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ISLAND IN THE SUN

• S E N T I N E L •

February • 2026

Issue 12
49th Year

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Island in the Sun Community Newsletter

This publication, Island in the Sun Sentinel, also referred to as the Monthly Media, contains names, contact information, community articles and information, an activities calendar as well as general interest articles. IITS residents can contribute ideas, articles, and photos to the publication. Contact Cathy Ralston at 203-257-3376 from 10 am to 10 pm, Lot 184, or e-mail iitsmonthlymedia@yahoo.com

Editor: Cathy Ralston

Media Delivery Team: Nancy Bilcheck, Ernie Grow, Sudie Borders, Cheryl D'Andrea, Sue Morley, Steve Marshall, Mike and Cindy Sadusky, Phil Tursi, Cecile Morock, and Sharon Carnes

Proofreader: Rusty Leslie

March 2026 Media Deadline February 4, 2025

Please e-mail articles and photos submissions to: iitsmonthlymedia@yahoo.com

You can also drop off articles not sent via e-mail at Lot 73

Representative to the Federation of Manufacturers Home Owners (FMO):

Need Volunteer

Please submit corrections to linda.olone@gmail.com or report to an HOA Board member.

Island in the Sun HOA Board

President.....	Pattie McDonough	Lot 266	727-475-0360	mcdonoughpattie@gmail.com
Vice - President.....	Roger Brown			
Treasurer	Cathy Ralston.....	Lot 184	203-257-3376	
Secretary	Ken Gonska.....	Lot 313	303-704-5555	
1 yr	Steve Malara	Lot 202	732-977-4867	smbombers@aol.com
2 yr.....	Lisa Hoffman.....	Lot 125		
3yr	Vacant			

Non-Board Positions

Robo Call	Chrissie Riley.....	Lot 290	404-353-1801	chrissiegriley@gmail.com
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2025 Committees

Committee.....	Name/Chair.....	Lot#	Phone#.....	Email
Activities Committee	Chrissie Riley.....	290	404-353-1801	
Bingo.....	Linda Olone	73	727-214-7334	
Bingo Callers	Linda Olone	73	727-214-7334	
.....	Ron Castor			
.....	Betsey Springman			
Dominoes	Jan Wisdom			
Ladies Lunch.....	Cindy Sadusky	14	717-587-2498	
Library.....	Cindy Sadusky	14	717-587-2498	
co chair	Nancy Bilcheck	184	203-913-9450	
Media Delivery	Nancy Bilcheck	184	203-913-9450	
Membership	Pattie McDonough	266	727-475-0360	
Phone Book	Tammy Blaisse	297	580-301-4828	
Pickleball.....	Paul Ranck	134		
Shuffleboard	Elaine Ranck	134		
Rummikub.....	Rose Leduc.....	160	727-797-8026	
Sign Board	Chrissie Riley.....	290	404-353-1801	
Texas Hold'Em	Rick Morabito	174	303-704-9772	
co chair.....	Rose Leduc.....	160	727-797-8026	
Welcoming	Rusty Leslie	310	865-232-9072.....	kohanadancer@gmail.com
Yoga	Kathy Bowen			

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FROM THE EDITOR

Cathy Ralston



Hello IITS!!

This community cannot thank Linda Olone enough for her hard work and dedication to editing the Monthly Media. I ask your patience while I am learning the ropes. Please note the new media contact information above. Thank you!

From the Editor

Island in the Sun PHONE BOOK

Deadline for updates to the community phone book has passed. No further changes, additions, or deletions can be accommodated. The book has been submitted to the printer. The printer has not provided a completion date so please be patient.

From the HOA president:

Pattie McDonough

Here we are in February already!

Just a couple of reminders:



It is time to elect your new board members, so think about who you would like to nominate at the February meeting.

Your \$15.00 per household HOA fee is due not later than March 31, 2026.

Also, I wanted to remind everyone that all events are Resident Events not HOA events, the HOA is here to support whatever event you would like to host.

Sincerely,
Pattie McDonough – 727-475-0360

Reminder

Reminder to pick up your doggie poop and help keep our community clean.



