



Community Service Foundation Showing Pinellas County the Way Home

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

*Winter 2011*

**MESSAGE FROM THE PRESIDENT**

As the economic downturn continues, these uncertain times have us all guessing when things will improve. Every day we hear about the high number of foreclosures, declining home prices, eroding retirement accounts, high unemployment rates, debt markets in Europe, and more, and I believe that it leaves many of us wondering when the economy will improve. And though these are certainly challenging times for higher- and middle-income families, consider what layoffs and depressed job markets mean to lower-income individuals and families that are struggling to avoid being homeless.

Unfortunately, the financial resources of many social service agencies are being challenged as the need for their services increase and individual and corporate

contributions, government funding, and other revenues decline. Community Service Foundation faced many financial challenges during this past year



as client services we provided increased by 22%. In fact, we did sustain a moderate loss from operations of \$6,582.

However, throughout FY 2010-11, CSF continued to provide housing services and programs to lower- and moderate-income individuals

and families which included Affordable Rental Housing, Fair Housing Counseling & Housing Placement, financial assistance to help families avoid eviction or foreclosure, and First Time Homebuyer and Household Budgeting seminars.

Keeping individuals and families in safe, decent, and affordable housing is the primary mission of Community Service Foundation. Our agency has been here to help residents of Pinellas County for 54 years, and with your continued support, we will continue to meet the challenges ahead.

Thank you Community Service Foundation team members, Trustees, volunteers, and community partners. Your service and support are vital to our mission and are truly appreciated!

Sincerely,

Lisa Langan  
President

|   |                                |
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**DONOR ACKNOWLEDGEMENT**

Thank you to the following individuals, businesses, and organizations for contributing to CSF's Homeownership & Housing Programs.

**GUARDIAN LEVEL**

City of Clearwater City of Largo  
 City of St. Petersburg Pinellas County  
 Raymond James Bank Regions Bank  
 Kiwanis Club of Springtime City  
 Emil, Jr. & Carol Marquardt  
 Pinellas Community Foundation  
 Regions Morgan Keegan Trust  
 Wachovia/Wells Fargo Foundation

**PROTECTOR LEVEL**

Harry & Sandy Jamieson  
 Lee & Jan Regulski

**PATRIOT LEVEL**

John & Lisa Langan Laverne Phillips  
 John Richter III

**PATRON LEVEL**

Sir Speedy Largo Michael & Jiffy Johnson

**BOOSTER LEVEL**

Virginia Howie

**DONOR LEVEL**

Herbert Freitag Robert & Marion Kulaas  
 Anthony & Bette Spilotro

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**Barry McIntosh**  
 Diamond Consulting Corporation

**STAFF**

**Jerry Spilatro**, Executive Director  
**Marilyn Minor**, Assistant to Executive Director  
**Peggy Eaton**, Housing Placement Specialist  
**Beverly Park**, Rental Housing Administration  
**"Curly" Caporuscio**, Sr. Maintenance Technician  
**Troy Mahlmeister**, Maintenance Technician  
**Christopher Stringfield**, Maintenance Technician

**CONTRACTED STAFF**

**Lynette Davis**  
 Household Budgeting Seminar Instructor

**AGENCY HIGHLIGHTS 2010 - 2011**

This past spring, our most recent acquisition, Leo Lane Apartments, received all new air conditioning units, just in time for the summer heat. Our tenants really enjoyed the cool air the units provided. Then, during late summer, the exteriors of the



apartments were given a fresh coat of cool green paint with dark green doors and trim. Outdoor lighting fixtures were also upgraded to complete the brand new look of the apartments. The new look is so inviting, and our tenants are proud of their "new" homes.



For sixteen years, employees at TransAmerica, an AEGON company, have generously supported CSF's tenants' children, providing Christmas gifts, Easter baskets, and Back-to-School clothing and supplies. This year was no exception. Through their generosity, 83 children celebrated a wonderful Christmas and Easter, and went back to school with new clothing and supplies.

Continued on Page 8

Once again, as we continue our endeavor to remain socially responsible and financially secure, we will not be mailing a separate Holiday donor appeal. Rather, we appeal to you, our readers "Next Door," to help us reach more families in our community by returning your tax-deductible donation.

