

NEIGHBORHOOD NEWS

www.beachnewsletters.com

Magazine

DONALD ROEBLING AND HIS ALLIGATOR

By Pete Magnani, Publisher

85 years ago, World War II began with the German invasion of Poland. The United States was drawn into the war in December 1941 after the attack on Pearl Harbor. By 1942, U.S. Marines were given an advantage in battle thanks to a Clearwater resident. Inventor and engineer Donald Roebling had a vision for a civilian rescue vehicle that evolved into a military powerhouse, the "Roebling Alligator."

John Roebling emigrated from Prussia in 1831. A civil engineer, he was a pioneer of the wire-cable suspension bridge, designing and overseeing construction of several aqueducts and bridges across the Northeast. His High Bridge, spanning the Kentucky River Palisades, was the first cantilever bridge constructed in the United States.

In 1867, he began designing what is now the Brooklyn Bridge, spanning the East River in New York City. Two years later, while scouting the location, his toes were crushed by a ferry, resulting in an amputation. John refused medical care and attempted to cure his injury with "water therapy," which is continuous pouring of water over the wound. The treatment was unsuccessful, and he died of tetanus on July 22nd, 1869. John's son Washington took over the project but suffered decompression sickness ("the bends") while directing efforts to extinguish a fire in one of the underwater bridge caissons. His wife Emily, who had taught herself bridge construction, took over management of the project. The bridge was completed in 1883. The John A. Roebling and Sons Company also manufactured the cables for the Golden Gate Bridge fifty years later.



Donald Roebling and Navy Admiral Davidson in 1945. Roebling had just been awarded a medal of merit and citation signed by President Truman awarded. (Courtesy Special Collections, University of South Florida.)

- Continued on Page 6

Also in this Issue:



Capable Canines

More than just loyal and loving companions dogs and their heightened senses serve many important purposes.

- page 10

What Happened 100 Years Ago?

From the Olympics, to the Thanksgiving Day Parade, to NHL Hockey, 1924 was the stage for notable national events.

- page 14



Sugar Sand Festival Returns

The beach at Pier 60 will be transformed into a magical display for the 11th annual event.

- page 19

Visit Us Online

To read this News Magazine, and previous issues online, scan this QR code or visit BeachNewsletters.com.



CREDITS



This newsletter is published by Magriff Productions, LLC. and is mailed to 8,000 residences and businesses in Belleair, Belleair Beach, Belleair Bluffs, Harbor Bluffs, and part of Largo. We are not associated with any city government.

PUBLISHERS

Lora and Pete Magnani

ART DIRECTION

Pete Magnani

SALES

Lora Magnani
(813) 361-7376

CONTACT INFO

P.O. Box 2628

Dunedin, FL 34697

BeachNewsletters.com

If you are interested in advertising, we offer multi-city and annual discounts. Ads need to be reserved one month in advance.

E-mail: Lora@MagriffProductions.com or visit BeachNewsletters.com for more information.

© 2025 Magriff Productions, Inc.

BELLEAIR AREA NEIGHBORHOOD NEWS

Inside, you will find articles and local information about the nearby area inside. We call it a Neighborhood News Magazine because it is about your neighborhood. It is mailed to the entire Belleair Area - a total of about 8,000 households - six times a year.

Do you need another copy of this magazine? You may pick up additional copies at all City Halls, Panera Bread, UPS Store and the Belleair Market. Call (813) 239-6862 if you need more than a few.

We hope you enjoyed our newsletter. We want your input. Did you like this issue? What suggestions do you have for future articles? Call or email us with your comments. Follow us on Facebook for ongoing local news.

Thank you for reading,

Lora and Pete Magnani
(813) 239-6862
Pete@MagriffProductions.com

SEE YOU AGAIN IN APRIL

CITY NUMBERS

CITY OF BELLEAIR BLUFFS

www.belleairbluffs.org
City Hall 2747 Sunset Blvd: 584-2151
Fire Dept: 587-6714
MAYOR - Chris Arbutine, Sr
COMMISSIONERS —
Joseph A. Barkley, III • Suzy Sofer
Karen Rafferty • David Roberts

CITY OF BELLEAIR BEACH

www.cityofbelleairbeach.com
City Hall 444 Causeway Blvd: 595-4646
Fire Dept: 595-1117
MAYOR - Dave Gattis
COUNCIL MEMBERS — Vice Mayor Lloyd Roberts • Frank Bankard • Anders Weilings
Kimberly Shaw Elliott • Todd Harper • Jody Shirley

TOWN OF BELLEAIR SHORE

www.belleairshore.com
1200 Gulf Blvd, Belleair Shore 593-9296
Fire Dept: 595-1117
MAYOR: Steve Blume
COMMISSIONERS — Vice Mayor Daniel Storje • Mike Tolbert • Robin Lally

TOWN OF BELLEAIR

TownofBelleair.com
901 Ponce de Leon Blvd, Belleair 588-3769
Fire Dept: 595-1117
Police Dept: 588-3769
MAYOR - Mike Wilkinson
COMMISSIONERS - Deputy Mayor Tom Shelly • Todd Jennings • Patricia Barris
Thomas Kelly

CITY OF LARGO

www.Largo.com
201 Highland Ave Info: 587-6700
Fire Dept: 587-6714
Police: 586-7427
MAYOR - Woody Brown
COMMISSIONERS - Michael Smith • Curtis Holmes • Mike DiBrizzi • John Lauser
Donna Holck • Chris Johnson

SHERIFF NON-EMERGENCIES

582-6200
SHERIFF DISPATCH 582-6177
DUKE POWER 443-2641
BELLEAIR REC CENTER 518-3728
BELLEAIR FINE ARTS SOCIETY 934-4304

BELLEAIR SOCIAL CLUB 585-9633

BELLEAIR BRIDGE GROUP 669-5283

BELLEAIR ROTARY CLUB

Sebastian Berdychowski 265-6658

BELLEAIR WOMENS REPUBLICAN CLUB

President Sandra Sockwell 256-710-8197

BELLEAIR BEACH ISLAND GARDEN CLUB

Marjorie Rose 238-8691

BELLEAIR GARDEN CLUB

Kathy Hefele, President 281-802-2171

BELLEAIR BEACH LADIES LUNCHEON CLUB

Jewels Chandler, President 743-1708

BLUFFS BUSINESS ASSOCIATION

Larry Bell 644-9197

CLEARWATER GARDEN CLUB 316-5504

CLEARWATER SAILING 517-7776

PINELLAS COUNTY INFO

COMMISSION OFFICES 464-3000

Chris Latvala 464-3278

STATE:

Senator Nick DiCeglie 850-487-5018

Republican, Dist. 18

3637 Fourth St. N., Ste 101 St. Pete

DiCeglie.Nick.web@flsenate.gov

Rep. Kimberly Berfield 727-216-6035

Republican, District 58

2189 Cleveland St. Suite 229

Ron.Ogden@myfloridahouse.gov

Governor Ron DeSantis

Ron.DeSantis@myflorida.com

FLORIDA UNITED STATES SENATORS:

Marco Rubio 202-224-3041

www.Rubio.Senate.gov

Rick Scott 202-224-5274

www.RickScott.Senate.gov

AREA UNITED STATES REPRESENTATIVE:

Anna Paulina Luna 202-225-5961

Republican, District 13

1201 Gandy Blvd N., St Petersburg

CALENDAR OF HOLIDAYS & EVENTS

FEBRUARY

Groundhog Day 2
Town of Belleair Garage Sale 8
Junk & Jewels Belleair Garden Club 7-8
Sant' Yago Knight Parade 8
Tampa Bay Sun Home Opener 8
Super Bowl 9
Registration Deadline March Election 10
Bluffs Business Association Mixer 13
Florida State Fair 6-16
Public School Hurricane Makeup 17
Valentine's Day 14
Free Weddings Botanical Gardens 14
Wine & Nine Largo Golf Course 14
Winterfest on the Rocks 15
Presidents' Day 17
MLB Spring Training Begins 21
Gasparilla Run 22
Blue Jays Spring Home Opener 22
Safety Harbor Art & Seafood 22-23
Phillies Spring Home Opener 23
Florida Strawberry Festival Begins 27
St. Pete Grand Prix Begins 27
Clearwater Sea-Blues Festival Begins 28
Ramadan Begins 28

MARCH

Belleair Sunset 5K & Fun Run 1
Clearwater Sea-Blues Festival Ends 2
St. Pete Grand Prix Ends 2
Academy Awards 2
Dunedin Mardi Gras Parade 4
Fat Tuesday 4
Ash Wednesday 5
Employee Appreciation Day 7
Daylight Savings Time Begins 9
Peace Memorial Concert Series 9
Florida Strawberry Festival Ends 9
Belleair Bluffs Citywide Garage Sale 10
Bluffs Business Association Mixer 13
Reggae Rise Up St. Pete 13-16
Largo Shamrock 'n Run 15
Rotary Runs the Beach IRB 15
Foreigner at the Sound 15
Diana Ross at the Sound 16
St. Patrick's Day 17
Valspar Championship 17-23
Public Schools Spring Break 17-21
Spring Equinox 20
Kids' Night at the Aquarium CMA 21
John's Pass Seafood Fest 28-30

NO.1 SOTHEBY'S INTERNATIONAL REALTY® AFFILIATE WORLDWIDE™

BROKERAGE | RENTALS | RELOCATION | NEW DEVELOPMENT | MORTGAGE | INSURANCE | FINE ART CONSIGNMENT

1 of 1

Because every home is unique.
Just like *you*. Just like *us*.



1925 Beach Drive SE, Saint Petersburg, FL \$3,750,000.
Exclusively offered by Premier Sotheby's International Realty.
Listing Advisors - Angela Grieco and Nikki Grieco Priest

Premier | **Sotheby's**
INTERNATIONAL REALTY

PremierSIR.com | 727.595.1604

Sotheby's International Realty® and the Sotheby's International Realty logo are registered service marks used with permission. Each office is independently owned and operated. Equal Housing Opportunity. *Feverage Group Sotheby's International Realty

Your Full Service Plumber in Pinellas

SINCE 1951

CLEARWATER PLUMBING

INC.

Service is our Salesman

Save flooring and landscaping - ask about pipe relining

Quality materials & workmanship for all jobs big or small!

Follow us on Facebook

\$13 OFF ANY SERVICE
limit one per customer

Residential Commercial Industrial

Water Heater Experts!

www.clearwaterplumbingonline.com

409 N. Ft. Harrison - 727.446.8355

Did You Know

PARK REOPENS

After extensive repairs and cleanup following Hurricanes Helene and Milton, the historic fort, dog beach and both fishing piers at Fort De Soto Park reopened in January. These amenities had been closed to the public since September.



The park's causeway, boat ramp, East Beach and Area 3 of the campground reopened late last year. Some areas of the park, including North Beach, remain closed. Visitors should exercise caution throughout the park as there may still be some storm debris in reopened areas. For more information, visit Pinellas.gov/parks.

PIRATE SHIP FOR SALE

Mark Ferguson, owner of Ferg's Sports Bar and Grill on Central Avenue across from Tropicana Field in St. Petersburg, has put his pirate ship float on the market. The float has been anchored next to the bar for the last four years and has been used for live music concerts, sporting events, and Halloween parades. Ferguson is building a new concert stage and says there is not enough room for both.

The float is 35 feet long and 15 feet wide with a capacity of 25 pirates. It features two decks, two bathrooms, a pirate statue, and a treasure chest. Ferguson is asking \$10,000 or best offer for the float. Potential buyers can view the ship at 16th Street North and Burlington Avenue North.

NEW PET ADOPTION CENTER

The Humane Society of Pinellas opened the Sjouwerman Adoption Center in December. The state-of-the-art facility features large enclosures, an auto-flush drain system, and a fresh air intake. The facility can accommodate thirty-nine dogs and sixty cats, that will be kept on two separate levels to reduce the animals' stress. It also has a gift shop.

Sjouwerman Adoption Center is located at 3040 State Road 580 in Clearwater. For more information or to donate, visit HumaneSocietyofPinellas.org.

START YOUR ENGINES

The Annual Firestone Grand Prix of St. Petersburg returns to downtown St. Pete February 28th – March 2nd. The race series begins with a kick-off party on Thursday at noon and continues with on-track action and festivals throughout the weekend.

