INTRODUCTION

The Palm Harbor Library in Pinellas County, Florida is unique in the state of Florida in that it is the first and only library to be funded by a Municipal Service Taxing Unit (MSTU). The Pinellas Public Library Cooperative is the only other library entity in the state that is also funded by a MSTU. "The MSTU is an instrument provided county governments to fund provision of municipal services, principally in unincorporated areas. Prior to 1991, MSTUs could not include municipalities. In 1991 the legislature amended F.S. 125 to allow the inclusion of municipalities in MSTUs. The MSTU is only a funding source and therefore lacks the secondary benefits provided by independent or dependent districts." (footnote 1). MSTUs are distinctly different from special taxing districts, but are often included in special taxing districts reviews at the state level. (See Appendix A.)

The Palm Harbor Library is also unique in that it has the largest number of volunteers in the state. Volunteer workers are the backbone of the library and continue the tradition of community involvement and dedication that were essential in the development of the library. The Palm Harbor library owes its existence to Mrs. Jeannette Malouf and the hundreds of volunteers who unselfishly donated the thousands of hours of service, books and materials that made it possible.

EARLY HISTORY

The Palm Harbor Library exists today due to the vision of Mrs. Jeannette Malouf. Jeannette, who was the Vice President of the Palm Harbor Civic Club, suggested to its members in February of 1978 that a library was needed in Palm Harbor. Jeannette was a kindergarten teacher at the Ozona Elementary School and she was deeply concerned that the children had no library that was close to their homes to borrow books from. "The kids I taught were a big reason why I wanted the library. I’d work with them, helping them learn to read, and then it’d be the first of June. School was out and there was nothing for them in the community to help them stay interested in reading." (footnote 2). The Dunedin Library and Tarpon Springs Library were the closest libraries to Palm Harbor, but they were about a twenty minute drive. In addition to the distance, there was a fee that the Palm Harbor residents had to pay because they were not residents of these cities. Dunedin had also just raised its non-resident fees from $5.00 a year to $15.00 a year. A free public library for Palm Harbor was definitely needed.
The Civic Club's members voted to donate a "start-up" fund of $400 for a library. Jeannette led the drive to acquire donated books from residents, other libraries, book stores, publishers' overruns, and outdated books and magazines from publishers and distributors. Within two weeks, the book collection had grown to over 500 books. Mr. Bill Honey donated the first floor of a small house at 1205 Omaha Ave., Palm Harbor to house the library. Mr. John Hutcheons, President of the Civic Club, organized the building of book shelves with lumber donated by "Jim" Yakle of Yakle Lumber. Carpeting for the facility was donated by Mr. "Don" Valk, and Mr. Pert donated lighting improvements.

The Palm Harbor Library first opened its doors to the citizens of Palm Harbor, Ozona and Crystal Beach on April 1, 1978. Since the library was run by a small volunteer staff, the hours that it could be opened were:

- Monday 4:00 - 7:00
- Tuesday 2:00 - 5:00
- Wednesday 10:00 - 12:00
- Thursday 3:00 - 6:00
- Friday Hours to be announced

The response to the plea for books resulted in many duplicate copies, so the library held its first book sale on June 24, 1978 which netted over $200. By October, the volunteer force had grown to 24 and the library proudly extended its hours. Community fund raising to support the library grew in 1979. The women of Westlake Village published and sold the Westlake Village Community Cookbook and donated the receipts to the library. The Spirit of Palm Harbor Race was run and garnered $500 to split between the library and the fledgling Recreation League. The number of volunteers at the library grew, as did the number of the donations of books. The volunteers formed the Palm Harbor Friends of the Library, Inc. on December 18, 1979. (See Appendix B.) There were nine subscribers named in the Articles of Incorporation. Of the nine members, five are still active in the library today.

1980 was a busy year for the library. The library volunteers held a meeting in January to elect officers for the newly formed Palm Harbor Friends of the Library, Inc. Jeannette Malouf was made the director of the library. She, along with John Hutcheons, received awards from the Palm Harbor Chamber of Commerce for their outstanding work in the community. The library continued to make money from its semi-annual book sales and donations from the community. More money was raised from the sale of coupon books. The Westlake Village Christmas boutique sale also donated its profits to the library. Jeannette asked the county for $500 to buy a typewriter and a file cabinet for the library. The county approved the money for these items. The library had outgrown its quarters on Omaha Circle and moved into the historical old Palm Harbor Methodist Church on 12th St. in Old Palm Harbor in December. The library boasted 10,000 volumes and served about 1,600 families.

