

June 2005

Hurricane Season Commences

After last year's devastating hurricane season, homeowners across Florida are paying much closer attention to the annual activity forecast this year. The season officially runs from June 1st to November 30th every year and this year is predicted to show above average activity for the eighth time in ten years. The prediction by the National Oceanic and Atmospheric Administration (NOAA) is for twelve to fifteen tropical storms, seven to nine becoming hurricanes, of which three to five could become major hurricanes. The reason given for the above average expectation is a continuation of exceptionally warm Atlantic surface temperatures, a favourable easterly African Jet, upper level easterlies expanding west, higher pressure in the upper atmosphere and a lower vertical wind shear and surface pressure. After the impact around the state last year highlighted how ill-prepared many areas were, Governor Bush has authorised a 12 sales tax holiday on hurricane essentials such as torches and batteries right up to generators. The hope is that citizens will take the hint and gather together a hurricane preparedness kit sooner rather than later. This would appear to be borne out as sales of such items have reportedly increased ahead of the date. Visit Florida, the states tourism arm, have put together a campaign to counter the anticipated news coverage of the season's commencement and the repeated showing of images of devastation around Florida. (Continued on page 2)

Driving Licenses Made Secure

The Florida driving license bill we were watching pass through the Florida Legislature with interest died in a criminal justice committee in the last days of the legislature period. As we revealed in the May issue of Florida Homes and Travel, this bill could have given foreign owners of Florida Vacation Homes a driving licence that was valid for the length of their visa, rather than just the length of their current stay. We have contacted Senator Rudy Garcia, the sponsor of the bill, to ask if he intends further attempts in this direction, but have so far received no reply. At the same time as the Florida bill died, a Federal bill passed through the US government that will bring all the States of the US into line with the current position of Florida.

New licences issued in certain counties are taking on a new format with seventeen layers of security in a bid to outfox the counterfeiters. Obvious changes include overlapping high-resolution reproductions of the State Seal over the photos. There will be 3 photos, 1 normal, one ghost image and one which cannot be seen with the naked eye, all contain data which again, cannot be seen with the naked eye. Most of the other changes have not been made public to maintain security. So far the issuing jurisdictions are: Pinellas County, Orange county and Osceola County.

Villa Tax Is Unconstitutional

In April we were very concerned about a vote that had taken place in the Panhandle city of Destin that had the potential to set a worrying precedent for short-term rental villa owners throughout the State. Citizens of Destin supported the *Municipal Resort Tax* 3-1 in a referendum on March 8th. The bill as proposed would have placed an additional 2% tax on all short-term rentals in the City of Destin, the revenues would have been used to create new and/or improve existing infrastructure (roads) provide lifesaving services at the beaches and other pedestrian safety measures.

We checked with the Mayor of Destin, Craig Barker, for an update on the progress of this tax and he told us that sadly for Destin {but fortunately for villa owners everywhere}, as such a local tax could be considered unconstitutional the bill was never enacted by the legislature.

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Hurricanes Continued

In the 104 years from 1900 –2004 a total of 64 storms of all categories have hit Florida. Of these only 27 have been categories 3 or higher. Category 1 hurricanes have winds of between 74 mph and 95 mph. Category 2 has winds of 96-110 mph, Category 3 winds of 111 – 130 mph, Category 4 winds of 131-155 mph and a Category 5 storm has winds of over 155mph. Only 2 Category 5 storms have hit Florida in the 104 years, one in 1926 and Andrew in 1992.

Historically the month with the most major hurricanes (cat 3 or higher) is September. 17 major storms have hit Florida in September 3 in August and 7 in October. Statistically speaking the Southeast is the most likely to be hit with the Northeast the least likely. The most intense hurricane ever to hit the United States hit the Florida Keys on Labor Day 1935 with a pressure of 892 millibars.

So, statistics aside, how do we deal with the concerns of guests and potential guests who have questions regarding the hurricane season?

