



Yes,
You Can!
Become a Member Today.

Membership in Grow Financial gives you more in return. More personal service. More ways to grow your financial security. And more ways to grow your dreams. Where do you want to grow? Let us help you get there. Become a member today. It's never been easier!

Here's what membership offers you:

Low-Rate Loans

- Vehicles, Boats, Motorcycles & RVs
- Mortgages, including VA & FHA
- Personal Loans
- Student Loans
- Credit Cards with Free Rewards

Savings & Checking

- Dividend-Earning Checking¹
- Money Market
- Individual Retirement Accounts
- Certificate Accounts
- Health Savings Accounts
- Bugg Club Youth Savings

\$10

Get Started Coupon!

This is a \$10 "Get Started" membership coupon. \$5 deposited to your savings account as the initial deposit and \$5 for the Grow Financial membership fee. Simply present this coupon at any of the 18 Grow Financial branches in the Tampa Bay area!

A special offer for the members of the
Greater Hernando Chamber of Commerce
#1938

grow financial
federal credit union

Judi's Creations and Travel



A Gift That Lasts All Year & A Vacation That Starts With The Planning



Do You have a Special Family Member or Good Friend who you would like to visit every month, but cannot?

With the Gift Every Month program, you have the perfect vehicle to show them how much you care. That is what I do with a very special friend of mine in an Assisted Living Facility. Each month, I visit her with a special gift. The twinkle in her eyes every time I arrive with her special treat is enough to melt anyone's heart.

You too can show the same generosity to a special friend, every month, every other month, or on special occasions. With the Gift Every Month choice, your friend or loved one can look forward to your steady display of affection and caring that only your monthly visit and special treat can deliver.

Available Packages

Thinking Of You..... *\$10 Per Month

A gift delivered every month such as: mini muffins, mini cupcakes, brownies, cookies, candies, biscotti with candy drizzle or mug with coffee/tea/hot chocolate packets. Based on 12 month package.



You're On My Mind Today..... *\$12 Bi-Monthly

Above gift package delivered every other month (Bi-Monthly).

Special Occasions..... From *\$15 Per Gift

A special gift delivered only for holidays, birthdays, or special occasions. Might be a treat or other gift, depending on the individual situation. Great for welcome home & thank you gifts for all.

Special Delivery:

A delivery fee will be applicable to any special delivery requests, for a specific day/date or specific week, individual residencies, etc. Special delivery fee will vary for specific situations.

**Above rates are introductory rates and could change at any time. My goal is to keep the rates low, so more people can enjoy this unique experience every month. Once a package is paid for, the rate will hold thru for the contracted period. Freshly prepared items will be delivered in person each month.*



Sponsor a Senior Today!



I've been a travel agent since 1992, that was actually before computers came into the picture, and everything was done by telephone, paper and pencil. I have seen many changes take place in the industry, and have gotten comfortable with many of the tour companies and their products.

I am experienced in working on all aspects of travel, from Airline Tickets, Car Rentals, & Hotels, to Cruises, Tours, Vacations. I can arrange travel for you not only in the United States, but also to the Caribbean, Europe and anywhere else your heart desires. I stay educated, taking destination specialty courses on a regular basis.



In 2009 I left the office setting, in order to give my travelers a more personal travel planning experience. I feel ones vacation should start with the planning, not when your flight arrives at your destination. I like to think the planning is all part of the vacation experience. I therefore spend individual time with my travelers, including them in the travel planning, giving them the opportunity to look at hotel options and be part of the decision making process.

If you or someone you know are planning a wedding event in the near future, check out Honeymoon Registry as an alternative to purchasing toasters & crock pots as wedding gifts. With a wide range of selections, you'll be able to give the bride & groom a gift they'll remember.



Whether you are looking for a Quick Getaway, Family Vacation, Family Reunion, Honeymoon, Destination Wedding, or anything in between, I look forward to assisting you with your plans.



Services:

Domestic | Caribbean | International

- Cruises
- Tours & Vacations
- Hotels, Cars & Air
- Honeymoon Registry

Call Today To Schedule Your Next Vacation!