The Palm Harbor Friends of the Library held its first annual volunteer appreciation
banquet on January 11, 1981. It honored 49 volunteers. An open house was held the next week for the new library quarters. The library hours fluctuated quarterly due to the availability of volunteers. They added children's story time programs. In October, Jeannette wrote a request to the Pinellas County Commission for $580 from the general revenue-sharing funds in order to buy some needed equipment. This time the request was not approved. The library functioned strictly on volunteer help, proceeds from the semi-annual book sales and monetary donations. Summer programs for children were added. Since the number of children that participated was more than the small former church could accommodate, these programs were held in the Palm Harbor Senior Center located nearby. The Friends of the Library published its first newsletter in November.

1982 saw the continued growth of the patron base of the library. By the end of the year the library served 2,000 families, had around 20,000 volumes and was staffed by 50 volunteers. A new dimension in library service was added when a large print book collection was donated to the library in memory of Lea Gibbons. The library also received $500 from the county to buy lumber for additional shelving for the library since it was already running out of room for all of its books.

STATE FUNDING EFFORTS

1983 was an exciting year for the library. The year started out with the annual volunteer banquet. In March, Jeannette was named Outstanding Woman of the Year by the Palm Harbor Junior Woman's Club. This was the first time the award had been given. In April, other county library business was making the news. Joan Friedman proposed a one-half mill property tax levy for the county to support a county-wide library system. A group called the Pinellas County Friends of the Library was formed to plan the strategy for obtaining this system. Jeannette asked the Pinellas County Commission for funds from the county's fiscal 1984 Federal Revenue Sharing Funds to hire a librarian. This was denied. Meanwhile, the Florida State Library announced that public libraries could apply for as much as $200,000 for construction aid in grant money under a grant program administered by the State Division of Library Services. The grant would be included in the 1984-85 state budget. Palm Harbor wanted to apply for a $200,000 grant, but the following two problems had to be addressed in order to meet the grant qualifications:

1) The grant could be made only to a governmental agency. Palm Harbor was an unincorporated area of about 30,000 and had no local government other than the Pinellas County Board of Commissions. This hurdle was overcome when Pinellas County Administrator Fred Marquis said that the county would support Palm Harbor’s grant application and act as a facilitator for them.

2) The grant would have to be matched by the community. Again the Pinellas County government helped out by agreeing to let the Palm Harbor community use an 8 acre site in the 1500 block of 16th St. that would count toward $100,000 of the matching funds needed from the community. Donations and fund raisers would have to account for the rest.

In late May, the Senate Appropriations Committee, aided by Senator Gerald Rehm,
approved the $200,000 grant and sent it to the House Appropriations Committee. Rep. Peter Dunbar had the grant included in the House of Representatives version of its Appropriations Bill. The bills were sent to a Conference Committee which would settle the differences between the House and Senate versions of the bill. The grant survived the Conference Committee and was sent to Governor Bob Graham for approval. On June 30, 1983, Governor Graham vetoed it. The reason he gave was that the legislature had not given him his tax increase, so he had to cut spending by cutting some of the unnecessary spending. Rep. Peter Dunbar tried to override the veto in a special session of the Legislature, but failed.

Jeannette vowed not to give up the goal of a library building. The library would reapply to the legislature for the grant in the following session. She solicited business and civic organizations to adopt the library as their cause for the year 1984. The Republic Bank was the first business to enrich the library's building fund by $2,000 in October, 1983. Other groups such as Inner Wheel, the Junior Women's Club, the Palm Harbor Civic Club, and the Palm Harbor Newcomer's Club staged field raising drives for the library. The library hosted a wine and cheese tasting open house for the library to raise more funds. Jeannette and the library volunteers asked that each household donate $10.00 or whatever it could afford to the library building fund. The Friends of the Library devised six membership categories to raise money for the library:

Lifetime $100.00
One-year single $1.00
One-year family $2.00
One-year business $10.00
Patron $500
Benefactors $1,000