"To have four strong hurricanes hit the same state, in the same year, is almost unheard of. The last time four hurricanes hit the same state was in 1886 in another state [Texas]. I doubt very seriously if it will happen again, at least not in my lifetime," Max Mayfield, Director, National Hurricane Center, Miami, Florida.

A record breaking 76.8 million visitors went to Florida to see for themselves all of the fun, fantasy and treasure offered in the Sunshine State. In spite of the weather last fall, Florida broke a record for numbers of visitors with a three percent increase over 2003. From January to March 2005, Florida hosted 23.8 million visitors. This is an 11.5 percent increase over the same period in 2004. The Travel Industry Association predicts a record number of Americans will travel this summer; taking an estimated 328 million leisure visits with Florida as a top destination. The damaged areas that experienced the severe weather last year are near full recovery.

In the areas that experienced higher winds, colours of coral reefs came alive as years of harmful algae were removed. With the removal of dead limbs and tree overgrowth, the woodlands are rejuvenated as more sunlight penetrates to the forest floor. The water flow in natural springs increased. Wildlife benefited from the increased water as dried-out wetlands were rehydrated. Beaches in damaged areas received new sand to help stop erosion and build important sand dunes. Shells found along pristine beaches are now more plentiful.

This year's storm names with which we hope not to become too familiar are: Arlene, Bret, Cindy, Dennis, Emily, Franklin, Gert, Harvey, Irene, Jose, Katrina, Lee, Maria, Nate, Ophelia, Phillipe, Rita, Stan, Tammy, Vince and Wilma.

Review Responses

Thank you to everyone who responded to last month's request for restaurant reviews. That web page is now looking very well served with recommendations for the central Florida area. We would like plenty more and a few more along the coasts please. Here is just one example:

Texas de Brazils

Location - International Drive, before the Belz Mall opposite Festival Bay

Quality of food 10/10

Service 10/10

Cleanliness 10/10

Value for money 8/10

Approx. cost per main meal per head: Set price, currently \$40 each

Comments.... An absolute carnivores paradise!! Only recently arrived in Orlando, this Brazilian themed restaurant enjoys great reviews from its other locations in Texas, Miami and Memphis among others. Beginners mistake to avoid - filling yourself up at the huge salad bar, though easily done!! Gauchos roam the restaurant with long skewers of meat, freshly seasoned and grilled on open flames. You each have a reversible card - red for no, green for yes. The gauchos will keep feeding you if you have your card on green or not if it's red. Very tempting to leave it on green when the quality of food that keeps arriving is unmistakably brilliant. Filet mignon, chicken, lamb, bacon wrapped steak and chicken, Brazilian sausage, picanha, it all just keeps coming. Served with garlic mashed potatoes and fried bananas. The sweets look great but never managed to get that far!! Extensive wine list; watch out, sodas aren't refilled for free. Go hungry, leave barely able to walk!

Please visit

www.floridahomesandtravel.com/restaurant_reviews

and email us with your recommendations.

Miami Beach Climate Data - May 1948-2000

(All in degrees Fahrenheit)

The average high temp is 85.7°

The average low temp is 76.6°

The highest temp (on June 10th 1957) 97°

The coldest night temp (on June 5th 1967) 65°

Exchange Rates \$ to £

May 01(high) 1.9067 May 27 (low) 1.8234

2005 High Mar 8 1.9284 2005 Low May 27

1.8234

2004 High Dec 20 1.9457 2004 Low May 11 1.7552

Mortgage Rates

With zero points Mar 23 April 27 May 27

Fixed 30 yrs 6.12% 5.87% 5.75%

Adjustable 1 yr 4.12% 4.25% 4.25%

Note: Mortgage rates are published as a service to readers to indicate trends and must not be relied on in entering into any agreement.



