

Flocal Magazine

**USF St. Pete
Unveils New
Wealth Management Program**

**Easy Living with
Alex Chamberlain**

***Fashion
Funds the Cure***

**Youth Sports
with Dev Pathik**

**The New Face of
the Raymond James
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Business of Being a #FLocal

One of the great things about publishing this edition of FLocal Magazine is selecting the businesses that are positively impacting our state and nation. Some may even agree that businesses like Raymond James, and the University of South Florida St. Petersburg campus, are making their mark globally, and I would unequivocally agree!

In this issue we are proud to introduce Douglas Brigman, who was recently appointed to run the Tampa Complex of Raymond James Financial. We also have the honor of meeting Dr. Sridhar Sundaram, the man charged with cultivating the new Wealth Management program at the University of South Florida's St. Petersburg campus. The program is being postured to produce candidates that will seek employment with local corporations like Doyle Wealth Management, Northwestern Mutual, and Raymond James Financial.

Also featured in this issue are exposés of two local companies proving themselves to be invaluable to the region. Dev Pathik of Sports Facilities Advisory is reshaping the way in which communities provide local youth sports programs, and is implementing that vision nationally. Once our bodies can no longer move like they did in our youth, we have local businessman Alex Chamberlain, CEO of Easy Living, serving our seniors by keeping them active and upbeat, all while maintaining a mission statement that is empowering his employees and providing the best in-home care.

I cannot wait for you to read all about these businesses, and for you to find other #FLocals that are positively impacting our great state and bringing warm Florida sunshine to all areas of the globe.

Happy Reading,

Britt Blume



Doug Brigman

to Lead New Raymond James Tampa Bay Complex



Raymond James is a name that refuses to go unnoticed in the Tampa Bay Area. Since 1962, Raymond James has strived to be a leader in its community, changing and bettering the lives of both its clients and advisors. Most recently, that includes Doug Brigman, a ten-year Raymond James veteran, who has taken on a new role at the Fortune 500 company.

the branches as a complex. Having led a variety of strategic initiatives for the firm as a senior leader, Doug is a natural fit for this new leadership role”, said Patrick O’Connor, Florida Regional Director for Raymond James Associates (RJA), in a statement.

A Florida native, Doug Brigman grew up and attended high school in Orlando, earning his International Baccalaureate before beginning his college career. Brigman spent his undergrad years at the University of Florida, followed by his MBA from the University of Virginia. Brigman was working in insurance in Ohio when he received the call that would bring him to Tampa Bay; he began his career with Raymond James in 2008.

Brigman tells FLocal his new position is an opportunity to bridge the barrier between the corporate and local aspects of the business, and while Raymond James has always shown allegiance to its roots in the Sunshine State, there was a time when the company was too focused on growing country-wide when there was room to do much more here at home. “With the construction of the Tampa Complex, we are able to work as one collective group. Having advisors and staff all in one spot is incredibly beneficial to supporting local clients and new prospects.” Brigman tells FLocal it is this focus on client support that he believes differentiates Raymond James from its competitors. “It is a Fortune 500 company with a small town culture. There is a story I will never forget. I was speaking to Tom James (son of RJA founder, Robert James), when I was working with the Department of Labor, and I was talking with him about our competition and ways they were highlighting their corporate strategy. He stopped, pointed his finger at me and asked, ‘Are you going to highlight ours?’ He [James] said, ‘Supporting our advisors and protect our clients, that’s our corporate strategy.’” Brigman says, “This firm was built upon focusing on and serving clients. Don’t focus on how to make the next dollar. Support the neighborhood, give back to our community, support our advisors and protect our clients. Do that, and the rest will follow.”

Brigman has worn many hats since his start with the Florida-born company, serving as Vice President and Director of the Raymond James Cash and Lending Solutions Group; Vice President and Director of the Private Client Group (PCG) Planning and Strategy, and most recently serving as head of Fiduciary Services, coordinating the firm’s response and compliance with the Department of Labor. Today, you can find Brigman in his new role as Tampa Complex Branch Manager, a role responsible for overseeing and growing branches while working closely with a network of more than 100 financial advisors from Raymond James’ 13 offices in St. Petersburg, Clearwater and Tampa. “In positioning our area for further long-term growth, we recognized a unique incremental opportunity to unite

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Is Your Investment Advisor

Wrong

About a Roth?

By: Andrew Tucker, JD, CPA, CFP®

While a Roth IRA can be a tremendous tool, the amount of misinformation regarding their applicability and utility creates a lot of confusion with most investors. Below, we address some of the biggest misconceptions with Roth IRAs, and how you might be able to use them to your advantage.

■ ■ Roth IRA Tax Benefits

Created by the taxpayer Relief Act of 1997, Roth IRAs are a relatively new creation by investment account standards. While Roth IRA contributions are never deductible entering the account, Roth IRA earnings can be withdrawn tax-free any time after the later of age

59½ and at least five years after opening the Roth IRA. Additionally, amounts contributed to Roth IRAs (principal) can be withdrawn tax-free at any time and are not subject to the 3.8% Affordable Care Act (colloquially, “Obamacare”) payroll tax on personal investment income.

