tuna was good, and there were nice large pieces of it.

I also ordered a specialty drink – a banana and date smoothie, made with almond milk, peanut butter, and flaxseed. Altogether a tasty drink.

My companion ordered the kale Caesar salad, with an addition of citrus chicken, which she informed me was tasty and to her liking. The salad was described on the menu as containing chopped romaine, baby kale, hard-boiled egg, croutons, a lemon wedge, parmesan cheese, and a Caesar dressing.

The menu at SoFresh is actually quite extensive, with all sorts of extra items that the diner can add to his or her basic food choice. You can order a standard item, such as a bowl or salad, or you can choose a style of meal – e.g. a warm bowl or a wrap, and then add items as you wish, starting with a base such as kale, rice, lettuce or quinoa, and adding other items, from apples to carrots, jalapenos to raisins, strawberries, etc. Then you can specify a sauce to go over the whole thing, including sweet chili, tzatziki sauce, teriyaki or a bunch of others. Then you can add a protein, such as chicken, shrimp, ahi tuna, or steak. If you’re still not finished customizing your meal, you can add items like bacon, toasted almonds, and several different types of cheese.

It should be noted that SoFresh at Lakewood Ranch sources some of its offerings from local sources – local as in Palmetto, Ruskin, Wimauma, and Parrish!

SoFresh – convenient, cheerful, locally sourced, and tasty. If you’re into veggie and healthy eating, check out the new SoFresh at The Green for yourself.

SoFresh is still serving the community with take-out, curbside, or delivery of its menu. For

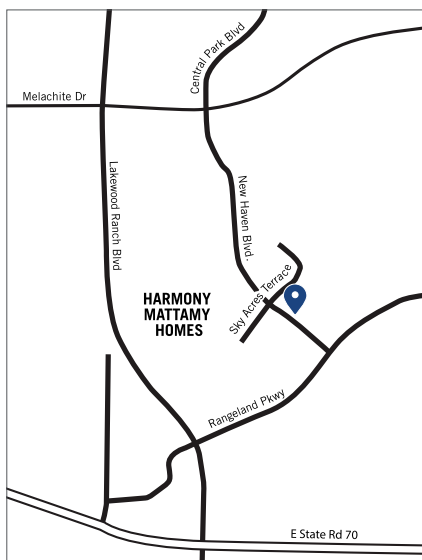


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PHOTOS BY THE LAKEWOOD RANCH DIGITAL PHOTOGRAPHY CLUB

## Junior Anglers Schooled Lake Uihlein Fish

The Lakewood Ranch Anglers' Club hosted its annual Youth Fishing Tournament Feb. 29 at Lake Uihlein. Many of the children had participated in a fishing seminar earlier in the month, where they learned knot tying, how to assemble their fishing poles, and the proper way to cast. The winner, eight-year-old Raphael Ducrey, landed two bass – 11 and 14 inches. Five-year-old Parker Ramos finished second, and seven-year-old Ethan Tirado, placed third.

The tournament is held in coordination with Lakewood Ranch Community Activities; the Kiwanis Club of Lakewood Ranch provided lunch for the junior anglers.



# summer camps

## AT THE CLUB



Lakewood Ranch  
GOLF AND COUNTRY CLUB

### TENNIS AND SPORTS SUMMER CAMP



**WEEKDAYS, 9AM – 2PM**  
**KIDS AGES 4 TO 12**

Members\*: \$175/Week or \$50/Day  
Non-Members\*: \$200/Week or \$60/Day  
**\$100 non refundable, non-member deposit**

This camp includes tennis, swimming and other group sport activities. Various arts and crafts are also part of this innovative and dynamic camp.

After Hours Care 2–4PM: \$15/Hour  
(Advance payment required for all after hours care)

June 1 – 5, 8 – 12, 15 – 19, 22 – 26,  
June 29 – July 3, July 6 – 10, 13 – 17,  
20 – 24, 27 – 31, August 3 – 7

**FOR MORE INFORMATION:**

Email:  
Tammy.Clark@LakewoodRanchGolf.com

### COUNTRY CLUB SUMMER GOLF CAMP



**WEEKDAYS, 9AM – 4PM**  
**KIDS AGES 6 TO 15**

\$25 one-time registration fee per child at registration  
\$275/Week per child  
(10% sibling discount if attending the same week)

PGA Golf instruction for kids including full swing, short game, putting, etiquette, rules and play on golf course. Lunch, snacks and refreshments are provided daily!

