



PAGE 12: Karaoke is king at Alpha Pizza where the Alpha Idol has been crowned. See more inside.



PAGE 3: Local romance author tells the story of her battle with breast cancer. See Penny Fletcher's story on page 3.

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Apollo Beach Elementary earns national recognition

Character matters at Apollo Beach Elementary School and a program more than a decade in the making, helped by staff and the community, earns a national award.

By MITCH TRAPHAGEN
mitch@observernews.net

Character seems to be getting a short shrift in today's world. Just take a look at our nation's capital for an example, or the headlines of national financial news. Despite that, or, perhaps because of it, President Lincoln, Albert Einstein and Billy Graham knew exactly what they were speaking about in the quotes at right. Character matters. It matters to the individuals, it matters to a society and a community, and it matters to a nation. More than a decade ago, Valerie Dickson, a guidance counselor at Apollo Beach Elementary School recognized the value of



MITCH TRAPHAGEN PHOTOS
Later this month, Apollo Beach Elementary School guidance counselor Valerie Dickson will travel to Washington, DC, for an award ceremony to recognize the school as a National School of Character.

good character and knew that elementary school was the place to begin. Along with a handful of other staff members, they embarked on a program to build character among their students. That is not an overnight task, nor is it necessarily an easy one for already burdened teachers. But they knew it was important. Over the years, the program grew and today, character is simply a part of the character of Apollo Beach Elementary School. The program that began all those years ago has been embraced by nearly the entire staff, from the janitors and cafeteria workers

Character is like a tree and reputation like a shadow. The shadow is what we think of it; the tree is the real thing.

— President Abraham Lincoln

Most people say that it is the intellect which makes a great scientist. They are wrong: it is character.

— Albert Einstein

When wealth is lost, nothing is lost; when health is lost, something is lost; when character is lost, all is lost.

— Reverend Billy Graham

► Continued on page 15

Homeowners, real estate agents want flood insurance rate hike delayed

By KEVIN BRADY
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Flood insurance rate hikes that went into effect Oct. 1 are already hurting some home sales in South County, leaving homeowners who want to sell their homes high and dry and real estate experts concerned about the long-term impact on the local housing market.

The new rates will impact at least 20 percent of the sales at Century 21 Beggins, said owner Craig Beggins.

"That's about 60 sales a month and that will be pretty devastating to me," said Beggins who has offices in Apollo Beach, Sun City Center and Tampa.

"I had one contract cancel this morning (Sept. 27) in Apollo Beach where the flood insurance went from \$1,000 to \$6,000 a year on a \$100,000 house. The buyer could not qualify for that type of payment." Higher flood

insurance premiums also sank a sale for a \$250,000 home in Clearwater last week, Beggins said. "The flood insurance there went from \$1,200 to \$13,000 a year."

Beggins, who has been selling homes in South County for 22 years, is recommending homeowners concerned about rates first get a flood elevation certificate. "Send that off to your insurance company so you can be rated. Once that happens, you will know where you are."

Thousands of Hillsborough County homeowners and businesses currently pay subsidized flood insurance rates through the National Flood Insurance Program (NFIP).

With the NFIP \$24 billion in the red after losses from Hurricane Katrina and other devastating floods, Congress passed the Flood Insurance Reform Act last year in an attempt to restore solvency to the program with insurance

rates more reflective of the risk of living on the water.

Of the NFIP's 5.6 million policy holders, 1.1 million are subsidized, according to the Federal Emergency Management

► Continued on page 8



Rain totals match those set in the 1800s, making for both good news and bad

By PENNY FLETCHER
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If you've been a Floridian long enough to notice, this year's September greenery is actually green for the first time in at least 35 years.

I say 35 years, because that's as far back as I can personally remember.

Every other year, by the end of September, the grass is brown, burned up by sweltering summer heat, the flowers are wilted (if they aren't already dead) and the leaves on most bushes and small trees used for landscaping — like hibiscus and banana and fan palms — are yellowed and limp.

Remember? It was that way just last year.

Noticing that the rains have also been different this year, coming in steady patterns instead of daily afternoon blinding thunderstorms that lasted at the most about 30 minutes and were followed by enough sweltering heat to com-

pletely dry the pavement in less than an hour, I decided to check with the experts.



PENNY FLETCHER PHOTO
Gail Hubbell, owner of Hubbell's Nursery on College Avenue in Ruskin, said the heavy rains carry many minerals and nutrients not found in other water which accounts for the deep color of many greens this year.

What was different this year in South County? And was it particular to South County or was it happening all over the State?

Senior Forecaster Jon Jelsema welcomed me to the National Weather Service at the Ruskin Weather Station without an appointment. I appreciated that, because I don't usually work that way. But I was driving around, noticing all the beautiful lush foliage and wondered if it had anything to do with unusual amounts of rain, and decided on the spur of the moment to check it out.

Since Jelsema has only been in this area for one year, he hadn't connected the record rain with any difference in the landscape, but Gail Hubbell, owner of Hubbell's Nursery had noticed it and she was able to fill in the blanks.

Together, these experts explained why the unusual rains

► Continued on page 16



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Romance author tells the story of her battle with breast cancer

“Hopefully Ever After” to be released Oct. 3

By PENNY FLETCHER
penny@observernews.net

Linda Barrett moved to the retirement community of Valencia Lakes in Wimauma in October 2011 but she never intends to retire.

Linda has been writing romances for Harlequin since 2001 and at the time of her move, had 12 published Harlequin Romances.

Since her move, she has also written her first novel, *Family Interrupted*, that is about how, after a young girl is killed by a drunk driver, the girl’s mother’s feelings compare to the feeling of the driver — who also cannot go back to her previous way of life.

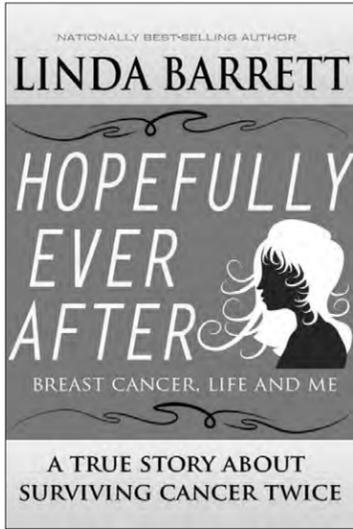
“I started reading Harlequin romances during the long cold winters while living in Massachusetts,” Linda said in an interview at her home Sept. 18. “They’re like potato chips. You can’t eat — in this case read — just one.”

So she began writing for Harlequin in 2001.

“Then all of a sudden, everything happened at once,” she said. “It was like Murphy’s Law on steroids.”

She was living in Houston at the time, and in February, the same month as her first book was released, and she had just started a new job working with the homeless, helping them get GED’s — she was diagnosed with breast cancer for the first time.

“I couldn’t tell my publisher. I felt I had to protect my career. It should have been a joyous time, I mean — I was finally published!”



“Hopefully Ever After” is being released Oct. 3. It is the first book Linda has written about her struggle with breast cancer, but it is written in her romantic Harlequin-romance style.

But instead, she describes that year as bittersweet. “You have to take the bitter and the better,” she said.

Still, she continued to write. “Writing is not for sissies. You have to braid the strands carefully so the reader can get lost in the pages,” she said. “Plot, story, narrative, scenes. The author has to think conflict and plot constantly.”

Between 2001 and 2010, Linda wrote 13 books for Harlequin, at between 60,000 and 80,000 words each.

Then she wrote the novel, *Family Interrupted*, about the car accident.

Meanwhile, her breast cancer

was always on her mind. Now, as a two-time survivor, she chose to tell her story in her new book, *Hopefully Ever After*, which is being released Oct. 3.

Although she has used her poignant romantic-style, she chose to Indie (self) publish *Hopefully Ever After*, so she would not have to write to a publisher’s guidelines and also so she could control it from the first draft to the marketing.

“This is an important warning to all women, but especially Jewish women,” she said. Linda herself is Jewish and has studied the odds of a specific gene that is carried by Jewish people. She is quick to back her facts with a brochure put out by FORCE: *Facing Our Risk of Cancer — What Every Jewish Woman Should Know*. It states that one in every 40 Jewish persons carry this gene.

Doctors quoted say that every woman carries a gene that can turn to breast and ovarian cancer but they only mutate in some women. The rate is much higher in Jewish women because they have BRCA1 and BRCA2 genes. “There is a test for this gene, and every woman should ask for it,” Linda said.

Linda’s warning is not just for Jewish women, however. She said both her cancers were found by self-examination and confirmed by mammography and a physician.

Besides earning early acclaim from Romance Writers of America for *Hopefully Ever After* (before release), an early copy was reviewed by *New York Times* best-selling author Joni Rodgers, author of *Bald in the Land of Big Hair*.

Rodgers review states, “The cancer experience can be a panic-fueled bullet train, but you meet some cool people in the bar car. In engaging girlfriend style, Linda Barrett’s frank, funny memoir

delivers an honest account of her difficult journey with just the right mix of love, friendship, wig-whipping and accessibly-rendered science. Highly recommended for the newly diagnosed.”

After being diagnosed the first time the same month Linda started her new job in Houston and Harlequin published her first book, what she calls “Murphy’s Law on steroids” burst into her life again.

“We had just decided to move to Valencia Lakes from Houston and had put the down payment on the house. Then I was diagnosed a second time. I stayed and had all my treatments in Houston, and then moved.”

Two years later, she says she feels good and is extremely hopeful she has again beaten cancer. It is with this attitude she writes the Blog, “Starting Over.”

“I write about balancing everything, family, work — especially writing — and whatever comes into your life.

Linda has performed quite a balancing act.

The first time she had cancer,

she sustained a lumpectomy and 30 days of radiation. The second time, it was a bilateral mastectomy and six rounds of chemotherapy. She continued to work, write, and eventually — move.

“That’s where I got my Blog’s title, Starting Over. In life, you just have to keep starting over,” she said.

She writes both poignantly and with humor. Her “How Do You Know if You’re a Writer” series is framed like Jeff Foxworthy’s famed, “How do You Know if You’re a Redneck” series.

Yet her story can often leave tears on the page. It depends which of her works you read.

To learn more about Linda, visit www.Linda-Barrett.com and hit “Blog” for “Starting Over.”

To learn more about FORCE—the organization dedicated to spreading the word about breast and ovarian cancer and the high rate of these in Jewish women, visit www.facingourrisk.org or call 866-288-7475. You do not have to be Jewish to be helped by FORCE.



PENNY FLETCHER PHOTO

Linda Barrett has been writing for Harlequin Romance since 2001.

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RVHS, community mourn the passing of Daron Hawkins

Well known and highly respected RVHS drama teacher passed away on September 25.

■ By MITCH TRAPHAGEN
mitch@observernews.net

Perhaps the greatest measure of an educator, and of all human beings, is longevity. Not longevity in years, but the longevity of the impact left over the time that anyone of us has in this life. On that measure, Riverview High School drama teacher Daron Hawkins will be with us for a very long time, indeed. The impact he left behind is immeasurable. The sorrow at his passing is immense.

Hawkins graduated from East Bay High School in 1993, earned a bachelor's degree in theater education from the University of South Florida in 1997 and graduated with a master's degree in theater education from New York University in 2006.

According to his parents, Patsy and Barry, Daron Hawkins passed away on Sept. 25 after a long illness. He was 38 years old.

His legacy and the impact he has left with his students and the community, however, lives on.

"Daron Hawkins was so much more than a teacher to many of us. He had a way of getting us to let go and show our true potential. So encouraging and motivating. He never believed in mediocrity from any of us and that is because he was extraordinary. Words can't express how grateful I am to have known him. He will be remembered and missed," wrote one former student on his Facebook page.

Another wrote, "Thank you for always being there for me and for being like a father to me, for taking care of me when I needed you the most, for always believing I could do more than I thought I could..."

Perhaps most aptly, another recognized the talented man he was and the selflessness in which he chose to use his talent — helping others over himself: "You had the talent, and instead of using it for your own benefit...you shared and passed it on to everyone you knew."

Daron Hawkins had been with the faculty at Riverview High School since the school opened in 1998. His reach extended far beyond his current and past students, and the scores of productions he produced.

"I have done many stories on



MITCH TRAPHAGEN PHOTO
Daron Hawkins in the place he loved with the students for whom he cared deeply -- the Riverview High School Theater during rehearsals for Okla-homa! last December.

talented students trained by Daron over the years and he has always been so helpful, and yet completely professional," said prominent area media figure, *The Observer News* and *The Current* reporter Penny Fletcher. "But the main thing I remember about him is he was always accessible to his students. If someone wanted to have a career on stage, he gave them every opportunity to get the practice they needed. I watched rehearsals for many shows he and his students had written and directed, and photographed him in action many times. He was a wonderful role model for young performers, and as a person as well. He taught them all about stage work, not just acting and musicals, but scenery and direction, too. I know he will be tremendously missed."

