

Villa Tax?

The small Panhandle town of Destin, in Okaloosa County has just approved a new tourist tax that could, possibly, have ramifications for short-term-rentals throughout Florida. Currently all but 6 counties in Florida charge a tourist tax or 'bed tax' on short-term rentals of less than 6 months. The amount of the tax varies from county to county, but the bed tax for Orange County – which contains the Disney properties – in one month (January 2005) raised a whopping \$9.9 million. However, the rules governing the way the tax is spent are very clear. The income from bed tax can only be spent on promoting further tourism and expenses related directly to tourism. Osceola County for instance is raising money for a convention centre that will attract more visitors, but the money may not be spent on improving infrastructure such as roads or schools etc. Destin has an estimated population just short of 12,000 residents. However, this can surge to as many as 37,000 on a daily basis thanks to tourists. This has put quite a strain on the local infrastructure and the citizens of Destin on March 8th voted overwhelmingly in favour (73%) for an additional 2% tax on top of the 4% bed tax currently charged by the county. The estimated \$3.26 million raised from this tax in the first year alone would be spent on roads, drainage and other infrastructural projects. The plan is to introduce a local bill to impose the extra tax. However, questions have been raised about the legality of introducing a tax payable only in Destin. If it were found to be unconstitutional to do so, then a general law permitting the tax throughout Florida would have to be sought. Whilst the likelihood of a general law raising taxes, being passed by the conservative legislature is thought to be slim – the possibility is there. Central Florida counties like Lake, Osceola and Polk, which have large short-term rental communities, and equally large community infrastructure needs such as schooling and road improvements must be watching the outcome of this case with close interest. A consultant is currently reviewing the City Charter to determine if the City Council can impose the new tax without a new State law.

Biometric Deadline – Delayed Again?

Hot on the heels of last months discovery that “citizens from any of the 27 visa waiver countries with an existing machine readable passport would be **"grandfathered in"** until the passport expires” comes a further possibility. The Washington Post of 15th March carried a report of the joint immigration and terrorism subcommittees of the Senate Judiciary Committee. Elaine Dezenski, acting assistant secretary for border and transportation security policy and planning, told the panel that the Department for Homeland Security would probably not meet the October 26 2005 deadline for requiring that Visa Waiver countries comply with the United States directive to issue new passports containing a biometric element in order to retain that status. The Department is apparently having difficulties in choosing the machines necessary to read the new passports, and currently only two of the 27 visa waiver countries are on target to meet the deadline. However, while we might reasonably expect another extension, we must not expect an early announcement of the same. Senator Dianne Feinstein, a Californian Democrat, was personally responsible for delaying the last extension until absolutely necessary, and has already threatened to do the same again – if only to continue to force compliance with the directive, rather than complacency from the countries involved.

Poinciana Parkway Planned

Developers of the master-planned community of Poinciana are exploring ways of financing a 10-mile toll road between Cypress Parkway and U.S. Highway 17-92. Avatar Holdings, the developers of the community, have asked Osceola County for help with the new four lane toll road that is expected to open in 2007. Poinciana was voted the second best master-planned community in the U.S. in 2004 and thousands have taken advantage of low home prices to move into the community. However, there are only two roads out of Poinciana towards the attractions and Orlando. Poinciana Boulevard and Pleasant Hill Road have reached near 'failure' level with the amount of traffic. If that critical level should be reached then new development at the community would have to stop. Poinciana Boulevard will soon be widened in parts, but that will not be enough to sustain the planned growth.

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State of the State.

Governor Jeb Bush gave his annual State of the State address on 8th March and outlined his plans for the last two years of his public office. We have reprinted a few paragraphs of his speech which we feel may be of interest below.

“Six months ago, as the last of four major hurricanes swept across our shores, the state of our state was an open question. Today many communities still face challenges, and many residents are still rebuilding lives interrupted by the storms. But our state continues to move forward, creating more jobs than any other state in the nation, attracting investment, and generating revenues for government that outpace our most ambitious projections. This strength ensures we have the resources to help those in need, as well as the ability to recover and rebuild”.