By January of 1984, the Friends had collected $13,000 towards the building goal. In March, the Palm Harbor Civic Club offered to sell the Palm Harbor Friends of the Library lots 1, 2, 3, and 4 of Block 128 in the town of Sutherland for "$10 and other good and valuable considerations " for the site of the new library building. This land is located four blocks directly north of the Palm Harbor Fire Station, located at 1123 Illinois Ave. The site is bordered by 12th St., Wisconsin Ave., and Illinois Ave. The land transferred was fee simple by warranty deed. The Palm Harbor Civic Club would retain the right of first refusal to purchase the property and building with credit given to them for the fair market value of the land if it was sought by either the Civic Club or by another purchaser. Other fund raising activities were continuing such as the Spirit of Palm Harbor Run, an antique sale, and activities by the Palm Harbor Junior Women's Club. The library had $30,000 by the end of March. It was decided in July that this lot offered by the Civic Club was too small for the proposed library. In August, the residents of Palm Harbor asked the Pinellas County to consider funding a building that would house a county library for residents outside the incorporated area. The Commission said that the people would have to make a formal proposal to them. Later in August, Florida Secretary of State George Firestone pledged to request $200,000 in matching funds for Palm Harbor to build a library in the next Florida State Budget. Firestone visited the library in September
and renewed his support for the library. Fund raising activities for the rest of the year included James Shauweker's pen-and-ink drawing of the Palm Harbor Library/United Methodist Church that was reproduced into posters and note cards, a Literary Ball, and an anonymous gift of $25,000.

CREATION OF PALM HARBOR SPECIAL FIRE CONTROL DISTRICT

In February, 1985, State Senator Curt Kiser proposed a bill to the State Legislature to create a Special Status District for the area within the boundaries delineated by the Palm Harbor and East Lake Fire Districts. By creating this special district, without becoming a city, Palm Harbor residents would gain the power to tax themselves for various services, including a library and keep their boundaries free from the threat of annexation. That meant Palm Harbor would become eligible for a library construction grant without having to wait for a county-wide system to be established. In April, 1985, an Advisory Committee was formed to assist the Friends of the library's Board of Directors with building plans and financial help. The Palm Harbor Library building fund topped $100,000 in May. The library then re-submitted its application for the $200,000 state grant. Senator Kiser proposed that his bill for the Palm Harbor Special Fire Control District (PHSFCD) be decided by July. This later version of the bill excluded the East Lake Fire District from the Special Taxing District area because of opposition expressed by some vocal East Lake residents. The bill retained the five member Pinellas Board of County Commissioners as the area's governing body, but prohibited the Commissioners from levying unwanted taxes on the area. It also contained a provision allowing Palm Harbor residents to override the County Commission if the Commission did not agree to its petition requests. For example, if the Commission rejected a petition, another petition signed by at least 10% of the voters would put the item back on the ballot. Early in June, Senator Kiser's bill was approved by the Legislature and the Governor signed it. (See Appendix C.)

CREATION OF THE MSTU

Late in June, Jeannette, Sen. Kiser, and Art Polin met with County Administrator Fred Marquis to discuss the proposed library and the county's role in its development. The Library had to submit the wording for the proposed November referendum to tax the residents of the newly created Special Status District for the construction of a library by July 15. The county set aside about two to three acres of land for the for the library board to lease located near the Palm Harbor Senior Citizens Center on Omaha Circle. Jeannette said that the library would need about $300,000 to build the new building and about $1,000 per month to pay for utilities and books. She said that one full-time staff member and a volunteer staff could run the new building. In July, Jeannette's husband, Waldene Malouf, drew up the referendum proposition that would create the library district and set the tax rate to support it. It went to the County Commissioners for approval so that they could coordinate it with the County Supervisor of Elections for the Special Referendum election and then be put to the voters. In August, the Pinellas County Election officials discovered that the referendum needed an enabling county ordinance to establish a Municipal Service Taxing Unit (MSTU) for the Palm Harbor
Special Fire Control District. This ordinance needed to be voted upon by the County Commission before the Palm Harbor residents could vote on the referendum for the .25-mil ad valorem tax for the library and a companion referendum on local recreation facilities. The Commission had to approve the ordinance by early September in order to advertise the Oct. 15th referendum on Sept. 9th and Sept. 24th. (See Appendix D.) The ordinance would terminate automatically if neither referendum question was approved. The County Commissioners would govern the MSTU would contract with a non-profit corporation called the Palm Harbor Community Services Agency (PHCSA) to administer the business operation of the district. (See Appendix E.) The PHCSA would consist of 2 officers of the Palm Harbor Friends of the Library, Inc., 2 officers from the Palm Harbor Youth Recreation League, Inc., 2 officers from the Chamber of Commerce and 1 at-large member that would be appointed by the County Commissioners. The MSTU for Palm Harbor had 20,472 registered voters. The cost of the election ($10,000) was paid for by the library and recreation league. On October 15, 1985, both of the referendums passed by wide margins. Jeannette and her dedicated volunteers had done it!