Waste stations are located all around the park for your convenience.

**A Complete Listing of Resident Services
can be found on the page before your calendar**



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FROM THE ACTIVITIES COMMITTEE:

4 ways to find out all about our events:

**VOLUNTEERS
NEEDED**

1. Make sure you sign up for the robocalls as well, as event information is being sent via robocall, too. Contact Chrissie Riley at chrissiegriley@gmail.com or Pattie McDonough with your lot #, telephone number and name to join the list. These numbers are shared with no one.
2. Check out the Marquee at the park entrance by the clubhouse for upcoming events. HOA Events and announcements are located on the front and Resident Sponsored Activities are located on the back, if you would like your activity listed on the back please let Pattie McDonough know.
3. The calendar is kept current in the glass case at the Clubhouse.
4. Please join any or all of these IITS Facebook Groups, we post activities on these pages only.
 - a. Island in the Sun Social Group
 - b. IITS uncensored, sort of
 - c. The Official Island in the Sun HOA. This page is only for HOA business.

Please contact the activities committee for activities you would like to start at mcdonoughpattie@gmail.com, chrissiegriley@gmail.com We will provide you with help to get started.

OPEN POSITIONS:

We have a few open positions if you are interested in volunteering for anything.

NON-Board Positions

1. Remembrance Corner - OPEN - Need this person to report obits to Rusty Leslie for adding to Media Guide and so we are able to send a card from the community.
2. Neighbor Helping Neighbor – OPEN - need Volunteers.

Condolences

On a sad note, we lost two of our beloved neighbors in January – Ed Dennison and Jerald Cardin. To their families we extend our deepest sympathy. May Ed and Jerald Rest in Peace.



Birthdays and Anniversaries

We would love to add your birthday and anniversary to our list! E-mail your name and date to linda.olone@gmail.com so your friends and neighbors can help you celebrate your special days!

February Birthdays

- 4 Bob Stevens
- 13 Jerry Wooten
- 21 Bridgette Kane





RESIDENT ACTIVITIES ANNOUNCEMENTS

These activities are not HOA or Cal-Am sponsored activities. They are resident led.



- **The Men's Breakfast** - meet monthly. The restaurant, date and time are announced on various IITS Facebook pages, sign up is online or at the Clubhouse. The participation is typically 6-12 men. All guys are welcome including people visiting the community. It's a great way to meet your neighbors! Hosted by Ron Holzer
- **The Ladies who Lunch** - meet monthly. The restaurant, date and time are announced on various IITS Facebook pages, sign up is online or at the Clubhouse. Hosted by Cindy Sadusky
- **8 or 9 Ball Pool** - Like to shoot pool? Every Saturday at 10 am there is a group who play 8 or 9 ball at the clubhouse. They are always looking for new players. Hosted by Elliot Lipford
- **Texas hold 'em Poker** is played in the clubhouse on Sundays, Wednesdays, and Fridays at 6:30 pm. Come prepared to have fun. Hosted by Rick Morabito
- **Bingo** – Every Monday at 7 pm, played in the clubhouse. Hosted by Linda Olone
- **LRC (Left, Right, Center)** – 3rd Tuesday of every month – bring your dollars! Hosted by Nancy Bilcheck
- **Pickle Ball** – Played Monday and Tuesday night at 6:30 – Join Dave and Malissa St Clair.
- **A new activity – Stretch and Balance begins Saturday February 7, 2026. This group will meet weekly on Saturdays beginning at 9 am in the Clubhouse.**

Anyone wanting a resident activity to be spotlighted in the Media Guide please contact Cathy Ralston

Calendar

See the calendar in the Media Guide or on the clubhouse board for upcoming daily activities, HOA activities and Cal-Am activities.

Not included on this month's Calendar is: **A new activity – Stretch and Balance begins Saturday February 7, 2026. This group will meet weekly on Saturdays beginning at 9 am in the Clubhouse or on the pool deck.**



Please note: the 2 calendars don't always sync up, so if in doubt, please call Pattie McDonough for Resident / HOA activities, and the Cal-Am front office for Cal-Am activities.

Bingo News!!!!!!

