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Vol. XXI, Issue 1

Spring/Summer 2025

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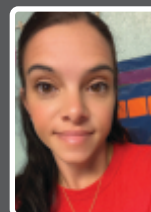
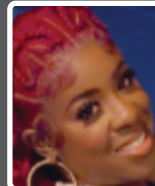


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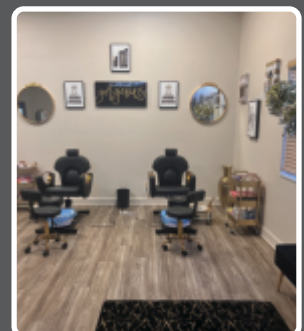
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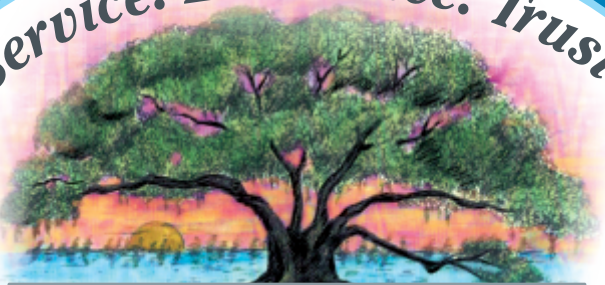
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**Spring/Summer 2025**  
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## *A Letter from the Publisher*

### **A Tribute to My Father: A Legacy of Honesty, Hard Work, and Love**

My father, Bob Crowley, was a man of unwavering integrity, tireless dedication, and boundless love for his family. He believed in the power of honesty and the simple but profound principle that "the customer is always right." These values guided not only his career, but also the way he lived his life, shaping me into the person I am today.

In 1991, my father opened an advertising agency, Crowley & Company, in Citrus County. Built from the ground up with nothing but determination, resilience, and a dream, this hardworking entrepreneur began with limited resources, turning an idea into a thriving reality, proving that success is not measured by how much you start with, but by the effort and heart you put into your work. He poured his energy into every aspect of the business, ensuring that every customer walked away satisfied and every challenge was met with perseverance. In 2004, along with his business partner, Stan Solovich, developed BS Publications. This was the birth of Citrus County Life Magazine.

Beyond his dedication to work, my dad was a man of great humor and warmth. He had an incredible ability to make people laugh, turning even the toughest moments into something lighter. His jokes, quick wit, and infectious laughter are memories I will always cherish. No matter how challenging the day was, he always found a way to bring joy to those around him.

Above all else, he was a devoted husband, father, and grandfather. He loved his family unconditionally. He showed it through grand gestures and the smallest acts of kindness by offering words of wisdom, lending a listening ear, or simply being present. He made sure we always knew how much he cared. His love was a constant steady force that guided our family through everything.

He was also deeply involved in his community, dedicating his time and efforts to organizations such as the Central Citrus Rotary Club and Suncoast Business Masters. Through these groups, he worked to uplift others, support local businesses, and give back to the community he cared so much about. His commitment to service and leadership was yet another example of the values he lived by every day.



**Thanks for years of marketing  
expertise, the magazine,  
and all the memories.**



Though he is no longer with us, his lessons remain etched in my heart. He taught me that honesty is the foundation of trust, hard work is the key to success, and family is the greatest gift of all. His legacy lives on in the values he instilled in me, the business he built, and the love he shared so freely.

I miss him every day, but I find comfort in knowing that his spirit continues to guide me. Thank you, Dad, for everything. Your impact on my life is immeasurable, and your love will be felt forever.

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*Read their stories  
beginning on page 14.*

## ***Taking Care of Business!***

*This issue's featured business photos were taken in Downtown Crystal River.  
The cover, group photos, and individual head shots were captured by local photographer Rebecca Pujals-Jones.  
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Letters, articles, and editorials should be submitted to the magazine at least 30 days prior to published dates. Our editors reserve the right to edit all submissions.

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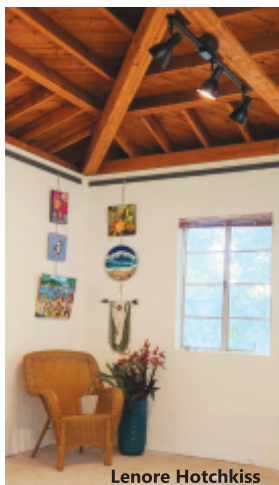
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*Artist Co-op*

**By Margo Wilson,  
Local Author and RSA Gallery Member**

When life tosses you lemons, paint a picture of them and mix up a pitcher of lemonade to celebrate.

At least, that's what members of Rainbow Springs Art Gallery in Dunnellon are doing – well maybe not literally – by moving into new quarters this spring at the former Dunnellon Lions Club building, 20826 Walnut St.

The City of Dunnellon, the gallery's landlord, is selling the existing building. Gallery members have displayed their work at the site – the city's former library – since Fall 2016.

The gallery's lease at the current site, 20804 W. Pennsylvania Ave., expires the end of April, with one-month extensions allowed through June. The gallery is awaiting an occupancy permit from the city to move into the new site.

Gallery President Kathy Sage said gallery members of the nonprofit co-op weren't certain

about their future until former gallery President Amy Peters Wood purchased the new site. She will lease the building to the gallery.

Over 25 area artists, ranging from painters to photographers, jewelry-makers to writers, participate in the gallery.

Wood and gallery members are hoping the

# RAINBOW SPRINGS ART GALLERY





move will allow the gallery to play a more prominent role in Dunnellon as a community center for the arts.

Wood said one reason she decided to buy the building is, "I believe the arts are the only thing that can unite a deeply divided country. Music, books, movies, (and) paintings are just a few of the beautiful, amazing things that people can produce, and this helps to restore our faith in humanity."

The gallery, she said, "is a good example of how we have completely different political viewpoints, yet can work together amicably to get things done."

Sage praised Wood for helping not only the gallery but also Dunnellon.

"Amy has the vision of bringing arts to the community, a vision about all the arts -- music and writing and poetry and theater," Sage said.

"Gallery members already give lessons in an array of art forms. These classes will continue and members will explore ways to expand these offerings, including providing multi-day weekend workshops, a day during the week when artists can come in to create, and more classes for children," Sage said.

Wood said the new site will have a pottery kiln, as well as a patio and long porch, where visitors can rest a while. There is a significant grassy area for festivals, and a garden is planned.

The building has a main gallery that also will be available for community events, as well as a classroom and kitchen, also available to the community. And cooking classes might be offered.

Long-term gallery member Gayle Miller said of Wood, "It's a very generous thing for her to do."



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**By Gloria Snyder,  
Independent Consultant  
for NIKKEN® Inc.**

# What is Empowered Living?

**As a Consultant for NIKKEN® International Inc.,** I strive to be a catalyst for positive change. I want to inspire individuals to transform their lives and create a ripple effect throughout society. I belong to a global wellness community that empowers people to make a difference, where everyone has a purpose to positively impact the lives of others.

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3. The Family nurtures loving connections and shares the joy of empowered living with loved ones.
4. Society fosters a supportive and inclusive community, where individuals feel a deep sense of belonging and a shared sense of purpose and identity.
5. Finances flourish from purposeful action. It's not just about having a purpose but requires actively working for it and managing resources wisely.

