

AIR ATTACK: Leesburg uses 4 TD passes to slip past South Lake Eagles



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50¢ NEWSSTAND



VICTORIA ALDRICH/DAILY COMMERCIAL

From left, Central Florida Pediatric Therapy Foundation volunteer Adalyn Collins, instructor Nancy Jo Davidson and volunteer Amelia Johnson work with 7-year-old Faith Pyle.

DON'T FORGET TO VOTE

on Tuesday, Nov. 8
POLLS OPEN AT 7 A.M., CLOSE AT 7 P.M.

- Montverde mayoral candidates do some old-fashioned style of stumping. **Page A5**
- Minneola hosts political forum. **Page A5**

CLERMONT

City bans 'Net cafes

ROXANNE BROWN | Staff Report
roxannebrown@dailycommercial.com

Clermont is now the first city in Lake County to ban Internet or sweepstakes cafés after city council members voted Tuesday to bar “simulated gambling devices” from their community.

The vote was 3 to 2, with Councilmen Jack Hogan and Ray Goodgame against it only because of what they considered unclear wording about whether or not churches and not-for-profit organization would be allowed to hold gaming events.

“I suggested the attorney go back and rewrite the ordinance to remove all the ambiguities so the ordinance could be understood by most readers. I wanted events that not-for-profits could conduct be listed; such as bingo, 50/50 and raffles,” Goodgame wrote in an email after the meeting.

Originally, the ordinance stated that it would “not prohibit a religious or charitable organization from conducting a fund-raising activity involving gaming, provided the religious or charitable organization does not conduct the activity more than twice in one calendar year and gives advance notice to police.”



OURVOICE
Regulate Internet cafes with caution **Page A4**

YOURVOICE
Each community must debate issue **Page A4**

Just leave our Internet cafes alone **Page A4**

SEE RIDE | B2

SEE 'NET CAFES | A2

Ride to rehabilitation

ROXANNE BROWN | Staff Writer
roxannebrown@dailycommercial.com

There's just something about a horse that helps children with disabilities thrive.

Perhaps it's the beauty and grandeur of the animal, its elegance or the gentle, steady rocking that enables riders to get into sync with the horse.

Horses seem to quickly bring the children out of their shells, pump them up and get them doing things that volunteers, therapists and parents can only describe as “amazing.”

“You can see big differences in the kids from before they start working with the horses to the end of their very first session,” volunteer Elia Hallmark, 19, said. “It's so great to see their joy the first time

they see the horses, and when they arrive for every session after that.

“Every child in the program looks so forward to their sessions.”

The group Hallmark volunteers for is Clermont's Central Florida Pediatric Therapy Foundation, a not-for-profit group that runs two equine therapy programs. The first is “hippotherapy” — a program that incorporates both a horse and an occupational therapist that works with children who suffer from various disorders and disabilities.

The second is “therapeutic riding.” No therapists are involved in therapeutic riding sessions.

There are a few elements that allow these programs to run smoothly, including the right horses, currently Comanche and Gizmo, a professional program and staff,

licensed therapists, willing hearts, proper funding, a good venue and, of course, volunteers.

According to program director Nancy Humbyrd, without the volunteers the programs could not exist.

“It takes three people for each student session,” Humbyrd said. “And while we prefer that anyone interested in being a lead walker have some horse experience, we will train and entertain anyone with a heart for the kids and horses. We have a place for everyone.”

Humbyrd said the organization just moved its sessions to a bigger location — five acres at 9559 Paso Fino Lane which owner Betty Jean Cogley donates for use. This has allowed the programs to nearly

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SOUTH LAKE PRESS

VOLUME 96, No. 43 | 3 SECTIONS

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GROVELAND

\$20.5M project to bring affordable housing

CHRIS GERBASI | Staff Writer
chrisgerbasi@dailycommercial.com

A \$20.5 million apartment development in Groveland is expected to provide much-needed housing for low- to moderate-income residents in Lake County.

Developers of Fountains at Waterside Pointe could break ground by the end of the year, said W.D. Morris, executive director of the Orange County Housing Finance Authority. A minimum of 40 percent of the 142 units will be set aside as

affordable units at the site, he said.

The project at the intersection of State Road 50 and Waterside Pointe Drive will be privately owned and developed by Atlantic Housing Partners of Winter Park.

“We're not talking about public housing with poverty and (extremely) low income,” Morris said. “We're talking about people who are working but struggling to find quality housing.”

Morris said the complex will be run

SEE APARTMENTS | A2



COURTESY PHOTO

Artists rendering of Fountains at Waterside Pointe

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What South Lake residents are saying about the...
CHRISTMAS SEASON
Is it too early for Christmas merchandise to be in the stores?



No, I love seeing that because you can always pick up little gifts and things you need to stay ahead of the game.

BETTY ANGLIN
FORT MEAD



No, it's not. All the stores are that way, and to decorate the downtown areas right now would be nice, actually, because it's cooling off and really feels like fall. A lot of people like to wait until after Thanksgiving but it's not too early to get in the spirit.

ELIZABETH ELEDGE
AUBURNDALE



Yes. I'd rather see it after Thanksgiving, because by then people are really thinking about fall and getting into the spirit holiday spirit. When it's too early, it makes life go faster than you want it to, but retail stores like going from holiday to holiday to keep people buying

BRANDI FERNANDEZ
CLERMONT



No, I like seeing the Christmas stuff arrive early.

ELAINE SPERLAK
WINTER HAVEN



Yes, I'd rather wait until after Thanksgiving. It's more like how it was traditionally done before.

BARBARA BENFIELD
CLERMONT

South Lake Briefs

CLERMONT

South Lake libraries to close on Veterans Day

The following South Lake County libraries will close for Veterans Day on Nov. 11 and reopen on Nov. 12:
 ■ Cagan Crossings Community Library, 16729 Cagan Oaks, Clermont
 ■ Cooper Memorial Library, 2525 Oakley Seaver Drive, Clermont
 ■ Helen Lehmann Memorial Library, 17435 Fifth St., Montverde
 ■ Marion Bays Memorial Library, 756 W. Broad St., Groveland
 ■ Minneola Schoolhouse Library, 100 S. Main St., Minneola

CLERMONT

Star Wars characters invade Beef 'O' Brady's

Bring your family to Beef 'O' Brady's, 1642 East Highway 50, Clermont (in front of Home Depot), from 11 a.m. to 1:30 p.m. Saturday for the opportunity to dine and shop with Star Wars characters.

Attendees will be able to purchase a variety of menu items from Beef 'O' Brady's and shop from some of the most sought-after Star Wars memorabilia, courtesy of Heroes Landings Comics.

Attendees will get to enjoy great food, a costume contest, Star Wars trivia, and photos with some of their favorite Star Wars characters.

In addition, 15 percent of all food purchase will benefit the nonprofit Back to School is Cool! Lake County.

LEESBURG

Foundation gives grant to Take Stock in Children

Take Stock in Children of Lake and Sumter Counties has been selected as a funded partner of the Community Foundation of South Lake.

"The award of \$8,000 will be used to provide a two-year Florida Pre-Paid Scholarship to two students in the South Lake area," said Carman Cullen, executive director of the Educational Foundation of Lake County.

The commitment of Take Stock in Children and the Community Foundation of South Lake mirror each other on the focus of improving educational opportunities for youth in South Lake County.

Take Stock in Children, a program of the Educational Foundation of Lake County, identifies financially at-risk students in the eighth grade, provides them with a mentor and an advocate, and then rewards them at high school graduation with a college tuition scholarship.

Take Stock in Children staffing is funded by the state, and the program operates in all 67 counties in Florida. Local money raised for scholarship STARS is matched by the Florida Prepaid College Foundation's Program STARS.

For information on volunteering, mentoring or becoming a donor for either organization, e-mail Bryan Hoover at hooverb@lake.k12.fl.us, or Paul Jacobson at paul@cfslc.org.

CLERMONT

Retailer's fall charity sale will be held Saturday

Belk's fall charity sale from 6 to 10 a.m., Saturday, will benefit local charities, schools and nonprofit organizations throughout the company's 16-state market area.

The event offers customers a chance to support local charities while taking advantage of special discounts of 20 to 70 percent.

"Belk is committed to being involved in our communities and supporting causes important to our customers," said Jessica Graham, vice president, communications and community relations at Belk.

In 2010 Belk's Charity Sale raised more than \$9.5 million for hundreds of participating charitable organizations.

Tickets to the event at Belk Citrus Tower Village, 270 Citrus Tower Blvd., Clermont, can be purchased from participating nonprofit organizations and schools, which get to keep 100 percent of profits from each \$5 ticket they sell. Beginning today, tickets may also be purchased at Belk stores with all revenues from in-store ticket sales equally divided among participating charities and schools in each local store.

For information call 352-243-2227.

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'NET CAFES

CONTINUED FROM PAGE A1

Mullins said the people at those types of events do not profit in the same way people do when using for-profit gambling devices at a business specifically designed to facilitate that.

The approval of the ordinance means that the one Internet business in town, Al's Place, will be forced to close after six months.

The only thing that could change that is if the state passed a law of its own, superceding the city's ban and making Internet

cafés illegal altogether across Florida.

"What we voted on Tuesday may be a moot point if the state passes their own ban," Mullins said.

In his email, Goodgame also voiced his concerns.

"I want everyone to know that I am opposed to Internet gambling and want to see (the existing business) closed down. However, I do not want to see the city in another losing lawsuit.

"I really believe that if the state Legislature doesn't pass a bill that makes Internet cafés illegal, Clermont is headed to court," he wrote.

APARTMENTS

CONTINUED FROM PAGE A1

similarly to market-rate housing. Renters of the affordable units can earn no more than 60 percent of the median income in the region. He said for a family of four, that could be an income of about \$36,780.

He said rents will range from \$537 for a one-bedroom apartment to \$884 for a three-bedroom.

Morris said a market analysis showed that Groveland would be a good fit for that type of housing.

"I don't think Groveland ever had any affordable apartments," he said. "There was a need in that area when they evaluated the proximity of other units."

Cheryl Howell, housing director for Lake County, said this type of development can benefit the whole county.

"It's a need throughout Lake County," she said. "The unemployment rate is at an all-time high. Job earnings are probably at a 20-year low. Rental housing is extremely expensive."

On Tuesday, Lake County commissioners approved a resolution authorizing the Housing Finance Authority to issue mortgage revenue bonds of up to \$10.5 million to help finance the project. Morris said the project will use other types of funding, such as housing credits, to finance the remaining total.

No Lake County funds will be used. Lake does not have a housing authority, and is in the territory of the Orange County agency. The commission had to approve the bond sale because the project is in its jurisdiction, Howell said.

County manager Darren Gray said Lake County will benefit from the permitting and construction process, and of course, residents will benefit as well.

CLERMONT

NTC half marathon is Dec. 17

The Florida Half Marathon 10K and 5K races, presented by the National Training Center, will take place Dec. 17 at beautiful Lake Louisa State Park in Clermont.

All participating athletes will receive T-shirts.

Preregistration entry fees through Dec. 1 are: \$50 for the half marathon; \$35 for the 10K, and \$20 for the 5K. To register, visit www.imathlete.com.

For information, send an email to Jami.Bishop@orlandohealth.com.

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PAID ADVERTISEMENT

International Gold, Silver and Diamond Buyers paying on the spot for valuables this week in Clermont

By David Morgan
STAFF WRITER

Clermont-area residents are in for a rare treat when the International Gold, Silver and Diamond Buyers (IGSDB) host an event here, from **November 1st - 5th**, at the **Hampton Inn & Suites**. The company has identified this region as prime territory for purchasing your precious metals—especially gold and silver. The IGSDB estimates that local residents have millions of dollars worth of valuables that they no longer need or want. That is where the IGSDB comes in—they specialize in buying those items from local sellers in the U.S., Canada and Europe.

Items like gold coins, scrap gold, sterling silver and tea sets also diamond rings are in high demand right now, and IGSDB is purchasing massive quantities of them on behalf of their global network of collectors, dealers and refineries.

Currently on an international tour, IGSDB has included **Clermont** on its list of stops for this week. Residents are urged to mark their calendar for this special opportunity to meet one-on-one with gold, silver and diamond specialists.

Because of IGSDB's low overhead, extensive resources and massive volume, the company is often able to pay out more than other dealers and retailers. Many customers are surprised at how much they are offered for seemingly small amounts. "I had two bent herringbone necklaces, a class ring, and some outdated earrings that I brought to a show. I walked out with \$425 in less than 15 minutes," said a satisfied guest.

Providing an economic boost to each region it visits, the IGSDB projects to pay out \$350,000 at each event—a testament to the high volume of items they purchase and the prime prices being paid. Offers are made based on rarity, numismatic value, condition and market value.

Company spokesman Matthew Enright says, "We just paid \$4,700 for a loose 1.25-carat diamond. Our mission is to pay local residents on the spot for sterling silverware, fine jewelry, coins and precious metals—especially silver and gold." The company has seen a huge influx of gold lately. "Customers have been scrambling to cash into the record-high value of gold," adds Enright. For those who are unsure if their items are genuine gold or silver, or simply costume, company will test it for free. "The best strategy is to bring all items to the show for a free evaluation from our specialists. It always amazes me how a small handful of gold and silver can turn into hundreds of dollars in just a few moments. We test, weigh, and buy items right on the spot," Enright says.