June 1 – 5, 8 – 12, 15 – 19, 22 – 26,  
June 29 – July 3, July 6 – 10, 13 – 17,  
20 – 24, 27 – 31, August 3 – 7

**REGISTER TODAY!**

Call 941.907.4710 or email  
LWRgolfcamps@LakewoodRanchGolf.com

### GOLF ACADEMY ADVANCED SUMMER GOLF CAMP



**WEEKDAYS, 9AM – 4PM**  
**KIDS AGES UP TO 15**

\$25 one-time registration fee per child at registration  
\$350/Week per child  
(10% sibling discount if attending the same week)

For players who are more focused on taking their games to the next level. We will integrate Trackman, Flightscope, Swing Catalyst and additional technology to augment our PGA Professionals and their teaching methods. This camp will concentrate on improving technique and will include playing golf with instructors as part of the daily curriculum. Lunch, snacks and refreshments are provided daily.

June 1 – 5, 8 – 12, 15 – 19, 22 – 26,  
June 29 – July 3, July 6 – 10, 13 – 17,  
20 – 24, 27 – 31, August 3 – 7

**REGISTER TODAY!**

Call 941.907.4710 or email  
LWRgolfcamps@LakewoodRanchGolf.com

# Meals on Wheels PLUS of Manatee Helps Feed County as COVID-19 Escalates

Meals on Wheels PLUS of Manatee is working to feed food-insecure residents of Manatee County as many businesses, community centers, and schools close amid the COVID-19 pandemic.

While Friendship Dining Centers, the Enrichment Center, and Daybreak Adult Day Center, all programs of Meals on Wheels PLUS of Manatee, suspended programming due to recommendations regarding group gatherings from the Centers for Disease Control, Meals on Wheels PLUS of Manatee continues home delivery of meals to home-bound seniors and disabled residents in Manatee County to ensure they receive proper nutrition. Volunteers and staff are taking extra precautions to safeguard clients and themselves.

Through The Food Bank of Manatee, a PLUS program of Meals on Wheels PLUS of Manatee, emergency relief is also being provided to children and families in the wake of COVID-19. In partnership with the School District of Manatee County, The Food Bank of Manatee is providing bags of food to feed a family of five breakfast, lunch, and dinner for the weekend. The food will be distributed on Fridays in conjunction with the school district's food and mobile feeding buses that service seven loca-



tions throughout Manatee County. In addition, The Food Bank of Manatee is providing increased services to food pantries and partner agencies within the county to help meet the demand for essential nutrition.

Meals on Wheels PLUS of Manatee is in need of:

- Non-perishable food items, specifically canned meats, canned fruits, peanut butter, and boxes of cereal. Donations can

be delivered to 811 23rd Ave. E., Bradenton.

- Unopened packages of toilet paper, paper towels, disinfecting wipes, and hand sanitizer to provide to home-bound and disabled residents as the supply of these items at the stores are depleted. Donations can be delivered to 811 23rd Ave. E., Bradenton.

- Monetary donations to cover operational and program expenses related to increased needs due to COVID-19. The Steven and Natalee Herrig Family Foundation has offered a \$50,000 1:1 match to assist in providing critical nutrition and supportive services to those in need in our community. Donations can be made online at [MealsOnWheelsPLUS.org/donate](https://MealsOnWheelsPLUS.org/donate) or by mail to 811 23rd Ave. E., Bradenton.

“Meals on Wheels PLUS of Manatee has always offered so much more than a meal to members of our community,” said Maribeth Phillips, president and CEO of Meals on Wheels PLUS of Manatee. “During this exceptional, challenging time we are a literal lifeline – providing critical nutrition and care to those who are hungry and isolated. We need the support of our community to meet the needs that are increasing daily related to this pandemic.”



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# IN THESE UNPRECEDENTED TIMES, WE NEED YOUR HELP MOST!

In the midst of this unprecedented circumstance, we are working to fulfill the rising needs and costs of our programs to ensure essential nutrition is available to our home-bound seniors, children, and families who do not have access to meals.

We are beyond grateful for the overwhelming response from those interested in volunteering at Meals on Wheels PLUS of Manatee! The numbers of those wanting to volunteer exceeds what we can currently accommodate due to the guidelines issued by the CDC. The needs in our community are great and will continue to grow. We encourage everyone interested in lending a hand to mobilize a non-perishable food collection or purchase items online to be delivered directly to us!