At the end of the day, at the end of a life, what more could anyone hope to achieve than to leave behind a legacy and lessons that live on in others? What greater achievement could there possibly be? Yet another former student wrote, "You made a difference in so many lives, mine included, and always reached for the stars. Now, you can soar in the heavens."

His parents wrote that they were "grateful for the love, time and journeys" people shared with their son and that he would be proud of the true sense of family in people coming together over his loss.

On Saturday, November 23 at 7 p.m., a memorial service will be held for Hawkins "to remember and to celebrate the passion, influence, and impact" he had on so many lives.

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From left: Mark Fernandez, Tampa Bay Rays Senior VP; Dave Townsend, Mosaic Senior Manager, Public Affairs; Christine Smith, Mosaic Community Relations Manager; Martha Monfried, Mosaic VP, Public Affairs; Sylvia Kapous, Feeding America Tampa Bay Programs Coordinator; Alex Campbell, Mosaic Manager, Financial Planning; Joe Kline, Mosaic VP, Concentrates Operations; and Thomas Mantz, Feeding America Tampa Bay Executive Director.

Mosaic presents home runs check to Feeding America Tampa Bay

The Mosaic Company presented a check for \$90,000 to Feeding America Tampa Bay at the Tampa Bay Rays final regular season

home game on Sept. 23.

The check represents \$500 for every home run hit by Rays players during the regular season, plus

a supplemental contribution in anticipation of home runs being hit before the season ends.

Brandon Regional offers safety tips for young athletes

There is no disagreement of the mental, physical and social benefits of kids participating in team and individual sports. Sports keep children active reducing their risk of childhood obesity and improving their overall health, as well as introducing them to friends with common interests and creating a sense of teamwork. Parents, coaches and health-care providers know the benefits but are also concerned about their safety in these activities.

According to Safe Kids Worldwide, children younger than 15 account for 40 percent of all sports, recreational and exercise-related emergency department visits and, according to the Center for Disease Control, 2.6 million children each year, ages 19 and under, receive medical treatment for sports and recreation injuries.

Brandon Regional Hospital offers the following safety tips for all who participate in organized sports:

- Prepare children for the demands of the sport they are playing

Children should get a physical exam by a qualified medical professional helping to rule out any medical conditions

- Warm up and stretch before games and practices

Make sure time is set aside before any games or practices for proper warm ups, including stretching and light jogging

- It is important to remind them to keep hydrated

Encourage your athletes to drink water 30 minutes before the activity begins and every 15-20 minutes during activity

Learn the signs of dehydration and seek appropriate medical attention when dehydration is suspected

- Always wear the appropriate sports gear

Always have children fitted for the proper sports gear

- If outside activity, don't forget the sunscreen

- Know the signs and symptoms of concussion

Symptoms include: Headache or a feeling of pressure in the head; temporary loss of consciousness; confusion or feeling as if in a fog; amnesia surrounding the traumatic event; dizziness or "seeing stars"; ringing in the ears; nausea or vomiting; slurred speech; or fatigue.

A good rule of thumb is to allow the child to sit out for a while, but if a concussion is suspected seek the appropriate medical care.

- Know the signs and symptoms of heat stroke

Heatstroke is caused by prolonged exposure to high temperatures or by doing physical activity in hot weather.

High humidity, certain health problems and some medications increase your risk of heatstroke.

When the body overheats, a young person may develop heat cramps. If they don't cool down, the

symptoms may progress to heavy sweating, nausea, lightheadedness and feeling faint.

Heatstroke occurs if your body temperature continues to rise. At this point, emergency treatment is needed. In a period of hours, untreated heatstroke can cause damage to your brain, heart, kidneys and muscles. These injuries get worse the longer treatment is delayed, increasing your risk of serious complications or death.

- Our sports heroes need proper rest

To help avoid overuse injury, rest all players during practices and games.

Encourage players to communicate any pain, injury or illness they may have during or after any practices or games.

Kids should have at least one or two days off from any particular sport each week.

- Be a Prepared Coach

Coaches should establish safety guidelines that athletes and parents can follow during every practice and game, such as creating hydration breaks, encouraging players to sit out if injured, resting if not feeling well and facilitating a proper warm-up. Coaches may also consider getting certified in first aid and CPR and have a stocked first aid kit handy at all practices and games.



Upcoming events in the Honorary Mayor of SouthShore campaign

► **Saturday, Oct. 5, 3-4:30 p.m.**

Anne Madden will host a tea party at Tea Rose Cottage, 1901 N. 19th St. in Tampa. \$35 paid at the door includes \$10 to the campaign. Seating is limited to 20.

► **Saturday, Oct. 12, 7:30-10 p.m.**

John Smith hosts a '50s Sock Hop at the Firehouse Cultural Center, 101 1st Ave. NE in Ruskin. There will be food and drinks, games, 50/50 and silent auction. Music and dancing, plus a dance contest and best-dressed competition.

► **Saturday, Oct. 12, time to be announced.**

Mandy Burdick will host a Costume/Karaoke Event at the Ruskin VFW 6287, 5120 US Hwy 41 N in Ruskin. There will be a costume contest; this is not a Halloween competition - dress related to your business. Also, raffles, karaoke contest, finger food. Liquor at a cash bar. Ongoing 50/50 raffle with the drawing on Oct. 30. Palm readings, \$1. The cost is \$10 per person, \$15 per couple.

► **Thursday, Oct. 17, 4-8 p.m.**

Shannon Brown will host Family Fun Night at Beef O'Bradys, 205 Apollo Beach Blvd. Ste. 108 in Apollo Beach. Beef O' Brady's Apollo Beach will donate 10 percent of all sales between 4- 8 p.m. to Shannon's campaign.

► **Friday, Oct. 18, 1-3 p.m.**

Anne Madden will host Cool Down with Ice Cream at Cadence Bank, 4842 Sun City Center Blvd. in Sun City Center. They will be making ice cream sundaes and taking donations for the campaign. For more information, call Fran at 813-633-6700.

► **Friday, Oct. 18, 7-10 p.m.**

John Smith hosts Vegas Casino Night at the Firehouse Cultural Center, 101 1st Ave. NE in Ruskin. There will be finger food and drinks, games, 50/50, silent auction, casino games and a Texas Hold'em Poker Tournament.

► **Tuesday, Oct. 22, time to be announced**

East Coast Pizza Spirit Night, sponsored by Shannon Brown. Mention Kids R Kids and Aaron will donate a portion of sales to Shannon's Race.

► **Sunday, Oct. 27, 2-5 p.m.**

Family Fall Fest hosted by Shannon Brown. Food/bouncers/tumblebus/games. Free to attend; donations are appreciated!

► **Wednesday, Oct. 30, 5:30-8 p.m.**

Anne Madden will host a Mystery Dinner Theatre at the Sun City Center Chamber banquet room, 1651 Sun City Center Plaza. Tickets are \$15 per person or \$25 per couple and includes dinner. Go and solve the mystery *Evil Never Dies* with local business people playing the roles. For tickets, call 813-645-3732 and leave a message.



Halloween, haunts, and canned food – Oh my!

This Halloween is going to be one for the books in Covington in Apollo Beach. Not only will there be the traditional Halloween Trick or Treat at the community's clubhouse on Oct. 31, but, there is also going to be a garage-haunt only one block away. The home at 7620 Hampshire Garden Place in the Bristol sub-division is already known for big scares, and this year the family is making it even bigger by not only expanding the haunt, but by reach-

ing out to the community.

The haunt at Hampshire Garden will be open from 6 to 9:30 p.m. with it being "spooky" for youngsters age 7 and under between the hours of 6 and 7 p.m. After 7 p.m. there will be scares.

The family requests that all those wanting to do the walk-through bring at least one nonperishable food item per person, but it is not required. The food will be distributed to the food banks across Apollo

Beach just in time for Thanksgiving.

If you are unable to participate by going to the haunt on Halloween but would like to donate food to the community, you can drop off the food at the haunt location between 7 - 8 p.m. from now through Halloween night; there will be a bin available.

For more information, contact Tiffany Decker at tiffanyldecker@yahoo.com.

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Positive Talk: We need leaders

Companies and governments around the world are floundering and, in many cases, small men are casting very long shadows. If we are, as a world, to move through a prosperous 21st century, we need both men and women of vision and courage willing to step forth and lead us into the future. Following are some of the common characteristics that I believe those who will lead us will share.



By William Hodges

the kids shoes and pay the rent, goal setting can seem like an activity that can come at a later time. For a leader, that time is now and those who hope to lead must have a strategic plan for the future. If you wish to be a leader, now is the time to begin your plan. If you do not know how to plan, it is time to learn.

• Leaders are people who have the capacity and willingness to put others first and who take joy in helping others rise to higher levels. A true leader knows that only by elevating those on his team can he free himself to do even more. If you wish to be a leader, it is important that you are one who is willing to serve.

• Leaders are people who have the ability to listen to other people, not just hear. Think of yourself standing before a crowd and every person in that crowd is shouting thoughts and ideas at you. For most of us, we would just hear the noise and miss the messages that are being sent by various individuals. The leader has the capacity to filter out the noise and listen to those individual messages. If you wish to be a leader, you must train yourself not only to hear the noise around you, but you must also be able to separate the noise from the message by learning to listen.

• Leaders are people who know how to plan and set goals. Most of us don't give a lot of thought to planning and goal setting in our daily lives. Every book I have ever read said this should be a number one priority for all of us. When life gets in the way, however, and we are working dawn to dusk to buy

impressed me with their breadth of knowledge. Most of them have had significant knowledge in at least one area but, more importantly, they have been people with vast general knowledge. True leaders treat everyone they meet as a potential teacher. Leaders are always open to new ideas and methods. If you wish to be a leader, broaden the scope of your knowledge.

• Leaders are people who are patient and understand the importance of timing. Leaders know that the lines of Ecclesiastes, which say, "To everything there is a season, and a time to every purpose under the heaven," are very true. No matter how good a plan is, the timing of its implementation will have much to do with its success. If you wish to be a leader, you must cultivate the virtue of patience and you must sharpen your sense of timing.

I don't think you will ever see an ad in the paper that says: Wanted — Leader to take control, no experience necessary. If you want to lead, now is the time to start getting that experience. Keep in mind the three options we all have. We can lead, follow or get out of the way. To paraphrase an old United States recruiting poster: The world needs you!

Hodges is a nationally recognized speaker, trainer and syndicated columnist. He also hosts an interview-format television program, Spotlight on Government, on the Tampa Bay Community Network which airs Mondays at 8 p.m. (Bright House channel 950, Verizon channel 30) and Wednesdays at 7:30 p.m. (BH channel 949, Verizon channel 36). The shows can also be viewed at www.hodgesvideos.com. Phone : 813-641-0816. Email: bill@billhodges.com Website: www.billhodges.com

Cupcakes are featured at Ybor Saturday Market

On Saturday, Oct. 12, the Ybor City Saturday Market will hold a Cupcake Festival and a Streetcar Festival.

The TECO Line Streetcar System will offer 25¢ rides all day long. Take the streetcar to Ybor's Centennial Park and purchase a cupcake creation from more than 20 vendors while enjoying the live entertainment.

The day will include a cupcake bake-off, with more than 15 contestants competing for cash prizes and the title of Best Cupcake in Tampa Bay 2013. To enter as a contestant, contact Lynn Schultz at 813-241-2442 or email ybormarket@yahoo.com.

Gamble Plantation holds Candlelight Halloween Tour

The Florida Department of Environmental Protection's Gamble Plantation Historic State Park, in conjunction with The Gamble Plantation Preservation Alliance, will host a Candlelight Halloween Tour from 7 to 9 p.m. at Gamble Plantation on Saturday, Oct. 12, 2013.

Visitors will enjoy candlelight tours of the Gamble Mansion, a scavenger hunt and treats for the children.

Tickets for this event are \$6 per person (cash only) and are available at the Gamble Plantation office on Tuesdays and Wednesdays until Oct. 9.

Space is limited to 500 people and tickets will not be available the day of the event, so get your tickets early.

All money collected benefits the Gamble Plantation Preservation Alliance, a nonprofit Citizens Support Organization dedicated to supporting the Gamble Plantation Historic State Park.

Gamble Plantation is located on US 301 in Ellenton, approximately one mile west of I-75 (exit 224).

For more information, contact the park at 941-723-4536 or visit www.floridastateparks.org/gambleplantation/.

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Sara of Brown's Grove, left, discusses tomatoes with Jen McCaferty, of Jen's MarketPlace. Brown's Grove will be at the SCC MarketPlace.

Jen's MarketPlace is a moveable feast

Jen's MarketPlaces are outdoor "street style" markets with over 40 vendors, featuring fresh produce, local farm products, organic spices, sauces and fresh foods. Local artisans are a part of the MarketPlace, too, with unique arts and crafts. Shoppers can sit and enjoy a bite to eat under the tent. They are pet-friendly, too. The first 100 shoppers get a free grocery tote.

Jen's MarketPlaces feature fresh produce, local farm products, organic foods and arts and crafts.

