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March 2023



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blue realty

See pages 6-7

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Publishers, Shellie & Scott Farrugia

It's All About

Inspiring Others for 21 YEARS!

Happy Anniversary to US! We are so happy to focus on friends and neighbors who are making inspiring, positive differences for everyone. Please read through and note the amazing folks that make our corner of Broward so fantastic. Get ready for a fabulous summer by enrolling your kids in a local athletic league, or a place to hone their stage presence with Next Stop Broadway (see our BACK COVER).

See the articles about the Boneri Family, Blue Realty, Water Safety, Relay for Life, and Dr. Howard Gelb, all focused on caring for and loving others... and sharing gifts with the world around us. Whether we are on the giving or receiving end of help in times of adversity, we are constantly modeling examples. Our kids are always watching!

We are so thrilled to celebrate our corner of Paradise with the amazing families who call it home. Enjoy March by offering love and service to friends and neighbors in our community.

Thank you for your time and support of our advertisers.

God bless you and our troops,

Shellie & Scott

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Publisher & Managing Editor

Shellie Miller - Farrugia

Creative Director

Scott Farrugia

Photography

Scott Farrugia

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Contributing Writers

Ashley Ferraro
Dr. Howard Gelb
Shellie Miller-Farrugia
Cassie McGovern

Advertising Sales

Office
(954) 753-4300

Scott Farrugia
(954)684-6590

e-mail:

spectatormagsales@gmail.com



Facebook.com/MySpectator
MySpectatorOnline.com

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On the cover: Blue Realty, Sell South Florida Team
See page 6-7

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Community!

The American Dream is Alive and Well!

By Shellie Miller-Farrugia

Too many of us, at this point in history, are walking around with a negative vibe. Sure, life is uncertain some days, but overall it hasn't changed so much that we can't keep hope alive!

Years ago, my grandmother had a deli in Buffalo, New York. My father turned her pickle recipe into a major international company.... That family of immigrants became very successful because of the opportunity to live in America.

And it's no different today! 21 years ago, Scott and I dreamed of and created this little publication, the Spectator. Two decades later, members throughout the community are still reading it, getting involved in activities we feature, and expanding the businesses of our advertisers. We are completely humbled that our American dream has enabled us to live in this phenomenal community, and raise our children here.

Now that's a 21-year-old story... But I see them all of the time today! One of our realtor friends has completely changed his life and the life of his family because of his determination, relatability, and attention to his clients. His American dream includes many other realtors who work with and for him. They are all realizing what an incredible opportunity is available to them today.

Despite being a doctor for many decades, a chiropractor friend of mine thought of a different concept for marketing his business, which is now burgeoning bigger and better than ever. Sometimes thinking outside of the box is the ticket toward a more fulfilling success. To further elucidate the American dream... We can each create our own!

Our Parkland neighbor moved to Florida from Holland when he was 18 years old. He was frustrated and felt that starting a business in his home country was close to impossible because of all the red tape and bureaucracy that came with it. In moving to South Florida, he was surprised at all of the wealth and ability for absolutely anyone, despite their education, experience, and background, to start a company and grow it. He tells me, "I literally did everything that the book 'Rich Dad, Poor Dad' said, and it made me successful in America! The possibilities here are endless!"

Two former NYPD members own a restaurant in Coral Springs. It is very successful, and the owners give back to the community in wonderful ways! We are blessed to have them pursuing their American dream right here in our neighborhood.

We see businesses popping up all over the place, and wish them success! This is how we keep the American Dream alive... Supporting others, sharing ideas, and being grateful for everything we have.



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Sell South Florida: A New Approach to Realty

By Ashley Ferraro



Spearheaded by a team of highly engaged leaders, Blue Realty's Sell South Florida Team brings unique care, resources, and expertise to the Broward market. The team consists of Ashley Baillio, Laurin McDermott, Tanya Murcia, Noel Figueroa, and Stephan Bronson. All reside in Parkland and Coral Springs, respectively, and are driven to support their community in professional and personal efforts. With shared values, but diverse backgrounds and skill sets, the Sell South Florida Team consistently delivers results by cultivating relationships and, of course, selling homes!

The Sell South Florida Team takes a unique approach to Real Estate. Although clients may work closely with one realtor, the Sell South Florida team works collectively to ensure every promise is delivered upon with skill. Clients find comfort in knowing all hands are on deck when finding a buyer for their home or tracking down their dream home.

Sell South Florida operates at Blue Realty, the Coral Springs Real Estate Brokerage of which Ashley Baillio recently took an ownership interest. Blue Realty's shared value of collaboration supports the Sell South Florida team's holistic approach to Real Estate and all 60 Blue agents are included in weekly meetings to network on their clients' behalf. This team-oriented concept is relatively simple but not always common in real estate brokerages—more individuals working together yield quicker and better results for clients.

Sell South Florida Team's approach is also distinctively hands-on throughout every step of the process. For example, the team keeps staging inventory on hand to eliminate additional costs for sellers. They also allocate a budget to repairs for each home since this model results in faster sales at more favorable prices. Plus, with a trusted reper-

toire of general contractors, landscapers, handymen, and other experts on contract, Sell South Florida Team ensures every home exceeds market-ready standards before it's listed.

