

Stagnant salaries



Photo courtesy of Thinkstock

According to a new report, Citrus County wages average about \$10,000 less than the state average, but there are some positive takeaways.

Wages in Citrus County still low, but future could be brighter

MICHAEL D. BATES
Staff writer

The annual wage of a Citrus County worker from 2005 to 2015 averages out to \$33,659 — about \$10,000 less than the average for the entire state for that period, according to a new report.

But Citrus County is not alone.

The Florida Department of Economic Opportunity (FDEO) has released a report that shows average wages

have remained relatively flat for most counties between 2005 and 2015.

The report says after wages were adjusted for inflation, the average statewide wage hovered around \$45,000 a year. It declined right after the start of the Great Recession around 2007-08, rebounded slightly and then fell again. This pattern was seen in metropolitan areas and in different industries.

The report does note that wages increased in 2015,

which brought the average wage to over \$46,000. Researchers say that may be a sign that the period of stagnation has come to an end.

Josh Wooten, CEO/president of the Citrus County Chamber of Commerce, said losing 600 triple-figure salary jobs when Duke Energy closed its nuclear power plant in February 2013 had a devastating effect on salaries.

But he said there are three positive takeaways:

See **SALARY**/Page D2

Here is a look at Citrus County's average annual wages from 2005-15:

- **2005:** \$30,265
- **2006:** \$31,438
- **2007:** \$31,729
- **2008:** \$31,664
- **2009:** \$33,564
- **2010:** \$34,679
- **2011:** \$35,028
- **2012:** \$35,470
- **2013:** \$35,556
- **2014:** \$35,142
- **2015:** \$35,720

Duke Energy powers more than electricity

In the next five years, it is anticipated that industries key to our communities will experience shortages in trained workforce. So, here's a bright idea: If you want to



Laura Byrnes
CAREER SOURCE

build a talent pipeline, and want students, parents and school staff to know about career opportunities in high-demand

industries available right here in our own backyard, you tell them.

One of the best ways to do so — in addition to appearing in the Citrus County Chronicle, of course — is by leveraging the power of video to help businesses tell their story and get that story heard. Why video? Statistics show that this year, online video will account for 74 percent of all online traffic (up from 33 percent in 2016), and 55 percent of people watch videos online every day. Moreover, 80 percent of users recall content in a video they've seen in the past 30 days and 92 percent of mobile video consumers share videos with others.

Video can be a powerful marketing tool, and that's certainly the goal of our Career Awareness Talent Pipeline video project featuring businesses in Citrus, Levy and Marion counties.

But where does the workforce of tomorrow get the training for those careers today? And by the same token, how can we help educate employers about the career and technical education (CTE) programs available in our local public schools?

As they say, you can't hide your light under a basket. Thanks to the Duke Energy Foundation, we won't have to because Duke is helping power career awareness in Citrus, Levy and Marion counties.

Among the myriad ways Duke gives back to the communities it serves is this: A \$21,000 grant to support our Career Awareness and Talent Pipeline project.

I know I have often mentioned the earlier phase of the career awareness initiative which focuses on the area's high-demand industries. While we will continue to build the library of videos showcasing

See **ENERGY**/Page D2

Want your student loans forgiven? Avoid these mistakes

TEDDY NYKIEL
NerdWallet

Having college debt disappear is something many student loan holders can only dream of. But it's possible for some of the 44 million people in the U.S. with education loans.

Through the Public Service Loan Forgiveness Program, people with federal student loans can get their loans erased tax-free if they first make loan payments for 10 years while working for the government or a nonprofit.

That's the gist of it, at least. The program rules are more nuanced. Unaware of the

complexities, many loan holders inadvertently make decisions that render them ineligible. Only a few hundred people are on track to get forgiveness this fall — the soonest borrowers can receive forgiveness through the program — according to data the U.S. Department of Education presented to financial aid professionals last year.

Borrowers can look out for these PSLF missteps to ensure they stay on track for loan forgiveness.