In addition to these tremendous income and payroll tax benefits, a Roth IRA is one of the best legacy assets to leave to children. No distributions from Roth IRAs are required beginning at age 70½, as is true with traditional IRAs. Because of this, the taxpayer need not tap into his Roth IRA during his lifetime, but can pass the balance down to his children, who can stretch out distributions over their lifetimes, allowing tax-free compounding interest to continue for decades.

|| A Roth IRA is one of the best legacy assets to leave to children. ||



|| Can You Fund a Roth IRA?

One of the biggest misconceptions perpetuated by investment advisors is that you cannot contribute into a Roth IRA. While some steps need to be taken to make sure this is done properly and non-business-owner taxpayers may need to calculate the cost-benefit of an initial taxable conversion, every taxpayer can fund a Roth IRA, either directly or indirectly. Taxpayers can make contributions **directly** into a Roth IRA if their Modified Adjusted Gross Income (MAGI) is below \$118,000 (single) or \$186,000 in 2018 (married). Higher income taxpayers can make **indirect**, or “**back door**” contributions to a Roth IRA.

Under this approach, the taxpayer and spouse make the maximum annual contribution (\$5,500 per spouse if under age 50; \$6,500 per spouse if age 50 or older) into a non-deductible IRA and thereafter convert those contributions into a Roth IRA. This conversion is tax-free if handled as discussed below. Taxpayers who follow our recommended strategies for Roth IRA conversions can achieve federal income tax savings of over \$500,000 as shown on the next page. With potential savings of this magnitude, it's imperative that all taxpayers take maximum advantage of Roth IRAs.

|| Maximizing Tax-Free Roth Conversions

Most taxpayers have one or more IRAs that contain not only after-tax IRA contributions, but also earnings and rollovers from prior retirement plans. Despite the fact that many taxpayers use Simple IRAs or SEP IRAs in their businesses, both of these accounts are IRAs by definition and will create tax issues if a conversion is attempted without rolling these assets into a 401(k), or another type of retirement plan. We routinely help clients reach tax-free Roth conversions by using the following five-step process:

1 Calculate the cumulative amount of after-tax contributions that have been made to the taxpayer's IRA. Tax laws require taxpayers to keep a running record of their non-deductible IRA contributions and report them to the IRS on Form 8606 attached to their annual federal income tax return. If the taxpayer lacks these records, he or she may be able to obtain this information from the current investment advisor managing the IRA. Otherwise, the taxpayer must simply estimate his or her prior non-deductible contribution(s).

2 Once the taxpayer has confirmed their total cumulative non-deductible contributions, he or she rolls over the remaining taxable portion of his or her IRAs into a qualified retirement plan, such as a 401(k) or defined benefit plan in which they are participating. If the taxpayer is a small business owner, this is relatively simple, since the taxpayer controls the retirement plan. Otherwise, the taxpayer can confirm with their human resources or benefits department on the ability to do this.

Note, the retirement plan document must allow the taxpayer to make the rollover into the retirement plan – this is an elected option that must be confirmed prior to attempting this strategy. Accordingly, the taxpayer must contact his retirement plan advisor to assure that his plan allows this, or if not, is amended to allow it.

3 Convert the regular IRA containing only after-tax non-deductible contributions into a Roth IRA. Since the taxpayer's tax basis is equal to the cumulative amount of the contributions, there will be no tax due on this conversion.

4 Thereafter, the taxpayer and spouse should make the maximum contribution to their non-deductible IRAs each year. So long as no taxable proceeds are rolled into taxable IRAs from retirement plans, the first year is the only complicated year for shifting proceeds between accounts to avoid triggering taxes.

5 Immediately thereafter, the taxpayer and spouse should convert these amounts tax-free into their Roth IRAs each year.

|| Low Cost Roth Conversions Following a Business Sale

We work with a significant amount of business owners who, upon selling their business, receive all of their business sale proceeds in cash at closing. After paying the taxes on the sale, mostly at favorable capital gains rates, due to the goodwill treatment of the sale, we recommend that the taxpayer live off the after-tax sales proceeds first. This allows their retirement accounts to continue to accumulate in a tax-deferred environment, and minimizes taxes in the post-sale years.

Even though this creates the best opportunities to generate overall liquid assets, the taxpayer usually has very little taxable income during these post-sale years, until they begin withdrawing mandatory distributions from their taxable IRA beginning at age 70½. This provides a tremendous opportunity to convert substantial amounts from their regular taxable IRA into their Roth IRA at extremely low income tax rates.

For example, a taxpayer recently sold her oral surgery practice at age 55. Between after-tax investments and practice sale proceeds, we project she will easily be able to live off of non-retirement account assets for 15 years.

Following the practice sale, the retirement plan was terminated and her share of the proceeds rolled over into her regular IRA. Her goal is to accumulate a \$2,000,000 Roth IRA balance by age 70, starting from zero. Accordingly, we are targeting for her to convert around \$82,116 annually (\$6,843 monthly) to achieve that goal, based on a 6% return.