On Sunday, Oct. 13, Jen's Market will be in Apollo Beach from 10 a.m. to 2 p.m. at 6542 N US Hwy 41, at the north end of the Publix Shopping Center.

On Saturday, Oct. 19, from 3 to 7

p.m. the MarketPlace will be in the parking lots of the SCC Chamber of Commerce and Payant Financial.

Each month Jen's Market supports a local nonprofit. October is for Critter Mama Rescue, operated by Robin Roberts in Ruskin, FL.

Critter Mama Rescue's Purpose is to rescue abandoned, neglected and unwanted dogs and cats, to provide them necessary and required medical care, to teach them to become good household pets, and to adopt them into loving, stable homes with people who will commit to their lifelong needs.

For more information, call 813-846-1316.



New date for Rumgatta Regatta

The 30th Annual Shellback Caribbean Rum Rumgatta Regatta is set for Saturday, Oct. 19 in Apollo Beach. Check in is on Friday, Oct. 18 at the Tampa Sailing Squadron Clubhouse, 1250 Apollo Beach Blvd. in Apollo Beach.

One of the oldest events in Tampa Bay, the regatta includes classes for Spinnaker, Non-Spinnaker, One-Design, Racer Cruiser, True Cruising and Mother Lode. The Mother Lode class is designed to provide an easy, safe pursuit race around a comfortable course.

Boats are assigned a competitive rating based on their equipment and the captain's experience; this provides a way for non-racers to join the regatta and compete for trophies. The One-Design fleet may include J/24s and Flying Scots.

The party starts Saturday after the races, with the Shellback Caribbean Rum "Par-Ti" featuring live music, rum libations, dinner and dancing, all sponsored by Shellback Caribbean Rum.

For more information, go to www.sail-tss.org.

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Otis

Otis is a gray and white male domestic medium hair. There isn't a volunteer who can pass by his bed without some cuddle time. He is a very expressive and attractive young cat. Otis says he is looking for a real forever home. Otis has been neutered, micro chipped, and brought current on his shots.

DOB: January 2, 2009.



Chase

Chase is a handsome Lab mix that was found with brother Rocky, abandoned on the streets of Ruskin. His rough start hasn't affected his love for people. He also seems to like other dogs. Chase has started obedience training at the shelter and is doing great! He would do best in a home with only older children. This speckled-nose pup deserves a second chance at a happy life. As part of Chase's adoption, he has been neutered, microchipped, and brought current on his shots.

DOB: December 2, 2011.

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Homeowners, real estate agents want flood insurance rate hike delayed

► Continued from page 1

Agency (FEMA). Florida is the program's largest customer with 2 million policies. Of those, 270,000 are subsidized by the federal government. Around five percent of subsidized property holders – those covering non-primary residences, businesses, and severe repetitive loss properties – will see immediate increases to their premiums, according to FEMA.

"Realtors understand the need for solvency in the federal flood program. However, the law contains severe unintended consequences that are harmful to Floridians as well as other states," said Florida Realtors President Dean Asher. "We believe the reforms will have a detrimental impact on the entire economy of Florida, including existing homeowners and those who want to buy Florida properties," said Asher after a meeting with Gov. Rick Scott last week on the issue.

The state legislature is currently studying ways to help those who will be hit hardest by the new rates including asking the federal government to delay implementing the rate hikes for a year. Other states have taken more drastic action. The Mississippi Department of Insurance filed a lawsuit Sept. 27 in a bid to stop the rate hikes.

Barring a last-minute intervention by the U.S. Senate to delay the rate hike – the U.S. House of Representatives has already passed a bill asking for a delay – some homeowners and businesses will see their rates jump by hundreds or thousands of dollars a year.

The rate hike is expected to hurt those with investment properties, businesses and anyone trying to sell a home in coastal areas.

A family with one home on or near the water will not see their rates increase immediately, according to FEMA. A single family home claimed as a homeowner's primary residence – and homesteaded as such – is grandfathered in with the old flood insurance rates. However, even those lower grandfathered rates could increase next year when FEMA begins a five-year phase-in of new rates using revised flood risk data. Details of this are still in development.

Those buying a home in flood-prone areas will also have to dig deeper. Anyone buying a home in an area deemed at risk of flooding will pay the new rates, making that home a lot less attractive to potential buyers, Realtors say.

Amy Soto, a Riverview Realtor who has been buying and selling homes in South County for 13 years, said the rate hike is already having a chilling effect on the local real estate market.

"Just the threat of flood insurance rates going up will keep potential buyers from buying. It's going to be a much harder sell for some people and it will limit the buyer pool."

None of which is good news for the local real estate market which was "pretty stagnant" until earlier this year. "Then sales really took off," Soto said. "We only have about two months of inventory now." Meaning Soto has only enough homes for sale to last her 60 days. "Anything below five



The National Flood Insurance Program's higher insurance rates more accurately reflect the risk of insuring properties in coastal communities according to the federal government but the steep increases are already hurting the local real estate market and may price homeowners and businesses out of the market, critics say.

months is generally seen as a seller's market."

Steep increases in flood insurance rates could easily price potential buyers out of the market for homes in coastal communities, said Scott Shelby, a mortgage loan officer with HomeBanc who works the South County market.

"For those buyers who are looking to buy a home that needs flood insurance, if those rates go up two or three times the debt to income ratio is going to be impacted and depending on where their income ratio is they may not be able to purchase that home," Shelby said.

So if you were approved to use 45 percent of your income to make a mortgage payment and you add another \$2,000 a year on that for flood insurance, "that can make all the difference in the world for people being able to make that payment. Basically they are one flat tire away from not being able to make their payment," said Shelby, an 18-year veteran of the mortgage business.

Just not knowing if and when rates will increase is hurting, said Sharon Van Loan who has lived on the water in Apollo Beach for 15 years.

"We are not able to tell yet if rates will go up and it's that unknown that makes it so much worse," said the Keller Williams realtor.

While many potential buyers are not aware of the rate hikes, "Realtors are duty bound to make buyers aware of how this might impact their insurance rates. I think everyone is hoping those in power will realize how this could impact the real estate market in our area. It will certainly have a negative effect on my business," Van Loan said.

In June, the U.S. House of Representatives passed a bill delaying the rate hikes for a year but that bill has been mired in the Senate, a victim of the ongoing budget battle.

"I know Senator (Bill) Nelson (D-FL) is working very hard to have it included in an appropriations bill but you have a group of Tea Party Republicans there who are not interested in any kind of delay," said Congresswoman Kathy Castor (D-Tampa/St. Petersburg) whose waterfront district includes Riverview, Apollo Beach and

Q&A

Flood Insurance Rates

1. Why are rates rising?

Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012 to extend the National Flood Insurance Program (NFIP) for five years. The law requires major changes to the program, including flood insurance, flood hazard mapping, grants, and the management of floodplains. Many of the changes are designed to make the NFIP more financially stable, and ensure that flood insurance rates more accurately reflect the real risk of flooding. The changes will be phased in over time, beginning this year.

2. Why change things now??

Flooding has been, and continues to be, a serious risk in the United States—so serious that most insurance companies have specifically excluded flood damage from homeowners insurance. To address the need, in 1968 the U.S. Congress established the NFIP as a federal program. It enabled property owners in participating communities to purchase flood insurance if the community adopted floodplain management ordinances and minimum standards for new construction. However, owners of existing homes and businesses did not have to rebuild to the higher standards, and many received subsidized rates that did not reflect their

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Q&A

Flood Insurance Rates

true risk. Over the years, the costs and consequences of flooding have continued to increase. For the NFIP to remain sustainable — the program is \$24 billion in the red — its premium structure must reflect the true risks and costs of flooding. This is a primary driver for many of the changes required under the law.

3. Will everyone with NFIP policies see their rates change?

More than 80 percent of policyholders (representing approximately 4.48 million of the 5.6 million policies in force) do not pay subsidized rates. About 20 percent of all NFIP policies pay subsidized rates. Only a portion of those policies that are currently paying subsidized premiums will see larger premium increases of 25 percent annually starting this year, until their premiums are full-risk premiums. Five percent of policyholders — those with subsidized policies for non-primary residences, businesses, and severe repetitive loss properties — will see the 25 percent annual increases immediately. Subsidies will no longer be offered for policies covering newly purchased properties, lapsed policies, or new policies covering properties for the first time.

The 80 percent of NFIP policies that already pay full-risk premiums will not see these large premium increases but most policyholders will see a new charge on their premiums to cover a Reserve Fund assessment. Additional changes to premium rates will occur upon remapping.

These premium rate changes will not be implemented until the latter half of 2014.

4. Which properties will be most affected by changes in rates?

Rate changes will have the greatest effect on properties located within a Special Flood Hazard Area (SFHA) that were constructed before a community adopted its first Flood Insurance Rate Map (FIRM) and have not been elevated. For many communities the initial FIRM would have been adopted in the 1970s and 1980s. Your local insurance agent will be able to provide you the initial FIRM date for your community.

Many of these pre-FIRM properties have been receiving subsidized rates. Subsidies are already being phased out for non-primary residences. Starting this fall, subsidies will be phased out for businesses, properties of one to four residences that have experienced severe repetitive loss and properties that have incurred flood-related damages where claims payments exceed the fair market value of the property. Premiums for these properties will increase by 25 percent per year until they reach the full risk rate.

Subsidies are not being phased out for existing policies covering primary residences. However, the subsidy provided to primary residences could still be lost under conditions that apply to all subsidized policies. Subsidies will be immediately phased out for all new and lapsed policies and upon sale of the property. There may also be

premium changes for policyholders after their community is remapped. But that provision of the Act is still under review and will be implemented in the future.

6. What happens if a policy with subsidized rates is allowed to lapse or the property is sold?

Starting this fall, for all currently subsidized policies, there will be an immediate increase to the full risk rates for all new and lapsed policies and upon the sale/purchase of a property. Full risk rates will be charged to the next owner of the policy.

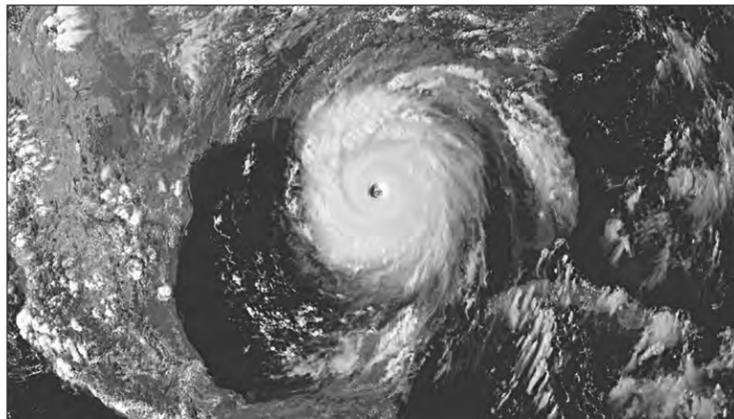
7. When will NFIP grandfathering be eliminated?

Currently, the NFIP Grandfather procedure provides eligible property owners the option of using risk data from previous Flood Insurance Rate Maps (FIRMs) if a policyholder maintained continuous coverage through a period of a FIRM revision or if a building was constructed "in compliance" with the requirements for the zone and BFE reflected on a previous FIRM.

Using new flood risk data, FEMA will phase in new rates over five years starting in the latter half of 2014. Many of the precise details of this implementation are still under development.

For more information on changes to NFIP flood insurance rates, see FEMA's web page on the subject: <http://www.fema.gov/flood-insurance-reform-act-2012>.

Source: Federal Emergency Management Agency



NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION

Claims from Hurricane Katrina, above, are one of the main reasons the National Flood Insurance Program is \$24 billion in the red. Florida has not been hit by a major hurricane in seven years.

Flood insurance

► Continued from page 8

the rate hike — "50-50" at the start of the week Castor said — are now slim, according to the congresswoman who brought the issue up Sept. 25 with Harry Reid, the Senate's majority leader.

"We are working very hard to get folks in the Senate to realize this would be an economic hit not just in Florida but one that would ripple across the country."

Sen. Nelson believes the new rates will bust the budgets of most middle class families, many of whom have been calling his office upset with the proposed changes.

"A key mission of the flood insurance program is to encourage Americans to purchase flood insurance and for the insurance to be affordable," Nelson said in a Sept. 13 letter.

"But many homeowners in Florida are concerned that the insurance rate increases scheduled to go into effect this year will make it impossible for them to sell their homes or pay the premiums. This is an impossible choice for most Americans.

I'm not opposed to making the

flood insurance program more financially stable, but it won't do much good if it turns out folks cannot afford the coverage."

The long-term solution to the problem lies with the free market, said Beggins who believes private insurance companies will step in once federal subsidies are gone.

"I have lived in Apollo Beach for 25 years and been paying flood insurance without a claim. I think other insurers will enter the market to get a piece of that business."