"If there's an opportunity for our clients to make more money on sale or protect their new investment, we are going to make all our resources available for them," says Ashley Baillio, Blue Realty Owner and Sell South Florida Team founder.

Every home Sell South Florida puts on the market is an investment. Not only is the team investing their time and resources on behalf of their client, but each listing is an investment back into their own community. Much of Sell South Florida's business results from referrals—it's no coincidence that their team will often sell entire rows of homes once listed in a neighborhood. People witness consistency

and commitment firsthand, then desire the same care when it's time to sell their own home.

Selling your home might be one of the biggest decisions you make in your lifetime. When you choose a Real Estate Agent to guide you through the process, you're entrusting them with a key asset. Properties are unique in that they are also tied to many milestones and emotions, so it should never be reduced to just a dollar sign on paper. The Sell South Florida Team will see your home or future home for its highest potential and work with you to bring that vision to fruition.

The Sell South Florida Team and Blue Realty are building a team of innovators, creatives, and highly networked individuals to serve our South Florida community. Join the team, sell your home, or find your next home by visiting www.sellsouthflorida.org. Contact the team directly at 561-609-2391 or baillio@sellsouthflorida.org.



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Laurin McDermott, Realtor® Sell South Florida Team
Ashley Baillio, Broker Owner Blue Realty & SSFT
Stephan Bronson, Realtor® Sell South Florida Team
Tanya Murcia, Broker Sell South Florida Team

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Meet The

Boneri Family



Certain families are so much fun! As we look into the lives of Luis and Jackie and their three children Julian, 9, Aiden, 7, and Lia, 4, we realize that ordinary events are made extraordinary by this happy, loving group!

Both Jackie and Luis work for Keiser University. Luis is the Director of Cloud Services and Jackie is the Associate Vice President of Student Services.

Julian and Aiden both play baseball and soccer in local leagues. They look forward to the fun, and are signed up for Coral Springs Flag Football for the first time this upcoming season. Lia loves attending her dance and tap classes.

Luis coaches both boys' baseball teams and soccer teams. He tells us, "We are all about supporting our schools and fundraising or participating in walks for a variety of causes."

One example of their creativity and fun is a Movie night at home with the family. Jackie tells us, "The kids like to create a booth to purchase tickets and treats. Then we all curl up together under cozy blankets to watch the movie of their choice. We also love to have family/friend gatherings. The kids love to put on talent shows in the house or build forts. We try to make each gathering a special moment together."

Both brothers attend Eagle Ridge Elementary, where they each claim math as their favorite subject. Lia attends Westminster Academy, and she loves science as well as arts and crafts.

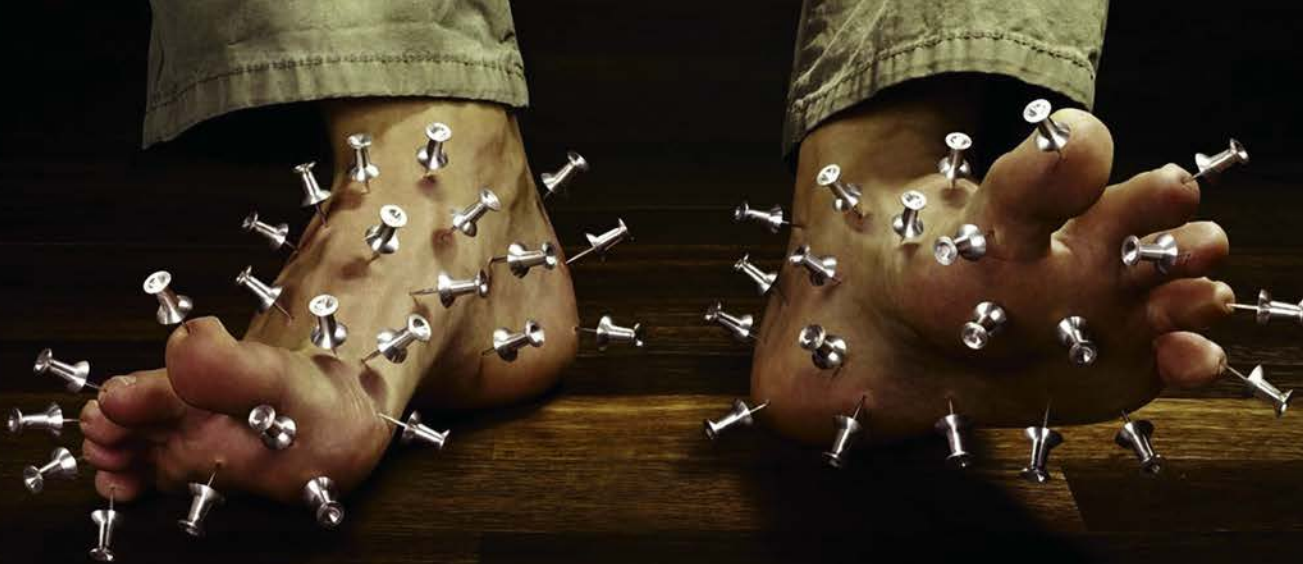
Together since 2010, Jackie tells us, "We absolutely love our city and neighbors. It is a community where we look out for one another, and it feels like an extended family."