The \$82,116 Roth conversion is fully taxable. However, a portion of this income is offset by approximately \$50,000 in itemized deductions. As a single taxpayer, she will also be able to convert another \$38,700 in the 12% tax bracket or less. This means that she will pay zero dollars in taxes on the first \$50,000, 10% on the next \$9,525, and 12% on the final \$29,175.

While the true total tax savings of what this could potentially save are unknown, her Required Minimum Distributions will place this client in the 35% bracket. All things being equal, the higher balance only adds dollars to the required, taxable distributions at the top marginal taxable rate. Without taking into consideration growth after age 70 on the \$2,000,000 balance and using a pure 23% differential (12% v. 35%), she will save \$460,000 in income taxes. If we assume a 4% growth rate in the Roth over a 15 year period, this client will have saved over \$835,000 in taxes with these strategic conversions.

Whether these conversions are right for you requires intimate planning and precise analysis on what consequences are triggered by making any kind of Roth conversion. However, as illustrated above, there can be significant tax savings when done correctly by a tax-trained advisor who understand the rules surrounding the topic.

Andrew Tucker, JD, CPA, CFP®, provides tax and business planning predominately for the dental profession and provides financial consulting advice on a case-by-case basis to non-dental professionals. They publish the McGill Advisory newsletter through John K. McGill & Company Inc., a member of the McGill & Hill Group LLC. Contact Andrew at andrew.tucker@mcgillhillgroup.com for more information.



Florida Locals

Changing the National Landscape of Youth Sports



Led by Belleair Beach resident Dev Pathik and his Tampa Bay based partners, the Sports Facilities Advisory is named Clearwater Chamber of Commerce 2018 Large Business of the Year

In 2003, the Sports Facilities Advisory (SFA) started as many new businesses do – with an innovative idea and a napkin vision statement at a kitchen table. Founder Dev Pathik quickly realized that the vision for SFA to become the preeminent resource in the community youth and amateur sports marketplace was simply too big to be accomplished by Pathik himself. He needed partners and thus, Pathik (of Belleair Beach) began building a dream-team of partners: Jason Clement (Palm Harbor), a sports facility architect and large real estate asset manager; Eric Sullivan (Indian Rocks Beach), a former professional soccer player with an MBA; and Evan Eleff (Lutz), former Program Director in the YMCA of Tampa Bay. Including Pathik, the four have led the growth of SFA into the most well-recognized resource for government and private clients seeking to open new sport and recreation centers. Today, the partners oversee a team of more than 200 employees nationwide and have directed the planning, funding, and operations of community sports centers that impact millions of lives every year.

Having officially established SFA's role as planning advisors, the partners moved into management services to assist clients in fulfilling the planning visions produced by SFA. With Jason Clement serving as CEO, Sports Facilities Management (SFM) was launched in 2013. As the planning, market research, and funding support firm, SFA is engaged to evaluate market opportunities, produce market research, and create financing documents necessary to turn concepts into reality. Concurrently, SFM oversees the opening and operations of facilities and advises existing operations. Both businesses are headquartered in downtown Clearwater with satellite operations across the country. Together, the firms have overseen a portfolio of community-based sports complexes totaling more than \$8 billion in developments. The four Tampa Bay based entrepreneurs say the key to their success lies in the deep commitment to their mission: to improve the health and economic vitality of the communities they serve.

“We have succeeded because we care deeply about the impact that sport and recreation centers have in the communities we serve”, says Pathik. “The health and economic outcomes produced by these venues are measurable. In our tournament-style facilities, we drive hundreds of thousands of hotel room nights into destinations.”

Both SFA and SFM serve government and private developer clients in the planning, funding, development and management of youth sports, recreation, and events complexes. Pathik shared that he created the company concept and original plans at his kitchen table before knowing if clients would respond. Well, they have!

Today, dozens of new clients contact SFA and SFM every week asking for assistance in developing or operating a new facility. Conducting over 100 planning projects each year, SFA is serving clients in cities small and large all across the U.S. as well as internationally in countries like the Bahamas, Thailand, St. Croix, Canada, and the Kingdom of Saudi Arabia, to name a few. Their work has had an impact locally as well. The team at SFA, using industry-leading research, supported the development of the BMX park in Oldsmar, FL which brings thousands of competitors from across the world to compete in events like the Gator Nationals. Both SFA and SFM also have had a hand in another Tampa Bay favorite – Empower Adventures, the zip line and aerial adventure course perched atop Tampa Bay, also located in Oldsmar.