Empowered living is not about being perfect or seeking perfection. It is about finding ways to feel and be well every day. It is about maintaining a state of well-being where there are consistently positive emotions, the ability to function both physically and mentally at optimal or near-optimal levels, and a sense of balance within oneself and with the environment. When we experience empowered living, we feel energized, focused and capable of achieving our goals.

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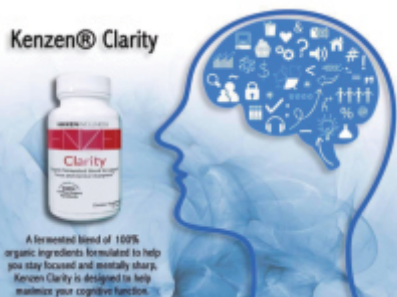


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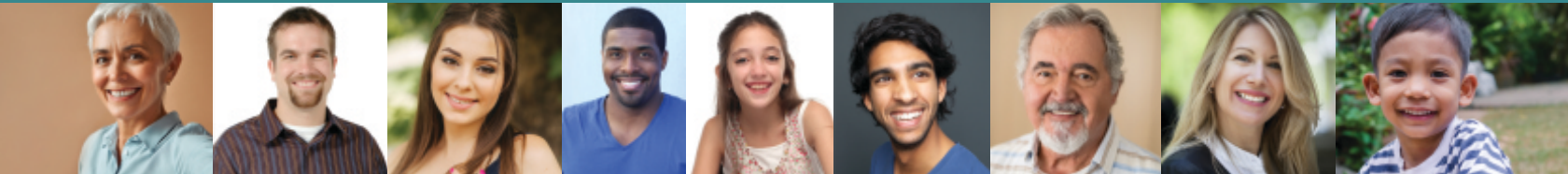


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**By Sunshine Arnold, LCSW**

An innovative Community Paramedicine Program has been developed by Citrus County Fire Rescue (CCFR) paving the way to assist citizens in Citrus County with behavioral health services and support. This is a novel approach to community-based health care with paramedics assuming roles far beyond the traditional emergency response.

In addition to the community paramedics, a Licensed Clinical Social Worker (LCSW) responds to drug overdoses, as well as those who face mental health challenges. This behavioral health team conducts home visits to assess for behavioral health needs, administer various interventions, provide medication assisted treatment for opioid use disorder, and enhances access to recovery support services and harm-reduction resources.

Many citizens struggling to overcome substance use disorder, and manage mental health, are transportation disadvantaged, making it very difficult to access the services they need. This team at CCFR brings support and services to the patient wherever they are: in home, at work, or even the streets for those who are unhoused. Together the team provides immediate treatment while working to assess a citizen's strengths and identify barriers they can assist with in order for each person to achieve lasting recovery.

The team also aims to reduce high utilizers of the EMS system. When a citizen is identified as needing additional support, the team will assist by connecting them to the appropriate services and resources in the community to

## Prevention, Response, and Education



address the concern. This can range anywhere from assessing safety issues in the home for aging adults, to helping loved ones find the appropriate level of care for a child with a severe mental health condition.

No matter what struggle the family is facing, this interdisciplinary team works to find workable and creative solutions to enhance their quality of life.

Additionally, the team provides prevention and awareness education. The community paramedics provide frequent education on first aid, fall prevention, medication adherence, harm reduction such as Narcan, as well as CPR and AED training. The LCSW's efforts focuses to reduce the stigma surrounding mental and behavioral health through frequent outreach activities and training on a variety of mental health topics in the community.



Sunshine Arnold, LCSW  
Licensed Clinical Social Worker  
Citrus County Fire Rescue

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# Shoot for the Moon



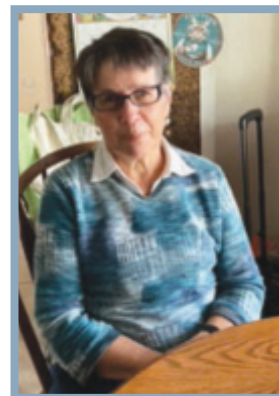
**Article & Photos**  
By Vicky Iozzia

Joanne's story begins in New Hampshire, where she developed a deep love for science. She spent hours gazing through her neighbor's telescope, dreaming of one day becoming an astronaut. With unwavering support from her mother, after the tragic passing of her father, Joanne attended Castleton State College. There, she majored in history and minored in science, and began building the foundation for her future.

After earning her degree, Joanne completed Head Start training that sparked a deep passion for working with children. She devoted 35 years to teaching in rural New Hampshire, impacting generations of first, second, and fourth graders.

Her classroom was more than just a place of education—it was a space where students felt valued and supported.

Joanne's dedication was evident in the creative, hands-on learning experiences she designed to make education engaging and meaningful. Whether crafting an igloo out of plastic containers or transforming her classroom into a full-fledged science lab, she brought learning to life for her students. She wrote grants that provided materials to enhance their experiences, from Legos to robotics kits, and even moon rocks from NASA. Her classroom motto, "Shoot for the moon. Even if you miss, you'll



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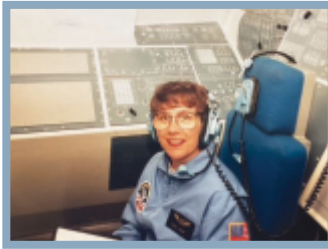
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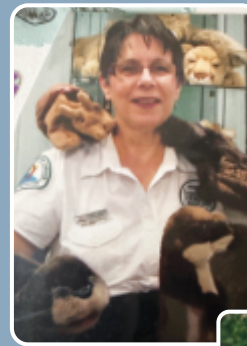
land among the stars". This inspired countless students to aim high and embrace the journey of learning.

On her 25th anniversary of teaching, Joanne's husband Dick asked what gift she would like to commemorate the milestone. Her answer was simple but profound: "I want to go to space camp." And she did. Joanne attended the Teacher in Space Program, where she participated in astronaut simulations, including riding the multi-axis trainer and experiencing simulated weightlessness.



As a result of her dedication, she was awarded supplies and resources for her classroom.

Joanne's passion for science didn't stop there. She was named a NASA Honors Teacher and received further classroom support, as well as the opportunity to collaborate with scientists in fields ranging from astronomy to archaeology.



Joanne loved her time volunteering at the Ellie Schiller Homosassa Springs Wildlife Park



In 2001, Joanne was honored with the Presidential Award for Excellence in Elementary Science Teaching.

After retiring in 2003 and moving to Florida, Joanne's passion for learning and giving back continued. She volunteered at the Ellie Schiller Homosassa Springs Wildlife State Park, creating educational materials, and performing as a Wildlife Puppeteer. At the Homosassa Public Library, where she is still currently volunteering, she assists with youth events, tutoring, and sewing classes. She was the library's "Volunteer of the Year" in 2018. She has also judged the countywide Science Fair for years. Joanne's dedication to Citrus County is evident in her actions, and her volunteer work continues to make a lasting impact on the community.