*This Holiday Season . . .*

Won't you make a difference in the futures of Pinellas County families by supporting CSF and its mission? Your tax deductible donation assists CSF in providing the training and counseling to keep families in stable homes. Your contribution provides homebuyer education that helps lower-income households purchase their first homes, money management training that helps them become productive members of the community, and fair housing counseling and placement services, with rent/mortgage payment assistance when available. Be a part of the progress in our communities and mail your contribution with the coupon below today.

*Thank you!*

**SEMINAR SCHEDULE**

| Household Budgeting Seminar<br>Learn How to Manage Spending & Increase Savings.<br>Household Budgeting is a two-part series. |                  |                  |                  |                  | First Time Homebuyers Seminar<br>Learn the A to Z's of Becoming a Homeowner.<br>First Time Homebuyers is a two-part series. |                 |  |                 |                 |
|--|------------------|------------------|------------------|------------------|---|-----------------|--|-----------------|-----------------|
| St. Petersburg<br>Sunshine Center  | Jan 24<br>Jan 31 |                  |                  | Apr 12<br>Apr 19 | St. Petersburg<br>Sunshine Center   |                 |  | Mar 6<br>Mar 13 |                 |
| Largo<br>Pinellas County<br>Housing<br>Authority   |                  | Feb 16<br>Feb 23 |                  |                  | Largo<br>Pinellas County<br>Housing<br>Authority  | Jan 3<br>Jan 10 |  |                 | Apr 3<br>Apr 10 |
| St. Petersburg<br>French Villas<br>Apartments  |                  |                  | Mar 15<br>Mar 22 |                  | St. Petersburg<br>French Villas<br>Apartments   |                 |  |                 |                 |

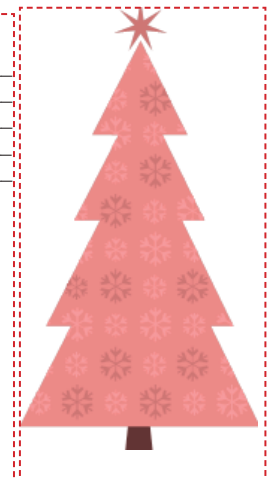
Register on line at [www.csfhome.org](http://www.csfhome.org) or  
 Call (727) 461-0618, ext. 3

**Donor Coupon**

Name \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, & Zip Code \_\_\_\_\_  
 Phone & Fax \_\_\_\_\_  
 E-Mail \_\_\_\_\_

- \$1,000 Guardian     \$400 Protector     \$200 Patriot     \$100—Patron  
 \$50 Booster     \$ \_\_\_\_\_ Any Amount Helps

A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free within the State (800) 435-7352. Registration does not imply endorsement, approval or recommendation by the State. The Florida Department of Agriculture and Consumer Services Registration Number is CH7457. CSF receives 100-percent (100%) of all contributions and donations.



# COMMUNITY SERVICE FOUNDATION'S 16th Annual Golf Classic Sponsors

September 23, 2011

Bardmoor Golf & Tennis Club

## DIAMOND SPONSOR

Publix Super Markets Charities

## PLATINUM SPONSORS

Davidson, Jamieson, Cristini, PL      ProVise Management Group, LLC  
Sir Speedy, Largo      TransAmerica

## GOLD SPONSORS

Barry McIntosh Team      MacFarlane, Ferguson, & McMullen  
Brown & Brown Insurance      Sodexo  
Hanson, Hetterich, & Fenlon      SunTrust  
Indian Rocks Rotary Club      Synovus Secutities  
Westminster Suncoast & Edward Don Co.

## SILVER SPONSORS

Bluewater Pest Control      TriNet HR  
Class Appliance Center      United Capital Funding  
Scott Paint Company      Wells Fargo Home Mortgage  
Total Title Solutions      Westminster Suncoast  
Yarbrough Electric

## PUTTING CONTEST SPONSOR

Abe's Mugs Grill & Bar

## HOLE-IN-ONE SPONSOR

Dimmitt Chevrolet

## BANNER

Trim-Line Design

## 16th Annual Golf Classic Highlights

Bardmoor Golf & Tennis Club once again hosted CSF's 16th Annual Golf Classic Fundraiser. It was a beautiful fall day, with perfect temperatures and a beautiful and challenging course. With the support of our sponsors and donors, we netted over \$6,000 designated to continue our multiple housing programs. Westminster Suncoast of St. Petersburg provided delicious boxed lunches, and once again, Abe's Mugs Grill and Bar sponsored our putting contest, while Dimmitt Chevrolet sponsored our Hole-in-One contests. Thank you to our Diamond Sponsor, Publix Super Markets Charities, as well as our many loyal Platinum, Gold, and Silver Sponsors. We couldn't do it without you!