A very involved father, Luis tells us, "I like to wake up the kids now and then with music...start their day with a joyful heart."

Mom uses her special touch every afternoon. Jackie shares, "I always ask everyone around the table what they learned from school today or what was their favorite part of the day or what made you laugh today? I think it important to find the good in everything especially if we are having a tough day."

And four year old Lia gives us the best quote of all. She says, "I love my family."

The Boneris attend services at Church by the Glades.



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By Cassie McGovern



Always Watch the Water

Water Safety Awareness needs to be a priority all year long, especially for those of us that live in Florida.

Water is Everywhere... From the bathtub, to a bucket, backyard pool, community pool, the beach, canals, retention ponds and even the Everglades. A drowning can occur in as little as 2" of water, being educated is the first step to prevent a tragedy from happening.

Drowning is the number 1 cause of death for children ages 1 to 4, children are very curious and move fast at this age too.

In the US, an average of 3,500 to 4,000 people drown per year. That is an average of 10 fatal drownings per day. Drowning remains in the top 5 causes of unintentional injury-related death from birth to 5 years old. 23% of child of drownings happen during a family gathering near a pool. 87% of drowning fatalities happen in home pools or hot tubs for children younger than 5. Most take place in pools owned by family or friends. Children 5 to 17 years old are more likely to drown in natural water, such as ponds and lakes.

Florida suffered the loss of 93 children in 2022 alone and yet drowning is preventable! 93 families in our state alone that have been destroyed by something that is completely preventable. CDC reports that for every 1 fatality, 8 people are impacted by a non-fatal injury.

Key Prevention Tips

- **CPR...** Everyone should know the basics of swimming (floating, moving, through the water) and cardiopulmonary resuscitation (CPR).
- **Swim Lessons...** Learning to Swim can reduce the risk of drowning by 88% for 1- to 4-year-olds who take formal swim lessons.
- **Barriers Work...** Four-sided isolation fences, with self-closing and self-latching, around backyard swimming pools.

- **Stay Vigilant...** Close supervision is required when kids are in or near water. Drowning happens quickly and quietly, so adults watching kids in or near water should avoid distracting activities like playing cards, reading books, and talking on the phone.

We urge you to get involved, we all can do something

- Educate your neighbors, colleagues, clients.
- Always remove toys from pool and shut gate once pool time is finished.
- Always assign a Water Watcher during pool time.



Edna Mae McGovern

Shannon and Cassie McGovern have dedicated their lives to advocacy after the loss of their beautiful 19 month old daughter, Edna Mae on August 3, 2009. They formed McGovern Foundation (www.mcgovernfoundation.com) where they've spent the last 13 years educating others so they never experience the same heartache as their family has.

Cassie is now the program manager with the Every Child a Swimmer (ECAS) program. In 2021, the Every Child a Swimmer law was passed in the state of Florida requiring schools to provide water safety information and resources to parents and caregivers. Cassie is now working to have the same legislation passed in other states throughout the country. The program also provides learn to swim scholarships to under-served families. Visit www.everychildaswimmer.org for more information.

Youtube link highlighting the ripple effect that a drowning has on the community.

www.youtube.com/watch?v=WhdZbqAkHGU

Together, we can save lives and work to make Every Child a Swimmer.