While rates offered by private insurance companies will be higher than the subsidized NFIP rates "it won't be as drastic as these new rates. I firmly believe new companies will enter the market saying 'I want a piece of this lucrative insurance market and now that the government is not subsidizing rates I can charge a competitive rate.'"

For more information on changes to NFIP flood insurance rates, see FEMA's web page on the subject: <http://www.fema.gov/flood-insurance-reform-act-2012>.

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SouthShore Regional Library

Kids program/event highlights

15816 Beth Shields Way, Ruskin • 813-273-3652

Teen Game Zone - Thursday, Oct. 3 at 5:30 p.m.

Teen gamers come join us as we plug our Xbox 360, Wii, and PlayStation into the large projector screens for two hours of gaming.

Bedtime Stories - Thursday, Oct. 3 at 7 p.m.

For ages 2-5 with a caregiver ~ Stories, action rhymes, songs, interactive activities, and crafts make up this fun 30-minute program that celebrates a love of reading. Children may wear pajamas and bring a blanket and favorite cuddly toy.

Teen Advisory Board Meeting - Thursday, Oct. 3 at 7 p.m.

For teens in grades 6-12 ~ Join the Teen Advisory Board to get involved with the Library's teen programs or earn community service hours for graduation, scholarships and more. Funding provided by the Friends of the SouthShore Regional Library.

Motion Commotion - Friday, Oct. 4 at 10:05 a.m. & 10:45 a.m.

For children ages 2-5 with their caregivers ~ Join us for this fun and very interactive preschool music and movement program as we shake some sillies out.

Pee Wee Artists: Let's Create! - Saturday, Oct. 5 at 10:30 a.m.

Pee Wee Artists, 3-6 years with adult ~ join Art Instructor Tim Gibbons for a fun morning creating an art project to take home. Limit 15. Registration required at either the Information Desk or by calling 813-273-3652. Funding for this program provided by a grant from the Community foundation of Greater Sun City Center.

Creative Artists: Let's Create! - Saturday, Oct. 5 at 11:30 a.m.

Creative Artists, 7-10 years, will have fun with Art Instructor Tim Gibbons creating an art project to take home. Limit 22. Registration required at either the Information Desk or by calling 813-273-3652. Funding for this program provided by a grant from the Community Foundation of Greater Sun City Center.

Pee Wee Artists: Let's Create! - Monday, Oct. 7 at 10:30 a.m.

Pee Wee Artists, 3-5 years with a caregiver ~ join an art instructor and have a fun morning creating an art project to take home. Limit 18. Registration required at either the Information Desk or by calling 813-273-3652.

Baby Time - Monday, Oct. 7 at 1:35 p.m.

Tuesday, Oct. 8 at 11:35 a.m.

Wednesday, Oct. 9 at 10:05 a.m.

For children ages 0-20 months and their caregivers ~ Early literacy begins at birth. Bond with your baby through stories, bouncy rhymes and songs in this 20-minute lapsit program that introduces early literacy skills and encourages language development.

Mad Science: Up, Up, and Away - Monday, Oct. 7 at 7 p.m.

For children ages 5-12 ~ Join us for this incredible program that introduces children to the principles of air and pressure. Hot air balloons, vortex generators and even a hovercraft will help children understand the power of air. Children will be dazzled and entertained as they interact with our Mad Scientist! Funded by the Friends of the SouthShore Library.

Toddler Time - Tuesday, Oct. 8 at 10:05 a.m. & 10:35 a.m.

Wednesday, Oct. 9 at 10:35 a.m.

For children ages 20-36 months and their caregivers ~ Stories, finger-plays, songs and interactive activities make up this fun 20-minute program that highlights early literacy skills and encourages reading readiness.

Story Time - Tuesday, Oct. 8 at 11 a.m.

Wednesday, Oct. 9 at 11 a.m.

For children ages 3-5 and their caregivers ~ Stories, action rhymes, songs and interactive activities make up this engaging 30-minute program that highlights early literacy skills, and encourages reading readiness and social interaction.



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Apollo Beach sisters surprised

Sisters Amy Andersen and Karen Hinds, both of Apollo Beach, were recently informed that their father David Hinds of Dublin, Ohio, was selected to be inducted into the Ohio Veterans Hall of Fame.

The induction ceremony will take place in November at the Columbus Ohio Veterans Memorial.

Their father, soon to be a resident of Naples, Fla., is a Vietnam Vet.



New Schedules for garbage, recycling and yard waste collection began Sept. 30

Hillsborough County wants to remind residents to make sure they know their pickup schedules for garbage, recycling and yard waste for automated collection, which began this past Monday.

Collection schedules and information about service providers are included in the instruction packets distributed with the new roll carts. Also, a "Find My Service Provider" link is available at www.HillsboroughCounty.org/TalkTrash.

Residents who have not received their carts should call Hillsborough County Public Utilities Customer Service at 813-272-5680 for assistance.

Sun City Center and Kings Point residents will have automated collection beginning in January, and can look for their carts to be delivered then.

As a result of new contracts that went into effect with three private

companies Sept. 30, about three-quarters of residents in the County's Solid Waste service area have different collection schedules, and two-thirds will have different service providers.

Under the new contracts, residential customers will still have the same collection frequency: twice weekly for garbage, once weekly for recycling, and once weekly for yard waste.

Other Important Reminders:

- **Three-Foot Rule** - At the curb, place the carts at least 3 feet away from other carts, mailboxes, cars, trees, shrubs, fire hydrants and utility poles.

- **Everything Must Fit Inside The Carts** - Items left outside the carts cannot be picked up by the mechanical arm on a collection vehicle. Take bulky trash to a Community Collection Center at no charge, or call your service

provider for a special pickup for a fee.

- **Curbside Collection For Old Garbage Cans** - Now that automated collection has started customers can dispose of old garbage cans by putting them inside the GRAY roll cart for pickup, or taking them to any of the County's four Community Collection Centers.

- **Cart Swap-Out Period** - Residents are asked to give the roll carts a "test drive" through the holidays, when many households generate more trash. After that, if a different size cart is more practical, they can contact their service provider between Jan. 15 and March 15 for a free exchange. After March 15, it will cost \$30 for a different size.

For more information or questions about the new collection service, visit www.HillsboroughCounty.org/TalkTrash, or call 813-272-5680.



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Really, my dear, when it comes to finding a professional, there is no substitute for our Business & Trade section. It's elementary! page 26

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Area businesses donate new roof to Mary & Martha House

One of the transitional homes at Mary Martha House got a new roof thanks to the generosity of two local businesses.

Kristi Hodson of ABC Supply Co. Inc. toured the facilities and learned of the need for a new roof. She contacted the agency and offered to supply the materials needed.

Then Albert Docobo of American Roofing and Sheet Metal Inc. got involved and offered to donate their time and labor for the project. Many thanks to all those who made this project happen.

Mary & Martha House Inc. provides emergency and transitional housing and support services to homeless and abused women and children in South Hillsborough County.

For information about Mary & Martha House call 813-645-7874. Mary & Martha House would like to thank ABC Supply Co. Inc. and American Roofing and Sheet Metal for their generosity.



RUSKIN VFW POST #6287

Ruskin VFW Post #6287, 5120 U.S. 41 N. has listed the following weekly activities. Meetings are: VFW and LAVFW on the 2nd Wednesday each month; and MAVFW on the 3rd Thursday each month. Chapel duty at the VA Hospital every Sunday all month, 8:30 a.m.

- Thursday, Oct. 3** - Bar poker 6 p.m.
- Friday, Oct. 4** - Lounge games 2 p.m. Fish Fry 4:30-7 p.m. Queen of Heart Drawing, 7:30 p.m. Music by You 2 Can 7:30 p.m.
- Saturday, Oct. 5** - Turkey Shoot 1 p.m. Crew Games & free hot dogs 6 p.m.
- Sunday, Oct. 6** - Music by Bert & Sassy 6:30 p.m.
- Monday, Oct. 7** - Crew Games & free hot dogs 6 p.m.
- Tuesday, Oct. 8** - Games in lounge, 1-4 p.m. Bingo: doors open 4 p.m., game 6 p.m. Kitchen open 4:30 p.m.

**SouthShore Regional Library
Adult program/event highlights**

15816 Beth Shields Way, Ruskin • 813-273-3652

Introduction to iPad - Thursday, Oct. 3 at 12:30 p.m.
An introduction to the iPad including AppleIDs, WiFi, the App Store, and more. Limit: 20.

No Fuss Foods - Friday, Oct. 4 at 11 a.m.
Cooking delicious and nutritious meals does not need to take a lot of time or cost a lot of money. Join Rowena Sjoval of No Fuss Foods as she demonstrates how to make easy, nutritious meals. Seating limit: 20. Register in advance at the Information Desk or call 813-273-3652. Funded by the Friends of the SouthShore Regional Library.

Windows 7: Introduction & Intro to Computers - Tuesday, Oct. 8 at 12:30 p.m.
Learn the parts of a window, how to navigate in the Windows environment, and file management. Learn about the parts and basic terminology of computers. Also covers basic purchasing considerations. Limit: 20.

eBooks for Tablets and Smartphones - Wednesday, Oct. 9 at 10:30 a.m.
Learn how to check out and download free library eBooks to read on a Android, Blackberry, iPad, iPhone or Windows 7 devices using a free app. Learn how to register for a free Adobe ID to wirelessly check out and download library eBooks to an electronic tablet. Presented by the Tampa Bay Library Consortium Limit: 20.

Mah Jongg Club - Wednesday, Oct. 9 at 6:30 p.m.
Enjoy an evening of the popular table game, Mah Jongg. Participants are asked to bring their own Mah Jongg set or card. Limited to 28 players. Register in advance at the Information Desk or call 273.3652. Funded by the Friends of the SouthShore Regional Library.

SouthShore Needle People - Wednesday, Oct. 9 at 6:30 p.m.
Join other needle people to share techniques, tips and experiences about knitting and other fiber and fabric crafts. Beginners are welcome! Bring a project to work on.

Membership with the Friends of the SouthShore Regional Library helps provide the funding for free programs offered at the Library. If you would be interested in becoming a member of the Friends of the Library, call Jim Duffy at 813-634-1396, www.southshorefriends.com.

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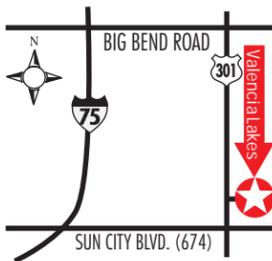
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Eva Peake (third from left) took top honors and the \$500 prize at the annual Alpha Idol competition. MITCH TRAPHAGEN PHOTOS

Alpha Pizza names 'idol'

According to Alpha Pizza owner Nick Egarhos, this year's Alpha Pizza Idol event was the closest finish ever, with talented singer Eva Peake (above, third from left) taking top honors and the \$500 prize after a sing-off with Seth Alderman. "Eva prevailed but it was very close," Egarhos said. According to his fans, 15-year-old Alderman, pictured at right, has a voice and a stage presence with a maturity far beyond his relatively few years, singing the oldies from the likes of Sinatra. He proved that and more on Saturday in Apollo Beach, taking second place and a \$250 prize. Rounding out the finalists from the Friday night competition were Jeff Smith winning third place and \$125, Andrea Paxton taking fourth place and a \$25 gift certificate and Tony DuPont winning fifth place and a \$25 gift certificate. Karaoke was provided by Tito & Debi (www.tito-debi-karaoke.com).



Alpha Pizza Idol is an annual karaoke competition sponsored by the well-known restaurant at the water's end of Apollo Beach Boulevard. For more information, visit Alpha Pizza at www.alphapizza.com.

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Hillsborough County To adjust yellow light intervals per revised FDOT standards

By the end of 2013, all red light signals in Hillsborough County are to have updated yellow light intervals per the revised Florida Department of Transportation (FDOT) standards. At their regular board meeting on Aug. 21, the Hillsborough County Board of County Commissioners voted unanimously (5-0) to expedite the implementation of FDOT changes, on a motion made by Commissioner Kevin Beckner.

The first red light signals to receive this updated yellow light timing will be the six intersections with red light cameras:

- Bloomingdale Avenue & Bell Shoals Road (NB)
- Brandon Boulevard & Grand Regency Boulevard (NB)
- Fletcher Avenue & Bruce B. Downs Boulevard (NB, EB, WB)
- Sligh Avenue & Habana Avenue (EB)
- Waters Avenue & Anderson Road (EB, WB)
- Waters Avenue & Dale Mabry Highway (EB, WB)

These initial updates should be done by the end of October. The other approximately 500 red light signals are to receive the updated yellow timing by the end of the calendar year.

This change is necessary since Florida has adopted the Federal Highway Administration's manual on uniform traffic control devices. This adoption would make yellow light timings consistent throughout the United States.

As such, the FDOT has just updated its Traffic Engineering Manual, which applies to the state highway system and to all local intersections where there are red light cameras. Section 3.6 of the Traffic Engineering Manual standardizes the yellow interval. Many local agencies, including Hillsborough County, have adopted these same standards for intersections off the state system.