The 14-turn, 1.8-mile track incorporates the streets of downtown St. Petersburg and a section of runway at Albert Whitted Airport. The races feature closed and open wheel race cars, culminating in the IndyCar Series race on Sunday, March 2nd.

Pricing for a three-day general admission ticket starts at \$75. Single-day and grandstand tickets are available. Visit GPSiPete.com or call (727) 898-4639.

OUR NEXT ISSUE WILL BE APRIL

If you need another copy of this magazine, pick one up at all City Halls, Panera Bread, The UPS Store and Belleair Market. If you need more than a few, call (813) 361-7376.

Read this issue and others at BeachNewsletters.com. Follow us on Facebook for local news.

We are here for you. Walk in hours. No appointment required.

727-585-5682
Monday-Friday 8 am-5:30 pm
Saturday 8 am-12 pm
info@bluffsanimal.com
320 N. Indian Rocks Road
Belleair Bluffs

and More...

PREPARING FOR WILDFIRE SEASON

In January, the Florida Forest Service and local emergency responders conducted a multi-agency aviation exercise in preparation for the upcoming wildfire season. The exercise provided an opportunity for state and local departments to practice interagency



communications, coordinate multiple air resources, and practice operating equipment for wildfire suppression before a wildfire begins. Approximately 80 personnel from across various agencies participated in the exercise, using resources and equipment like helicopters, drones, fixed-wing aircraft, bulldozers, and trucks.

The Florida Forest Service employs approximately 30 qualified USAS pilots in its fleet. There are fixed-wing aircraft located in all 15 Florida Forest Service Districts, with 5 helicopter bases located throughout the state. The helicopters are outfitted with Bambi Buckets, which range from 180 to 320 gallons and are used to collect and carry water to nearby wildfires.

RAYS FAN FEST 2025 After Tropicana Field sustained severe damage during Hurricane Milton, the Tampa Bay Rays announced that this year's Fan Fest will be held at the St. Pete Pier, 600 Second Avenue NE in St. Petersburg. The free event is scheduled for February 15th from 1-5pm.

Fan Fest includes player interaction, mascots, games, and a charity yard sale. There are paid VIP experiences available including Autograph Passes, Tiki Boat Experience, and Reelin' with the Rays, giving fans the opportunity to fish with players at the Pier.

The event is free, but fans must register for their ticket at RaysBaseball.com/fanfest.

USE YOUR BLINKERS Florida State Statute 316.155 governs the use of turn signals on every road in Florida. It states that a signal must be used any time a vehicle or bicycle moves left or right, including turns and lane changes.

The signal must be given for at least the last 100 feet before turning, except that arm signals need not be given continuously by a bicyclist if the hand is needed for operation of the bicycle. Violation of the statute is a noncriminal moving violation and can result in a fine of up to \$150.

POPCORN FOR A CAUSE Clearwater Boy Scout Troop 313 beat the national record during their 2024 Annual Popcorn Sale. The troop raised \$303,000, making them number one in the country. 11-year-old Grayson van den Berg led the troop with a whopping \$26,000 in sales.

Although there is an online purchase option, the majority of sales were done in-person with the scouts setting up stands outside supermarkets and other retail locations. The revenue generated by popcorn sales is used to purchase camping supplies, uniforms, annual fees, and more.

Serving Pinellas County for over 100 years

LARGO FEED & PET SUPPLY

210 W. Bay Drive 727-581-8743

We Carry a Wide Variety of Premium Dog & Cat Foods and Supplies, plus Wild Bird Seed, Chicken Feed, Fish Food, and Insecticides.

10% OFF

your purchase with this Ad
exp. March 31st, 2024

Stop by to say hello and let our knowledgeable staff answer any questions you may have

Monday-Friday 9am-6pm, Saturday 8am-3pm




#1 Best Cuban Sandwich

#1 Best Neighborhood Market

510 Indian Rocks Rd N Belleair Bluffs
www.belleairmarket.com / 727-584-3597

Come give us a try!

café open daily
for Breakfast &
Lunch
8am-3pm

VOTED TOP 3

- Best Breakfast
- Best Lunch
- Best Family Friendly Dining
- Best Burger

CAFÉ
Breakfast & Lunch



Private Event Rental



Catering



2601 Jewell Rd Belleair Bluffs, FL 33770 / 727-518-7090 / www.belleaircafe.com

Roebling Alligator, Continued

Donald Roebling was born in New York City on November 25th, 1908, to John A. Roebling II and Margaret McIlvane Roebling. He was raised in Bernardsville, New Jersey and became an electrical engineer. Roebling married Florence Spotswood Parker in 1929 and moved to Clearwater in hopes that Florida's climate would be therapeutic for his ailments.

Roebling began construction on an elaborate estate on the Intracoastal Waterway one half mile south of today's Memorial Causeway. The four-story Tudor Revival mansion featured nine bedrooms and fourteen baths and over 15,000 square feet of living space. Completed in 1930 at a cost of \$100,000 (approximately \$1.9 million today), the residence has an elevator to an underground tunnel. The passageway provides access to an Olympic-size swimming pool, greenhouse, tennis courts, boathouse, and a large machine shop. It was in this shop that the Roebling Alligator came to life.

The Great Miami Hurricane of 1926 resulted in the deaths of 372 people. Roebling believed that a rescue vehicle that could operate both on land and in water would have spared many of those lives. Another 1800 lives were lost to hurricanes in 1928 and 1932, and Roebling, an inventor by nature, began designing an amphibious rescue craft.

The prototype Alligator rolled out of the Spottis Woode machine shop in 1936, powered by a 92-horsepower Chrysler engine. The 14,350-pound vehicle was 24 feet long and 9 feet 10 inches wide. When asked about the specificity of the width, Roebling advised it was not due to engineering, but simply because the shop door opening was ten feet wide. The vehicle ran on two tracks with flared cleats that functioned as paddles to propel the Alligator in water. It ran 25 miles per hour on land, but only 2.5 miles per hour in water.

By its next iteration in 1937, the aluminum-hulled Alligator was four feet shorter and only weighed 6,000 pounds. Its lighter weight, redesigned track, and 95-horsepower Ford V-8 enabled the vehicle to cruise at 5.5 miles per hour offshore. Following a Life Magazine article featuring the amphibious vehicle, the United States military took notice. Despite initially resisting the idea of his humanitarian invention being used in battle, Roebling was eventually convinced of the vehicle's potential to save the lives of American servicemen. He was awarded a \$200,000 contract to produce an Alligator to military specifications.

The first military model was completed in 1940. It could drop into the water from a height of six feet without capsizing and would still float even if the interior was fully flooded.



An early Amtrac built at FMC in Dunedin.



Roebling, (rear row, second from right) and his Alligator.

The 95-horsepower Mercury engine enabled the Alligator to cruise at ten miles per hour. The only downside was the lightweight aluminum construction. At the request of the Marine Corps, Roebling got to work on an all-steel version of the vehicle. The military designation for the Alligator was Landing Vehicle Tracked, or LVT.

Roebling contracted the Food Manufacturing Company (FMC) in Dunedin to produce the LVTs. The first two steel vehicles rolled off the production line in July 1941. The Marines approved the prototypes and FMC was awarded a \$4 million contract to manufacture 200 additional LVTs. The company decided to move its commercial fruit washer manufacturing to Lakeland so the Dunedin plant could focus on military vehicles. While the new Polk County facility was under construction, it became obvious the United States would be drawn into the war. Subsequently, the Lakeland FMC plant never manufactured any fruit washers and became the main assembly line for LVTs. Later, FMC expanded production to additional plants in Riverside and San Jose, California.

The LVT was an innovation for the military, and its operators need training. The United States Marine Corps Amphibian Tractor Detachment originally formed in Quantico, Virginia and moved to Dunedin in early 1941. The detachment was initially housed at the Dunedin Hotel until completion of a specialized barracks at US Alternate 19 and Curlew Creek. The location was ideal for training soldiers to operate the LVT on land and in water.

The 16,000 LVT-1 measured 22 feet long, 10 feet 8 inches wide and was 8 feet tall. It could carry eighteen fully equipped soldiers or 4,500 pounds of cargo. Lacking protective armor, LVTs were first used by the 1st Marine Division at Guadalcanal in 1942, ferrying supplies from ship to shore. Roebling redesigned the vehicle, adding armor, improved suspension, and more powerful engines. Later, fire support versions were produced, featuring gun turrets and 78mm Howitzer cannons. These were dubbed "Amtanks."

Over time, LVTs saw combat worldwide, including Europe, the Philippines, Africa, and the Suez Canal. 8,500 Alligators were produced by the end of World War II. The Marine Corps still uses a variant of the LVT, now known as Amphibious Assault Vehicles (AAVs).

After the war ended, Roebling became a renowned philanthropist in Clearwater. He financed the Roebling Wing of Morton Plant Hospital, a hall and gym for Peace Memorial Church, and a building for the Boy Scouts. He passed away on August 29th, 1959 in Boston, Massachusetts following complications from gall bladder surgery. His home, Spottis Woode still stands, a landmark when cruising the Intracoastal Waterway.

Photos on this page courtesy of the Dunedin History Museum.

GULFSIDE RESORTS
FOUNDED BY BOB BEACH

Sarah's Seaside **INDIAN ROCKS INN** **THE FILLMORE** **THE NARROWS**

www.gulfsideresorts.com

GoodCall Housecalls **SAME DAY HOUSECALLS AND VIRTUAL VISITS** **CARE ANYWHERE**

727-403-5380 WWW.GOODCALLHOUSECALLS.COM

SAME TRUSTED CARE COMING SOON TO NEW LOCATIONS

GOODCALL HOUSECALLS IS EXPANDING!

PRIVATE & CONVENIENT NO WAITING ROOMS

MINOR EMERGENCY ✖ ILLNESS ✖ INJURY
PRESCRIPTIONS ✖ IVs ✖ MOBILE X-RAY

AUCE LEGENDARY SNOW CRAB LEGS!
MONDAYS & TUESDAYS \$59.95

TRIVIA
EVERY TUESDAY @ 6:30

HAPPY HOUR
.75 PEEL N EAT SHRIMP,
\$1 WINGS,
\$1.50 OYSTERS!
MONDAY-FRIDAY
11AM-6PM
727-223-5446

NEW! WEEKEND BRUNCH 10AM-3PM

@COCOSCRUSHIRB
/COCOSCRUSHBARIRB

MENUS, SPECIALS, LIVE MUSIC & MORE!

2405 GULF BLVD., INDIAN ROCKS BEACH FL, 33785

HOME OF THE ORANGE CRUSH

COCO'S CRUSH BAR & GRILL
INDIAN ROCKS BEACH

Old Florida Cigar & Bait Co.
We help you catch fish!

- Live Shrimp
- Frozen Bait
- Fishing Tackle

Open 7 days
6am - 7pm

Premium Hand-Rolled Cigars

1401 Gulf Blvd. Indian Rocks Beach - 727-260-9009

SCHOFNER LAW FIRM
Elder Law Attorney

- Protection from Nursing Home Expense
- Financial Exploitation of the Elderly Cases
- Medicaid Eligibility
- Planning for the Disabled
- Nursing Home Abuse & Neglect
- Wills & Trusts
- Probate & Trust Settlement

Committed to Providing Legal Assistance for Seniors, the Disabled, and Their Families

The Client Always Comes First At The
SCHOFNER LAW FIRM
 Ted Schofner, Esq.
 2117 Indian Rocks Road, Largo
 Telephone: (727) 588-0290 | Toll Free: (800) 891-9996
[www. ElderLawAttorney.com](http://www.ElderLawAttorney.com)
info@ElderLawAttorney.com

NEW APPROACH SALON & SPA

brazilian blowout
Approved Stylist

REMOVE THE FRIZZ FOR THE SUMMER. TREAT YOURSELF TO A BRAZILIAN BLOWOUT OR KERATIN TREATMENT.