At a recent show, a small-town dentist had a nice pay day. "I have been collecting dental gold for years from patients who didn't want their extracted teeth. It really added up—my check is for over \$31,000!"

While most people don't have buckets of dental gold at their fingertips, they do have \$750 worth of scrap gold scattered throughout their homes or mismatched earrings.

In addition to scrap gold, fine jewelry and diamonds, coins are a big hit. Offers will be made on all coins dated 1970 and earlier—gold coins, silver, silver dollars, half dollars, quarters, nickels and dimes. Enright explains, "U.S. coins made before 1970 are worth more than their legal tender amount because they contain 90% silver. Rare dates and mint marks can make them even more valuable. We recently paid \$78,000 for an amazing coin collection. One couple brought in a rusty coffee can filled with silver coins, sawdust, and a dead spider. The can had been in the basement for years. We were happy to send them home with a check for more than \$700!"

Clermont-area residents should start collecting their valuables now to bring to the free event, which runs **Tuesday - Saturday**. Deals will be made and money will be paid on the spot. Attendance is expected to be high, but no appointment is needed. Enright encourages everyone to take advantage of this special opportunity to meet directly with specialists from the International Gold, Silver and Diamond Buyers. He concludes, "It's a great chance for people to cash in their old diamonds, jewelry, coins and scrap gold. This is a seller's market, so don't miss out!"

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The *South Lake Press* is published weekly by HarborPoint Media at 732 W. Montrose St., Clermont, Florida 34711. Standard mail postage (Permit # 280) is paid at the United States Post Office, Clermont, FL 34711.

The *South Lake Press* publishes every Friday, and serves 40,000 households in the South Lake County and Four Corners market area. This edition is directly mailed to 5,148 households in Clermont with home delivery to 34,852 households in Mascotte, Minneola, Groveland and the Four Corners area.

The *South Lake Press* is mailed to subscribers and is also distributed at newsstand locations throughout the region.

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OUR VOICE

Regulating Internet cafes with caution

TREAD CAREFULLY

through what may become a legal maze.

Clermont officials decided they wanted to ban Internet cafes altogether. Leesburg city officials are hedging, unsure if they want to risk the possible legal ramifications of an outright ban.

Either way, the debate on what's been called gambling parlors has generated some heat.

Last month, we urged Lake County commissioners to take prompt action on the issue as an increasing number of cafe owners is looking to take their businesses out of city limits and away from the strictures of municipal ordinances.

We said it's better to have an ordinance in place than hurriedly enacting one after the fact.

It's a dicey debate. Opponents say the cafes attract the more unsavory elements, leading to increases in crime and a reduction in the surrounding neighborhoods' aesthetic value.

Recently, proponents of the cafes said most of the criticism is caricature and myth. Customers say the atmosphere in and around local cafes is pleasant and civil. They also assert that business is business, so why penalize a potential taxpaying enterprise?

Increasingly, more local governments are moving to the side of caution by enacting ordinances that would restrict placement of the cafes.

The Bushnell City Council recently enacted a year-long moratorium on new permits for Internet cafes and Wildwood put a six-month suspension in place.

In the 1990s, local city and county governments quickly reacted to requests for permits to build adult businesses — in many cases, such as in Marion and Sumter counties, the establishment of a strict and regulating ordinance came after an adult business had already applied for a building permit or set up shop.

While it's unfair to compare the two types of businesses, officials have the same concern: How do you preserve the community's wholesome fabric without violating the rights of what might be unpopular business?

Unfortunately, little legal precedence exists for making air-tight decisions on Internet cafes. Few laws dictate how Internet businesses may operate.

We advise local governments to tread carefully through what may become a twisted legal maze. Do your homework, gauge public sentiment and then act decisively.

WHAT'S YOUR OPINION?

The **SOUTH LAKE PRESS** invites you to write letters to the editor, expressing your original thoughts, on topics of public interest. Letters should be no longer than 350 words. They must be original, signed with the full name of the writer and include the writer's address and telephone number for verification. We reserve the right to edit for length to make room for more letters. Letters also will be edited for grammar, clarity, taste and libel. We accept no more than two letters per month from the same writer. No open letters, form letters or copies of letters to third parties will be published. We do not publish unsigned letters. Submissions are not returned. We retain the right to archive and republish any material submitted for publication.

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EDITORIALS

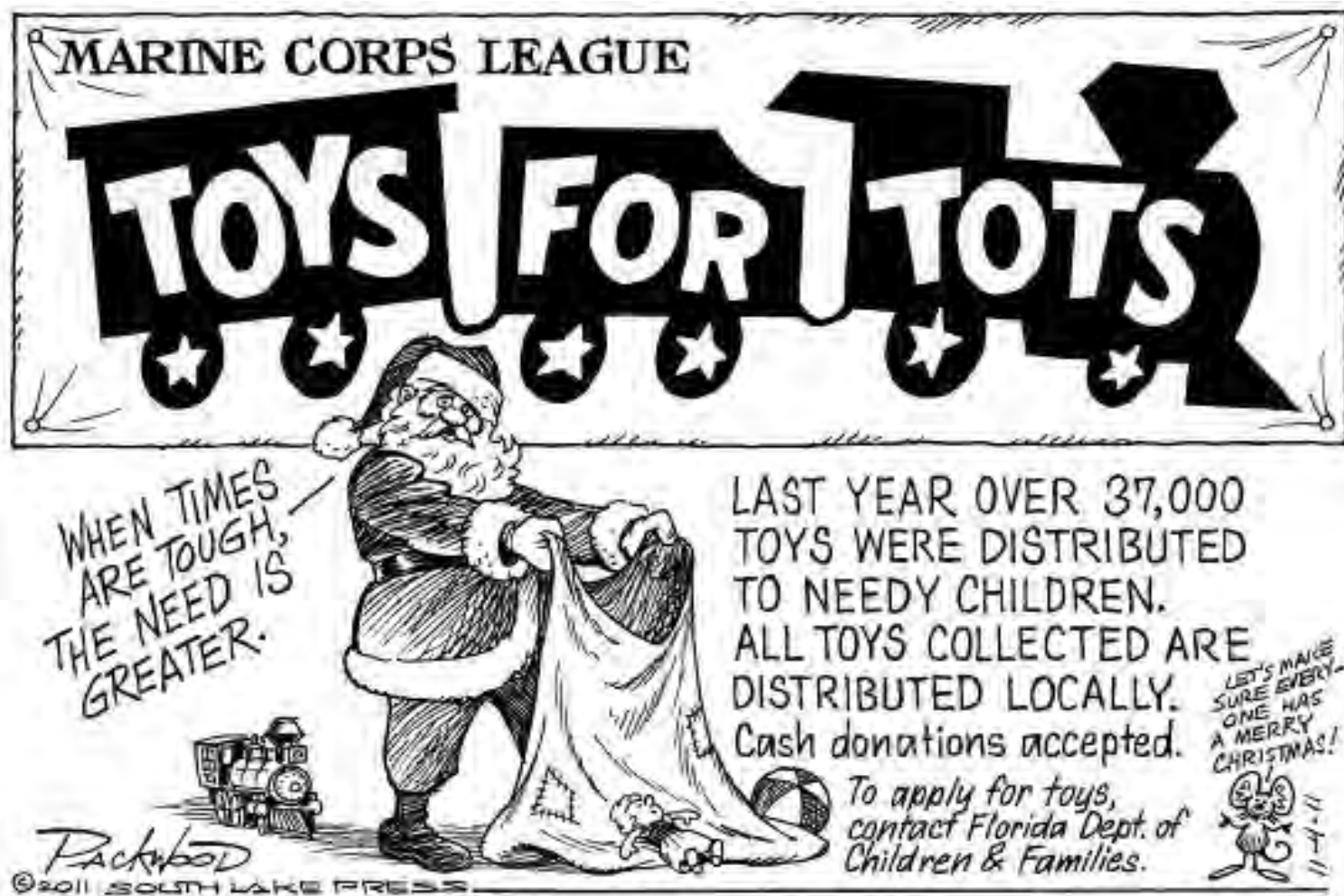
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GUEST COLUMNS

If you would like to submit a guest column on a local, state or national issue, e-mail your submission to southlakepress@dailyccommercial.com, or mail it to Letters to Editor, 732 W. Montrose St., Clermont, FL 34711. Guest columns should be limited to 550 words in length. The writer also must submit a recent photograph to be published with the column, as well as a brief biographical sketch.

OPINION

www.southlakepress.com



YOUROPINIONS

LETTERS TO THE EDITOR

Just leave our Internet cafes alone

In the Oct. 19 Voices section, the Daily Commercial printed your opinion of the "Internet Cafes" in this area, and that they should not be allowed in our community.

Your expression that the Internet cafes are "unsavory" is totally not true and is very misleading.

On Wednesday evening, my two old lady friends and I go to these "unsavory" places for a couple of hours surrounded by an average age of folks from 60 to 80 years old. Unlike the current movies, there is no sex, drinking, smoking or filthy language, and we are just having fun with other good folks in a safe and secure location.

I am positive that your opinion of Internet cafes was fostered by the shooting of a bandit in a cafe near Orlando and the bandit was killed, which he deserved.

Every morning when I watch the news on television, all I hear about is the murders in Orlando at bars and night clubs but I do not hear of action by anyone to close those establishments.

Leave us alone! Let us enjoy one of the few types of entertainment that we have access to.

PATRICIA A. LACKEY | Fruitland Park

Don't compare Internet cafes to adult Xmarts

I have been reading all the articles on some people's opinions on Internet gambling.

I haven't seen any voices speaking for the cafes. So folks, don't compare these cafes to the adult Xmart kind of businesses.

If I choose to spend my \$20 on gambling, that is my business. You might spend yours on going to the movies, which I don't want to do, but I sure wouldn't try to get the theatERs closed down, or tell you how you are wasting your money on movies.

The cafes are a gathering place for senior citizens to enjoy a few hours playing games and socializing with one another. In the four years I have been going to these cafes, I can't say that I have seen any prostitutes or shady drug dealers hanging around, as some legislators seem to think will happen.

Since most of the robberies in the surrounding counties happen at convenience stores, maybe these unsavory places that sell lottery tickets should be closed, too.

It might be a good idea if all the people so against these cafes would go



VETERANS

If you know of a veteran who lives in Lake, Sumter or Marion counties whose name should be added to the Lake County Veterans Memorial, call 352-314-2100, or visit

LETTER of the WEEK

INTERNET CAFES

Gaming or not: Each community must debate the issue, then decide

Three times in the last 40 years the citizens of Florida have voted "no" to statewide casino gambling, most recently in 1994. Since that time, various Indian tribes have used their unique "sovereignty" rights to carve out a niche for quasi Vegas-style facilities on their property, entering into agreements with the state in order to avoid opposition.

Subsequently, there has been a further erosion in the ban with certain gaming privileges being extended to parimutuel interests operating outside of reservations.

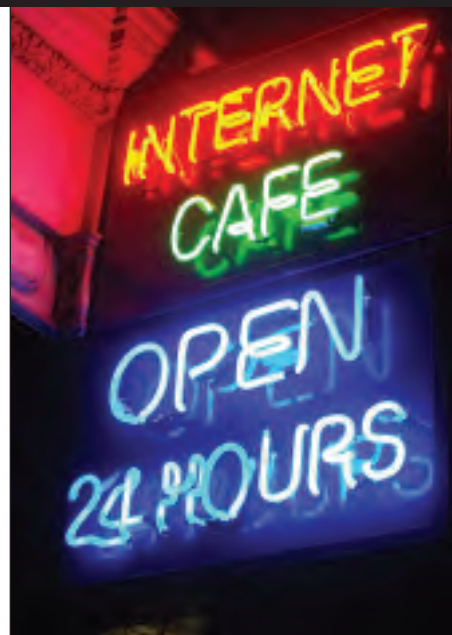
Now a move is underfoot to further expand gaming. Incremental softening of this position has support as the Legislature strains with substantial funding problems.

The door is now cracked to allow for wider expansion of gaming. Witness how local governments struggle to rein in the questionable practice of gaming in local "Internet cafes," which are expanding everywhere.

While I personally oppose the further expansion of gaming, the time has come for every community to take up the debate and make a decision. Do we allow widespread gaming or not?

If the answer is "no," then we need to take steps to slam the door on further growth.

If the answer is "yes," then we need to adopt a comprehensive



policy and regulatory scheme now rather than impose one after the fact when parties can argue that they have an established and vested property right that the scheme might thwart, and be entitled to damages from the taxpayers.

At this time it would be useful for each county to establish a framework for the discussion to take place. The framework should not be tilted toward one side or another but be one designed to facilitate assemblage of all the relevant facts, and allow for a thorough vetting of the subject so that we can make an informed decision as a body politic rather than have one that is driven by special interests who will benefit from further expansion, including the Legislature, which would directly benefit from any further relaxation in this area.

The Lake County Commission should take the lead in this area before it gets away from us.

MARK FISHER | Mount Dora

and spend some time at them, talk to the senior citizens who spend their time there, and really see what happens in these businesses.

I'm hoping that some of the seniors that are fuming about this will speak up and let people know how they feel about having the cafes all closed down.

