

COMMENTARY

5 tips for year-end finances

The end of the year is a good time to wrap up financial loose ends and set priorities for the year ahead. Here's a checklist of timely financial to-dos.

Get budget savvy

More than three-fifths of Americans identified staying within budget as a "take charge priority" in a recent study by Lincoln Financial Group entitled "Measuring Optimism, Outlook and Direction of America." (Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.)

An online tracking tool tied to your bank account is an easy way to monitor spending habits and identify where to make necessary tweaks to redirect money toward important financial goals. Many financial institutions offer these for free.

Boost retirement savings

For 59 percent of Americans, saving for retirement is a financial priority, according to the same Lincoln study. Take their cue. You can lower your tax burden by increasing your retirement plan contribution, since deposits are made pre-tax.

Unfortunately, you can't just write a check to your 401(k) if you want to contribute more. The money must come out of your paycheck, and you must ask your human resources department at work to increase your withholding. Some companies even allow you to allocate a portion of your year-end bonus to your 401(k) pre-tax.

Empty flexible FCAs

A flexible spending account (FSA) is a great tool for saving on healthcare. You decide during open enrollment how much you'd like to have taken out for healthcare-related expenses throughout the year, and the money is deposited in the account pre-tax.

But there's a catch: You must spend it all before year-end or lose it, although some companies allow you to carry over up to \$500 into the next year. If there's still money in your FSA, push up scheduled healthcare purchases, like new eyeglasses or planned dental work, into the current year.

Rebalance your portfolio

Rebalancing is a necessary but often overlooked portfolio task. Financial advisors recommend reviewing your portfolio at least once annually to decide whether rebalancing is warranted, typically if your positions have strayed five to 10 percent from where you

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UNLOCKING THE KEYS



Photos by ROB O'NEAL/The Citizen

In addition to creating new keys, Les Moyer has the tools and knowledge to safely open a locked vehicle.

Admirals Lock & Safe lets you in; keeps others out

BY MANDY MILES
Key West Citizen



Les Moyer uses a magnifying glass headset to study the grooves on a key replacement project.

It happens in a heartbeat; that decisive slam of a car door that seals our fate — and our keys — inside the car.

The usual series of useless motions inevitably follows. We place both hands on the driver's side window, shielding the sun glare so we can peer helplessly inside. There they always are, dangling from the ignition or splayed uselessly on the passenger seat. So close, and yet so far.

We rifle through pockets and purses, knowing there's no spare there, but needing to do something, anything, to get us in the car and on the road. With no one available to bring the spare set from the kitchen junk drawer, the crisis escalates and it's time to call the pros.

And Les and Tami Moyer of Admirals Lock & Safe always answer: 24 hours a day, seven days a week, rain or shine.

"We strive to be on the scene within 20 minutes of a service call," said Les Moyer, who has been a security technician for nearly 30 years. He started his first locksmith service in Central Pennsylvania in 1987. He and his wife, Tami, have lived in Key West for 10 years and have been unlocking the Keys — our cars, boats, rental cars, scooters, houses, apartments, condos, bike locks and even private jets — for more than five years.

"I want our customers, even over the phone, to feel that their crisis is under control; that it's in our hands, and we can handle it," said Moyer, who was working as a nighttime 911 dispatcher in Pennsylvania when he realized there was no locksmith in the entire county.

"People used to call 911 when they'd locked their keys in the car, because cops used to carry slim jims to let them in, but then cars became more complicated and most police departments stopped doing lock-out service, because it was tougher to get into the cars, and they were getting sued for damaging vehicles, so they told us dispatchers to just refer the callers to a local locksmith. I did my market research — by checking the Yellow Pages — and realized there was no locksmith in our county. So I signed up for an old-fashioned correspondence course."

It was the 1980s, and there was no Internet, email or video conferencing.

"I literally mailed everything back and forth, the course materials, tests, everything," Moyer recalled, laughing. "I'd even work the night shift as a dispatcher,



Les and Tami Moyer own Admirals Lock and Safe in Key West.

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BOTTOM LINE

Human Resources group honors Fernandez

The Florida Keys Society for Human Resource Management last month presented Cathy Fernandez with an Excellence in Service Award.

Fernandez and her associates Travis Smith and Lindsay Moore from The Hip Tourist, received the award from Kay Miller, who nominated the team. The local chapter of SHRM is comprised of executives and administrators who are responsible for human resources management and are responsibilities for



Fernandez

recruitment, selection and training of employees for business and governmental agencies throughout the Florida Keys.