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Fri 04:	SALSA DANCING SLOW FLOW YOGA GENTLE CHAIR YOGA	10 to 11 am 1 to 2 pm 2:15 to 3:30 pm
Mon 07:	BALLROOM DANCE - FOXTROT (COUPLES ONLY) SLOW FLOW YOGA GENTLE CHAIR YOGA	11 am to Noon 1 to 2 pm 2:15 to 3:30 pm
Tue 08:	SilverSneakers® (MSROM)*	11 am to Noon
Wed 09:	LINE DANCING*: Beginners Class Advanced Class	11 am to Noon 12:15 to 1:15 pm
Thu 10:	SilverSneakers® (MSROM)* TAIJUTSU Japanese Martial Arts (NEW!)	9:30 to 10:30 am 2 to 3 pm
Fri 11:	SALSA DANCING SLOW FLOW YOGA GENTLE CHAIR YOGA	10 to 11 am 1 to 2 pm 2:15 to 3:30 pm
Mon 14:	BALLROOM DANCE - FOXTROT (COUPLES ONLY) SLOW FLOW YOGA GENTLE CHAIR YOGA	11 am to Noon 1 to 2 pm 2:15 to 3:30 pm
Tue 15:	SilverSneakers® (MSROM)* DIABETES WORKSHOP (PLEASE RSVP)	11 am to Noon 2 to 4 pm
Wed 16:	LINE DANCING*: Beginners Class Advanced Class	11 am to Noon 12:15 to 1:15 pm
Thu 17:	SilverSneakers® (MSROM)* TAIJUTSU Japanese Martial Arts (NEW!)	9:30 to 10:30 am 2 to 3 pm
Fri 18:	SALSA DANCING SLOW FLOW YOGA GENTLE CHAIR YOGA	10 to 11 am 1 to 2 pm 2:15 to 3:30 pm

LINE DANCING CLASS PARTICIPANTS:
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Kidney SmartSM is a series of classes offered through DaVita Dialysis on Chronic Kidney Disease (CKD). The program is free and open to the community. For more information: www.davita.com, click on Kidney Smart tab. Next class is: October 30

*MSROM: Muscular Strength & Range of Movement Classes

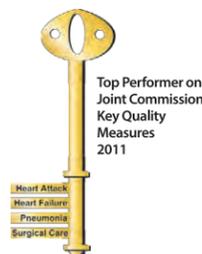
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SUN CITY CENTER LARGO PALM HARBOR ST. PETERSBURG



Linda Halperin from Pelican Players, left, and Ellen Kleinschmidt, right, from the Performing Arts Company. MITCH TRAPHAGEN PHOTOS

Area live theater is now bigger and better than ever

Two of the area's largest and most well-known theater companies, Pelican Players, with a home at the Borini Theater in Kings Point, and the SCC Performing Arts Company, with a home at the Rollins Theater at the Community Association complex, joined forces with a champagne reception on Thursday night. The motto for the evening was "Together we proudly present the very best in affordable, easily accessible live theater!". For information about the Pelican Players visit www.pelicanplayers.org. For information about the Performing Arts Company, visit www.performingartscompany-scc.org.



Also attending the event were Observer News columnist Bill Hodges and his wife Phyllis.

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Apollo Beach Elementary wins national award

► Continued from page 1

all the way to the administrative offices. But in that time, something even more amazing happened: the students have come to see good character as something that is cool.

Apollo Beach Elementary School was recently recognized for their efforts by the Character Education Partnership, a national nonpartisan advocacy group based in Washington, DC, dedicated to helping schools promote character development among students. The group named Apollo Beach Elementary as a National School of Character — it was the only school named in Florida and among a mere 29 schools receiving the honor nationwide. Having long demonstrated their commitment to character, the distinction will remain in place for five years, and the school will be held up as a model for other schools.

As with so many things, the building of a good character begins at home. But for young children, elementary school is where the lessons and example from home can be demonstrated and built upon in a public setting. For some young people, by high school or even middle school, it may be too late.

“The kids need that foundation,” Dickson said. “We started to identify certain things and we focused on those. The students were able to take responsibility. Everybody is talking about what it means to have character, it’s just a way of life here.”

And that way of life is based on simple concepts, known around the school as ABES: Act responsibly, Be Trustworthy, Exhibit Kindness, and Show Respect. Simple,

perhaps, but other than home, where and how else could children learn about it, if not in school?

Character is not something that can be simply learned in books. It is taught by example and carried forth through dedication and perseverance. All of which became a focus at the school.

“This was a process,” Dickson said. “Everybody here is on board with this. It was something that started out small and now everyone is so excited about it, they have ownership in it. It makes everyone feel good. This is something that we believe in and we are very proud of this.”

Perhaps most importantly, the children have taken ownership of it, too.

“None of the kids worry about whether or not it looks cool if they tell me the restrooms are messy,” Dickson said with a smile.

The greater Apollo Beach community has also signed on, making the effort far-reaching, extending to life beyond the school grounds. With suggestions from the school’s PTA, Dickson created signs tied to the school’s character program to distribute to local businesses.

“The kids will come in and say, ‘We saw a sign in Beef O’Brady’s last night!’” related Dickson.

The power of taking lessons from school to the larger world cannot be underestimated and Dickson is grateful to area businesses for supporting their children and their futures.

“The parents have been supportive, the entire community has been supportive and the students have stepped up to be a part of this,” Dickson said.

Albert Einstein knew that mak-

ing a great scientist requires a great character, something that could also be extended to making a great truck driver, office clerk, teacher, principal — or a guidance counselor. At Apollo Beach Elementary, the keys to success in later life have been given to the students with a program that began more than a decade ago and has expanded to involve the entire staff, the parents and the community. While the efforts made by the children cannot be overstated, the involvement of so many has resulted in success. Winning the award was a rigorous process that involved everything from school visits to interviews with parents, students and teachers.

Later this month, Dickson will travel to Washington, DC to accept the National School of Character award on behalf of everyone at Apollo Beach Elementary.

“I am so excited,” she said. “I wish I could take everyone with me — all 650 of us going would be great.”

In a sense, they will be with her

— character counts and in Apollo Beach, it is something that is being built with many hands. It is an award that recognizes and honors

all of those hands. As Reverend Billy Graham alluded to, when you have character, you have everything.



MITCH TRAPHAGEN PHOTO

Apollo Beach Elementary was the only school in Florida and one of only 29 in the nation. It will be considered a National School of Character for five years and will be held up as a model for other schools.

Financial website names Riverview as third best place in Florida for jobs

■ By MITCH TRAPHAGEN
mitch@observernews.net

Nerdwallet.com, a personal financial website has named

Riverview as the third best place in Florida for jobs. The website described the community as having a 260.9 percent population increase between 2008 and 2011 with a median household income of \$67,298 and having nearly 71 percent employment. According to Nerdwallet, jobs in education assistance, health care, social services, finance, insurance, real estate and renting and leasing are the primary growth industries in the community.

Neighboring Valrico topped Riverview with a second place rating and an average household income of \$76,016. Many of the growth industries were the same, although the website stated Valrico growth industries also included professional, scientific, and management and administrative services.

Another Bay Area city, Wesley Chapel came in first place with Fruit Cove, near Jacksonville, Cooper City and Weston in the Miami area, Oviedo near Orlando, Doral near Miami, Wellington in Palm Beach County and Coral Springs in Broward County rounding out the top ten.

For more information, visit tinyurl.com/observer-jobsurvey.

New Ruskin, Progress Village schools named

■ By KEVIN BRADY
kevin@observernews.net

Hillsborough County School Board honored two former educators when they picked names for two new elementary schools in Ruskin and Progress Village.

The Ruskin elementary school will be named after Vince Thompson, a former school administrator who was principal of East Bay High School and the first principal of Riverview High School. Thompson died last year.

The school is due to open in the fall of 2014. The school board reviewed more than 130 nominations for the \$14.2 million school on East Shell Point Road in Ruskin, next to Lennard High School.

“We had numerous suggestions for names,” said Steve Hegarty, a Hillsborough County School Board spokesperson, “including some cute ones like ‘Little

Lennard’ since it’s adjacent to Lennard High School.”

Before going into administration, he was a teacher and football coach. He continued working part-time for the district after retiring.

“He was there for every single child,” said board member Candy Olson, noting Thompson’s dedication to migrant students.

The school, designed by Wilder Architecture, Inc., will be built in 2014, adjacent to Lennard High School. The floor plan includes a media/administration building, two-story classroom buildings with art, music and physical education spaces.

A new elementary school in Magnolia Park near Progress Village Middle Magnet School will be named after Jack Lamb, a former administrator and school board member.

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PENNY FLETCHER PHOTOS

Jon Jelsema, senior forecaster at the Ruskin Weather Station, says the rains this year tied a record set for the area in the 1800s but did not beat it only because levels are taken at Tampa International Airport and it did not receive as much rain as South County in September.

Rain totals in South County match those set in 1800s

► Continued from page 1

were having both good effects and bad.

Jelsema explained the rain cycles, and Hubbell explained their effect on the local ecology.

I was definitely in luck.

“We tied the record set for rainfall in the 1800s for three consecutive months,” Jelsema said. “It was 10-inches or more. If we had done it in September also, we’d have broken the record, but the measurements are taken at Tampa International Airport and they didn’t get as much rain as we did here, only 7.37 inches (as of Sept. 27).”

This was also the first year in many the Gulf did not produce a tropical storm of significance and no hurricane. This was unexpected, because the cycles of “active hurricane seasons” and “low hurricane activity” come in 30-year periods, and the current active period does not end until 2025 he explained.

“We’re still in an active seasonal cycle that started in the mid 1990s, yet except for Tropical Storm Debbie in June 2012 and Hurricane Isaac during the Republican National Convention in August 2012, we didn’t have anything of note since the 2004-2005 storms that were so intense, like Katrina,” he said.

We have just come out of a long period of drought conditions as well, caused by the large amount of dust floating in the air coming off the Sahara region of Africa, which absorbs the moisture in the air and makes for drought conditions.

Another reason there was no heavy storm this year is that there was a high amount of vertical wind shear, added Meteorologist Robert Garcia.

“That’s a change of wind speed and direction with increasing altitude,” Garcia explained.

“It literally knocks the top off a storm and it falls like a Jenga tower,” added Jelsema. “It pushes the system over and won’t allow it to develop.”

This summer was also not as hot as normal. The highest readings in June hit 95; 94 in July and 94 again in August. We also had a more consistent type of rain. “A little here, a little there, no afternoon thunderstorms that hit hard and produced run off,” Jelsema said.

Switching to the effects of weather conditions on local plant life, I drove to Hubbell’s Nursery



Normally by September, the leaves of these banana trees are a yellowish brown but this year they are a deep, dark green.

where I have had a reliable source for many years.

The greenery is so dark and lush because rainwater is filled with minerals and nutrients, Hubbell explained. But so much rain has also done two damaging things: a fungus is developing in places, causing people to use more pesticides, and some plants are yellowing, and people mistakenly think they are wilting from lack of water and water them again when they are really drowning.

“They need to understand the plants they have,” Hubbell said.

Usually a lot of rain makes grass yellowish but this year’s rainwater seemed to be rich in nitrogen and potassium, she said. “That makes for lush green.”

One Sun City Center resident, Ed Barnes, overlooks a golf course. From his back porch, he can see the course is covered with grass that is a deep, dark green he has never seen there before.

Wes Mullins of Ruskin reports that some of his fruit trees are very different this year.

“We have a passion fruit vine and a guava tree that in the past had a couple of pieces of fruit on them but this year I’ve pulled off more than 40 pieces of fruit and it’s loaded again,” he said. “Something is definitely different.”

Weather station personnel say that since we only have about 200 years of written records, it is hard to tell about cycles, and that makes weather very difficult to predict.

“Some things are caused by specific events, but others are just cyclical,” Jelsema said.



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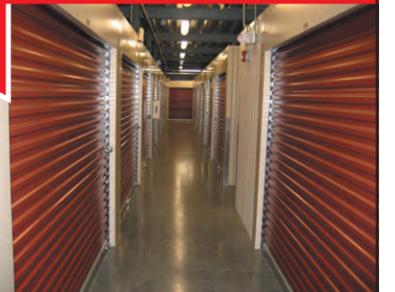


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THE SAVVY SENIOR

Many Flu Shot Options Available to Older Adults this Season

Dear Savvy Senior,

I understand that there are a number of different flu vaccines being offered to adults this flu season. What can you tell me about them?

Seeking Protection



By Jim Miller

Dear Seeking, Depending on your age, health and personal preference, there are six different ways to get immunized against influenza this year.

Just as they do every year, the Centers for Disease Control and Prevention (CDC) recommends a seasonal flu shot to almost everyone over the age of 6 months because it's still the best protection against the flu.