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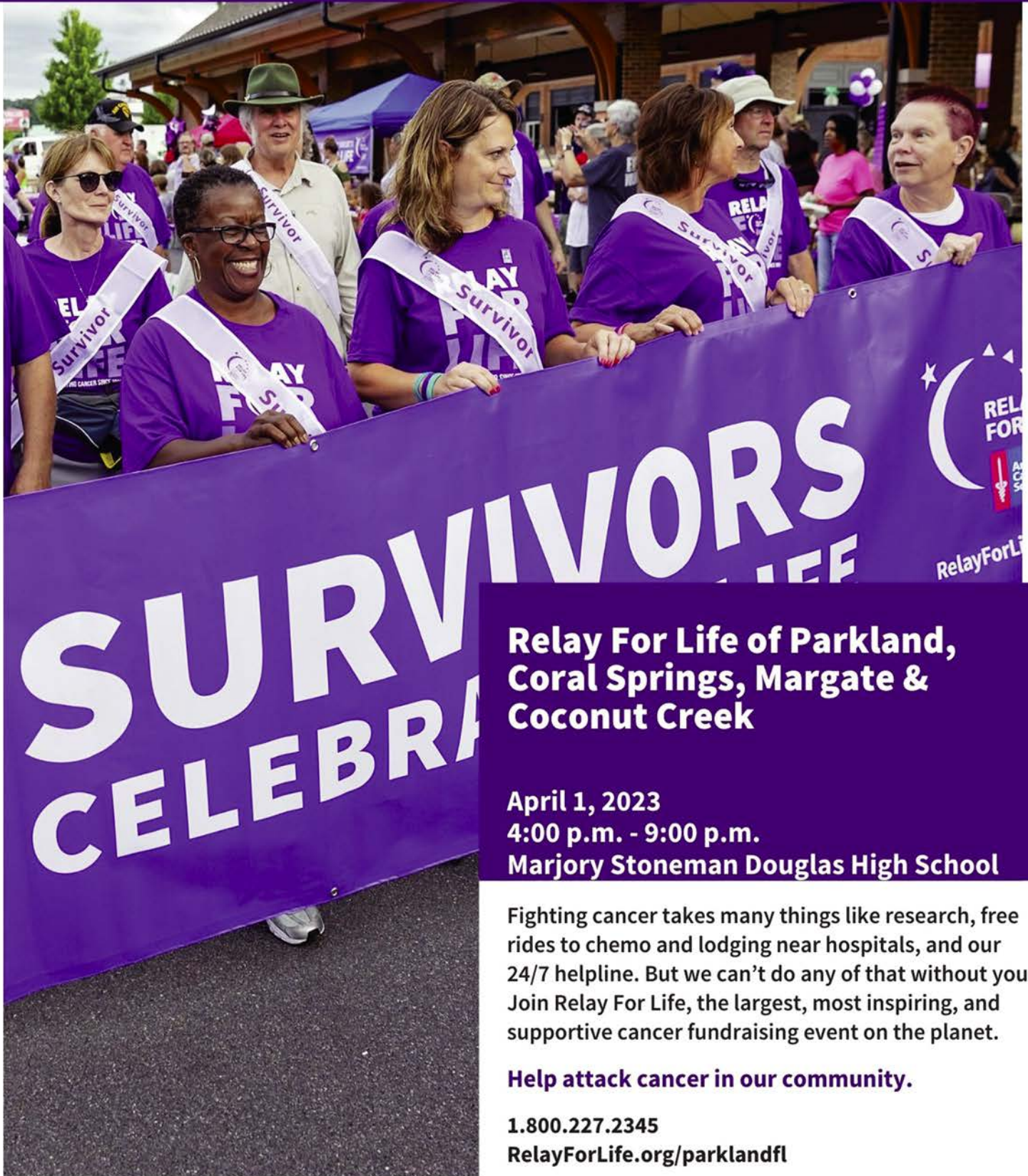
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Cancer won't win.



Relay For Life of Parkland, Coral Springs, Margate & Coconut Creek

April 1, 2023

4:00 p.m. - 9:00 p.m.

Marjory Stoneman Douglas High School

Fighting cancer takes many things like research, free rides to chemo and lodging near hospitals, and our 24/7 helpline. But we can't do any of that without you. Join Relay For Life, the largest, most inspiring, and supportive cancer fundraising event on the planet.

Help attack cancer in our community.

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RelayForLife.org/parklandfl



Save Lives, Celebrate Lives, and Lead the Fight at American Cancer Society Relay For Life of Parkland, Coral Springs, Margate and Coconut Creek

The American Cancer Society (ACS) Relay For Life of Parkland, Coral Springs, Margate and Coconut Creek invites the communities to join the movement to honor and remember loved ones and fight back for lifesaving change on Saturday, April 1, 2023 at Marjory Stoneman Douglas High School.

Relay For Life is a community of survivors, caregivers, local citizens, volunteers and participants who believe that the future can be free from cancer and own the power to make that change. It continues to be the largest peer-to-peer fundraising event, with 2.5 million participants globally uniting to save lives from cancer.

“This year, almost 1.9 million new cases of cancer will be diagnosed in the United States. Being a cancer patient myself, I know how important the funds we raise are to the local communities,” said Relay Event Lead Gayle Morell. “I have a rare type of cancer that wasn't treated everywhere at the time of my diagnosis. I stayed at the Hope Lodge in Iowa free of charge for a week. The American Cancer Society provided rides to and from the hospital daily. Without these resources, I may not have been able to get the treatment I needed and not worry about the costs.”

The American Cancer Society's mission is to improve the lives of people with cancer and their families through advocacy, research, and patient support, to ensure everyone has an opportunity to prevent, detect, treat, and survive cancer.

“Since Covid, our mission has become harder,” explains Gayle. “But we'll rise to the challenge. During our Relay event on April 1st at Marjory Stoneman Douglas High School, we're planning on honoring the Survivors, Thrivers still in their fight like me, and the Caregivers who provide so

much help, love, and hope for those fighting. Our theme this year is “Hollywood”. More than 40 teams and more than 500 participants will join together to raise funds and awareness in an effort to free the world from the pain and suffering of cancer.”

Relay For Life of Parkland, Coral Springs, Margate and Coconut Creek
April 1, 2023, 4:00pm – 9:00pm
Marjory Stoneman Douglas High School
5901 Pine Island Road, Parkland, FL
Relayforlife.org/parklandfl

Survivor Program Co-Chair Megan Mila explains “We share a passion to save lives, celebrate lives, and lead the fight for a world without cancer. Our goal is to host over 100 cancer survivors and their caregivers at the event. The opening ceremony will include a special Survivors Lap. Survivors, thrivers and their caregivers will also enjoy a complimentary dinner. After sunset, we light Luminaria bags to remember those we have lost, to celebrate cancer survivors, and to show those affected by cancer that they are not alone.”

There are many ways to get involved.