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State Digest

The Florida Legislative session ended on May 6th and here are some of the laws that may interest or affect you. Under the ‘Merlot to Go’ bill wine lovers who have not finished their wine with their meal may have it bagged up to take home, safely stowed in the glove box or trunk of course. The littering fine has been increased from \$50 to \$100. There will be a back to School sales tax holiday for the last 9 days of July as well as the hurricane provisions tax holiday, which runs for the first 12 days of June. In a shock development, the Orange has been declared Florida’s official fruit! Did you know that it wasn’t?

Health officials are bracing themselves for a mini baby boom nine months after the onslaught of storms last year caused mass power outages.

One of the joys of being in Florida is feeling virtuous after a healthy swim, and then enjoying a nice muffin with a cup of tea. But researchers have discovered that dieters should swim in warm water. Whilst the calories used up during swimming in warm or cold water are the same, the effect on the body afterwards is not. Swimmers who have exercised in cold water (cooler than 70°) on average consume 44% more calories after swimming than those who swam in warm water. Interestingly, even those who swam in the warm water consumed more calories than they had expended!

Regional Roundup

Tourists will have to plan ahead and save up well for Florida’s latest attraction at Cape Canaveral. Private space tourism firm AERA Corp has set ticket prices for flights on its six-seater spacecraft Altairis at \$250,000. The first launch is planned for December 2006. Altairis is a vertical launch vehicle with a horizontal landing and the sub-orbital flights will last 40 minutes, making the flight a staggering \$6,250 per minute.

Publix Supermarket is opening new stores to appeal to very specific markets. So far two stores have been revamped into “Sabor” (flavour) a Hispanic format store with bi-lingual signs and staff, Latin music and rare imports. One of these is in Kissimmee where there is a very large Hispanic population. Next year Publix plans to open two organic/natural food stores named “Greenwise” after their existing organic label. These stores will be in Palm Beach County and Boca Raton.

An investigation by Eyewitness News has discovered that several fish restaurants around New Smyrna Beach are selling fish with fancy names, and charging high prices for what is very often frozen imported cod. State officials have declared that this is a statewide problem – fish sold as White Snapper or Silver Snapper don’t actually exist. Figures show that 70% of all fish consumed in the U.S. is imported and over 15% is farm

raised in the U.S. leaving less than a 15% chance of consuming fresh Atlantic or gulf fish.

The official opening of South West Florida International Airport’s new Midfield Terminal has been postponed for one month to July 20th. The old terminal will eventually be demolished for new commercial development.

Campaigners working to open seven obstructed or restricted beach access points along Ponte Vedra Beach have vowed to continue the fight after the *Florida Beach Access and Use* law failed to pass through the legislature. The act sought to protect and open beach access to the public and “prohibits persons from creating an obstruction that denies public access; prohibits persons from erecting a sign, barrier or other structure intending to restrict public access to or use of the beach”. A Surfrider lawsuit against St Johns County is challenging county beach access policies where seven of fourteen access points along Ponte Vedra Boulevard have been restricted or obscured.

A homeowner who steadfastly refused to sell his house at any cost to the state has finally found his price. Mr Hardy lives on a swamp filled 160 acres that are vital to the ongoing \$8.4 billion restoration project for the Everglades. He bought the land for \$60,000 in 1976 and has finally settled on \$4.95 million as an acceptable figure. After two years of negotiations failed state lawyers instigated proceedings to acquire the land under ‘eminent domain’. The settlement came at a 12-hour mediation session as part of the proceedings.

Splendid China and its surrounding 336 acres have been sold to Rolling Hills Investment Properties LLP. The sale includes the currently closed 330-room Days Inn Maingate West Hotel, which may reopen. The sale was worth \$40.2 million.