If you get a flu shot, you're 60 percent less likely to get the flu. And if you do happen to get it, you're likely to have a milder case if you've been inoculated. The flu puts more than 200,000 people in the hospital each year and kills on average about 24,000. Here's the rundown on the different vaccines that are available this flu season:

Standard flu shot: This tried-and-true shot that's been around for more than 30 years protects against three strains of influenza, and is recommended for everyone 6 months and older. This year's version protects against the two common Type A strains H1N1 and H3N2, and one strain of Type B influenza virus.

Quadrivalent vaccine: New this year, this vaccine that protects against four types of influenza — the same three strains as the regular flu shot, plus an additional B-strain virus that primarily affects kids. Available to everyone 6 months and older, the quadrivalent shot will be available in limited supply this year, therefore it's primarily recommended for children.

Fluzone High-Dose: Designed for seniors age 65 and older, this vaccine contains four times the amount of antigen — the part of the vaccine that prompts the body to make antibody — as a regular flu shot does, which creates a stronger immune response for bet-

ter protection. The manufacturer, Sanofi Pasteur, says its research shows the shot to be 24 percent more effective in seniors.

Fluzone Intradermal: If you're squeamish about needles, the intradermal shot is a nice option because it uses a tiny micro-needle to inject the vaccine just under the skin, rather than deeper in the muscle like standard flu shots. This year's version will protect against three strains of influenza, and is recommended to those ages 18 to 64.

FluBlok: Created for people who are allergic to eggs who have had to skip their yearly flu shot. FluBlok is the first egg-free flu vaccine developed through cell technology from three flu strains cultured in caterpillar cells. This shot, however, is only recommended to younger adults between the ages of 18 and 49.

FluMist: This nasal spray vaccine protects against four strains of influenza, just like the quadrivalent shot, but it's only recommended for those between age 2 and 49.

To locate a vaccination site that offers these options, ask your doctor or pharmacist, or check the online flu-shot locator at flushot.healthmap.org. Most chains like CVS, Walgreens, Safeway, Kmart, Walmart, Rite Aid and Kroger will offer the standard and high-dose shots, along with the flumist nasal spray. But because of limited supply, it may be a bit more difficult to locate the intradermal, quadrivalent or flublock vaccines.

You'll also be happy to know that most health plans and Medicare will cover the cost of a flu shot. But if you're not covered by insurance, you can expect to pay around \$25 to \$35 for a standard, intradermal or quadrivalent flu shot, or \$50 to \$60 for a shot of the high-dose or flublock.

For more information on the different flu vaccines, visit the Center for Disease Control and Prevention at cdc.gov/flu, or call 800-232-4636.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today Show and author of The Savvy Senior book.



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Fish Tales: The variety of catches continue

As one angler put it: "I'm in my glory!" Whopper gator trout are on the prowl and being caught by many.

The rain has subsided and it is time to do some fishing. The three great catches this week, were redfish, snook, and gator trout. Fishing for snook, redfish, and trout, have been great from the Kitchen, near Bullfrog Creek, to Cockroach Pass.

Many anglers are opening up their tackle boxes and getting out those top lures, that they haven't used in a while. Mirror lures have been used effectively for reds or snook. Cruising devil dog lures or just about any top water lures you have in your tackle box will snag a gator trout or two. Top lures work great in four feet of water or less.

Fresh bait is great also if you don't have a lure in your arsenal.

For those who are fishing for snook, I'm told they are biting often and it is easy to catch one

The Kitchen always has a variety of fish. Cockroach Pass, Goose Neck Pass, and Big Pass, all have been good fishing spots this week.

At the mouth of the Little Manatee, flowing into the bay at Shell Point, has been a great fishing spot for those who don't travel beyond the channel.

Those fishing from docks and piers have landed lots of sheephead, snook and redfish. Some residents have lights on their piers and hang them in the water drawing the fish to the dock.



By Jonie Maschek
Member: Florida Outdoor Writers Association

There have been reports of mangrove snapper catches from the Sunshine Skyway.

Flounder catches have been great also. Since the rain has stopped they have come to the top looking for food. All the catches I saw this week were edible.

I often hear "Why do we need fish in our diet?" A four-ounce portion of fish supplies about half of your daily requirement of high quality protein. Seafood is low in calories and sodium. Seafood contains polyunsaturated fatty acids important for maintaining arterial and heart functions. It supplies a good variety of vitamins and minerals, and it is easy to chew and digest.

If you buy frozen seafood, don't keep it in your freezer more than 2 or 3 months and don't refreeze after thawed.

Canned seafood should be stored in a dry place and not kept for more than one year.

You should cook fresh caught seafood within two days.

We are blessed with pleasant fall and winter fishing weather. So, don't be a couch potato, get up and go fishing.

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iPad/iPhone: Demonstration & Open Lab • Tuesday, Oct. 8 at 3 p.m.

Bring an iPad/iPhone and operation questions to the class. Will demonstrate how to install the required software for eBooks, open an Apple account, and how to download an eBook to the device.

Vets Council holds Field of Honor ceremony and Christmas in October

At 11:00 a.m. on Saturday, Oct. 12, the Hillsborough County Veterans Council will conduct its quarterly Field of Honor Ceremony at the Veterans Memorial Park, 3602 US Hwy 301 North in Tampa to honor all the Army, Navy, Air Force, Marine and Coast Guard servicemen and women who have made the supreme sacrifice during the past three months, July through September while engaged in the country's War on Terror.

This quarter's event will be hosted by AMVETS Post 44 Brandon. The Color Guard will be from the Amputee Veterans Support Team and the National Anthem will be sung by Theresa Foss of the Military Affairs Committee, South Tampa Chamber of Commerce. The invocation will be said by Mary Ellen Harlan, the Veterans Council Chaplain.

There will be a flyover in the missing man formation by Ye Mystic AirKrewe, followed by TAPS and a rifle salute by the Riverview Detachment of the Marine Corps League.

Held in conjunction with this event will be the Veterans Christmas in October, hosted by VFW Post 8108, Riverview from 10 a.m. to 3 p.m. at the same location. It will feature engraved bricks or granite plaques, T-shirts, handmade items for your veteran, military coins, ribbons and badges, military displays and vehicles, silent auctions, food and drink, and Museum tours. Proceeds will benefit Veterans Memorial Park expansion.

This event is open to the public and all are encouraged to attend to show support for America's service members. For further information contact Walt Raysick, president of the Hillsborough County Veterans Council at 813-653-4924 or wraysick@vertzon.net.



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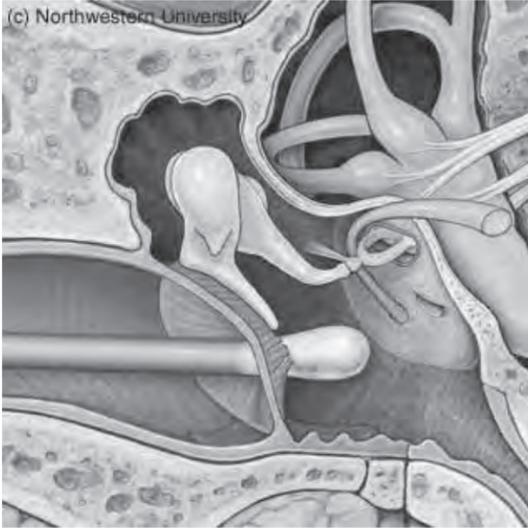
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Area Obituaries



Helen Prema Mayr

Helen Prema Mayr, 93, of Sun City Center passed away peacefully on September 20, 2013. She grew up in Hastings-On-Hudson, NY, and had been a longtime Florida resident since 1949. Helen lived in Kings Point since 1993 and loved line dancing, walking, traveling and working in the KP Library.

She is survived by brother Bill Prema of Davie, Fla., and her daughters Nancy Beckman of Tampa and Leona Pettigrew of Kings Point.

Private services were held in Forest Lawn Cemetery, Ft. Lauderdale, Florida.

Norman William Schuler

Norman William Schuler, 85, of Sun City Center, Fla. and Lexington, Mass. passed away on Saturday, September 21, 2013. He was a scientist, woodworker, family researcher, loving husband to two great women, father of five, grandfather of six and great-grandfather of nine.

Norman lived in Sun City Center for the past 20 years. He served the community in many capacities. He was a deacon at Trinity Baptist Church. He volunteered as a guardian ad litem, a driver for the Sun City Center The Ride, and the Sun City Center Emergency Squad. At the Squad he worked as a first responder, an ambulance driver, and an E.M.T. He and his first wife, Grace Kirkland Schuler, worked faithfully at the Squad for many years. He met his second wife, Charlotte Patterson Schuler, while the two served together as E.M.T.s.

A memorial service will be held at 2:30 p.m., Sunday, October 6, 2013 at Trinity Baptist Church, 702 Del Webb Blvd. West in Sun City Center, with arrangements by Sun City Center Funeral Home. Burial will take place in Lexington, Mass.

The family asks that in lieu of flowers, memorials may be made to Sun City Emergency Squad, 720 Ray Watson Dr., Sun City Center, FL 33573.

Virginia T. Varjian

Virginia T. Varjian of Sun City Center, Fla. passed away on Sept. 25, 2013. Virginia was the wife of Harry A. Varjian Sr., who passed away in 2007.

Virginia was born January 9, 1918 in Providence, R.I., the daughter of Louise and Lyman Towne.

The eldest of seven children, she was predeceased by her sister Doris and brothers Charles, John, Claude and Jambert.

A graduate of Franklin High School, she worked as a telephone operator before her marriage.

Virginia was a resident of Franklin, Mass. for many years, was a member of St. John's Episcopal Church, serving as a member of the altar guild, and a 50-year member of the Eastern Star.

One of her many accomplishments was the number of rugs she hooked for family members over the years.

Upon moving to Sun City Center, Fla., she became an active member of St. John the Divine Church, serving as a member of the altar guild.

Virginia became a lawn bowler, eventually earning a championship and was a valued instructor to many.

Although she never realized her true dream of becoming a nurse, she was a valued member of the Sun City Center Emergency Squad for many years and she helped people all her life.

She leaves her son David and wife Jeanne, her daughter Judith and husband Jeffrey Vennell, and her son Gary. Virginia was predeceased by her son Harry, Jr. in 1992.

Her grandchildren, Jennifer, Jim, David, Chris, Jeffrey, Beth, Jimmy, Nicole, Brian, Kara and Aaron, will miss their Nana. Zachary, Gabrielle, Julia, Charlotte, Michaela, Clara, Chelsea, Casey and Cameron, will remember Grandnana with love.

Virginia is also survived by sister Charlotte of Yuma, Arizona, sister-in-laws Maria Stevens, Helen Katziff and Rose Muggeridge, and several great nieces and nephews.

Memorial services will be held at 1 p.m. on Wednesday, Oct. 9, at St. John the Divine in Ruskin, Fla. and in Franklin, Mass. on Oct. 19 at St. John's Episcopal Church.

In lieu of flowers, please send remembrances to St. John the Divine Episcopal Church, 1015 Del Webb East, Sun City Center, FL 33570 or to the Sun City Center Emergency Squad at 720 Ray Watson Dr., Sun City Center, FL 33573.



Irene Pasch Wills

Irene Pasch Wills died peacefully September 26, 2013 in Orlando, Florida. Born on August 16, 1922, Irene was the first child of Elizabeth and Chester Brownell of Kalamazoo, Michigan. Irene graduated from Kalamazoo Central High School and married Earl L. Pasch, Jr. in March of 1943. Irene and Earl had three daughters: Lucinda and twins Gail and Gwyn.

Irene's early life centered on her family. She cooked, she entertained friends, and she especially enjoyed sewing beautiful clothes for her young daughters. In more recent years Irene played bridge, golfed, and danced like Ginger Rogers at the Caloosa Golf & Country Club in Sun City Center, Florida. Irene also volunteered at the Sun City EMS unit. A lifelong Presbyterian, Irene was a loyal member of the First Presbyterian Church of Kalamazoo and later of Saint Andrew Presbyterian Church of Sun City Center, where she attended services for over 30 years.

After 35 years of marriage, first husband Earl L. Pasch Jr. passed away in 1978. The death of Irene's second husband, James D. Ramsey of Okemos, Michigan, ended a 12-year marriage. Irene and her third husband, Richard V. Wills of Columbus, Ohio were married 19 years. Richard just passed away in 2012 at the age of 94. Irene often said she "had the perfect marriage for

each phase of my life." Irene was also preceded in death by her sister Shirley Ann Brownell Holton of Kalamazoo, and her beloved granddaughter Elizabeth Pasch Ramsey of Marietta, Georgia.

Surviving family members include Irene's sister, Frances Newland of Sebring, Florida and her brother Peter Brownell of Parchment, Michigan. Irene is also survived by daughters Lucinda L. Johnson (Mrs. Wallace K. Sagendorph) of Roswell, Georgia; Gail L. Burkhart of Columbus, Ohio; and Gwyn B. Dorris (Mrs. Craig Dorris) of Orlando, Florida. Irene's grandchildren include Melinda R. Long, John Andrew Ramsey, Dr. Ashlie Burkhart, Gage Burkhart, Lt. Cdr. Blake Burket USN, and Morgan Burket Martinsen. Irene's great-grandchildren are Stewart, Harrison, and Oliver Long; Mary Reese and Jack Ramsey; Oliver and Elliot Burkhart-Klien; and Lucas Martinsen. Irene also had many nieces and nephews, but we especially mention Carol Ann Holton of Kalamazoo Michigan, a wonderful companion to Irene in the last year of her life. And Irene's family members are indebted to each of the caregivers who so faithfully assisted Irene at the end of her life.