First State honors Hadas for 25 years

First State Bank of the Florida Keys recently recognized Kerry Hadas on her 25th employment anniversary with the bank.

Hadas is currently a bank vice president, branch administration officer and training manager. She was hired in 1990 as a teller at the main office, and progressed within the bank, holding positions such as customer service representative, customer service support representative, head

teller, assistant branch manager, customer service officer, personal banking officer and branch manager.

In 2008 she was promoted to assistant vice president and personal banking officer and to vice president in 2013.

"Kerry is one of First State's rising-star success stories. The contributions she has made over the past 25 years are nothing less than stellar," said Daisy Nascio, senior vice president. "We are proud that she has shared her dedication and fearless ambition with us through the years and wish her continued success."



Hadas

BUSINESS

KEY WEST

Key West Library hosts electronic devices class

Wondering which tablet or smartphone fits your needs and lifestyle? Overwhelmed by the options of iPad, Apple, Galaxy, Chrome and Android products? The library can help.

The Key West Library, 700 Fleming St., will host a free class on two separate dates to let people know what devices are available and help them decide which ones are best for them. Participants are encouraged to bring their questions and be prepared to take notes.

The class will take place at 10 a.m. Thursday, and again at 10 a.m. Dec. 17 in the library auditorium. The class is free, but space is limited, so call 305-292-3595 to reserve a seat.

MIDDLE KEYS



Provided photo
From left, First State Bank of the Florida Keys Marathon Branch Manager Becky Shifflett, Rosa Rios, Mary Lou Darczuk, Christine Todd, and Debra Smith show off the first place check.

First State earns first place in Adult Spelling Bee contest and benefit

First State Bank of the Florida Keys recently helped Habitat for Humanity of the Middle Keys by sponsoring a team in the organization's Adult Spelling Bee.

Each year, the bank sponsors a three-person team consisting of teachers and staff from Stanley Switlik Elementary School in Marathon. This year's team of Mary Lou Darczuk, Rosa Rios and Debra Smith took top honors at the event and won first place.

All proceeds from the Adult Spelling Bee event benefit Habitat for Humanity.

KEY WEST

Free class offered at FKCC's Continuing Education open house

Creative welding, digital photography, survival French, martini madness and ballet are just a few of the continuing education options being offered in workshop-style classes at Florida Keys Community College.

The college, along with The Body Concierge personal health and wellness consultant, will host an open house and introduction to its continuing education classes and workshops. Attendees can meet with instructors, tour the campus and classrooms and learn more about the continuing education classes and workshops that are available.

The Continuing Education Open House starts at 5:45 p.m. Monday at the Campus Cafe on the Key West campus of FKCC. The event is free, but reservations are encouraged by calling Eric at The Body Concierge at 305-842-1320.

Lock

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and bring my locks and lock-picking tools to work while I practice while I was at work. I loved it. I still love every minute of it."

And as a married couple, the Moyers can offer their clients, especially single female clients at night, peace of mind.

"If you're a woman, driving alone at 1 a.m. and you lock your keys in your car, every woman we've helped has said she felt better and more comfortable seeing a couple show up to help," Les Moyer said, adding that Admirals' Lock & Safe services cost the same at 3 a.m. as they do at noon.



Les Moyer, co-owner of Admirals Lock and Safe, inputs key codes into a machine that can cut new car keys.

"People here in the Keys work hard, and they work late hours," Tami Moyer said. "They shouldn't be punished for working nights by having to pay more for after-hours service calls."

"Besides, I love nights in Key West," Les Moyer said. "Key West at night is magical to me."

The price for a basic auto lockout starts at \$70, Les Moyer said.

Admirals can also make

replacement keys and key fobs for rental cars.

"We can do it so the rental company doesn't even have to know," Moyer said. "The renter will have a key and a key fob to return with the car; the same things they were given at the time of the rental, so the rental company doesn't charge their credit card some crazy fee for a lost key."

The couple also has an assortment of hooks and magnets to retrieve keys that have been dropped down

drains and stormwater sewers, off boats and docks, you name it.

"We've even helped the Coast Guard get into a lock on board one of their cutters," Les Moyer said. "The variety we get to see here in the Keys has been amazing and so enjoyable for us."

"We have set service rates for calls between Key West and Shark Key," he said. "And if a job takes me longer to figure out, the customer doesn't get charged extra. That's not their fault. That's

on me. We do charge for mileage, though, for service calls beyond Shark Key, but we'll go as far as Key Largo."