- Join the Relay For Life of Parkland, Coral Springs, Coconut Creek and Margate – Sign up to join an existing team or start a new team at www.relayforlife.org/parklandfl
- Donate – If you can't participate in this year's event, you can still help save lives by making a donation. Every dollar fuels the American Cancer Society's fight against cancer. Visit www.RelayForLife.org/parklandfl to make a donation today.

To learn more about Relay For Life and form a team or register as an individual or cancer survivor, visit www.Relayforlife.org/parklandfl.



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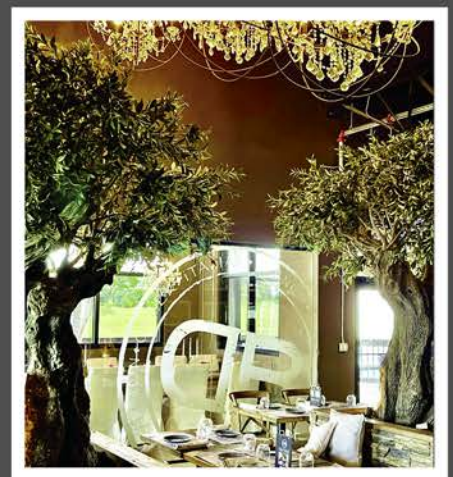
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By Dr. Howard Gelb

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Soccer

CORAL SPRINGS RECREATIONAL

The official Recreational Soccer Program in the City of Coral Springs. Play from November through the first weekend in March. Boys and Girls U06-19U are welcome. Play at Mullins Park, Coral Springs. For more info: www.csys.org, email: csysadmin@csys.org or call Mimi Milton at 954-341-6391 see ad and article pgs 18-19.

CITY OF CORAL SPRINGS SPRING TRAVEL SOCCER CLUB

The official Travel Soccer program in the City of Coral Springs. Boys & Girls U8-U11. City of Coral Springs Cypress Park; 1301 Coral Springs Drive. For more info see www.springssoccerclub.com. See ad pg19

Softball

YOUTH SOFTBALL ASSOCIATION OF CORAL SPRINGS (YSACS)

Two seasons run each year, February-May and September-November. See the website at www.coralsspringssoftball.com or call (954)344-0171. See ad below

CORAL SPRINGS WOMEN'S SOFTBALL

Players 18 & older can join the slow-pitch teams that play on Sundays and Monday evenings at Forest Hills Park. Call Barb Pantazis (954) 344-4449.

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NORTH BROWARD PREPARATORY SCHOOL

Is an accredited, college-preparatory, independent, non-sectarian school serving families of the pre-kindergarten through high school age groups. For more info, call (954) 247-0011 or www.NBPS.org See ad page 11.

SUMMIT ACADEMY CHARTER SCHOOL

K through 8th grade. A tuition free public charter school. For more info, call (954) 603-3303, www.summitacademy.org.

Special Needs

PARKLAND BUDDY SPORTS

Find out about league offerings and activities. www.ParklandBuddySports.com

CHALLENGER BASEBALL LEAGUE

Open to all special needs kids and their families at no cost. For more info, call (954) 345-9329 or www.challengerbaseballoffbroward.com

THE FRIENDSHIP JOURNEY

Provides programs & facilities for children and young adults with special needs, while creating awareness and sensitivity. For more info, contact hello@thefriendshipjourney.org or www.thefriendshipjourney.org

Volleyball

SAND TURTLES VOLLEYBALL CLUB

Beginner sand volleyball training for kids and adults. Call Mark Lewkowicz for more info. (954)345-0500. www.sandturtlesvolleyball.com

Parkland P-Rec

PICKLEBALL

Pickleball is a racquet sport that combines elements of badminton, tennis and table tennis. Players use solid paddles to hit a whiffle ball over a net. Yearly fee: Residents \$45/Non-residents \$54. P-REC – 10559 Trails End (located inside Pine Trails Park)

Scouting

Scouting offers Year Round Activities for Boys and Girls in K to 12th Grade Find a local unit at www.beascout.org

i9 Sports - Youth Sports Leagues

Coral Springs Leagues - Saturday & Sunday Options

Soccer - Ages 3 - 12
Flag Football - Ages 4 - 13
Baseball - Ages 3 - 7
Indoor Basketball - Ages 5 - 12

www.i9sports.com
954-227-9955 (M-F, 9am-8pm)

Important Numbers

Aquatic Complex.....	(954)345-2121
City Hall in the Mall	(954)344-1828
Coral Springs Gymnasium	(954)345-2107
Cypress Park Pool	(954)345-2109
Cypress Park Tennis	(954)345-2100
Mullins Park Pool	(954)345-2170
Sportsplex Tennis Center	(954)344-1840
Parks and Recreation	(954)345-2200
Parks Field Conditions	(954)344-1187



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Coral Springs

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SpringsSoccerClub.com

Facebook: Springs-Soccer-Club
 Instagram: springsoccerclub
Twitter: @springs_sc
 Email: info@springsoccerclub.com

Parkland Connections

Parkland Little League

For more info., call (954) 604-2442 or visit www.parklandll.com. See article on opposite pg.

Basketball

PARKLAND REC BASKETBALL
www.parklandbasketball.com or call the hotline (954) 227-0989.