VIRGINIA LAING | Sumterville

What ever happened to Christian principles?

In our church, we sang many times, "Dear God, please bless America again. Give us your strength. You know what trouble she is in."

How did we help him assist us? We let nonbelievers kick God out of the schools with no prayers to start the day. They also stopped any displays of religious activities, including the Ten Commandments that told us all, do not kill, do not steal, do not commit adultery.

When abortion is wanted, there's not even notification to parents.

Freedom of speech has gone wild in its foul language.

They take God from all public life and government, all under the guise of "separation of church and state," meaning the separation of state and church, and it's not found in our Constitution.

The terms that are being used are not found anywhere in the Constitution of these United States. They were added as a fabrication to justify forbidding anything which might offend the minorities.

This country of yours and mine was founded on Christian principles, and at least 85 percent of our population do very much believe in God.

We do not want a mere theocratic state, merely of freedom of religion, with tolerance for all forms of worship.

Even nonbelievers who as a minority may observe yet not take part, should acknowledge our right of expression.

If we acknowledge our creator's presence in our public and private lives, he surely will bless us again.

VINCENT MILLER | Leesburg

IN MEMORY

OBITUARIES

Bobby Allen Strawbridge

Bobby Allen Strawbridge, 69, of Groveland FL and Brush Creek, TN passed away Saturday, Oct. 29, 2011. He was Preceded in death by Father, U. L. (Bill) Strawbridge, Mother Alene Strawbridge Russell, brothers Billy Wayne Strawbridge, Roger Dale Strawbridge, and Sister Pamela Strawbridge Hamblin. Survived by

mother Audry Williams Strawbridge, his wife and High School sweet heart Karen Bolin Strawbridge, sons Bill, Patrick and Christopher Hood, daughters Susan Allen, Renda (Richard) Howell and Robin Strawbridge, sisters, Betty Sue (Tom) Felkins, Peggy (Ron) Wilson, Ann (Noel) Grant, Nancy (Keith) Self, brother Gene McBroom, Nine grand children and 4 great grand children. He was a cattle rancher and retired from the FL State Dept of

Agriculture (inspector). He enjoyed watching the Gators, fishing, farming and being a grand father. During his retirement, he found joy in rescuing wild mustangs. Upon his death he rescued 21 horses and other animals. He has requested in lieu of flowers, donations can be made to his wife Karen, to continue his wild mustang rescue efforts. Donations can be sent to 184 Rural Academy Lane, Brush Creek, Tn. 38547

DEATH NOTICES

Wilma L. Bridges

Wilma L. Bridges, 85, of Clermont, died Sunday, October 30, 2011. Brewer and Sons Funeral Home, Clermont/Groveland Chapel.

Jerome Lee Flaughter

Jerome Lee Flaughter, 62, of Clermont died Tuesday, Oct. 25, 2011. Brewer and Sons Funeral Home, Clermont.

Donald T. Graff

Donald T. Graff, 91, of

Leesburg, died, Saturday, October 29, 2011. Brewer and Sons Funeral Home, Clermont/Groveland.

Joseph Edward Kennedy

Joseph Edward Kennedy, 87, of Groveland, died Tuesday November 1, 2011. Becker Family Funeral Home, Clermont.

JoAnn Alice Lane

JoAnn Alice Lane, 45, of Lake Panasoffkee, died Monday, October 24, 2011. Cremation Choices, Minneola.

Frances Elaine Lutzky

Frances Elaine Lutzky, 76 f Clermont, died Wednesday, October 26, 2011 Becker Family Funeral Home, Clermont.

David Malpica

David Malpica, 51, of Minneola, died Tuesday, October 25, 2011. Becker Family Funeral Home, Clermont.

Lisa Marie Theobald

Lisa Marie Theobald, 20, of Clermont, died Saturday, October 29, 2011. Brewer and Sons Funeral Home, Clermont/Groveland.

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Staff Report

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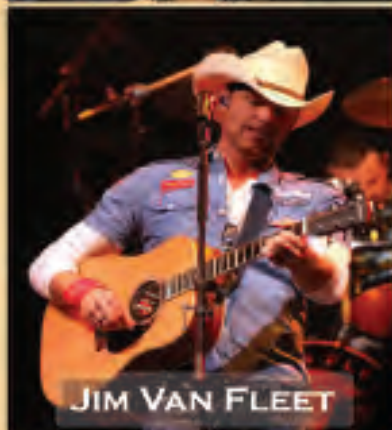
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CLERMONT | BOOK DISTRIBUTION



COURTESY PHOTO

The conference room at the Community Foundation of South Lake was filled with many boxes of books in September in celebration of International Literacy Month, with nonfiction, fiction, educational, children books, crafts and hobby books. Elizabeth Morse, Daniel Van Demark and Jessica Guimond, future teachers from the University of Central Florida in Clermont, went to work sorting the books for distribution. On the list to receive books were South Lake Hospital, Head Start, Early Learning Coalition, Apple Mart, Real Life Church and Kiwanis. Bruce Greer is the executive director of the community foundation.

MONTVERDE ACADEMY | KAILIN IS CHAMPION



COURTESY PHOTO

Montverde Academy Junior Kailin Kesselring participated in the Tennessee Walking Horse National Celebration World Grand Championship Aug. 24-Sept. 3 in Shelbyville, Tenn., competing in the owner-amateur-youth riders portion of the competition for ages 12 to 17. She rode on lite shod mares and geldings. Kesselring won the elite classification, becoming the world champion in the division.

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TAVARES

School board: No uniforms

CHRIS GERBASI | Staff Writer
chrisgerbasi@dailyccommercial.com

Students in Lake County will likely continue to have some freedom in the clothes they choose and not have to follow a uniform dress code anytime soon.

During a workshop last week, a majority of school board members indicated that they are leaning toward retaining the current dress code and not requiring uniform outfits of solid colors.

The issue was the subject of three public meetings. Some minor revisions may be made to the current dress code when the board takes a formal vote at its Nov. 14 meeting, said Chris Patton, district communications officer.

The current dress code allows students to wear any type of clothes, as long as it is not inappropriate, Patton said.

Superintendent Susan Moxley reported that of the 372 emails and comments generated through the public meetings, 227, or 61 percent, were in favor of keeping the current dress code. Those com-

ments were from parents, students and members of the community.

The other 145 responses were split among four other options that called for varying degrees of uniform policy, including some that eliminated jeans. The other options were modeled after uniform codes in Alachua and Osceola county school districts.

Board members Debbie Stivender, Rosanne Brandeburg and Kyleen Fischer said that Moxley has urged greater enforcement of the current dress code, and that enforcement results should be weighed through the rest of the school year.

Moxley noted that there were 578 dress code violations for the entire 2010-11 school year, but already 222 violations since school started in August. The three board members said this indicates that there will be far fewer instances of skimpy outfits or other inappropriate attire.

Board member Jim Miller said the issue is not



SUSAN MOXLEY

enforcement, but the need to change school culture and improve academics. He favored an option patterned after Osceola schools, where he said a uniform dress code has helped students' grades.

"I know there are empirical studies saying it doesn't make a difference, but ... Osceola (High) is just too close and too real to ignore," Miller said. "I have toured their campus ... it was really dramatic the sense that you get on that campus."

"I think we need it in the high schools more than anywhere else," he added. Both Miller and board member Tod Howard said that the relatively light response from fewer than 400 people showed that there is no great opposition to changing the code.

Howard said he would like to see high school students in academies like culinary arts, automotive or technical programs differentiate themselves within the school.

CAMPAIGN CONTINUED FROM A3

redevelopment area near the turnpike that would be city run, but paid for by external investors.

Seat 1 candidate Roach said he'd like to work with private development to not only bring businesses to the area near the turnpike, but also on U.S. Highway, to ensure the areas near town don't become neglected.

Serviss said working together is the key.

Kelley said the city needs to be the mediator with the Turnpike Authority and other local entities involved with the project, but as for Minneola "it needs to cost us zero."

Yeager explained to attendees that the reason why the Turnpike entrance is not yet finished is because many of the key players with the project.

Two other questions the candidates answered that seemed to hit home were their thoughts on getting more use out of the city's wastewater treatment

plant and why people should vote them each into office.

Kelley said ensuring the connection of a nearby prison to the treatment plant is essential, even if it means reviewing some of the connection fees. He also told people to vote for him because of his frugality when it comes to spending money.

Of the wastewater treatment plant's usage, Yeager said Minneola must be watchful of the impact and connection fees, saying they are needed, but suggested the city manager work with lobbyists of sort to promote it and getting people on "package plans."

Saunders said the city should market the use of the treatment plant and let attendees know that since it has only 700 homes in lieu of the 7,000 it's capable of having, it's only being run at half its capacity to save money.

"I'm professional, truthful and honest at all times and I will put the interest of the people first," Saunders said.

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CLERMONT

Officials talk about moving police station to east side

ROXANNE BROWN | Staff Report
roxannebrown@dailyccommercial.com

Longtime talks about expanding Clermont's police department have, at least for now, culminated in city council members directing staff to look for a new location on the east side of town.

The 3-2 vote came at a meeting this week where city council members were set to discuss at least five options — three for expansion and two for a move — that officials brought forth at an August meeting.

Council members were unsure whether a move was warranted or if an expansion to the current building would be best. Mayor Hal Turville and Councilman Keith Mullins were opposed to a move. They wanted the station

to remain downtown.

In addition, staff had also recommended an expansion on its current site.

Either way, police officials are desperately hoping a decision can be made so as to relieve some very cramped working conditions.

According to Clermont Police Chief Steve Graham, the existing 7,000 square foot building was built more than 20 years ago when there were 25 officers on staff.

Today there are about 60.

"It is time for the expansion (of the police department) to get going," said Clermont City Council Member Ray Goodgame in an previous e-mail. "The police department is operating in very crowded conditions."

The expansion would include

an additional 15,000 square feet, added stories and more parking.

Earlier this year, the council took the staff's recommendation into account, including the idea to expand the current station onto adjacent land where the Lake County Sheriff's substation was housed before it was moved to State Road 50.

All seemed to be going in that direction, but at this week's meeting, views shifted to building a new station in a more centralized location near where the city seems to have blossomed.

"Is it so difficult to understand that the city has grown to the east and the center of the city close to Hooks Street and Citrus Tower Boulevard?" Goodgame asked in an email after the meeting.

Goodgame liked the idea of having a police station more cen-

trally located.

Already \$500,000 has been set aside for an expansion, but relocating would mean additional funds.

That is why Mullins said he voted against an outright move, calling it "a waste of taxpayer money."

"I don't want the extra cost of moving it (police department)," Mullins said. "We own the property downtown and we could expand onto the property next to it (that the city owns, too)."

"By the time we take the time, money and energy to find some land on the east side, we could be started or done."

In a memo to council members, staff also indicated its concern about ending up with a vacant building to sell in the current economic times — especially one as

specialized as what the police department is.

"It's just a special type of building because of security and the needs it called for, like the (holding) cells," Mullins said. "It also does not make it more efficient to move the police department."

The majority of council agreed with Goodgame that a move to the more central part of town was warranted.

As of now, the land being looked at is on the north side of the Fairfield Inn where many medical buildings and a parking garage are currently located.

"To be realistic, the police station needs to leave downtown," Goodgame said. "That building can be used for a multitude of uses. The police can stay put till their new building is built."

COLEMAN

Feds link inmates to prison email system

MILLARD K. IVES | Staff Writer
millardives@dailyccommercial.com

On any given day, residents of a giant complex in Coleman send out hundreds of emails.

But these aren't just any residents, they are inmates at the Federal Correctional Complex of Coleman.

The prison's 7,057 inmates — at least those on good behavior — this year became part of more than 123,000 federal prisoners in 116 correctional facilities around the country who now can use the computer to access an email system.

Just email. "It's strictly an email system, it's not hooked up to

the Internet or anything" said Inmate Systems Supervisor David Moore.

Prisoners may send or receive plain text — no

attachments or graphics.

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prisoners transmit their

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Did you know there is a quilt shop in downtown Clermont? That's right! It's located at 741 W. Montrose Street in Historic Downtown Clermont and their phone number is 352-243-4568. They are the premier dealer of Husqvarna Viking sewing machines and they service all other brands also. They have fabulous fabric from Moda, Hoffman, Kaufman, Southsea Imports, Bernartex and Clothworks, just to name a few. They also have almost anything a quilter or sewer would want. If it's not in stock, they can probably order it for you. Check the website for classes and to sign up for emails - www.ClermontSewing.com.



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SUBMIT YOUR OWN PHOTOS AND INFORMATION: Do you have photographs from a charity, church or civic event that you want featured in "Good for You"? You can send them to pamfennimore@dailycommercial.com. Be sure to include the photo (full names) and include details on the who, what, when, where and why of the event. And don't forget to include your contact information.