### Team Winners

First Place Low Gross Winners  
Synovus Securities



Second Place Net Winners  
Indian Rocks Rotary Club



First Place Net Winners  
Westminster Suncoast



Third Place Net Winners  
Hanson, Hetterich, & Fenlon



### Committee Members

Barry McIntosh, Chair  
Diamond Consulting Corporation  
Jim Foody  
Edward Don & Company  
Harry Jamieson  
Davidson, Jamieson, Cristini, PL  
Lisa Langan  
BankUnited  
Susan Lindelof  
TransAmerica  
Marilyn Minor  
Community Service Foundation  
Jerry Spilatro  
Community Service Foundation

### Contests, Auction, Raffle & Other Prizes Provided by

|                                    |                            |                             |
|------------------------------------|----------------------------|-----------------------------|
| Abe's Mugs Grill and Bar           | Florida Agents             | Regions                     |
| Achieva Credit Union               | Florida Aquarium           | Renaissance Vinoy           |
| Bank United                        | EJ Foody/Nestle USA        | River Hills Country Club    |
| Bardmoor Golf & Tennis Club        | Jim Foody/Edward Don & Co. | Ruth Eckerd Hall            |
| The Bayou Club                     | Jim Foody/Tampa Bay Bucs   | Sheraton Sand Key Resort    |
| Bloomington Golfers Club           | GolfSmith                  | St. Petersburg Country Club |
| Bob Lee's Automotive Repair        | Great Explorations         | Suncoast Dixieland Jazz     |
| Bonefish Grill                     | Hair Hut of Largo Mall     | SunTrust                    |
| Busch Gardens                      | Hopco Food Service         | Sweetbay Supermarket        |
| Capt. Adventure Catamaran Charters | Lansbrook Golf Club        | Tampa Bay Rays              |
| Clearwater Marine Aquarium         | Merchants on Main Street   | TransAmerica                |
| Cody's Original Roadhouse          | Nature's Food Patch        | Wal*Mart Largo              |
| Crabby Bill's Seafood Restaurant   | Northdale Golf & Tennis    | Wal*Mart Pinellas Park      |
| Dimmitt Chevrolet                  | PRP Wine International     | Wells Fargo Home Mortgage   |
| Dolphin Landings Charter Boats     | The Preserve Golf Club     | Westminster Suncoast        |
| Fifth Third Bank                   | Raymond James Bank         | Wildflower Cafe             |

### Volunteers

Lisa Foody      Chuck Gargola      Renee Koenig      Michael Tavernier

## WHO DO WE SERVE?

We know that our readers don't get first-hand knowledge of the people we serve and the circumstances that bring them to CSF, so we thought we should briefly share some of our clients' comments representative of the services they received with your help:

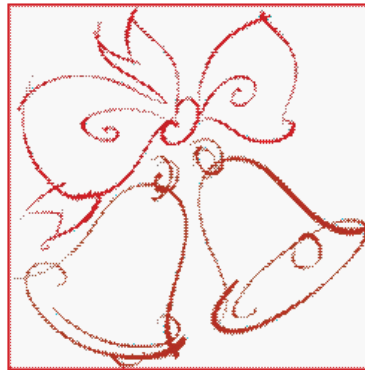
"My husband was ill and then lost his job. Our daughter is in All Children's for surgery. Our money has completely run out, and we've received a three-day notice at our apartment. Please help us!" (Fair Housing/Rental Assistance)

"I don't know what I would have done without your financial assistance. Thanks to you, my children and I can keep our apartment. Thank you so much!" (Fair Housing/Rental Assistance)

"I walked away knowing so much. My dream is a little closer! Thank you." (First Time Homebuyers Seminar)

These are just a few examples of the families and individuals that ask for our aid each day. CSF is working hard to meet the housing needs of the County's lower-income residents, but we cannot do it alone. Won't you join our supporters and make a donation that will help change lives for the better?

To find out more about our agency and our programs, visit our website at [www.csfhome.org](http://www.csfhome.org) or call us at (727) 461-0618. And please, fill out the donor coupon included in this newsletter and send it with your check, knowing that your help can make a difference.