Bingo is back! Every Monday night at 7 pm! Bring your friends, bring your neighbors, bring your family!

If you are looking to get involved in something, come join us for Bingo.

Let's get our crowd up so we can pay more money! Participation is sure way to keep this event going. Please feel free to bring your family and friends.

See you all soon! Thank you ~ Linda Olone

...continued on page 11

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Ladies Lunch – Cindy Sadusky

Ladies Lunch. The ladies of Island In The Sun get together on the 3rd Thursday of every month, at noon, to enjoy lunch together at various restaurants around the Clearwater area. I love choosing one of many locally owned restaurants, hopefully allowing us to experience restaurants that we may not have chosen ourselves. There are many that we have visited that have become favorites! I also welcome suggestions from the group. It should be a restaurant that can accommodate a group between 8-14 women, accept reservations and will do separate checks.



SAVE THE DATE FOR THESE RESIDENT EVENTS

Activities Committee

Hi everyone.

The Resident Activities committee has the following activities planned for each month this coming year. Please contact Pattie McDonough if you have any questions or would like to volunteer.

Volunteers are always needed to host, set up and tidy up – please let Pattie know if you would like to help out at any of these events.

Thank you to all those who volunteer their time to make these events great for our community.

All activities are held by the residents, the HOA's only involvement is to provide the funds needed to set up the activity, provide guidance if the host wishes, we will help the host if needed, provide the 50/50, Raffle Basket and tickets if needed. The HOA does not determine what activities are held, you as residents do that.

Thanks to all those who volunteer their time to make these events a great one for our community.

Your activities committee is working hard to provide the residents with fun activities.

Saturday, February 14, 2026, at 10 am, is the Resident Pancake Breakfast. There is no charge for the breakfast but a donation would be appreciated. There will be a donation jar on the kitchen counter. Please sign up at the clubhouse.

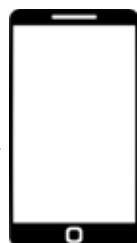
Saturday, February 21, 2026 from 9 am to 2 pm a Health Fair is being hosted at the clubhouse. For more details, please contact hosts Roger Brown or Rusty Leslie.



Communications

Notice: Cal-Am will be communicating information to the residents via texts. Would you like to receive text messages? Just go into Rent Café and edit your profile and select text messaging. (no texting and driving please). If you need help setting this up please contact Katy at the office or Pattie McDonough, we will be happy to help you.

HOA will continue to use Robo call.



continued on page 12



SIGN UP FOR IITS ROBOCALL TO STAY INFORMED

Cal-Am has a new way of communicating information to the residents. Would you like to receive text messages? Just go into Rent Café and edit your profile and select text messaging. (no texting and driving please)



HOA will continue to use Robo call.

The phone messaging service is used to:

- Remind residents of HOA meetings
- Announce/Remind/Poll activities and events
- Communicate information to specific groups (Bocce, Shuffleboard, etc.)
- Announce safety concerns in the community and surrounding area
- Other uses approved by the IITS HOA Board of Directors.

Please provide your information to Tammy Blaisse at 580-301-4828 or at tammy.blaisse@yahoo.com. Your information will be used strictly for this messaging service and will not be shared with anyone else.

Lot # _____ **Telephone Number** _____
Name(s) _____

WELCOME WAGON CORNER

by Rusty (Rosalind) Leslie

Welcome to my little corner of the world.

W If you are new to our community and manufactured home living, I will be happy to answer any questions you might have. Our activities are listed in the center of this media guide.

If you have lived here awhile and have any questions, don't hesitate to ask.

I hope you take advantage of all the activities we offer and that you love living here as much as I do.

Have a wonderful month of February

Rusty (Rosalind) Leslie

I am in Lot 310 - corner of Nassau and Windward.
Just come to my screened porch and ring the bell.
Call or text me at 865.232.9072
Email me at kohandanadance@gmail.com



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Local Business Recommendation

We need your help!!!! Which local businesses do you recommend?

What services do you offer to our residents? Are you a handyman, a painter, electrician, house cleaner? Let us know!!

We once had a list of those in the community who offer services to others.