“We need to support Florida families with a nine-day holiday from sales taxes on clothing, books, and school supplies. We need to eliminate what remains of the cumbersome by-the-drink tax. We need to rid our state of the remaining intangibles tax, and insidious tax on savings and investment”.

“Our motto for economic opportunity in Florida has been, ‘If you build it, they will come’. But we have to build all of it, including the infrastructure to support them when they get here. We need true concurrency between new development and the infrastructure needed to meet the demand on roads, schools, and water resources the development creates. Development must be tied directly to the infrastructure it will use, and growth decisions must be made accordingly. We need to support this approach with adequate funding for local governments with significant infrastructure needs; we must ensure the costs of development are aligned between the developer and the community.

Annual Property Management Survey

Enclosed with your newsletter this month is the form for our Annual Property Management Survey. Taking part in the survey provides an unmissable opportunity to see how your management company and your rental business are both performing in a competitive market. By completing your form you will ensure that the opinions expressed in the survey are a true reflection. We have made improvements to the layout of the survey to aid completion and listened to subscriber’s suggestions for what they would like to know about other owners. Please take a few minutes to complete the survey and return it in the Freepost envelope provided. Please remember that all replies are **entirely confidential**.

If you **own** more than one property, please copy the form before use or print off the required number of forms from the subscriber area of www.floridahomesandtravel.com.

Pool Cages

We have written extensively about insurance issues in the last few months as the fallout from the hurricane season 2004 continues. Here on a personal level is the experience of subscribers Colin and Brenda: -

Just returned from our house in Punta Gorda (Charlie’s 1st landfall) and read your last para re cage insurance on page 5 of Feb issue.

Our policy covered “other structures” up to the value of 2% of the insurance value included in the premium. Other structures are described as not joining the property i.e. a shed or detached garage. The pool cages are attached to the house and therefore are covered...or so we thought!

As an extra to the policy and hidden in a short paragraph it stated that if the cage, fences etc were damaged by wind officially designated a hurricane they were not covered unless the policy covered other structures for more than 2.5% of the insured value, an extra premium. The policy was very long and wordy and we never got as far as the last page. Our mistake.

We tried to go against the broker who sold us the policy but their comment was “Read the policy”. When we explained we do not have cages in UK or hurricanes (usually) and that we relied on the broker as an expert to advise us, and he had been negligent, they stated that just because the broker had a licence to sell insurance that didn’t mean he was an expert in insurance.

I have just received a letter from broker enclosing an amendment to my policy; this will cover pool cages up attached to the house up to \$10,000 for direct physical loss by wind or hail. Public demand persuaded them, if I do not want the coverage I must write, if I don’t I’m covered. I won’t be writing!!

Miami Beach Climate Data - April 1948-2000

(All in degrees Fahrenheit)

The average high temp is	79.6
The average low temp is	70.3
The highest temp (on April 25th 1971)	94
The coldest night temp (on April 5th, 1987)	46

Exchange Rates \$ to £

Mar 8 (high)	1.9284	Mar 21 (low)	1.8965
Feb 22 (high)	1.9115	Feb 08 (low)	1.8550
2004 High Dec 20	1.9457	2004 Low May 11	1.7552

Mortgage Rates			
With zero points	Jan 26	Feb 25	Mar 23
Fixed 30 yrs	5.62%	5.87%	6.12
Adjustable 1 yr	4.25%	4.25%	4.12
Note: Mortgage rates are published as a service to readers to indicate trends and must not be relied on in entering into any agreement.			

News Roundup

Former President George Bush Senior has reaffirmed the unlikelihood of Governor Bush running for president in 2008. The Governor of Florida has two years left in office leaving him free for 2008. However it is widely expected that former First Lady Hilary Clinton will run for the Presidency in 2008 (and is widely considered a dead cert), and maybe Gov Bush is keeping his options open for 2012. Bush Senior said, "He's pretty well convinced me that he's not going to, my expectation is that Mrs Clinton will run and Governor Bush won't in 2008." He did insist that in the event Jeb would make "an outstanding President".