1. Having the wrong type of loans

Borrowers' loans must be in

RELATED LINKS

- **U.S. Department of Education:** Public Service Loan Forgiveness Questions and Answers
<https://studentaid.ed.gov/sa/sites/default/files/public-service-loan-forgiveness-common-questions.pdf>
- **American Student Assistance:** Public Service Loan Forgiveness Eligible Employers
www.asa.org/policymakers_advocates/public_service_loan_forgiveness.html#EligibleEmployer
- **NerdWallet:** Don't Trust These Companies With Your Student Debt
<https://nerd.me/student-loan-scams>

the federal Direct Loan Program to qualify for PSLF, which is not the case for nearly 19 million people — or 44 percent of federal student loan borrowers — who have loans in other federal programs, according to 2017

Department of Education data. Those borrowers' nondirect loans are ineligible for PSLF unless they first join the Direct Loan Program by consolidating their debt.

See **LOANS**/Page D2

Business DIGEST

BUSINESS DIGEST

- Submit information via email to newsdesk@chronicleonline.com or fax to 352-563-3280, attn: Business Digest.
- The Chronicle reserves the right to edit notices.
- High-resolution photos will be considered for publication. Images taken with most cellphone cameras do not reproduce well.
- Publication on a specific date or in color cannot be guaranteed.
- Submissions about specific prices of products or sales events are considered advertising and are not eligible for Business Digest.

discount information included on a list are asked to call 352-527-5915 with a contact phone number, amount/type of discount and required proof of veteran status.

The Veterans Service Office provides guidance and assistance to veterans and their families to assist with navigation through state and federal VA systems and participate in coordination with local charitable organizations and businesses to ensure veterans and their families are receiving as much assistance as possible from the local community.

Call the Veterans Service Office at 352-527-5915 or visit

www.citrusbocc.com.

Extension Service offers food safety training

You don't have to travel to Tampa or Orlando to get your ServSafe Food Protection Manager's Certification. The University of Florida/IFAS Extension Citrus County is providing training to help food managers and staff keep food served to Florida's consumers safer.

This is a comprehensive training that provides the most up-to-date information and current regulations. The ServSafe

Manager's exam is given at the end of the training, which provides a National Certification that is good for five years. Certification is required in Florida for food managers of all establishments licensed by the Department of Business and Professional Regulation, the Department of Agriculture and Consumer Services and selected licenses of the Department of Health.

The next class will be Friday, Aug. 18. Pre-registration of two weeks is required. It will begin promptly at 8:30 a.m., and run approximately seven hours, then participants will have a maximum of two hours to take the national certification exam. There is no "test-only" option. Participants should bring valid picture identification with them, and a sack lunch. Training is held at the UF/IFAS Extension Citrus County office at 3650 W. Sovereign Path, Suite 1, Lecanto (from State Road 44, go south on County Road 491, turn west on Saunders Way, go one block, turn left onto Sovereign Path. The Extension building is the first building on the right).

To register online, visit <http://tinyurl.com/z6dp7jf>. Cost for the course and

exam is \$110. The purchase of the ServSafe Manager Manual for \$55 is highly recommended and is available in English or Spanish. It is suggested that participants study the ServSafe Manager sixth edition textbook prior to attending the class. For information, call Sarah at the University of Florida/IFAS Extension Citrus County office in Lecanto at 352-527-5713.

Businesses: List discounts for female vets

Business offering a discount to female veterans for services or goods can now be listed on the website of the Female Veterans Network.

Send your business information, what you are willing to offer as a discount, and a contact name to cynthia@femaleveteransnetwork.org, and list the subject as: offering discount.

Want to be a member and support Female Veterans Network? Go to femaleveteransnetwork.org for membership information or to make a donation to support the group's projects.

Local physician and House rep receives award

Ralph Massullo, M.D., was recently recognized by the Florida Society of Dermatology and



Ralph Massullo

Dermatologic Surgeons (FSDDS) in recognition of his work in the dermatology field. The FSDDS

platform is to serve and promote the highest quality of dermatologic care in Florida. This award, the Distinguished Service Award, is one that recognizes his "outstanding leadership, dedication and extraordinary contribution to the dermatology profession."