Send me your info – contact info below.

Please help get these lists going!!!

Send any information to Rusty - 865.232.9072

email kohanadancer@gmail.com

stop by 310 - message me on messenger - Let's help each other.

Thank you.

Rusty

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Have an appointment at the following places and need a ride:



Mease Countryside Hospital

Mease Dunedin Hospital Campus

Morton Plant Hospital Campus

You can call CareLift for free transportation by Morton Plant Mease volunteers. You must be able to get in and out of the van without assistance, adhere to all safety protocols. The hours are Monday thru Friday 8am to 3:30 pm. Call 727-734-6107 to make your reservations.

If you would like to volunteer to drive the van, they are always looking for people.

Be Active

Being physically active can help you stay strong and independent. For older adults, regular physical activity supports a number of health benefits, including brain function, balance, and bone strength.

- Try to get at least 150 minutes (or two and a half hours) of moderate activity per week. Moderate means any activity that gets your heart beating faster.
- Do activities that make your muscles work harder than usual at least two days of the week.



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4. TJMaxx – 10% Mondays Senior Day
5. Ross – 10% Tuesday Senior Day
6. Walgreens - The first Tuesday of every month is Senior Day at Walgreens. Customers 55 and up who are enrolled in the MyWalgreens rewards program can get up to 20% off their purchase, which includes everything from toiletries to snacks. The discount is also available for online shoppers, and it usually lasts for the first week of every month.
7. JC Penney - Join the rewards program! get a 30% off JCPenney coupon for your first order, plus you earn rewards for great deals on every purchase.
8. Michaels - Get your craft on at Michaels, where anyone over 55 can receive 10% off their purchase every day. Bonus: The discount includes sale items. Make sure to register to get your discount, which can be used in store and online.
9. Pep Boys - Car trouble can be a huge pain. Luckily, AARP reported that Pep Boys customers 55 and older can get 10% off their in-store purchase, which can help alleviate the cost of getting your vehicle in tip-top shape.
10. Sam's Club wants to give back to seniors 50 years or older by offering seniors a special membership offer. Qualified seniors who join Sam's Club online as a new member will receive a 60% discount on Club membership or \$50 off Sam's Club *Plus* membership. Join as a *Plus* member and get free Curbside Pickup, free Delivery from Club on eligible orders of \$50 or more, free shipping on eligible orders of \$50 or more and early shopping at select locations.

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 Bay Area Aluminum Services, Inc. 727-585-4442
 Keenan Construction 727-455-0778

TIE DOWNS/MOBILE HOMES

Florida Anchor & Barrier Co. 727-237-6772
 Underhome Armor 727-282-2045

TRAVEL/TOURS

Travel Is Fun 727-347-1600

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Florida Anchor & Barrier Co. 727-330-7821
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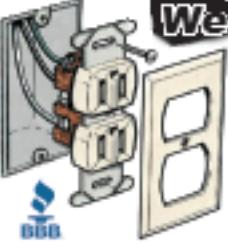
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6:30 Poker	10am Water Exercise 6:30 Pickleball 7:00 pm Bingo	10am Y 1pm do 6:30 Pic
	Groundhog Day	
6:30 Poker	10am Water Exercise 6:30 Pickleball 7:00 pm Bingo	10am Y 1pm do 6:30 Pic 7:00 HC
6:30 Poker	10am Water Exercise 6:30 Pickleball 7:00 pm Bingo	10am Y 1pm do 6:30 Pic 7:00 Lef Center
	President's Day	Ma
6:30 Poker	10am Water Exercise 6:30 Pickleball 7:00 pm Bingo	10am Y 1pm do 6:30 Pic 7:00 Lef Center
6:30 Poker	10am Water Exercise 6:30 Pickleball 7:00 pm Bingo	10am Y 1pm do 6:30 Pic