Orlando International Airport posted a 13.6 percent increase in passenger traffic over January 2004, for the month of January 2005, with a total 2.7 million "Legacy and low cost carriers increased their service in January which helped to improve our overall capacity and traffic numbers. The increase was also reflected in the 9.25% rise in international travellers using our facilities," says C.W. Jennings, Executive Director for the Greater Orlando Aviation Authority. There were sixty more flights in and out of Orlando in January. Orlando International welcomed new flights from carriers including US Airways, Spirit, Southwest, Northwest, Midwest, JetBlue, ATA, Air Jamaica and AirTran Airways. New service was offered to destinations such as Chicago, Atlantic City, Montego Bay, Boston, Philadelphia, Indianapolis, and New York City. Last year, Orlando International Airport became the busiest airport in Florida with over 31.1 million passengers.

FlyBlu, now known as Flywho, ceased trading during March without ever operating a flight. Originally scheduled to begin flights in June 2004 between Birmingham and St Petersburg and Sanford International airport, the inaugural voyage was put back and put back. The last scheduled date for commencement was June 2005, but we confirmed with them on March 21st that they had in fact ceased trading. All is not lost however, if you have flight booked with Flywho. Jetset Flights will be accommodating all Flywho passengers. Please phone 0870 11 22 767 if you are effected.

Road works: - Interstate 4 in Orange County. Expect lane closings at night from Conroy Road to west of Orange Blossom Trail. Eastbound lanes are shifted toward the center median. Crews are rebuilding two miles of I-4 at John Young Parkway and a half-mile section of John Young. The westbound on ramp from John Young to I-4 is moved to a temporary ramp. Expect entrance- and exit-ramp closings. Projected completion: 2006. I-4 in Osceola County. Expect ramp closings and detours as crews improve the interchange at U.S Highway 192. Projected completion: summer 2007. Expect lane closings at night between U.S. 192 and the Polk County line. Projected completion: fall.

U.S. Highway 192 in Osceola. By late April, crews are scheduled to have all traffic shifted to new eastbound lanes to begin rebuilding the westbound side. State Road 429 (Western Beltway) in Osceola. Expect delays near U.S. 192 at Orange Lake Boulevard. Also, expect delays from construction on the southern end of S.R. 429, between I-4 and Funie Steed Road. Projected completion: December 2006. I-4 Polk County: I-4 is being widened from four to six lanes from the Polk-Osceola county line to Memorial Boulevard in Lakeland including rebuilding U.S. 27 interchanges. Projected completion: early 2006.

Theme Parks: - Traffic law enforcement on Disney property has increased vigilance and speeding violations will be ticketed. Florida Highway Patrol and the Orange County Sheriff's Office will be providing additional support. The Magic Kingdom's "It's a small world," ride which has been closed for refurbishment for the better part of a year, reopened March 20th. Originally slated for closure, this ride was reinstated and refurbished following immense pressure from guests. The Lego store at Downtown Disney has reopened.

The Chancellor of the Exchequer Gordon Brown announced in the budget that he was raising the value of goods that can be brought into the UK before paying duty from £149 to £1,000. Don't plan your shopping marathon at WalMart just yet though; what he meant was that he has written to the EU to ask their permission to raise the level! It will be very welcome if and when it happens.

Gas prices in Florida are at record highs. The average price of a gallon of regular gas in Florida is \$2.11 according to AAA's Fuel Gage report. Nationally the average cost is \$2.095 for a gallon of regular gas. Prices are set to continue rising over the coming weeks as global demands continue to be strained by the strengthening Chinese markets.

