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MONTHLY GUIDE



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See pg. 9

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\* 2\*

property manager for details.

Vacation Cottages details apply to specific homes only. Specifications, prices, options and layout vary by model and are subject to change without notice. Whirlpool appliances included. All sizes are approximate. Rendering and site plan may include optional features. Please contact the property manager for details.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



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Dave isn't running to climb a ladder, he's stepping up to stand with the people of Marathon. A charter captain, small business owner, and lifelong local, Dave believes in showing up, not showing off.



**Marathon isn't just where Dave's from, it's who he is.**

Born and raised right here, this isn't politics for him. It's personal.



**A working man, not a career politician.**

As a charter captain and small business owner, Dave knows how to solve real problems and get results, not just talk about them.



**Speaks truth to power, even when it's uncomfortable.**

Dave isn't here to play games or protect the status quo. He's here to call it like it is and clean it up.



**Fighting to protect Marathon families, homes, and our way of life.**

Because no one should be pushed out of the town they helped build now that it's becoming unaffordable to work and live here.



**Built on integrity. Driven by action. Focused on locals.**

Dave stands for real accountability, real transparency, and real leadership.

*"I've got two daughters, four grandkids, a brother, nieces, & nephews, living right here in Marathon. I'm not just fighting for families, I'm fighting for mine, too."*

**DAVE VALUES NEIGHBORS OVER NOISE, PEOPLE OVER POLITICS, TRUTH OVER SPIN**

**I'm always here for you! ✂ Phone: 305-684-8650 ✂ Email: [finalfinalhawkscay@gmail.com](mailto:finalfinalhawkscay@gmail.com)**

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Mortgage Loan Officer

M: 305-393-3926

[richard.tompkins@citizensbank.com](mailto:richard.tompkins@citizensbank.com)

[lo.citizensbank.com/rtompkins](https://lo.citizensbank.com/rtompkins)

Mortgages are offered and originated by Citizens Bank, N.A. (NMLS ID# 433960). All loans are subject to approval.  Equal Housing Lender.

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# GERRIT C. HALE

## FOR MARATHON CITY COUNCIL

### AFFORDABLE WORKFORCE HOUSING

Creating pathways for local workers and families to live where they work by expanding housing options through smart incentives and zoning reforms.

### HURRICANE RESILIENCE & CLIMATE ADAPTATION

Investing in infrastructure that protects our homes, economy, and natural resources from increasingly severe storms and sea level rise.

### CLEAN WATER & ENVIRONMENTAL PROTECTION

Strengthening canal restoration, water quality initiatives, and local enforcement to preserve what makes the Keys special.

### TOURISM MANAGEMENT & ECONOMIC DIVERSIFICATION

Balancing the needs of residents and visitors while supporting year-round, sustainable economic growth.

### PUBLIC SAFETY & COMMUNITY AMENITIES

Enhancing public safety services, parks, and civic facilities that strengthen quality of life in every neighborhood.

### PROTECTING OUR SHORELINES WITH MANGROVES

By restoring and protecting mangroves along Marathon's canals and shorelines, we reduce storm damage, improve water quality, and safeguard our reefs and fisheries. Healthy waters mean a strong economy and a resilient community.



### LEADERSHIP THROUGH TRANSPARENCY

Recent controversies have shown that transparent governance matters. Gerrit supports clear agendas, open deliberation, and citizen engagement on all major policy decisions.

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Focused on Solutions.  
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**OCT 2025 • Volume 37, Issue 10**

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*From The Owner/Editor of Time Out Magazine\**

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**Published by**

**DOL FINN ENTERPRISES, INC.**

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**Columnist:** Stephanie Irvine

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**305-289-3936**

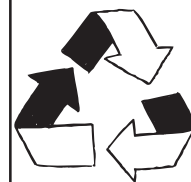
**timeoutmagazine@comcast.net**

**Time Out Magazine**

**P.O. Box 500087**

**Marathon, FL 33050**

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**SPECIAL ANNUAL WOMEN IN BUSINESS Pgs. 24 - 47**  
**FEATURE Quotes & Notes! All Here In The Keys!! \***

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**MICHELLE  
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SMITH, PA**

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# KEYS KALENDAR



PLEASE See SOCIAL  
MEDIA for Additional  
Details on Many of These



Events As Well As SEASONAL CLOSINGS  
of  
Keys Facilities!