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# ON THE COVER

*These skilled business professionals all share a commitment to excellence.*

*As masters of their craft, they take pride in delivering top-quality products and services to the community.*

**David Fowler**  
Assured Home  
Inspections

**Yogi Denisov**  
Mattress Near Me

**Bill Hudson**  
Land Title  
Insurance

**Jason Keer**  
Blue Belle  
Logistics

**Jason Throneburg**  
Father & Sons  
Hearing Aid Centers

**Tom Lakeman**  
Coast 2 Coast  
Outdoor Solutions



Founded in August of 2023, Coast 2 Coast Outdoor Solutions is making their mark in the aquatics and wildlife management industry. With nearly a decade of experience, Tom Lakeman, owner and operator, has set out to redefine the industry. Coast 2 Coast specializes in invasive aquatic vegetation removal using mechanical harvesting, providing eco-friendly solutions without relying on harmful chemicals. Tom refers to what he does as lake and riverbed "mowing".

Coast 2 Coast Outdoor Solutions offers a wide range of services tailored to the specific needs of private, commercial, and municipal clients. These services include pond mitigation, shoreline restoration, erosion control, muck and algae removal, fountain and aerator installation, native plant revegetation, tree trimming and removal, forestry mulching, land clearing, and even food plot installation.

Beyond these services, the company actively engages in rapid response storm relief efforts, assisting Florida communities during hurricane season. Tom emphasizes the importance of environmental education, believing that raising awareness about sustainable alternatives can help preserve natural resources for future generations.

Tom's passion for conservation stems from his lifelong love of the outdoors. A graduate of Abraham Baldwin Agricultural College with a degree in forestry and wildlife management, he honed his skills working alongside agencies such as the Florida Fish & Wildlife Conservation Commission, and the South Florida Water Management District.

"When you love what you do, you won't work a day in your life," says Tom. "Who doesn't love being out on the water every day?"

Tom and his wife Amanda, believe in giving back and being connected to the community. Coast 2 Coast Outdoor Solutions is a proud member of the Citrus County Chamber of Commerce, and an active supporter of "Small Business 365" through the Citrus County United Way. Amanda is also a member of the "100 Women Initiative". Additionally, the couple supports the local Boys & Girls Clubs, as they strongly believe in shaping a bright future for today's youth.



Tom and Amanda's journey to Citrus County was fueled by their desire for a close-knit community reminiscent of their childhood hometowns. After witnessing the rapid

urbanization of their native Osceola County, they longed for the small-town charm they once knew. Their visits to Citrus County confirmed that it was the perfect place to raise their family, and they soon made it their home.

As a family-oriented business, Tom and Amanda's three children Kailei (15), Khloe (8), and Waylon (3), are already immersed in outdoor adventures, including fishing, paddleboarding, kayaking, mudding, boating, and hunting. Their household also includes two dogs and a bearded dragon, and if it were up to their daughter Khloe, they would have a farm with every animal.

When not working, the Lakeman family enjoys traveling, watching college football (in their divided Gators vs. Seminoles household), and simply embracing every one of God's blessings.



## Amanda & Tom Lakeman

Owners/Operators

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**Mary & David  
Fowler**  
Owners/Certified  
Inspectors



LIC. #HI10516



**(352) 462-8848**  
david.ahi@outlook.com  
assuredhomeinspectionsfl.net

Assured Home Inspections sets itself apart from the competition with its comprehensive range of services. Beyond standard property inspections, they specialize in tie-down and room addition compliance checks for manufactured homes, ensuring they meet FHA, VA, and lender requirements. The company also offers water and well testing, sewer line video scoping, aerial drone inspections, and insurance-related inspections, including four-point, wind mitigation, radon, and roof inspections. Additionally, they assist with WDO (pest) and mold testing when necessary. Assured Home Inspections has multiple certifications which qualifies them to handle complex evaluations.



Since 2014, David and Mary Fowler, owners of Assured Home Inspections, have set the standard for excellence in home inspections. Their goal is to make purchasing a home or commercial building, a smoother, and less stressful experience for clients. David has an extensive background in construction, is certified and licensed for residential and commercial property inspections, and holds a public adjuster license. Mary is a certified and licensed home inspector. Together, with decades of hands-on experience, they bring an unparalleled expertise to every inspection.

David is originally from Charleston, West Virginia, and spent much of his life in Ohio before serving in Europe during his military years. He is a proud veteran who served for six years. His passion for mentoring inspired him to create one of Florida's largest architectural and glass glazing apprenticeship programs. This program helps young men and women learn a trade and successfully enter the workforce. Coming from a family of 13, David values hard work and believes in the importance of giving back. He lives by the philosophy of doing one good deed every day.

Mary spent over 20 years as an ICU nurse and remains active in healthcare. She taught CPR, ACLS, and paramedics in Illinois. She later became a Dive Rescue Specialist and Fire Lieutenant in Spring Grove, IL. When she met David, she was already skilled in electrical work and home repairs. She is the third of eight siblings, loves teaching, helping others, gardening, and cooking.

David is a chair for the Dunnellon Chamber & Business Association (DCBA), and is a proud member of professional organizations such as the International Association of Certified Home Inspectors (InterNACHI), and the Certified Commercial Inspectors Association (CCPIA). Mary teaches at "Master the Possibilities" at On Top of the World, helping others prepare for inspections.

For the past 23 years, David and Mary have called Florida home, settling in this area for its welcoming, safe community. They enjoy fishing, diving, motorcycling, biking, camping, or boating, and spending time with their two sons, six grandchildren, and close friends.

With a commitment to excellence, community engagement, and a passion for helping others, Assured Home Inspections continues to raise the bar in real estate inspections, making a lasting impact on the industry and the lives of its clients.



From the rumble of diesel engines to the precision of a perfectly placed load of stone, Jason has been immersed in the world of trucks for as long as he can remember. Born in New Jersey and raised in Homosassa, Florida, Jason's journey into the hauling business wasn't just a career choice – it was a calling. Jason grew up surrounded by the sights, sounds, and challenges of the trucking world, thanks to his father, who worked as a heavy diesel mechanic and truck driver.

In 2021, after years of hands-on experience and an unwavering work ethic, Jason took a leap of faith and established Blue Belle Logistics. From the very beginning, Jason set himself apart by doing things the right way—keeping his word, showing up on time, offering fair pricing, and treating customers like neighbors rather than transactions. Jason's skills include the ability to spread an entire load with incredible accuracy and a single pass of his truck. This skill makes jobs more efficient and saves customers time and effort.

Jason actively participates in monthly Fellowship Friday Dinner Mixers, where he networks with fellow business owners and supports local initiatives. His passion for building relationships and giving back is evident in every aspect of his business.

When he's not behind the wheel of his truck, Jason enjoys a life filled with adventure and hands-on projects. Whether he's off-roading, riding his motorcycle, or scuba diving, he finds joy in both adrenaline-pumping activities and the quiet satisfaction of working on high-performance diesel engines. Traveling to new states and exploring the mountains provide him with a sense of freedom and inspiration, fueling his drive both personally and professionally.

Jason also enjoys time spent with his girlfriend Callie, especially when they venture out of town to check out scenery and try new cuisine. He also cherishes time spent with family. He considers himself a compassionate dog dad and an animal lover in general. Time spent with loved ones is how he fills his cup.