Average Daily Hotel Room Rate

Area	April	May
International Drive	\$105.02	\$109.83
Lake Buena Vista	\$109.65	\$121.40
Kissimmee East	\$78.38	\$78.75
Kissimmee West	\$52.97	\$52.59

Florida Lottery Winning Numbers

Date	Numbers	Winners	Jackpot \$m
05/18/05	14-20-21-29-36-44	Roll	\$3 m
05/14/05	05-10-16-21-47-53	1	\$3 m
05/11/05	04-05-09-17-19-30	1	\$27 m
05/07/05	03-25-29-47-50-53	Roll	\$21 m
05/04/05	10-19-22-33-34-44	Roll	\$16 m
04/30/05	08-18-20-31-45-50	Roll	\$12 m
04/27/05	02-25-26-27-30-37	Roll	\$9 m
04/23/05	09-12-14-18-19-23	Roll	\$6 m
04/20/05	01-07-25-30-41-46	Roll	\$3 m

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



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Homes

Allstate Floridian has announced it is dropping around 95,000 residential insurance policies and ceasing all commercial cover within Florida. Allstate will hold on to 663,000 homeowner policies within areas where it feels the risks are acceptable. The decision comes as a direct result of last year's hurricanes when Allstate paid out \$2 billion in claims. Allstate will also just join the many insurance companies to have filed for an increase in premium rates. So far 15 companies have received approval for rate increases in premiums. There was a voluntary moratorium on further filing whilst the legislature was in session, to see what was the outcome of various insurance related bills proposed, and since then 3 more companies have filed for increases. Insurance companies cannot raise rates to cover losses from previous events but can file for increases based on increased risk. Here are some of the companies and their state wide average increases: a * denotes still awaiting approval

American Strategic Insurance	7.8%
Atlantic Mutual Insurance Co*	20.3%
Citizens Property Insurance Corp	23.2%
Cotton States Mutual Insurance Co	20.0%
St John's Insurance*	14.0%
State Farm Florida Insurance Co.	5.0%
United Services Automobile Association*	10.0%

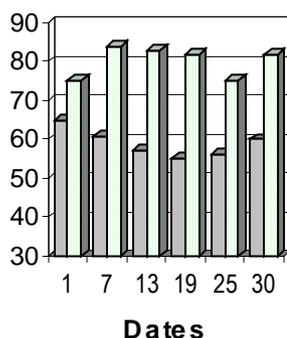
Brevard County Commissioners have voted to ban all rentals of less than 90 days commencing November 19th 2005. Brevard County has no short-term rental ordinance and has faced heavy complaints from residents objecting to the continuing passage of strangers through their communities. Vacation homeowners who have more than \$12,000 in recoverable costs may apply to a special magistrate before August 19th to qualify for a waiver. Just to sweeten the pill, commissioners have also voted to increase the tourist tax by 1 cent to 5 cents on the dollar.

The Green Swamp Trail, a new road to the west of U.S.27 is currently undergoing an alignment study. The current route shows the road passing alongside of Highlands Reserve, Westridge, Florida Pines, Calabay Parc, Four Corners, and Tuscan Ridge subdivisions. The 2-lane road commences at Berry Town Centre and then travels south virtually parallel with U.S. 27 until the road crosses Interstate 4 and meets up with Grove Road. This is another new 2-lane road again running parallel with U.S.27 on the western side opposite Ridgewood Lakes. Construction maps of the area also show a 2-lane road to the east of U.S. 27 and west of Ridgewood Lakes, joining with the new Ernie Caldwell Boulevard that will join U.S. 27 to U.S. 17/92. We have uploaded the map of Proposed Road Improvements in Northeast Polk County to our website in the Past Issues section. Doug Gable Project Manager has told us that there will be a few public Workshops in the Northeast Polk area to gather input on the Green Swamp Trail as well as a website in the near future for public comment.

Owners of ChampionsGate Resort in Osceola County, Florida, have approached County Commissioners with a proposal for marketing the resort, villas and Osceola County to the top earning domestic vacation market. Under the proposal the County would see a return of 22.2% for an annual contribution of \$1.5 million to be spent on marketing ChampionsGate Resort in particular and Osceola County in general to a target market of households earning \$100,000 plus per year with around \$4,000 to spend on vacations. Adverts will appear in national travel and business magazines and special promotions in key metropolitan areas such as New York, Washington, D.C. and Atlanta. The ChampionsGate Resort will ultimately contain 2,864 hotel rooms, 2,136 resort villas, condos, townhomes and apartments set around a luxury 1,500-acre golf course. The site will generate around \$92 million in property taxes over 15 years for Osceola County.

