

Kristi Bortz
Realtor®

Patrick Rowand
Rowand Septic
Services

Rachel Cullen
Phoenix PEO
Specialists

**John "TJ"
Telschow**
HMC Inspections

Gerry Ramsey
Creative Roofing
Solution

Hans Klenke
Pudgee's Eatery
& Coffee Corral

ON THE COVER

Supporting our residents with their business services and their community involvement.

Small businesses and the self-employed are the backbone of America. Like-minded, community-oriented business leaders are the backbone of our county. When you combine their collective passion for volunteerism and community involvement, everyone benefits.

From the support of local arts, to feeding the hungry, to participating with local events, these business professionals contribute hours of personal time for the enrichment of our community. Their life stories are different, yet their goals are the same; to ensure a better future for generations to come.

Meet Gerry Ramsey

A Creative Solution for ALL Your Roofing Needs.



Repair. Replace. Rejuvenate.

Gerry Ramsey was born and raised in Keene, New Hampshire. His father owned a roofing company, and by age 15, Gerry began working for the family business on weekends and during summer breaks from school.

Upon high school graduation, Gerry joined the U.S. Army serving four years active duty, then three years in the National Guard. His military discharge left him with many career options. He decided that caring for the elderly as a CNA was his next move. It was while employed at a nursing home where he met his future wife, Brenda. She, too, was a CNA. They have now been married for 29 years and have three children: Stacy, Bobby Jo, and Chad. Their children have blessed them with six grandchildren.

Gerry toyed with the idea of furthering his medical career as a nurse anesthetist, but ultimately decided to return to the family business in roofing. Gerry worked alongside his father for five years, then decided to branch out on his own to build his own company. In 2021, Gerry and Brenda moved their operation to Citrus County. They had vacationed here, fell in love with the area, and made Florida their new home. Now boasting over 20 years in the roofing industry, his company, Creative Roofing Solution, has gained traction.



Gerry shared, "My business practices go beyond what is deemed acceptable. There are many companies out there doing the bare minimum just to meet code. My goal is to provide my customers with better service, and better products, for longevity and function."

Creative Roofing Solution offers traditional roofing services such as complete replacements and repairs for shingle, metal, and tile roofs. They also offer new, innovative options that

have proven to be effective, and are more affordable for residential dwellings and commercial buildings; Roofmaxx Rejuvenation, and fluid applied roofing.

Creative Roofing Solution is central Florida's Premier Roofmaxx Dealer. Roofmaxx is a process where your existing shingles are infused with a plant-based oil, rejuvenating the asphalt core. This revives the flexibility and lifespan of the shingle. One Roofmaxx application can add five years to the life of your roof. Repeat the process every five years, and extend the life of your existing roof by up to 15 years.

Fluid applied roofing, also known as liquid roofing, is a special technique which requires proper training. Gerry himself learned this process to provide a great roof alternative for his commercial clients. Fluid roofing systems are applied to the roof in liquid form and then cured. This creates a seamless, UV resistant, and waterproof membrane, which essentially protects the roof from sun, rain, and other environmental conditions.

Fluid roofing can also be custom colorized to enhance the overall appearance of your structure. Unfortunately, fluid roofing cannot be used on shingles or tiles. However, it provides a viable option for flat metal, concrete, and modified bitumen roofs.

Creative Roofing Solution is a current member of Suncoast Business Masters, a local business networking group.

**Call Today for Your
Free Estimate!**



**352-749-1677 • www.CreativeRoofingSolution.com
gerry@creativeroofingsolution.com**



Meet Amy & Patrick Rowand

“We provide excellent service to all of our customers...the first time!”

Dependable. Reliable. Affordable.