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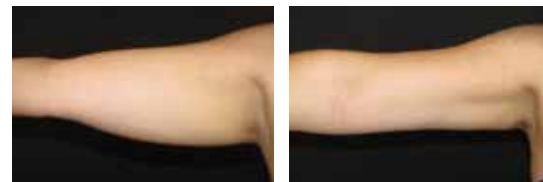
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Boasting an impressive portfolio of fully-managed venues, SFM has a presence at the Myrtle Beach Sports Center (Myrtle Beach, SC), Rocky Top Sports World (Gatlinburg, TN), the Rocky Mount Event Center (Rocky Mount, NC), Adrenaline Monkey (Cleveland, OH), and the Warinanco Sports Center (Roselle, NJ), to name a few. These venues range from local adventure centers to 100,000+ square-foot indoor sports and events facilities. Each year, an estimated 20 million visitors grace the fields and courts of SFM-managed venues. It's a statistic SFM CEO and Co-Founder Jason Clement is proud to share:

"We're really blessed to be able to do this work for the communities we serve", says, Clement. "It's a privilege to provide safe, healthy activities for kids and families as well as drive economic development through tourism. It's life-changing for communities to be able to bring one of these projects to fruition and operate it sustainably."

The impact and success of these sister companies has not gone unnoticed. In 2018, the Clearwater Chamber of Commerce named the SFA the 2018 Large Business of the Year. And that's not all: the staff and the work of SFA & SFM have won awards in everything from advertising (2018 Addy Gold), to Reader's Choice Top Sports Destinations (Sports Events Magazine), to professional recognition (Sports Business's People on the Move, Connect Sports' Top Women in Sports Tourism). Additionally, Pathik is widely regarded as *the* industry expert in the youth and amateur sports spaces. In 2017 alone, Pathik was featured on HBO's *Real Sports with Bryant Gumbel*, numerous Forbes articles, and the TODAY show.

Though the companies continue to find success, the focus never strays far from their mission. "There are still kids getting left behind." Says Pathik, "Not everyone can afford to play travel sports or use their expendable income on club fees. Creating access to sport for all kids and families is critical to fulfilling our mission. We have to find ways to create space for those who simply cannot afford it."

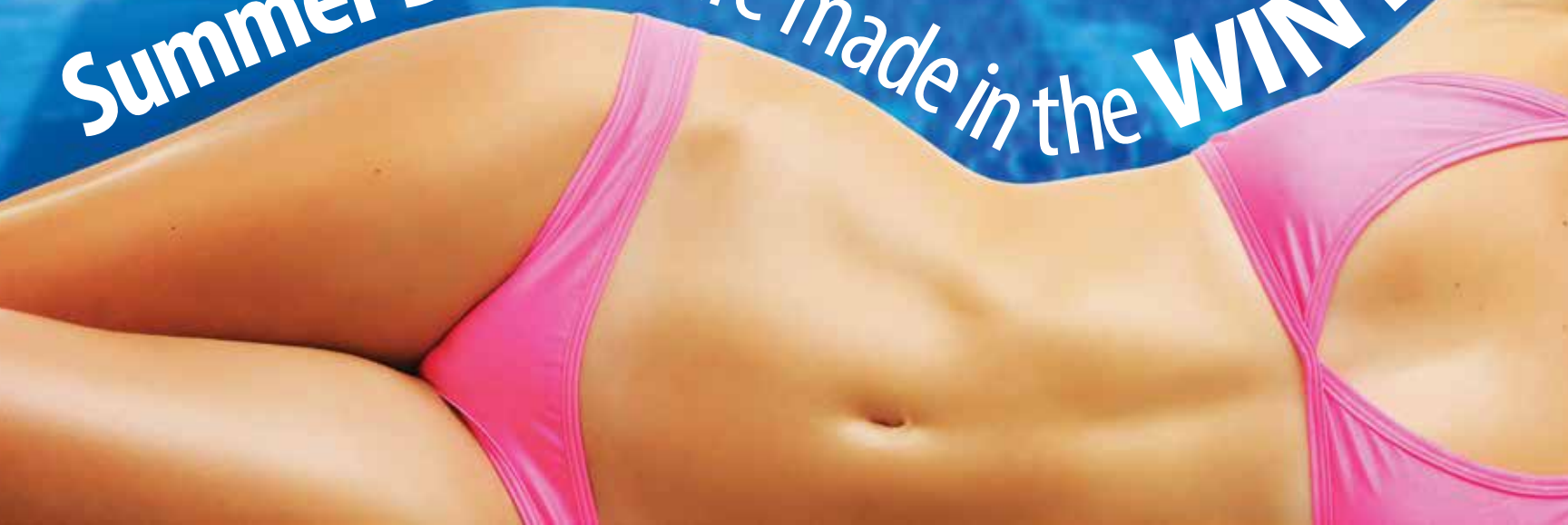
In an effort to create change, SFA and SFM have joined forces with companies like Target, Dick's Sporting Goods, Nike, the MLB, the NBA, and many more via the Aspen Institute's Project Play 2020 initiative. These elite companies have rallied around several key shared goals, the culmination of which is creating access to sport for all children, regardless of zip code or ability.

"This represents our commitment to the future, to kids, and to communities." Says Pathik, "It's more than business, it's changing the outcome of children's lives through sport."