The insurance legislation that passed this session still awaits Governor Bush's signature although this is expected. Under the new rules, where an insurance company seeks an increase of more than 15% the regulators must hold public hearings. Consumers will get the money for their repairs upfront. Insurers will no longer be able to withhold the final payment until repairs are completed. Insurers will be fighting against this rule next session as experience in other states has shown that a proportion of homeowners take the money and fail to complete repairs leading to houses falling into neglect and disuse. A rate cap for Citizens Property Insurance Corp was removed, as was the requirement for uncontested claims to be settled in 30 days. Insurance proposals will include a checklist in 'layman's terms' of what is and is not covered on the policy. There will also be more choice of hurricane deductibles.

April Orlando High/Low Temperatures





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Restaurateurs, Hoteliers and tourism officials are becoming more concerned about the increased incident of red tide along the Gulf coast. Red tide is an alga bloom which gives off a toxin that kills fish and large marine mammals such as manatees – 46 so far this year - and can cause respiratory problems, running noses and stinging eyes for humans near the beach. In good years, the bloom stays about 25 miles out to sea, but blooms are increasing with several blooms in each year and often these are washed inland by strong winds. Researchers are pointing to a link with heavy rains followed by heavy storm water run off. The finger is starting to point to fertilizers used by agriculture deep inland. Phosphorus and nitrogen used on the citrus groves and vegetable farms drain into Lake Okeechobee which is then drained through the Caloosahatchee River to the gulf and out to sea to feed the blooms. As tourists are turned off by the sight of dead fish washing up on the beach the tourism industry is calling for more money to be spent on research to prove a link to agriculture and for the government to be stricter in imposing reductions on the amount of phosphorus draining into the water system in the first instance.

David Siegal, owner of Westgate Lakes Resort and Westgate Palace off International Drive has bought another 50 acres in south Orange County near Westgate Lakes for \$22.5 million. Plans include 1,500 time share units in mid-rise towers, and retail space.

We have been informed that there are plans for a retail development overlooking Indian Ridge alongside the new Western Beltway. We are awaiting confirmation and more precise details on this.

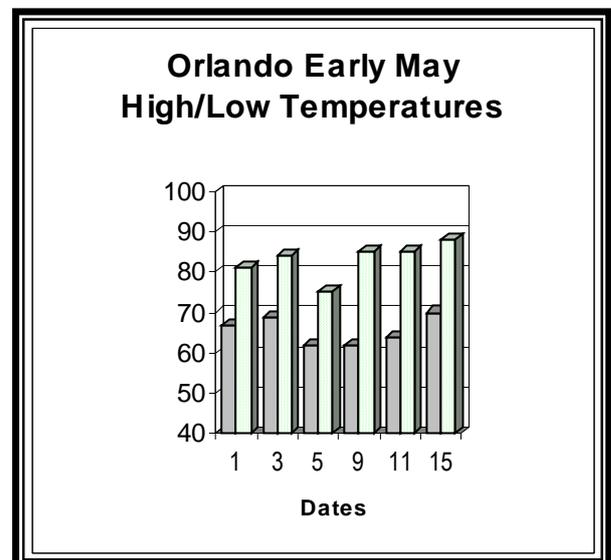
Two bills of interest have passed through the legislature and await Governor Bush's signature. This is not a given thing, as he has the power to veto bills. However, the first is a bill laying down minimum training standards for home inspectors along with state licensing. The second bill is far more controversial. Contained within a 'tidying up' bill for the Department of Agriculture and Consumer Services is a measure that would allow travel clubs to purchase homes anywhere and then operate them as time-share facilities. The difference from a normal time-share set up is that participants would not own an individual unit that can then be traded for visits elsewhere; the travel club would retain ownership. This precludes them from regulation by the Department of Business and Professional Regulation. Whilst apparently innocently intended, there are serious concerns that if made law, dubious and corrupt operators will have a back door way in to set up timeshare facilities in whichever subdivisions they choose, contrary to the developments zoning and regardless of owners views on the matter. Governor Bush is facing pressure to veto this bill as it contains nothing urgent, but the DBPR are putting a brave face on it by noting that any errors in the

legislation can be put right next session. But will it be too late?