Average Daily Hotel Room Rate

Area	Feb	Mar
International Drive	\$120.67	\$119.42
Lake Buena Vista	\$127.24	\$133.46
Kissimmee East	\$90.91	\$77.80
Kissimmee West	\$57.96	\$57.95

Florida Lottery Winning Numbers

Date	Numbers	Winners/Jackpot	\$m
03/16/05	05-30-31-36-41-43	Roll	\$3 m
03/12/05	03-04-19-29-34-37	1	\$20 m
03/09/05	02-04-26-32-39-52	Roll	\$14 m
03/05/05	02-17-18-39-41-43	Roll	\$10 m
03/02/05	05-12-19-25-40-43	Roll	\$6 m
02/26/05	01-20-27-32-38-51	Roll	\$3 m
02/23/05	04-13-17-18-25-38	1	\$3 m
02/19/05	07-13-26-28-34-43	1	\$14 m

Numbers are obtained from the Florida Lottery (www.flalottery.com) as a service to readers. We cannot accept liability for any errors.

Homeowner News

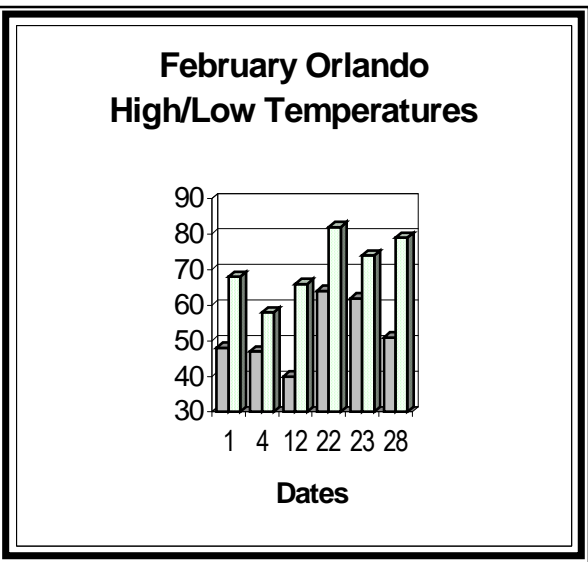
Orange County has joined other Central Florida counties by substantially increasing the school-impact fee imposed onto each new house constructed. Whilst Orange County does not permit STR housing so it is unlikely that many of our homeowners will be affected – it is interesting to note the reasoning involved. Osceola currently has the highest school-impact fee in the state at \$9,708 per new house. The Home Builders Association of Metro Orlando has sued Osceola County saying that the fees are unconstitutional and the methodology used to determine the sum was inaccurate. Consequentially, Osceola has been unable to use any of the \$14 million raised from the fees in case it has to pay the builders back. Orange County voted to increase its impact fees to \$7,000 effective May 1st. By choosing a sum lower than that which was recommended, officials hope they will avoid a lawsuit and be able to keep and spend the money raised.

Lake County is considering building a toll road between U.S. 27 and State Road 429 (Western Beltway) near to Clermont to ease traffic on State Road 50, which carries 46,000 vehicles daily.

Also under discussion is a controversial plan to build toll lanes in the centre of Interstate 4 in order to ease the intense congestion through downtown Orlando.

With the planning and construction of various toll roads (see above and page 1) in the news it is worth taking a moment to note that traffic on Osceola Parkway has yet to reach levels originally predicted for its first year. When the road was completed in 1995 24,000 vehicles a day were predicted. On one day in February 2005 the vehicle count was 23,194.

Progress Energy Florida have credited customers March bills with more than \$9 million in total. The payment is part of the revenue-sharing provision in the company’s current rate agreement. The average residential user will receive approximately \$3.36.



A subscriber has asked how he may obtain Satellite Television to show English Premier League football games. DirecTV is a satellite TV provider in Florida and one can put together a tailor-made package. There is currently a special offer to have installation in 4 rooms for free. The monthly cost is \$69.96 and this comprises the basic package – a total of 130 channels inclusive of local channels – and a sports pack which contains over 20 channels, but most importantly Fox Sports World which has Premier League Soccer and Sky Sports News. For an extra \$12 per month one could add HBO’s 7 channels or Showtime’s 9 channels. To check the service and see the special offer that expires on 31st July 2005 go to www.directv.com and put in your zip code. This will give details of the nearest dealer.