**Now till - Dec 31 The Florida Keys History of Diving Museum Presents – Celebrating 20 Years!** The History of Diving Museum's new limited-time featured exhibit is open to the public! Starting May 21st, dive into the Museum's 20th Anniversary Special Exhibit to learn about what it took to create the world's largest collection of diving equipment on public display, how the Museum has evolved and grown over the past two decades, and what visitors have to look forward to in the future. Info: (305) 664-9737; [www.divingmuseum.org](http://www.divingmuseum.org)

**Oct. 1-31 Key Largo Taste the Keys** is a new month-long culinary celebration showcasing the talent and flavor of Key Largo's dining scene with daily specially priced prix fixe menus at Upper Keys restaurants plus two Trolley Foodie Tours during the month, offering ticketed guests a guided progressive dining experience.

**Oct 2, 2025 Truman Waterfront Farmers Market** Shop with a view every Thursday from 2 to 7 p.m. at the Truman Waterfront Farmers Market located on the harbor by the USCG Ingham Museum. Find great food options including ready-to-eat items, fresh Florida produce and other grocery items, along with gifts, home decor, art and more. Located at the corner of Southard Street and Weech Way.

**Oct 2, 2025 Studios of Key West: First Thursday Open House** Wander through the galleries showcasing the newest exhibitions, sip drinks under the stars at the Hugh's Rooftop terrace, and explore the creativity in the third-floor artist studios. Take in the vibrant energy, connect with fellow art lovers, and discover hidden gems at Books & Books. Mingle, marvel, or make memories!

**Oct 3, 2025 - Oct 4, 2025 Islamorada Fall Backcountry Fly Championship** Tournament anglers compete to catch the most inches of snook and redfish on fly in a challenge where 1 inch equals one point. Awards are to be given to the grand champion, the anglers who catch the largest snook and

redfish, and the "King of the Backcountry" series grand champion among others. Visit [BFCtournament.com](http://BFCtournament.com).

**Oct 3, 2025 - Oct 5, 2025 Marathon Art Xperience Featuring William DeBilzan** Enjoy an exclusive art exhibition and fashion show night with hors d'oeuvres and drinks, plus an expressive painting class inspired by William DeBilzan's work. This special experience also includes a four-course dinner with wine pairings by a guest chef, daily breakfast for two, 20% off treatments at Ocean Spa, and a spacious room with a welcome amenity.

**Oct. 4-5 Marathon SWIM With The MERMAIDS Florida Keys Aquarium** Come join us and see the Underwater Mermaids 10am See Our Website

**Oct 10, 2025 - Oct 12, 2025 STACK'D WEEKEND: Key West Music Festival** A three-day, 8 event, island escape where hip hop, country, reggae, and more come together in Key West. View the lineup here: [stackdweekend.com/artists](http://stackdweekend.com/artists)

**Oct 10, 2025 - Oct 12, 2025 Lower Keys Rotary Annual Haunted House Big Pine Community Park.** This year's theme... Hollywood Horrors! Volunteer, sponsor a room, or come on out for another great event hosted by Lower Keys Rotary!

**Oct 11, 2025 US Navy Anniversary Tours** Join the History of Diving Museum at 11 AM and 2 PM for a special guided tour of the exhibits! The tour is included in admission price. October's tours will coincide with the 250th anniversary of the US Navy.

**Oct 11, 2025 Key West Rams Head Presents: Peter Antoniou: Psychic Comedian** Combining razor-sharp British wit with a stunning ability to know exactly what you are thinking, Peter's shows are interactive and unforgettable. Join him as he reads minds and tickles funny bones, telling jokes and fortunes live onstage.

**Oct 12, 2025 Key West Southernmost Half Marathon & 10K** What better place for a race vacation than the tropical splendor of Key West! Whether it is just a weekend getaway or a full-blown vacation, you can go wrong in Key West and Run Conch Republic, the home of the Southernmost Half Marathon & 10K run.