1st Quarter Existing Home Prices 2005

Figures released by the *Florida Association of Realtors* show the statewide average median house price has increased by nearly 90% over the last 5 years. This years 1st Quarter average price is \$207,000; five years ago the median price was \$109,000. The FAR reports that 57,699 existing homes were sold state-wide from January to March. Certain markets have done exceptionally well. The median sales price of a property in Naples is a staggering \$468,000, more than \$100,000 more than the closest rival in West Palm Beach at \$363,000. However, whilst the overall price is high, the growth rate is slower than some other areas, Fort Myers-Cape Coral for instance saw prices rise by 37% and Sarasota-Bradenton posted 36% increases. A continually low long-term interest rate attracts buyers; the average rate for a 30-year fixed-rate mortgage in the first quarter 2005 was 5.76%. Last year that figure was 5.60%.

District (MSA)	Median Price	% Change 2005-2004
Daytona Beach	\$176,600	+24
Fort Lauderdale	\$322,000	+32
Fort Myers/Cape Coral	\$236,000	+37
Fort Pierce/Port St Lucie	\$230,100	+36
Lakeland/Winter Haven	\$120,400	+23
Melbourne/Titusville	\$197,600	+36
Miami	\$310,000	+30
Naples	\$468,000	+24
Orlando	\$192,000	+29
Pensacola	\$143,000	+18
Punta Gorda	\$197,800	+32
Sarasota/Bradenton	\$295,000	+36
Tampa/St Pete/Clearwater	\$176,400	+23
West Palm Beach/Boca Raton	\$363,600	+36
Statewide	\$207,000	27%





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Name That Town

Place names are always interesting and can convey historical information about a place to future generations that residents may not even be aware of. Whether the names are old roman – Londinium – or Old Saxon – we are surrounded by *hurst's* and *ham's*, or in the case of Florida - Indian, names often refer to geographical features or a prominent local person.

Florida's name history can usually be traced more easily than some of the ancient names in Briton for while the original Indians roamed the continent centuries ago, few made it down into swamp infested Florida until far more recent times, when it was populated by the Yamasee tribes from the Carolinas' and Oconee and Creek tribes of Georgia during the 17th and 18th Centuries. They came to be collectively known as Seminole Indians, and it is these people who named so many of the communities. It must also be remembered that these are European versions of the original Seminole name, as heard and recorded according to the language rules of that person.

Here is the history of a selection of well-known names from around Florida:

Altamonte Springs – Seminole County

In 1882 a group of Boston businessmen bought 1,200 acres of land and formed the Altamonte Land, Hotel and Navigation Company. Springs followed as a name to call attention to the small spring and its therapeutic value.

Anna Maria Island – Manatee County

Tradition says that Ponce de León visited this island in 1513 and gave it the name of the queen of his sponsor, King Charles II. Indians of the Timucua tribe lived there and their burial mounds have been the source of artefacts for archaeologists seeking to learn about the Timucua. Pronunciation of the name has been a matter for dispute with 'old-timers' preferring Anna Mar-eye-a but islanders nowadays prefer Anna Mar-ee-a.

Buena Vista – Dade County

This community of 'beautiful view' pre-dated Miami as a municipality, having been established in 1892, but was among the adjacent towns consolidated with Miami in 1925.