CLERMONT | TERRIFIC KIDS



COURTESY PHOTO

Pine Ridge Elementary School's Terrific Kids for Sept. 30 were: Ty Holtom, Nicholas Perez, Logan Foreman, Pacside Kao, Davon Williams, Ricky Leahy, Kevin Decker, Alex Stotomberg, Emily Darr, Bryten Jones, Amoni Owens, Caitlyn Collins, Hector Rangel, Curtis Newsome, Melissa Nanga, Michael Judy, Abby Kruse, Ilayda Nigro, Sofia Bedard, Robert Robles, Ryan Yates, Dennis Mitchell, Michaela Waln, Emily Blume, Elijah Baldwin, Randy Williams, Shawn Elder, Jacob Stewart, Shelby Van Den Bogaert, Harlee Cannon, Tyler Johnson, Kaitlyn Gerou, Parker Kruse, Carsen Mancuso, Kaleb White, Braden Pamplin, Lauren Anderson, Ava DeLeon, Shelby Galinski, Principal Amy Cockcroft, Assistant Principal Stephanie Mayuski and Kiwanian Richard Chapman.

CLERMONT | RANDOM KINDNESS

Random Acts of Kindness is a monthly incentive program for students in grades 1-5 at Lost Lake Elementary School in Clermont. One student per grade level is chosen who has demonstrated spontaneous kindness toward other students/adults for any reason. Pictured are Assistant Principal Susan Pegram, Assistant Principal Mara Loyko, Joshua Richardson, Lynelis Hernandez, Aidan Gatos, Yarelisse Crespo Agosto and Nicholas Cornett. The Masons of Kings Ridge sponsor the incentive program.



COURTESY PHOTO

Church holds garage sale today

Shepherd of the Hills Lutheran Church, 13600 Caspian Way in Clermont is hosting its annual garage sale, 8 a.m. to noon, today and Saturday. The church is offering a large assortment of household goods, toys, glassware and clothing, and a Youth Bake Sale on Saturday. Contact Norma Thompson at 352-429-4639 or email to Nthomp3700@aol.com for information.

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GROVELAND

Trilogy completes outdoor sports pavilion

Staff report

Trilogy Orlando, a 55-and-over resort community for the baby boomer generation developed by Trilogy by Shea Homes, announced recently the completion of its outdoor sports pavilion.

The pavilion is the first amenity at the resort community's more than 57,000-square-foot planned Member's Club, expected to be one of the largest, on a square-foot-per-resident basis, found at any active adult community in Florida.

According to officials, other outdoor amenities that have been completed include state-of-the-art tennis, bocce and pickleball courts.

The club, situated amid inspiring architecture and stylish interior design, will be named Magnolia House, and will include the latest in dining, fitness, relaxation and social connectivity.

When fully completed next year, it will feature:

- Two venues offering casual food and drink options.

"The Grille" will feature HDTVs for viewing games.

"Explorations Connection Lounge" will offer grab-and-go breakfast and snack options, along with the latest newspapers and magazines, plus a laptop bar for exploring the Internet.

- A spectacular indoor-outdoor pool with space for active exercise, luxurious relaxation, and a protected indoor area for year-round swimming

- The expansive Athletic Club, with equipment from Technogym®, the official supplier of fitness equipment for



COURTESY PICS

ABOVE: Now complete and ready for action, Trilogy's sports amenities, which include state-of-the-art tennis, bocce and pickleball courts, are best-in-class. **BELOW RIGHT:** The new sports pavilion is hub to new outdoor amenities.

FOR INFORMATION

- A slide show and more details on the New Club Guarantee are available at <http://www.trilogylife.com/communities/florida/orlando/amenities/>.

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SEE TRILOGY | B5



Meet Your NEIGHBOR

CHRISTOPHER C. SCHRAMM



- **HOMETOWN:** Chicago/Miami

- **OCCUPATION:** Banker

- **FAMILY:** Wife, three children and one grandson

What do you enjoy most about South Lake County?

An open, accepting attitude of all our residents. When I came to Clermont 20-plus years ago, I was treated like I had been here for three generations. That atmosphere has not changed, even though our community has grown about four times over.

If you had to summarize your philosophy of life in one sentence, what would it be?

Treat everyone equally, trust, love and forgive every day.

Name a person or incident you've come across recently that's touched you in some way. Why did this person or incident impress you so much?

My oldest son (stepson) went through a personal adversity. When he asked me how to react, I told him to hold his head high and take another step forward in life. I am very proud of how he has stood up and taken criticism. I now see a

SEE NEIGHBOR | B5

FROM THE FILES | 20 YEARS AGO — 1991

Reliving history through the pages of the South Lake Press



Ann Dupee

REMEMBER WHEN

A weekly column that reprints some of the more interesting news stories that have appeared over the years in the South Lake Press.

THREE REDISTRICTING OPTIONS GIVEN TO COMMISSIONERS

County staff presented the commissioners with three maps suggesting how to make the districts conform to the new 1990 population Census figures of 152,104 residents.

One map would follow the current district boundaries; one was designed to empower minority populations; and another created a separate South Lake and Northwest districts.

In the South Lake proposal, a whole district would comprise what is known as the southern half of the county; the Northeast would have its own district. Leesburg and environs was the third district. The remaining areas went into the fourth and fifth.

DEVELOPER SHELVES PLANS FOR SAND MINE

F. Browne Gregg, who planned to operate a sand mine over a 33-year period and develop a residential community called "Pine Needle," about two miles from Montverde, has shelved his plans for the sand mine.

This change in plans puts the 300 acres planned for the sand mine back into an approved Planned Unit Development for a total of about 800 acres at a density of less than one unit per acre.

This is the Arnold Palmer golf course development that is in the process of applying for a Florida Quality Development, and an application was filed very recently with Lake County by Greater Construction to develop 1,400

acres residential in that area.

RESIGNING DOCTOR ADDRESSES COMMUNITY:

Comments from George Rust, M.D., on July 30, 1991, following the announcement he would be leaving the South Lake Family Health Center.

"It is hard for me to tell you that I am leaving. I have come to love this community, my co-workers at the South Lake Family Health Center and, most of all my patients. My wife, Dr. Cindy Rust, and I have both accepted teaching positions in Atlanta.

"Many of you have expressed concern about the future of SLFHC. I can honestly say the health center is stronger now without me than it was in the earlier years even with me. Dr. John

Crofford leads the team as chief physician, along with our center director, Ms. Laurel King.

Dr. Leach was the catalyst to resolving this county's continuing OB crisis, and now has two excellent partners to help shoulder the load. Dr. Wilfredo Lorenzo is an outstanding OB/GYN physician and surgeon, and Ms. Joan Hrtizek brings special skills and sensitivity as a nurse practitioner specializing in women's health care. Dr. Marion Bryans rounds out the team as staff dentist."

CHAMBER SPEAKER TALKS REGULATIONS

Clermont Area Chamber of Commerce breakfast sponsor BellSouth Mobility gave a car

RELIVING HISTORY | B5



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VICTORIA ALDRICH / DAILY COMMERCIAL

Central Florida Pediatric Therapy Foundation volunteer Amelia Johnson, left, and instructor Nancy Jo Davidson work with 5-year-old Hali Luebke.

RIDE

CONTINUED FROM PAGE A1

doubled from 12 students to 22. Even more students are expected to enroll, so the program is in desperate need of volunteers.

"We need lots of volunteers since it takes at least three people per child to conduct each session," Humbyrd said, adding that it's great for high schools students looking to earn volunteer hours for scholarship programs or any adults or seniors looking to give of themselves.

A flyer asks for a three-hour, one-day-a-week commitment. "We really need your help. We are expanding and our only limit is YOU! Your gift of time is the most precious gift of all," the flyer reads.

"Once people volunteer, they usually get hooked, so it's just a matter of getting them to sign up and get started," Humbyrd said, adding that they provide all the training necessary and required of the program.

Gomes said the main volunteer positions they are looking for are side walkers, people who walk alongside the horse on both sides, helping and supporting each child and ensuring they don't fall or lose their balance.

According to volunteers however, there's much more to it.

"It's so much fun to see the children grow and progress from session to session. It's amazing, really, and I just love it," 54-year-old Leesburg volunteer Gail Hallmark said. "I'm to the point that I rearrange my schedule each week so I can get down there (to Clermont) to help."

Elia Hallmark, her daughter, was so taken by the program that it changed her entire life path.

"I love it so much that it changed what I wanted to do with my life," said Elia, a Lake-Sumter Community College and soon to be Florida Hospital student said. "I had planned on majoring in natural horsemanship but I've now changed it to occupational therapy, so that I can work with kids and horses at the same time."

Humbyrd said it's not uncommon for volunteers to fall in love with the program, not to mention the horses and the children they help.

Parents whose children are enrolled in the program would also like to see as many volunteers as possible to keep the program running efficiently.

"It's very important for the volunteers to do this because of not only the necessity, but the improvement I've seen in my daughter since she started this," Clermont resident Jeremy Pyle said of 7-year old Faith Pyle, who suffers from Jacobsen's Syndrome. "It's just tremendous. It

TO VOLUNTEER

Call 352-394-0212 or 352-690-8692.

has really helped her balance, her overall core and leg strength and in what perhaps is the most pleasant surprise, it's really increased her verbal ability."

"Without the volunteers, the program wouldn't nearly be as successful as it is. Volunteers are what partially drives the program and for that we are so grateful," he said.

Jeremy said that even though Faith may not be able to express it in many words, he knows she also feels the same way because of the excitement he witnesses when it's time to go to a session.

"When I get her off the bus on class days, I sign the word 'horse' to her and she gets so excited because she knows where we're going," Jeremy said. "It's great to see her so happy."

Elia knows the feeling all too well, because for her, it's like going to spend time with her second family.

"You grow close to the clients, the horses and the staff. They become like your family. We go out to eat together sometimes, we have parties during the year and everybody loves everybody. It's really fun and most of all, you know you are making a real difference in people's lives."

MASCOTTE

Mayoral candidate claims he's received threatening letters

ROXANNE BROWN | Staff Writer
roxannebrown@dailyccommercial.com

Tony Rosado, one of the candidates in the race for mayor in Mascotte, is wondering who is behind threatening letters his family has received.

The first letter, addressed to Rosado's fiancée, was handed to one of Rosado's daughters at her own home upon answering the door to what she thought would have been a "trick-or-treater" on Halloween night.

Instead, a white female stood there and apparently began asking the girl, and another of Rosado's older children, about where Rosado and his "wife" were and when they were expected back.

She then handed the girl a handwritten letter and left.

"The letter basically said 'Leave Mascotte or else,'" Rosado said, adding that he was out trick-or-treating with his fiancée and younger siblings while his two oldest children — 15 and 18 years old — stayed at home to watch movies and pass out Halloween candy.

Then, the next morning, when the children went to catch their bus for school, they spotted another letter, with the initials of Rosado's girls as the addressees, stuck to a nearby telephone pole.

The police were called. According to Rosado, neither he nor his children touched the letter or removed it from the pole.

Rosado said he was told that the second letter was similar in nature to the first, but he is not aware of its exact contents because it was entered into the investigation as evidence.

"We already sent the letters to the Florida Depart-

ment of Law Enforcement processing and are investigating the situation," Mascotte Lt. G.R. Woodworth said Wednesday morning, adding that no further information could be revealed due to ongoing investigation.

Woodworth confirmed that police investigators have not yet determined or received any leads regarding the identity of the woman who hand delivered the first letter.

The police officer did say that the department requested a "rush" on the FDLE results, and is keeping a closer watch on Rosado's house and on his children.

We've stepped up patrols to his (Rosado's) house and are making sure that the kids arrive at school and home safely," Woodworth said. "Just making sure our citizens are safe."

Rosado said he is grateful to the police department for its efforts. What he is not at ease about, however, is that someone physically came to his door.

"My main concern is that a lady actually came to our house, which is either very gutsy or very questionable," he said.

Rosado said he also is unsure whether the stunts are election-related or otherwise.

