

# Conch Characters



End of the World Party at Gilbert's.



Are we lucky to live here or what?



Capt. Skyler back from Italy with friend Chris.



Sallie and friends help raise money for the Upper Keys Humane Society.



Key Largo Chamber of Commerce Holiday Members in Motion at Sundowners



Captain Mark and friends enjoy a great time at Shipwreck's



Island Time Cruise and a great island time it is!



A trip to the Wild Bird Center.



Babes of Folly won Most Original in the boat parade: (l-r) Nancy Wells, Geri Luer, Joan Retzak and Kathy Miller with their captain, Barry Carter.



Franklin's Wheel at the Big Chill

# Business in the Keys

**Denny's Appliance**  
D.E. HARRINGTON  
Owner  
305-451-5639 • Denny'sAppl@yahoo.com  
300 Atlantic Dr. • Key Largo, FL 33037

**Denny's Appliance**  
305-451-5639  
SALES & SERVICE  
Mile Marker 100  
Ocean Side

**One Stop Shop Permits Inc.**  
"Permits, Fema Consultations, Code Compliance Assistance & Residential Property Maintenance"  
Laura G. Norman Owner  
David Norman Co-owner  
P.O. Box 373311  
Key Largo, FL 33037  
1-305-304-8086  
norman5866@bellsouth.net • MYPERMITRUNNER.COM

**Personalized Care in Oncology & Hematological Malignancies**  
**LAWRENCE E. BRODER, M.D., P.A.**  
MEDICAL ONCOLOGY  
Board Certified  
Serving the Florida Keys and Homestead  
45-55 Professional Building  
45 N.W. 8th Street  
Suite 104 • Homestead, FL 33030  
**800-682-7143** <http://drbroder.com>

**McCullough**  
PREMIUM WATER INC.  
PURE AND DELICIOUS  
LOCALLY OWNED AND OPERATED  
Dale Henderson  
Owner/Operator  
305.451.1196  
P.O. BOX 372449 • KEY LARGO, FL 33037

**Elizabeth Henderson**  
Office Manager

**GRAPHIC DESIGN**  
PRE-PRESS SPECIALIST  
Brochures • Rack Cards  
Camera Ready Art • Logos  
SUE BEAL  
305.451.4601  
FAX: 305.451.3165  
beal\_s@bellsouth.net

**ISLAND INFORMATION SERVICES**  
219 SECOND STREET • KEY LARGO, FLORIDA 33037

Gas or Diesel Fuel  
All Makes & Models  
Inboards, Stern Drives, Outboards  
Running Gear  
Injection Specialist  
Repowering  
Mechanical  
Electrical  
**DOCKSIDE SERVICES**  
Complete Marine Repair & Sales  
Travelift Facilities  
P.O. Box 1183  
Tavernier, FL 33070  
LOUIS A. ABRAMO  
(305) 852-4689

**Anita Garmon**  
Full Charge Bookkeeper  
✓ Reliable  
✓ Dependable  
✓ Accountable  
Payroll Processing with Direct Deposit  
**(305) 942-6903**  
anitagarmon@bellsouth.net

**24-HR. SERVICE**  
**NATIONWIDE PLUMBING SERVICES**  
Commercial & Residential • State Certified Contractor  
CFC057546 / Licensed & Insured  
**SEWER CONNECTIONS**  
nationwide2613@yahoo.com  
Dade: (305) 822-8002  
Monroe: (305) 772-4580  
RAY  
P.O. BOX 372411  
KEY LARGO, FL 33037

Structural/Civil • Structural Evaluations  
Residential/Commercial Design  
**Michael F. Padula P. E.**  
Seacoast Engineering & Design  
Key Largo, FL 33037 • 305.509.7695 • fax 305.509.7635  
seacoast@live.com • www.palmcoaststructural.com

**CENTENNIAL BANK**  
Stephanie Scuderi  
Vice President  
Director of Sales - Florida  
Office: 305-676-3127  
Fax: 305-676-3138  
Cell: 305-394-4822  
sscuderi@my100bank.com  
100280 Overseas Hwy., P.O. Box 370532 • Key Largo, FL 33037  
my100bank.com

**CENTENNIAL BANK**  
Amy Pierson  
VP/Commercial Loan Officer  
Office: 305-676-3128  
Fax: 305-676-3139  
Cell: 305-394-0614  
apierson@my100bank.com  
100280 Overseas Hwy., P.O. Box 370532 • Key Largo, FL 33037  
www.my100bank.com

**CENTENNIAL BANK**  
Jennifer Hawkins  
Branch Manager  
Office: 305-676-3122  
Fax: 305-676-3139  
Customer Care: 888-372-9788  
jhawkins@my100bank.com  
100280 Overseas Hwy., P.O. Box 370532 • Key Largo, FL 33037 • my100bank.com

**Upper Keys Web Design**  
Quality Web design at affordable rates  
**www.upperkeys.net**  
P.O. Box 2448  
Key Largo, FL 33037  
info@upperkeys.net  
(305) 453-4281  
Web design  
Web site renovations  
E-commerce  
Maintenance

**TROPICAL TAX SOLUTIONS**  
CONSULTATION  
PREPARATION  
REPRESENTATION  
**JERRY GADDIS, MBA**  
ENROLLED AGENT  
305.451.4829  
JERRY@TROPICALTAX.COM  
WWW.TROPICALTAX.COM  
99353 OVERSEAS HWY,  
SUITE 214  
KEY LARGO, FLORIDA 33037

**Income Properties for Sale • Oceanfront Estate Islamorada**  
**Bayview Properties**  
**Sherry Zwerdling**  
Licensed Real Estate Agent  
305-664-6551  
Sherryzing@hotmail.com  
74452 Overseas Highway, Islamorada, FL 33036

**NEED A LOAN?**  
Commercial Loans! Home Mortgages! Refinancing!  
**Call Us FIRST!**  
Local People • Local Decisions • Local Service  
**LORI BAILEY**  
Commercial & Residential  
Loan Officer  
(305) 304-6991  
NMLS ID: 812459  
**NOLA ACKER**  
Branch Manager  
(305) 451-3033  
NMLS ID: 812458  
**LAURA BROWN**  
Branch Manager  
(305) 451-3033  
NMLS ID: 713400  
**FIRST STATE BANK**  
OF THE FLORIDA KEYS  
Member FDIC Equal Housing Lender