The Polk County Sheriff’s Office and Florida Highway Patrol will be jointly conducting a massive blanket operation on U.S. 27 to cut the number of fatalities on the road. The monthly crackdowns will begin at State Road 60 in Lake Wales and continue up to the Polk County line. In the first operation conducted on February 24th 251 tickets were handed out.

Insurance companies have been given until April 18th to settle all outstanding claims related to the hurricanes. If not settled by that date, an explanation must be filed by April 28th. The Florida Cabinet unanimously approved the deadline on March 17th. The storms have caused 1.7 million claims and \$14.7 billion has so far been paid out. This is estimated to be about two thirds of the total estimated loss.

How do you heat your pool? Have you ever wondered about Solar heating? A solar heating system in Florida costs between \$3,200 and \$3,800, about \$1,000 more than a gas system and about the same as a heat pump. A solar heating system should provide about 10 months of pool heating to 80° for no extra cost. A heat pump could cost as much as \$500 a year to run. While many rental owners charge guests extra for the pool heating to be on, solar heating is not only better for the environment, but it could make your property more attractive to potential guests if they don’t have to pay a charge. The solar panels can be black, grey or terracotta although anything other than black can reduce output between 5 and 15%. Under the state building codes the panels must be installed to withstand prolonged winds of up to 140 miles per hour. During the recent hurricanes, many of the systems remained intact whilst the roof all around was blown away!

A recent nationwide survey of construction and repair costs conducted by Xactware found that the average cost of home repairs in hurricane-lashed Florida had risen by more than 13½ % in 2004.

Avatar Holdings Inc, primary builders of the Poinciana subdivision in Osceola County has reported a net income for 2004 of \$29,559,000.

April 2005

A panel of experts from such respected backgrounds as Conde Nast, USA Today and Fodor's have decided that Naples, on Florida's Gulf Coast, is America's best all-around beach for 2005 on behalf of the Travel Channel.

The panel found that Naples provides attractions for all the family - golf, shopping, arts, culture and fine dining as well as excellent shelling on the beaches and natural adventure in the nearby Everglades. Jack Wert, tourism director for the Naples, Marco Island, Everglades convention and Visitors Bureau said "We are honoured that Naples has been recognized by the Travel Channel and its panel of top travel experts, since there truly is something for every member of the family in our destination". Naples has also been named as the number 1 Small Art Town in America by author Robert Villani in the fourth edition of The 100 Best Art Towns in America - March 2005. Villani cited the area's "amazing range of natural splendour," and "sophisticated and serious art galleries". Naples also has regular art fairs, community arts centres, theatres, and the Philharmonic Center that includes the Naples Museum of Art.

We asked realtor Tom Schmidt to give us the low down on the current real estate picture in Florida and how Orlando and the Central Florida area real estate fits into the U.S. picture

I don't have specific statistics on comparable affordability. My comments come from many U. S. buyers who I have worked with over the last year or so, as well as being fairly familiar (in general terms) with the overall real estate market.

Now, with Orlando as being a major city in the U. S. (as compared to when I moved here in the mid '80's - - it was a large "town" to me - - especially moving here from Dallas!) due to population, having the busiest airport in Florida, major university (Univ. of Central Florida), many major companies now here or planning relocation here (either their headquarter offices or regional offices), a continued influx of "Northern's" moving here to escape the weather conditions, living a better lifestyle in the sun, lower taxes (real estate, income tax), lower cost of living, etc., etc., and with many of the younger generation looking for real estate investments for their retirement portfolio (as you may know, President Bush is trying to revamp our Social Security System), the DEMAND for real estate continues to be strong. And coupled with this area seeing 900,000 + people arriving here every week from all over the world, for business and tourism, the "demand potential" for investing is greater than in almost every U.S. major city.