Summer Bodies are made in the WINTER

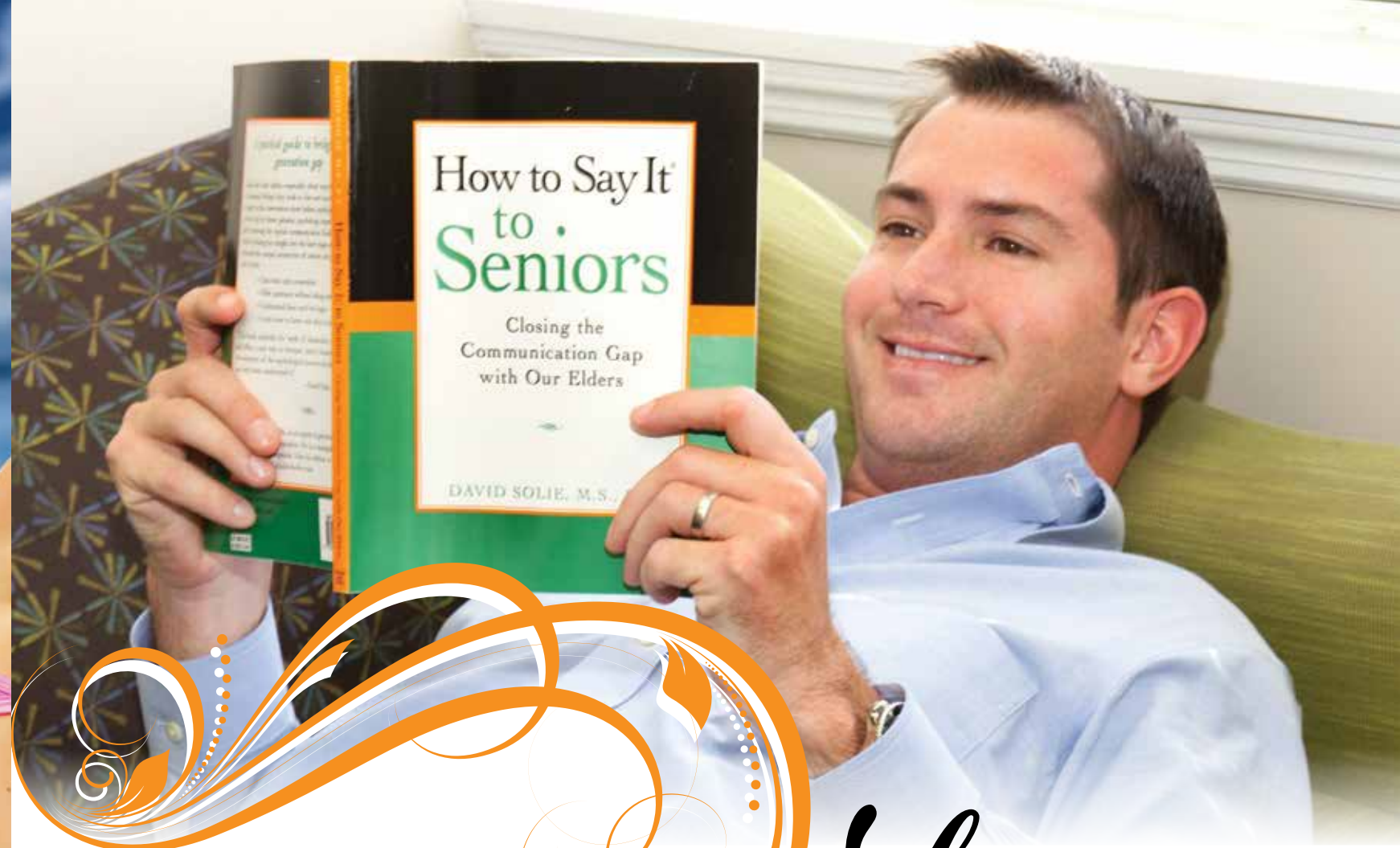


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Business with a Mission

Helping Florida Seniors and Supporting the Local Community

by Alex Chamberlain, CEO of EasyLiving, Inc.

Growing Around A Mission

I spent a lot of time honing our mission statement so that every decision we made could be purposeful. Here's our mission and how it has guided our success:

Our mission is to create an environment where we set our team members up for success, empowering them to provide the best in-home care service to the community.

It was vital that our mission showed our emphasis on our team members. We believe that they must come first, or we will never be able to provide good service. We also knew community had to be an integral part of the mission. EasyLiving is a local company, deeply involved in local organizations and the business community.

Successful businesses are built around a strong mission. They have a sense of purpose- something that is bigger than themselves. That might be a powerful desire to solve a problem, love for local community, or a passion. I believe that's the true bottom line.

Strong Roots

Growing up in Clearwater, I felt deeply rooted to the local community. There was no question that's where I wanted to start my business. My parents instilled that sense of community and entrepreneurship in me. I helped at their businesses at a young age and learned a lot about healthcare and elder care. Those roots took hold. Some people were surprised to see such a young person going into elder care. But, I saw a big gap and knew it could be improved.



*EasyLiving
is a Florida-licensed home
health company providing in-home care
and support services to elders and disabled
individuals in Pinellas County.*

People First

A lot of businesses say the customer is always right/comes first, but that's not how we operate. We build our processes and create staff positions to ensure our employees have the tools and support they need. The customer will never be happy if the employee isn't. If a customer complains, we look at what we could be doing better to empower that employee.