Patrick Rowand moved to Citrus County in 1993. A few years prior, his family had relocated here from New Jersey, which prompted his decision to join them. Patrick met his wife, Amy, here in Citrus County. She is originally from Indiana. This year, they will celebrate 19 years of marriage. They have two grown sons; one is currently serving as a Sergeant in the US Army, and the other is involved with the family business. Patrick and Amy also have a 15-year-old daughter, who has plans to attend college in the coming years. The family enjoys fishing and outdoor activities, as well as cruising and traveling.

Patrick began his career in the plumbing industry. He now boasts over 26 years of experience, with 16 of those years learning and mastering septic services and septic system installations. In 2020, Patrick decided to venture out on his own, utilizing his gained knowledge, to establish his own company.

Rowand Septic Services is a locally owned and operated family business, specializing in drain field installations and repairs. The company offers their professional services to local realtors, home builders, businesses, and to the average homeowner.

Regularly continuing his education and attending trade shows, Patrick learns about the newest equipment and innovative ideas to keep his business on trend for the latest discoveries in protecting our environment, as it relates to septic systems.

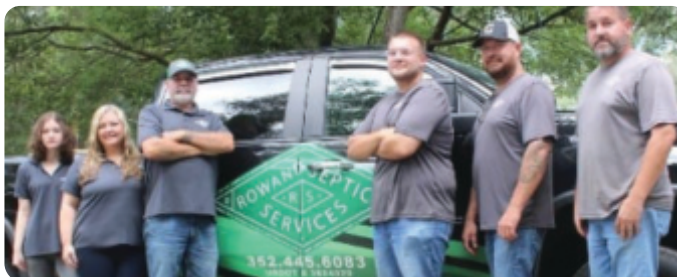
Rowand Septic Services is the only septic company in Central Florida that offers a new, eco-friendly solution for drain field soil restoration and repair. The EarthBuster® was invented to break up the biomat in troubled septic drain fields, ultimately restoring the percolation/leaching action to its original state. The EarthBuster® is a scientifically proven method of increasing the speed of water flow through treated

soils, and it has proven to be a more affordable option than replacing the entire drain field.

Rowand Septic Services is also a recognized distributor and maintenance provider for Norweco Singulair Green®. This nitrogen-reducing system is now being required in certain areas of Florida to reduce nitrogen levels in the ground, which ultimately preserves our natural spring waters.

Patrick shared, “I am inspired by the hard work and integrity of my crew. Our goal is to provide excellent service, while maintaining affordability for our customers.”

Rowand Septic Services is a current member of the Citrus County Building Alliance (CCBA). The company also participates in community outreach programs by sponsoring various Citrus County organizations and events.



OUR SERVICES:

- Drain field installation
- Drain field repairs
- Septic tank replacement
- Septic tank root removal
- Riser installation
- Nitrogen-reducing systems
- Lift station inspections
- Lift station repairs
- New construction installations



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Meet Rachel Cullen

"Workers' Comp Reimagined"



Rachel Cullen was born in Texas. At age 10, her family moved to a small town in Illinois (population 500). Moving to Clearwater, Florida, with her family at age 21, was a true culture shock, as things such as rush hour traffic didn't exist with a population of 500. After years of visiting the springs in Citrus County, the family decided to move here from Pinellas County in 2019. The rural area was a great middle ground from where she grew up.

Rachel is the proud mother of two sons, and two grandchildren, who are her whole world. She enjoys quality time with her family, gardening, being on the water, trail riding in her Jeep, traveling, and giving back to her community.

Rachel began her career in the PEO field in 2012, as an underwriter for a high-volume PEO Brokerage. A PEO (Professional Employer Organization) partners with businesses to outsource complex employee management in areas such as: workers' compensation, benefits, payroll, and tax compliance. She eventually transitioned her role to the sales department, where she became the fastest producing sales representative the company had yet to see. After ten years with this firm, Rachel decided to utilize her experience, and knowledge, to rise up on her own. In 2022, Rachel established her own company, Phoenix PEO Specialists, LLC.