**Oct 12, 2025 Key West Sheriff's Animal Farm Open House** Visit the family-friendly

Monroe County Sheriff's Animal Farm, open the second and fourth Sundays of each month from 1 to 3 p.m. Animals include a capybara, possum, sloths, goats, birds and many more. Visits are free of charge, but donations of cash or fresh produce are always welcomed. Stock Island Detention Center, 5501 College Rd.

**Oct. 13th COLUMBUS DAY!!**

**Oct. 16-19 Islamorada REEF Fest** Celebrate marine conservation during the annual REEF Fest with free ocean seminars, social events and activities at the Ocean Exploration Center, and optional dive and snorkel excursions.

**OCTOBER 19th-25th PROFESSIONAL BUSINESS WOMEN'S WEEK!**  
**HONOR Our Ladies Throughout the Keys!**  
**See All of Our Pages 24 - 47**

**Oct 17, 2025 - Oct 18, 2025 Islamorada Casting for Cats Backcountry Tournament** This formerly all-female tournament now has a co-ed division and a women's division. Points are also awarded for ladyfish, sharks, jacks and spotted sea trout. The event is a major fundraiser to help control the feral cat population in the Upper Keys. Call Sharon Mahoney Ellenwood at 305-664-2012.

**Oct 17, 2025 - Oct 19, 2025 Islamorada "Ladies, Let's Go Fishing!" Florida Keys Saltwater Seminar and Fishing Fever Inshore/Offshore Tournament** Ladies, learn or polish angling skills during the award-winning weekend seminar with two days of optional charter fishing and the Fishing Fever Fun Tournament. Visit [ladiesletsgofishing.com](http://ladiesletsgofishing.com) or email [fish@ladiesletsgofishing.com](mailto:fish@ladiesletsgofishing.com).

**Oct. 17-26 Fantasy Fest** Key West's annual 10-day party in paradise, this year with the theme of Bedtime Stories & Magical Monsters

**Oct. 20 ZOMBIE RIDE Islamorada** Join at the MOOSE LODGE - dress up prizes and entertainment!! See us on FB

**Oct. 24th Capt. Morgan's Masquerade PARADE**

**Oct. 25 Key Largo MARINELABS HAUNTED LAGOON** Games, Science, Treats for the Whole Family! 6-8:30pm Free Admission See Our Ad Pg 19

**OCTOBER 31st  
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Key West, FL 33040  
Contact: Christine Patterson 305-809-5055  
[Christine.Patterson@wesleyhouse.org](mailto:Christine.Patterson@wesleyhouse.org)  
Vacant: Teacher

**MM 22.9** - Banana Cabanna Academy Inc. (C16MO0054)  
22673 Pieces of Eight Rd, Cudjoe Key, FL 33042  
Contact: Roxanne Rosado • 305-745-1400 •  
[banana.cabanna@att.net](mailto:banana.cabanna@att.net)  
Vacancies: 1 substitute

**MM 88** - St. James Children's Center (C16MO0033)  
87500 Overseas Hwy, Islamorada, FL 33036  
Contact: Amanda Lachowicz • 305- 852-2161  
[childrenscenter@stjamesthefisherman.org](mailto:childrenscenter@stjamesthefisherman.org)  
Vacancies: Teacher Aide and Teacher



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- Dec. 13 Santa's Musical Workshop**  
ICE Amphitheater at Founders Park, MM 87, Bayside, Islamorada
- Jan. 31 Symphony of Nations**  
ICE Amphitheater at Founders Park, MM 87, Bayside, Islamorada
- Feb. 28 Musical Menagerie**  
ICE Amphitheater at Founders Park, MM 87, Bayside, Islamorada
- Mar. 28 Twilight Tunes** **KEY LARGO**  
Peace Park at Murray E. Nelson Center, MM 102, Bayside, Key Largo
- Apr. 25 Under the "C"**  
ICE Amphitheater at Founders Park, MM 87, Bayside, Islamorada