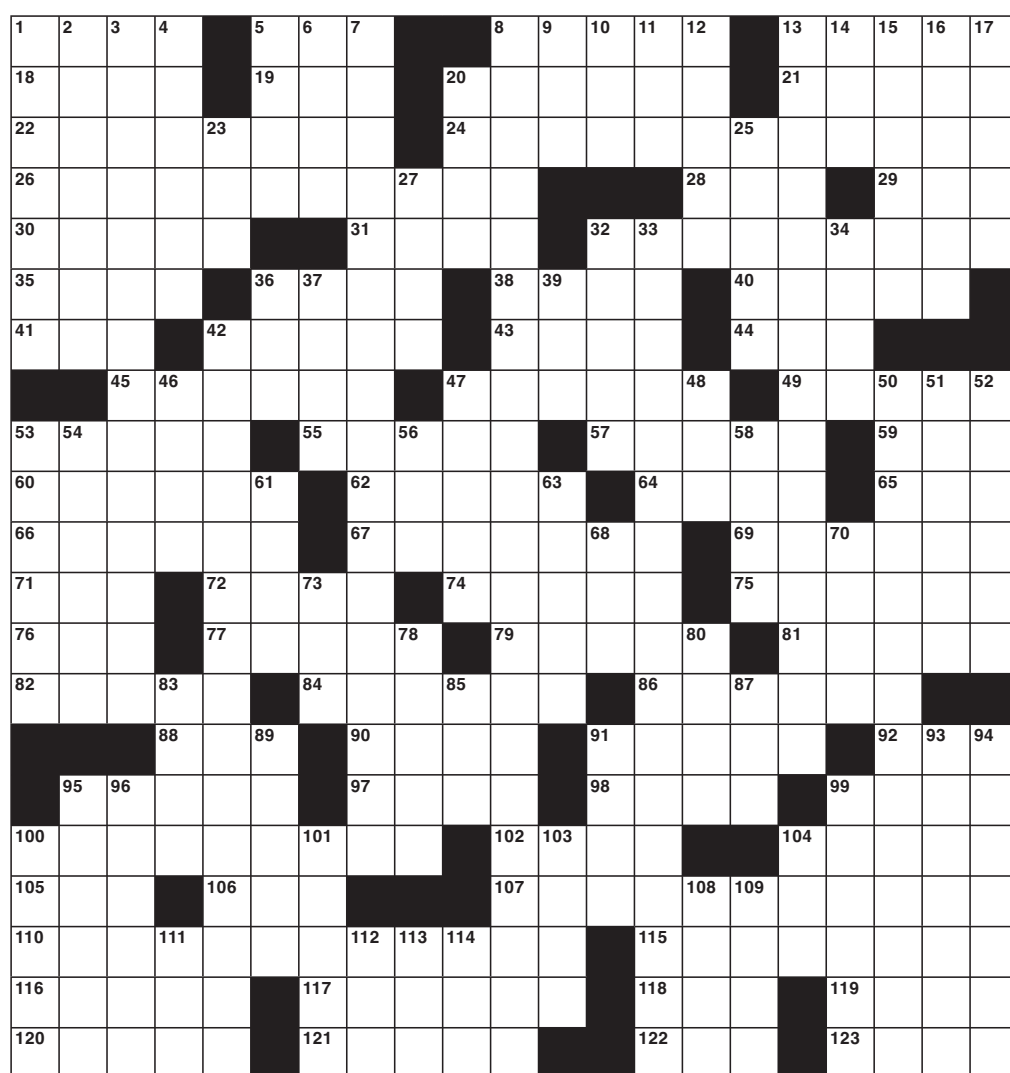
"I am an elected official and although I am aware that there may be people out there who don't like me or don't agree with some of my views, I am here to help the citizens get Mascotte back on track," Rosado said.

"All I know is that I am very upset and disappointed that this is happening," he said.

TAKE IT FROM THE TOP By Joe DiPietro / Edited by Will Shortz

- | | | | |
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| 43 Agree (with) | 84 Peeper protector | 4 Certain poetic output | 46 Settle in |
| 44 Cousin who's "altogether ooky" | 86 Wield | 5 Repeat | 47 Aquatic nymph |
| | 88 Uncorking noise | 6 With 19-Across, far back | 48 The Wildcats of the N.C.A.A. |
| | 90 His debut album was "Rhyme Pays" | 7 Beats it and won't explain why? | 50 Merits at least a 20% tip? |
| | 91 Grating | | 51 "Airplane!" woman |
| | 92 W. Hemisphere grp. | | |

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Solution to puzzle on page B9.

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THIS WEEK'S GAMES
All games start at 7 p.m. unless noted.

ORLANDO EVANS (7-1) at LAKE MINNEOLA (1-7)

The Skinny: The Hawks have the unenviable task of facing district leader Orlando Evans following the Trojans only loss of the season. Smarting from a 35-15 drubbing at the hands of perennial powerhouse Dr. Phillips, Evans will be seeking to enact revenge in its final district match of the year. A win gives Evans the district title outright.

EAST RIDGE (4-3) at SOUTH LAKE (4-4)

The Skinny: You couldn't script this game any better. Two bitter rivals meet in their final district game of the season with a state playoff position on the line. If East Ridge wins, the playoff post goes to the Knights, who would finish with a 3-1 district record. If Eagles win, three teams finish in a three-way tie for the runner-up spot. Statistically, the teams are about as evenly matched as possible — both scoring about 27 points per game while their defenses are giving up 24-plus points an outing. But statistics will be meaningless when these rivals hit the field.

LAST WEEK'S GAMES

EAST RIDGE 39, LAKE MINNEOLA 0

The recap: East Ridge used a punishing rushing attack led by Randy Bergan, who scored three TDs, to pound the Hawks' defense. It was the third time in October that Lake Minneola failed to score in a game, and the fourth time this season the Hawks were shut out (See story this page).

LEESBURG 30, SOUTH LAKE 27

The recap: Leesburg's fourth touchdown pass of the game was the game winner in this see-saw battle as the Yellow Jackets dealt South Lake's postseason playoff chances a serious blow. (See story this page.)

STANDINGS

CLASS 7A, DISTRICT 4

	W-L-T	W-L-T	PF	PA
Orlando Evans	3-0-0	7-1-0	213	107
EAST RIDGE	2-1-0	4-3-0	200	200
Leesburg	2-2-0	7-2-0	249	155
SOUTH LAKE	1-2-0	4-4-0	220	191
LAKE MINNEOLA	0-3-0	1-7-0	113	228

East Ridge blanks Lake Minneola, 39-0

FRANK JOLLEY | Staff Writer
frankjolley@dailycommercial.com

The East Ridge High School football team coaching staff is amazed that Randy Bergan hasn't attracted more attention from college coaches.

Despite being the workhorse in the Knights' running game, Bergan still has not received an offer to play in college.

Bergan scored three touchdowns on Friday and gained 71 yards to lead East Ridge to a 39-0 victory against Class 7A-District 4 rival Lake Minneola at The Dungeon in Clermont.

The win keeps East Ridge in the driver's seat for the district runnerup spot and a playoff berth. Should East Ridge (5-3 overall, 2-1 in Class 7A-4) beat South Lake on Friday, the Knights will earn its first berth in the Florida High School Athletic Association playoffs since 2008.

If the Eagles (4-4, 1-2) beat the Knights, a three-way tiebreaker between East Ridge, Leesburg (7-2, 2-2), and South Lake at 7 p.m. on Nov. 7. Game site has not been determined, but one of the participating teams will host the tiebreaker.

Yellow Jackets get late TD pass to beat Eagles

LEESBURG 30 | SOUTH LAKE 27

FRANK JOLLEY | Staff Writer
frankjolley@dailycommercial.com

Uendra Mitchem and D'Mauri Jones decided they wanted to spend the night Oct. 28 playing a little catch.

The Leesburg High School quarterback and wide receiver combined for four touchdowns, including the game winner with fewer than two minutes to play to give the Yellow Jackets a 30-27 win over South Lake in a critical Class 7A-District 4 game at H.O. Dabney Stadium.

Jones' final grab capped a night when he snared 10 balls for 162 yards.

The 6-foot-5 wideout created matchup problems all night for the Eagles, who tried a variety of tactics to stop the University of Miami commit to no avail.

On Leesburg's final possession, which began on its 20-yard line with 5:13 left in the game, Jones made two catches for 22 yards, and complemented the running of Manny Nelson. On the eight-play drive, Nelson carried the ball five times for 22 yards.

After building an 18-0 lead in the first half, the Yellow Jackets looked for their mojo for nearly two quarters before finding their stride late in the third quarter.

The Yellow Jackets stopped the Eagles on their four-yard line and launched a 10-play, 96-yard drive that featured a variety of players. Nelson, Mitchem, Jones, along with Jalen Dozier and Juilliard Roberts contributed on the drive, which was capped by a 7-yard scoring pass from Mitchem to Jones, giving Leesburg a 24-20 lead with nine minutes to play.

South Lake responded with a quick-strike of its own.

Kris White softened up the Yellow Jackets defense with a pair of runs to open the drive, followed by a four-yard scramble by South Lake quarterback James Brooks.

On third down, Brooks rolled to his right and heaved a perfect strike to P.J. Harris, who caught the ball in stride and raced 53 yards to put the Eagles back on top 27-24 with 7:40 left to play.

After Leesburg took its final lead, South Lake had 1:40 to try and get into range for placekicker Roberto Aguayo, who has a pair of 50-plus yard kicks in his career.

With nine seconds to play, Brooks rolled out and scrambled to Leesburg's 42-yard line. As he was going down, South Lake coach Walter



PHOTOS BY KERI RASMUSSEN / DAILY COMMERCIAL

Leesburg receiver D'Mauri Jones reaches for the catch over the outstretched hands of South Lake defender James Brooks. Jones hauled in 10 passes in the Oct. 28 game, good for 162 yards and four TDs, including the game winner with less than two minutes to play.

Banks frantically tried to call time out to give Aguayo a shot at what would've been a 59-yard attempt. Officials, however, ruled that time had run out and, after consulting as a crew, decided the game was over.

It was the second time that Banks was not awarded a timeout in the game's final minutes. Just before the play that resulted in Jones' game-winning catch, Banks raced down the sidelines and towards an official signalling timeout, but was not afforded the stoppage of play.

For the game, Mitchem completed 21 of 33 passes for 292 yards and four touchdowns.

Nelson led Leesburg's running attack with 90 yards on 22 carries. Trevone Perry had 31 yards, including a 30-yard scoring run, but did not play in the second half after suffering an injury.

Leesburg had 468 yards of total offense.

For South Lake, Brooks completed 7 of 18 passes for 142 yards and two touchdowns, both to Harris, who finished with six catches for 129 yards.

Brooks also led the Eagles' ground attack with 119 yards on 17 carries, including two touchdown runs — one of which was an 83-yard scamper to give South Lake a 20-18



Leesburg High School's Jermaine Gadsden tackles South Lake's Chris Floyd, causing a fumble in the Oct. 28 game in Leesburg.

lead in the third quarter.

As a team, South Lake finished with 425 yards of total offense.

The game was Leesburg's final district game of the season. The Yellow Jackets are 7-2 overall and 2-2 in Class 7A-4. Leesburg will close its season Friday at home against Ocala Lake Weir.

Leesburg still remains alive for a postseason berth as the district runnerup. If South Lake (4-4 overall and 1-2 in Class 7A-4) beats East Ridge

(5-3 and 2-1) next week in Clermont, all three teams would finish in second-place tie, and a three-way tiebreaker would be played at 7 p.m. on Nov. 7.

East Ridge beat Lake Minneola 39-0 on Friday, officially eliminating the Hawks from postseason play.

Orlando Evans clinched the district title with last week's 20-10 win against Leesburg and South Lake's 27-3 win against Lake Minneola.

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TRILOGY
CONTINUED FROM PAGE B1

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In anticipation of the new club, the Groveland community is offering a New Club Guarantee at no extra cost to homebuyers — if the company does not complete the new club by Dec. 31, 2012, it will buy the house back.

Homeowners interested in the program are being asked to contact a community representative for complete details.

Trilogy opened in late 2010. At build-out, the active adult community will include 999 homes. Homes range in size from 1,200 to 3,000 square feet, and in price from \$125,000 to \$315,000.

Phase II of the club build-out, which includes the athletic club, indoor/outdoor pool, and the cabana area, is now under way.

On Oct. 15, more than 300 people celebrated the athletic club's grand opening with food and refreshments; tennis, pickleball, bocce demonstrations; live music, games; tours of the new club and property homes, along with special buyer incentives.

New Homes at Trilogy start in the \$100,000s.

Tips for saving when you don't have coupons

With all the television hype on extreme couponing, some individuals are even more against coupons. I can't imagine a day without coupons, but the show has scared off more than a few Frugalista.



Tanya Senseney

DIVINE DEAL DIVA

Tanya Senseney has been couponing more than 14 years. She teaches families how to reduce their monthly grocery expenditures, and give back to the community. Would you like Tanya to speak at your next event, or would you like her to host a workshop? Contact her at Tanya@DivineDealDiva.com.

Your savings will exponentially increase with coupons but you can still save by incorporating a few tips and tricks into your shopping.

SHOP WITH A LIST

Making a list is very important to saving money and making your budget work. Without a list, it can lead to impulse buying — clothes that are needed, household items that are needed and more.

AVOID IMPULSE BUYING

I am the first to admit that I struggle with impulse buying at stores (except grocery). Retailers strategically place items throughout the store that will catch your eye, or big sales signs, and it does work. But if you do not need it at the time, do not buy it, plain and simple.

It can be easy to fall victim to impulse buying but if you avoid it and stay strong in the end, your

budget will work and you can reward yourself later.

PRICE MATCH

Many stores price match now to stay competitive. Walmart and Target both price match any ad that Best Buy and other stores price match during the holidays. I encourage you to check with your store on its policy.

By taking the ad with you to one store, then you

not only save on gas but your time is valuable also. One store may have a better warranty than another, or it may have a gift with purchase that you want to take advantage of. This will ultimately help you stay within budget also.

If you would like to host a workshop tailored for Holiday shopping, email me. It will change the way you shop the holidays.

RELIVING HISTORY
CONTINUED FROM PAGE B1

telephone as a door prize; South Lake Hospital's Jeanne Martel was the lucky winner.

"I'll give everyone but my boss my new phone number," she quipped.

Speaker was the director of Land Sales, Mobile Home Parks, Condos and Time Shares and Yacht Brokerage of the Florida Department of Business Regulation in Tallahassee.

The department regulates racetracks for horse and dog parimutuel betting. This law sunsets this year, and it will be interesting to see if racing is allowed to continue in Florida.

Meanwhile the department is now regulating bingo; a 40-person department has been set up in Tallahassee for the regulating.

