



2013



# The Broadwater Breeze

[www.broadwaterfl.org](http://www.broadwaterfl.org)

News and information for the Broadwater Community in St. Petersburg, Florida

## 14<sup>th</sup> Annual Broadwater Family



**April 21st**

Join your neighbors at Ft. DeSoto from Noon to 4 PM. This is the longest running event for Broadwater and is fun for all ages. Tasco will once again be there with music, games, and inflatables for the kids. More information will come via infolink and a flyer as the date gets closer so be sure to RSVP. **If you would like to join a fun bunch of volunteers to help organize the picnic, contact Evelyn Hill at [Broadwater-Info@aol.com](mailto:Broadwater-Info@aol.com) or 864-4188.** Pictures from the 2012 picnic may be viewed at [www.broadwaterfl.org](http://www.broadwaterfl.org)



## Broadwater Boat Parade of Holiday Lights

It was a perfect night on the water as 15 boats paraded through the canals of Broadwater spreading much cheer for the audience along the route. Thanks to all of our boats for putting on a great show, our residents and judges who lined the parade route, Mike & Debbie Zito for hosting the Awards Party and John & Sue O'Conner for organizing a wonderful event.

*Continued on Page 2*

**Saturday  
March 9th**



## Broadwater Neighborhood Garage Sale

On March 9th, Broadwater will hold our annual Neighborhood Garage Sale. We will run ads in the Tampa Bay Times and Gulfport Gabber so get ready for throngs of shoppers. Maps of the neighborhood will be available on our website for shoppers to print.

**We will be marking participating houses on the map so please go to [www.broadwaterfl.org](http://www.broadwaterfl.org) before March 7th to register online. If you do not have internet access, please call Tom at 638-1421 by March 7<sup>th</sup>.**

You may want to place a sign on the end of your street to direct folks your way. In order to keep a lane clear on 46<sup>th</sup> Ave. we ask that you inform shoppers not to park on the north side of 46<sup>th</sup> Ave S. We will be proactive in trying to control the traffic on 46<sup>th</sup> Ave S but we ask that you be patient on March 9<sup>th</sup> as you drive through the neighborhood.

When you see this symbol at the end of an article, more event photos may be viewed on the website.



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## Important Dates

- Mar 7:** General Meeting 7:00 PM National Guard Armory 3601 38<sup>th</sup> Ave  
Featured Program: The 34th St S Redevelopment Plan
- Mar 9:** Neighborhood Garage Sale
- Mar 13:** Broadwater Night at The Flamingo
- Mar 21:** Honda Grand Prix Illuminated Light Parade
- Apr 18:** Neighborhood Watch New Patroller Class
- Apr 21:** Neighborhood Picnic at Ft. DeSoto
- Apr 25:** Board of Directors Meeting
- May 10:** Summer Broadwater Breeze Deadline







## Beautification Award Spring 2013

**Rich & Kristina Burger**  
4501 39th St S



*Congratulations on your new addition! Each winner receives a \$25 gift certificate compliments of Sunshine Skyway Ace Hardware*

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## *Congratulations to the Top 3 boats as voted by our judges*

**3<sup>rd</sup> Place: Boat #12 Jason, Kim & Penelope Mottert**

**2<sup>nd</sup> Place: Boat #4 Tony & Daisy Melkey and their crew**

**1<sup>st</sup> Place: Boat #11 Capt. John, Luz & Riley Sackett  
and Janice & Patti (photo right)**

Be sure to join the fun this December!!

Please visit [www.broadwaterfl.org](http://www.broadwaterfl.org) to view more photos  
and video of this event.



**Sharon S Ally**  
VICE PRESIDENT  
FINANCIAL CENTER LEADER  
NMLS#: 430254

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## Where the Sidewalk Begins

Submitted by Edie Creter

For us, the sidewalk begins off 37th Street South, at 34th Avenue South, just behind Wal-Mart. The date is December 7, 2012, the sun is shining, the temperature is in the mid-70s, and, as we start out, the sky is a cloudless azure blue—a perfect day for a bike ride.

Phil had biked previously on this Clam Bayou portion of the longer City Trails, Skyway Trail, but this is my first trek there. The City of St. Petersburg and Southwest Florida Water Management District officially opened the Skyway Trail at Clam Bayou back in October 2012. The trail is 1.6 miles running through Clam Bayou and marks the final step in a multi-agency effort to restore 64 acres of coastal habitats.

