

YOU CAN MAKE UP AT THESE LOCAL ROTARY CLUBS

Monday: Largo, Noon at Alfano's Restaurant

Tuesday: Clearwater Countryside, 7:30 AM, Countryside Country Club

Wednesday: Dunedin North, 7:30 AM, Dunedin Country Club

Palm Harbor Rotary, 12:15 lunch at Innisbrook

Thursday: Tarpon Springs, 12:15 PM, Tarpon Springs Yacht Club

Friday: Safety Harbor, 7:30 AM, Safety Harbor Spa

A complete list of all District 6950 Rotary Clubs is available at

www.Rotary6950.org.

Visit Your Club Website - www.DunedinRotary.com

Next Meeting Agenda: 3-20

Invocation - Ann Kennedy

Joke - Melissa McCormick

Classification - Lynn Smeraldo

Program - Peter Chiefari - Re-tired Brig. General



Gulf Breeze Volunteers

Editor - Bill Francisco

Reporters: Sarah McCallum & Tara Jacobsen

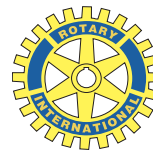
Photographer - Sue Thomas

Lobster Fest

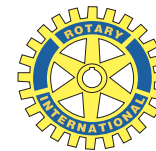
First annual Lobster Fest fund raiser for Rotary Club of Dunedin North will be held March 24 from 3:30 – 7:30 at Honeymoon Island State Park at the Rotary Centennial Nature Center. Come enjoy a Maine lobster dinner and live entertainment. Adults are \$35. Bill Francisco has tickets or call Sonny at 734-0886 for more info.

WANTED

Don't cop out on me here, but our club does not have an active police official as a member. Invite one as your guest and the club will pay the ticket.



Gulf Breeze



The Rotary Club of Dunedin Florida

Tuesday, March 13, 2007

DUNEDIN ROTARY SPRING TRAINING BASEBALL Toronto Blue Jay vs. Cincinnati Reds

SATURDAY, MARCH 31

Knology Park. \$10.00 per game ticket (Our Rotary Club receives \$5.00 for every game ticket we buy.)

All-You-Can-Eat BBQ Buffet - \$25 per person including game ticket **OR**
Ball Park Meal - \$17 per person including game ticket, hotdog, soda and popcorn.

If you have season tickets, you may deduct \$10.00 from the price of the Buffet or Ball Park Meal. Rotary tickets are block seating so we all sit together. Game Starts at 1:05 p.m. (Buffet served Noon to 1:30) All orders must be received by March 23. Make checks payable to Dunedin Blue Jays and turn in to Julia Linn. **For more information, Call Julie at 688-3530. Tickets may be picked up on game day at Will Call Window**

LEGAL ADVISE FROM EXPERTS

Club Member Mark Brandt talked about Probate and Real Estate Law. Mark explained that probate is a process in which title and ownership of assets are transferred to the beneficiary at the owner's death. Mark explained that there are many misconceptions people have about probate. He said the wills do not avoid probate, and that what does determine if assets go through probate is how you own your assets or how your assets are titled. For example if your assets are titled in a single name they will go to probate at the owner's death. There are many ways to avoid probate and one way is to create a living trust and then title your assets in the name of the living trust. Mark said that a common mistake people can make is to create the trust, but then fail to title their assets in the name of the trust.

Other ways to avoid probate are by titling assets in joint name or putting a Transfer on Death on the titling of your assets. Real estate can also avoid probate through the use of an Estate Trust. So, why do people want to avoid probate? The main reason is probate is expensive, usually costing 2-3% of the value of the assets being transferred.

Real Estate is another area of specialty for Mark's practice and he provided some advice on some of the common issues he sees. Mark said to make sure you are aware of any easements on a property you intend to buy. He has seen instances where an easement running under a house, which would technically give the municipality the right to get under the house even if it means destroying the house.

LEGAL CONTINUED PAGE THREE

Februray 27th Meeting Recap

GUESTS: Rotarians: Bob Belavance, past Club President; John Casidy, Concord, NH.; George Waterburn from the Oldsmar; Andy Knoll from Clearwater; Nick Harry from Tarpon Springs, Randy Murrill from Wilmington, Delaware; Ben Hacock from Columbia, Tennessee; Past District Governor Jared Brown from Clearwater, John Gallant, Asst. District Governor and Belleair Club; Sonny Thornton, President of Dunedin North; and John Muller from Monroe, Michigan. **OTHER GUESTS:** Courtney Kreuziger from Bon Appetit and Jr. Navy ROTC students Jennifer Battistella and Ben Rasico.