Rachel shared, "I thrive on offering a greater understanding of workers' compensation, and other policies, to my clients and to those in my community."

Workers' Compensation is mandatory for businesses to carry; not only to protect the employers, but also the employees. However, finding a proper plan can be tricky, with many variables to consider. Phoenix PEO Specialists, LLC, has access to over two dozen PEOs, which allows Rachel to assist most businesses, in most states, throughout the U.S.

Asking the proper questions is imperative. Are you aware of the limits you have on your workers' compensation policy? What should you do if you have a workers' compensation claim? Did you know that if you offer an injured worker a light duty job, and they refuse, the employee no longer qualifies for lost wage reimbursement through your insurance? Were you aware that a policy exists to protect the business owner from employee claims of discrimination, wrongful termination, harassment, and other employment-related issues?

Rachel's underwriting experience helps her to excel in her industry. She listens, and probes, to find each business's greatest needs for insurance, payroll, and HR services. Then, she'll tailor a program that is customized for your specific company, while ensuring compliance at the state and Federal levels.

Rachel's love for our community is evident. She serves on the Board of Directors for the Citrus County Chamber of Commerce, and is the Chairwoman for the Citrus County Chamber of Commerce – Business Women's Alliance (BWA). Rachel also serves on the Board of Directors for PACE Center for Girls – Citrus. PACE (Practical Academic Cultural Education) is a not-for-profit program developed in 1985, as an educational alternative for at-risk girls aged 11-17.

Rachel is currently the Vice President for BNI-Winning Connections, a local international networking group, and is a member of the Crystal River Rotary Club. She also volunteers with various local non-profits to aid and assist in feeding the hungry. Her most recent endeavor is becoming a member of the Citrus County Opioid Task Force to help combine volunteer efforts in combatting substance abuse in Citrus County.

Rachel shared, "I look forward to expanding my horizons in finding more organizations to join. That way, I can continue to make an even greater impact in my community."

Paying too much for workers' comp insurance?

- ✓ Affordable, pay-as-you-go solutions for all of your workers' comp needs
- ✓ Little-to-no money due at signing
- ✓ Hassle-free and fast approval times
- ✓ Call us today for more information



PHOENIX PEO SPECIALISTS, LLC
(800) 769-8690 • www.PhoenixPEOs.com





Meet John "TJ" Telschow

Raising the Standard of Care in Home Inspection.

Professional. Experienced. Affordable.

John Telschow has called Citrus County home since 2002. He was born in a small New York town, but spent most of his adolescence moving between New York and Florida. Since many of his family members moved and remained here in Citrus, he decided to plant roots and became a full-time resident himself.

As a Certified Home Inspector, he established his own business, HMC Inspections, LLC, in August 2022, but has been licensed in the state of Florida since 2015. John's start in the industry began by happenstance in April 2014. He was hired by a local home inspection company to create a website. Years later, the owner of this company was in need of someone to perform data entry and report writing. He accepted the job offer and these tasks eventually evolved into assisting with home inspections. Over the course of eight years, John gained knowledge and experience in the field, then decided to branch out on his own.

For the past eight years, John has been a member of InterNACHI® (the National Association of Certified Home Inspectors). This affiliation gives homeowners peace of mind when hiring a home inspector, specifically for the "Buy-Back Program." This program is offered to home buyers of a primary residence, and home sellers who hire a participating InterNACHI® Certified Professional Inspector® to perform their home inspection. If an issue arises after your home purchase, and InterNACHI® determines that the inspector missed a covered item that should have been detected and reported, InterNACHI® will buy the home back with their "We'll Buy Your Home Guarantee." (Subject to program terms and conditions.)

Reviews have stated that John's inspection reports are detailed and thorough. He categorizes defects into three color-coded designations: BLUE (minor/cosmetic issues); YELLOW (in need of repair); and RED (safety or major concerns). His reports are typically available the same day.