I have to admit to having mixed feelings about seeing funds spent on this very wide walkway/trail while other worthwhile projects cannot find the funds to proceed. But the trail is here now, literally right in our neighborhood, and so we have embraced its presence.

The photographs accompanying this article speak to the scenic beauty of one of the most interesting rides we have taken nearby over the years. While the wildlife of ospreys, egrets, blue heron, ibis, manatees, and the like, is not new to Broadwater residents, seeing them together in a natural habitat is quite different than the single visitor you will usually see in your backyard.

We talk with grandparents pulling a wagon full of "found" golf balls that had made their way over the net separating Twin Brooks driving range on 22nd Avenue South; we meet a teenage girl fishing from a bridge, proudly telling us of a bass she had caught the day before. We share the path with walkers and bicyclists of all ages. Yet we come away believing that we had just had a ride on a beautiful trail way built just for us.

Clam Bayou Trail connects to the Pinellas Trail in Childs Park to the North, and runs through Clam Bayou and along 37th St. South to the Bayway, where you can connect with the Pinellas Bayway bike route to Fort De Soto, or continue to the Sunshine Skyway Bridge. With the opening of this new connection, it's now possible to cycle from the southern tip of Pinellas north to Tarpon Springs. A bike map titled City Trails 2012, is free for pick-up at



the Maximo Resource Center two doors down from Beef O'Brady's. Whether you are pro or con on the larger question of spending funds on a walk-

way/bike trail, I encourage you to take it in and give it a try by bike or foot. You won't be disappointed



Trees, flowers, marshes, palms, waterways, grasses and bridges meet graceful trail curves, allowing solitude and quiet on our ride.



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## ***From The BCA Board***

We are off and running in 2013! The 10<sup>th</sup> Annual Holiday Party in December was a great success thanks to the leadership of Evelyn Hill and a great cast of wonderful volunteers. Thank you to everyone who made this happen and all who attended. We also welcomed Laura Yaeger, Darryl Wilson and Dick Collins to the 2013 Board of Directors and wish to thank departing Board Members Roger Sheahen, Bob Uhrie and John Ferguson for their years of service. Our Neighborhood Garage Sale will take place on March 9<sup>th</sup> and our 14<sup>th</sup> Annual Family Picnic is going to happen on April 21<sup>st</sup>. I encourage you to get involved in the planning of this great family event and look forward to seeing you there. The Garage Sale, Picnic and all of our social events are made possible by the dues paying members of Broadwater. Your thirty dollars (that is only 8 cents per day) goes a long way in making Broadwater one of the top neighborhoods in St. Petersburg. I hope to see you at the next General Meeting on March 7<sup>th</sup> as we have exciting news about the long awaited 34<sup>th</sup> St. Redevelopment Plan!

Tom Ando  
BCA President

### ***JUST THE FACTS***

To drive the length of 46<sup>th</sup> Ave S at 20 MPH it takes 2 minutes and at 40 MPH it takes 1 minute. Please check your speed and ask yourself if saving a minute or two is worth the risk of injuring or taking the life of an adult, child or pet.



Our Welcome Aboard representatives are Kris Holtman, Maria Roesner and Mary Lisan. Kris, Maria, and Mary all live on 44<sup>th</sup> St S and have teamed up to make sure all new residents are welcomed in a timely manner. If you need to let our Welcome Aboard ladies know about a new resident please email [infolink@broadwaterfl.org](mailto:infolink@broadwaterfl.org) or call Kris at 867-3172, Maria at 498-6899 or Mary at 215-962-8814

### ***A Warm Welcome to our Newest Neighbors***

- Mark Wiemer & Jim Shepard 4096 38<sup>th</sup> St S
- Jeffery & Lauren Trosclair 4250 42<sup>nd</sup> Ave S
- Brandon & Megan Robinson 4453 45<sup>th</sup> St S
- Greg & Judy Dent 4356 48<sup>th</sup> Ave S
- Giovanni & Diane Monaco 3900 42nd St S

If you are new to Broadwater and have not been formally welcomed by Welcome Aboard, please email [infolink@broadwaterfl.org](mailto:infolink@broadwaterfl.org) so that we can let you know about all of the things that make Broadwater such a great neighborhood and provide you with some welcome gifts. Broadwater is a very active community and are excited to have you aboard!