Island In The Sun

uesday	Wednesday	Thursday	Friday	Saturday
oga minos kleball	3 10am Yoga 6:30 Poker	4 10am Water Exercise 6pm Unity in the Word	5 1pm Shuttleboard 4-7pm Food Truck 5pm Chit Chat 6:30 Poker	6 7
oga minos kleball DA Meeting	10 10am Yoga 6:30 Poker	11 10am Water Exercise 6pm Unity in the Word	12 1pm Shuttleboard 5pm Chit Chat 6:30 Poker	13 14 10am Pancake Breakfast sign up at Clubhouse
		Lincoln's Birthday		Valentine's Day
oga minos kleball t, right	17 10am Yoga 6:30 Poker	18 10am Water Exercise 6pm Unity in the Word	19 1pm Shuttleboard 5pm Chit Chat 6:30 Poker	20 21 9-2 Health Fair
Mardi Gras	Ash Wednesday			
oga minos kleball	24 10am Yoga 6:30 Poker	25 10am Water Exercise 6pm Unity in the Word	26 1pm Shuttleboard 5pm Chit Chat 6:30 Poker	27 28



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- FEB. 28, SAT. — BISHOP PLANETARIUM/DESOTO PARK...\$89

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Free Smoke Detectors!

The American Red Cross offers free smoke alarm installation through its Home Fire Campaign. You can request a free smoke alarm installation in Clearwater, FL, by completing a form available on the American Red Cross website. The Home Fire Campaign also provides home fire safety education.

Here's how to request a free smoke alarm installation:

1. Visit the American Red Cross website: Go to the Smoke Alarm Request page for South Florida.
2. Complete the form: Fill out the online form with your information.
3. A Red Cross team will follow up: A member of the Home Fire Campaign team will contact you to schedule a free smoke alarm installation appointment.
4. Learn about home fire safety: The Red Cross also provides valuable information and resources on home fire safety.

Also - Many Fire Departments offer free smoke detectors. Call them to inquire.

Trash collection in Clearwater – 2026

- Feb. 16 - Presidents Day: Business as usual



Sewing Lessons

Island in the Sun resident, Donna is offering FREE sewing lessons for anyone interested. Please call Donna at 727-215-0609 to make arrangements. Happy Sewing!!

More thrift stores –

Rusty Leslie

We have been asked about thrift stores so here are some more recommended in the area by some of our residents, including me.



Clearwater

Clothesline Two

1899 Drew Street, Clearwater 33765

727.447.3832

Tues – Fri 11 - 5, Sat 11 - 4 , closed Sunday

Hope Children's Home Thrift (supports a children's home)

2881 Gulf to Bay Clearwater 33759

727.754.9707

...continued on page 26



Mon – Fri 11 - 6, Sat 10 - 6, closed Sunday
HEP Thrift
1212 Betty Lane Clearwater 33755
727.442.9041 X330
Tues – Sat 10 – 4, closed Sunday and Monday



Holy Trinity Thrift
3240 McMullen Booth Rd Clearwater 33761
727.723.7631
Mon – Sat 10 – 4 Closed Sunday

Dunedin
The Scott Shop
1265 Bayshore Blvd Dunedin 34698
727.733.4281
Weds – Fri 10 - 4 Closed Saturday through Tuesday

Palm Harbor
Suncoast Animal League Thrift
1454 US 19 ALT Palm Harbor 34683
727.303.3125
Mon – Fri 10 – 6, Sat 10 – 5. Closed Sunday

Lisa's Luxury Resale
34844 US 19 N Palm Harbor 34684
Tues – Thurs 11 – 7, Fri 11 – 5, Sat 11 – 4 Closed Sunday

Uptown Cheap Skate
34210 US 19 N Palm Harbor 34684
727.223.8422
Mon – Sat 10 – 8, Sun 12 – 6

Clothes Mentor
34888 US 19 N Palm Harbor 34684
727.216.6101
Mon – Fri 10 – 7, Sat 10- 6, Sun 12 – 5

Seminole
Fluff's Animal Rescue
9400 Seminole Blvd Seminole 33772
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For Veterans –

Submitted by Pattie McDonough

Honor Flight® of West Central Florida, Inc. (HFWCF) was established as a regional hub of the Honor Flight Network in October 2010.