IN OTHER NEWS:

- Sitting atop 5,000 pounds of killer whale, 6-year-old Jessica D'Amico of Clermont said hello to the audience at Sea World of Florida's killer whale show, "Shamu: New Vision."
- Peggy Ray of Ray's Ranch on CR 474, south of Clermont, and her horse, Cutters Boon Bar, placed 19th out of 639 entrants in the prestigious National Cutting Horse Association Summer Cutting Spectacular Classic/Challenge Amateur Class held recently at Will Rogers Stadium in Fort Worth, Texas.

NEIGHBOR
CONTINUED FROM PAGE B1

man, not a child.

How does what you do contribute to the welfare of the area?

I like the feeling I get when I participate in community-minded activities. I am currently

serving on six nonprofit boards. My high was nine, but that became overwhelming. Over the past 20 years, I have done many community-based activities — Junior Achievement to Hospice to chamber ambassador.

What's something you've always wanted to do but haven't yet?

Sounds like a bucket list. I have always wanted to learn how to fly an airplane.

What advice would you give to people who want to help out in the community?

Follow your heart; go volunteer at any nonprofit group. They always need people to help. Sometimes, I am reviewing financials or assisting in grant-writing requests. Other times, I am wearing a tool belt and framing a new handicap bathroom for the adult daycare center.

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13	18	31	59	74
9	21	FREE SPACE	53	72
2	16	42	48	63
5	29	39	52	68

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1. Any resident of any area within South Lake Press's circulation area may enter. Participants must be 21 years of age or older. Employees of South Lake Press, their immediate families, independent contractors and carriers of South Lake Press are ineligible. Drawing will be held each Thursday. Entry forms must be received by Wednesday at noon following the Friday publication. South Lake Press retains the right to publish the winner's name in the following week's newspaper.
2. Official entry form: Limit one entry per person per week. Entries must be made on the official entry blank published in South Lake Press. All entries become property of South Lake Press.
3. Winners will be notified via the phone the week following the drawing. If unable to reach winner, the prize will be given away the upcoming week.
4. Claiming a prize: Winner must present proof of age with a drivers license or Social Security card. Alteration of these documents will lead to immediate disqualification.

Each Friday the readers of South Lake Press will receive a Bingo. By correctly identifying Bingo chips in several advertiser's ads, you'll qualify for the drawing to be held each week. Entries may be mailed or delivered to South Lake Press. South Lake Press's Bingo are available each week at: 732 W. Montrose St, Clermont, FL 34711. No purchase necessary. Please print legible, we are not held responsible for misspelled names.

Last Weeks Winner: **Raymond Nivarel**

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Ages 21 & up \$30 until Dec. 2
\$35 after Dec. 2

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*Light Up
Clermont*
in Historic Downtown Clermont
2011

Schedule of Events

Friday, December 2nd (6:30pm - 9:00pm)
Lighting Ceremony: 6:30pm - 7:30pm - Center Lake, 8th St. & Desoto St.
Downtown Events: 7:30pm - 9:50pm
• Horse-Drawn Carriage Rides - 7th Street & Montrose Street
• Photos with Santa & Mrs. Claus - Jenkins Auditorium
• Performances by: Legacy Church, Barber Shop Quartet, Freedom Quartet, Capon's Cannolis School of Arts, ERHS Rhythm of the Knight

Saturday, December 3rd (9:00am - 3:00pm)
• Craft Show & Food Vendors - Montrose Street
• Music & Entertainment on stage - Montrose Street
• Hometown Holiday Parade at 1:00pm
• Performances by: Not Just Dance, South Lake Cowboy Cheers, Little Gems & Sassy Lassies, Sawgrass Bay Elementary School, Rodgers String Studio

Clermont Holiday Lighters Photos with Santa & Mrs. Claus provided by Clermont Kiwanis presented by South Lake Kiwanis.

Parade Route



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Exploring the most recent Florida homes

In part 1 (Oct. 28), we began by defining three basic time periods in which the various types of Florida homes were designed and constructed.

The earliest era is also known to most of us as vintage or historic. It runs from as far back as the 19th century until the 1930s or 40s. The next, or middle

era, began in the 1950s and ended in the early 1980s.

The most recent runs from about the mid-80s to the present. We also described their exterior characteristics and identified the geographical surroundings in which they would most likely be found.

Before moving inside to discuss the interiors, there are a couple of key points to be made. First, homes from each of these periods can be found in virtually all price ranges. Secondly, it is not the intention of this series to simply review architectural history. Rather, it is to provide home buyers with insights beneficial to their shopping process.

Except for the grandest of them, entering the typical vintage or historic home is unlikely to evoke a perception of space. Even with those that are comfortably sized, it takes some time



Carroll Jaskulski, Jr.

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and motion to realize it, because the floor plans are not open. The ceilings are lower and there is typically very formal division between rooms. To many, this means it's "warm and cozy" and allows household members to escape to more private areas.

Others are likely to describe this type floor plan as "chopped up" or even claustrophobic. Unless extensively renovated, most will be considered somewhat deficient in the number, size and appointments of bathrooms.

In smaller homes — the size, appointments and overall functionality of kitchens are likely to be questionable. In larger examples, the classic "country kitchen" can be a real plus. Also on the plus side, craftsmanship and finishes are probable charmers. Items like extensive millwork, heart pine or oak floors, solid wood doors and beautiful fireplaces create a very comfortable environment.

Typical middle era homes feature the same eight-foot standard ceiling height as the vintage, but the floor plans tend to be a little more open. For the

most part, the finishes are likely to be far less exciting because of the abundant use of less ornate interior trim and wall-to-wall carpet.

What is most admirable about this period is the proliferation of several features considered absolute necessities in more recently built homes. These are the homes where you begin to find various combinations of the following convenience and lifestyle amenities: Attached garages, larger windows and sliding glass doors, family rooms, master bathrooms (many with side-by-side sinks) and intentionally integrated indoor/outdoor living areas.

The interiors of the newest of homes typically feature volume space, meaning much higher ceilings and fewer structural divisions between rooms. The most extreme form of open-floor plan is the great

room concept, which integrates the kitchen, dining area and family room (often deleting the little-used formal living room).

The higher ceilings also create larger walls. To maintain a sense of scale, there are often more and/or larger windows. Other features made possible by this type design are things like plant shelves, niches and recessed lighting.

Bathrooms are usually more plentiful and larger in size. Master baths usually include dual vanities, oversized mirrors and separate tubs and showers. More expensive homes may offer his and her baths.

Another popular design feature is the split-floor plan, which facilitates privacy by placing the master and secondary bedrooms on opposite sides of the home.

Next week, the series will conclude with part 3.

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cheryl.burgess@bankofamerica.com

Susan Davis
 Sr. Mortgage Loan Officer
 NMLS ID: 432392
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**PRESS RELEASES
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 OFFICE OPENINGS
 EDUCATIONAL MILESTONES**

PepTalk...
(People, Places & Events)

...is a weekly feature in the Friday Real Estate Section. It's available for your Press Releases, Educational Milestones, Office Openings, and other pertinent announcements for the real estate industry. Please send your information to: RealEstate@DailyCommercial.com to have your information considered for this section. Photo's welcome.

REAL ESTATE NEWS

American Family grand opening

EUSTIS — See the new "Design Center" enjoy hors d'oeuvres and look through their "Plan Book" with over 200 plans, Nov. 8, 5:30 to 7:30 p.m., 312 S. Bay Street in Eustis. Join Mike Neace and staff as they celebrate the opening of the new facility.

Mission Inn gets marketing agents

ORLANDO — Stirling Sotheby's International Realty has been appointed exclusive sales and mar-

keting agents for 36 luxury homesites at Mission Inn Resort and residences, located on the Las Colinas Golf Course at the historic luxury resort in Howey-in-the-Hills in Lake County.

Roger Soderstrom, founder and owner of Stirling Sotheby's International Realty, said Mission Inn Resort and residences includes 21 golf course villa homesites, eight club homesites, five duplex homesites and two estate homesites. Most of the homesites front the Las Colinas Golf Course with a

few overlooking conservation areas, Soderstrom said.

Sales of individual homesites would total nearly \$3 million, however, Stirling Sotheby's is offering all 36 homesites at a discounted bulk price of \$1.26 million or an average of \$35,000 per homesite.

"Mission Inn Resort and residences is one of the most beautiful luxury residential resorts in Florida, with a history that goes back almost a century," Soderstrom said. Mission Inn is located

minutes from the Florida Turnpike and U.S. Highway 27 in Howey-in-the-Hills, and features an internationally renowned resort with 200 luxury quest rooms and conference facilities, two championship golf courses, a world class spa, golf academy, tennis center, a marina and restaurants.

Mark Arnold of the Global Real Estate Advisors Group at Stirling Sotheby's International Realty is handling the sale of the property.

For information, visit www.StirlingSIR.com.

PEP TALK

Rare 'sneak peek' at savvy homes

"The New American Home" for 2012 – created for display as part of the 2012 National Association of Home Builders International Builders'

Show in Orlando is currently under construction in Winter Park.

The architect and builder of the home, Phil Kean of Phil Kean Designs, of Winter Park, has created an update of the 1960s "classic white box," reinterpreting it to include fountains, pools, solar elements and leading edge art-glass work.

The 4,241-square-foot home honors the architecture of the past while taking advantage of current technologies and design trends, and includes motorized draperies, lighting management and integrated music controls all tied into an automated system, while still achieving the highest level of "green" certification.

Kean, with Brad Grosberg, principal at Phil

Kean Designs, has focused on spaces and detail instead of square footage to create a calm and serene living environment.

The home officially opens for tours with builders attending the NAHB show Feb. 8-11, 2012, and will be open to the public as part of the Orlando Parade of Homes in April 2012. A special preview evening is scheduled for Dec. 7, 2011 as a fundraiser to support the local UpStanders, Stand up to Bullying initiative. Advance reservations for the event are required by calling the Holocaust Center at 407-628-0555.

Workshops slated for community

Learn the ins-and-outs and helpful tips for buying your first home, and have important questions answered about securing a loan, available tax credits and more.

This will be offered at CredAbility, one of the nation's leading, nonprofit counseling agencies, providing free bilingual counseling services 24/7 in foreclosure prevention, confidential budget and bankruptcy counseling, and debt management programs.

In addition, CredAbility hosts regular free, open-to-the-public workshops offering local residents the opportunity to gain understanding on a variety of financial wellness topics and issues.

SEE PEP I C3

www.SunBeltHomeSales.com

SunBelt

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<p>2/2 LAMINATE FLOORS, NEW VERTICAL BLINDS ON ALL WINDOWS, BAY WINDOWS IN KITCHEN & 1 BDRM. FLA RM HAS LRG GLASS WINDOWS. TURN-KEY HOME FULLY FURNISHED. ACCESS TO THE CHAIN OF LAKES.</p> <p>LK2041 \$32,700</p>	<p>BEAUTIFUL 2/2 TURNKEY HOME NEAR THE VILLAGES. ALL STAINLESS STEEL APPLIANCES IN LRG EAT IN KITCHEN. SPLIT OPEN FLOOR PLAN. FULL TILE BATHS, TOP QUALITY FURNITURE PACKAGE W/ WALL HUNG FLAT SCRIN HDTV.</p> <p>LK2062 \$40,000</p>



Each and every bedroom has its own private bath suite making every room feel like the master suite.

MORRIS REALTY & INVESTMENTS

Waterfront on Harris Chain of Lakes

Located on 5.83 acres this 5 bedroom, 5 baths features 4592 square feet of magnificent living area. Each and every bedroom has its own private bath suite making every room feel like the master suite. Magnificent, breathtaking views from every room in the house. This home is a great place to entertain with its large pool and spa with a screened enclosure. Also a party dock with built-in pit and serene dock paths leading to the main 2-story boat dock with jet ski lifts and boat slips...as well as an above sundeck. The chef will love the island kitchen and

butler pantry that allows cooking while taking in the lake views. There is plenty of custom beauty and special touches such as custom plantation shutters, 2 fireplaces and grand windows throughout. This unique home also features a flowing floor plan. Don't pass up this incredible home. A definite must see with a fabulous location in a beautiful neighborhood. Where else can you find gorgeous lakefront plus 5.83 acres? For more information or to view this property call Lena Williams 352-636-4488 at Morris Realty & Investments.

PAL REALTY-THE PLANTATION AT LEESBURG

Your home search has ended

Custom floor plan, includes a/c in the wood work shop.....is not just another house on the market, is "the home" everyone has been looking for! Furniture negotiable. Really nice one of a kind! Must call for list of all upgrades in this home, great curb appeal with pavers on driveway, palm trees, curbing landscape trim, 10ft ceilings, screened foyer, French door to Florida room from living room and family room, upgrades stainless steel appliances, huge closet pantry, breakfast bar, Corian counter tops, ceramic tile floors, all appliances convey, oversized garage with air conditioned work shop, garage doors and

walls insulated, solar board & tailor foam, screen on work shop door. Master suite with dual walk-in closets, master bath with upgraded roman shower and dual vanities, culture marble counters, 3rd bedroom or office extended 3ft, gorgeous Florida room with ceramic tile and a fantastic open view, 23x5 bbq patio, pre-wired for generator, upgraded ceiling fans, dual water meters, instant hot water heater, private street, and so much more! Low 200's! Our office is located in Plantation Plaza, PAL Realty, 25327 US Hwy 27, Suite 202, Leesburg, FL 34748 (352) 326-3626. Visit our web site www.theplantation.com



French door leads to Florida room from living room and family room.