Mary, Kris & Maria  
Welcome Aboard

### ***BROADWATER NEIGHBORHOOD WATCH NEW PATROLLER CLASS APRIL 18***

Sign up now for Neighborhood Watch NEW patroller training class on Thursday April 18<sup>th</sup>. Your help is needed in keeping our Broadwater Neighborhood safe. You can make a difference. We are all concerned about the possibility of increased crime in our neighborhood. Being proactive in our Broadwater community and helping with our Broadwater Neighborhood Watch Program is one of the best ways you can help deter future incidents from occurring. A quick training session will be held for you and other concerned Broadwater neighbors, by our St Petersburg Police Department. The training class is very much a general introduction and information on how and what to do. It's very basic and not difficult and takes less than 2 hours.

After completing the training class, most people involved in the program simply devote one assigned day (about 1 hour) a month to patrol the Broadwater neighborhood at a time that is convenient for you.

Please RSVP by April 1<sup>st</sup> to [Seefeldt@TampaBay.rr.com](mailto:Seefeldt@TampaBay.rr.com) or 727-421-1201 and join us on Thursday, April 18 at 7:00 PM at the Maximo Resource Center 4815 34th Street South (near Beef O'Bradys) Now is the time to sign up and make a difference in our Broadwater neighborhood. With your help we can make our Neighborhood Watch program work even more effectively. Please feel free to contact me with any questions and Thanks for helping make Broadwater a better place to live!

Ted Seefeldt  
Broadwater Neighborhood Watch Coordinator

727-421-1201 or [Seefeldt@TampaBay.rr.com](mailto:Seefeldt@TampaBay.rr.com)





## Broadwater Referral List

Lisa Lau maintains a list of referrals from Broadwater Residents for various home services. The list, which is available at [www.broadwaterfl.org](http://www.broadwaterfl.org), is updated regularly. We now are tracking the number of positive referrals for each contractor. **We ask that you review the current list and email Lisa at [lisalau18@yahoo.com](mailto:lisalau18@yahoo.com) with the name of any of the contractors on the list that you have utilized and would recommend.** You may also email Lisa with any new referrals for home services you have utilized and would recommend. Please include the company (or individual's) name, phone number, and service type. Please do not promote your own services as we would prefer to have someone who has used your services recommend you. You may still request referrals via infolink but we suggest you use the referral list first. If you do not have access to the internet, Lisa may be reached at 973-641-8295.



Go to [www.tampabaywatch.org](http://www.tampabaywatch.org) to see the many programs they have to preserve and restore our waters.

## Block Captains

Many thanks to the 23 Block Captains who are your street level representatives in Broadwater. Each street or area has a Block Captain assigned to be **your first contact for neighborhood questions or concerns as well as lost and found pets.** Block Captains also hand deliver the Broadwater Breeze and can collect your 2013 membership dues. Thanks to all of our Block Captains for their time and efforts to make Broadwater a better place to live!! If you do not know who your Block Captain is, go to [www.broadwaterfl.org](http://www.broadwaterfl.org) for a complete list. **We are in need of a new Block Captain for the west end of 42<sup>nd</sup> Ave (3800-4250) to replace Muriel Moreau.** Please contact Tom at 638-1421 or [t.ando@turtlese.com](mailto:t.ando@turtlese.com)



Daylight Saving Time 2013  
begins at 2:00 AM on  
Sunday, March 10, 2013

## Go to [www.broadwaterfl.org](http://www.broadwaterfl.org) For

- ✓ Photos related to articles in this newsletter
- ✓ Pet Registration Form
- ✓ 2013 Membership Form
- ✓ 2013 Broadwater Breeze Ad Form
- ✓ Broadwater Contractor Referral List
- ✓ Broadwater Map
- ✓ Broadwater Breeze Past Editions
- ✓ Links to important Information



## Broadwater Infolink

Infolink is an email tool used to communicate information to residents of Broadwater. Infolink is also used by subscribers to obtain referrals and buy and sell items. To subscribe email your name, address, and phone number to [infolink@broadwaterfl.org](mailto:infolink@broadwaterfl.org). Your information will be kept confidential so you will not receive spam or advertising e-mail.

**If you have registered for Infolink and have not received any emails recently, please email us at [infolink@broadwaterfl.org](mailto:infolink@broadwaterfl.org) to let us know.**

## Pet Registry

The Broadwater Pet Registry is designed to help lost pets find their way home. If you have not registered your pet yet, there are several ways to do it. One way is to fill out the information on your 2013 member form. You may also register your pet at [www.broadwaterfl.org](http://www.broadwaterfl.org) or at any neighborhood event. **Please update us if your pet was previously registered and is no longer with you.**

## Have a codes issue or question?

Contact John Ferguson at 906-9303 or [john@justlistedstpete.com](mailto:john@justlistedstpete.com). John has been our Broadwater codes contact for several years and he has helped solve many issues. With his knowledge of city codes and working relationship with the Codes Department, John is a valuable asset to the Broadwater Community.