People from all over the Northern States say that a comparable home here is \$100,000 to \$300,000 less than where they come from (comparable cities in Michigan, Illinois, New York, New Jersey, Connecticut, Massachusetts, Pennsylvania, Virginia - -

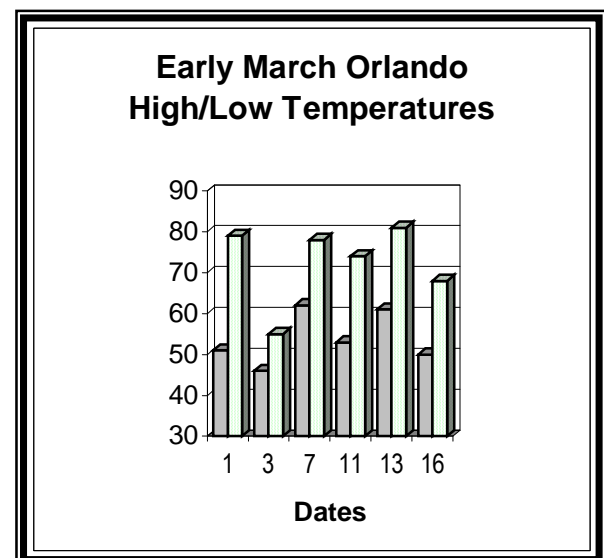
just to mention a few), and then considering income tax, cost of living, and real estate taxes - - Florida is the place to be! And then when considering Florida, Central Florida is the "main pick" for many, as compared to Miami, Jacksonville, and Tampa, because of the location, future growth, and amenities.

Due to the lack of inventory, especially last summer, many real estate agents here had to solicit new listings. Their work that they did in the last 6 to 8 months has now provided more inventory today (than last year - - yet still below past average levels!). Therefore, there are more choices for Buyers and the market is just a tad better for the Buyer! Last year, when inventory was very low, most homes on the market would sell within a few days of listing, at list price or more. Now, the home will sell within the first 10 to 20 days of listing, at list price, or just 1% to 2% below list price. It is still a Seller's market and prices continue to increase, not at the "frenzy pace" it did 6 to 8 months ago, but at very respectable levels!

Just for instance, Orange County School Board obtained approval this week to raise the school-impact fees on new construction from around \$3,000 to \$7,000. That increase of course, will be passed onto the Buyer, raising prices at least \$4,000 now. Coupled with demand, and rising building costs, prices of new homes HAVE to increase on a steady pace (but again, prices will still be well below the "competition" in other major U. S. cities).

I typically compare this area to a snowball. As it has been rolling down the hill since the late 70's, early 80's, it just gets bigger and bigger! And there is no end in sight - - and again, because of the influx of people that come here everyday from the U. S. and the world!

Tom Schmidt of Global Real Estate Services Inc can be reached through our website at www.floridahomesandtravel.com



Travel Insurance

We are all getting older and an unfortunate effect of this can be onset of health problems and the accompanying drying up of travel insurance options. Most insurance companies have an initial cut-off age of 69 years, and then a higher bracket of 70-74. Even Saga reduce their personal accident cover payout by £10,000 for travellers over 70. So how do you find reasonably priced cover?

The travel insurance industry has evolved over the last couple of years. Most recently, since January 14th 2005 the Financial Services Authority (FSA) regulates the sale of general insurance products (including travel insurance). This means the seller that you deal with must be licensed by the FSA. Paperwork from any insurance company will show the wording "Authorised and regulated by FSA". The regulations provide for redress through the Financial Ombudsman Service when there are complaints.

More importantly, underwriters across the board have been getting harsher in their treatment of travellers. Using increasingly detailed profiles and statistics of travellers' underwriters are responding to increasing costs of medical treatment, particularly in the States. We spoke to an insurance agent who described the underwriters' least desired list thus:

1. The elderly.
2. The elderly with pre-existing conditions.
3. The elderly with pre-existing conditions travelling to the States.
4. Long stay.

The medical costs in the US are such that a travel policy for Europe will typically only offer £5million medical cover. The same policy for the US will typically offer £10million.

There now appear to be three clear ways in which brokers screen potential clients. One is the medical screening hotline, the broker may provide a telephone number for anyone with health problems to call, or the brokers may ask the questions themselves, but the questions follow the same pattern. Insurance is then offered which may well exclude cover for those conditions or increase the excesses payable on the policy.