A few of the things we have put into place based on this mission include:

- A comprehensive orientation and training program (and paid time for training, which is not the industry standard)
- Supervisor introductory visits with each client and caregiver and on-site visits/coaching
- Immediate follow-up with each client and caregiver to identify any issues and troubleshoot
- Independent surveys of clients and caregivers for continuous quality improvement
- An employee rewards program
- Technology to make the caregiver's job easier and improve efficiency

Any business is a work in progress. We're always looking for ways to improve. In the home health industry, one of the biggest struggles is finding (quality) employees. A business with a strong mission can attract better people. And, once we've attracted them we focus on helping them do their best. This leads to better retention rates and happier customers.

Every business owner encounters tough choices at times. A mission-driven business can review those decisions in the light of the mission. For example, we won't compromise employees' rights and safety. Sometimes a client requests a caregiver not be of a certain race/ethnicity. The adult children may apologize and say "Sorry, Mom grew up in a different time." But, our mission makes it clear that we can't tolerate discrimination. We also won't tolerate employees being mistreated in the home. If the client is verbally or physically abusive in any way, we won't put a caregiver in that situation. That's not always a popular stance with clients, but it's clear for us.

Local Opportunities

Everything we do is focused on how we can contribute to Pinellas County and its people. We do not have other branches, or a desire to be the largest company or dominate the market. There's a huge, and growing, need for senior care in our county (and all of Florida). There's also a lot of competition, but a strong mission creates differentiation.

And, we not only want to help area seniors, but also provide better employment and development opportunities. We take it a step further through leadership in local business and charitable organizations. I



helped found the Clearwater Chamber's young professionals group. I've served on the Chamber board and at several non-profits, as have several of our team members. Making the community stronger only makes everyone's business better. There are endless collaboration opportunities that you can only find by being involved and knowing what's happening around you.

Florida is a great place to live and work. Our team feels fortunate to be able to contribute something to the place we love and the people around us. The seniors who retired here and made Florida home deserve quality support. And, local businesses will have to be innovative and focused to do that well, especially as demand grows.

About EasyLiving: EasyLiving, Inc. is a fully licensed, private duty home health care company serving individuals and families in Pinellas County, Florida. They provide clients with the dignified, non-medical support they need to remain independent, safe, and healthy in their own homes. EasyLiving is a multiyear winner of Best of Home Care Employer and Provider of Choice awards. They've also been named top "Patient Advocate Organization" by the Professional Patient Advocacy Institute and selected as a finalist for Clearwater Business of the Year. More information can be found at easylivingfl.com.



#HOWDOYOULIVE

Flocal Magazine

Fashion Funds the Cure Fort Lauderdale

Children Battling Cancer Model Courage & Fashion

In August of 2015 my husband and I left our 5-month-old son, Theo, for the very first time for a trip to New York City. Little did we know what lied in wait just one week later. We returned home from our trip and noticed some small changes in our baby that led to visits with the pediatrician, a pediatric ophthalmologist, and two trips the emergency room all in the same week—the final emergency room visit would change our lives forever. It was then that we were told that Theo had metastatic alveolar rhabdomyosarcoma. Alveolar rhabdomyosarcoma is a rare, aggressive form of childhood cancer that affects approximately 350 children annually. It has no cure. After enduring 14 months of treatment, comprised of drugs created for adults - not children - our perfect boy passed away.

We spent every day of those 14 months searching for an answer that would save Theo. Since 1980, there have been less than ten drugs developed for use in children with cancer. When a child dies from cancer, an average of 71 years of life are lost compared to 17 years of life lost for an adult, and outrageously, of the 43 children that are diagnosed every day with cancer, seven of them will not survive. The truth is, most people don't realize that pediatric cancer research receives only four percent (4%) of the federal government's funding for cancer research. That's a main reason why rare cancers, like Theo's, don't have cures. With this reality, we knew we had to do something. Five months after Theo passed away, Fashion Funds the Cure Fort Lauderdale was born out of necessity and hope, which we hosted in Theo's memory.

Fashion Funds the Cure Ft. Lauderdale benefits the National Pediatric Cancer Foundation (NPCF). The NPCF funds pediatric cancer research across a network of more than 24 children's hospitals throughout the country. More research is desperately needed to find better treatments for kids like Theo, and we've made it our mission to

help fund that research. Children who are currently battling cancer or are in remission make their runway debuts dressed in the latest fashion provide by Dillard's, and in apparel highlighting their dream occupations. Each child dresses up as what they want to be when they grow up and then struts the runway during the "dream walk."

This year on April 14, 2018 we will host the second annual Fashion Funds the Cure Ft. Lauderdale at Nova Southeastern University (NSU), in Davie, FL. We are excited to bring Fashion Funds the Cure to NSU's campus, and a portion of the event's proceeds will fund cutting-edge pediatric cancer research at NSU's Center for Collaborative Research. The event kicks off at 6:30 p.m. with cocktails and small "bites" from local restaurants, followed by an inspiring fashion show at 7:30 p.m. Fashion Funds the Cure gives children who are battling cancer the chance to show their strength during an evening that is all about them, while giving the community a chance to support an incredible cause. We would love for you to be a part of it.