Our mission is to recognize American Veterans for their sacrifice and service by flying them FREE OF CHARGE to Washington, D.C. to visit and reflect at the memorials dedicated in their honor. Top priority is given to WWII, Korean and terminally ill Veterans. Honor Flight is committed to fly Veterans from Vietnam, Gulf wars and other conflicts.

Honor Flight West Central Florida (HFWCF) is a Tampa, FL based non-profit organization. Our goal is to transport America's Veterans to Washington, D.C. at NO COST, to visit the memorials dedicated to honor their service and sacrifices. Priority is currently given to WWII and Korean Veterans, along with those other Veterans who may be terminally ill. Departure for this one-day trip to Washington, D.C. is from the St. Petersburg – Clearwater International Airport (PIE). here is the website to get an application:

Honorflightwestcentralflorida.org



Elder Abuse Prevention Program -

Submitted by Pattie McDonough

Elder abuse refers to any knowing, intentional or negligent act causing harm or a serious risk of harm to a vulnerable adult. Abuse, neglect, exploitation, or fraud can happen anywhere, anytime, and often affects the most vulnerable members of our community.

The DOEA Elder Abuse Prevention Program supports programs and services to protect elders from abuse in all forms, physical, emotional, and financial. In partnership with the Department of Children and Families Adult Protective Services, DOEA and the Aging Network work to protect disabled adults or elderly persons from further occurrences of abuse, neglect or exploitation. Services provided may include protective supervision, placement, and in-home and community-based services.

How to Report Elder Abuse, Neglect, and Exploitation

The Department works in conjunction with the Department of Children and Families (DCF) Adult Protective Services and the Aging Network to protect disabled adults or elderly persons from further occurrences of abuse, neglect or exploitation. Services provided may include protective supervision, placement and in-home and community-based services. To report online – go to the DCF web site at Abuse Hotline | Florida DCF (myflfamilies.com)

To report by phone – call Florida Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873). Press 2 to report suspected abuse, neglect or exploitation of a vulnerable adult. This toll free number is available 24/7. TTY (Telephone Device for the Deaf): 1-800-955-8771. To report via fax, please print and complete the DCF fax reporting form with details and fax to 1-800-914-0004.

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Neighborly has been a leader in providing people 60 and older with hot, nutritious meals at their homes since its start in 1966 as one of the first federally funded Meals on Wheels programs in the nation.

Adults 60 and older in Pinellas County can enjoy a delicious lunch approved by a licensed dietitian and delivered fresh to your door Monday-Friday. Whether you are homebound and need a nutritious lunch or just want a break from the kitchen, Neighborly can provide you with a meal plan to fit your lifestyle.

Participants can also enjoy daily interaction with kind volunteers who deliver the meal to your door.

Please contact (727) 573-9444 for more information.



Recipe Row

Cajon Sugared Peanuts

Prep Time: 15 mins

Servings: 16

Cook Time: 40 mins

Yield: 2 cups

Total Time: 55 mins

Ingredients

Original recipe (1X) yields 16 servings

- 1 cup white sugar
- $\frac{1}{2}$ cup water
- 2 cups raw peanuts
- 1 $\frac{1}{2}$ teaspoons chipotle chili powder
- 1 teaspoon kosher salt
- $\frac{1}{4}$ teaspoon chili powder
- $\frac{1}{4}$ teaspoon garlic powder



Directions

1. Preheat oven to 350 degrees F (175 degrees C). Line a baking sheet with parchment paper.
2. Stir sugar into water in a saucepan over medium heat; cook and stir until the sugar dissolves completely. Add peanuts, chipotle chile powder, kosher salt, chili powder, and garlic powder into the liquid.
3. Bring the mixture to a boil and cook, stirring constantly, until the liquid evaporates and the remaining syrup coats the nuts, about 15 minutes; spread immediately onto the prepared baking sheet. Use forks to separate any peanuts stuck together and to get an even layer.
4. Bake in preheated oven, stirring and then separating the peanuts every 5 minutes, until the peanuts are glazed, about 20 minutes total. Let peanuts cool completely before breaking into small pieces.