Tackle Football & Cheerleading

PARKLAND RANGERS TACKLE FOOTBALL & CHEERLEADING

Football Contact: 786-236-0948 or info@parklandrangers.com
Cheer contact: 786-236-0948 or cheer@parklandrangers.com.

Flag Football

PARKLAND FLAG FOOTBALL
For more info, see www.parklandflag.com
See ad below.

Lacrosse

PARKLAND REDHAWKS
For more info go to www.parklandlacrosse.com
See ad below.

BUZZARDS MEN'S LACROSSE CLUB
For more info contact Mike at 954-540-8970 or visit

Soccer

PARKLAND REC SOCCER
For more info, visit www.parklandsoccer.net

PARKLAND TRAVEL SOCCER CLUB
For more info, call Roger Thomas 754-368-7138
www.parklandtravelsoccer.com

Private Schools & Camps

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For more info see www.nextstopbroadwaycs.com.
See ad on back cover

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www.ParklandBuddySports.com

CHALLENGER BASEBALL LEAGUE

Open to all special needs kids and their families at no cost. For more info, call (954) 345-9329.

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Provides programs & facilities for children and young adults with special needs, while creating awareness and sensitivity. For more info, contact hello@thefriendshipjourney.org or www.thefriendshipjourney.org

Scouting

Scouting offers Year Round Activities for Boys and Girls in K to 12th Grade
Find a local unit at www.beascout.org

Adult Softball

For more info, contact Parkland Parks & Rec. Manager Bruno Battel at 954-757-4103

i9 Sports - Youth Sports Leagues

Parkland Leagues - Saturday Only

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Baseball - Ages 3 - 7

www.i9sports.com

954-227-9955 (M-F, 9am-8pm)

Important Numbers

Leisure Services	(954)757-4105
Field Conditions	(954)757-4110
Park Ranger	(954)575-1007
Youth, Teen, & Senior Programs	(954)757-4129
City Hall	(954)753-5040
Tennis	(954)757-1910
P-REC	(954)757-4105

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City of Parkland FARMERS' MARKET

**Parkland Farmers' Market presented by
Broward Health of Coral Springs.**

The City of Parkland's bi-monthly event is in full swing and is bringing neighbors, friends, and pets to the festive, outdoor venue as they shop for and browse through items such as fresh and organic vegetables, fruits, herbs, beautiful flowers, breads, pastries and other baked goods. We also feature a variety of gourmet foods such as jam, honey, dips, sauces, fresh pasta, seafood, cheese, pickles and much more!

Entertainment in many varieties and themes also happens at every event. DJ, dancers, and unique entertainment is always part of the fun. Don't miss the special Car Show, the Business Expo, and Arts & Crafts day. Patrons are always excited at their unique finds and healthy, organic fruits, veggies, spices, and more!

The Parkland Farmers' Market is not just about getting your groceries for the week, it's about meeting a local farmer, catching up with your neighbors, and spending time with family. It all happens from 9am to 1pm two Sundays each month at the Parkland Equestrian Center at Temple Park (8350 Ranch Road, Parkland, FL 33067), it is the largest outdoor farmers' market in Broward County.

For more info see www.cityofparkland.org/farmersmarket



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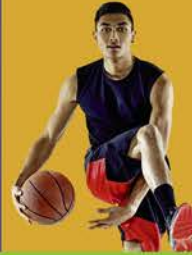
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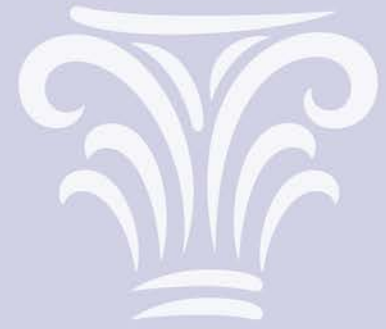
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Have the career you always wanted at Northwestern Mutual

By Ashley Ferraro

Independent business owners are often faced with the reality of giving up benefits enjoyed by employees. At the same time, employees are bound by limited pay opportunities, strict working schedules, and minimal flexibility.

What if we told you that you could challenge the norm and have both? At Northwestern Mutual, financial advisors enjoy the luxuries of owning and operating their own businesses while receiving a suite of benefits.

Parkland resident Ben Kapusta is a financial advisor and field director at Northwestern Mutual who develops and mentors other highly-motivated individuals interested in building their own firms. Ben explains that working as an independent financial advisor at Northwestern Mutual is centered around "the three I's," he describes. "Impact, independence, and income."

He describes "impact" as having the opportunity to create a significant mark on people's lives. "Impacting as many people as possible is a huge value of mine," he says. "We really are at the center of our clients' financial lives."

Northwestern Mutual provides clients with a centralized approach by offering comprehensive financial solutions, including financial planning, insurance, and investment services. Rather than starting with their clients' finances, they take a holistic look at their lives and values, since each financial option is designed to build upon the other. For example, helping the client grow financially through investments while ensuring they are protected by the insurance plan that makes sense for them. In doing so, Northwest Mutual aims to free Americans from their financial burdens.

Ben goes on to outline the second pillar, "independence," as the ability to take charge of your business and clients the way you see fit. Northwestern Mutual encourages its financial advisors to feel empowered in each decision they make. However, the company offers access to comprehensive learning and development resources to ensure every advisor is fully prepared and supported during their journey.