To purchase your tickets, visit nationalpcf.org/fftcflauderdale and for information on sponsorship opportunities, contact sponsorships@nationalpcf.org.



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Poppin' and Shoppin'



Raise your hand if you hate to go shopping.

I know, I know, it's not for everyone. Have you seen these cute, little shops as you drive by and you wonder what they're like, but aren't able to go in? Maybe you dislike shopping by yourself; maybe you're intimidated; maybe styling is not your forte; or maybe you have a hard time finding pieces that fit both you and your budget.

What if you could change all of that? What if you could make shopping a fun and social experience? What if you could go shopping with your own personal fashion stylist, who guides you through the process and helps you make good choices? Here's the kicker – what if you could drink champagne while you shop? Well guess what, you can! Enter Style Finder Boutique Bus Tours with Michelle Bremer of Runway Translator. If you're looking for something unique and fun to do, this is a memorable, fashion-forward experience; climb aboard the luxurious Mercedes limo bus and enjoy being led by your professional fashion stylist to three boutiques on a customized route based on the guests' budget preferences and personal style.

Style Finder Boutique Bus is your solution and, bottom line, it's fun!

www.stylefindertours.com

We visited three select boutiques based on guest preferences. We started out at the Runway Translator studio for a champagne toast and group photo by Theresa NeSmith.



Step 1

fab'rik

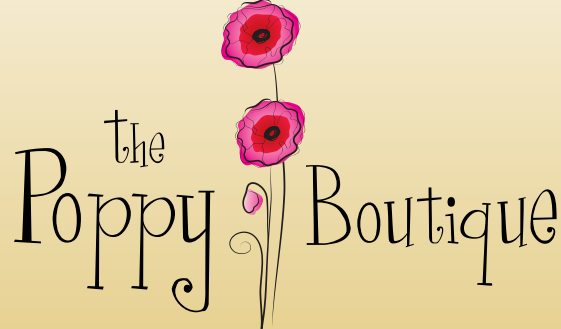
Step 1 was fabrik South Tampa, owned by Andrea Tuggle where we learned about how she's been open for a few years and she's a franchise owner. Then we hopped back on the bus, where I taught some spring fashion trend info.

Step 2



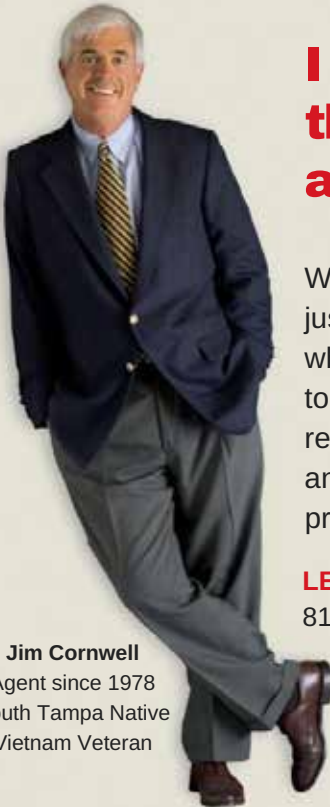
Step 2 was LMB Boutique on S Howard. This spot is owned by Liz Murtag, an interior designer who also understands the art of fashion. She has a second location in Dunedin. Her aesthetic is very bohemian-luxe.

Step 3



Our final shopping destination was Poppy Boutique on S Dale Mabry. Here we learned more about the classic spring fashions trends.

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The Finance District of St. Petersburg *is Getting a* Game Changer

The new Merrill Lynch Wealth Management Center opened in downtown St. Petersburg, at the University of South Florida St. Petersburg (USFSP) Kate Teidemann College of Business (KTCOB). Dr. Sridhar Sundaram has been hard at work preparing the college and surrounding area for the Center's opening, and academic programming scheduled for the fall of 2018.

Dean Sundaram first joined the USFSP team in 2016. He has accomplished many things in his first two years as Dean, with his most recent being the addition of the Merrill Lynch Wealth Management Center. He brings with him a wealth of knowledge and the leadership skills to develop a clear strategic vision for the College. Dean Sundaram was gracious enough to speak with the FLocal Magazine team, giving us a glimpse into what the Wealth Management Center programs will look like, the opportunities the program brings to USFSP students, and the positive impact it will have on the finance industry of the greater Tampa Bay Area.



The project headed by Dean Sundaram will bring a new opportunity that builds upon USFSP's current offering - Bachelor of Arts/ Science in Finance. Dean Sundaram says of the program, "It complements our current course offerings." Students graduating with a degree in finance typically pursue careers in one of four tracks: "The 'investment,' 'financial planning,' 'banking,' or 'corporate' (CFO) track. Our Wealth Management program focuses on the investment and financial planning tracks."