Jason's dedication to excellence, coupled with his genuine love for what he does, makes him a standout in the industry and a valued member of Citrus County. Whether it's a job site delivery or a handshake at a local event, Jason is always ready to roll, bringing reliability and heart to everything he does.



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## COVER STORY



**Jason Throneburg**  
Owner/Board Certified HAS



# F&S

## Father & Sons Hearing Aid Centers

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F&S Father and Sons Hearing Aid Centers have been dedicated to helping Citrus County residents experience better hearing for over 22 years. As a third-generation, family-owned business, they take immense pride in continuing a tradition of excellence in hearing healthcare. They prioritize personalized care, ensuring that every patient receives the attention and service they deserve.

The Throneburg family provides services to everyone, regardless of where they purchased their hearing aids. They offer on-site repairs, comprehensive hearing and audiological testing, earwax removal, and expert hearing aid fittings. Using state-of-the-art testing and fitting software, including real ear measurements, they ensure patients achieve the best possible hearing outcomes.

Hearing is just as vital as vision or dental care, yet many people overlook its importance. Good hearing allows individuals to stay connected to loved ones, engage in conversations, and enjoy life's sounds—whether it's music, laughter, or birds chirping. Studies show that untreated hearing loss can lead to social isolation, cognitive decline, and even an increased risk of dementia. Unfortunately, many people dismiss early signs of hearing loss, attributing them to normal aging or background noise. However, early intervention with hearing aids can significantly enhance quality of life.

Hearing aids are not just amplifiers; they are advanced technology devices designed to adapt to various environments, filter out background noise, and enhance speech clarity. Modern hearing aids connect to smart phones, televisions, and other devices, making daily interactions more effortless and more enjoyable. Properly fitted hearing aids can restore confidence, improve safety by increasing awareness of surroundings, and reduce listening fatigue, making it easier to focus on conversations.



**We offer 100% invisible custom hearing aids. Try these, or any model, risk-free for 45 days!**

Born into the profession, Jason Throneburg is passionate about helping people hear better while saving them money. His father founded the business with a vision of providing exceptional hearing care, and Jason has carried on that legacy with dedication. He finds it incredibly rewarding to witness the joy on a patient's face when they experience improved hearing for the first time in years. His expertise, combined with a commitment to his patients, ensures that everyone receives the highest level of care. Jason is also proud that his son, Logan, will continue the family tradition, joining the business to further their commitment to hearing health.

Alongside his wife, Susan, and their son, Logan, Jason has built a life in Citrus County. He is proud to be involved in local organizations, including the Moose and Eagles EAA Chapter. Outside the office, Jason enjoys his passions—drag racing, fishing, diving, flying, and restoring classic vehicles, including his 1967 Chevy Nova and recently acquired 1960 Chevy half-ton pickup. Family time is always a priority, whether at home or exploring the beautiful local surroundings. Their black lab, Morgan, and French Bulldog, Dozer, complete their family.

At the heart of their business is a simple mission: to provide exceptional hearing care with honesty, expertise, and a personal touch. For those struggling with hearing loss, the Throneburg family is ready to help. Investing in hearing care is one of the best decisions a person can make because everyone deserves to hear life's precious moments.

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native and a local Doctor of Physical Therapy. Together they love to travel, explore new restaurants and exotic foods.

Beyond offering the top quality brands in his store, Yogi is also committed to making his community better. As a member of the United Way of Citrus County's 365 Small Business Circle and Citrus County Hurricane Help Group, he's donated over 2,000 lbs. of food to local pantries and gave away 50 mattresses to make sure flood victims had somewhere to sleep after the storms in 2024. He continues to support victims with discounts on items when they start rebuilding. According to Yogi, helping others find comfort during difficult times has been one of the most rewarding aspects of this journey.

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***"A Great Day  
Starts with the  
Night Before."***  
– Yogi

What started as a college job delivering mattresses soon turned into a full-fledged career for Yogi Denisov, owner of Mattress Near Me. With over a decade of experience in the mattress business, he knows mattresses. His experience and knowledge ultimately led him to make the decision to open his own store in 2019 in Orlando. After four years, he decided to return home to Citrus County and open a store here. His business plan was always about creating a place where customers could find the right mattress, within their budget, without the sales pressure so common with other stores.

Born in Russia and raised in Citrus Springs, he enjoys working on home projects and being outdoors, either mountain biking or playing disc golf. Yogi also enjoys spending time with his long term girlfriend Alexis, who is a Citrus County



**Yogi Denisov**  
Owner/Operator



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**Bill Hudson**  
Owner



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## “Service is Our Business”

In the summer of 1978, Skip and Judy Hudson founded Land Title of Citrus County, Inc., establishing a trusted name in the local title insurance industry. That summer, gas was just 55 cents a gallon, "Grease" lit up the box office, and a 30-year fixed mortgage rate was a mere 9.63%. It was a time of change and opportunity, and for the Hudson family, it was the beginning of something special.

Bill Hudson's roots run deep in Florida. His grandfather hailed from Cedar Key and served in the Army during the 1940s, where he was stationed at Fort Belvoir, Virginia and met Bill's grandmother. Bill's parents, Skip and Judy, grew up together in Alexandria, Virginia, and later married and started their own family. In 1972, Skip and Judy moved to Citrus County to be near Judy's parents, Dennis and Eunice Griffin.

Citrus County proved to be the perfect place for a young family to grow and build a business. Bill followed in the family's footsteps, learning the industry through Land Title's underwriter, Chicago Title. In the 1980s, Chicago Title offered a training school designed for agents' children, helping them carry on within the family business. Bill embraced the experience, learning the trade in Cocoa Beach and Daytona Beach before heading to Orlando, where he worked on commercial closings at a law firm. In 1995, he returned to Citrus County, and he has been managing Land Title of Citrus County, Inc. ever since.

In 2006, the Hudson family faced the heartbreaking loss of Skip. It was a challenging time, but Bill and his mother, Judy, carried on his legacy and continue to run the company with the same dedication and integrity that Skip envisioned.

For 42 years, Land Title of Citrus County, Inc. operated out of its Homosassa location on Hwy. 19. In 2020, after much thoughtful consideration, the company relocated to a new office in Crystal River, ensuring the continuation of top-notch service to their community.

Today, Land Title of Citrus County, Inc. stands as the oldest independently owned title insurance company in Citrus County. With its in-house title plant, they offer thorough and accurate title searches to protect their clients' investments.

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—Danny Saldivar  
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"I was facing some very serious charges and picked them out of the phone book primarily due to their love of dogs. Turned out to be a great decision. Worked with Ashley and she took me through the process I was facing. She was always available for any questions and kept me up to date as the case unfolded. What's really positive about this firm is that **they are a family business.** My care was discussed and reviewed with all the attorneys. **Decades of experience on my side.**

Ashley worked wonders through depositions and in the end, got me probation. This is a modified probation in which **my record will be completely clean** after the term. Quite an accomplishment **since some of my charges carried up to a life sentence.** Can't say enough good about these folks. **My highest recommendation."**

—Big Stan  
Criminal Defense

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# Optimize Your Home Purchase

By Ruth Squires, Luxury Listing Specialist, RES Luxury Group, eXp Realty



**Buying a home requires strategy. Follow these steps to get the best outcome.**

## 1. Build Your Team

Assemble a trusted team before starting your search, including:

- **Real estate agent**
- **Insurance agent**
- **Home inspector**
- **Financial planner/tax accountant**
- **Lender (if financing)**

Your agent can provide referrals if needed.