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## **How Your \$30 Membership in the Broadwater Homeowners Association Makes A Difference!**

### **Top 10 List:**

*Submitted by Laura Yaeger*

10. Experience that good feeling when you see a smile on your neighbor's face at one of the neighborhood social events
9. Provides us an opportunity to make a little extra cash at the neighborhood garage sale.
8. Builds stronger relationships between neighbors and surrounding communities.
7. Funds neighborhood beautification and Helping Hands projects.
6. Protects all through our strong neighborhood watch program.
5. Experience that exhilarating feeling as you walk through the Broadwater Haunted House. BOO!
4. Increases property values.
3. Advocates for our community's welfare and improvement (ie: the 37th Street Trail and 34th St Redevelopment Plan)
2. Shows our appreciation to our troops.
1. Benefits each and every resident.

Clearly, every membership counts! THANK YOU FOR YOUR SUPPORT!

Remember the yearly dues of \$30.00 is less than an evening out on the town. Don't forget to join this year!

## **Membership**

Your dues are appreciated and support the many activities of the Broadwater Civic Association. We already have 143 members (27%) for 2013. If you have not joined yet, go to [www.broadwaterfl.org](http://www.broadwaterfl.org) to print a membership form. **Please be sure to fill it out completely even if your information or your pet's information has not changed.** This will insure that we have your information up to date. Please mail or drop it off to Vicki Linkovich or bring it with you to the General Meeting on March 7<sup>th</sup>.



## **Broadwater Civic Association Members & Committee Chairpersons**

<b>President</b>	Tom Ando	638-1421	4532 38th St. S.	t.ando@turtlese.com
<b>Vice President</b>	Evelyn Hill	864-4188	4416 46th Ave. S.	broadwaterinfo@aol.com
<b>Secretary</b>	Julie Reardon	742-5036	4348 46th Ave. S.	juliereardon@kw.com
<b>Treasurer</b>	Vicki Linkovich	202-8647	4316 44th St. S.	mslink@tampabay.rr.com
<b>Other Board Members</b>	Mike Milvain	866-9803	4340 45th St. S.	mmilvain@gmail.com
	Charlie Phillips	420-6149	3812 46th Ave S	charlesphillipsjr@live.com
	Lee Krueger	515-3437	3830 46th Ave S.	lkrealtor@aol.com
	Doug Fuller	866-7891	4384 46th Ave S.	dougfuller@tampabay.rr.com
	Cheryl Cook	813-787-5580	3899 48th Ave S.	ccookhomes@gmail.com
	Tim Parham	865-1294	3900 38th St. S	schooling1@aol.com
	Laura Yaeger	713-502-7719	4396 46th Ave S.	LVY@tampabay.rr.com
	Darryl Wilson	562-7882	4196 40th St. S.	Wilson@law.stetson.edu
	Dick Collins	743-4304	3949 41st St. S.	rico1111@tampabay.rr.com
<b>Committees</b>				
<b>Block Captains</b>	<b>NEED VOLUNTEER</b>			
<b>Codes</b>	John Ferguson	906-9303	4130 39th St S	john@justlistedstpete.com
<b>Business Liaison</b>	Charlie Phillips	420-6149	3812 46th Ave S	charlesphillipsjr@live.com
<b>CONA</b>	Charlie Phillips	420-6149	3812 46th Ave S	charlesphillipsjr@live.com
<b>Newsletter</b>	Dena McElerney	403-2321		toplineconsultant@yahoo.com
<b>Neighborhood Watch</b>	Ted Seefeldt	421-1201	4490 40th St. S.	Seefeldt@tampabay.rr.com
<b>Social Committee</b>	Evelyn Hill	864-4188	4416 46th Ave. S.	broadwaterinfo@aol.com
<b>- Webmaster</b>	Karen Crowley			ksessions@aol.com
<b>Helping Hands</b>	Kristen Mory	688-9597		kristenmory@yahoo.com
<b>Contractor Referrals</b>	Lisa Lau	973-641-8295		lislau18@yahoo.com
<b>Welcome Aboard</b>	Kris, Maria & Mary	867-3172	498-6899	<a href="mailto:infolink@broadwaterfl.org">infolink@broadwaterfl.org</a>
<b>Resources:</b>				
<b>City Codes Depart.</b>	To Register Complaint	893-7373	<a href="http://www.stpete.org/eservices/index.asp">http://www.stpete.org/eservices/index.asp</a>	
<b>Maximo Resource Ctr.</b>		866-7177	4815 34th St. S.	Hours: M-F 9-12 Wed 1-4