Benjamin Kapusta
of Kapusta Financial Services

Finally, "income" refers to the unlimited pay that every representative has access to. What you can earn is directly correlated to the effort you put into building client relationships.

Northwestern Mutual invests substantially in the success and growth of its financial representatives. Not only is there a promising income opportunity, but there's space to grow professionally. Ben enlightens us on his history with Northwestern Mutual, where he started as a client at just 21 years old. Seven years ago, he decided to join the company as an independent advisor, and today he is a field director of the Striano Financial Group in South Florida.

Ben resides in Parkland Golf and Country Club with his wife and four children. He currently serves as a trustee member for the Parkland Chamber of Commerce. Ben and his family keep busy staying involved in community activities like football, baseball, and dance.

Ben notes that Northwestern Mutual boasts several of the highest-producing females in the country right here in South Florida. Northwestern Mutual is the title sponsor for Women Empowering Women and operates with a mission to recruit women and minorities. Anyone looking to take charge of their life and career, regardless of professional background, should **call Ben at 954-290-6433 to learn more.** See ad on opposite page

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LET'S GET STARTED



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benjaminkapusta.nm.com
benjamin.kapusta@nm.com
954-290-6433





City of Coral Springs

Worldfest It's all about Culture!

Take a trip around the world without leaving town! The City of Coral Springs will host Worldfest on **Saturday, March 4 from 12 to 5 p.m.** The free event, held on the City Hall Lawn (9500 W. Sample Rd.), will include activities and performances that celebrate the diverse cultural makeup of Coral Springs and surrounding communities.

Commissioner Nancy Metayer Bowen, who serves as the Commission liaison for the Multi-Cultural Advisory Committee who organizes the event, enjoys attending the event every year and experiencing the vast array of cultures.

"Coral Springs is a vibrant community of diverse cultures and heritages. Worldfest brings together all of that beauty into one place, showcasing the best of our city," Metayer Bowen said. "The Multi-Cultural Advisory Committee members and city staff do a tremendous job planning an event that truly celebrates our uniqueness."

This family-friendly event includes live music, dance performances, games, and more. Highlighting the event is a series of cooking demonstrations where guests are encouraged to sample cuisines from various international locations.

The main stage and dance floor will showcase performances from around the world. Featured acts include Venezuela, Danza Y Tambor; Capo Capoeira Brazilian Martial Arts; Grupo Folklorico Timanati Mexican Dancers; Pure Dynamics Dance Studio; and the Coral Springs Chinese Cultural Association.

The event will also feature a "Kids World" section for children of all ages to enjoy art activities and crafts depicting various cultures.

For more information about Worldfest, visit CoralSprings.gov/Worldfest.



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2. Internet service provider and/or message data rates may apply.

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- 3.75% APR is variable, includes a .50% margin and subject to change based on the Wall Street Journal U.S. Prime Rate (WSJ Prime) which is 3.25% as of March 16, 2020. The minimum APR is 3.25% and maximum APR is 16.00%. Maximum term 120 Months (35 Month maturity option available in the state of Georgia). Payment options include interest only, or 1.00% of the outstanding balance or \$100, whichever is greater; with outstanding interest, principal and any applicable fees due as a final balloon payment at maturity.

- 5.25% APR is a fixed rate for 60 month term. Maximum term available 120 Months (35 month maturity option available in the state of Georgia). APR quoted is accurate as of October 4, 2021 and is subject to change at any time. Interest only payments with outstanding interest, principal and any applicable fees due as a final balloon payment at maturity.

5. We may pay some or all of the third party fees you must pay in connection with opening this Credit Line (collectively "Closing Costs") based on creditworthiness, the amount and term of the Credit Line, and the property location. Closing costs vary by state. In Georgia, for Credit Lines of \$250,000 or less with a 35 month term, we will pay all Closing Costs; otherwise, we will pay Closing Costs up to \$750. For Credit Lines of \$250,000 or less in AL, FL, NC, SC and VA, we will pay all Closing Costs. However, for all Credit Lines of \$250,000 or less, if the appraisal cost exceeds \$133, you are responsible for paying all amounts over \$133 for the appraisal. For Credit Lines greater than \$250,000, we will pay Closing Costs up to \$1,800 in Florida, up to \$1,300 in Virginia, up to \$800 in Alabama, and up to \$750 in Georgia, North Carolina and South Carolina. Should you close your Credit Line within 30 months from the anniversary date of the Credit Line closing, you must reimburse us for all Closing Costs paid by us on your behalf. The requirement to reimburse us for any Closing Costs paid by us on your behalf shall be waived if you keep your Credit Line opened for at least 30 months. The reimbursement of Closing Costs provision does not apply to Credit Lines originated by North Carolina residents. We will not pay any amounts towards Closing Costs for any renewal, extension or refinance of the Credit Line.

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Safety Town in Coral Springs:

Promoting Youth Safety For More Than 30 Years

By Ashley Ferraro

Coordinated by the Coral Springs Police Department, Safety Town is a kindergarten field trip that empowers children with valuable safety tools and prepares them to respond to emergencies. More than 2000 students visit South Florida's only Safety Town program each year in Coral Springs.