Not everyone in the neighboring communities around Palm Harbor were happy. The people from the Spanish Pines community complained about the MSTU borders, since they were not included in the area and so could not get a free library card. The residents of East Lake complained about their exclusion from the PHSFCD. They said that a vocal minority, led by Joe Preston and East Lake fire Chief Robert Lani, got petitions signed by residents by telling them "don't let them raise our taxes". Senator Kiser said that he had left out the test Lake Fire District because it seemed to be what the majority wanted. It seems that a vocal minority got their way when the silent majority did what they do best—remained silent. Meanwhile, the Palm Harbor Friends of the Library continued to raise money to furnish the new building by holding their second Literary Ball that raised $5,000 for the building fund.

PREPARATION FOR BUILDING THE NEW LIBRARY

In November, 1985 the new members of the PHCSA were named: Jeannette Malouf and Betty Stegman represented the Friends of the Library, Jim Thunderman and John Gibbelino represented the Palm Harbor Recreation League, Dale Belcher and Robert Sippel represented the Palm Harbor Chamber of Commerce, and Jack Latvala was appointed by the Pinellas County Commission. Since the tax monies would not be collected until November, 1986 for the 1985 year, the Library would not see any money until then.

The Palm Harbor Friends of the Library honored 75 volunteers in February of 1986. Also in February, the library learned that the American Library Association recommended that the building needed to be at least 15,000 sq. ft. in order to serve a population of 35,000 to 50,000. The only site that available from the county to accommodate a building that large was a two-acre plot south of the Palm Harbor Day Care Center at Pennsylvania Ave. and lath Street. The library asked for any information about other suitable sites that weren't necessarily part of the county's land. It also called
for people to write to their legislators and ask for state appropriations for the construction of the library. The building fund stood at $110,000. The Friends of the Library were asking for donations of money, materials, and services to keep down the cost of the construction. Architects were being interviewed by the Building Committee. By June, the Friends of the Library had collected $115,000 and had preliminary plans for a 15,000 sq. ft. building that would cost $750,000. The Pinellas County Board of Commissioners agreed to lend $180,000 to the PHCSA to help pay some of its start-up costs. The money would have to be repaid to the county. In September the PHCSA signed a contract to purchase 3.3 acres on County Road 94 and Nebraska Ave. for $250,000 or nearly $75,800 an acre, despite the Library Board’s recommendation that the county owned property on 16th Street be purchased instead at $51,000 per acre. There was some criticism of this decision by various members of the community. The Library Board issued a resolution stating that since it wanted the library built as soon as possible, it would approve the Nebraska Avenue site, provided that the appraisal of the land showed that it was worth the $250,000 asking price. The Library Board also hired Linda Mielke, a librarian from the Clearwater Library, to write a report as to the suitability of the Nebraska property versus two other sites that the library had considered. County Commissioner Fred Marquis said that the resolution and the report were necessary before the contract for the Nebraska site could be presented to the County Commissioners for their approval. A $1,620,000 bond issue proposal from the C&S Bank was also accepted by the PHCSA in September. This proposal allowed 324 tax-free bonds in $5,000 increments to be sold to investors to finance the library and recreation facilities. The bonds are debts issued to the Pinellas County Commissioners and are similar to a mortgage. If the bond proposal was accepted by the county, the proposal would put $1,550,000 in the PHCSA hands by November 20. The bond issue was chosen over conventional financing because of the lower interest rates. In December, the County Commissioners approved the purchase of the property on Nebraska Avenue for the site of the new Palm Harbor Library. The county approved to loan the money to the PHCSA, and would be reimbursed by the PHCSA with the bond issue.

The PHCSA appointed architects Ted Prindle and Don Davidson to design the new library building in their January 1987 meeting. The Palm Harbor Friends of the Library honored 70 volunteers at their annual dinner in Ternary. Debra Rhodes was hired to be the Library Director in March. She had a BA in English and literature from the University of Michigan and a Masters of Library Science from Western Michigan University. She came from Portsmith, VA where she had served as a Library Branch Manager. Also in March, the preliminary site and floor plans for the new library were completed and submitted to Tallahassee to satisfy the requirements of the $200,000 construction grant. The Friends of the Library had deposited $126,000 into the building fund. The fund raisers for the library continued with donations from the Junior Women's Club, and Antique Doll Show and a raffle of a quilt donated by the Quilter's club. June was a month of woes for the library. The architect who designed the library died. The engineer who was working on the project left the company. Delays in the approval of the final site plan approval by the county and the agency were aired in the press. The county said that the PHCSA had not provided enough information, or they needed to correct certain
information before the plans could be approved. The PHCSA said that the county was dragging its feet. The plan was finally approved. The Notice of Bid to construct the Palm Harbor Library, issued by the architect Prindle Associates, Inc. of Clearwater, FL was published on July 19, July 26, and August 2, 1987. Lincoln Construction won the bid with $643,884, which was $100,000 below the architect's estimate of $775,000. The groundbreaking ceremony for the Palm Harbor Library was conducted on August 14, 1987. The Palm Harbor Civic Club announced that a petition was started to name the new library the Jeannette Malouf Library, but Jeannette felt that the library should reflect the efforts of the whole community. The name Palm Harbor Library was retained. The PHCSA did vote, however, to name the youth room in honor of Jeannette and so it was named the Jeannette Malouf Youth Room. Construction started two weeks later. The library was on its way to being completed.