HAPPY BUCKS: Lynn Smeraldo for the annual Interact breakfast meeting March 13th at 8 am at the high school; Julie Linn for the Jays vs. Reds game on March 31st. Julie also gave another buck to honor tolerance and the inherent dignity of every person and her support of the City Manager in Largo. Julie saluted Sally Parks who was recognized last weekend at the Palm Harbor Library for her contributions to the quality of life in Palm Harbor, and one last buck to say the she is no longer with Florida Blood Services and is looking for a position in public relations and marketing. Sally Trotter for Sally Parks and Gaston's daughter; Gus Evans is happy to be back after a great trip to British Columbia and Washington State. Carole Ketterhagen for John Donegan and the beautiful new kitchen John created; Bob Belavance is happy to be here, enjoy the warm weather and seeing familiar faces; John Muller's daughter was released from intensive care after a serious illness; John Gallant for Anne Kennedy and her help with the Sea Blues Festival; Sonny Thornton's for the 1st Annual Lobster Fest on March 24th at the Nature Center on Honeymoon Island from 3:30- 7:30; John Cassidy says that he chairs a local prayer breakfast and hopes that we would support the City Manager in Largo and seek equal justice for all; Lynn Smeraldo got a head count for Tuesday's breakfast; Jack Bakeman was happy to recognize Jared Brown, past District Governor and District Foundation Chair and for his dedication to the Rotary Foundation.

Classification Minute Pat Bauer

Pat Bauer teaches masters level course work to those pursuing a degree in Information Science and told us of the critical need for next generation media centers in our schools. Now more than ever our students must gain the skills to be competitive and productive members of the global workforce. Research studies conducted over the last 20 years have shown that schools that have a library with a highly qualified librarian, technical support for a computer network, and clerical staff to prepare students to score significantly better on high stakes tests.

Pat recently attended the Florida Educational Technology Conference, the Partnership of 21st Century Skills. The consortium of business leaders and organizations at the conference identified several skills today's students must have to be successful, including leadership, ethics, accountability, adaptability, personal productivity, people skills, self-direction and social responsibility. To learn more about the Partnership for 21st Century Skills go to www.21stcenturyskills.org or read the article in the De. 18, 2006 edition of Time magazine, "How to Build a Student for the 21st Century".



MEETING AGENDA

March 13, 2007

Dunedin High School
Interact Club
8 AM at DHS Cafateria



LEGAL CONTINUED FROM PAGE ONE

'Waterfront property has issues to be aware of as well, such as ownership of the submerged water rights and giving the public access to beaches. Mark said that he has seen interesting arguments stem from personal property being transferred with the sale of a property. Some examples he provided are rights to floor length mirrors, chandeliers, and even a pile of firewood. The bottom line is, make sure you specify everything on the property that does or does not go with the sale.

Mark shared a common mistake made with the sale of a condo. Mark said that the seller must provide condominium documents detailing all the financials and the buyer has 3 days to review it and rescind the offer to buy. If a seller fails to deliver the documents the buyer is able to get out of the contract at any time.

John Freeborn also shared some helpful legal insights with our Club. John talked about the Unified Gift Credit that specifies the amount value of assets that can pass at death without being subject to tax. John said that right now the credit/exemption is \$2 million per person and will remain that through 2008. The tax schedule stipulates that in 2010 there is no limit to value that can pass without tax, but that in 2011 the amount that goes tax free drops to only \$1 million. John said that there is some concern that with the change in control going to the Democrats any reform to the legislation may not be as generous as it would have with a Republican controlled House. John said that current thinking is that a compromise will be made to set the limit at \$3 million for 2011 and beyond.

MARK YOUR CALENDAR FOR THESE ROTARY EVENTS

March 24 - Rotary North Lobster Bake

March 31 - Blue Jays Game

MORE LEGAL

John also suggested that as a result of the higher exemptions currently in place anyone with an A/B Marital Trust should review the language. He has encountered situations where the intention was to leave the spouse with access to a significant part of the assets, but the verbage in the Trust directs all of the exemptable amount to a new trust with limited access to the surviving spouse.

John also talked about HIPAA, the Health Insurance Portability and Accountability Act. John said HIPAA was designed to improve the efficiency and privacy of our health care system. The most important part of the Act is the privacy that it gives each patient. This privacy could include deny information even to a patient's family. For this reason John says that it is a good idea to review any health care surrogate documents, living wills, power of attorneys to include language for HIPAA, otherwise the assets could be placed under the control of a court appointed guardian.