## 2. Define Your Goals

Clarify what you want from your purchase:

- Fast equity growth
- Safety, security, and longevity
- Luxury features or prime location
- Investment profitability

A clear goal helps streamline your search.

## 3. Assess Your Resources

Evaluate available funds for pre-purchase costs (appraisals, inspections, deposits). Consider liquidating assets or alternative investment programs to strengthen your buying power.

## 4. Find the Right Home

Expand your search with:

- **Off-market properties** (via agent's network)
- **For sale by owner** listings
- **Community outreach** (agents contacting potential sellers)
- **Expired listings** (recently unsold homes)

A well-connected agent improves your chances of securing a great deal.

## 5. Explore Investment Options

For investors, Debt Service Coverage Ratio or "**DSCR**" **loans**, offer financing based on rental income potential rather than debt-to-income ratios, making property acquisition easier.

## 6. Reduce Out-of-Pocket Costs

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## 7. Secure a Better Interest Rate

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## SPOTLIGHT MEMBER: Cathy Sullivan Salmons Real Estate Development



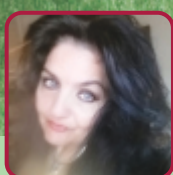
Since 2016, Salmons Real Estate Development has been dedicated to delivering exceptional services tailored to meet the unique needs of our clients. Specializing in real estate and property development, we take pride in transforming properties, revitalizing outdoor spaces and delivering outstanding results. Our mission is to enhance properties while exceeding expectations, leaving a lasting, positive impact on every client we serve. Seeing their satisfaction when a project is completed fuels our commitment every day.

Our company values strong community connections. As an active member of WIN ~ Women in Networking, I attend monthly "Fellowship Friday" dinner mixers to meet other like-minded local business people. For us, building trust within the community is just as important as the work we do.

Originally from Long Island City, NY, I relocated to Florida in 2003, embracing new opportunities both personally and professionally.

Family remains at the heart of everything we do. Since 2014, my business partner and fiancé Rodger and I have built a wonderful life together, raising a blended family of four children and three grandchildren. Our home is filled with love—and a few furry (and feathered) companions, including five chickens, three cats (Bentley, Royce, and Tom Tom), and our loyal dog, Luna.

Outside of work, we enjoy exploring wineries, scenic drives, and motorcycle rides. Our shared passion for British car collecting and restoration keeps us engaged in a rewarding hobby, and we also appreciate live theater performances and comedy shows.



Cathy Sullivan

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# A Labor of Love



## Larry Rising's Tribute to Veterans



*Larry's passion for wood carving and dedication to veterans have inspired him to use his talent for a meaningful cause.*



### Photos & Article By Jack Kato

For Larry Rising, paying tribute to veterans is more than a passion—it's a heartfelt mission. A retired serviceman himself, Larry has dedicated countless hours to carving and gifting over 1,500 handcrafted battle crosses, each one a heartfelt tribute to the sacrifices of America's military.

Larry's journey with wood carving began about 25 years ago when he discovered a natural talent for the craft. Taking lessons, he quickly mastered the skill, earning numerous first-place ribbons in competitions. But his work took on a deeper significance when he came across a YouTube video of a woman carving a battle cross — a symbolic military tribute made up of a rifle, helmet and boots to honor fallen soldiers. The woman emphasized that these memorials should never be sold, a principle Larry took to heart. Ironically, he later discovered that she was selling beginner kits.

Each battle cross takes him about an hour and a half to cut, sand, and finish. True to his beliefs, he has never charged a single veteran or military family for his work. These handcrafted tributes are Larry's way of giving back to those who have sacrificed so much.

Larry's deep connection to the military runs in his blood. His brother, Maynard, was a combat soldier with the 101st Airborne Division in Vietnam. Larry himself enlisted in the Army at age 20, serving from 1964 to 1967. Larry, his wife Jean, and their family remain deeply rooted in military tradition.

During his time in the Army, Larry worked as a military police officer before becoming the driver for the Provost Marshal, covering a hundred-mile radius. Later, he joined the National Guard and had the opportunity to fire a 175 Howitzer. The sheer power of the weapon left a lasting impression, deepening his appreciation for both those who operate such firepower and the men on the receiving end of its destruction.

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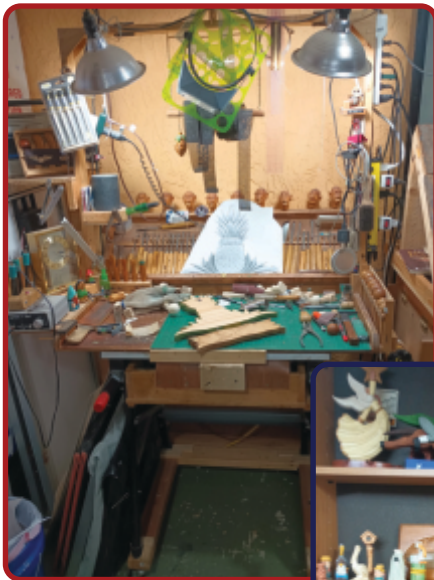


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Over the years, Larry has carved 50 battle crosses for Green Beret members on behalf of a friend in hospice, 139 for Richard Hunt, commander of the Military Order of the Purple Heart, and another 165 for the men of "Swift Sword" in Kentucky.

Beyond wood carving, Larry is also a gifted musician. He spent years as an entertainer, earning top dollar for his performances thanks to his strong vocals and diverse song selection. Although he now requires oxygen, limiting his ability to sing, he still participates in a weekly jam session and continues to carve battle crosses, ensuring that each piece finds a meaningful home.

Veterans like Larry Rising and Richard Hunt serve not just in the military, but in their communities, giving selflessly – not for money or recognition, but out of deep respect for those who have served. Their actions remind us that true appreciation isn't just spoken; it's demonstrated through unwavering commitment.

***To all who serve, and to those who continue giving back, we thank you.***



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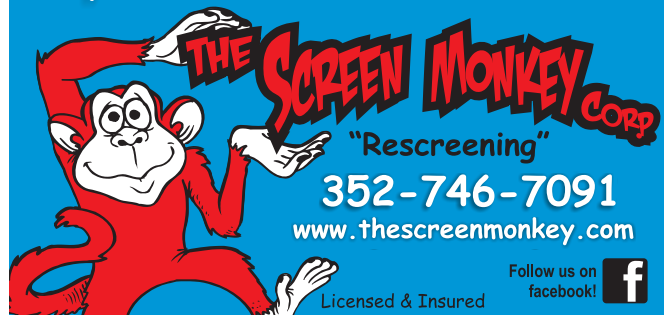
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# Champions of Community:

## Spotlight on the Citrus County Chamber Ambassadors



*Join the Chamber Ambassadors who live, work, and play in Citrus County!  
Here are some of our dedicated Ambassadors volunteering and making a difference.*



**Article & Photos By Jade White**  
**Communications & Public Relations Manager**  
**Citrus County Chamber of Commerce**

If you've ever been to a Citrus County Chamber of Commerce event, whether it's a festive ribbon cutting, a monthly mixer or luncheon, or one of our beloved community festivals, you've likely met the Ambassadors in action. With bright smiles and helping hands these dedicated volunteers are the friendly faces who represent the Chamber's mission, support our local businesses, and enrich the heart of our community.