The new library building slowly emerging on the Nebraska site in early 1988. The library was scheduled to be completed in mid-March, but was delayed because of excess ground water on the site. The certificate of occupancy was received in June for the new building. The lack of metal shelving for the books was another reason that the opening was delayed. The company that was to supply the shelving went out of business and a new supplier had to be found. The shelving was delivered in June and the books transferred to the new building. On July 5, 1988, the Palm Harbor Library officially opened its doors for business. Dedication of the building was on Sunday, September 17, 1988. Jeannette was there along with Congressman Michael Bilerakis, State Senator Kurt Kiser, County Commissioner George Greer, Chairman of the PHCSA Dale Belcher, and Virginia Grigg, chief of the Library Development Bureau for the State of Florida.

THE LIBRARY TODAY

A lot of changes have occurred in the six years that the new building has been in operation. The library has grown from 2,500 registered patrons in July, 1988 to over 40,000 in April, 1994. It is in the midst of increasing its physical plant from 15,000 square feet to 25,000 square feet through another $300,000 matching state library grant. The library's holdings now number over 126,916, which includes books, video cassettes, audio cassettes, records, computer software, children's kits, puzzles, periodicals, magazines on microfiche, and CD-ROM products. 95% of these holdings are cataloged in the Machine Readable Cataloging (MARC) format so that they will be able to be retrieved by the new Dynix online public access catalog (OPAC) that the library will be installing in late summer of 1994.

Some things are the same, however. Jeannette Malouf is still spending at least 40 hours a week in the library, doing what see does best . just about everything. She still sits on the Board of the PHCSA and is a member of the Palm Harbor Library Advisory Council and the Palm Harbor Friends of the Library. She is the Volunteer Coordinator for the 150 people who regularly man the sixteen work-shifts throughout the week. That means that she still trains all of the new volunteers, coordinates the volunteer shifts, and handles all of the book donations that the library receives. She and her volunteers are
still the backbone and heart of the library. Without their dedication, the library would have to spend the tax monies salaries for support staff, instead of on books. Community support for the library is still high, and with luck and Jeannette, it always will be.

BIBLIOGRAPHY

Rhodes, Debra. Personal interview. 9 February 1994.

Footnotes
1. Florida Department of State. Division of Library and Information Services, Florida Public Libraries Special District and Municipal Service Taxing Unit Establishment; June 17, 1993 (Tallahassee, FL: Florida Department of State. Division of Library and Information Services, 1993) 4.
Palm Harbor Library aspires to be the definitive educational and cultural destination for all members of the Palm Harbor community. It will offer a safe and secure environment, conducive to learning, life enrichment, and creativity while providing easy access to information. It will also serve as a neutral venue where ideas may be freely exchanged, creating opportunities for anyone to discover how their lives may change for the better through such efforts as celebrating literacy and nurturing a love for reading. Palm Harbor Library will be an essential part of the community, serving as an anchor.

Palm Harbor is a census-designated place and unincorporated community in Pinellas County, Florida, United States. As of the 2016 American Community Survey, the CDP had a population of 60,236. Palm Harbor is located 35 kilometres (22 mi) north of downtown St. Petersburg and west of Tampa. It is a largely residential community with several concentrations of commerce. Downtown Palm Harbor, north of Tampa Road between U.S. Highway 19 Alternate and Omaha Street hosts many small shops and eateries along Palm Harbor Library: Address, Phone Number, Palm Harbor Library Reviews: 4.5/5. United States. Florida (FL). Palm Harbor. Things to Do in Palm Harbor. Palm Harbor Library. Search. Palm Harbor Library. 19 Reviews. #6 of 9 things to do in Palm Harbor. Libraries. Sorry, there are no tours or activities available to book online for the date(s) you selected. Please choose a different date. Palm Harbor Library. A trip looking for a trophy fish, this bass fishing trip is a fun and healthy outdoor activity. This fishery provides some of the best bass fishing the state has to offer. Enjoy the wildlife sights, peace, and quiet not provided in the city. Enjoy a day on the water that has clear water perfect for fishing.

All tours are guided by a licensed, professional and local expert.