Safety Town is a mock town constructed in Kiwanis Park behind Ramblewood Middle School and Coral Springs Fire Department Station 64. For the entirety of the morning, children explore Safety Town through five unique safety stations led by parent volunteers.

The first safety station teaches personal safety. This module covers weapon safety, strength in numbers, stranger danger, and other critical aspects of personal safety.

From there, the kids move on to a two-part station—911 emergencies and pedestrian safety. First, students learn how to determine if a situation is an emergency and how to contact the police if necessary. Pedestrian safety touches on points like crossing the street as well as safely navigating parking lots, driveways, and sidewalks.

Next is bike safety, which Monica Vargas, CSPD's Community Involvement Coordinator, says is the children's favorite station. The students put on their helmets and ride tricycles around Safety Town while adhering to traffic rules.

The fourth station covers environmental and outdoor safety. The students are escorted outside in line of sight with the canal. There, they learn about the dangers of canal swimming, which can especially put them at risk of drowning. This lesson is vital since pediatric drownings are the leading cause of death in Broward County for children ages 1-4 years. The children also learn about the wildlife they might find in and around lakes and canals, including alligators, and how to avert them safely.

Also, at station four, the students are taught how to identify and avoid dangerous insects. South Florida's proximity to wetlands means there are many harmful insects and reptiles that children should learn to avoid.

Finally, the kindergarteners are taught fire safety with Firefighter Bob from the Coral Springs Fire Department. They learn the importance of devising a fire plan with their families, how to escape from a burning building, and other best practices for fire safety.

The field trip is chaperoned by CSPD's Community Involvement Officer, Officer Hannah. In addition to her security duties, Officer Hannah spends her time bonding with the students. Her role at Safety Town helps foster a healthy relationship between the children and police officers.

Safety Town also wouldn't be possible without the parents who volunteer. Monica says that with the program being around for more than 30 years now, she sees parents who vividly recall visiting Safety Town as a kid. Even as decades pass, Safety Town's impression on the community remains valuable.

"A lot of the kids walk away saying this is the best trip ever," adds Monica. "They may not remember every little thing about Safety Town, but it will have some type of impact on their lives."

Safety Town also runs several summer camp sessions. To learn more about Safety Town, call 954-345-1311 or email mvgargas@coralsprings.gov.





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Up & Coming

Coral Springs Worldfest - Saturday, March 4

From 12 to 5 PM at City Hall Lawn (9500 W. Sample Rd.) Take a trip around the world without leaving town! Will include activities and performances that celebrate the diverse cultural makeup of Coral Springs and surrounding communities. For more information about Worldfest, visit CoralSprings.gov/Worldfest. See article on page 26.

Parkland Farmers' Market - Sun, March. 5th and 19th

Held from 9 AM to 1 PM, enjoy the Parkland Farmers' Market at the Equestrian Center, 8350 Ranch Rd. Customers will be able to purchase items such as fresh and organic vegetables, fruits, herbs, beautiful flowers, breads, pastries and other baked goods. We also feature a variety of gourmet foods such as jam, honey, dips, sauces, fresh pasta, cheese, and pickles. Our market is dog friendly so don't forget to visit our pet vendors. For more info, call 954-757-4107.

Run 4 Beigel - Sunday, March 5

Pine Trails Park- Parkland, 7:45AM 10K Run Start, 8:00AM 5K Run / Walk Start, 8:05AM 1K Fun Run Start. To sign up and more info please see www.run4beigel.com The Scott J. Beigel Memorial Fund is a 501(c)(3) organization created in response to the tragic loss of Scott J. Beigel, the geography teacher and cross country coach at Marjory Stoneman Douglas High School where 17 innocent people died from gun violence. The fund provides camperships to send at-risk, underserved children touched by gun violence to summer sleep-away camp.

Florida Renaissance Festival weekends only; Feb 5 - March 26

All Lords and Ladies are cordially invited to step back in time during eight weekends of adventure at the annual Florida Renaissance Festival. New themed weekends, new entertainment acts and more await those who look fondly upon years (ahem, centuries) past. All are invited to the grandiose events taking place at Deerfield Beach's Quiet Waters Park. Special theme weekends encourage patrons to be their favorite knight, wizard, viking and more! Please see article on page 29 and ad on back cover. For more info, call 954-776-1642 or see www.Ren-Fest.com. See ad on opposite page.

Parkland Day - Saturday, March 11

The year 2023 marks a huge milestone for the City of Parkland as our City celebrates its 60th Anniversary, and we want you to celebrate it with us. A parade will begin at Heron Heights Elementary at 10 AM and conclude at Pine trails park. Activities later in the afternoon and evening will include a fun kids zone including games, rides, and contests...food trucks, and a fantastic concert! Want to showcase your organization, team, school, etc.? Well, join in the parade. To apply, please contact ParklandEvents@cityofparkland.org.

Relay For Life of Parkland, Coral Springs, Margate and Coconut Creek - April 1st

Marjory Stoneman Douglas High School, 4:00pm - 9:00pm. Sign up as a participant or cancer survivor: Relayforlife.org/parklandfl. See article and ad pages 12-13.

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