HAIR - NAILS - WAXING - SKIN - MASSAGE

2130 WEST BAY DRIVE, LARGO WWW.NEWAPPROACHHAIRANDSPA.COM
 727-584-8664

SIX BIG MISTAKES IN RETIREMENT - PART TWO

by Ray Ferrara, ProVise Management Group



In our last article, we talked about the first three mistakes: 1) taking too much risk, 2) not taking enough risk, and 3) not understanding the difference between accumulation and decumulation. Now we turn to the next three: 1) Not having or understanding the need for a budget, 2) using variable dollars to pay fixed expenses, and 3) not managing income taxes.

MISTAKE #4 NOT HAVING OR UNDERSTANDING THE NEED FOR A BUDGET

Okay, let's just say it up front – you never had a budget while working. You always had enough money to live your lifestyle and save, so who needs a budget? But in retirement, life is very different. No longer do you have a predictable and steady flow of income; you have a variable limited income. There are no annual bonuses or yearly salary increases. Your sources of income are limited, and they will be variable both due to using the money and market performance. If you do not have a budget and a reasonable understanding of your expenses, you are setting yourself up for potential financial disaster.

MISTAKE #5 USING VARIABLE DOLLARS TO PAY FIXED EXPENSES

When you do your budget, separate your fixed expenses (the things you must have) and your variable expenses (the things you like to have). If you are trying to pay your fixed expenses with variable dollars and the market takes a big downturn, it can cause significant angst. Try to match fixed expenses with predictable income and variable expenses with variable income. When the market takes a negative turn, you cut back on the variable expenses without having to sacrifice your "need to have" fixed expenses.

MISTAKE #6 NOT MANAGING INCOME TAXES

While we are working, managing the payment of taxes is not complicated as they just come out of our paycheck. In retirement, you will likely have to file tax payments on a quarterly basis. Not doing it correctly can cause interest and penalties. Depending on your income, up to 85% of your Social Security benefits are taxable. Arrange your cash flow to include ordinary income, capital gains, tax free income, etc. such that you are keeping your taxable amount to as little as possible.

These six mistakes have strategies to mitigate or eliminate them. Take advantage of our one-hour complimentary consultation in our Clearwater or Tampa office, or by Zoom.

V. Raymond Ferrara, CFP®, Chair and CEO
 ProVise Management Group, LLC
 611 Druid Rd E, Suite 105, Clearwater, FL 33756
 727-441-9022, Info@ProVise.com

Financial planning for your life and your lifestyle



The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and are subject to change.

Investment Advisory Services may be offered through ProVise Management Group, LLC.



Medicare coverage for your future

As your local Florida Blue licensed agent, I can answer your Medicare questions and help you choose the right plan.

As you approach 65, you have an Initial Enrollment Period to apply for Medicare coverage -- your birth month and 3 months before or after.

As you consider your options, I am here to answer any questions you may have and help you enroll.





PETE JENSEN
 Licensed Insurance Agent
 pete.jensen@yourmedplan.com
 mobile: 727-224-9345
 office: 727-582-9151

Call today!
1-855-376-3186

[f @yourmedplandotcomoffl](#)
[@yourmedplandotcom](#)
[yourmedplan.com](#)

Our Medicare Advantage plans include a \$0 monthly plan premium and benefits* that support your changing health care needs, like:

-  \$0 Primary Care Doctor pay
-  Quarterly Over-the-Counter (OTC) allowance
-  Dental, Vision, and Hearing
-  Stay fit with SilverSneakers® Fitness Program membership, and enjoy access to gyms and fitness facilities in your area
-  Get affordable care on your schedule with \$0 urgent care visits at designated Extended Hours Care Centers
-  Avoid crowded waiting rooms and long wait times with 24/7 Telehealth Services

*All benefits are not available on all plans.

 **YOURMEDPLAN.COM**
 YOUR HEALTH. YOUR PLAN. YOUR LIFE

Florida Blue 
 MEDICARE



www.PREMIEREGULFCOASTPROPERTIES.COM



BELLEAIR BEACH

2 Bed / 2 bath / 1,338sf, Remodeled 1st floor Condo with Covered Parking. Only 52 steps to the Sand. Wonderful Pool to enjoy! Milestone Inspections completed. **Offered at \$599,000**
www.2900Gulf107.com



BELLEAIR

Exclusive Luxury Carriage Home located in the private, gated Belleair Country Club. 3 Bed/2.5 Bath/2,153sf Elevator, attached 2-car garage. Pool & Fitness Center. **Offered at \$1,599,000**
www.12CountryClub.com



SAND KEY-CLEARWATER

3 Bed / 2.5 Bath / 1,520sf, Remodeled and Furnished with Covered Parking, Intracoastal Views, Beautiful Pool and use Beach access to walk to Beach & Gulf of Mexico. **Offered at \$599,000**
www.1351Gulf219.com



BROKER ASSOCIATE,
 GRI, SRS, RSPS, MRP
727.744.0993
SCOTT@FERGUSONPGP.COM

Scott & Amy Ferguson

- THE FERGUSON TEAM -

REAL ESTATE ADVISOR,
 GRI, RSPS, MRP, CIPS

727.644.1254
AMY@FERGUSONPGP.COM



COASTAL
PROPERTIES GROUP INTERNATIONAL

Forbes
GLOBAL PROPERTIES

THE MANY TYPES OF WORKING DOGS

By Pete Magnani, Publisher

Dogs are loyal, playful, and make great family pets, but they also serve higher purposes. Their intelligence and senses make them valuable in several ways. Dog's noses are their primary asset. Their sense of smell is about 100,000 times stronger than humans. People have about 400 olfactory receptors, dogs have up to 300 million.

Service dogs have many roles, including assisting blind or visually impaired people. They can help their handler navigate obstacles, elevation, and hazards. They are trained to "intelligently disobey" commands that would put their handler in danger, such as stepping onto a busy road or crossing the street against traffic. These dogs are selected after a rigorous screening, only after evaluation of their temperament, intelligence, and physical attributes.

Other service dogs perform tasks like mobility assistance, medical assistance for seizures and other conditions, and hearing for those with auditory impairment. Breeds commonly trained to perform these tasks include golden and Labrador retrievers, standard poodles, and German shepherds.

Therapy dogs are trained and certified animals used as part of a patient's therapeutic treatment plan. They provide emotional support while visiting nursing homes, hospitals, and schools. These dogs must be well-trained, socialized, and even-tempered. Any breed can become a therapy dog, with the most common being retrievers, standard poodles, and border collies.

Dogs are also a valuable resource to law enforcement and the military, where they are trained to find fleeing criminals and detect illicit drugs, explosives, and cadavers. Military

dogs are also used as scouts and sentries. Some are trained to parachute out of airplanes strapped to their handler. These animals must be well-trained, obedient, and non-fearful. The most common breeds used by law enforcement and the military are German shepherds, Belgian Malinois, and Dutch shepherds.



Search-and-rescue dogs use their advanced senses of smell and hearing in many different fields, including specialized searches for disasters like hurricanes and building collapses, avalanche rescue, and cadaver location. Cadaver dogs are also used to locate ancient burial sites for archeological research. Dogs in Croatia have located such sites dating back 3000 years. Retrievers, border collies, German shepherds, and Leonbergers are commonly used for search-and-rescue.

Herding dogs are used to control pasturing animals like sheep, goats, and cattle. These dogs come from herding breeds that have passed the necessary instincts down through genetics. They include Border collies, Icelandic sheepdogs, Black mouth curs, and king shepherds.

Guard dogs have a natural instinct to protect. They must be highly-trained, strong, intelligent and non-fearful. They can patrol perimeters, provide personal protection, and charge and pin down threats. Akitas, bull mastiffs, Doberman pinschers, and German shepherds are the most commonly used as guard dogs.

*Comfortably
Elegant Living*

Lala's

Home Decor
Original Artwork
Furniture
Gifts & Desiresables

100 Indian Rocks Road North
Belleair Bluffs 727-240.1200

YOU CHOOSE
\$8.99 EACH

USE CODE: CHOOSEY

- Large 1 Topping Pizza
- Any Chicken Specialty Flatbread and a Dipping Sauce
- Any Specialty No-Dough Bowl
- Any Regular Salad
- 8 Wings with Cajon Bread and a Dipping Sauce
- Any Large Oven Baked Sub
- Baked Spaghetti with 1 Topping and Howie Bread

WE DELIVER! **Hungry Howie's** FLAVORED CRUST PIZZA ORDER ONLINE! HUNGRYHOWIES.COM

LARGO
14219 W. WALSINGHAM #V
WALSINGHAM VILLAGE PLAZA
(727) 596-1400

FOR ADDITIONAL SPECIALS & TO ORDER ONLINE SCAN THIS CODE!

Bar & Restaurant News

NEW ENGLAND COMES TO INDIAN ROCKS

At the end of September, before Hurricane Helene, The Original Crabby Bill's Seafood Restaurant and Family Brands announced that JDs Restaurant & Lounge was rebranding to become Monstah Lobstah. This is a collaboration between the Loder family and their good friend Dan Hall. Dan has years of experience with Maine lobsters and seafood. Cleanup delayed the project and Monstah Lobstah opened in November.



The menu features seafood selections including lobster, snow crab, shrimp, and scallops, as well as sandwiches, burgers, and salads. There are daily BOGO specials, and breakfast on Saturday and Sunday. The outdoor bar became "JD's Back Porch" and kept with the same warm, welcoming vibe patrons have come to know and love.

Monstah Lobstah IRB is located at 125 Gulf Blvd. and is open 7 days a week with live music on JD's Back Porch daily. Follow them on Facebook for specials and upcoming events.

REOPENED Two years ago, the ceiling collapsed at the Greek Village restaurant in Seminole. Owner Vicki Kyriazis Albarelli closed the doors intending to reopen after repairs but had to relocate. Greek Village is now open at 12199 Indian Rock Rd in the space previously occupied by the Haus Coffee shop as Greek Village Cafe.

The cafe has a limited menu while remodeling the new location. You can still pickup one of their famous Greek salads, a bowl of their "Avgolemono" chicken lemon orzo soup, or a Gyro. They are open Tuesday-Saturday from 8am-6pm. For more information call (727) 470-9151.

LOCALZ NOW ROCKHOUSE LIVE In the aftermath of Hurricanes Helene and Milton, RockHouse Live made the decision to relocate from Clearwater Beach to the former Localz location at 14219 Walsingham Road in Largo. They are open 7 days a week from 11am-3am with happy hour Monday-Friday from 11am-7pm.

The 4,500 square foot restaurant features 45 televisions and the NFL ticket. It has live bands, karaoke, and trivia nights. RockHouse also offers a full menu featuring burgers, sandwiches, and a variety of tacos, with daily specials. Follow them on Facebook to see daily specials and band lineups.

SECOND LOCATION Congratulations to Backwaters on Sand Key on the opening of their second location on North Redington Beach. It is located at 17307 Gulf Blvd Unit A103, previously occupied by the Burrito Social.

They have the same great Backwaters menu featuring butter broiled crab cakes, fresh seafood, mouth-watering steaks, and happy hour food and drink specials. Become a VIP member by signing up on their website at BackwaterRestaurant.Com and be the first to receive updates on exclusive events, secret menus, special offers and discounts, loyalty rewards, and more. They are open 11am-10pm Monday-Sunday at both locations.

Construction continues at the Pappas family's newest concept, Tavern in the Bluffs, located in the space formerly occupied by Cody's Roadhouse in the Belleair Bluffs Plaza.

For reservations and more information at the Redington location call (727) 954-0051.

LISTED BY LANNERS



638 Mehlenbacher Rd | Belleair Estates
 3 Bed | 2 Bath | Florida Room
 Overlooking the 16th fairway at the prestigious Pelican Golf Club
 Offered at \$775,000



SCAN THE QR CODE TO WATCH THE PROPERTY VIDEO

Bonnie Lanners, PA
 Broker Associate,
 ABR, CNE, SRES



Smith & Associates Real Estate

Proven sales record with 20+ years of experience.

727.512.6355

blanners@smithandassociates.com

LOCAL ♥ GLOBAL REACH



THE WINTER MEMBERSHIP IS HERE!
Clearwater Yacht Club

This offer is for first time CYC members & runs through March 31st!

There is NO initiation fee and for \$275 a month you will get exclusive use of CYC and find out what it is like to be part of Clearwater's #1 social club!

Bring this Fyler in when signing up to get a FREE Sunday Brunch for TWO!

Connect with Us!