Fort Myers – Lee County

The name memorialised by this famous Florida city is that of Gen. Abraham Charles Myers, a distinguished officer in the U.S. Army. It was given to the fort by Gen. David E Twiggs, federal commander in the Seminole Wars who later became the father-in-law of Myers.

Haines City – Polk County

A town came into being at this site in 1883 with the building of the South Florida Railway, but the settlement was first known as Clay Cut. It was on the railroad, but the trains wouldn't stop because the

company would not build a station. Four years later the town changed its name to Haines City in honour of Col. Henry Haines (an official of the railroad) and the railroad put up a station!

Jacksonville – Duval County

There has been some kind of crossing of the St. Johns River at this point as far back as history can trace. The Timucuan Indian called it 'wacca pilatka' – place where cows cross – Spaniards named the area Pass of San Nicholas, the British named it Cow Ford in 1793. In 1822 the area was surveyed for a town site and twenty-block area was laid out. At some point a settler named John Warren suggested the name Jacksonville for Governor Andrew Jackson, and the name was unanimously adopted

Kissimmee – Osceola County

An Indian name for which no authority can find a definitive origin. Even Seminoles in modern times do not seem to know the name's origin, although they say that Indians named the city. Ethnologists at the Smithsonian Institution ascribe the origin of Kissimmee to the Ais Caloosas a tribe predating the Seminoles and slaughtered by De Soto in 1540.

Lake Okeechobee – Okeechobee, Martin, Palm Beach, Hendry and Glades Counties

Lake Okeechobee is the remnant of a shallow sea known as the Pamlico Sea, which once occupied the Everglades-Okeechobee basin. This basin formed when Florida emerged from the Atlantic Ocean when the earth's crust moved. The lake's current name is from Hitchiti *oki* 'water' and *chubi* 'big'. The lake covers 730 square miles but is so shallow that experts consider that it only contains 2 cubic miles of water.

Miami – Dade County

The commonly accepted story is that it is an Indian word meaning 'sweet water'. Other meanings are; 'big water'; 'people who live on a point'; 'it is so wide' and 'place of complete contentment'. Modern Miami came into being in 1896 with the coming of the Florida East Coast Railway.

Mount Dora – Lake County

A settlement here was first known as Royellou, taken from the names of Royal Ella and Louis Tremain, who were among the pioneer residents who established the community in 1882. During a survey of the boundaries of Orange County, Mrs Dora Ann Dowdy offered the U.S. Government surveyors camping hospitality. They named the Lake Dora in their appreciation; the town later took its name from the lake, adding in the 'Mount' as the town is on plateau 266 feet above sea level.

We will feature other names another month. Next month as Disney celebrates 50 magical years since the opening of Disney Land California, we will be profiling all the new attractions the theme parks have on offer.



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Gone Fishing

With 1,800 miles of coastline, and thousands of inland water bodies, it is no wonder that Florida is the fishing capital of the world. Whether you're fishing for the biggest, the tastiest or the feistiest, Florida offers a variety that has attracted anglers for centuries.

In Destin, more than 35,000 anglers enter the annual Fishing Rodeo (www.destinfishingrodeo.org) that lasts through the whole month of October. Halfway between Pensacola and Panama City, Destin's shores offer competitors a seemingly endless variety, including amberjack, yellowfin and blackfin tuna, sailfish, marlin, kingfish, wahoo, grouper and red snapper. Moving east along the coast, try your luck with the tough but tasty Cobia off the beach in Panama City. Grilled or fried, the catch is definitely worth the fight.

For those who prefer to keep their feet on the ground, try one of North Florida's most popular fishing styles - surfcasting from the beaches. Carrabelle, Mexico Beach, Gulf Breeze, Fort Walton Beach and virtually all the Florida islands offer great surf fishing so you can enjoy the feel of the sand between your toes. You can use any variety of bait, but for the best results, try live sand fleas, shrimp and pinfish. Another solid-ground option is to simply walk out to deeper water on one of North Florida's many piers. Spanish mackerel, sheepshead, tarpon and redfish are just a few of the varieties that are drawn to the lights and pilings of Florida's piers. For more information on Florida's beaches and piers, visit www.VISITFLORIDA.com/experience/nature/fishing.