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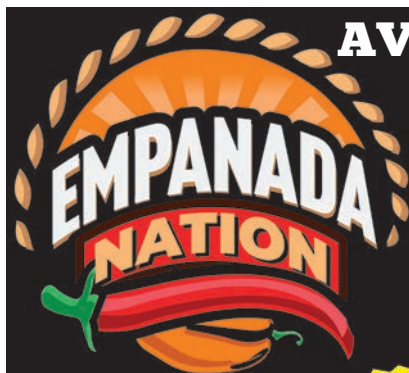
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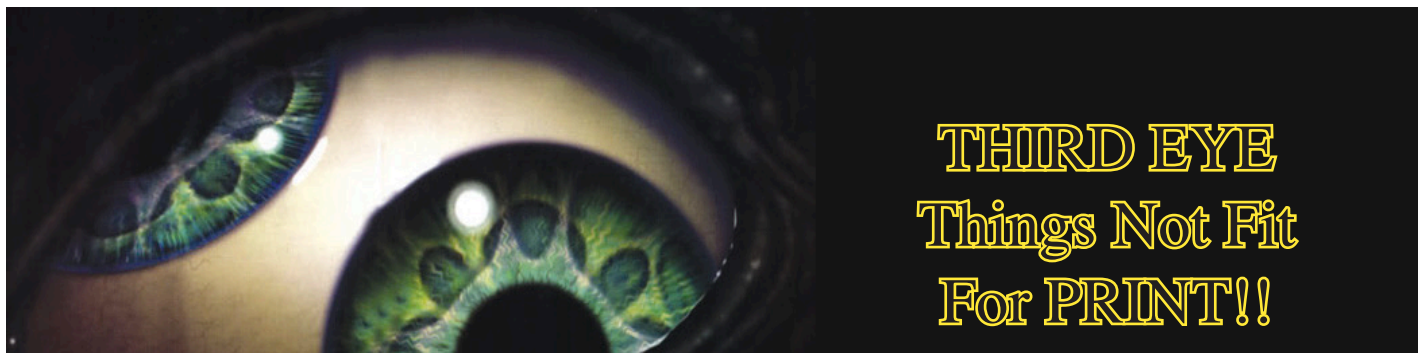


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**PROFESSIONAL BUSINESS WOMEN'S WEEK**

**October 19th - 25th, 2025**

**A Couple of Quotes:**

**BRAVERY IS MORE EXHILARATING THAN FEAR**

**and in the LONG RUN - ITS EASIER!** *Eleanor Roosevelt*

**I Am More ALIVE Today Than I Was**

**When I Was 37, Or 47, Or 57-**

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*Jamie Lee Curtis*

**See Pgs 24-47**

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Opened



1978

"First State Bank of the Florida Keys"  
Name Changed



1988

Moolah the Manatee Mascot  
Created



1991

Big Pine Office  
Opened



1997

KeysBank.com  
Registered

1977



"Florida Keys First State Bank"  
Name Changed

1988



New Board of Directors  
Established

1990



Key West Boulevard Office  
Opened

1996



Tradewinds Office  
Opened

1997

KeysBank.com



1997

George Carey's The Manatee Statue  
Installed



2000

Stock Island Office  
Opened



2002

\$500 Million  
in Total Assets



2007

Mural Painted By Rick Worth  
on Stock Island Office



2020

\$250 Million  
in Total Assets

2000



Marathon Office  
Opened

2002



Islamorada Office  
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2004



Miramar Operations Center  
Opened

2020



\$1 Billion  
in Total Assets

### 2025

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# ATING

## *Our Women in Business*

### *Keyswide*



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Danya Herzberg  
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Joy Wilson  
AVP/Loan  
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Tammy Elwell  
VP/Branch Manager  
Marathon & Big Pine

### *Key West*



Ani Madruga  
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Yuridia Cruse  
Mortgage Loan  
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Yaniley Garcia  
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Mariuska Suri  
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MarathonFlorida.com

During the month of October, business owners recognize the accomplishments of [businesswomen](#). So I'm taking this opportunity to recognize a very extraordinary woman – [Melissa Robinson](#).

Melissa has been the Editor and Program Director for 11 years at TV88 MarathonFlorida.com.

We first met at an event which took place at the Marathon Community Park. She told me that she was looking to relocate to the Keys and to work for a television channel (I had just signed a one-year contract with Comcast, so the timing was perfect).

I found out rather quick how smart and talented she is, and continues to amaze me with her accomplishments.

Melissa is great at any task given her. She knows what is expected of her and handles every task perfectly without ever giving excuses or complaints.