Dr. Massullo is an active member of the FSDDS. Additionally, he was successfully elected to the Florida House of Representatives and serves in House District 34. In addition to his duties as a Florida House representative, Massullo actively practices at Suncoast Dermatology and Skin Surgery Center in Lecanto. His practice

includes state-of-the-art treatment of skin conditions, skin cancers and as well as offering cosmetic services.

For more information, visit their website at www.dermatologyonline.com.

Help women's shelter through lollipop sales

CASA, the nonprofit Citrus Abuse Shelter Association, is soliciting businesses to put up lollipop displays in their business to support CASA year round. CASA will make the displays and post them in the business. CASA staff member Carol Brown will come by and replenish the lollipops and pick up any monies collected. If any business is interested, call Brown at 352-344-8111 or carolb@casaf1.org.

Businesses, list your veteran discounts

The Citrus County Veterans Services Division is compiling a list of local businesses that offer discounts to veterans. Those with local businesses who would like to have their

SALARY

Continued from Page D1

■ Wages may be lower, but the cost of living is also low. Housing is less expensive than other areas of the state.

■ There is no additional sales tax in Citrus County, unlike other counties.

■ Given the large

number of seniors, there are vast amounts of un-earned income flowing in the county: Social Security payments, military and government pensions and retirement accounts, for example.

“I don’t want to sugar-coat the fact that wages are stagnant and lower than they should be,” he said. “That will be one of the focuses of our newly reconstituted Small

Business Alliance (SBA).”

And as the demand for jobs increases, as they are now in many trades and industries, it forces employers to pay higher wages to remain competitive and attract qualified workers, Wooten said.

Citrus County’s unemployment rate in May was 5.6 percent, unchanged from the previous month and high

enough again for third worst in the state, according to the FDEO.

The SBA, of which Wooten is a member, is a group of 17 different community partners who will work with whoever is hired to be the county’s new economic development director.

County Commissioner and SBA member Jeff Kinnard said more has to be done to help workers

with the “soft skills” necessary to work at and stay with a company.

Those skills include a strong work ethic and not just showing up at a job and occupying a seat. Employers, he said, want workers who show initiative and are willing to learn the ropes and perhaps progress through the ranks and earn larger wages.

“Unless kids are going

off to college and getting an advanced degree that brings them a high salary, they have to go in on the ground floor and work their way up the ladder (and) expect they are worth \$10-14 an hour to the employer because they’re not.”

Contact Chronicle reporter Michael D. Bates at 352-563-5660, mbates@chronicleonline.com.

ENERGY

Continued from Page D1

manufacturing, IT, health care and logistics/transportation — a new set of videos is scheduled for production this week — we are also excited to announce the next phase of the project which highlights public school programs that prepare students for careers in those industries.

Dorothy Pernu, Duke Energy government and community relations manager, said the project is in line with the company’s “commitment to addressing the needs vital to healthy

communities. Supporting quality educational and workforce initiatives from kindergarten through career ... are a critical focus of our organization.”

Pernu said that in partnering with CareerSource CLM, Duke recognizes that “training initiatives increase the pool of diverse talent (that) helps businesses and industries respond to changing needs.”

And one way students can learn about careers and training is through expansion of the video project to training available in the region’s public schools, Pernu said during CareerSource CLM’s recent

quarterly board meeting, when she presented a check for \$20,800 — enough to underwrite 30 school-based program videos in three counties over two years.

“It’s Duke Energy’s pleasure to support and partner with you on expansion of this project,” Pernu said as she presented the check.

Echoing Pernu’s sentiments, CareerSource CLM’s Board Chair Kathy Judkins noted that, “nothing is more important for our future workforce than developing an understanding by parents and students of the opportunities for good careers with businesses located right here in our

communities.”

The career awareness project was piloted in Marion County last year and focused on the manufacturing industry. The videos, which are produced by Digital Fury in Ocala, are shown to students, educators and parents throughout the region’s schools, at youth career expos and job fairs, and at other venues. They are also promoted via CareerSource CLM’s social media.

While we prepare to add our schools’ CTE programs to the mix, I’d like to take a moment to recognize those businesses already participating in the program:

● B-Scada, CHAMPS

Software Inc., Duke Energy and Stevenson Dental Technology, all of Citrus County.