Beautiful 3 bdrm/2 bath home in Country Club of Mt. Dora.

ERA TOM GRIZZARD

Immaculate and like new

This one stands out from the rest! This beautiful 3 bdrm/2 bath home in Country Club of Mt. Dora is freshly painted with neutral designer colors to complement any decor. It features new carpet, vaulted ceilings, crown molding, arches, niches & 8 ft. sliders, inside utility and 2 car garage.. The gorgeous brand new kitchen overlooks the family room & features all new maple cabinets, new granite counter-tops, new stainless steel appliances (never used), closet pantry, and breakfast bar. The master bedroom is a perfect size, has a tray ceiling, a large walk-in closet PLUS a wall closet (his

& hers). The master bath features new vanity cabinets with raised height & dual sinks, garden tub & walk-in shower. The third bedroom has built-in wall shelves perfect for a study/office or hobby room. Enjoy your quiet mornings or relaxed evenings on the lanai in this tranquil setting with peaceful views of the spacious backyard. No rear neighbors, fruit trees, and the decorative fencing all add to its appeal. The exterior of the home has also been recently painted. Priced at \$209,000. Call for an appointment to view - Carole Thompson, ERA Tom Grizzard Realtors - (352) 267-0064

PEP

CONTINUED FROM PAGE C2

First-time homebuyers workshops:

■ 9 a.m. to 5 p.m., Saturday, Nov. 5, Fifth Third Bank, 10401 Curry Ford Road, Orlando.

■ 9 a.m. to 5 p.m., today, Nov. 11, and Nov. 19, CredAbility, 3191 Maguire Blvd., suite 100, Orlando.

■ 4:30 to 8:30 p.m., Tuesday and Thursday, Nov. 15 and 17, CredAbility, 3191 Maguire Blvd., suite 100, Orlando.

For information on workshops conducted in Spanish, and reservations, call 800-251-2227, or visit www.CredAbility.org.

SBA rules, big boost for small businesses

ALTAMONTE SPRINGS — Mercantile Capital Corporation, which already ranks as one of the largest providers of U.S. Small Business Administration 504 financing for small business owners who want to acquire or develop their own facilities,



HURN

could see its loan volume double thanks to new SBA rules that allow SBA 504 financing to refinance current conventionally-financed loans and provide working capital.

"I don't have to tell you how big a deal this is for a vast number of small business owners,"

said Christopher G. Hurn, co-founder and chief executive officer of Mercantile Capital Corporation. "This is what some people might call a 'game changer.'"

Hurn, who has actively advocated for these SBA changes for nearly eight years, said the new lending rules should have a major impact on small business growth and development.

"When thousands of small business owners across this nation are struggling with high interest rates on loans for commercial buildings and an inability to finance additional working capital, this is phenomenal," Hurn said.

SBA 504 loans offer qualified small business owners below-market interest rates and up to 90 percent financing, considerably better terms than offered by commercial banks. Additionally, the SBA 504 loan program is considered a "zero-subsidy" government program whereby borrower fees "insure" the government guarantee on a portion of the loans.

Legislation enabling the new rules was part of the Obama Administration's Small Business Jobs and Credit Act passed in late 2010, but the SBA only promulgated rules allowing financing of legitimate business expenses this week, Hurn said.

SBA's capital program sets new records

The U.S. Small Business Administration's Small Business Investment Company program provided a record \$2.59 billion in fiscal year 2011 to small busi-

nesses, a 63 percent increase over last year's \$1.59 billion.

"Over the past two years, we've made SBIC work better than ever before," said SBA Administrator Karen Mills. "We cut licensing time in half, which has strengthened efficiency and made it possible to get capital into the hands of small businesses more quickly. When an SBIC invests in a company, it can scale up and create jobs."

High-growth small businesses continue to face difficulty in accessing more specific kinds of patient, long-term capital to grow and create jobs. Since 1958, the SBIC program has helped fill these gaps and has invested approximately \$60 billion in more than 109,000 small businesses in the United States.

The FY 2011 volume is the highest single-year volume in the 50-plus year history of SBA's SBIC debenture program building on the FY 2010 volume, which was at that time the highest ever. Increased volume in the program is due in part to a number of improvements that contributed to an increased number of new SBIC licenses and reduced license processing times.

The SBIC program was created to stimulate the growth of America's small businesses by supplementing the long-term debt and private-equity capital available to them. SBA's SBIC FY 2011 results included the following:

■ Record High Financing to Small Businesses: Total financings to small businesses by SBA's SBIC debenture program grew to a 50-plus year record

high of \$2.59 billion in FY 2011, 63 percent more than in FY 2010 and nearly double the average annual amount of financings for the previous five years.

■ Record High SBA Capital Commitment to SBIC Funds: SBA capital commitments to funds broke another record, increasing to \$1.8 billion in FY 2011, up from \$1.2 billion in FY 2010, a 50 percent increase.

■ Record High Private Capital Attracted to SBIC Program: The SBIC program has attracted more private capital in FY 2011 than in any year in the history of the program, \$840 million compared to \$654 million in FY 2010.

■ More Licensed Debenture SBICs and Faster Processing Times: Twenty-two new debenture SBIC and leveraged licenses were issued in fiscal year 2011, more than double the five-year average of 10.6 per year. Additionally, SBIC license processing time improved to just 5.5 months in FY 2011, down from 14.6 months in 2009.

SBICs are privately-owned and managed investment firms that are licensed and regulated by SBA. SBICs use a combination of funds raised from private sources and money raised through the use of SBA guarantees to make equity and mezzanine capital investments in small businesses. There are nearly 300 SBICs with more than \$17 billion in capital under management.

For more information about the SBA's Investment Division, SBIC program, Impact Investment Initiative and Early

Stage Innovation Fund, visit www.sba.gov/INV for useful information including segments for: SBIC applicants, SBIC licensees, private partners and LPs, and entrepreneurs and small business owners. The site also includes useful SBIC forms, up-to-date news and reports.

Stirling are brokers for lakefront sites

ORLANDO — Stirling Sotheby's International Realty has been named exclusive brokers for three luxury estate home sites fronting on Lake Willis, a 150-acre natural spring-fed lake near the Dr. Phillips area in Southwest Orlando.



NATOLI

Roger Soderstrom, founder and owner of Stirling Sotheby's International Realty, said International new home specialist Dan Natoli has listed the properties priced from the \$400s.

The lakefront home sites range from two acres to two-and-a-half acres in size, Natoli said.

The seller will consider financing the estate sites for qualified buyers.

"The current owner, a custom homebuilder, has home designs and plans available and is ready to start construction for an interested purchaser," Natoli said.

Visit www.StirlingSIR.com for information.

PROPERTY TRANSFERS



LOCATION: 189 E Lakeview Street, Umatilla **FEATURES:** 3BR/3BA, Lakefront **LISTING PRICE:** \$229,500 **SELLING PRICE:** \$209,500 **LISTING AGENT & OFFICE:** Linda Lake, ERA Tom Grizzard Inc. **SELLING AGENT & OFFICE:** Douglas Piazza, Century 21 Real Estate.



LOCATION: 827 Chestnut Street, Clermont **FEATURES:** 3BR/2BA **LISTING PRICE:** \$99,000 **SELLING PRICE:** \$94,000 **LISTING AGENT & OFFICE:** Brandie Mathison-Klein, Keller Williams Homestead Realty. **SELLING AGENT & OFFICE:** Brandie Mathison-Klein, Keller Williams Homestead Realty.



LOCATION: Plantation at Leesburg **FEATURES:** 3BR/3BA, 2.5 car garage **LISTING PRICE:** \$289,000 **SELLING PRICE:** \$266,000 **LISTING AGENT & OFFICE:** Adriana Skoloda, PAL Realty. **SELLING AGENT & OFFICE:** Adriana Skoloda, PAL Realty.



LOCATION: 1254 Lattimore Drive, Clermont **FEATURES:** 4BR/3BA, 2,429 sq. ft. **LISTING PRICE:** \$220,000 **SELLING PRICE:** \$220,000 **LISTING AGENT & OFFICE:** Cheryl S. Glover, Keller Williams Homestead. **SELLING AGENT & OFFICE:** Nancy Pruitt, Keller Williams Homestead Realty.



LOCATION: Plantation at Leesburg **FEATURES:** Conservation views, 3BR/2BA, manufactured home, double carport. **LISTING PRICE:** \$67,500 **SELLING PRICE:** \$55,500 **LISTING AGENT & OFFICE:** Adriana Skoloda, PAL Realty. **SELLING AGENT & OFFICE:** Adriana Skoloda, PAL Realty.



LOCATION: Plantation at Leesburg **FEATURES:** Golf course frontage, 2BR/2BA, den, formal rooms, 2 car garage. **LISTING PRICE:** \$129,900 **SELLING PRICE:** \$129,900 **LISTING AGENT & OFFICE:** Brenda Greenlee, PAL Realty. **SELLING AGENT & OFFICE:** Brenda Greenlee, PAL Realty.



LOCATION: 3906 Pine Cone Court, Mascotte **FEATURES:** 3BR/2BA, 1,870 sq. ft. **LISTING PRICE:** \$82,500 **SELLING PRICE:** \$77,000 **LISTING AGENT & OFFICE:** Abdul Aitboukil, Real Living Classic Homes. **SELLING AGENT & OFFICE:** Brandie Mathison-Klein, Keller Williams Homestead Realty.



LOCATION: 10529 Mira Lago Lane, Clermont **FEATURES:** 3BR/2BA, 1,236 sq. ft. **LISTING PRICE:** \$108,000 **SELLING PRICE:** \$92,000 **LISTING AGENT & OFFICE:** Bob Tenaglia, Realty Executives Central Florida. **SELLING AGENT & OFFICE:** Brandie Mathison-Klein, Keller Williams.



LOCATION: Plantation at Leesburg **FEATURES:** 2BR/2BA, Corner lot, 1.5 car garage, Fl. room. **LISTING PRICE:** \$63,500 **SELLING PRICE:** \$52,000 **LISTING AGENT & OFFICE:** Adriana Skoloda, PAL Realty. **SELLING AGENT & OFFICE:** Adriana Skoloda, PAL Realty.



LOCATION: 27126 Greenfly Orchid Lane, Leesburg **FEATURES:** Legacy of Leesburg, Custom built 2,074 sq. ft. pond view **LISTING PRICE:** \$215,000 **SELLING PRICE:** \$200,000 **LISTING AGENT & OFFICE:** Marilyn Morris, ERA Tom Grizzard Inc. **SELLING AGENT & OFFICE:** Marilyn Morris, ERA Tom Grizzard Inc.



LOCATION: 34028 Grant Avenue, Leesburg **FEATURES:** 2BR/1BA **LISTING PRICE:** \$31,000 **SELLING PRICE:** \$31,000 **LISTING AGENT & OFFICE:** Frank Kenney, Frank F. Kenney. **SELLING AGENT & OFFICE:** Lisa Jones, ERA Tom Grizzard Inc.



LOCATION: Plantation at Leesburg **FEATURES:** 2BR/2BA, 2 car garage, golf course frontage, Fl. room **LISTING PRICE:** \$100,000 **SELLING PRICE:** \$93,000 **LISTING AGENT & OFFICE:** Adriana Skoloda, PAL Realty. **SELLING AGENT & OFFICE:** Adriana Skoloda, PAL Realty.



LOCATION: 315 Way Point Drive, Groveland **FEATURES:** 2,904 sq. ft. **LISTING PRICE:** \$119,899 **SELLING PRICE:** \$125,000 **LISTING AGENT & OFFICE:** Cheryl S. Glover, Keller Williams Homestead Realty. **SELLING AGENT & OFFICE:** Nancy Aitken, Keller Williams At The Lakes.



LOCATION: 2290 Knollwood Drive **FEATURES:** 4BR/2BA, block home **LISTING PRICE:** \$139,900 **SELLING PRICE:** \$134,900 **LISTING AGENT & OFFICE:** Carole Thompson, ERA Tom Grizzard. **SELLING AGENT & OFFICE:** Paul Ditmar, US Condo Exchange.



LOCATION: 7519 Park Hill Avenue **FEATURES:** 4BR/3BA, block home **LISTING PRICE:** \$189,000 **SELLING PRICE:** \$189,000 **LISTING AGENT & OFFICE:** Jim Richardson, ERA Tom Grizzard Inc. **SELLING AGENT & OFFICE:** Camille Caserta, Zip Realty.



LOCATION: 909 Sunset Circle **FEATURES:** 2BR/2BA, on lagoon w. dock. **LISTING PRICE:** \$115,000 **SELLING PRICE:** \$90,000 **LISTING AGENT & OFFICE:** Marlene Cook, ERA Tom Grizzard Realty Inc. **SELLING AGENT & OFFICE:** Marlene Cook, ERA Tom Grizzard Realty Inc.



LOCATION: 1209 Longville Circle, Tavares **FEATURES:** 3BR/2BA **LISTING PRICE:** \$99,900 **SELLING PRICE:** \$95,000 **LISTING AGENT & OFFICE:** Jeffrey Perry, Prudential Results Realty. **SELLING AGENT & OFFICE:** Lynn Gagnon, ERA Tom Grizzard Inc.