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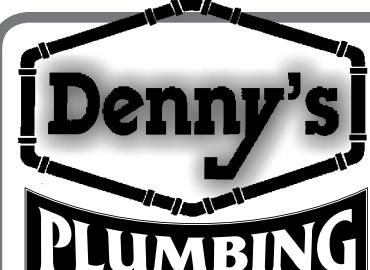
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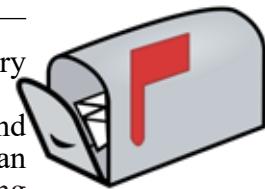




Post office makes major change that will impact you: What to know

A change in U.S. Postal Service processes will impact almost every item sent through the mail.

Starting Dec. 24, 2025, USPS started postmarking letters and packages with the date they were processed at a postal facility rather than when they were dropped off at the mailbox. The shift means people facing mail deadlines could find themselves with something marked as late even if they dropped it off on time.



Postmarks are used to indicate when mail was dropped in a mailbox or submitted to the USPS and reflect the actual date. Now, postmarks will show the date the envelope is first processed by automated USPS sorting machines, potentially days after it was dropped off, [USA Today reported](#).

The change, designed to streamline processing and save money, could have a huge impact on time-sensitive items such as mail-in ballots or tax returns.

“Some mail and packages will not reach our processing machines until the day after they are collected by a carrier or dropped off at a Post Office,” the [Postal Service said in a document spelling out its proposal](#).

What you can do?

If you want to make sure your mail is postmarked for that day, you can:

- Bring the mail to a post office counter and request a manual postmark.
- Purchase a Certificate of Mailing at the counter. The certificate provides a receipt showing what mail was tendered on that day but does not provide tracking.



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TAX LAW CHANGES YOU NEED TO KNOW ABOUT

Recent legislation affects returns for 2025 and later

The One Big Beautiful Bill Act, signed on July 4, makes multiple changes to the tax code. Some are temporary, some are permanent. Some could reduce your tax bill for 2025, while others go into effect for the 2026 tax year. These are some of the provisions most likely to affect older adults.



Bigger deductions

Prior to the OBBB's passage, the 2025 standard deduction for people who don't itemize deductions on their returns—about 90 percent of taxpayers—was set at \$15,000 for individual taxpayers and \$30,000 for married couples filing jointly. The new law increased those deductible amounts.

- For 2025, the standard deduction is now \$15,750 for individual filers and \$31,500 for joint filers. (The previously announced additional standard deduction for people 65 and older remains \$2,000 for singles and \$1,600 per qualifying spouse for couples filing jointly.)
- From 2025 through 2028, you may get an extra break if you're 65 or older: You can claim a bonus deduction on your taxes of up to \$6,000 per eligible individual even if you don't itemize. The new deduction "delivers tax relief at a time when many older Americans are living on fixed incomes while facing rising costs," Nancy LeAMond, AARP's chief advocacy and engagement officer, wrote in a June 29 letter to Senate leaders.

Individuals with a modified adjusted gross income (MAGI) of up to \$75,000 and joint filers with income of up to \$150,000 can deduct the full \$6,000. The deduction phases out at higher incomes and goes away if your MAGI exceeds \$175,000 (\$250,000 for a couple). For purposes of this and other tax changes, your MAGI is your adjusted gross income, found on line 11 of Form 1040, plus certain added-back deductions, such as IRA contributions.

Deduction on car loan interest

The new law allows borrowers of all ages to deduct up to \$10,000 annually in car loan interest payments through the 2028 tax year.

There are some caveats, however. The loan must have originated on Jan. 1 of this year or later, and the vehicle must be a new car, minivan, van, SUV, pickup truck or motorcycle that underwent final assembly at a U.S. factory. If your MAGI is greater than \$100,000 (individual) or \$200,000 (couple filing jointly), the deduction tapers off by \$200 for every \$1,000 of additional income.

Many SUVs and trucks meet the assembly requirement, says Ronald Montoya, manager of consumer advice at the car shopping guide Edmunds.com. This includes models like the Honda Pilot, Toyota Highlander and Ford F-150. If you have a car's vehicle identification number (VIN), you can visit the government website nhtsa.gov/vin-decoder to check. "The safest bet is to look up the VIN number," says Montoya, but the assembly information is also on a car's window sticker at the dealership.