● A&N and Paradox Intellectual Properties, both based in Levy County.

● In Marion County, those businesses are American Panel, Artemis Plastics, Capris Furniture, Cardinal Glass, ClosetMaid, Conimar, Country Meats, Dimension Works, EurekaZone, GML Industries, Hale Products, McCall Communications, Ocala Tractor, Phoenix Wood, ProPoly, R+L Global Logistics, Scorpion Racing Products, SECO Energy, Simar Industries, SPX Flow, Think Technologies, TJM Promos and

WINCO Manufacturing.

Career Awareness-Talent Pipeline videos may be viewed on CareerSource CLM’s Facebook video page and YouTube playlist. If you would like to learn more about the initiative, call us at 352-249-3278 or 800-746-9950.

Laura Byrnes, APR, CPRC, communications manager at CareerSource Citrus Levy Marion, is accredited in public relations, a certified public relations counselor and a Florida certified workforce professional. Contact her at 352-291-9559, 800-434-5627, ext. 1234, or via email to lbyrnes@careersourceclm.com.

LOANS

Continued from Page D1

And, in that case, payments won’t count toward PSLF until those borrowers consolidate into direct loans.

2. Misunderstanding ‘qualifying payments’

To be eligible, borrowers must work full time while making 120 qualifying monthly payments, meaning the payments were made:

● After Oct. 1, 2007

● Through a qualifying repayment plan (generally an income-driven

plan)

● For the full payment amount due

● No later than 15 days after the due date

● While the borrower was employed full time by a qualifying organization

To benefit from PSLF, borrowers must make at least some payments on an income-driven plan, a federal repayment plan that caps borrowers’ payments at a percentage of their income. If federal loan borrowers stay on the standard 10-year plan, they’ll fully repay their loans by the time they qualify for forgiveness.

Only one qualifying payment counts per month, which means paying extra each billing

cycle won’t help borrowers achieve forgiveness faster. The payments don’t need to be consecutive. They don’t count if they’re made while the borrower is in school, during the loan grace period or while the loan is in deferment or forbearance.

3. Working for the wrong type of employer

Federal direct loan holders who work full time for the government, a 501(c)(3) nonprofit or an organization providing a qualifying public service may be eligible for PSLF, regardless of their job title. For instance, a

full-time janitor at a public school could qualify.

“It’s not about what you do,” says Betsy Mayotte, director of consumer outreach and compliance for the Center for Consumer Advocacy at the Boston-based nonprofit American Student Assistance. “It’s about who you work for.”

Borrowers who are on the job hunt and considering PSLF should check that the employer qualifies before accepting an offer.

Until borrowers have made their 120 qualifying payments, they should submit employment certification forms to the Department of Education to confirm that their work qualifies.

4. Falling for fraudulent promises of forgiveness

Dozens of companies use false claims to con borrowers, a NerdWallet investigation found. They promise to reduce or eliminate loans and charge high fees to enroll people in free federal programs.

For instance, “Obama student loan forgiveness” is a popular scam. The term gets more than 18,000 online searches per month, but no such program exists.

Beware of companies that collect high upfront fees or charge recurring monthly amounts, two signs that an offer is likely

too good to be true.

Education Secretary Betsy DeVos has proposed cutting PSLF, which started in 2007 during the Bush administration. Critics of the program argue it’s too expensive and disproportionately benefits graduate and professional school students, many of whom have six-figure debt loads. If the proposed cuts go into effect, loans made before July 1, 2018, would be still be eligible for the program.

This article originally appeared on NerdWallet. Teddy Nykiel is a staff writer at NerdWallet, a personal finance website. Email: teddy@nerdwallet.com. Twitter: @teddynykiel.



SERVICE GUIDE

Call 564-2931 to place your ad here!

SEPTIC SERVICE

Call Today & Schedule Your Peace-of-Mind Pump-Out!

A-ABLE SEPTIC

SEWER SERVICE INC.