 @ClearwaterYachtClub
 @clearwryachtclub
 @ClearwtrYchtCb



Dependable Service for the Road Ahead!

Complete auto repair in a friendly atmosphere with a courteous, professional staff to help you with any questions or concerns.

10% OFF REPAIRS
new clients when mentioning the ad

**All Repairs:
12 months, 12,000 miles warranty**

FREE ESTIMATES



Moonlight Automotive - 727-446-1800
1172 Turner Street, Clearwater

Serving Mimosas, Bloody Mary's, Beer, Wine & More!

Now you can get a breakfast cocktail and more at the area's best breakfast and lunch for the past 14 years!






15% Off Your Next Visit
Two Locations Serving You:
Maggie Mae's Bluffs, 2961 West Bay Dr., Belleair Bluffs
Maggie Mae's Waterfront, 1261 Gulf Blvd., Sand Key

Dine In Only. Offer Expires March 31, 2025.
May not be used with any other promotion or coupon.

Business Briefs

BEACHES CHAMBER OF COMMERCE PRESIDENT MOVING

Robin Miller, President and CEO of the Tampa Bay Beaches Chamber of Commerce (TBCCOC) for the past 16 years, accepted the same position in Blowing Rock, N.C. The Tampa Bay Chamber covers Florida's Pinellas County Beaches.

During the first three years of Miller's tenure, membership in the Beaches Chamber tripled. She oversaw all the business of the Chamber and interacted with all six beach cities and their elected officials. She was a member of the Visit St Pete/Clearwater advisory board, Tourist Development Council and Visit Florida's Visitor Services Committee, and others. The TBCCOC is searching for a new President.



NEW CONDOMINIUMS ON CLEARWATER BEACH

Construction is about to begin on the northeast side of the Sand Key bridge at 551 Gulf Blvd. The 3.2-acre lot, home of the Fisherman's Wharf from 1963-1990, has sat vacant for years. The Viceroy Residence, two nine-story waterfront condominium towers with 86 luxury units, will be built and is planned to open in late 2027. These are the first condominiums to be built on the beach in over a decade.

BH3 Management and US Development purchased the plot for \$24.75 million in February of 2024. It was the most expensive vacant lot ever sold on Clearwater Beach. The property will include a secluded beach, valet, a private restaurant, a spa with a steam room, exterior hot and cold plunge pools and a resort-style pool with cabanas. There will be two- and three-bedroom units ranging between 2,000 and 3,500 square feet. Larger units ranging from three to five bedrooms will also be available with terraces. Sales have begun and start at \$2.5 million. Construction is expected to begin later this year.


LIGHTS, CAMERA, ACTION Recently, the Olde Time Barber Shop, located at 11965 Indian Rock Road in Largo, was used as the set and backdrop for the short film *Sam the Barber*. Marcel Lopez, an actual barber at the shop, got to play a role as well.

"In 1970s New Jersey, a young boy's first haircut in a smoky backroom barber shop, doubling as a gambling den, throws him into a colorful world of hairy, wise-cracking Italian men, where he learns that growing up means more than just a fresh cut" says executive producer and local Diane Phelps. With the Screenwriters of Tomorrow Film Funds, Phelps aims to get behind the storytellers by providing them with the resources needed to turn their unique visions into impactful films.

Diane has started a GoFundMe page under *Sam the Barber-Short Film Fund*. "Together, we can pave the way for the next generation of filmmakers and create meaningful work that resonates with audiences everywhere."


Olde Time Barber Shop is the sister shop to Stefanec's South Barber Shop at 772 Indian Rocks Road N in Belleair Bluffs. Follow both on Facebook for hours of operation and discounts.

BUSINESS NEWS WANTED If your company has news or an upcoming event we can include in this News Magazine, please e-mail Lora@MagriffProductions.com or call (813) 361-7376.



JEWELER EXTRAORDINAIRE

HURRICANE JUNK
PILE INSPIRED
BEAUTY



EXCITING !!!
CUSTOM DESIGN
EXPERT JEWELRY REPAIR
DIAMONDS & GEMSTONES

**WE'RE ALWAYS
HAPPY TO SEE YOU**

**250 INDIAN ROCKS ROAD NORTH
BELLEAIR BLUFFS, FLORIDA**
www.robertyoung.com 727.584.1110

A CENTURY BY THE NUMBERS

By Lora Magnani, Publisher

People always lament how much the world has changed. But has it really? We decided to compare the year we just finished (2024) with its counterpart 1924. Are there really that many differences?

In 1924, Americans were amidst the "Roaring Twenties" and right in the middle of Prohibition. Presidents Jimmy Carter (39th) and George H.W. Bush (41st) were born, and Calvin Coolidge was the 30th sitting President United States, which at the time had only 48 states. Coolidge signed into law the Immigration Act of 1924, also known as the Johnson-Reed Immigration Act. It was the most stringent U.S. immigration policy up to that time in the nation's history.

The Federal Bureau of Investigation (FBI) was established, and J. Edgar Hoover would take the helm as the first acting director. His tenure would last 48 years. Congress passed the Indian Citizenship Act which conferred citizenship on all Native Americans born within the territorial limits of the country. Wyoming was the first state to elect a female governor, Nellie Tayloe Ross, and the Statue of Liberty was declared a national monument.



1924 was a big year for the Olympics as well. France hosted both the Summer and Winter games. The Winter games were held at the foot of Mount Blanc in Chamonix and Haute-Savoie between January 25th and February 5th. The games were originally recognized as the "International Winter Sports Week," but following the success of the event it would go on to be called the "First Winter Olympics" by the International Olympic Committee. The Summer Olympics were held in Paris, this was the second time the city hosted the games,

making them the first to host twice. They would then host for a third time a century later in 2024. These were the first games to have an Olympic Village and introduced the Closing Ceremony ritual.

In pop culture, Walt Disney's studio released its first animated short film, *Alice's Day at Sea*, on March 1, 1924. Macy's staged its first Thanksgiving Day parade in New York City, where employees marched down 34th Street dressed in costumes. There were bands and floats, and even live animals borrowed from Central Park Zoo. International Business Machines (IBM) was also founded in New York that year.

In sports, Canada's National Hockey League expanded to the United States, including the Boston Bruins. The Bruins beat fellow expansion team Montreal Maroons 2-1 in the first NHL game played in the United States. Soldier Field, the home of the Chicago Bears, opened, and the 50th annual Kentucky Derby was won by John Mooney riding Black Gold with a time of 2:05.2.

Here are a few Now and Then comparisons:

The life expectancy in 1924 was 54.1 years and today it is 79.9 years.

The one-dollar bill is equivalent to eighteen dollars now.

Unemployment was at 5 percent, as of October 2024 Florida's rate was at 3.3 percent, according to FloridaJobs.org.

The Dow Jones closed at 120.51. The average as of December 16th 2024 was 43,824.18.

The average household income in the 1920s was \$3,269.40 (in today's money that would be \$49,341.14) versus \$96,992 presently in Florida.

In the 1920's Do-It-Yourself home buildings were popular. One example was the Florence Cozy five room cottage sold at \$1,195. Sears Roebuck Gladstone sold another which featured three bedrooms, living room, dining room, kitchen and bath for \$2,025. Today's average 3BR/2BA is \$359,000 in Pinellas County.

The average rent for an apartment in New York City was \$60 per month. Now, a studio apartment in the Big Apple runs around \$3,827 per month.

Gas was typically around 21 cents per gallon. Florida's average price per gallon was \$3.12 as of December 15th 2024, according to AAA.

An automobile ranged from the new Ford Runabout at \$265 to the luxury Buick Marquette for \$965. Today a Ford Taurus has a starting price of \$27,800 and the Rolls-Royce La Rose Noire Droptail carries a price tag of \$30 million.

Dinner and a Movie - A diner meal would usually run 70 cents (\$18.73 in today prices) and an average meal would cost a patron \$20-\$30 in 2024. A movie ticket sold for 15 cents (equivalent to \$2.26 today). The going rate for a movie ticket in Florida is \$12, reaching as high as \$28 in New York.

A wedding is something families save for years before the big day. Today the average family pays around \$30,000. In 1924, a wedding would run them around \$400 (\$6,036 in today's money).

A new radio, which was highly sought after, could cost over \$200 (approximately \$3000 in today's money) but would drop to \$35 (\$528.21) by the end of the decade. A washing machine was \$81.50 (\$1,229), while a basic machine can start at \$450 and run as high as \$3,000 today. An electric vacuum cleaner complete with a motor-driven brush was \$28.95. Typically, a handheld vacuum starts at \$100 today



Let's talk about groceries. A gallon of milk was 54 cents, a dozen eggs were 13 cents, fresh baked bread was 9 cents, and shoppers paid 25-30 cents for a pound of coffee. Today milk is \$4.04, eggs are around \$3.65, a loaf of sliced white bread is \$2.54, and a 12-ounce bag of Starbucks medium roast sells for \$8.79.

Florida's population was 1,160,000 in 1924, a 5.7% increase from the year before. This was due to the large number of Americans who had the time and money to travel to Florida and invest in real estate after World War I. The most populated city in Florida in 1920s was Jacksonville with 91,588 residents. St. Petersburg came in 6th with 14,237. Today Jacksonville is still ranked the highest with 949,611 and St. Petersburg has moved up to 5th with 258,308.

Times, they are a changing!

Happy VALENTINE'S Day!



From the Merchants at The **PLAZA 100**

**Shopping
Dining
Services**

AVANTGARDE SALON and SPA
Salon and Spa

BELLA VINO WINE MARKET
Premium Wine, Beer, Artisan Cheeses, Cigars & Gift Baskets

BELLEAIR COFFEE COMPANY
Craft Coffeehouse & Roastery

BELLEAIR OPTICIANS
Exclusive Designer Collection, Glasses & Eye Exams

BURN FITNESS STUDIO
Personal Training – Fitness Center

CAPELLO & COMPANY
Diamonds & Fine Jewelry

CASSI & COMPANY
Classic Modern Apparel

COASTAL LATITUDES
A Florida Lifestyle Boutique

DAF & DREAM ITALIAN BOUTIQUE
Imported Ladies Wear and Accessories

E&E STAKEOUT GRILL
Voted Best Steakhouse in Pinellas

LALA'S In the PLAZA
Comfortably Elegant Home Accents & Gifts

MELENDY REAL ESTATE
Residential, Commercial Sales & Property Management

SEKUSHI SUSHI BAR and RESTAURANT
Sushi, Dumplings, and Noodle Bar

SHOES BY BEVERLY
Fine Designer Shoes & Handbags



**Thank You For
Choosing Us!**

100 Indian Rocks Road N. | Belleair Bluffs



FEMA Reality Has Set In

After 103 years, 2 hurricanes finally impacted Pinellas County, and the FEMA rules caught everyone off guard, not knowing the extent of the 50% FEMA Rule. Homeowners are nervously awaiting their letter from local government with the determination of whether or not they can remodel their homes, or have to either elevate their home or demo and build a new home for their family. This is a huge unanticipated financial impact on families, and many considerations have to be weighed out.

There are 3 main options for homeowners to consider. First, some homeowners are considering just raising their existing 60+ year old home, and attempt to bring it up to all new Florida Building Codes (Structural, Electric, Plumbing, Mechanical, etc.). In almost all cases this could cost more than new construction, and you still have an outdated layout and design from the 1960's. Second, many are considering a wood frame modular home. This initially looks to be the less expensive option, but when you add the all the options being offered that bring the home up to custom home specifications, and add the cost of all the sitework, it becomes clear that there will probably be little or no savings, apples to apples. Also, although the modular home companies state they can have the home constructed in 6 months, that normally takes about as much time as conventional built concrete block homes, with the additional timing for the extensive piling/foundation system, permit delays, and backlogs in the factory due to the hurricane push.

Finally, a new concrete block elevated home is proving to be the choice for the most affected homeowners whose homes have been determined to be substantially damaged. A local experienced General

Contractor can work closely with a homeowner to design an elevated home that fits their budget.

A family making this decision must also weigh out the resale value when the home is sold in future years. Although companies that just raise homes, or companies selling wood frame modulars argue that the home will sell at the same price as a custom elevated block home, historically this has not been the case. The type of structure, whether wood frame modular or a block custom built home, is disclosed in any listing sale agreement. In almost all cases, when that home is listed for sale, the final sales price is lower.