Expanded breaks for state and local taxes

Starting with tax year 2018, people who itemized could deduct no more than \$10,000 in state and local tax (SALT) payments on their federal return. The new law temporarily increases the limit to \$40,000 for taxpayers with a MAGI below \$500,000.



The provision could provide significant savings for homeowners who live in states and communities with high property taxes and property values. Older Americans are more likely to be in this group: While 65 percent of all U.S. adults own their homes, the rates rise to about 76 percent of people ages 55 to 64 and nearly 79 percent of those 65 and older, according to recent Census Bureau data.

The SALT deduction cap and income threshold will increase by 1 percent a year until 2030, when, under the new law, it reverts to \$10,000.

Certain earnings free from income tax

- Effective this year through 2028, employees and self-employed people can deduct up to \$25,000 of tip income received in occupations the IRS deems to be “customarily and regularly” receiving tips. Among the people expected to qualify: restaurant workers, dog walkers, tutors, companions for older people, and taxi and rideshare drivers.
- Workers with qualified overtime pay in 2025 through 2028 will be able to deduct the portion of that pay that exceeds their regular pay rate—for example, the “half” portion of their “time-and-a-half” hourly wage. The deduction maxes out at \$12,500 (\$25,000 if married and filing jointly).

Even if you have deductible tip or overtime income, the money is still subject to FICA taxes for Medicare and Social Security. The tip and overtime deductions start phasing out for individuals whose MAGI is \$150,000 (\$300,000 if married and filing jointly; married taxpayers who file separately do not qualify). Karin Anderson, vice president of tax compliance solutions at Wolters Kluwer, recommends keeping a record of the time and amount of tips received. “Documentation is key,” she says.

Changes for charitable contributions

- Starting with tax year 2026, people who don’t itemize can deduct up to \$1,000 (\$2,000 if married filing jointly) for qualified charitable cash contributions—a more expansive version of the \$300 COVID-era deduction that non-itemizers could take for tax years 2020 and 2021. The provision does not extend to the donation of physical goods, like clothing and housewares.

- For taxpayers who do itemize deductions, the bill allows a deduction for charitable contributions only if they exceed 0.5 percent of their adjusted gross income. For example, if your AGI is \$100,000, the first \$500 of charitable contributions is not deductible.

Credits and contributions for care

- If, in order for you to work or look for work, you have to pay a caregiver to look after a child under 13, a spouse or a disabled dependent who lives with you, you may be eligible for what the IRS calls the child and dependent care credit. This credit applies to up to \$3,000 in expenses for one qualifying individual and \$6,000 for two or more of them. Starting in 2026, that credit rises to a maximum of 50 percent of qualified expenses if your AGI is \$15,000 or less, up from 35 percent. The rate of the credit diminishes at higher incomes.

- If your employer offers a flexible spending account, letting you designate pretax income for dependent care, you’ll be able to contribute up to \$7,500 in 2026 for qualifying childcare and eldercare expenses, up from \$5,000.

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ANNUAL RANCHERO VILLAGE CARPORT SALE. Ranchero Village, 7100 Ulmerton Road, Largo, will be hosting their annual carport sale on Saturday, February 7, 2026 from 8 AM to 8 PM. A wide variety of items will be for sale throughout the park!	 ATTENTION RESIDENTS! Did you know this Emporium/ Classified listing reaches over 21,500 homes in Pinellas County? It goes into 60 community newsletters (just like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event, try and get help for a function, and many other things. Remember to think about this the next time you're planning something. -Monthly Media Staff	
Embassy Mobile Park, Inc. Rummage Sale, Saturday, February 7th, 9:00 a.m. to 2:00 p.m., in the clubhouse on 4th Street. 16416 US Highway 19 N., Clearwater - Largo area. Off East Bay just West of Tri-City Plaza; come in by Wendy's onto Pine Forest Drive.		
Clearwater Cascade park-wide yard sale. Saturday, February 21, 8:00am - 2:00pm. 9790 66th Street N, Pinellas Park		
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