I am very fortunate to have Melissa by my side. She has allowed me to be creative and enjoy what I do throughout the day.

So here's to you Ms. Robinson!  
You are ["Woman of the Year"](#) in my book!

*Cliff Rydell*  
Executive Producer  
TV88 [www.MarathonFlorida.com](http://www.MarathonFlorida.com)



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**We celebrate the women**  
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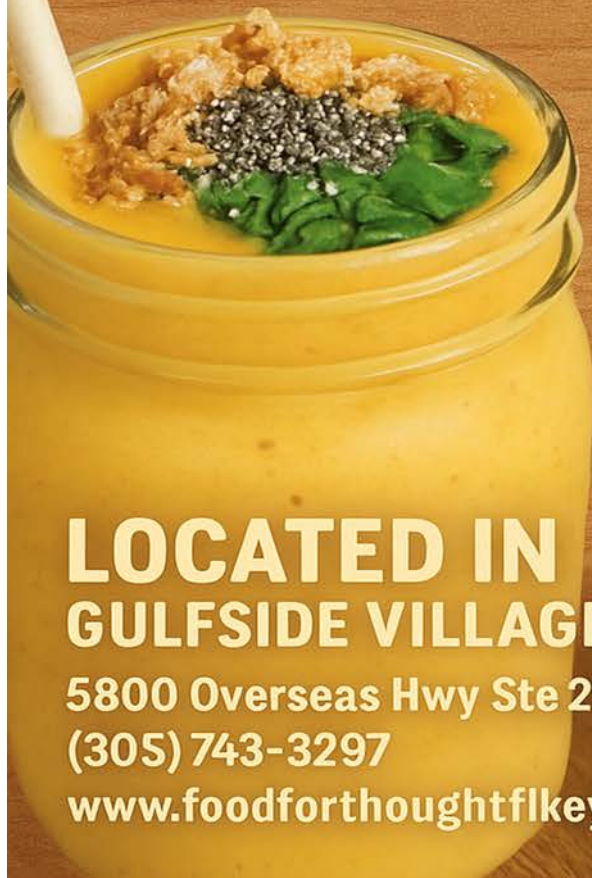

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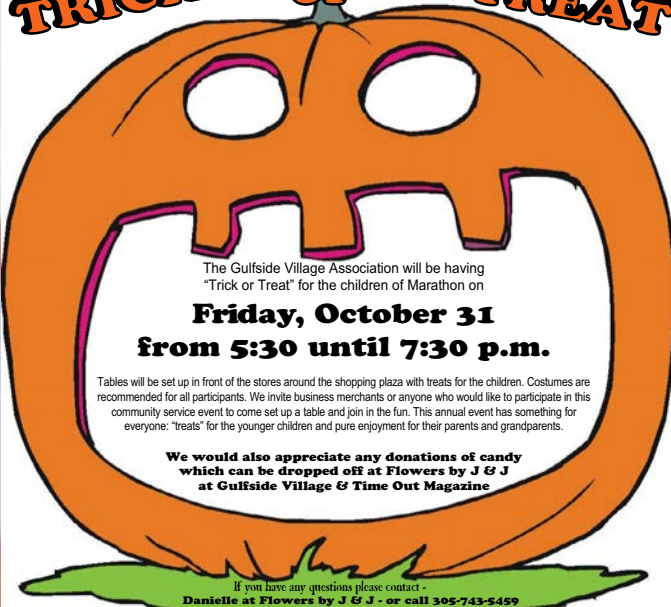
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## Gulfside Village

### Annual Halloween Party

TRICK or TREAT



The Gulfside Village Association will be having  
"Trick or Treat" for the children of Marathon on

**Friday, October 31**  
**from 5:30 until 7:30 p.m.**

Tables will be set up in front of the stores around the shopping plaza with treats for the children. Costumes are recommended for all participants. We invite business merchants or anyone who would like to participate in this community service event to come set up a table and join in the fun. This annual event has something for everyone: "treats" for the younger children and pure enjoyment for their parents and grandparents.

**We would also appreciate any donations of candy  
which can be dropped off at Flowers by J & J  
at Gulfside Village & Time Out Magazine**

If you have any questions please contact -  
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## *Meet Bettye Chaplin*

I am the adopted daughter  
of Brooks & Gip Bateman,  
Born in Coral Gables, Florida  
in 1944. I have 3 adopted sisters.