Don't make a hasty decision that you will regret later. With a home being the most valuable financial asset most families have, it is important to consider the future value.

Our beautiful beach communities will come back stronger and more valuable than before the hurricanes. Visit the Jersey Shore that was devastated by Hurricane Sandy, and you will see vibrant beach communities where homeowners had this difficult decision.

Classic Florida Dream Homes offers Design/Build services for large custom beach homes. Also to serve the replacement home market due to the hurricanes, we offer elevated homes starting at \$680,000, which includes all architecture, engineering, permitting, construction and sitework. Feel free to call at (727) 404-1347 or email at tsmithcfhdh@outlook.com.

www.CFDH.INFO



GUESS WHAT? YOUR COLLEGE AGE CHILDREN NEED ESTATE PLANNING TOO!

By Theodore Schofner, Esq.

You've put in lots of work getting your children's college applications into the admissions office and they've been accepted. Now you're packing up the car, checking out class schedules and pulling together the various necessities for a "cool" dorm room. But did you think about getting Advanced Directives for your children who may be leaving home? Whoever is paying for the costs of their higher education, your children are now 18 or older (the "age of majority") and are considered adults and independent for all purposes under the law.

But what happens if they suffer an emergency on campus far away from home? Who can assess their checking account, pay rent and manage their financial affairs if they are suddenly unable to? Who will be able to communicate with campus doctors, away hospitals, university administrators and make important health care decisions if they have a temporary illness or accident and serious medical decisions need to be made away from home? This author needed to utilize a Health Care Surrogate Designation for his son (I was named his Health Care Surrogate for decision making) who was taking a quarter away program and became unexpectedly ill in Los Angeles. Once the hospital staff had emailed his fully executed Health Care Surrogate Designation (with a HIPPA Waiver included in the document), the hospital administration, doctors and nurses began communicating with me about his condition and treatment options. All ended well, but, at first, I was stonewalled in my attempted communication.

It's important to realize that your adult children may need help with serious (but unexpected) health and financial challenges while they are away at school or on lengthy travel trips. Accordingly, you need to incorporate Estate Planning into your college preparation plans. Every young person who has reached the age of 18 or older can benefit from your helping them to get their own Advanced Directives executed before leaving home. These documents include: a Living Will, Pre-Need Guardian Designation, Health Care Surrogate Designation, and Durable Financial Power of Attorney. My office calls this "The College Package" for young people. While it may be difficult to imagine ever needing to use the documents (and we hope that no one ever does need to use them) for your child, can you imagine the feeling of helplessness you'll feel when a financial or health emergency arises for your child far away from home and someone tells you that your child is an adult and you are not legally authorized to have input or make decisions for their wellbeing? It's a terrible feeling of shock and helplessness. As an aside, don't think that you'll be able to see your child's grades or academic standing just because you're the parent or are paying the cost of their education. Many colleges and universities require special form(s) to be signed by the student giving you permission before parents or guardians are allowed to see grades or get updates on academic progress. Check with your child's university or college about their policy.

In summary, having your "of majority" child execute Advanced Directives before leaving for college or lengthy travel naming you as their decision maker can give you some peace of mind that your child(ren) can be helped if the unthinkable happens while away from home.

You can reach Theodore Schofner, Esq. at the Schofner Law Firm, 2117 Indian Rocks Road S. in Largo, (727) 588-0290.

Celebrating 19 Years in Belleair Bluffs
BELLA VINO WINE & CHEESE MARKET
 EST. 2003




LARGE WINE SELECTION – LOWEST PRICES IN TOWN
ARTISAN CHEESES, MEATS, AND CAVIAR
CIGARS & CRAFT BEERS
BEAUTIFUL GIFT BASKETS
PREMIUM WINES BY THE GLASS
DELICIOUS LIGHT BITES
LOCAL DELIVERY PLUS WINE SHIPPING TO 39 STATES



Bella Vino Wine & Cheese Market 100 Indian Rocks Road, N. Belleair Bluffs
 Saint Petersburg, FL 33706 | 727-585-5700 | www.bellavinowineandcheesemarket.com

CAPPELLO & CO
DIAMOND & FINE JEWELER
 Luxury Living in Tampa Bay



Cappello & Co. is a family owned, full service fine jewelry store doing business for over 30 years in Pinellas County. Let our onsite master jeweler and graduate gemologist help you design a custom piece or choose from our brilliant jewelry collection. We Also Specialize in Discreet Collateral Loans.

100 Indian Rocks Road, Unit A
 Belleair Bluffs, Florida 33770
 727-585-5700
 www.cappelloandco.com

**Protect Your Skin
All Year.
Wear Sunscreen Every Day!**



**Call To Schedule Your
Free Skin Cancer Screening!**

*New Patients Only
Offer Expires 4/30/25
Code - BBN*

Florida  **dermatology**[®]
AND SKIN CANCER CENTERS

EXPERIENCE THE MOHS FELLOWSHIP DIFFERENCE

Trust is more than skin deep

www.FLDSCC.com

**Belleair
727.446.6217
609 Indian Rocks Rd.,
Belleair, FL 33756**

THIS VALENTINE'S DAY, BE AWARE OF SIGNS OF DOMESTIC ABUSE

From the Desk of Sheriff Bob Gualtieri

Valentine's Day should be all about romance, about forming loving bonds where couples support and cherish one another. Unfortunately, one in four women have been the victim of serious intimate partner violence in their lifetime, and one in seven men have suffered violence from their intimate partner. Domestic abuse can happen to men and women, to all ages, races, and cultures, and to people at all economic levels. This Valentine's Day, and all year, pay attention to your relationships, and those of your friends and family. If you see signs of domestic abuse, take action and get help.



Domestic abuse can take different forms, and can include physical, emotional, financial, or other kinds of abuse. Ultimately, the abuser is usually trying to establish power and control over the victim. You may recognize that a friend is in an abusive relationship if you see bruises or broken bones but also pay attention to other signs that are less recognizable.

An abuser may be extremely jealous, preventing the victim from socializing with friends or even visiting family. They exert control by isolating the victim. They may also control all finances. An abuser may insist on making all the decisions, keeping the victim from going to work or school. All of this makes the victim dependent on the abuser and makes it less likely that they will leave or tell anyone.

Abuse can be emotional, with the abuser telling the victim that they are useless, weak, stupid, or never do anything right. They may insult or belittle them in front of others. Every couple has arguments or tiffs, but if someone consistently, deliberately tries to make you feel badly about yourself, it is abuse.

Sometimes the abuse takes the form of threatened violence instead of overt violence. An abuser may threaten to harm the victim if they don't act in a certain way or threaten to harm children or pets. They might also destroy or threaten to destroy a victim's belongings. Breaking things or punching walls can be a sign of abuse.

Abusers will often blame the victim. You made me do this, they might say. Or they may blame it on their passion, saying I'm only doing this because I love you so much. But real love is never violent or cruel.

If you see signs that a friend or family member might be abused, ask them about it. Understand that they may be reluctant to talk, out of a misplaced sense of shame, but let them know that you are there for them, will listen without judgement, and believe them. Let them know that any kind of abuse is wrong, and they deserve to live a life free from control, threats, and violence. Then help them plan what to do next. That might include leaving and getting someplace safe, calling law enforcement, or getting a domestic violence injunction so the abuser can no longer contact them in any way.

The Pinellas County Sheriff's Office takes domestic violence very seriously. If you are in danger, call 911. If you think a verbal argument might get violent, you can call 911 too. A law enforcement officer can arrive to help calm things down. We have victim rights advocates who can help people navigate through the legal and social help that is available. You can also call the National Domestic Violence Hotline at 800-799-7233 or visit their website for more ways to get help. Locally, you can contact CASA's 24-hour domestic violence hotline at 727-895-4912.

DINOSAURS IN THE SAND

The Pier 60 Sugar Sand Festival returns to bright and beautiful Clearwater Beach April 11th - 27th. This year, the festival celebrates its eleventh year and its biggest year yet with the theme, "DinoShores: A Prehistoric Adventure in Sand!"

From architectural masterpieces created from Clearwater's famous sugar sand to concerts, performers and daily entertainment, the Pier 60 Sugar Sand Festival Presented by Visit St. Pete Clearwater is an annual event attracting visitors from around the world. This year's festival will again stretch for 17 days, which allows people more time to attend and gives those visiting for Easter a chance to see this incredible and affordable festival.

This year, the Sugar Sand Walk Exhibit expands to an impressive 24,000 square feet, featuring an exciting, new augmented-reality experience that brings the intricate sand sculptures to life through vivid, interactive imagery.

General admission to the sculpture exhibit will be \$14 per person (plus tax) and free for children 3 years old and younger. Discounted tickets for military personnel, police officers, firefighters, teachers and healthcare workers can be purchased for \$10 each on "Beachside Hospitality 'Frontline Fridays,'" which are April 11th, 18th, and 25th. These discounted tickets will be available at the gate only with proper identification. All other tickets can be purchased online at SugarSandFestival.com.

The Sugar Sand Festival is proud to partner with Tampa Bay Sandsculpting Co., which will build this year's exhibit and offer free sand-sculpting classes during the festival.

Each year, the Pier 60 Sugar Sand Festival continues to grow in popularity and garner national attention. The 2024 event drew more than 200,000 visitors throughout its 17-day run. The festival continues to attract visitors from around the world.

Seventeen world-class artists craft elaborate sand sculptures from Clearwater's internationally famous sugar sand. The works of art are on display in a 24,000-square-foot structure. More than 1,000 tons of Clearwater sand takes on a new life, bringing visitors on a unique and special adventure. The festival is a joint effort between Sunsets at Pier 60 Daily Festival, a 501(c)3 organization and the city of Clearwater.



Cassi & Co.
Classic Modern Apparel
Spring Fashion
by Charlie



CASSI & CO
Fashions

The Plaza 100, 100 Indian Rocks Rd N.
 Belleair Bluffs - 727.585.2011

★★★★★
TOP BELLEAIR & BEACH AGENT
 23 MILLION SOLD IN 2024!

Listing & Selling: Belleair... Bluffs...
 Beaches and Beyond!
 Your Full-Time... Full-Service Realtor...
 Belleair Resident 34 Years.

"ANGELA IS EXCEPTIONAL"
 DIANNA B. BELLEAIR

727.455.7595 **RSPS**
 Angela K. Grieco, Realtor Associate
 akgrieco@aol.com | Visit my website: AngelaGrieco.PremierSothebysRealty.com

Premier Sotheby's
 INTERNATIONAL REALTY

Two Locations to Serve You:
 19139 Gulf Boulevard Indian Shores, FL 33785
 2003 West Bay Drive Belleair Bluffs, FL 33770

DID YOU MAKE THE RIGHT CHOICE?
DID YOU MISS OPEN ENROLLMENT
ARE YOU TURNING 65?
WE STILL HAVE TIME TO SWITCH



I CAN HELP YOU CHOOSE
THE RIGHT PLAN FOR YOU
CONTACT ME TO LOOK AT 2025 PLANS

Let Linda Help!
727.501.1444
Greater Clearwater Area Resident



Linda Bullerman CLTC

**24 Hour
Emergency
Service**

SLAUGHTER
PLUMBING
RESIDENTIAL • COMMERCIAL
727-596-5663
Family Owned since 1958

All Plumbing Repairs
Water Heater Repair & Replacement
Faucet and Fixture Repair & Installation
Water & Sewer Line Replacement
Sewer & Drain Cleaning

\$10 OFF Any Service!
not combined with other offers

Licensed • Bonded • Insured • Senior Discounts • Estimates

RF11067209
C9501

Serving All of Pinellas County
for 50 years

12920 Walsingham Rd Largo

Are you prepared for the unexpected?

Getting sick is never planned. Get covered with a low-cost Florida Blue health plan.

Due to a special election period, you may still be eligible to enroll in a low-cost health plan.

Benefits of being a Florida Blue member:

- \$0 payments for qualified applicants*
- \$0 office visits, labs and generic prescriptions for some plans
- Extra perks like yoga and fitness classes at no extra costs, plus
- special member deals and discounts
- Health plans that have low to no copays for routine and preventive care

I can help you get the plan that's right for you.