Allowing only 24 students per semester, the program is geared towards KTCOB's elite, requiring success not only on their current finance track, but also in prerequisite investment-oriented coursework. The Center will also provide opportunities for those students not currently pursuing a degree in finance, yet interested in learning about "financial investments." Hands-on wealth management programs have been making their way to college and university campuses in recent years. "It is a common way now for most universities to set up programs such as this," says Dean Sundaram. "We have never had the opportunity here [at USFSP], so we are very excited to get it underway."

As for how the program will compete with those at other universities, Dean Sundaram lets us in on a few key components of the new program that are sure to catch the eye of prospective students and companies in the Tampa Bay Area. Students pursuing the investment track will be prepared to earn the Chartered Financial Analyst (CFA) credential. Dean Sundaram says, "One can be prepared to take a level 1 CFA Exam right after college or towards the end of their Bachelor degree, but to actually earn their CFA, one will need two years of work experience in the field. There is a similar track for a Certified Financial Planner (CFP). We are indicating to wealth management firms in the area that our students will be well prepared with both the knowledge and skills necessary to succeed as a financial planner."

It is not only the classroom curriculum that USFSP has to offer. Program faculty and staff are answering real life questions and giving advice for real life situations. "Every person that graduates from this university will likely experience signing up for their company's 401k program. We are educating our students on how to ask the right questions. How to find the



right mix of mutual funds for yourself. What to ask of your financial planner. I'll give you an example. A simple question that I ask my basic investment class is, if you are investing money in your retirement account and you are given three options: a stock, a bond, and money market fund; how much of your retirement would you allocate to each of these? I was amazingly surprised that several of our students would put much of their wealth into a money market fund, which is short term; even though retirement is a long-term goal. It has a huge effect, showing them that the decisions they make today with respect to your investments impact your future wealth. Figuring out how to educate them with the basics, giving them simple ways of identifying the criteria with which they have to make some investment decisions, and asking the right questions about risk and return from the financial planning firm, that's what we are trying to do with all of our students."

When asked how USFSP is prepared to keep up with ever changing technology and educate their students on topics such as cryptocurrencies and financial technology ("fintech") companies, Dean Sundaram replies, "We are bringing in experts with our business partnerships to speak about the topics and educate the students. We are very open and encouraging for any company in the fintech or finance world, or others, to reach out to us. We are constantly looking to expand our program."

In addition to superior classwork and lectures, students enrolled in the USFSP Wealth Management program will get hands-on experience managing a real stock market portfolio, entrusted with real money. Thanks to USFSP and supporters and local strategic partners of the College, students are able to take on this semester-long assignment, showcasing the knowledge they receive week to week. An advisory committee, made up of individuals from the local investment industry, will review and provide feedback to students regarding their portfolios and the decisions they make. This mentorship from established Florida-based finance companies sets the program apart, and sets students up for future success by differentiating them from those coming from other programs.





Dean Sundaram says about the success of Wealth Management post-grads, “The philosophy I ascribe to is simple: Know, Do, Be. The ‘know’ is simply the knowledge. We [USFSP] have always been very good at providing the knowledge in the classroom; whether it’s options, investments, bonds, or other instruments; but how do you take that to the ‘doing,’ or the experiential part, that bridges the gap between theory and practice? These students are now getting the exposure of finding value for the stocks they handle, and they now know the process and the different methods are used. The last part, the ‘being,’ is the professional development. The students are given the opportunity to present and defend these assumptions, and the ability to articulate their decisions allows for growth. When students graduate and join firms, they are ready to contribute from day one. That’s how we differentiate our talent- providing the knowledge, the technical skills, the ability to speak, articulate and present while ensuring the ability to apply it all in an effective manner.”

When it comes to how the program influences the economic development of downtown St. Pete, Dean Sundaram says the long-term goal is to attract the best corporations and the smartest financial minds. He adds, “If these companies see we have strong talent with a background in investments and financial planning coming from USFSP, then the ability to move the firm or to expand their existing operations here in St. Petersburg would have a huge regional impact. Companies enjoy having the opportunity to examine a person before they hire so they can mitigate some of the hiring risks. Having a program such as ours will allow them to have that. Having large, local investing firms that are continuing to expand right in our backyard, our goal is to help cater to that talent need, not only in St. Pete but Tampa Bay as a region.”

When asked who gets credit for the success of the program, Dean Sundaram says, “Credit goes to my team. Dr. Gary Patterson leads the charge. Todd Shank is one of our faculty members leading the Certified Financial Planning track. Wei Guan will be assisting Gary in building the investment track. Dr. Hujian Dong will be joining us in the fall as the Director of the Wealth Management Center. The finance faculty is terrific.”

Dean Sundaram continues to be a tremendous asset to the University of South Florida St. Petersburg, and we would like to thank him for his contribution, and those of the USF System, to the Tampa Bay Area.

To follow news and successes of the Wealth Management program, connect with USFSP online at www.usfsp.edu, and on Instagram @gousfsp.

To become a strategic partner with the Wealth Management Center program at USFSP and to assist in the mentorship program, please visit <https://www.usfsp.edu/kate-tiedemann-college-of-business/> and email Dean Sundaram directly.

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