If you prefer freshwater fishing, North Florida offers some of the best locations for stripers in the state. Known as *Morones* because of their scientific family name, this category includes striped, sunshine and white bass. The Appalachian River system, including the massive Lake Seminole, holds the record for the largest of all three types of stripers. Following in a close second is Lake Talquin, located just west of Tallahassee. Also notable in the region are Santa Rosa County's Blackwater River and the Choctawatchee in Walton and Washington Counties.

Moving east, the Suwannee River boasts an incredibly large number of sturgeons - a rarity in the Sunshine State, but certainly a welcome surprise along the crook of Florida. For bream and a multitude of bass, visit any one of the many lakes and streams between Gainesville, Palatka and Ocala in North Central Florida. Popular bait choices are crickets, crankbaits and plastic lures. Don't miss the sleek kingfish that seem to prefer Jacksonville, probably because of its

warm water. These feisty fish seem to come in hordes when you offer trolled bait and lures.

Central Florida is the place for lake fishing, boasting some of the largest freshwater catches in the state. Bass is the catch of every day, with a multitude of lakes spanning in every direction from Orlando, including Lake Butler near Kissimmee or Lake Alfred just east of Lakeland. Also in Central Florida, Disney World is a surprising haven for an enormous bass population that has adjusted to the noise of boats and crowds. For more information on Florida's freshwater bass fishing, visit floridafisheries.com/updates/bass2005.html.

While in Central Florida, don't overlook the many saltwater fishing options that are available. Celebrated as the "Redfish capital of the world," the Orlando area, with its Indian River Lagoon system, holds the record for several prize redfish. The population has grown quite large in this area, due to the mud-grass bottom and the waterway that is almost totally enclosed. Tarpon are also prevalent in the middle areas of Florida, with hot spots off of St. Petersburg. Nicknamed the Silver King, this fighter fish has been

known to reach 200 pounds! Also worth a fight are the sailfish that gather just a few miles offshore in Stuart. The contours of the bottom and the strong current draw hundreds of baitfish and the large sailfish simply flock.

South Florida's salt waters include such delicacies as bonefish, grouper and snapper. Islamorada in the Keys is home to some of the largest bonefish in the country. The best approach is to

look for flats with plenty of shrimp, crustaceans and worms, the prey of hundreds of hungry bonefish. Grouper and snapper are best at any of the wrecks and artificial reefs off the Miami coast. Test your strength against mangrove and yellow snapper, as well as gag and black grouper. With a little luck, you might even run into the frightening Cubera snapper, with its impressively sharp teeth, or the infamous giant grouper, weighing over 200 pounds. Either way, you won't leave unsatisfied.

The beaches at Fort Myers and Sanibel have been named the Tarpon capital of the world, with Boca Grande giants weighing in at 150-200 pounds. Also, don't forget the adventurous Gulf Stream, where the deep blue waters attract such challenging game fish as the blue marlin, wahoo, sailfish, dophin, kingfish, swordfish, blackfin and yellowfin tuna and massive sharks. Trolling is the best option, but in the past few years, more and more anglers are trying their hands at offshore fly fishing.

"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,



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	Fully Inclusive Weekly £	Fully Inclusive Daily £
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Compact 2 Door	122	25
Intermediate 2 Door	129	27
Full Size 2 Door	146	30
Premium 4 Door	182	36
Luxury 4 Door	194	37
Convertible 2 Door	194	37
Luxury 7 Seater	179	37
4 Wheel Drive*	194	44
Minivan 8 Seater*	209	45

These rates are subject to change, 4 door models are available – please call for prices

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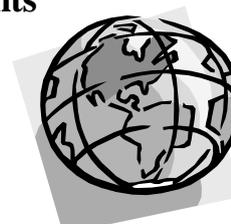
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