### What Do the Ambassadors Do?

#### - Welcome and Support Members

When a new business joins the Chamber, our Ambassadors give them the grandest of welcomes. They serve as mentors and guide new members through all the benefits and resources the Chamber offers. Think of them as dedicated mentors who ensure no one misses out on the perks of membership.

#### - Attend and Assist at Events

From the excitement of ribbon cuttings, to the bustle of Chamber mixers, our Ambassadors are always on hand to help. They make sure every event runs smoothly by celebrating achievements and cheering on local businesses.

#### - Volunteer at Major Events

If you've enjoyed the Florida Manatee Festival or the Floral City Strawberry Festival, you can thank our Ambassadors. They are behind-the-scenes to help with logistics. They greet attendees and offer friendly assistance, ensuring these cherished community gatherings create unforgettable memories for everyone.

#### - Promote Community Involvement

Our Ambassadors dive into worthwhile initiatives and volunteer projects that enhance the quality of life here in Citrus County. Their goal is to make our county a better place to live, work, and thrive.

#### - Serve as Chamber Representatives

As the face of the Chamber, our Ambassadors are first and foremost relationship builders. They connect with members, listen to concerns, and help fellow residents feel supported and valued. Their presence brings a sense of warmth and camaraderie to every Chamber activity.

### Giving Back to the Community

Our Ambassadors have a huge heart for local families and children in need. Every holiday season, they bring Christmas cheer to teenagers who might otherwise go without gifts. They also gather necessities such as socks, underwear, and school supplies to ensure that elementary students start the academic year with confidence.

The annual Ambassador Christmas in July Gathering is their biggest fundraiser and donation drive, bringing the community together to celebrate and support a great cause. If you're looking for a meaningful way to give back, this lively event is the perfect opportunity to connect with neighbors and friends while making a difference. This year's event will be held on Thursday, July 24, 2025, from 5-7pm at the Citrus County Chamber of Commerce.

### Join the Spirit of Citrus County

Our Ambassadors truly embody community spirit leaving a lasting impact on everyone around them. Their enthusiasm, generosity, and genuine desire to see Citrus County thrive makes them an incredible asset to our Chamber and the community.

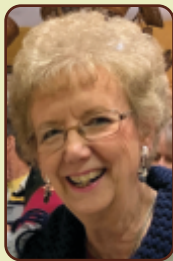
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# THE VENICE OF THE LAKES IN THE ITALY OF AMERICA

The Story of Floral City's Birth and Development



**Article & Photos Submitted By  
Marcia L. Beasley, Founder of  
the Floral City Heritage Council  
A Council of the Citrus County  
Historical Society, Inc.**



◀ **Museum exhibit  
of a stereoscope, a  
stack of stereoscopic  
cards, and the book  
covers for storing  
the cards.**

▶ **Museum exhibit of the  
railroad depot model that  
served Floral City, along  
with photos and artifacts  
of that time period.**



▲ **Built in 1908, the Dunn  
House was the office  
and home of the  
manager for the  
Mutual Mine.**



◀ **Museum exhibit  
of a steering  
wheel from one  
of several  
steamboats  
that docked  
in Floral City.**

Following John Paul Formy-Duval's death in 1879, the land, currently known as Floral City, was passed to his son-in-law James Baker. Baker was a predominate businessman and a community leader whose sister was the wife of a surveyor, W. H. Havron. Baker and Havron, with the support of Senator Austin S. Mann, laid out and surveyed the land for Floral City in 1883. Senator Mann was responsible for getting Citrus County established on June 2, 1887.

Havron went on to actively promote the town of Floral City. On more than two dozen stereoscopic cards, he wrote eloquently about this "newly laid out town."

Havron stated, "Floral City, a newly laid out town, is located on a high elevation on a peninsula between Chalo (Tsala) Apopka Lake and Lake Consuelo, nestling among the hills, its sandy beach skirted with mammoth live oaks. Chalo Apopka Lake is eighteen miles long and has a lake shore of seventy-five miles; it is situated in the great orange belt, in a climate entirely free from damaging frosts where all kinds of vegetation and semi-tropical fruits flourish to perfection. The hotel at Floral City, seventy feet above the lake, gives excellent fare to all who wish to visit the Venice of the lakes in the Italy of America. There is no place in Florida where the sportsman can gratify his taste more fully than here. The lake is full of fish, while the woods are teeming with deer, turkey and small game of all kinds."

The community experienced a positive economic trend as the 1890s approached. Farmers, especially citrus growers, were given a boost when the Florida Orange Canal and Transit Company built a canal to connect the farming community to the rail head on Lake Panasoffkee. Steamboats on the canal system, in conjunction with the Withlacoochee River allowed farmers an alternative to the long and difficult overland wagon hauls necessary to get produce to eastern markets.

Citrus growers were provided another boost in 1893, when the Plant System Railroad extended a line through Floral City, further shortening the transport time. However the Big Freeze of 1894-95 abruptly ended the citrus industry and with the new railway, the romantic steamboat era came to an end but not the economy.

Just before the Big Freeze, hard rock phosphate was discovered all around Floral City and by the late 1890s the

village was prospering from a full-blown phosphate boom. Miners arrived from Georgia and South Carolina to work the mines. Rapidly the population soared to nearly a thousand residents with 96% African-Americans who established commercial ventures, social orders, and religious structures for the community. Many stately homes that remain today were built for the mine officers and their families.

Floral City grew so fast that the community leaders had it incorporated in 1907. That designation was rescinded four years later when the community lost its European market due to World War I. Without an alternative industry, the population of Floral City plummeted to the small, rural, unincorporated village that remains today.

Replica postcards from 1908 that read:  
*"Where they do business in Floral City, FLA"*  
 are available in the museum store.



The Floral City Heritage Museum is located in the Floral City Town Center on Orange Ave., a block from the traffic light on US 41.

The Museum is open every Friday & Saturday, 10am to 2pm, or by appointment.  
 Call: 352-419-4257, or visit: [www.floralcityhc.org](http://www.floralcityhc.org)

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## Coping with Dementia:

# Going to their World

By Debbie Selsavage, CDP



Caregivers often express anger, frustration, or sadness that their loved one living with dementia seems to be in another world. They may believe they are living in another time, or different place. They may forget your name or call you by the name of someone else they have known.

Rather than argue or correct their mistaken beliefs, we must put our own reality – and sometimes our own egos – aside to go to, and accept their world, as hard as this may seem.

Admittedly, it is a painful moment when a family member you have known your whole life calls you by another name, but your correcting or arguing is not going to change their thinking. It only risks angering them, hurting their feelings, and eroding their trust.

When this clash of realities happens, the first thing we must do is take a deep breath, step back emotionally, and remind ourselves: **"They are not trying to give me a hard time! They are having a hard time!"**

It will not help to tell them they are wrong. This only hardens the boundaries between your reality and their reality. Rather, remind yourself that what they believe, though not factual or accurate, is their reality, and is as valid to them as your reality is to you.