My Family moved to Pigeon Key in 1949, where  
my father was appointed by Gov. Warren to be  
Manager of the Road and Toll Bridge District.

Moved to Marathon in 1953. The Toll was lifted  
in 1954. I've lived in the Keys for 77 years. My  
parents stayed because we had fabulous teachers,  
both at Sue M. Moore and Marathon High School  
where I graduated in 1962.

Have had 3 major careers; Married in 1965, had  
2 sons, managed a family motel for 5 years, built  
Marathon Beauty Academy in 1973, graduated 10  
cosmetologists, opened a Unisex Salon "Hair Port"  
where I worked for 10 years.

Went back to school, became a Realtor and joined  
my husband, Jim, at Chaplin Real Estate from  
1983 to 2009 when we built Chappy's Restaurant  
on Knight's Key at the foot of the 7 Mile Bridge.

I Love the people in the Florida Keys. I stood  
still and the world came to me. I am especially  
grateful for the hard work, ingenuity, sacrifice  
and persistence smart pioneer women made for  
all of us. We definitely have it easier.

When Jim and I married, I made it clear I'd never  
be happy if I couldn't work. His reply, "You are  
going to be the happiest woman in this world."  
My advice, 'Learn to do Everything.'

I've been an active contributor and benefactor  
to many wonderful organizations and was BPW  
Woman of the Year in 1977.

*A KEYS ICON - Let BETTYE Know That We  
APPRECIATE Her & Her LEGACY!*

*CELEBRATING 37 YEARS!*

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Keys  
GOP*



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415-310-5915**

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**or**

**Karen Wilkinson  
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# The FIRST National Observance was April 15-22, 1928.

*"ELEGANCE Is The ONLY Beauty That NEVER  
Fades!" Audrey Hepburn*



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## FIRST STATE BANK

*Celebrating 70 Years in 2025!*

### SPOTLIGHT: LORI BAILEY A Woman in Business FOR Local Business!

WHERE WERE YOU BORN? Sault Ste Marie, Michigan

HOW MANY YEARS WERE YOU ON THE JOB? 30+  
HOW LONG IN THE KEYS? 14 years

WHAT GROUPS ARE YOU INVOLVED IN? Board Member - The Good Health Clinic, Director - BPW State Education Foundation, Member - Key Largo Sunset Rotary, Islamorada Chamber, Greater Key Largo Chamber, and Ocean Reef Chamber

WHAT ARE SOME OF YOUR FAVORITE THINGS ABOUT THE KEYS? How our community works together for the greater good.

PROS & CONS OF BEING A WOMAN IN BUSINESS IN THE KEYS? PROS-In smaller communities like the Florida Keys, there is often a greater sense of collaboration rather than just competition, a quality that gives Florida Keys businesswomen a competitive edge. CONS-The universal challenge of juggling the demands of being in business with personal and family responsibilities, although I am fortunate to work for First State Bank which strongly values work-life balance.

WHAT DO YOU WISH/ADVICE FOR THE KEYS WOMEN? Truly be a part of this beautiful community. Build a strong local network, join local groups, earn referrals, and nourish your support network.



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The Florida Keys  
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# CELEBRATING the 106th ANNIVERSARY of BPW WOMEN IN BUSINESS October 19th-25th, 2025