A celebration of Irene's life was held September 30 at Saint Andrew Presbyterian Church in Sun City Center, Florida. Irene's cremated remains will be interred beside those of her first husband, Earl L. Pasch, Jr., in the First Presbyterian Church columbarium at Kalamazoo, Michigan. Irene's family asks that rather than flowers, friends and family can honor Irene's life with donations to the memorial fund at St Andrew Presbyterian Church of Sun City Center or to the Vitas hospice organization of Orlando, Florida.

World Mission Rosary at Prince of Peace

At noon on Saturday, Oct. 12, Prince of Peace Catholic Church will sponsor the World Mission Rosary.

The group will assemble at 11:30 a.m. near the church's Memorial for the Unborn, located near the flag poles. All are invited to participate in this event and are asked to bring a folding chair, bottle of water, and hat.

The World Mission Rosary was created in 1952 by Archbishop Fulton Sheen as a way to "embrace the world in prayer." Each decade of the rosary is a different color to represent a different area of the world where the Catholic Church exists.

For more information, visit www.popcc.org or call 813-634-2328.

Prince of Peace Catholic Church is located at 702 Valley Forge Blvd. in Sun City Center.

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Area Places of Worship

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 First Street & 4th Ave. NW, Ruskin (behind Suntrust Bank)
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SUNDAY MORNINGS: Nov. - April..... 8:30 a.m. **Day Care Available**
 and All Year..... 10:45 a.m. Mon. - Fri.
 Rev. Richard Nussel Sunday School..... 9:30 a.m. 6 a.m. - 6 p.m.
 Phone: 645-1241 call 645-6198

Friendship Baptist Church WEEKLY SERVICES:
Rance Goad, Pastor (Southern Baptist)
 1511 El Rancho Dr.
 Sun City Center, FL 33573
 Phone/Fax: 813-633-5950
Sunday
 9 a.m. Bible Study
 11 a.m. Bible Study
 10 a.m. & 6 p.m. Worship
Wednesday
 6 p.m. Prayer Meeting/Bible Study

REDEEMER LUTHERAN CHURCH - ELCA
 701 Valley Forge Blvd. • Sun City Center, FL 33573-5354
 Reverend David Allman, Pastor
 Telephone: 813-634-1292 • Website: sccredeemer.org
 Worship Services on Sunday 10 a.m.
 Holy Communion First & Third Sunday • Bible Class Thursday 10 a.m.

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 Henry Gibson Social Hall, Beth Israel Synagogue
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 www.unitycommunityofjoy.com
 Sunday Service 10:30 a.m.
 813-481-9060

First Baptist Church of Gibsonton
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 Traditional Worship Service 9:30 A.M.
 Old-Time Gospel Hymns 10:30 A.M.
 Nursery Available 6:00 P.M.
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 9912 Indiana St. • Hwy 41 & Estelle Avenue Malcolm S. Clements, Pastor
 Gibsonton, FL 33534 813-677-1301

Prince of Peace Catholic Church
 702 Valley Forge Blvd., SCC, FL 33573
 Phone: 634-2328 • Fax: 633-6670
 www.popcc.org
Masses:
 Sunday 8:00 a.m., 10:00 a.m., Noon
 Saturday Vigil..... 4:00 p.m.
 Daily 8:00 a.m.
Confessions:
 Mon.-Fri. 7:30 a.m. and Sat. 8:30 a.m. and 3 p.m.

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 Sunday School (all ages)..... 9:30 a.m.
 Sunday Morning Worship 10:45 a.m.
 Sunday Evening Worship 6:00 p.m.
 Wednesday (all ages) 6:30 p.m.

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 Wednesday.....7:00 p.m.

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 Sunday School 10:00 a.m.
 Sunday Morning Worship 10:45 a.m.
 Sunday Evening Worship..... 6:00 p.m.
 Wednesday Youth Worship 6:00 p.m.
 Wednesday Evening Service..... 7:00 p.m.
 Pastor Tom Durrance 5504 S.R. 674, Wimauma, FL 33598 • 813-634-4776

Unitarian Universalist Fellowship of SCC
 Meets in the Henry Gibson Social Hall of the Beth Israel Synagogue • 1115. E. Del Webb Blvd.
 Thursday, 7:00 PM • Call 633-0396 • www.uuofsc.org
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<http://www.sccumc.com>
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 9:15 a.m. New Life Enrichment Center (Contemporary)
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Sunday School..... 9:30 a.m.	Wednesday Evening Service..... 7:00 p.m.
Sunday Morning Worship..... 10:55 a.m.	Thursday Morning Prayer..... 10:00 a.m.

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 FCC SCC
 Sun City Center Florida

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Adult Sunday School @ 9:30 am
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 Ruskin, Florida 33570
 www.firstchristiansuncitycenter.com
Phone: 813-938-4955
 Minister Mike Grant

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Evening Service.....	6:00 p.m.
Wednesday Night Service.....	7:00 p.m.
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Sunday School.....	10:00 a.m.
Wednesday Service.....	5:00 p.m.
Reading Room.....	Wednesday 4 to 4:45 p.m.

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 106 11th Ave. NE
 Ruskin
 813-645-1714
 SaintAnneRuskin.org

Very Rev. John F. McEvoy, V.F.
 MASSES

Vigil Mass.....	Saturday 5:00 p.m.
Sunday Mass.....	8:00 a.m., 10:00 a.m. and 5:00 p.m. (Contemporary)
Monday thru Friday.....	8:00 a.m.
Holy Days.....	Contact Parish Office for Schedule
Español.....	Domingo - 12:30 p.m.; Jueves 7:00 p.m.
Confession.....	Thursday 6:15 p.m.; Saturday 3:45 p.m.

Timely Treasures one-day sale at UMC

Donations to the United Methodist Church's Timely Treasures ministry have been so numerous the past few months that the church, located at 1210 Del Webb Blvd. West, will hold an unprecedented Timely Treasures One Day Sale on Friday, Oct. 4 from 8 a.m. to 1 p.m.

The sale will take place on the patio next to the sanctuary building and in the lobby of the new Life Enrichment Center. This special sale will primarily feature furniture, household goods and art.

For additional information about this and other events and activities at the United Methodist Church of Sun City Center, contact Jeff Jordan, Director of Worship Arts, at 813-634-2539. To learn more about the United Methodist Church of Sun City center, visit www.umcsc.org.

Car/golf cart wash at Redeemer Lutheran Church

Redeemer Lutheran Church, located on the corner of Valley Forge Blvd and SR 674 in Sun City Center, will sponsor a car/golf cart wash from 9 a.m. to noon on Saturday, Oct. 5. Rain date is the following Saturday, Oct. 12.

Proceeds will go to Y.E.S. (Youth Environmental Services), a program that helps troubled boys.

Christian Women's Connection lunch is Oct. 10

The South Shore Christian Women's Connection will hold its October luncheon and program on Thursday, Oct. 1 at Club Renaissance, 2121 So. Pebble Beach Blvd. in Sun City Center, with Yvonne Hancock as the inspirational speaker. During the program Bob Conigliaro will present a comic look at the journey from Toilet Cleaner to V.P. of Community Relations for McDonalds.

Seating begins at 11 a.m.; the program starts at 11:30 a.m. The menu is Chicken Picata plus beverage and dessert. An alternate meal of tossed salad with grilled chicken is available. If you want this option, be sure to order it when you make your reservation. The cost is \$17 and reservations are required.

Call Pat Butler at 813-938-4320 or Tara Flood at 813-383-7540 or e-mail aunt.butler@gmail.com. Reservations or cancellations must be made before noon on Monday, Oct. 7.

Fantastic Friday at the UCC

The first Fantastic Friday of the season will be in the Great Hall at the United Community Church at 6 p.m. on Friday, Oct. 11.

Ellen Kleinschmidt and son Brian will present a Broadway-style musical: *Miss What's Her Name?*

The menu includes pot roast of beef and bratwurst with smashed potatoes, vegetables, salad and dessert.

The ticket for dinner and the show is \$17 per person; show-only is \$5. church's narthex from 10 a.m. to noon.

For more information, call Paula at 813-633-6739 or Karl at 813-431-5444.

Remembering Elizabeth Cady Stanton

The Rev. Robert P. Tucker, Ph.D., will present a service at the Unitarian Universalist Fellowship of SCC on Thursday, Oct. 3, at 7:30 p.m. honoring Elizabeth Cady Stanton's work in gaining the right to vote for American women.

The service is held in the Henry Gibson social hall of the Beth Israel synagogue on Del Webb Blvd., East. All are welcome.



Jeff and Vickie Daignault

New minister of worship joins Calvary Lutheran

Jeff Daignault is the new Minister of Worship at Calvary Lutheran Church in Apollo Beach. The congregation welcomed Daignault and his wife Vickie on Oct. 1.

Daignault is an experienced church leader with great musical talents. He holds bachelor degrees in Church Music and Philosophy, and master degrees in Music Theory and Theology. He has successfully led multiple choirs, bands and musical ensembles over his career.

Talent runs deep in the family as Vickie is an actress and singer whose work has taken her from New York to the Netherlands, allowing her to collaborate with major recording artists and entertainment personalities.

The Minister of Worship position is new for Calvary. In this role, Daignault will be responsible for theming services through the selection and coordination of biblical text, music, audio-visual components, and special features. He will lead the congregation, choirs and bands in worship, as well as identify and recruit worship leaders, musicians, technicians and ministry volunteers, equipping them with resources and training.

Calvary Lutheran Church is located at 5309 US Hwy 41 N in Apollo Beach. All are invited and welcomed to join Calvary's Sunday morning Worship services: 8 a.m. (blended), 9:40 (contemporary) and 11:15 (traditional). For more information, see CalvaryLutheranChurch.net.



Gospel singing group to perform at Trinity Baptist Church

The Royalties, a Gospel singing group for 50 years, based out of Circleville, Ohio, will perform at Trinity Baptist Church, 702 Del Webb Blvd. W, in Sun City Center at 6 p.m. on Saturday, Oct. 12.

The Royalties have been a featured group on the "Singing at Seas" Southern Gospel Cruise with Templeton Tours for many years. They also participated in the 2004 Gospel Music Convention in Fraserburg, Scotland.

All are welcome and admission is free. A love offering will be taken after the performance. For more information, call the church at 813-634-4228.



Beth Israel celebrates Simchat Torah

On Thursday evening, Sept. 26, Beth Israel Jewish Congregation celebrated the festival of Simchat Torah, which commemorates the completion of the reading of the last section of the Torah scroll at the end of Deuteronomy and the immediate reading of the starting portion, the beginning of Genesis.

In order to accomplish this, the Torah must be re-rolled from the end to the beginning. Under the direction of Rabbi Carla Freedman, the Torah was completely unrolled, with members of the congregation holding it as they stood around the edges of the sanctuary. Rabbi Freedman read the required portions, and also pointed out many other important sections as she moved from the end of the Torah back to the beginning. It was an inspiring and joyful service for the many people in attendance.

Grant-writing workshop upcoming

The Hillsborough County Grants Collaborative has announced its 2013 Conference, a great opportunity for organizations to gain in-depth knowledge on writing grants.

The Collaborative will hold a full day of training by experts in the grant writing field on Wednesday, Nov. 13 from 8:30 a.m. to 4:30 p.m. at the Children's Board of Hillsborough County.

This year's conference features numerous experts in a variety of aspects of grant writing. Topics include:

- Keys to Successful Grant Development
- Setting the Stage for Successful Outcomes Measurement
- Funder's Panel (Lunchtime)

Granting agencies will share their insights on their funding priorities, how they review grant applications, common flaws seen in proposals and more

- Building a Grant Budget
- Using Census Data to Strengthen Proposals

The cost is \$35 and includes breakfast, materials and lunch. Pre-registration is required.

Register at <http://www.non-profitleadershipcenter.com/event/HCGC2013>.

Halloween Social at Palmetto Historical Park

Palmetto Historical Park and Manatee County Agricultural Museum will be celebrating Halloween on Saturday, October 19, from 4:30 to 9 p.m. There will be trick-or-treating, crafts, games, face painting, a tattoo parlor, fortune telling, and lots of other spooky happenings. While in the park, visit Snow White's Enchanted Forest and see the crazy things going on in Seussville!

There will be a costume contest sponsored by Palmetto Publix and some special surprise "thrilling" guests. Play Plinko at the Pirates-Marauders game table and visit the creepy graveyard. Decorated buildings in the park will be sponsored by the Ellenton-Parrish Lions Club, the North River Kiwanis and the Manatee Riverside Rotary Club.