# THE Real Estate Report

Prepared exclusively for the Broadwater/Maximo neighborhood by Sharon Simms, CIPS, CLHMS, CRS

First Quarter 2013

## Save The Date!

March 29 is the date for The Simms Team client appreciation party. We're in our fifth year at 238 Beach Drive in downtown St Petersburg. We sincerely appreciate the Broadwater community - for being buyers, for being sellers, for referring friends and family to us, for being good neighbors and for having a wonderful community for us to market.

So - please join us between 4 and 7 pm on Friday, March 29th. Please RSVP by email to [rsvp@SimmsTeam.com](mailto:rsvp@SimmsTeam.com). Our company, ALVA International, is named after my grandmother, Alva Lagerberg. March 29th would be her 117th birthday.



## ASPEC is so close by

Are you familiar with ASPEC? It's the **Academy of Senior Professionals at Eckerd College**. Located at Lewis House on the waterfront, members (both retired and still working) have a community for enrichment and friendships. They have been accomplished professionals, from artists to diplomats. Many people move to St Pete just because ASPEC is here. Some members are full time in St Pete and others are snowbirds.

They enjoy intellectual stimulation and an active social life, with lots of fun. There's a monthly dine around dinner at various restaurants, a monthly soup luncheon, and weekly happy hours. For those liking "hands on", a group is currently building a dragon boat. In the past they've built an airplane and a sailboat, and do small building projects on campus.

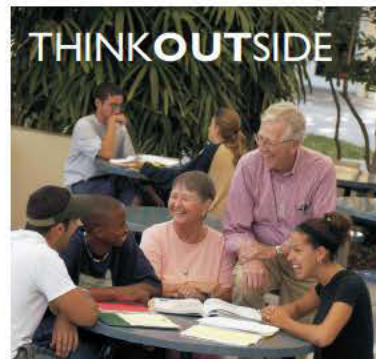
There are dozens of peer led interest groups, from conversation in other

languages to medical topics, art and writing to foreign films, travel discussions, world religions, philosophy - you name it.


Want to try before you buy? After visiting for a day, if it whets your appetite, you can



**SHARON SIMMS**  
Waterfront Specialist  
Your neighbor at  
4372 48th Avenue S.




enjoy a complimentary week at ASPEC, with the option of another three weeks for a fee of \$75. During that time you may attend any and all of the interest groups and social events, and become familiar with the ASPEC lifestyle to see if it fits with your interests. For more information, call Betty at

(727) 864-8834 and make arrangements to stop by for a visit. You can also learn more at [www.eckerd.edu/aspec](http://www.eckerd.edu/aspec). 

## Homestead and Save our Homes cap

It's that time of year again. New homestead applications are due before March 1st. If you had homestead last year at the same property, you don't need to file anything new. If you purchased your home after January 1, 2012 and you occupy it as your primary residence, you should be eligible for a homestead exemption of \$50,000. Having a homestead exemption will also limit the amount an assessment can be increased each year.

You can go to a Property Appraiser's office or you can file online. For more information call (727) 464-3207 or go to [www.pcpao.org](http://www.pcpao.org) where you can get additional information as well as file online. 



## THE SIMMS TEAM

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## Statistically Speaking

These figures show the current market and the recent Broadwater sales history according to the Multiple Listing Service (MLS). Prices vary by size, condition and location, so the \$/square feet has a tremendous range and is "nice to know" rather than a useful criteria.

Broadwater:						Waterfront						Non-Waterfront					
	#	\$ Low	\$ High	Average	\$/SF		#	\$ Low	\$ High	Average	\$/SF		#	\$ Low	\$ High	Average	\$/SF
Avail 2/14/13	4	389,900	650,000	541,200	209-268		1	225,000	225,000	225,000	150		1	275,000	275,000	275,000	141
Pndg 2/14/13	1	375,000	375,000	375,000	221		1	275,000	275,000	275,000	141		1	192,500	192,500	192,500	97
Sold YTD '13	3	415,000	625,000	483,000	200-245		1	192,500	192,500	192,500	97		2	205,000	323,000	264,000	118-155
Sold 2012	19	300,000	985,000	449,132	105-294		2	205,000	323,000	264,000	118-155						