**"GIVE A GIRL THE RIGHT SHOES & SHE CAN CONQUER  
ANYTHING!" Marilyn Monroe**



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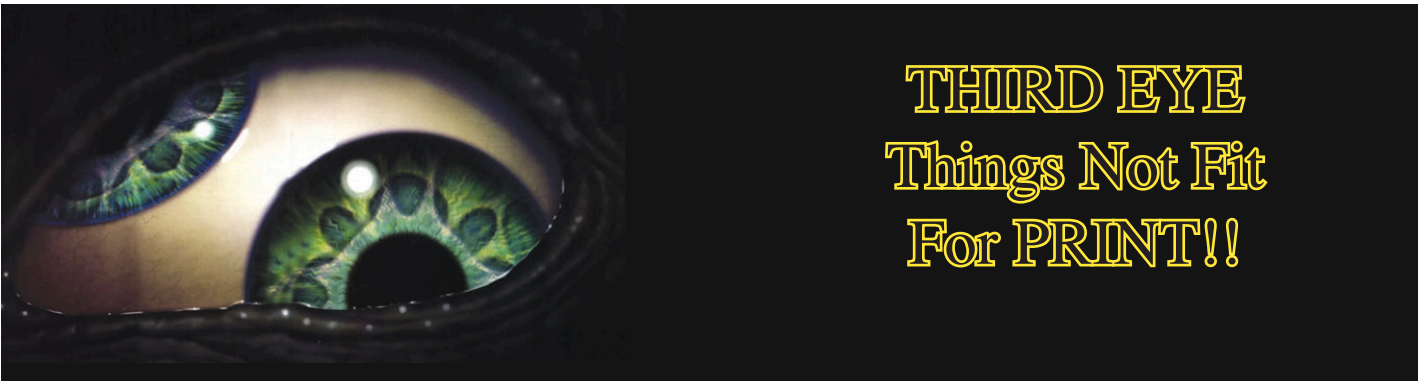
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## THIRD EYE Things Not Fit For PRINT!!

### HEARING PROBLEM??

*My wife found out that our dog (a Schnauzer) could hardly hear,  
so she took it to the veterinarian.*

*The vet found that the problem was hair in the dog's ears.*

*He cleaned both ears, and the dog could  
then hear fine. The vet then proceeded to tell Andrea that, if she  
wanted to keep this from recurring, she should go to the store and  
get some "Nair" hair remover for the dog's ears once a month.*

*She bought some "Nair"; At the register, the pharmacist told her, "If you're going  
to use this under your arms or leg; don't use deodorant lotion for a few days."*

*Andrea said, "I'm not using it under my arms or on my legs"*

*If you must know, I'm using it on my Schnauzer."*

*The pharmacist says, "Well, stay off your bicycle for about a week."*

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## 2025/26 BPW Florida Executive Committee

Meet the 2025/26 Business and Professional Women of Florida Executive Committee (Left to right):

- Sue A. Banks, Gold Coast – President
- Amy Dinovo, St. Petersburg/Pinellas – Vice President
- Deanna Duell, Upper Keys – Treasurer
- Patricia Milian, Upper Keys – Secretary
- Dee Manigo, North Sarasota – Council of Presidents

**Having the right circle of women around you can change your life.**

**UPPER KEYS BPW -  
10 YEARS of  
LEADERSHIP (4)  
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Membership in  
The State of Florida**



## A message from Sherri Hodies



I am so honored to be your Monroe County Supervisor of Elections.

The City of Marathon 2025 elections are fast approaching. Let's be **Election Informed** and **Election Ready!**

Early voting: October 20th - 31st, 2025  
Election day: November 4th, 2025

We now have social media accounts: Facebook and Instagram - Go to Monroe County Supervisor of Elections. Sign up for our newsletter here.





## Here's to a Healthy October!

Hello October! Dig out those cozy sweaters and bake some yummy pies and cookies.

But there's more to October than football, costumes, and pumpkin spice.

Here are some highlights :  
**Breast Cancer Awareness Month/Walk Oct 25th** October is dedicated to raising awareness about breast cancer, the most common cancer among American women with about 250,000 new cases diagnosed each year!

**Pregnancy and Infant Loss Awareness Month**  
About one in four pregnancies end in miscarriage., remember and honor the little ones who left us too soon. It's a time for support, understanding, and healing!

**Homemade Cookies Day**  
Kickstart October 1st with a sweet tradition: baking homemade cookies with your kids. Share your favorite recipes.

**Mental Illness Awareness Week Oct 1-7** Mental health matters. Dial "988" to reach trained crisis counselors anywhere in the United States mental health, substance use, or suicide. You do matter!

**Taco Day Oct 4th** Who said tacos are only for Tuesdays? We're celebrating Taco Day on a Wednesday this year.

ensure your home is prepared for emergencies.

**Indigenous Peoples' Days Oct 9th.** Find out the Native American tribes that called your area home.

**International Day of the Girl Oct 10th** On this day, we champion the rights of girls worldwide, emphasizing education, healthcare, and equality.