And while car and home lockouts comprise at least 50 percent of their business, Admirals Lock & Safe handles many other aspects of home and commercial security. The Moyers will re-key the locks in a house or apartment when a tenant moves out. They can do master keys for hotels and other commercial establishments, along with



A sanding wheel removes the 'burrs' from a freshly-cut car key in the back of Moyer's work van.

patent-protected keys that are restricted and secure.

"We have exclusive, local contracts with three companies that issue the high-security keys," Moyer said, pointing to the keyless entry combination lock on the front door to his own house. "We also do card swipes, the combination-type, push-button, keyless entry locks for homes and offices. But the ultimate in security that we offer is called Cyber Lock."

The Cyber Lock system involves a battery-powered key that allows individuals access to certain locks at certain times of day, and the battery-powered chip inside the key records the

time and date of each time the person accesses that lock — and all attempts they make to access it, Moyer said.

"People don't realize how far the locksmith business has grown and evolved with the advances in technology," he added. "We can't do any wired security systems, but anything wireless we can and will do. And we'll do it professionally, quickly and for a fair price."

And in times of crisis — after that irreversible slamming of a door — that's really all people need. Admirals Lock & Safe has all sorts of tools to get you in and keep others out.

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Finances

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originally set them.

For example, if you allocated 60 percent of your portfolio to stocks, but it has now moved to a 70 percent allocation due to strong market performance,

it might be time to rebalance. Rebalancing helps you restore your allocation back to your intended risk profile.

Charitable contributions

The holidays are a good time to remember the causes you care about. In fact, you'll be in good company, as December is the most

popular month for charitable giving, with 18 percent of annual donations happening this month alone. If you itemize your deductions, you can take a deduction against donations to 501(c)(3) organizations. Your donations can take many forms: cash, appreciated stocks, or even the cost of ingredients for a

big pot of chili for a homeless shelter.

A little attention paid to year-end financial tasks can go a long way toward making 2016 — and many years to come — more financially secure.

More financial tips can be found at lincolfinancial.com/holidays.

TOURISM SNAPSHOT

Lodging occupancy report for the week of Nov. 22-28, 2015

The following is a glimpse of what percentage of hotel rooms were booked in Key West and the Florida Keys during the previous week based on information provided by lodging properties throughout Monroe County.

KEY WEST								
OCCUPANCY (%)	Sun 22	Mon 23	Tues 24	Wed 25	Thur 26	Fri 27	Sat 28	
This Year	72.5	81.8	78.3	79.2	84.1	90.5	83.7	
Last Year	79.8	82.4	80.1	80.3	89.2	93.2	79.9	
% Change	-9.2	-0.7	-2.3	-1.4	-5.7	-2.9	4.8	

FLORIDA KEYS								
OCCUPANCY (%)	Sun 22	Mon 23	Tues 24	Wed 25	Thur 26	Fri 27	Sat 28	
This Year	72.9	74.8	70.6	72.6	77.5	86.2	76.9	
Last Year	67.9	72.2	70.7	72.8	82.5	87.2	73.6	
% Change	7.4	3.5	-0.1	-0.2	-6.1	-1.1	4.5	

Courtesy of Monroe County Tourist Development Council
Source: Smith Travel Research, Inc./STR Global, Ltd. 2013

FLORIDA KEYS' ONLY NEWS

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C	R	U	S	T	C	O	W	L	S	E	L	M	E	R	A	N	V	I	L
H	A	N	O	I	L	A	R	C	H	N	O	I	R	E	C	R	E	D	O
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6	7	1	2	3	4	8	5	9
4	9	3	6	5	8	1	2	7
5	2	8	1	7	9	4	3	6
7	3	2	8	9	1	5	6	4
1	6	9	5	4	2	3	7	8
8	5	4	3	6	7	9	1	2
2	4	7	9	1	5	6	8	3
9	1	6	7	8	3	2	4	5
3	8	5	4	2	6	7	9	1

1st DOWN = 20
L U M P E R

2nd DOWN = 89
U N C L A S P

3rd DOWN = 126
P L U M P E R

4th DOWN = 108
P A S S A U E

BONUS DOWN = 83
F L S T U L A

AVERAGE GAME 270-280 PTS
12-15
JUDD'S TOTAL = 426

SUBMISSION GUIDELINES

New business? New location?
New employees? Proud promotions?
Email news about local businesses
to business@keysnews.com