Many people ask me about market activity in neighboring communities as well. Here is a look at what's happening on the waterfront\* in some other popular areas:

Waterfront	Active as of 2/14/13			Sold YTD 2013			Sold 2012		
NEIGHBORHOOD	#	\$ Low	\$ High	#	\$ Low	\$ High	#	\$ Low	\$ High
Broadwater	4	389,900	650,000	3	415,000	625,000	19	300,000	985,000
Bayway Isles	5	6,499,000	1,465,000	1	835,000	835,000	5	550,000	980,000
Causeway Isles	12	225,000	1,899,000	0	N/A	N/A	14	250,000	841,500
Pasadena Yacht/Country Club	20	559,000	2,995,000	0	N/A	N/A	11	635,000	2,350,000
Pinellas Point/Bahama Shores	7	549,900	1,699,000	1	514,000	514,000	7	300,000	1,189,000
Snell Isle/Coffee Pot/Old NE	15	850,000	4,950,000	0	N/A	N/A	11	459,500	1,635,000
St. Pete Beach/Pass-a-Grille	38	350,000	5,200,000	2	435,000	650,000	62	335,000	2,900,000
Tierra Verde	30	475,000	5,995,000	0	N/A	N/A	26	500,000	2,875,000
Treasure Island	34	415,000	4,900,000	5	360,000	1,150,000	65	265,000	2,500,000
Venetian Isles	16	400,000	1,200,000	1	444,000	444,000	26	360,000	1,560,000
Yacht Club Estates	13	399,000	1,850,000	4	405,000	1,652,000	12	388,000	1,900,000

\*This includes only "navigable water to the Gulf" properties - not lakes, ponds, etc.

## THE SIMMS TEAM

www.SimmsTeam.com

ALVA International, Inc.

Sharon Simms sells real estate, and she's good at it. Just ask your neighbors!

## TEAM NEWS!

In December, Amy got a well-deserved vacation, traveling to **Omaha, Nebraska**, where her husband John's family hails from.

Tami continues to teach the Institute for Luxury Home Marketing's two-day **Certified Luxury Home Marketing Specialist** training course around the country. In December, she taught a class in Miami, then in January in Denver, CO, and most recently in Boston, MA, just two days after the blizzard! Several more classes are booked for the next few months, including Seattle, WA, Portland, OR, and Atlanta, GA.

Rob's family will be hosting his goddaughter from Finland for a week at the end of February, her first trip outside of Europe! Incidentally, Rob's son Matthew has placed first and second in two recent play writing contests at **Shorecrest Preparatory School**, where he is a high school sophomore. He'll be participating in a similar competition in Tampa in March.

**Sharon Simms,**  
Team Leader

**Tami Simms,**  
Director of Marketing  
& Concierge Services

**Amy Dinovo,**  
Strategic Execution Officer  
& Client Care Manager

**Rob Johnson,**  
Accredited Buyer  
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## Health and Wellness Column

submitted by Kristen Mory

### Open Your Heart

You probably have heard these astounding facts. Some of you have also taken steps toward a healthier heart. Even if you have, please use this as a reminder for yourself and your friends and family to Open Your Hearts.

- Heart disease is the leading cause of death for both men and women. More than half of the deaths due to heart disease in 2009 were in men.
- About 600,000 Americans die from heart disease each year—that's 1 in every 4 deaths.
- Coronary heart disease is the most common type of heart disease, killing more than 385,000 people annually.
- In the United States, someone has a heart attack every 34 seconds. Each minute, someone in the United States dies from a heart disease-related event.
- Heart disease is the leading cause of death for people of most racial/ethnic groups in the United States, including African Americans, Hispanics, and whites. For Asian Americans or Pacific Islanders and American Indians or Alaska Natives, heart disease is second only to cancer.
- Coronary heart disease alone costs the United States \$108.9 billion each year. This total includes the cost of health care services, medications, and lost productivity.

There are many things you can do to maintain and/or regain a healthy heart such as getting regular exercise at least 5 times per week; eating a healthy diet rich with fruits and vegetables; eliminating toxin intake from smoking, drinking alcohol, etc.; and keeping stress at bay. Below are yoga poses that will open and warm your heart.

Cobra



Upward Dog



Sphinx



If you have any concerns or doubt about whether you are in good “heart” health, please consult with your physician and make sure you have a plan for opening your heart!