**PROFESSIONAL BUSINESS WOMEN'S WEEK!**

**Oct 12th -18th**  
**See Our Ladies**  
**Pgs 24-47**

**Make a Difference Day Oct 21st** make a positive impact -Find a project that aligns with your family's values and volunteer today!

**Halloween Oct 31st** Dressing up in fun costumes, fun treats, and caramel apples.. what's not to love?

**Fantasy Fest Oct. 17-26** is a 10-day party for adults that started in 1979. It was created by a small group of locals to bring! The 2025 theme in Key West is "Bed-time Stories and Magic of Monsters". create costumes inspired by this! Parades & Parties!

*From all of us here at The Time Out Magazine, The Nurse's Corner, have a Healthy, Safe and Fabulous*



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Legendary  
**KEY LARGO**  
 Chamber of Commerce

## A Chat with **SUZI** **YOUNGBERG**



Your Current position: Key Largo Chamber of Commerce President

Where were you born? I was born in Fort Oglethorpe, Georgia. Raised in Ringgold, GA, and spent my early adult life in Chattanooga, Tennessee, dreaming about living on an island.

How Many Years In The Keys? I moved to the Keys in November 1997, so 28 years!

How Many Years On The Job? I started working for the Key Largo Chamber in February 2024 as VP of Operations & Reve-nue, and became President on January 1, 2025, after the former President retired.

WHAT GROUPS ARE YOU INVOLVED IN? I am very active with the Upper Keys BPW (Business & Professional Women.) As a Past President (2020-2022) I help where and when I'm able, currently serving as Chair of the Woman & Business of the Year Committee. I am also involved with the Community Foundation of the Florida Keys. I am a Charter Member of their Upper Keys Advisory Council, and just earlier this month I accepted the position as Chair of the Council. I also sit on their Development Committee and Grant Review Committee.

PROS & CONS OF BEING A WOMAN IN BUSINESS IN THE KEYS? The Keys are such a small town! I see that as a pro and a con. A pro is that I am able to know a lot of people and keep up with what's happening in my community. I love net-working from Ocean Reef to Key West and seeing my friends and acquaintances throughout the county. But, a con of living in a small community is the lack of opportunities. I feel fortunate to have had the experiences and opportunities to grow and be successful in the Keys, and I have a desire to help other women do the same.

WHAT DO YOU WISH/ADVICE FOR THE KEYS WOMEN?

Get out there! Get involved in the community. Volunteer, attend networking events, and get to know the leaders in our community. There are so many great organizations to get involved with, from the Chambers, to Rotary, to the many non-profit organizations. **Just do it!** *\*TEAMWORK\* The Combined Action of A Group; Especially When Effective & Efficient!*

Suzi Youngberg, President  
 Key Largo Chamber of Commerce  
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## Relay For Life of the Florida Keys Hope Walk

**Saturday, October 25, 2025**  
**8 A.M. - 12 P.M.**

Marathon Fire Rescue Dept  
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Marathon, FL 33050

1.800.227.2345  
[RelayForLife.org/flkeysfl](https://RelayForLife.org/flkeysfl)



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Where: Crane Point

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Marathon, FL 33050

Doors open at 5:30

Dinner 6pm  
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\$50.00 per person with all proceeds to benefit  
the American Cancer Society's  
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Tickets available at Crane Point  
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**HOLLY KEPCHA**  
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**Coco Channel**

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Marathon- \$1,200,000



Duck Key- \$735,000



Looking to make the Florida Keys your home? Whether you're buying, selling, or investing, I'm here to guide you every step of the way with local expertise and personalized service. From stunning oceanfront properties to hidden gems, let's find your perfect piece of paradise. Reach out today, and let's make your dream home a reality in the Keys!



# TWO CONCHS 3 DAY FISHING CAMP

**CAMP DATES:**

DECEMBER 5-7, 2025  
JANUARY 23-25, 2026  
JUNE 19-21, 2026



**\$1850 PER PERSON**

INCLUDES 3 FULL DAYS OF FISHING,  
SEMINARS, SATURDAY DINNER

**Capt. Jack Carlson**  
**TWO CONCHS CHARTERS**

**305.481.0495**