CONTACT ME TODAY AT **1-855-376-3186.**



PETE JENSEN
Licensed Insurance Agent
pete.jensen@yourmedplan.com
mobile: 727-224-9345
office: 727-582-9151

@yourmedplandotcomofflorida
@yourmedplandotcom
yourmedplan.com



The Authorized Agency for
Florida Blue
Your local Blue Cross Blue Shield



A VISION FOR TAX RELIEF IN PINELLAS COUNTY

By Chairman Brian Scott

As we step into 2025, many of us are feeling the weight of ongoing challenges. We all seek relief-relief from the uncertain timelines of recovery efforts, relief from the rising prices at gas stations and grocery stores, and relief from inflationary pressures that stretch our household budgets.

Understanding this need, the Pinellas County Board of County Commissioners has been steadfast in its commitment to easing the financial burden on residents.

Last year, we reduced the property tax rate for the third time in four years, and I am determined to make another reduction for fiscal year 2026 my top priority. Considering the crises and recovery-related expenses our residents have endured, financial relief is not just a goal-it is a necessity.

To ensure that this commitment is realized, I have encouraged County Administrator Barry Burton and our Constitutional Officers to focus on cost containment and efficiency when preparing their budgets. By streamlining business practices and cutting waste, Pinellas County can maintain the high-quality services our residents expect while reducing the tax burden on households.

It's also important to note that a reduction in property taxes will not compromise the projects funded by the Penny for Pinellas sales tax. Voters have consistently supported this tax because it delivers tangible improvements to our community-funding critical infrastructure, enhancing quality of life, and covering over 70 percent of governmental capital project costs. These initiatives will continue as planned, even as we work to ease the tax burden on our residents.

Public engagement is a cornerstone of effective governance, and Pinellas County's budget information sessions will begin in June. I encourage you to share your concerns and priorities with your elected County Commissioner. We campaigned for these positions to represent you, and your input helps us make informed decisions. I personally read every email and letter I receive, and I invite you to visit Pinellas.gov/my-neighborhood to fin your commissioner

It is an honor to serve as your Chairman in 2025. Please don't hesitate to reach out with ideas on how we can better serve you in this place we're fortunate to call home.

Sincerely, Brian Scott, Chairman, Pinellas County Board of County Commissioners



WANTED!

WE ARE BUYING

ESTATES • COLLECTIONS • HEIRLOOMS • VALUABLES

JEWELRY • WATCHES • COINS

STERLING SILVER SCRAP GOLD & DIAMONDS

HISTORICAL • IMPORTANT • RARE & UNIQUE

Antiques, Collectibles, Artifacts & Relics

MEMORABILIA • MILITARIA • ARMS & ARMOR



GOLD \$2800 • SILVER \$35 • PLAT. \$1050

ESTATE & FINE JEWELRY SCRAP GOLD & BULLION

- Fine Antique & Vintage Jewelry • Silver, Gold & Platinum Bullion
- Silver, Gold & Platinum Jewelry • Ingots, Coins, Bars & Nuggets
- 10k,14k,18k & 22k Gold Jewelry • Broken Jewelry & Dental Gold

- Diamonds & Diamond Jewelry
- Designer Jewelry • Tiffany Co.

ANTIQUES & COLLECTIBLES

- Chopard, Cartier, D.Y. & Chanel
- VINTAGE COSTUME JEWELRY
- Cameos, Cufflinks, Collections

- Ent. Music & Sports Memorabilia
- Autographs, Cards & Equipment
- Decorative & Fine Arts, Photos
- Old Paintings, Prints & Posters
- Historical, Important & Rare

WATCHES & TIMEPIECES

- Antique Pocket Watches • Fobs
- Vintage Wristwatches & Chains
- Bulova, Omega, Hamilton, Elgin
- Ladies, Gold & PLAT. Watches
- Modern Preowned Timepieces
- Rolex Watches & Collections

- Antiquities, Artifacts & Relics
- Militaria, Antique Arms & Armor
- Guns, Daggers, Knives, Swords
- F. Remington & Bronze Statues
- Scrimshaw, Ivory, Jade & Coral
- Native American Jewelry & Art
- Carpets, Rugs, Clocks & Lamps
- Pens, Canes & Walking Sticks

COINS & CURRENCY

- All U.S. Foreign & World Coins
- Currency, Tokens & Collections
- Gold & Silver • Coins & Bars
- Shipwreck & Treasure Coins
- Nautical & Maritime Antiques
- Maps, Charts, Globes & Flags
- Antique Violins, Vintage Guitars
- Music Boxes, Edisons, Victrolas
- Art Glass, Pottery & Porcelain
- By Tiffany, Loetz, Galle', Lalique
- Moser, Meissan, Majolica & More

STERLING SILVER

- Antique Silverware & Flatware
- Tea Sets, Jewelry & Trophies
- Platters, Trays & Candlesticks
- Decorative Silver & Silver Vertu

"FREE" APPRAISALS! • TOP \$\$\$ PAID!

EXPERT EVALUATIONS! • "FREE" HOUSE CALLS!

WE COME TO YOU! (727) Call Today!

BY APPOINTMENT ONLY! 484-0146

BNGXTREASURES www.bngtreasures.com

1115 Ponce de'Leon Blvd. Clearwater, FL. 33756

Voted 2024 Best Consignment and Women's Accessories Boutique in Pinellas County



Shop Relax Enjoy!



Over the last 31 years, we have been lucky to have a very loyal and fashion forward clientele who appreciates designer style, affordable pricing, and the personal attention we provide.

268 N. Indian Rocks Road, Belleair Bluffs
727-584-9222 Mon-Sat 10am - 4pm

Preparing healthy food does not have to be a chore!

- Enjoy nutritious meals prepared in your kitchen by a culinary-school trained chef
- Healthy menus are personalized to cater to your family's unique needs
- Eat healthier, feel better, and have more free time and energy to do the things you love

www.alwaysnourished.com

Call or email me today for a
FREE consultation!

abbywagner@alwaysnourished.com | (727) 353-0111



THE PERFECT TIME TO MOVE... IS WHEN YOU ARE READY!

By Alison Ross Tompkins, Broker Associate
for Coldwell Banker

Making the decision to move to a retirement community is a big step, and the timing should feel right for you. Here are some helpful questions to consider:



- Do you value peace of mind? Imagine the comfort of knowing you'll be well taken care of no matter what happens.
- Do you know where you'd like to move? Exploring options early can give you time to find the perfect fit.
- Is your house ready for the market? Preparing your home is key to getting the best possible return when you sell.
- What does downsizing involve? It's not just about letting go of things—it's about creating space for your next chapter.
- Who is on your moving team? Having the right professionals, like movers, packers, an Estate Sale company, Realtor and stagers, can make the transition much smoother.
- Should you take advantage of the current market? Now may be a good time to sell for some people, but it's worth discussing your unique situation with a trusted expert.

Cost of Living

A move to a retirement community comes with financial considerations, so it's important to evaluate your current costs versus potential new expenses. Are rising condominium fees, flood insurance, or home maintenance costs becoming a concern? How do your property taxes and other living expenses compare to retirement community costs? Should the proceeds from selling your home or condominium cover the cost of moving into a community?

Finding the Right Community

There are many types of retirement communities to explore, from LifeCare (continuing care retirement communities) to rental communities. Understanding the differences and comparing options can help you find the one that best suits your needs.

When Is the Best Time to Sell?

The best time to sell in Florida—or anywhere—is when you're ready and feel confident in your plan. Take the time to do your homework and partner with a trusted Seniors Real Estate Specialist who understands the unique needs of older adults.

Take the First Step

Investing in your future well-being starts with having the right conversations. Whether you're ready to move now or just beginning to explore your options, connecting with an experienced real estate professional can help you chart the best path forward—even if that means staying in your current home.

Your next chapter should bring you peace of mind, comfort, and joy. Let someone who truly cares about you help make that happen!

Alison, Broker Associate for Coldwell Banker, has been in sales and Real Estate for 30 years. Reach her on her cell at (727) 729-9942 or at the Belleair/Dunedin offices at (727) 581-9411.

Best Eyewear Boutique in West Florida

- 🕶 Exclusive Designers Frames
- 🕶 Fun shopping experience
- 🕶 Lenses for your Visual Needs
- 🕶 Eye Exam available on site

**Belleair
OPTICIANS**

TEL: 727-584-0730

100 Indian Rocks Road N
Belleair Bluffs Suite 1

www.belleairopticians.com



TREAT YOUR SWEETHEART!

**Hair Designs
by Sue Thibeault**

Master Colorist & Stylist 401.480.6823

or

Specializing in Cutting, 727.754.4438

Coloring and
Brazilian Blow Outs

INSIDE THE BLUFFS HAIR SALON & EXTENSIONS
321 Indian Rocks Rd. N., Belleair Bluffs

START THE NEW YEAR WITH PEACE OF MIND: REVIEW OR PREPARE YOUR ESTATE PLAN

By Edward Castagna Jr. Esquire

The start of a new year is a time for reflection and planning. As you set goals and look ahead, it's also an ideal moment to take stock of one of the most important aspects of your future—your estate plan. Whether you already have a plan in place or are thinking about preparing one for the first time, now is the time to act.

An estate plan is more than just a collection of documents. It's a carefully designed roadmap that ensures your wishes are honored, your loved ones are cared for, and your assets are protected. But even the most thoughtfully prepared plan needs regular review. Changes in your family circumstances, financial situation, or the law can make updates necessary. Without those updates, your plan may not accomplish what you intended.

This year is particularly critical because the federal estate tax exemption is set to sunset at the end of the year, potentially lowering the threshold for estate tax exposure. For individuals and families with substantial assets, this change could have significant implications. Reviewing or updating your estate plan now ensures you're positioned to protect more of your hard-earned wealth for future generations.

If you've never created an estate plan, consider the peace of mind you'll gain from knowing your affairs are in order. Preparing a plan now can avoid confusion and potential conflicts later, providing clarity and security for those you care about most.

This year, take a step toward peace of mind. Review your current estate plan, or if you don't have one, commit to preparing it. By acting now, you'll set yourself up for a more secure and stress-free year.

As an attorney with experience in estate planning, I'm here to help you navigate the process. Let's work together to ensure your plan reflects your needs and goals. Call my office today to schedule a consultation and start the year with confidence. Reach us at (727) 446-6699 or Ed.Castagna@Castagnalawfirm.net.



live music

happy hour \$3 bud light \$5 house wines
\$7 hand-crafted martinis & cocktails

2/4/1 \$8 classic margaritas well cocktails & sangrias

bar bites \$6 all day everyday \$2 york oysters!

SEAWEED
steaks seafood & sushi

Sun - Thurs: 4pm to 9pm • Fri - Sat: 4pm to 10pm
• 727.584.1700
2819 west bay drive, belleair bluffs



HUGE SALE
Garden Club
"Junk & Jewels Sale"
UPSCALE RUMMAGE SALE
WITH SOMETHING FOR EVERYONE!

PRE-SALE: FEB. 6, 2025
4:30 - 7:00 PM
\$5 ENTRY FEE FOR PRESALE ONLY
SALE: FEB. 7-8
8:00 AM - 2:00 PM

Jewelry / Antiques / Collectibles / Furniture / Tools
Clothing / Household Décor / Books / Plants & more!
Net Proceeds Support Club Scholarship & Historic Preservation Programs.

Belleair Garden Club
903 Ponce de Leon Blvd.
Belleair, FL 33756
belleairgardenclub.com

Community News

BELLEAIR GARDEN CLUB

Submitted by Carol Mears

The Belleair Garden Club invites the public to attend their upcoming events and programs:

February 6th from 4:30-7pm - Junk & Jewels Annual Presale Night The club will offer their customary "Presale Night" for Junk & Jewels on Thursday, February 6th. Collectors and shoppers can browse and get the first dibs on all the goods. There is a \$5 entry fee to attend the presale night only.