The other main system is to have a health declaration. The traveller must declare that they, and anyone travelling with them, have no pre-existing condition for which he or she has received any in/out patient treatment during the preceding 12 months, or seen a specialist in the last 3 months, breathing or heart problems that needed treatment in the last 12 months etc. The key here appears to be whether the traveller has received any treatment recently.

Finally, for those with current more serious health problems, there is "Free Spirit". A couple of similar policies are available from other companies, but "Free Spirit" is probably the best known and won an industry award in 2004. Insurance can be offered for virtually any illness although this cover can be very expensive.

But, where does one look for competitively priced insurance if one is over 70 but perfectly fit and well or have only minor health conditions?

We took as our case study a 74-year-old woman with angina to declare and searched for quotes (any similarity to Granny who travels with us is purely coincidental). Ten companies using the telephone system universally offered cover that excluded the angina. Two companies using the health declaration system offered cover which included the angina but with quite different prices: -

J D Consultants Insurance Brokers offered cover for a single trip of 18 days at £204.30.

Manor Insurance offered the same cover for £188.10.

We finally found the best quote with Fortis Insurance, £110 for an annual policy. Strangely, Fortis is the underwriter the two previous brokers were offering! The upper age limit with Fortis is 85 for annual travel insurance – but there is a maximum stay of 31 days per trip.

Age Concern offers a policy with no upper age limit. A standard Annual multi-trip policy is £292. There is a maximum stay of 31 days per trip and the medical screening line system applies. However, a single trip policy for up to 3 months can be arranged.

For trips of up to 90 days, P J Hayman offer an Annual Multi Trip policy which includes trips of 60 days within its Premier policy which may be extended to 90 days on payment of an additional premium. The upper age limit for this policy is 74 years.

We used the following companies for our research.

J.D. Insurance Brokers: 01689 859102

insurance@jdconsultants.co.uk

Manor Insurance: 01424 718790
www.manorinsurance.co.uk

Fortis Insurance: 0800 587 5048
www.fortisinsurance.co.uk

www.insureandgo.com

P J Hayman: 023 924 1050

www.pjhayman.com

Free Spirit: 0845 230 5000

www.free-spirit.com

Age Concern: 0845 601 2234. www.ageconcern.org

Discover Florida's History

Cities and towns across Florida are favoured by a history that is rich, varied and offers visitors the opportunity to experience our diverse culture in every corner of the state. From the oldest city in the country to the former site of the flourishing cigar industry, every region in Florida is full of opportunities to hear the stories of years past and to discover first-hand the history of Florida's rich culture. See for yourself how the influences of the Spanish, French, Cuban, Italian and Native American cultures have influenced the culture, traditions and customs that we celebrate today.

Beginning in North Florida, political history enthusiasts and visitors alike can take a step back in time with a visit to the Constitution Convention State Museum, which is found in Port St. Joe (www.floridastateparks.org/constitutionconvention/).

Here, you can pay tribute to the site of Florida's first Constitution Convention and learn about the work of the men who wrote Florida's first constitution in 1838. Their achievements are commemorated in the museum where the convention hall setting is recreated with life-size delegates and where audio-animated mannequins portray the key historical roles.

Continue on your journey of discovering Florida's past and travel west from Port St. Joe to Tallahassee, Florida, the state's capital, where Mission San Luis awaits. Mission San Luis functioned as the capital of the western missions in La Florida from 1656 to 1704 and, at one time, enjoyed a population of more than 1,400 Apalachee Indians. Today, Mission San Luis hosts costumed living history interpreters on the third Saturday of every month, while the visitor center offers a number of hands-on exhibits and provides an opportunity to examine archaeological collections.