FLA. Seller of Travel - Reg. No. St 33570



Amalya Judi Schreiner

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Opportunity 2012

Hernando County Career Fair

Thursday, April 12, 2012

2 p.m. - 6:30 p.m.

PHCC Spring Hill Campus

450 Beverly Court • Spring Hill, FL 34606

REGISTRATION FORM

Send registration form and payment payable to Hernando Today to:

15299 Cortez Blvd., Brooksville, FL 34613.

Phone: (352) 544-5206, Fax: (352) 799-5246

or email form to: dnohejl@hernandotoday.com

Name: _____ Title: _____

Company Name: _____

Address: _____

City: _____ ST _____ Zip _____

Phone: _____ FAX: _____

Email: _____

REGISTRATION FEE

SPECIAL RATE: 1 Booth: \$99 (before 03/15/12) – AFTER 03/15/12: \$125

Note: 6' table, 1 sign, 2 chairs provided

Electric _____ (\$25 extra)

Registration Fee Enclosed: Corporate check # _____ Amount \$ _____

Please make checks payable to Hernando Today.

CC: _____ Exp. Date: _____

Non-refundable. Payments and registration must be received by April 1st.

Space is limited. Reservations accepted on a first-come, first-served basis.

In order to be included in the special Career Fair pages in the Hernando Today,
please provide your company job openings below no later than
March 15th to dnohejl@hernandotoday.com.

FREE "SENIOR SURVIVAL" WORKSHOP

Living Trusts:

- Why you may need to revise your Revocable Trust due to the new Federal Estate and Gift Tax laws
- Why Revocable Trusts still benefit persons who will have no Federal Estate Tax
- How Trusts may protect your beneficiaries from creditors and exploitation

Medicaid Nursing Home Eligibility:

Medicaid Asset Protection Trust and the Look Back Period

- What you can own and still be eligible for Medicaid Nursing Home coverage?
- A clear explanation of the Medicaid look back rules.
- New 2012 Community Spouse Resource Allowance (CSRA).
- How your spouse may still be eligible for nursing home coverage with assets exceeding \$113,640.
New Minimum Monthly Maintenance Income Needs Allowance
- You may be eligible even if your income exceeds \$2,094 per month.

Veteran's Pension and Aid and Attendance Benefit.

- Veteran's Asset Protection Trust
- Homebound Benefit
- Assisted Living Benefit
- New 2012 Monthly Maximum Income Pension Rate

New Durable Power of Attorney Law

- Will my existing Durable Power of Attorney be sufficient?

LOCATION

New Port Richey Library
5393 Main Street
New Port Richey, FL 34652

Holiday Inn Express
3528 Commercial Way
Spring Hill, FL 34606

Land O' Lakes Community Center
5401 Land O' Lakes Blvd.
Land O' Lakes, FL 34639

The Nature Coast Law Offices of
Gregory G. Gay, P.A.
450 SE. US Hwy 19
Crystal River, FL 34423

DATE AND TIME

Tuesday, March 6, 2012
2:00 p.m. – 4:00 p.m.

Thursday, March 8, 2012
2:00 p.m. – 4:00 p.m.

Tuesday, March 13, 2012
3:00 p.m. – 5:00 p.m.

Thursday, March 15, 2012
2:00 p.m. – 4:00 p.m.

Workshops are conducted by Board Certified Elder Law Attorney and Wills, Trusts and Estates Attorney,
Gregory G. Gay, Esq.

The Nature Coast Law
Offices of Gregory G. Gay, P.A.
Crystal River, Florida
Spring Hill, Florida
New Port Richey, Florida

Estate Planning, Elder Law, Medicaid
Planning, Trust & Estate Administration




THE NATURE COAST LAW OFFICES OF
GREGORY G. GAY, P.A.
PLANNING FOR A LIFETIME

www.willtrust.com

RSVP to Darla Lake at
(800) 226-0512

The hiring of a lawyer is an important decision that should not be based solely upon advertisements.
Before you decide, ask us to send you free written information about our qualifications and experience.