Demetrio's will be selling \$2 pizza and drinks and Alex's Lemonade Stand will be raising funds for childhood cancer research with baked goods and lemonade. This family event is FREE, donations accepted. The Park is located at 515 10th Ave. West, Palmetto. For more information, call 941-721-2034 or 941-723-4991.



Manatee Riverside Rotary's creepy postmaster delivers mail in the misty Heritage Station Post Office.

Community yard sale, appraisals at Palmetto Historical Park

The Palmetto Historical Commission is hosting a community yard sale on Saturday, October 5 from 9 a.m. - 1 p.m. in Palmetto Historical Park. More than thirty tables will be set up selling treasures and bar-

gains of all kinds. Word of Mouth BBQ will be on site selling BBQ sandwiches and hotdogs. Alex's Lemonade Stand will be raising funds to help fight childhood cancer. The park buildings including

the Agricultural Museum will be open for free self-guided tours.

During the yard sale, Palma Sola Appraisals & Sales will be offering appraisals for just \$5 per item. There is a limit of three items per

person, no jewelry please. Proceeds from the appraisals will benefit the park's family programming fund.

The park is located at 515-10th Ave. West, Palmetto. For more information call 941-723-4991.

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TO APPLY for any of the positions above, email: lyonsa@workforcetampa.com with your MS Word resume and include the Ref # above in the subject line.



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310 GARAGE/YARD SALE

Almost New Thrift Store. 10008 Indiana St., Gibsonton (1 block off US 41, 1 block north Gibsonton Dr.) Wednesday through Saturday, 9am-3pm. Clothing, furniture, lots misc. Ministry First Baptist Gibsonton. 813-671-0036 to donate

Multi family down sizing sale. Saturday Oct. 5 8am-3pm. 1410 Deirdre Dr., Ruskin. Furniture & lots of stuff.

Multi family sale. Oct.4 & 5, 8am-1pm. Coco Palm Circle SCC. Furniture household tools, jewelry, clothing & more.

Lake St. Charles
community garage sale. 785 home to search for treasures! Saturday, Oct. 12, 8am-noon. Lake St Charles Blvd., Riverview. Exercise equipment, books, furniture, lots of other items.

Moving sale. Oct. 4 & 5, 8am-noon. Alumacar cart (seats 6), bicycles, loveseat, misc. furniture, more. 718 Winterbrooke Way, SCC.

310 GARAGE/YARD SALE

Garage Sale.
Something for everyone. Linens, household items & clothes. 379 Club Manor Dr., SCC. Oct. 4 & 5 8am-1pm.

Multi family yard sale. 1110 Neptune Dr., Ruskin. Furniture, movies, books, kids toys, lots of misc. Saturday, 8am-?

Yard sale. Saturday, Oct. 5, 8am-2pm. 406 6th Ave., SW, Ruskin. Household items, rug, smooth top stove, TV, lots of misc. items.

Garage sale. Computer & parts, electronics, A/V equipment, patio furniture, kitchen, jewelry, telescope, lots of misc. 3710 Gaviota Dr., Ruskin. Follow signs off SR 674. Friday & Saturday, 8am-1pm. Rain or shine

Timely Treasures

Spectacular 1-Day Sale
Friday, Oct. 4 • 8 am-1 pm
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Furniture, art & household goods

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1210 Del Webb Blvd. West

Ruskin United Methodist Church **THRIFT STORE**

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- Furniture
- Clothing
- Much, much more

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Thrift Store

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9 a.m. - Noon
Oct. 2, 4, 5

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Ministry of Calvary Lutheran Church

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312 ESTATE SALES

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BUY & SELL
Daily Trips to SCC

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9 a.m.-5 p.m.

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Riverview's Best Kept Secret

Anne's Estate Sales

1527 Del Webb Blvd. W.
SCC
Oct. 4th & 5th
7 am - noon

• PARK ON SIDE OF SALE ONLY •
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Furniture: sofas & loveseats, Duncan Phyfe dining room table with chairs with matching china hutch, patio furniture, Singer sewing machine with cabinet, dropleaf table, Singer sewing machine table, file cabinet, coffee & end tables. **Collectables:** Roseville, American Fostoria, Carnival glass, antique lamps, crockery, jewelry. **Misc:** Men's & Ladies' bikes, microwave

www.AnnesEstateSales.blogspot.com

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REAL ESTATE 500

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511 HOUSES FOR SALE

Investors & 1st Time Home Buyers
\$79,000, Ruskin, Move-in, very clean, staged 2 Bedroom, 1 Bath, Country feeling but close to Ruskin and Sun City Center, Updated eat-in-kitchen with built in range, large utility room and large storage room, carport, utility shed, deep well with purification system and beautiful trees. So much for so little. Sharon Van Loan, Realtor, Keller Williams Realty South Shore, 813-765-0845.

3br/2ba, his & her's garages. Better than new. Upgrades galore, glass lanai, 1,630 sf, SCC in Maplewoods. Was over \$300,000. Now \$179,000. Linda Miles 813-230-0199. Coldwell Banker, Dolphin Realty.

Open Sunday 1-4pm

1817 North Pebble Beach Blvd., Sun City Center. \$114,900 Single family home. 2br/2ba & den, 2 car garage. Penny Pier Agent, Coldwell Banker RE. 941-376-7437

OWNER WILL FINANCE THIS GREAT RESIDENTIAL LOT (Not for Mobile Home) Right in town, with easy access to major Hwys. Cleared, with nice shed in back of lot, electric, water and sewer are available. **\$25,000.**

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\$1500 / month seasonally

512 CONDOS FOR SALE

Kings Point SCC \$137,500, 2br/2ba/2cg, 55+ gated. Pond, 1462 sf, huge AC lanai, all tiled, granite kitchen & bath, 2 gyms, 5 pools, clubs, activities, clubhouses. No Realtor. 813-938-3703

540 COMMERCIAL SALES

A Lot of Lot

College Ave., Ruskin, \$150,000, 2 1/2 acres, Dual Zoning, Commercial and Residential, all utilities close by; previously turned down \$490,000 offer, unlimited possibilities: adult living, multi unit complex, retail store, or just hold for future growth. Seller now says, "Let's sell it." Sharon Van Loan, Realtor, Keller Williams Realty South Shore, 813-765-0845

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Lady would like to buy a foreclosure in Kings Point. Call 617-987-0084

M.H. HOUSING
550

560 M.H. ON LOTS

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RENTALS

600

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For Rent: Clean Mobile Homes With A/C. 813-677-1086

For rent. 2 bedroom mobile home near shopping center in Gibsonton. 813-601-1542 or 813- 850-7886

RV for rent. 1 bedroom on private property. \$125 weekly includes utilities plus deposit. 813-363-6001

Mobile home on tree shaded country lot. One bedroom, unfurnished, no pets. \$475 monthly \$175 deposit. Adult only. Call 813-677-4796

646 WAREHOUSE SPACE

Garage & mini storage, RV lots & mobile home lots for rent. Call Pirates Treasure Cove, Gibsonton. 813-677-1137

649 WANTED TO RENT

Want to rent. January & February, must be in Kings Point, SCC. 617-987-0084

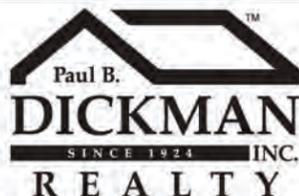
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1/3 ACRE CORNER LOT WITH HUGE OAKS ZONED FOR HOME OR DUPLEX: Water, electric available (old home on site burned). Convenient location close to everything. **\$25,900** Possible owner's financing. **CALL CLAIRE TORT 363-7250**

GREAT LOT OVERLOOKING INLET, RIGHT IN TOWN! Over 1/4 acre, with very old house (may be a tear-down) and a large shed in back. Boat ramp across the street with quick access to river and Tampa Bay. Great lot for a stilt house! Priced under assessed value at **\$35,000 CALL CLAIRE TORT 363-7250**

REDUCED! SUN CITY CENTER: Greatly maintained home: 2BR/2.5BA + air conditioned utility room with washer & dryer and storage room off garage. Enclosed lanai with A/C, living areas with laminate floors & large windows facing former golf course & pond, tile floors in kitchen & BA. Large lot with a feeling of privacy & water view. **\$99,000 CALL CLAIRE TORT 363-7250**

JUST LISTED! BEAUTIFUL DOUBLE LOT WITH 2BR/2BA + DEN MOBILE HOME: Enclosed lanai, split bedroom plan, newer laminate floors in living areas, tile in BA, CHA, water softener, double carport, detached utility shed and 2 other sheds. No HOA, not in flood zone. 2nd lot can be improved! **\$59,000 CALL CLAIRE TORT 363-7250**

GREAT PRICE REDUCTION !!! BUSINESS LOCATION on busy W SHELL POINT RD. High traffic area surrounded by established businesses. Nice corner lot with show room, work area including living quarters with 2BR/2BA. **\$79,000 CALL LINDA BADGEROW 695-5515 OR ROXANNE WESTBROOK 748-2201**

EASY LIVING - STRESS FREE !! THIS 2BR/1BA mobile home in Riverbreeze Mobile Home Park. Nice well-maintained single-wide home with bright & open living - dining room & screened porch with carport & storage room. **JUST \$39,000 CALL LINDA BADGEROW 695-5515**

FABULOUS HOME IN SUN CITY CENTER!! Your dream home ready to move into. Nothing to do but enjoy. Beautiful home, great location. **2BR/2BA 2 car** garage with updated appliances & beautiful laminate floors. A must see! **\$159,000 CALL LINDA BADGEROW 695-5515**

READY WHEN YOU ARE. Great mobile home lot with existing well, septic, electric, and outbuilding is fresh to market, but won't stay long enough to get stale. Close to 75 on well traveled road with short distance to university, hospital, shopping, business centers. **\$29,900 JUDY ERICKSON 468-0288**

PRICE DEDUCTION !! Peace and quiet in country setting. 3BR/2BA doublewide, almost completely furnished. Many upgrades, new A/C, New electric service, work shop, large corner lot with lots of space for kids to romp and play. 1344 SQ. FT., 1978 Bring the whole family. Cash talks! Not many look this good. **Just \$67,000 CALL KAY PYE 361-3672**

AWESOME WATERFRONT!! Absolutely breathtaking views of the water from this 3BR/3BA remodeled & updated home. The extra-large kitchen offers stainless appliances, natural hickory wood cabinets & gorgeous granite countertops including a large center island. Other special

features include: a nice dock and boat lift, large rooms with tons of storage, large screened lanai overlooking 127 feet on the river, a metal roof, ceramic tile, cedar closets and much more! **\$389,000 CALL ROXANNE WESTBROOK 813-748-2201**

GREAT PRICE REDUCTION !! 3BR/2BA with an attached 2 car garage and built in 2010. Great Location - Close to Hwy 41 and only 3 miles from I-75! This home is located in a non-deed restricted neighborhood with no HOA or CDD fees. Special features include: ceramic tile throughout, granite counter tops, coffered ceilings in master bedroom with walk-in closet, nice open floor plan and an attached 2 car garage. There are four homes available! **\$119,000 CALL ROXANNE WESTBROOK 813-748-2201**

BUILDING LOT cleared with RCD- 12 zoning for residential or duplex. **\$15,000 CALL ROXANNE WESTBROOK 748-2201**

LOT ON U.S. HIGHWAY 41 SOUTH. Zoned Commercial General. 150' frontage. Easy access to I-75 and close to a popular restaurant and a convenience store. **\$164,900 CALL KAY PYE 361-3672 OR ROXANNE WESTBROOK 748-2201**

NEED A PLACE TO LIVE IN & WORK FROM? This 2/1 with large family room might be the answer. Centrally located in Ruskin with easy access to Highway 41 & I-75. Zoned GC (General Commercial). Has a detached garage & space for 19 to 30 cars. Hooked up to County water. **\$185,000 CALL KAY PYE 361-3672 OR ROXANNE WESTBROOK 748-2201**

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PRELIMINARY WORK HAS ALREADY BEEN DONE on this 3.70 acre vacant lot. Has CG zoning & lends itself to subdividing nicely. It's a corner property high & dry, and provides ample parking. **\$324,900 CALL KAY PYE 361-3672 OR ROXANNE WESTBROOK 748-2201**

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LOOKING TO BUILD OR INVEST? 4.7 acres (MOL) is currently platted for 15 homes, has a well & 3 septic tanks on property. Water & sewer available. There is a small pond - maybe it could be stocked with some itty bitty fish. **\$134,900. CALL KAY PYE 361-3672 OR ROXANNE WESTBROOK 748-2201**

RUN YOUR BUSINESS from this 3/2 home on busy State Road 674. 300 feet frontage. 2.1 acres (MOL) Value is in the land. A good opportunity for a good investment. It can only get better. **\$799,000 KAY PYE 361-3672 OR ROXANNE WESTBROOK 748-2201**

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