## SPECIAL THANKS TO OUR MAJOR SPONSORS

Special thanks go out to Wachovia Wells Fargo Foundation for their corporate sponsorship of \$10,000 and to Raymond James Bank for their sponsorship of \$6,000 for our Homebuyer Education Program. This program provides Household Budgeting seminars for clients looking for ways to manage their finances and save money while living well; it also provides First Time Homebuyer seminars which provide the education for clients to go through the process of buying a home in our challenging economic climate. Special thanks go out to Mabelle Manor of Wells Fargo and to Lisa Furnell of Raymond James for their support.

Pinellas Community Foundation also provided us with a \$10,000 operating grant once again, which supports agency-wide operations. CSF has received PCF's support for many years now. Thank you PCF for your continued support.

CSF greatly appreciates the support of all of our corporate and individual sponsors. We couldn't provide the services we provide without your support.

## AGENCY NEWS

### STAFF NEWS

Maintenance Technician Chang Yang left CSF and Florida after four years with us. He moved out of state to be close to his family. We'll miss Chang and the bounty of his garden (which he shared with us) and wish him all the best in his new life.

Chang's position was filled by Troy Mahlmeister. Troy and his family moved here from New York state. He tells us that even though he was born and raised in the cold north, he's glad to be in Florida and to finally thaw out. Welcome, Troy, to the CSF team!

Executive Director, Jerry Spilatro, and his wife, Julia, vacationed in Ireland this fall where they visited with Julia's family and celebrated her mother's 80th birthday. The couple were stranded when their flight home was canceled. The poor guys had to spend the night in a castle in Dublin at the airline's expense. Sigh!

Peggy Eaton, our Housing Placement Specialist, watched the burning of the Knot on Main Street in Dunedin in horror as her shop and those of family and friends were destroyed in the two-alarm fire in June. Luckily, you can still visit her other shop at Merchants on Main Street, also in Dunedin.



### TRUSTEE NEWS

#### Annual Board Meeting:

CSF's volunteer Board of Trustees held their annual meeting Wednesday, November 16, 2011, at Fifth Third Bank in Clearwater. Board Officers will remain the same for another fiscal year as all were serving the second year of their two-year terms. Officers are listed on page two of this newsletter.


Executive Director, Jerry Spilatro, noted that CSF just celebrated 54 years of serving Pinellas County residents. To mark the occasion, a birthday cake was presented to all Trustees present at the meeting.


Of special note also was the recent contact by both Bill and Tim Spivey, grandsons of our founder, Willis T. Spivey. Although all Spivey family members live out of state, CSF will continue to stay in touch with them and keep them abreast of what we are doing as an agency. CSF is proud to continue to serve the lower-income residents of Pinellas County, following the ideals set forth for us in October 1957.


#### New Trustee Joins CSF:

CSF welcomed Bill Drugash of SunTrust Bank, as our newest Trustee in FY 2010 - 2011. Bill is the Assistant Vice President and Branch Manager of the Belleair Bluffs Branch of SunTrust. He has already shown his commitment to our agency through his service this past year. Thank you, Bill, and welcome to CSF.

## AGENCY HIGHLIGHTS CONTINUED

 Emergency Food and Shelter funding was down this year; unfortunately, the cuts affected our Fair Housing Counseling/Housing Placement and Assistance Program. Providing a variety of housing related services, the Program was able to serve 192 households during FY 2010-11, of which, \$19,543 in Emergency Food and Shelter Program funds were dispensed as rental and mortgage payment assistance, allowing 64 households to retain their housing and stave off homelessness.

 CSF's Homebuyer Education Program continued to offer First Time Homebuyer Seminars where households learn the responsibilities of and steps necessary to become first-time homeowners and Household Budgeting Seminars where participants learn stronger financial management skills. Attendance was up this year due to our partnership with Pinellas County Housing Authority and a slight strengthening of the economy.

 CSF Executive Director, Jerry Spilatro, chaired the 20th Annual HOPE (Home Ownership for People Everywhere) Expo. This was his tenth year as Chair. The event was held on June 25th at Raymond James Financial Center in St Petersburg. CSF coordinates the educational workshops and vendor exhibits in conjunction with other public and private sector partners, providing attendees with the knowledge to better prepare themselves for homeownership.

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Seasons Creations  


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