February 7th-8th from 8am-2pm - Belleair Garden Club Annual Junk & Jewels Sale The upscale rummage sale has been held inside the historic garden club building in Belleair for thirty-four years. The entire clubhouse will be overflowing with an eclectic mix of finds including antiques, collectibles, jewelry, home & holiday décor, furniture, art, clothing & accessories, books, toys, tools, household goods, and vintage treasures. In addition, there will be a Bake Sale, and an outdoor Plant Sale featuring an assortment of potted plants, gardening tools and accessories. There will be something for everyone, and it benefits a worthy cause. Entry is free and the sale will coincide with the Town of Belleair's Annual Garage Sale.

February 19th - Orchid Extravaganza and Sale Join us for All About Orchids, presented by Michael and Paula Pollin, owners of Art Stone Orchids & Statuary. Learn how to grow these spectacular blooms or find a plant of your own just waiting for a new home. Gather at the clubhouse at 12:30pm and the program will begin at 1pm. A light tea will be served afterwards. A large selection of orchids and more will be available for purchase. There is no fee to attend. Donations to the Belleair Garden Club are welcomed.

March 5th - Healthy Trees, Safe People Program presented by O'Neil's Tree Service. Learn about tree planting, pruning, and plant care. Gather at the clubhouse at 12:30pm with meeting and program beginning at 1pm. A light tea will be served afterwards.

March 12th at 10am - Field Trip to McGough Nature Park in Largo The field trip includes a presentation on reptiles and birds of prey. Arrive by 10am to see the feedings. A \$4 donation is requested. Meet at McGough Nature Park, 11901 146th St. North in Largo.

CLEARWATER HISTORICAL SOCIETY

Upcoming Events at the Clearwater Historical Society:

- February 15th at 11am: Macrame Class
- February 25th at 9am: Celebrate Clearwater Car and Truck Show

All events are at the Clearwater Historical Society, 610 Fort Harrison. Call (727) 754-8019 for more information.

SHAMROCK N'RUN

Join us for the Shamrock n' Run Race at Ulmer Park - a lively event featuring a 5K racecourse, followed by some live music and a cold beer to quench your thirst. Get ready for a day of fitness, festivity, and endless fun!

The race is on Saturday, March 15th from 5-9pm at Ulmer Park, 301 West Bay Drive in Largo. Registration fees are: 5K - \$25 pre-register, \$30 day of registration, 1.5-mile walk - \$20 pre-register, \$25 day of registration, Clover Fun Kid Run \$10. For more information, or to pre-registerr for races, visit RunSignup.com/Race/FL/Largo/CityofLargoShamrocknRun.



THE FLORIDA ORCHESTRA
Hough Family Foundation Masterworks

Tchaikovsky's
PIANO CONCERTO NO. 1
Featuring Olga Kern
Feb 22 & 23

Florida Orchestra Benefit Concert
A GALA CONCERT WITH
YO-YO MA

Feb 28
Ruth Eckerd Hall

Support your Florida Orchestra today
FloridaOrchestra.org/donate

FloridaOrchestra.org | 727.892.3337



GREAT Service!
GREAT Rates!
GREATFLORIDA!

Home

Boat

Umbrella

Auto

Motorcycle

Flood



Kristin Asbury
Faron Estep

12998 Walsingham Rd.
Largo, FL
(727) 595-6000
indianrocks.greatflorida.com
mygreatflins@gmail.com



EST. 2025

Discover Radiance: Introducing the

Skin Spa *at* DERMACLINIQUE

Tampa Bay's premier destination for advanced skin rejuvenation

Experience our new skin spa at Dermaclinique, where expert facials are tailored to address various skin concerns. Whether it's acne, dryness, fine lines, or pigmentation our customized treatments cleanse, exfoliate, and nourish, leaving your skin rejuvenated and glowing.

Mention this ad to receive:

***20% OFF
YOUR FIRST
SERVICE**

SERVICES:

■ CUSTOMIZED FACIALS:

- **Rejuvenate:** Reverse signs of aging with advanced techniques.
- **Detox:** Deep cleanse for acne-prone skin with purifying masks
- **Radiance:** Hydrating glow treatments for a vibrant complexion.

■ INJECTABLES:

- Filler, Botox, PRP

■ LASER TREATMENTS:

- IPL | Erbium | ClearLift | Vascular | CO2
- Laser Hair Removal | Morpheus8

■ ADVANCED TREATMENTS:

- Hydofacial
- Microdermabrasion
- Dermaplane
- Microneedling
- **The DC PEEL:** Medical-grade chemical peels tailored for you.
- Extractions
- **Enhance your results with:**
 - High Frequency | RF/Ultrasonic | LED Therapy | Oxygen Spray

* Terms and Conditions Apply



**Scan to Book Your Glow-up
Today**

Hurry, limited-time offer!



3085 Dr MLK Jr St N,
St Petersburg, FL 33704



510 E. Druid Rd, Ste. A,
Clearwater, FL 33756

✉ spa@dc.skin

🌐 www.dc.skin

📷 [@thedermaclinique](https://www.instagram.com/thedermaclinique)

☎ 727.888.0900

NEW LANDSCAPE DESIGN FOR 2025 – WHY, HOW & WHEN

By Randy Lee, Landscape Designer

The reasons for a new landscape in 2025 are as follows:

- Maybe you're building or remodeling a home.
- A refresh of old landscaping is much needed or like many residents, there is storm and hurricane damage. We have seen some minimal to catastrophic damage around the Bay area.
- You want to surround yourself in a more beautiful space .
- Less maintenance, salt tolerant and more stormproof designs.

Reasons to choose Landscapes by Randy Lee:

- First, we are entering our 34th year in the business – we have the experience.
- Second, we are licensed and bonded and insured – you must have these credentials.
- Third, we are a one-stop-shop from start to finish. From initial design to maintenance after completion.
- Fourth, we add value to your property – our homes sell for more money because the properties are worth more with professional landscaping
- We have won seven national awards In the last two years for our projects in Tampa Bay.

How do we work? We start with an initial meeting and discuss goals and objectives. Next, design fees for either a 2-D or 3D design are discussed. After a plan is completed and fine-tuned, we discuss budget and time frame. Included in our services are landscaping (trees, plants, flowers), excavation,

drainage and irrigation, LED lighting and hardscape (driveways, patios and pool decks). We even team up with the best pool builders in the area. Our talented group of subcontractors can also keep your project looking perfect with chemical spray service, seasonal color and regular lawn maintenance.

Landscape design/install is a year-round service in Tampa Bay. We have the luxury of working 12 months a year so landscaping can be implemented at any time. Our unique designs can range from traditional and modern to tropical and everything in between. Please let us know if we can help take your property to the next level.



Checklist:

1. Watch for freezing temperatures
2. Plant winter annuals, vegetables and herbs
3. Fertilize winter annuals
4. Watch for fungus in lawns
5. Cut back on watering, fertilizing and trimming
6. Call and schedule a landscape design meeting

Landscapes By Randy Lee, Inc. is a full service landscape design company here to help you with all of your landscape needs. Call us direct at 727-421-2715 or visit us Online at www.landscapesbyrl.com.

NATIONAL ASSOCIATION OF LANDSCAPE PROFESSIONALS

AWARDS OF EXCELLENCE WINNER

- 2024 GOLD CONTEMPORARY GULF FRONT RETREAT
- 2024 SILVER EXPANDED TROPICAL NEW BUILD
- 2024 SILVER CONTEMPORARY BAYOU REVAMP
- 2024 SILVER PRAIRIE STYLE ELEGANCE
- 2024 SILVER MODERN CANAL FRONT REMODEL

LANDSCAPES BY Randy Lee inc.

+1 (727) 421.2715 landscapesbyrl.com
St. Petersburg • Belleair • Tampa Bay

Carlson Wildwood Florist
 Flowers and Gifts
 For all occasions
 in the Perfect Blend
 of Classical and
 Contemporary



10% DISCOUNT
 If you mention this ad

727.446.4610
 1488 Clearwater Largo Rd., Largo

Community News



LARGO COMMUNITY CENTER

Submitted by Gina Lever

The Center Stage Concert Series will have you dancing and singing along to some of your favorite songs with these amazing tribute artists and bands. Tickets are sold individually for \$15 per show. Visit the Largo Community Center at 400 Alt Keene Rd to purchase your tickets.

- February 27th from 1-3pm – Street Life Serenader: A Tribute to Billy Joel
- March 27th from 1-3pm – Divas of the 70s and 80s

Please call (727) 518-3131 for more information.

Sunday Matinees are back at the Largo Community Center and you're not going to want to miss them. Enjoy tributes to your favorite artists through the decades:

- March 9th from 1-3pm - Symphony of Soul featuring Wendy Tercier as Diana Ross
- April 13th from 1-3pm - Sweet Fleet Tribute to Fleetwood Mac (Unplugged)

Tickets are \$12 - pick up yours at the Largo Community Center. Please call (727) 518-3131 for questions.

LARGO POLICE DEPARTMENT CAR FIT

Make sure your car is fit for the road! On Wednesday, March 5th, from 10am-12pm, participate in a free drive-through vehicle safety check at the Largo Community Center. The Largo Police Department will be on-site to answer your car-safety-related questions. Learn more at LargoEvents.com. For questions, call 727-518-3131.

GREENTOWN KIDS

Submitted by Allie DeVore

GreenTown Kids wishes everyone a Happy New Year and sends our most sincere well wishes to all our families and neighbors affected by the hurricanes in the community. We are working to get our organization back to normal with beach cleanups and restoring our IRB Community Garden, as well as our school gardens. We are in the process of clearing out and rebuilding our IRB Community Garden. Several garden workdays will be scheduled to clean, repair, and redo the garden to get it back in great shape. Be on the lookout for scheduled dates on Facebook @GreenTownkids and through our email updates to help volunteer with us. Sign up for emails and donate to support our mission at GreenTownKids.org.

frame factory & gallery



Pamper Yourself

with new art and framing for every wall in your home or office. We have a huge selection of art to meet everyone's own personal taste and lifestyle. We also have the perfect frame to match the art and keep within your budget. "If only walls could talk" is our motto for seeing walls in a new and exciting way for expressing your personality through the love of art. Discounts for Seniors, Interior Designers and Students.

600 East Bay Drive, Largo
 727-581-0322
 Hours: 9:30am to 5:30pm Mon-Sat

10% OFF
 WITH COPY OF THIS AD

BEACH BUM Marine

MORILE MARINE MECHANIC
 OVER 25 YEARS EXPERIENCE
 YAMAHA AND MERCURY CERTIFIED
 100 HOUR SERVICE SPECIALS
 WE HAVE TRAILERS UP TO 35'

TINO DOMINGUEZ
 (813) 748-9657



CHILD DEVELOPMENT CONSIDERATIONS FOR PARENTING PLANS

By Jake Hornstein & Greg Hill, Our Children Have Rights.Org (OCHR)



The most important years in a child's development are from birth to age 5. What if these years collide with divorce or breakup, triggering the need for a parenting plan? Parenting plans govern the relationship and **decision-making** between parents and the child(ren). It addresses issues such as education, healthcare, and time-sharing.

In Florida, parents can agree on **shared decision-making**. The expectation is that parents will communicate and confer on key issues. Other outcomes designate decision-making to one parent.

When parents gain knowledge of child development, outcomes improve. **Age-Appropriate Parenting Plans** using **early learning and child development factors** are vital. Consider infant/toddler (ages 0-3) and preschool (ages 3-5), when development is most vulnerable. If decision-making, communication, and conflict resolution aren't properly addressed, disputes could erupt. Considerations include:

SCHEDULES & ROUTINE:

Maintaining regular & frequent contact with each parent is critical from birth to age 3. How can this be achieved when they live in different homes? What if one parent travels for work? How can that be managed to not interfere with regular, frequent contact and routine?

CHILD CARE & EDUCATION:

Finding affordable childcare is hard enough, how do they also find a convenient location?

School Readiness Programs: Is this an "education" decision that requires agreement? Who decides? Voluntary Prekindergarten: is this an "education" decision that requires agreement? Who decides? These programs are proven to better prepare children for academic success from kindergarten to high school. Simply put, an effective parenting plan that addresses these concerns is instrumental to career success.

SCREENINGS:

What if parents disagree on concerns about a child's development? Is this a health care decision? Who decides? What if a specialist suggests intervention based on a behavioral screening, and only one parent agrees? Is this a health care decision? Who decides?