In these challenging moments, we must remember the first rule of dementia care: don't argue, ever, about anything! Avoid confrontation and look for opportunities to validate what they believe, even though it may not match your version of the truth.

For example, don't say, "I'm not your brother, I'm your son!" Instead, try something like, "Thank you. I know you've always loved me, and I love you." This keeps the issue of your identity

entirely out of the discussion, but it tells your loved one you feel good about what they have said.

Caregivers may find this acceptance of their loved ones reality painful at first, but as you see beneficial results, you will begin to find it easier to go into their world. Validation eliminates points of conflict and reduces anxiety for both you and your loved one with dementia. It proves you are listening to them and that you understand their beliefs are important to them.

Like practically everything with dementia care, it is not always easy to do. But it gets easier with practice and patience. Don't think of it as abandoning your own reality. Think of it as expanding your reality to bring the two of you into a world of better communication and mutual respect.

I can tell you from my own experience, when you learn to enter their world without judgment, you will discover some beautiful ideas and feelings that make it easier to replace conflict with compassion.

This type of care is not a science, it's an art, and it can be beautiful. Try it! Please, always remember our slogan: *"We All Deserve The Best"*.

*Debbie Selsavage is a Certified Trainer and Consultant in the Positive Approach to Care®, and a Certified Dementia Practitioner. Her company, Coping with Dementia LLC, is dedicated to making life better for individuals living with dementia. Contact Debbie at: deb@coping.today to learn about free support groups online.*

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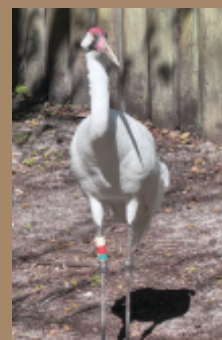
# *My Favorite Local Getaway Destination*

## The Ellie Schiller Homosassa Springs Wildlife State Park



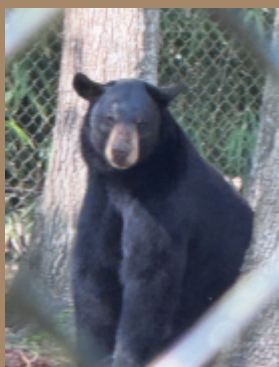
*Article & Photos  
By Vicky Iozzia*

Are you looking for a fun and unique place in Citrus County that's great for all ages, perfect for visiting friends and family, and reasonably priced? The Ellie Schiller Homosassa Springs Wildlife State Park is the perfect place for you.



This one-of-a-kind Florida State Park provides a sanctuary for rescued animals that cannot survive in the wild, offering them a safe and peaceful environment within natural habitats while allowing visitors to observe them up close. Home to a diverse array of Florida native animals, the park gives guests a unique opportunity to see some of the state's most fascinating wildlife. However, one resident stands out—Lu the Hippopotamus, the park's beloved and only non-native animal, and my personal favorite.

Located on US 19 in Homosassa, the Visitor Center is your gateway to the park. Here, a volunteer greeter will provide an overview of the park and answer any questions. The Visitor Center also houses a gift shop, restrooms, and a snack bar, as well as the ticket counter for park admission.



## Admission and Tour Options

- General Admission: Adults \$9.10;  
Children (Ages 6-12) \$3.50; Children (5 and under) Free
- Florida State Parks Annual Pass: \$120.00
- Disabled Military Pass: \$95.40
- Individual Military Pass: 25% Discount
- Lifetime Veterans Pass: Free with proof of disability
- Friends Pass: 24 Visit Punch Card: \$60.00  
(Card required for entry.)
- Pontoon Boat Ride: This peaceful ride offers a guided overview of the park. Adults \$5.00 plus tax;  
Children (Ages 6-12) \$4.00 plus tax;  
Children (5 and under) Free
- Tram Ride: Free with admission, offering a scenic journey through the park's wooded areas.

## Park Updates and Amenities

Due to damage from two major hurricanes in 2024, the Discovery Center and the West Entrance on Fishbowl Drive remain closed. Currently, the only permanent restroom facility is near the bear habitat, with portable toilets available throughout the park. You are encouraged to use the facilities at the Visitor Center before exploring the park.

## For refreshments, you'll find:

- A snack bar at the Visitor Center
- A snack truck at the West Entrance
- A vending machine for drinks near the reptile house

*To learn more about each animal at the park, visit the Friends of the Park website and explore the guidebook I wrote:*

[www.friendshswp.org/pdf/adirectory072015.pdf](http://www.friendshswp.org/pdf/adirectory072015.pdf)



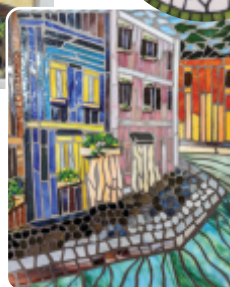
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At the Family Resource Center, our mission is to empower individuals and families with the support they need to help, grow, and sustain their quality of life. As we work to create a stronger, more resilient community, we remain steadfast in our commitment to providing services that meet the immediate needs of our neighbors, offer educational opportunities, and guide families toward long-term self-sufficiency.

Our work is built around three core pillars that define the impact we strive to make:

### **1. Help – Taking Care of Immediate Needs**

We understand that families often face urgent challenges, and in times of crisis, everyone deserves a place to turn. Through our **Help** program, we provide essential services to meet immediate needs. These include our **Food Market** where we offer nutritious meals to individuals and families facing hunger. Groceries are hand picked by our neighbors to fill their specific needs. Our **Boutique**, provides gently used clothing for adults and children in need. Additionally, our **No-Cost Medical Clinic** ensures that those without access to healthcare may receive basic medical care and support. Our goal is to provide our neighbors with the resources they require to navigate through difficult times.

### **2. Grow – Education and Wraparound Case Management**

We believe in the power of education to transform lives. The **GED Tuition Assistance** program is one of the ways we help individuals take the next step toward educational success. We also offer a variety of **education classes** designed to build skills that promote independence, self-sufficiency, and success. Our **Bike to Work** program helps individuals access reliable transportation for work, ensuring they can secure and maintain employment. Through **wraparound case management**, our team provides one-on-one support, helping clients set goals and connect with services to ensure long-term success.

### **3. Sustain – Pathways to Self-Sufficiency**

Ultimately, we are committed to helping our neighbors achieve lasting independence. Through our **job placement** services, in partnership with Career Source, we work with our neighbors to identify career opportunities, provide job readiness training, and connect them with local employers. Our goal is to make certain that everyone we serve has the tools and support to build a future of self-sufficiency, stability, and dignity.

While we are incredibly proud of the programs and services we offer, we cannot do it without the support of our community. We are actively seeking volunteers, donors, and partners who are passionate about creating positive change. Your involvement will make a significant difference—whether through volunteering your time, offering financial support, or sharing resources with those who need them most.

Together, we can empower individuals and families to help, grow, and sustain their quality of life. Join us in making a lasting impact in Citrus County, and help us build a stronger community for all.

Thank you for your continued support.