- Pump Outs • Re-Sale Inspections
- Lift Stations • Grease Traps
- Residential Sewer Line Cleaning
- Drainfield Installation & Repair

24 HR. EMERGENCY SERVICE
795-1554 • 726-8450
Licensed & Insured CA0221

WINDOWS/PATIO DOORS

Repair Specialists

“Window/Patio Door Experts”
SAVE \$\$ BY REPAIRING YOUR WINDOWS & PATIO DOORS!!

- Window Repair/Replacement
- Patio Door Rollers
- All Types of Glass Replacement

CALL KEVIN FOR A FREE ESTIMATE
352-344-9002
Licensed & Insured SCC13115152

LOW COST ANIMAL CLINIC



SPECIAL PEOPLE HELPING ANIMALS

\$10.00 Cat Spay/Neuter
\$20.00 Dog Spay/Neuter

For Citrus County Residents
Begins 7/1/17, will continue while funding last.
Citrus County Foundation for Animal Protection
CCFAP.NET • HOFSPHA.ORG

Call 352-563-2370
Licensed & Insured

UPHOLSTERY CLEANING

Formal Carpet Cleaners

- Carpets • Tile & Grout • Upholstery
- 24 Hour Emergency Water Removal

100% SATISFACTION GUARANTEE
Owner/operator business
serving Citrus County for 17 years!

Mention this ad for a \$10 discount on your next cleaning service
*Minimum charge applies

352-628-0112
Licensed & Insured

POOLS AND PAVERS

YOUR INTERLOCKING BRICK PAVER SPECIALIST
See More Photos on our Facebook page

WEEKLY POOL SERVICE

COPE'S
POOL AND PAVER LLC
352-400-3188
Lic. & Insured

GENERAL CONTRACTOR

State Certified • Insured
Lic.#CGC 1504457

(352) 414-8693
Call Danny

TCRST

CONTRACTING SERVICES, LLC

FLOOD DAMAGE ESTIMATES!
New Homes & Remodeling Aluminum Structures

SPECIALIZING IN INSURANCE & FEMA CLAIMS!

ELECTRICAL

Residential Commercial
W.L. Webb's Electric LLC
Industrial Anything with Wire

352-564-4114
Wayne L. Webb

Electrical Design License & Insured
FREE Estimates EC. 13007958

PAINTING



Ferraro's Painting

“Repaint Specialist”

Interior • Exterior
Pressure Washing

— FREE ESTIMATES —
352-465-6631
Licensed & Insured

A/C REPAIR / INSTALL



Lucky Dog A/C LLC

Over 30 Years Experience

10% Discount on Repair or Tune-up with this ad

Serving Citrus & Surrounding Counties
Locally Owned Since 2009

(352) 601-7787
License #CAC1816388

HANDYMAN

Services from A to Z
Complete Handyman Services

Specializing in:
Aluminum Rescreen Work, Storm Doors, Garage Screen Doors, Window Screens, Gutters, Vinyl Soffit, Porch Ceilings, Pressure Washing, Int./Ext. Painting, RegROUT Ceramic Tiles, Grout Sealing, Vinyl Tile Installation, Rotten Wood Repairs.

You Name it — I probably do it!

Serving Citrus County for 18 Years

746-2445
Lic/Ins • Free Estimates

PAINTING SERVICES

Tweety's Complete Painting Service, Inc.

“Quality That Won't Rob The Nest Egg”
Celebrating 34 Years in Business
High Quality Products • Fully Insured/Bonded License
A+ Rated with the BBB

Interior Paint Services	Exterior Paint Services
• Wallpaper Removal	• Aluminum Spray Painting
• Dry Wall Repairs/Textures	• Pressure Cleaning
• Multi-Color Paint Schemes	• Deck Staining
• Garage Floor Painting	• Caulking

All Major Credit Cards Accepted
Senior/Military/Teacher Discount

www.TweetyPainting.com
352-597-2440
100% Drug-Free Workplace

HANDYMAN


Ron's Affordable Handyman Services

- All Home Repairs
- Small Carpentry
- Fencing
- Screening
- Clean Dryer Vents

Affordable & Dependable
Experience lifelong

352-344-0905
cell: 400-1722
Licensed & Insured Lic.#37761

SOD



CIRCLE T SOD FARMS

From Our Farms To Your Yard

352-400-2221
Free Estimates!