Digital reports are supplied with a built-in "Repair List Tool", which itemizes the biggest concerns for a buyer, and can include contractor comments and estimates for these repairs.

HMC Inspections, LLC, has aligned with a variety of local, and reputable, third-party vendors for services such as: Termite WDO Inspections, Septic Inspections, Water Quality Inspections, and tie-down engineers for manufactured homes.

John shared, "I do my best to provide an exceptional experience from start to finish. The most rewarding part of my career is helping buyers save time, and money, when making such a large investment."

John is committed to our community. He is currently a member of Suncoast Business Masters (SBM), a local business networking group. He is also heavily involved with the Art Center Theatre of Citrus County. John recently accepted a committee position to help improve, and bring recognition to the Art Center by building the volunteer base, and by growing the membership. He is also involved with Under Siege Enterprises LLC, a local company that provides opportunities to smaller playwrights and acting troupes. In addition to his passion for the arts, John volunteers with Spencer's Closet a few times per year. This organization is a local charity committed to providing clothing for the youth in our community.

Locally Owned and Operated
Home Inspecting since 2015



HMC INSPECTIONS

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 HI#9025



Serving Citrus & Surrounding Counties

- New Construction
- Residential Home Inspections
- Wind Mitigation
- 4-Point Inspections



Meet Kristi Bortz

When it comes to selecting a REALTOR®,
Make the Right Move!



At the age of twelve, Kristi Bortz moved to Crystal River with her family. Kristi graduated from Crystal River High School, and in her 20s, moved to Connecticut for a few years. Wanting to explore her life's options, she claims that this move was her destiny. She met her husband, Jayson, there and are now celebrating 25 years together. They have a nine-year-old Texas Blue Lacy dog named Cooper.

Kristi and Jayson moved back to Citrus County in 2003. She accepted a position at a local real estate company as a rental agent. Working in an administrative capacity, she learned everything she could to get a full understanding of the real estate industry. Kristi quickly realized that she was meant for this profession. By 2011, she had sought her real estate license and went into sales full time.

Kristi prides herself on putting people over paychecks. She understands that buying a home is one of the largest investments you'll make in your lifetime, and that selecting a home can be a stressful event. Finding the perfect home, and/or the ideal location, can be a daunting task. Her first-hand knowledge of the area, along with her years of experience, make her a valid option when selecting your real estate agent.

Kristi is not a Monday through Friday, 9am-5pm, type of REALTOR®. She makes herself available for her clients because she understands that most people are off work in the evenings and on weekends. She also understands that "purchasing a home is not like buying a pair of shoes." Kristi is not a high-pressure sales person, and works hard to keep her clients safe and protected during the entire process. Kristi claims that nearly 100% of her sales come from repeat clients, and referrals from those clients.

Volunteerism is a way of life for Kristi. She works every festival that takes place in Citrus County. She has been a Citrus County Chamber of Commerce Ambassador since 2014, and holds the real estate seat in two local networking groups: WIN Citrus County (Women in Business), and Suncoast Business Masters (SBM). Kristi is also on the Board of Governors for Leadership Citrus, of which she is a 2022 graduate.

When not working, or participating in county events, Kristi enjoys spending time with her family. She has two nephews, who were both born and raised in Crystal River. The oldest is a new father, and Kristi is excited to be a great-auntie. The youngest is a student at Crystal River Middle School, and is active in several sports. Kristi also loves to read, relax in her pool, travel with her mom and/or her husband, and, in her words, "pretends to be a crafter".

If you're looking for assistance in buying or selling, make the right move! Kristi would love to help you with your real estate needs.



MAKE THE RIGHT MOVE!

KRISTIN "KRISTI" BORTZ, PA, REALTOR®

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Facebook.com/SellingCitrus
Instagram.com/SellingCitrus



Meet Hans & Suzanne

Good Eats and Sweet Treats...Stay Pudgee!