Warm regards,

*RJ Fontana*

Executive Director  
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To learn more about SBM, call Gloria Snyder, Club President, at (678) 431-2691. Follow us on Facebook, or visit our website: [www.suncoastbusinessmasters.com](http://www.suncoastbusinessmasters.com)

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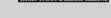


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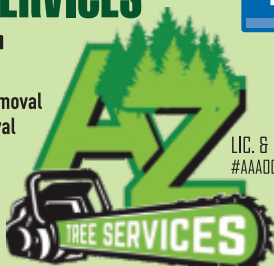


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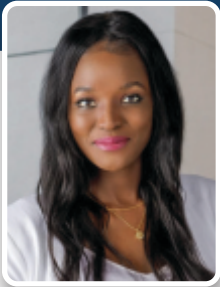
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## SPOTLIGHT MEMBER: Patricia Ghira Poshmaid Cleaning Services



Founded in May 2023, Poshmaid is more than just a cleaning service—it's a mission to create opportunities and deliver exceptional, reliable service to residential and commercial clients.

Patricia, Poshmaid's founder, entered the cleaning industry not by chance, but out of necessity and vision. As a mother of two energetic young children, she faced the challenge of balancing household expenses and childcare. Recognizing a need for dependable and flexible cleaning services, she launched Poshmaid to bridge that gap.

As Poshmaid continues to grow, Patricia remains dedicated to delivering top-tier cleaning services while empowering those around her. Whether it's ensuring a spotless home for a client or creating flexible job opportunities for working mothers, her business stands as a testament to resilience, innovation, and community support.

Patricia is actively involved in various local organizations, such as WIN~Women in Networking, Suncoast Business Masters, Leadership Citrus (Class of 2025), and CASA, reflecting her commitment to community engagement and support.

Originally from Kampala, Uganda, Patricia was drawn to Citrus County for its beautiful weather and outdoor lifestyle.

Patricia and her husband, Colin, are raising their two children, Marcus (5) and Felix (2), and their beloved cats, Simba and Luna.

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# Being a Citrus County Sheriff Office Volunteer



**Article By Vicky Iozzia, Director,  
CP4 CCSO Crime Watch**

Are you looking for a meaningful way to give back to your community? Do you take pride in serving others? Would you like to wear the Citrus County Sheriff's Office uniform with honor?

If you can answer "yes" to these questions, have a clean driving record, and can pass a background check, consider becoming a Crime Watch Volunteer!

As a Crime Watch Volunteer, you will receive personalized, one-on-one training from an experienced volunteer. Once your training is complete, you can sign up for four-hour shifts, typically covered once a week.

Your primary role is to be a visible presence in the community. Wearing your uniform with professionalism and confidence helps foster a sense of safety and security. You will be available to answer questions from the public—if you don't know the answer, you can always consult dispatch or your Crime Watch unit captain.

Crime Watch Volunteers do not have the authority to issue citations, make arrests, or perform law enforcement duties. If you see a crime, your role is to be a good witness, move to a safe location, and report the incident to dispatch.

When residents are away on vacation, you will conduct house checks by walking around the property and reporting any suspicious activity. Periodic drive-by checks may also be performed.

Volunteers deter crime by maintaining a presence at local stores and public areas. When people see an official vehicle and uniformed personnel, they are less likely to engage in criminal activity.

If a vehicle is improperly parked in a handicapped space, you can issue a courtesy warning notice. This serves as a reminder rather than an official citation.

In the event of a car accident before a deputy arrives, a Crime Watch Volunteer can activate their vehicle's roof lights to ensure the scene remains safe.

Being a Crime Watch Volunteer is an excellent way to learn more about your community while making a real difference. Many volunteers find the experience rewarding and fulfilling. With over 12 years of service, I take great pride in contributing to the safety and well-being of Citrus County.


***If you're ready to join this dedicated team, apply online today at the Citrus County Sheriff's Office website: [www.sheriffcitrus.org](http://www.sheriffcitrus.org).***



**Crime patrol volunteers drive by themselves, or with a partner. Pictured here is Judy Hemer, who rides with Vicky Iozzia, author of this article.**




**Attend the Citizens Academy course to learn more about how the Citrus County Sheriff Office serves the community.**

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- Aviation Tactical Flight Officer – pilot's license, must be able to distinguish color
- Citrus County Courthouse Bailiff – must be able to stand for long periods of time
- Community Emergency Response Team (CERT) – on call for emergencies
- Chaplain – must be ordained minister
- Child ID Program – interact with public, some computer skills needed
- Cold Case Investigation – must be approved by department before applying, light computer skills
- Communication/Dispatch – must be able to multitask, light computer skills
- Electronic Fingerprinting – light computer skills
- Finance – general office duties, light computer skills
- Fleet (Vehicle maintenance) – occasional assist in light vehicle mechanics, drive vehicles to locations
- Intelligence Analysis – clerical duties
- Investigations – fraud and internet-based crimes
- Posse – own horse and tack. Assist with parades and low risk searches
- Public Service Officer (PSO) – light computer skills, drive CCSO vehicle
- Rail to Trails – patrol area
- Receptionist – answering phones, interact with public, office tasks
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# On the Road to Branson...

## A Tale of a Kitten who Greets RV Park Guests

By Bert Henderson



Carol and I have dreamed of visiting Branson, Missouri, ever since we started RVing in 2007. The excitement of experiencing live stage shows, along with glowing reviews from past visitors, made Branson a top destination on our list. So when the opportunity finally arrived for us to go, we couldn't wait to hit the road.

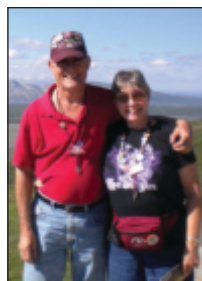
As usual, Carol took on the role of navigator, guiding us with her sharp attention to detail. She mapped out gas stops, rest areas, Walmart locations, and RV parks, all while keeping an eye on the time to avoid rush-hour traffic. We made it a habit to be off the road by 4pm, often boondocking in Walmart

parking lots. We used RV parks only when necessary for essentials like water and power, keeping our journey simple and stress-free.

The night before reaching Branson, Carol picked out a park that seemed close to the interstate, but somehow, we got lost. After two hours of wrong turns, we finally arrived at the park. The owners were warm and welcoming, greeted us at the entrance, and led us to our pull-through spot—an absolute blessing after a long day.

As I began setting up, a tiny black kitten with white spots appeared at my feet, meowed sweetly and tried to help. I affectionately named her "Pipes" as she pawed at the sewer line, the water hose, and even tried to assist me with the connections. The park owner mentioned that people often drop off their cats nearby, and kindly said we could take her with us.

Despite our growing affection for Pipes, we knew we couldn't adopt her. With 250 miles still ahead, no supplies, and no way to care for her properly, it just wasn't possible. After a fun few days at the Safari International RV rally, we returned home to Homosassa, often talking about our little 'helper'. Though we couldn't take her with us, we found comfort in knowing that one day, Pipes would be there to assist another family.



### Carol & Bert

*Bert and Carol Henderson have resided in Homosassa, FL, for over 30 years. Bert is retired faculty from the University of Florida and Carol is a retired Registered Nurse. They love to travel in their RV, share their stories, and to inspire you to explore our great nation. Contact Bert at: [bert@citruscountylife.com](mailto:bert@citruscountylife.com)*

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