By the piece, pallet or the yard!
ST. AUGUSTINE | BAHIA AND MORE

NOW SELLING PLUGS!

A/C & AIR QUALITY

Your Neighborhood Indoor Air Quality Specialist

Summer Tune Up Special \$49⁹⁵
Reg. \$139.95
Guaranteeing 10x Cleaner Air or tune-up is free

Includes Our Exclusive Laser Particle Scan to determine the quality of the air you breathe in your home.
NO OTHER COMPANY OFFERS THIS SERVICE!
Expires July 31, 2017

Excludes:
IQAir Back To New Heating & Cooling
Since 1997
628-5700 • newair.biz

HOUSE CLEANING

CLEANING HOUSES IN AND OUT

ALL TIME SPECIAL: 2 Bathrooms & All Floors Only! Other Specials Available

FREE ESTIMATES

ALL IN ONE CLEANING
Licensed Bonded

352-613-8656 • Call 727-488-3221 • Text
Business Residential

SMALL ENGINE REPAIRS

LAWN MOWERS, TRACTORS, PRESSURES, AND MANY OTHERS.

Authorized **Stihl Dealer**.
We service most makes.

Pickup/delivery available.
Call Taylor Rental in Inverness
352-726-1900

ROOFING

PROGRESSIVE

Roofing Services For Us, For Them

Trusted experience
Proven quality

24 hr. emergency service - dial x808

833-766-3352
proroofofserv.com
Licensed & Insured
10+ years license holder 30+ years combined experience

TREE SPECIALIST

B H TREE SPECIALIST

- Tree Trimming
- Tree Removal
- Land Clearing
- Bucket Truck
- Bobcat Work

25 Years Experience

- Free Estimates
- Competitive Rates

352-453-6709
352-445-7967
Licensed and Insured

GOLF CARTS



Caddie Shack

700 South Smith Ave.
Inverness, FL 34453
(352) 341-2040

Golf Cart Sales and Repair LLC
www.caddieshacksales.com
caddieshacksales@gmail.com

FREE INSPECTIONS!
BEST PRICE AND SERVICE GUARANTEED!

HAIR SALON

SUMMER SPECIAL!

Mon., Tues. & Sat. • 6/12 - 8/31/17

1st TIME CLIENTS!

Cuts - Women.....**\$15**
Cuts - Men.....**\$10** (includes wash)
Color.....**\$36** (Long hair extra)

352-382 HAIR (4247)
Sheryl, Beckie, Karin, Susan

CHANGES HAIR DESIGN STUDIO
3914 S. Suncoast Blvd., Homosassa

ELECTRICAL

SAME DAY SERVICE at no extra cost

- Generators
- Whole House Surge Protectors
- Install, Service & Repair
- Lighting • Fixtures
- Fans • Ballast
- New Outlets
- Panel Upgrades

352-364-4610

MR. ELECTRIC
EXPERIENCE TECHNICAL SERVICE
6575 W. Gulf to Lake Hwy.
Crystal River, FL

Independently owned & operated.
Lic #EC13003381 insured & bonded
24 Hours a Day • 7 Days a Week

LANDSCAPING



ALTMAN'S FAMILY PEST CONTROL & LANDSCAPING

- Lawn Maintenance
- Pest Control Services
- Residential & Commercial

FREE INSPECTIONS
FREE ESTIMATES
Call if you are ready for A CHANGE!

State Certified State Licensed
352-527-9373

SEPTIC SERVICE

Call Today & Schedule Your Peace-of-Mind Pump-Out!

A-ABLE SEPTIC

SEWER SERVICE INC.

- Pump Outs • Re-Sale Inspections
- Lift Stations • Grease Traps
- Residential Sewer Line Cleaning
- Drainfield Installation & Repair

24 HR. EMERGENCY SERVICE
795-1554 • 726-8450
Licensed & Insured CA0221

BARN KITS

Barn Kits
40x60x14
Only \$6,000!

Metal Trusses for Sale.
All Sizes!
Site Prep Available

Barn Kits of America

Harvey: 352-578-5710
Sarah: 352-356-0111

Barnkitsofamerica.com