The purpose of this article is to inform parents that Age-Appropriate Parenting Plans exist and are intended to address the most important issues while incorporating **decision-making**. There are also mediators who specialize in this and can facilitate the process.

In 1999, our friend, David Lawrence, led an effort that formed The Early Childhood Initiative Foundation and Early Learning Coalitions (ELC's). We often encourage parents to utilize their local ELC to make informed decisions on early learning and child development related issues that commonly arise when navigating child custody and co-parenting. ELC's can be used to develop effective parenting plans, avoid disputes, and address disputes that do arise. They exist to support children and families.

OCHR is a 501c3 nonprofit that serves children by helping parents navigate child custody & co-parenting, at no cost to the family. If you, or someone you know, needs assistance, we're here for you. Our mission: protect the rights of children to have access to both responsible parents by providing education and support services for successful co-parenting strategies. Why? Because Our Children Have Rights.

Contact Jake at JakeHornstein@OurChildrenHaveRights.com or www.OCHR.Org To donate: www.ourchildrenhaverights.org/donate.

OurChildrenHaveRights.Org

COPARENTING — CUSTODY — PARENTING RESOURCES



OCHR.ORG MISSION

Protect the rights of children to have access to parents by providing education, resources, and support services for successful coparenting strategies.

OCHR.Org Provides:

- NO-COST RESOURCE CENTERS**
Education – Legal Aid - Mental Health & Wellness
- NO-COST CONSULTATIONS**
Zoom, FaceTime, Email & Phone
- NO-COST DOCUMENT REVIEW**
Parenting Plans & Related Documents



Donate at ourchildrenhaverights.org/donate

Our Children Have Rights .Org is a 501 (c)(3) organization: EIN: 87-1023012

G

erman Imports Corporation
European Service since 1976

Quality Automotive Parts and Service







Michael Schulz

Factory Trained

(727) 596-1374

germanimportscorp.com

Appointments Monday thru Saturday

14286 Walsingham Road
Largo, FL 33774

Community News



BELLEAIR REC CENTER UPCOMING EVENTS

Submitted by Katie Murray

Belleair Community-Wide Garage Sale - February 8th from 8am-2pm Dozens of houses across the Town of Belleair will be having sales, as well as additional sales at booths in the Town Hall parking lot, located at 901 Ponce de Leon Blvd. Maps listing all of the sales can be found at the Dimmitt Community Center or on the Town of Belleair Facebook page on the day of the event.

23rd Annual Sunset 5k & Fun Run - March 1st at 5:30pm Registration for the 23rd Annual Sunset 5k & Fun Run is open. This popular event features beautiful, scenic 5k and 1-mile routes. Race participants receive admission into the one-of-a-kind post-race party held at the Dimmitt Community Center's fields. The post-race party consists of inclusive food, beverages, and live music from the band Sugar Vibe. Admission to the post-race party only is also available. Register online at RunSignup.com/belleair.

Belleair Rec Summer Camp - June 2nd-August 8th Keep an eye out for Belleair Rec's Summer Camp registration. More information can be found on BelleairRec.com. Teen volunteer applications for the summer season will become available in April.

We're hiring! We're looking for energetic Summer Camp Counselors to create the best summer ever. For more information, visit TownofBelleair.com/jobs.

Youth athletic activities: Spring flag football, volleyball, and basketball are back. Visit BelleairRec.com for more information and to sign up.

HERITAGE VILLAGE

Submitted by Hannah Hayes

On February 22nd, 1895, Myrtle Scharrer was born at the family homestead on Caladesi Island. A lifetime later, at age 87, while living in Palm Harbor, Myrtle wrote *Yesteryear I Lived in Paradise, A Story of Caladesi Island*. First printed in 1983, every edition has completely sold out. On Sunday, March 9th, the book will be available for purchase at Heritage Village and Myrtle will be signing copies from 9am-2pm.

On Saturday, April 19th, Heritage Village presents the Annual Easter Weekend Classic and Vintage Car Show from 10am-3pm. The event features hundreds of classic cars, food, and music. It is free for spectators and there is no fee to register vehicles. There will be a People's Choice Trophy and special Sponsor Trophies. Visit HeritageVillageCarShow.com for more information or to register.

Heritage Village is located at 11209 125th Street in Largo. Visit HeritageVillagefl.org or call (727) 582-2123 for more information.

CLEARWATER SEA-BLUES FESTIVAL

Clearwater's signature waterfront blues event, Clearwater Sea-Blues Festival, will take place February 28th - March 2nd at Coachman Park, 300 Cleveland Street. The two-day free festival is known for its amazing blues performances, outdoor casual vibes and amazing seafood tastings.

This year, festivalgoers can expect a lineup of soulful performances from renowned national artists on the Main Stage and emerging local talent on the Visit St. Pete Clearwater Locals Stage. The festival will feature free performances starting at 2pm each day, with the kickoff party starting at 6pm on Friday, February 28th.

While general admission is free and open to the public, VIP tickets and reserved seats are available starting at \$25. VIP experiences offer exclusive perks, such as premium viewing areas, private seating and access to a hospitality tent. A portion of VIP ticket sales will support the Homeless Empowerment Program (HEP), a Clearwater-based charity dedicated to providing housing, food, clothing, and essential services to homeless and low-income families. To find out more information on how you can be involved with HEP visit HEPempowers.org

Details about performing artists, schedules and VIP ticket information can be found online at CoachmanPark.com. The Clearwater Sea-Blues Festival, a two-day open-air music and seafood celebration organized by the city of Clearwater, has been essential in bringing the community together for more than 15 years. With a rich history of blues culture, coastal flavors and a community spirit, the festival has drawn in top-tier national acts to Clearwater.

COMMUNITY DENTAL CLINIC

Submitted by Theresa White

The Community Dental Clinic is thrilled to invite you to our annual fundraiser, Reds, Whites, and Bites + More! This year's event promises to be exceptional as we gather at our new location, The Collection on Palmetto on April 5th. Like a fine wine, this evening will be lively, crisp, and satisfying - a perfect blend you won't want to miss. We are delighted to announce our Honorary Chairs for the evening - Ruthy & Tom duPont, whose dedication to our community inspires us all.

Highlights of the evening include our exciting wine lottery, featuring more than 80 bottles of exclusive, featured, and classic wines, over 20 different spirits, and other extraordinary items.

We are honored to host you for a night of tasting fine wines, spirits, and delicious bites while celebrating the community's generosity. Your support of this event will help the Community Dental Clinic provide comprehensive dental services, education, and access to care for uninsured, low-income adults in Pinellas County.

Our Reds, Whites, and Bites fundraiser generates 20 percent of our annual operating budget. As the need for dental care grows, your contributions are vital to ensuring we can meet this demand and continue our mission.

Please mark your calendars and join us for an unforgettable evening. Visit CommunityDTLCLinic.org for more information.

Community News

LARGO GOLF COURSE

Celebrate this year's Valentine's Day in a new and unique way as the Largo Golf Course presents Wine & Nine. Guests enjoy live music, heavy hors d'oeuvres, and wine tastings as they travel the green in this progressive date night experience. Join us under the stars for an evening unlike any other. The event is from 5:30-8pm and costs \$50 per couple.

SHEPHERD'S VILLAGE

Submitted by Sherry Chandler

New Year, New YOU: Path to Single Mom Success - Discover your path to success with Shepherd's Village and our It's a Single Mom Thing Class/Support Group: New Year, New Mindset: Flipping the Script on Your Single Mom Story.

Through our empowering classes and weekly It's a Single Mom Thing podcast, you'll gain the tools and support needed to embrace a fresh mindset, rewrite your story, and thrive as a single mom. Classes are held on the 2nd and 4th Tuesday of Every Month, includes free childcare.

- Free Meal & Mingle: 6-6:30pm
- Class: 6:30-7:30pm

To view upcoming class topics or register, visit ShepherdsVillage.com/classes. Advance registration is required one week in advance.

Find It's a Single Mom Thing on your favorite streaming platform or at shepherdsvillage.com/podcast.

Join us in 2025 to flip the script on your story, strengthen your mindset, and walk confidently into the future.

MILITARY ORDER OF WORLD WARS

The Clearwater Chapter of the Military Order of World Wars meets the first Tuesday of each month at the Dunedin Golf Club, 1050 Palm Blvd, Dunedin. Social hour is at 11:30am followed by lunch and a short program. Active duty, retired or former Military Officers and their spouses are invited to attend. The MOWW Clearwater Chapter invites those interested to RSVP for lunch by emailing Col. Brian K. Smith at SmithBK@comcast.net.

COAST GUARD AUXILIARY CLEARWATER FLOTILLA

In November, Karen Miller was elected Flotilla Commander for 2025. Supporting her in this leadership role is Robert Taylor, who was elected Flotilla Vice Commander. Together, they promise a year of enhanced service, dedication, and commitment to the community, recreational boaters, and the U.S. Coast Guard.

Karen Miller, a Coast Guard Auxiliary member since 1993, brings an exceptional track record of leadership and expertise to her role as Flotilla Commander. A retired entrepreneur, her management and leadership skills are matched by her maritime credentials, including a 50-ton U.S. Coast Guard Master's License.

Robert Taylor, the newly elected Vice Commander, brings a diverse and accomplished background to his leadership role. A seasoned mariner with a 100-ton U.S. Coast Guard Master's License, Taylor has captained commercial and corporate vessels and instructed power and sail courses in the Chicago area. He also delivered yachts between Chicago and Florida, a journey that deepened his appreciation for Florida's waterways.

STEFANEK'S SOUTH BARBER SHOP

\$5.00 OFF
Your Next Shave or Haircut
For New Clients. Expires 03/31/25
Not Valid Wednesdays

STEVE•JULIE•IRINI•IRENA

772 Indian Rocks Road N.
Belleair Bluffs | (727) 518-0500

Mon-Fri 9am-6pm
Sat 9am-3pm

Forchetta
EST. 2014
CREATING GREAT PEOPLE SINCE 2014

Homemade Italian Cuisine
with Selected Italian Wines
to Create a Memorable
Dining Experience

Now Open for Lunch
Reserve Your Table (727) 221-0271 - Order Online ForchettaEatery.com
Come Visit Us at 13688 Walsingham Rd. Largo 33774

Quality Service Since 1981

BELLEAIR BLUFFS
CLEANERS

Monday – Friday 7 to 6
Saturday 9 to 3

2924 West Bay Dr. Belleair Bluffs
727.585.1101



THE
 **FRANKIEWICZ**
MORTGAGE GROUP

NMLS#130290

EQUAL HOUSING LENDER

THE FRANKIEWICZ MORTGAGE GROUP HAS ALL HURRICANE VICTIMS IN OUR THOUGHTS AND ARE WISHING YOU THE BEST.

My family and team are dedicated to help anyone affected by the hurricanes. We have these programs available to help!



NEED CASH FAST?

Our home equity loans average a closing of 10 days or less with no appraisal needed if the home equity loan does not exceed 250,000. You can do all of this from the comfort of your own home. Contact us for details. We work seven days a week in order to make sure that our clients get what they need as quickly as possible.



RATES ARE FALLING!

Have you or a family member purchased a property in the last 18 months? If yes, there could be savings available in regards to refinancing your property. Contact us today, to see if we can save you money quickly.



HAVE A LOW RATE MORTGAGE BUT HIGH CREDIT CARDS?

None of us want to take a higher rate mortgage when we have rates in the 3% or 4% but, you can save hundreds, sometimes thousands of dollars a month by refinancing your home to pay off high interest credit cards with the balances that just seem to never come down. Contact us seven days a week And let us run a scenario for you and your family, to see what would work best.

"Our family, perfecting your families mortgage process"

Disclaimer: Not all borrowers will qualify, this ad is not a commitment to lend.

Contact Frankiewicz mortgage group for further details and approval qualifications. NMLS 130290. Equal housing lender.

● ● ● WE ARE HERE FOR YOU 24 HOURS A DAY, 7 DAYS A WEEK. ● ● ●

Call, email, text at any time with questions.

Steve Frankiewicz, President

NMLS 164041

Steve.Mortgage2012@gmail.com

MI 313-701-2771 / FL 727-741-5707

Frankiewicz Mortgage Group is a proud partner of Kaye Financial NMLS 130290. Equal housing lender / NMLS130290