Centers for Disease Control and Prevention, Division for Heart Disease and Stroke Prevention, Fact Sheet on Heart Disease, <http://www.cdc.gov>

### KEEP TABS ON AREA CRIME

Register for Crime Reports for our area: Register now and receive daily/weekly/monthly crime alerts in our neighborhood. Go to: <http://www.crimereports.com> to set up your account. To report crimes such as theft, criminal mischief, harassing phone calls, lost property, identity theft, or vehicle burglary online go to [www.stpete.org/police](http://www.stpete.org/police)



### MAXIMO RESOURCE CENTER NEEDS BOOKS



The Maximo Resource Center located in Marina Village near Beef O'Brady's needs your old books. The books are sold to help defray the operating costs. You may also purchase books at a great price to support the center. To donate books you may either drop them off when the center is open (866-7177, hours vary), or leave them at the door as the center is used by Police officers and they will bring them in. **If you would rather arrange to drop when the center is open, or have someone pick them up from you, please call Betty Watson at 867-0715.**

## 10<sup>TH</sup> ANNUAL BROADWATER HOLIDAY PARTY

It was another great party thanks to **Evelyn Hill** and her wonderful volunteers:

**Dana Ando, Cheryl Cook, Edie Creter, Linda & Dana Farden, Rhonda Fuller, Jim Hill, Kris & Bruce Holtman, John Klement, Lee & Paul Krueger, Vicki Linkovich, Ray Ockuly, Maria & Mike Roesner, Roger Sheahen, Jimmy Krellwitz, Eric Taada and from the Armory SFC Richard Allee and SSG Casey Donoghue.**

We also wish to thank **Our National Guard** for hosting us all year, **The Impacs** for keeping the dance floor full, **Greg Dent** for graciously supplying us with the **360 Vodka & Tarantula Tequila**, our Raffle Prize Donors **Magnuson Marina Cove Resort, Blackwater Grille, and Lee Krueger-Coldwell Banker.**

Special Thanks to all of you who attended and generously donated \$597.00 to our National Guard Families. With the match from Broadwater and the 50/50 raffle proceeds, we were able to donate \$1359.00

Please visit [www.broadwaterfl.org](http://www.broadwaterfl.org) to view more photos of this event



## BROADWATER HELPING HANDS

Broadwater Helping Hands is a volunteer program to assist those neighbors in need with projects ranging from property maintenance to assistance with hiring a qualified contractor at affordable rates. If you are interested in becoming a Helping Hands volunteer, or if you or someone you know might need a helping hand, please contact Kristen Mory at 727-688-9597 or [kristenmory@yahoo.com](mailto:kristenmory@yahoo.com)

## Donate Unsold Yard Sale Items and Help Change Lives



Wondering what to do with items that don't sell during the upcoming Broadwater Community Yard Sale? Donate them to Goodwill on March 9<sup>th</sup>! A Goodwill truck will be ready to accept your donations behind Marina Village Shopping Center at 4901 34th St. S 11 AM – 4 PM. They'll even provide a receipt for tax purposes. More information is available at [www.broadwaterfl.org](http://www.broadwaterfl.org). You may also drop off donations any time at the Goodwill donation bin in the front parking lot of Marina Village Shopping Center. If you have questions, please call Goodwill at 888-279-1988, ext. 1440. Your donations of clothing and household items support Goodwill's services for people who are disabled, elderly or unemployed. Thanks in advance. Your donations are changing lives.

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## ***Kornell's Korner***

I hope the new year finds you and your family happy and healthy. The reports I read say housing prices have begun to stabilize this year and we may see an increase in home values for the first time in several years.

Despite this good news, way too many of our friends and neighbors are involved in the foreclosure process. This horrible situation has been compounded by banks engaged in fraudulent foreclosure practices. While attempting to assist an individual constituent, I learned that homeowners have many rights under a settlement which was recently reached between the Federal government and five major banks. In light of the widespread problem with foreclosures, I thought I would share what I have learned about the homeowner's rights under this settlement.

### **SINGLE POINT OF CONTACT FOR HOMEOWNERS**

In speaking with many different citizens I have frequently heard that they are in foreclosure and they have a great amount of difficulty finding the one right person at the bank to speak with regarding their situation. To remedy this situation, the five major banks involved in the settlement are required to provide a single point of contact for the person being foreclosed upon. Here is a list of the banks with their attached phone numbers for this contact:

Ally Bank 1-800-766-4622

Bank of America: 1-877-488-7814

Citibank: 1-866-272-4749

JP Morgan Chase: 1-866-372-6901

Wells Fargo: 1-800-288-3212

### **BANKS CAN NOT FORECLOSE ON YOU WHILE MODIFYING YOUR LOAN**

In speaking with various constituents, I have learned that sometimes they have a loan modification application in process and at the same time the bank is still moving forward with foreclosure proceedings. This practice, known as dual tracking, is legally prohibited under the terms of the settlement. The Florida Attorney General's website has information on this settlement, including the issue of dual tracking. Here is what they have to say.