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<p>2 and 1/2 acres for only \$25,000 3/2 mobile that a real fixer-upper. VALUE IS IN THE LAND. \$25,000 G4672883</p>	<p>352-793-8084 SHORT SALE! Great price for this mobile on 3 acres. with covered porch, oak trees, open pasture, partially fenced. Needs some TLC. \$39,900 G4676182</p>	<p>352-793-8084 GREAT PRICE! 2/1 just outside Webster, paved road, dead-end street. \$39,900 G4677439</p>	<p>352-793-8084 BANK APPROVED SHORT SALE Nice 3/2 in a great area. needs TLC but has the potential to be a great home. Close to shopping and schools. Easy access to I-75. \$48,000 G4609337</p>	<p>352-793-8084 MOVE RIGHT IN! 5/3 on two lots in a small and lovely wooded community. Beautifully maintained on a corner lot with formal living and dining. Relaxing screened porch. Motivated seller! \$59,900 G4672156</p>	<p>352-793-8084 PERFECT FOR LARGE FAMILY. 4/3 split plan, 20x26 metal shop, newer roof and septic, close to schools and shopping. \$77,000 G4667730</p>
<p>352-793-8084 DOUBLE LOT! Lots of room to roam, 2/2 with family room, living room and big bonus room. \$79,000 G4677027</p>	<p>352-793-8084 79,900 WITH A POOL! 3/1 ON 1/4 acre, paved dead-end street, fenced backyard with large screened porch, above-ground pool, additional building with fenced doggie area. \$79,900 G4676477</p>	<p>352-793-8084 LARGE HALF ACRE LOT ON CANAL LAKE PANASOFFKEE. Updated cottage with open plan, large back porch overlooking canal and boat house. Lots of trees (oak and oaks). Fenced yard. \$79,900 G4671955</p>	<p>DON'T MISS THIS ADORABLE 3/2 not a short sale, priced to sell, corian countertops, oversized partially fenced lot. Family friendly neighborhood, close to Hwy 50 & 27. \$79,900 G4673393</p>	<p>352-793-8084 FIREPLACE AND HARDWOOD FLOORS FOR UNDER \$100k. 3/2 on 5 acres. 1702 square feet. \$99,000 G4672659</p>	<p>GREAT DEAL ONE OWNER-FINANCE ACREAGE! 3/2 mobile on beautiful rolling 10 acres. Desirable Bay Lake area. \$110,000 G4671194</p>
<p>NOT A SHORT SALE! Well-maintained 3/2 split plan with carpet and tile throughout, fenced backyard and covered patio. Great for entertaining! \$114,900 G4676767</p>	<p>WALK TO DOWNTOWN CLERMONT and waterfront park, new roof, new heat and a/c, new paint inside and out, new flooring, new stainless steel appliances and MUCH MORE! \$119,900 G4674276</p>	<p>SHORT SALE ACREAGE. Country living in 2/2 mobile on nearly 10 acres with a pond and private gate. Quick access to city living, but country feel. Bring offers! \$119,900 G4677301</p>	<p>GREAT LOCATION close to schools and shopping. 4/2, covered canal, fenced back yard, upgraded flooring, recently painted inside and out. Very well maintained. \$129,900 G4676627</p>	<p>THIS HOME IS ADORABLE! Beautiful wood burning fireplace, living room perfect for those cozy winter nights. The lot is landscaped as an additional bedroom. You'll just fall in love with this home. Plenty of room for a garden of flowers. Don't miss out on the opportunity to see this fantastic home. \$164,900 G4647429</p>	<p>GORGEOUS 3 STORY HOME ON WITHLACOOCHIE RIVER! 3/3 with over 2,000 square feet of living space. Bottom level is a full basement with a full bath. \$170,000 G4672866</p>
<p>352-793-8084 GREAT BIG GRANDDADDY OAKS line the roadway to this home. 3 bedroom 2 bath with office, formal dining room. Fireplace in living room. After a hard day cooled glass of tea on a large screened in front porch. Has gazebo, 2 buildings with electric, PVC privacy fenced 1.09 acres. \$185,000</p>	<p>352-793-8084 SPACIOUS! 4/3 has all you need. Crown molding, large kitchen, two master suites (one could be an in-law apartment). Large and spacious kitchen. Over five acres. \$189,900</p>	<p>BEAUTIFULLY UPDATED ST. CROIX MODEL!! 3/2 112 with lake front views. Imported teak hardwood floors, extra large base and master bedroom suit, all new wood, granite and granite throughout. \$199,900 G4671275</p>	<p>REDUCED! On canal that leads to the Withlacoochee River. This beautiful 3/2 home includes a den & formal living & dining rooms. \$209,900 G4651801</p>	<p>LAKE VIEW POOL HOME IN DESIRABLE CRESCENT LAKE CLUB. 3/2 with pool and lake, custom built-ins, sunset views of Lake Crescent throughout the home. Three car garage and office pre-wired for surround sound, that could be a bedroom. \$219,999 G4665163</p>	<p>BEAUTIFUL ACREAGE IN HOWEY! 3/3 with nearly five acres, room for horses, lots of trees with large pine barn, screened porch and in-law suite. An additional four plus acres available. Bring your horses! \$249,000 G4669311</p>
<p>REDUCED 20 ACRE ESTATE. 4/2 with electric gate, bonus room, loaded with upgrades including custom wood flooring, private pool surrounded with lush landscaping. Must see! \$249,900 G4669442</p>	<p>352-793-8084 TALK ABOUT A WELL BUILT HOUSE! 3/2 custom home, ready from start, on 25 acres. Partially wooded, partially cleared. Huge master bedroom tile throughout, wood burning fireplace, you can see with additional bedroom and bath. 2 utility sheds outside. \$274,900 G4678322</p>	<p>LOVELY OLDER HOME ON CLERMONT CHAIN OF LAKES. Canal back home with deep 90x200 lot, beautiful sunset view of Lake Winona. 3/2 \$275,000 G4676813</p>	<p>CHARMING CANAL FRONT. 3/2 tropical retreat, cypress trees and lush landscaping. Feel like you're stepping back in time to "old Florida." \$299,900 G46775001</p>	<p>BEAUTIFUL 5 ACRE COUNTRY HOME. 4/3 with separate detached in-law suit and 1200 s.f. shop/garage. Plenty of room for horses and R.V. \$299,900</p>	<p>352-793-8084 BLUEBERRY FARM!!! over 3500 blueberry bushes on almost 10 acres blueberry bushes individually potted. Sprinkler well complete irrigation system. G4657483. Has a lot to offer with blueberry business and home. \$350,000</p>
<p>OUTSTANDING OFFER ON UNIQUE HOME. Large 5/4 1/2 with nice pool, large master suite, extra upstairs entertainment room, full apartment over the garage with its own laundry overlooking Lake Minnehaha. Desired lake access. Fantastic. \$384,900 G4675015</p>	<p>CANAL TO THE HARRIS CHAIN. Your own piece of paradise. 3/3 with separate in-law quarters, custom home is picture perfect, two motorized boatlifts on lamptastic dock. \$429,900 G4676197</p>	<p>352-793-8084 60 ACRES OF GATED PRIVACY. Rolling pasture land, mature oaks, 3/2 home, pole barn, long private drive, pole barn. If you're looking for privacy, this is it! \$475,000 G4674102</p>	<p>AWESOME PRICE 5 acres with pool - REDUCED estate home; desirable gated community. \$499,900 G4659035</p>	<p>WELCOME PILOTS! 5 acres, very unique, live directly at the airport. Detached 70x90 hanger included, 3x21x90 with pool, 4200 sq. \$560,000 G4670610</p>	<p>REDUCED award winning custom 4/3 lakefront home on Lake Minnehaha over 4,400 square feet, over 105 feet of lakefront. \$699,999 G4670612</p>
<p>OVER 2 ACRES DIRECT LAKEFRONT. 5/3, boat dock, detached workshop, sparkling pool. MUST SEE THIS BEAUTIFUL PROPERTY. \$895,000 G4603123</p>	<p>COMMERCIAL CHARMING OFFICE with reception area, three separate offices, conference room with fireplace, kitchen. Perfect for any professional. A great buy at \$104,000 G4660398</p>	<p>COMMERCIAL 23 LOTS zoned for mobile home, duplexes or single-family homes. Great investment! \$77,000 G4627328</p>	<p>VACANT LAND BREATHTAKING 6-ACRES overlooking Sam's Lake with 200 feet of direct lake frontage. Homebuilders dream. Tucked away yet quick access to Hwy 27 and Turnpike. \$119,900 G4668367</p>	<p>VACANT LAND OWNER FINANCE GARDEN CITY. Beautiful lot, ready to build your dream home. Owners will finance qualified buyers. \$89,000 G4651151</p>	<p>VACANT LAND OWNER FINANCING REDUCED BY \$70,000!!!! 4.5 ACRE LOT IN THE SUGAR LOAF MOUNTAIN AREA!! Small development with beautiful custom homes. \$149,900 G4659969</p>

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Boca Raton model home to open at Eagle Bay

KISSIMMEE — Ryland Homes will open its new "Boca Raton" model home and start sales in November at its newest single-family community, Eagle Bay, located off Boggy Creek Road in Kissimmee.

Angela Colston, vice president of sales and marketing for Ryland Homes in the Orlando region, said the model home offers four bedrooms and two baths in 1,853 square feet of living space with a two-car garage.

Ryland is building three- and four-bedroom single family homes in exciting new one and two story designs with two-car garages at Eagle Bay a neighborhood with easy access to Orlando International Airport, Lake Nona's Medical City, The Loop, Greenway (417) and the Florida Turnpike.

New homes at Eagle Bay will range from 1,481 square feet of living space to 2,574 square feet, priced from the mid-\$100s.

Seven distinctive floor plans will be available at Eagle Bay, Colston said.

New homes at Eagle Bay feature Ryland's exclusive Houseworks package of appliances, engineering, construction and design that increases your comfort, safety, savings, quality and sustainability, Colston added.

Ryland's Houseworks ranks among the most energy-efficient and environmentally sustainable new homes on the market, with Energy Star appliances throughout, a minimum 13 SEER Carrier air-conditioning system, programmable thermostats and quick recovery energy water heater that will cut hundreds of dollars from the electric bill.

Contact Angela Colston, VP Sales and Marketing at Ryland Homes, 407-226-2567.

Emerson International reports new long-term leases

ALTAMONTE SPRINGS — Emerson International recently closed on four

new long-term lease agreements at CenterPointe Office Park in Altamonte Springs and one at Sanlando Center in Longwood recently.

Eric Emerson, vice president and general manager of Emerson International, said Sean Westcott, director of leasing and property management for Emerson International, negotiated all lease agreements.

Leases are:

■ Debt Mediators LLC leased 1,193 square feet.

■ Neno Research Inc. leased 1,333 square feet. Consumer

■ Business and Debt Research, Inc., leased 1,259 square feet.

■ Penthouse Acupuncture LLC, leased 500 square feet.

■ Paradigm Health LLC leased 1,524 square feet.

Contact Sean Westcott, Director of Leasing and Property Management, Emerson International Inc. at 407-834-9560, or email to swestcott@emerson-us.com for information.

COP-Hanging Moss LLC, of Maitland, in a renewal lease agreement with Florida Home Medical Equipment Inc., who renewed its lease of suites 540-550 with 4,000 square feet in the Hanging Moss CommerCenter at 6100 Hanging Moss Road.

Contact Michael Heidrich at 407-875-9989 or email to mheidrich@realvest.com, or visit www.NAIRealvest.com.

Hendricks & Partners negotiates sale of 68-units

ORLANDO — Hendricks & Partners, the nation's largest multi-family property advisory group, recently negotiated the sale of the 68-unit Windward Apartments property at 1744 Bowen Dr. in east Orlando for \$1,600,000.

Cole Whitaker, southeast partner for the firm and Hal Warren, associate partner, negotiated the sale representing the seller, Nashville based Robbins Property Group.

Contact Hal Warren at 407-218-8881 or by email to hwarren@HPAPTS.com or Cole Whitaker at 407-218-8880, or by email to cwhitaker@HPAPTS.com.

Brian Kittle, with Meritage Homes, honored by HBA

ORLANDO — Brian Kittle, director of sales for Meritage Homes in the Orlando region has been honored by the Homebuilders Association of Mid-Florida as its "Sales Director of the Year."

Kittle has been affiliated with Meritage Homes for the past three years and has more than 13 years of sales executive experience.

He is a graduate of Youngstown State University in Ohio.

Contact Brian Kittle at 407-712-8641 or email to Brian.Kittle@meritagehomes.com.

NAI Realvest negotiates industrial lease renewals

ORLANDO — NAI Realvest recently negotiated two renewal leases for industrial space totaling 16,903 square feet at commerce centers in Lake Mary and Orlando.

Michael Heidrich, principal at NAI Realvest, negotiated both transactions representing the landlords.

At the Lake Mary Business Center, 1150 Emma Oaks Trail, Heidrich represented the landlord, Dalfen America Corporation of Westmount, Quebec in a renewal agreement with Fort Lauderdale-based HornerXpress-Central Florida Inc., who renewed its lease of 12,903 square feet in suite 130 at the center.

Heidrich also represented the landlord

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