In 2001, Pudgee's All-American Hot Dogs became Citrus County's first roadside dining attraction. It was situated on US 41 in Floral City. By 2018, the operation moved to its current location in a newly-built plaza called Stagecoach Square, which is just blocks away from the original stand location. After 21 years in business, the owner retired and sold the operation to a husband-and-wife team, Hans Klenke and Suzanne Mumaw.

Hans was born and raised in Germany. His culinary interest started at an early age. He is the youngest of six children, who all shared a weekly chore of preparing dinner once per week for the family. Later in life, as the CEO of a U.S.-based company (European Operations), Hans followed his culinary desire to learn how to cook native foods from acclaimed chefs in the countries that he visited.

When Hans opened his first restaurant in the United States, his staff quickly nicknamed him "Grumpy G" because he was so passionate about his cooking, and cooking it right. Hans isn't sure if Grumpy G stands for "Grumpy German" or "Grumpy Gerald", which is his middle name. He shared, "The nickname stuck. So now I label my award-winning rubs and sauces with it." Hans has a 27-year-old daughter, Lea.

Suzanne was born in Ohio, but her family moved to Florida when she was only a year old. She was raised in Pinellas County, and graduated from Eckerd College with a Psychology Degree. Suzanne worked as a family counselor before becoming a small business owner. She has two sons; Tyler, 21, and Shea, 23.

Hans and Suzanne moved to Brooksville in late 2021, wanting to live in a more rural community. This move allowed them to enjoy a more natural environment for their personal interests: Two horses, named Chief and Lucy; Off-roading; Motorcycling; and Paddleboarding, to name just a few. Shortly after their move, the opportunity arose to purchase Pudgee's after its closing in 2022.

Today, Pudgee's Eatery & Market has a broadened menu of fare. In addition to their fresh from scratch, handcrafted burgers, fresh hand-cut French fries, sandwiches, and, of course, a variety of unique hot dog options, Pudgee's offers gluten-free, vegetarian, and healthier food plates. Homemade signature sauces, marinades, and rubs are prepared in-house, as well as their award-winning "Grumpy G's" Signature

Gourmet Sauce & Marinade. Complete your dinner, or stop in, for a scoop of your favorite Yoder's Amish Ice Cream flavor.

The restaurant recently completed an expansion and renovation for the new "Coffee Corral", Floral City's own coffee & ice cream shop. Here, you can enjoy locally roasted coffee and/or espresso from Mountaineer Coffee, protein shakes, and grab-n-go breakfast items such as: overnight oats, breakfast sandwiches & burritos, in addition to a variety of fresh baked goods.

Pudgee's has indoor and outdoor seating. Enjoy the outdoor seating under a covered patio, or on the open lawn area, where patrons can play cornhole, Jenga®, horseshoes, and ring toss games while awaiting their meals. The restaurant is pet friendly, and also provides parking for your horse! Located across from the Withlacoochee Trail, trail riders can swing by for a rest, or to enjoy a cool beverage. Beer and wine are available, in addition to their refreshing soft drinks and handmade shakes.

- Home of the 11/2lb. Mac Daddy Hamburgers
- Footlong Hot Dogs
- Indiana Breaded Pork
- Grumpy G Wings
- Fresh Hand-Cut Fries
- Daily Fresh Specials
- ...and More!

INDOOR & OUTDOOR SEATING AVAILABLE!



DINE-IN OR TAKE OUT!

Hans & Suzanne make themselves visible, and are a vital part of the daily operations of the restaurant. They enjoy hosting groups at their location from a variety of car clubs (Bronco, Jeep, Porsche, and motorcycles), to church groups, and men's and women's clubs. This has provided them opportunities to form personal relationships with new and returning customers.

Pudgee's is a member of United Way's 365 Small Business Circle, and several off-roading clubs. They happily support many local charities and fundraisers in Citrus and Hernando Counties.



**f 8435 E. Rosko Ct. • Floral City, FL
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