"This settlement puts an end to the so-called "dual tracking" issue where one part of the bank would be processing a loan modification for the borrower while at the same time another section of the bank was filing for foreclosure. To guard against dual tracking, the settlement requires each servicer to establish a single point of contact for each homeowner who seeks loss mitigation, so that homeowners are not shunted from one representative to another during the loan modification or foreclosure process. The servicers are also required to provide sufficient staffing levels and training to improve communication between the servicer and borrower and to avoid a foreclosure while a loan modification is being processed."

"The settlement also prohibits the bank from referring a loan to foreclosure while a completed loan modification application is under review or while trial payments are being made. In addition, if a loan modification application is made after the foreclosure action is filed with the court, the bank is required to request that the court stay or suspend the foreclosure action while the loan modification is pending."

Note that the settlement states that the banks are **required** to stay or suspend foreclosure proceedings while a loan modification is pending. This means that even if a bank has begun foreclosure, and a person begins the request for loan modification, the bank **CAN NOT** continue to foreclose until the loan modification request has been considered.

### **WHO ENFORCES THE TERMS OF THE SETTLEMENT?**

The settlement only applies to five major banks. They are Ally, Bank of America, Citibank, JP Morgan Chase, and Wells Fargo. If your home loan is with one of these banks and you feel they are not following the terms of the settlement, you can contact the office of the Florida Attorney General at (850) 414-3990 and inquire about the procedures for reporting these issues.

### **OTHER FACTS YOU SHOULD KNOW ABOUT THE SETTLEMENT**

The settlement also requires banks to meet the following criteria (among many others):

- Improved handling of delinquent loans to ensure no excessive fees are charged and that borrowers have full access to information
- Detailed monthly billing statements and enhanced billing dispute rights for borrowers
- Numerous added protections against entry of a foreclosure judgment while a borrower's application for a loan modification is under review
- Restrictions against excessive charges and against increases in servicing and late fees
- Enhanced procedures to prevent blight of bank-owned properties
- Close review of loan modification applications to ensure applications are handled expeditiously and fairly and that qualified borrowers obtain appropriate relief
- Higher standards for executing documents in foreclosure cases to prevent robo-signing of affidavits and other defects in document execution

I hope that this information might prove helpful to some of you who are dealing with this process, or who have friends or family dealing with foreclosure.

As always, please feel free to call or email my office at (727)893-7117 or [steve.kornell@stpete.org](mailto:steve.kornell@stpete.org) with any thoughts or concerns you may have. I hope everyone has a happy and prosperous 2013!



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### ***New Look For Broadwater Website***

Have you visited [www.broadwaterfl.org](http://www.broadwaterfl.org) lately? Our site has a brand new look and is more efficient and streamlined to work better with mobile devices. Please email [ksessions@aol.com](mailto:ksessions@aol.com) to provide feedback or make suggestions for improving our site. If you have a question about Broadwater, this should be your first stop. If you have not seen them already, go to the events section to view pictures and videos from our 2012 events.

## **HAPPY NEW YEAR BROADWATER RESIDENTS!**



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# Broadwater Neighbor Night

**Wednesday March 13th, Party Starts at 7p**

**Please join your friends and neighbors at the Flamingo Resort  
for our Broadwater Neighbor Appreciation Night.**

**We're offering you 2-4-1 Appetizers, 2-4-1 Happy Hour until 9p, Dinner  
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John Sackett from 7-10p in the Main Bar.**



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## Upcoming Events

### **March**

- 1-3 Gayest Weekend of All Time
- 8-10 Spring Break Part One
- 15-17 Spring Break Part Two
- 22 Mr Code Florida 2013 Contest
- 30 White Party
- 31 Easter

### **April**

- 7 Miss ASAP Pageant
- 12 RuPauls' Ivy Winters
- 14 Code Bar's 3rd Anniversary
- 25 Dining Out For Life

### **May**

- 4 Erotica 2013
- 10-12 Wig Drive Benefit
- 17-20 Bear Soup 2013
- 24-27 Memorial Day Weekend



*10th Annual  
Broadwater  
Holiday Party*  
*December 14, 2012*