Travel even further back in time with a visit to Jacksonville, Florida, where Fort Caroline National Memorial (<http://www.nps.gov/foca/index.htm>) memorialises the French effort to establish a permanent colony in Florida in 1564. Since the Spanish settlement to the South (San Agustin) captured Fort Caroline only a year later in 1565, there are no remains from the original settlement. Today, however, the site offers a near full-scale rendering of the fort and a number of stimulating exhibits in the visitor centre, all of which combine to provide a real-life glimpse of the French colony, their interaction with the native Timucua and the colonists' brief struggle for survival. While adults peruse the exhibits, kids can delight in the "Mystery Box," a hands-on activity that provides children the opportunity to discover shells, animal bones and a sampling of local plant life. Both kids and adults alike can also enjoy the Saltmarsh Program, which includes a live demonstration of seine net fishing.

To learn more about the Spanish settlement that captured Fort Caroline, travel south to St. Augustine—America's oldest continuously settled municipality—that settled in 1565, 39 years before the first settlers arrived in Jamestown, Virginia. Walking in St. Augustine is like taking a trip through the pages of history, with its cobbled streets, quaint old-time architecture and live exhibits demonstrating cooking techniques, blacksmithing, candle making and other crafts. History, not only of Florida but of the United States, comes alive in St. Augustine, where you can visit the Oldest House, the Oldest Wooden School House in the USA, the Oldest Store and the Old Jail.

Voyage forward several centuries in history with a visit to Ybor City and discover the area where Spanish-born Vicente Martinez Ybor arrived in 1886 to establish a center for cigar manufacturing. Located near Tampa, Ybor City attracted cigar makers from Spain, Cuba and Italy and the colourful culture of these groups remain in tact today. Downtown Ybor City delights visitors with architecture from the time period, including wrought iron balconies, globe streetlights and brick-lined walkways, while culture and entertainment opportunities abound. The Ybor City Museum State Park (www.ybormuseum.org) covers approximately one-half of a city block and includes an ornamental garden and restored cigar workers' houses. The Museum also offers authentic cigar rolling demonstrations, where visitors can witness a Cuban cigar roller hand rolling cigars.

South of Ybor City in Fort Myers, visitors can enjoy delights of another era past with visits to Thomas Edison and Henry Ford's winter estates (www.edison-ford-estate.com). While the Edison home contains many antiques and appliances of years gone by, guests will discover many innovations that aren't present even in today's modern homes. In addition to the sprawling homes, the estates are home to one of America's most exotic gardens, containing many of the same plants that Edison imported from around the world. Visitors to the estate will be amazed by Edison's lab, which was home to a number of experiments by Edison in his later years.

Whether you are looking to relive the experiences of a famous inventor or the authors of Florida's first constitution, cities across Florida contain the stories of years past and offer a glimpse into the cultures of yesteryear.

"For information on travel to Florida or to order a copy of VISIT FLORIDA's free Vacation Guide visit VISIT FLORIDA's consumer web site, www.VISITFLORIDA.com, or call VISIT FLORIDA's toll-free consumer number at 1-888-7-FLAUSA (352872)."

They Get Paid For This?

It is nice to know that the Senators in Florida are working hard for the good of the nation and coming up with innovative solutions to the problems of the day: -

Senator Gary Siplin, an Orlando Democrat has addressed the prolific problem posed by under-dressed teens by proposing a bill to forbid the exposing of underwear “in a manner that exposes or exhibits one’s covered or uncovered sexual organs” Violators would face 10 days in jail or a \$50 fine. We expect that Sen. Siplin is very popular down at Wet ‘n Wild. A similar bill elsewhere in the States was recently abandoned after it was nick-named the ‘droopy-drawers bill’.

And This?

Not to be outdone, State Senator Al Lawson has an inspirational answer to the smelly problem faced by small towns with faulty sewer systems. He has proposed a 2-cent tax on every single toilet roll.

Sen. Lawson claims his spend-a-penny tax would raise \$30 million a year that could be spent on improving sewer systems around the state. House Speaker Allan Bensen reportedly commented that the bill sounded “kind of crappy”, while Senate Leader Tom Lee punned, “Senate staffers are sniffing it out and will be getting to the bottom of it real soon”

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