## CRITICALLY NEEDED ITEMS

- |  |                                       |  |  |
|--|---------------------------------------|--|--|
| <input type="checkbox"/> CANNED VEGETABLES | <input type="checkbox"/> JELLY        | <input type="checkbox"/> CANNED MEAT       | <input type="checkbox"/> POWDERED MILK |
| <input type="checkbox"/> CANNED FRUITS     | <input type="checkbox"/> BOXED RICE   | <input type="checkbox"/> 100% FRUIT JUICES | <input type="checkbox"/> APPLESAUCE    |
| <input type="checkbox"/> MAC 'N' CHEESE    | <input type="checkbox"/> BOXED PASTA  | <input type="checkbox"/> BREAKFAST BARS    | <input type="checkbox"/> DRIED BEANS   |
| <input type="checkbox"/> PEANUT BUTTER     | <input type="checkbox"/> CANNED SOUPS | <input type="checkbox"/> OATMEAL           | <input type="checkbox"/> TRAIL MIX     |

***Donations can be dropped off or shipped directly to:***

***Meals on Wheels PLUS of Manatee, 811 23rd Avenue East, Bradenton, FL 34208***



**Meals on Wheels PLUS**  
OF MANATEE



**www.MealsOnWheelsPLUS.org**  
**941.747.FOOD (3663)**



**The Food Bank of Manatee is a PLUS program owned and operated by Meals on Wheels PLUS of Manatee.**

The Florida Registration number for Meals on Wheels PLUS of Manatee is #CH1420. A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free (800-435-7352) or at [www.800helpfla.com](http://www.800helpfla.com) within the state. Registration does not imply endorsement, approval, or recommendation by the state.

## HEALTH OF WEALTH

# Stability for Challenging Times

## THE BENEFITS OF PERMANENT LIFE INSURANCE

BY HULDAH MATHIS

Provided by Huldah Mathis, CFP®, RICP®,  
Northwestern Mutual

In volatile economic times like the ones we've seen recently, it's not surprising that people want something they can count on – a stable financial asset that will be there to help them meet important financial needs, no matter what. For many, that vehicle is permanent life insurance.

Permanent life insurance (sometimes referred to as whole life insurance) is a unique financial tool. That's because it can provide a foundation of protection for your entire life, no matter how long you live (assuming that premiums are paid to keep the policy in force). In contrast, term life, another popular type of insurance, provides coverage for a specific period of time, such as 10, 20 or 30 years.

### KEEPING PACE WITH CHANGING NEEDS

The ability to provide protection for your family throughout your life can be a vital benefit, especially given the fact that life expectancies are on the rise in America. Today, it's not uncommon for someone to live two or more decades into retirement. And, where once expenses tended to fall as people aged, that's not necessarily the case these days: You may be retired, but that doesn't mean your mortgage or other expenses are retired too.



Similarly, you may have a pension plan, but those benefits may pass away when you do, leaving your spouse without a financial safety net after you die.

Permanent life insurance lasts for the rest of your life. And because permanent life provides a guaranteed payout, you don't have to worry about becoming uninsurable later in life. Regardless of your health, your family or your business is protected.

### PLANNING FLEXIBILITY TODAY ... AND TOMORROW

Equally important, permanent life insurance also provides cash value that is guaranteed to grow each year, tax deferred, regardless of what's going on in the market. This amount can be used in the future for any purpose you wish.

For example, you can borrow against your policy's cash value, generally on a tax-free basis, and use that money for a down payment on a home, to help pay for your child's college education or to supplement your income in retirement. Keep in mind that any loans you take will accrue interest and decrease the cash value and death benefit of the policy if you die before paying them off. However, if you decide to stop paying premiums and surrender or cancel your policy, the accumulated policy values, less any loans and interest, are yours.

### A COST EFFECTIVE ALTERNATIVE

Many permanent life insurance policies also are eligible for dividends, which can add to your death benefit and any cash value, which grows tax deferred.

These dividends, which are not guaranteed, can be used to pay all or part of your premiums, helping to reduce or even eliminate your out-of-pocket cost for coverage. They can also be used to increase your total death benefit over time without increasing your premiums.

### THE POWER OF PARTNERSHIP

While cost is an important factor when considering any type of insurance, it's important to look at more than just the premium. You'll want to also consider the financial strength of the insurance company, including its claims-paying ability and track record of paying dividends. After all, you want a company that is likely to be there for you when you need it.

You'll also want to understand what you're buying. This is where a trained financial representative can help. A good financial representative will help you evaluate your goals and objectives, and help identify which products offer the most appropriate solution for your unique circumstances. And, equally important, a trusted financial representative will review your insurance policies with you every year to ensure it continues to meet your changing needs.

*This article was prepared by Northwestern Mutual with the cooperation of Huldah Mathis. Mathis is a wealth management advisor with Northwestern Mutual the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, Wisc., and its subsidiaries. Mathis is an agent of NM based in Sarasota, Fla. To contact Huldah Mathis call 941-957-4515 or email at huldah.mathis@nm.com.*

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