

FLORIDA

HOMES AND TRAVEL

December/January 2005

Epassports in February

The Foreign & Commonwealth Office has begun trialling biometric passports with its foreign diplomats. The passports are in the same format that it is anticipated will be used when issued to the general public. A Foreign Office spokesman has identified February as the month when the new passports will begin to be issued. The initial roll out will be very slow, with only a few applicants receiving biometric passports. As the U.K. Passport Office becomes confident that the passports work correctly and it is safe to do so, production will be switched to completely biometric, ideally by August in time for the October 26th Visa Waiver deadline. The trials began in September at the Paris consulate, and there was a second trial at Washington in October. The trial passports will be withdrawn at the end of the trial. The UKPS will use your passport photo to record your facial biometrics, measuring the distance between key points on the face. That information will be digitally encoded and stored on a chip held in the passport book. This was the reason behind the particularly stringent new passport photo rules which came into play in September and have caused considerable problems to applicants. In the near future, fingerprints will also be included on the chip, in line with recently established European Union Standards. The data on the chip will be protected from unauthorised "skimming" or reading by use of advanced digital encryption technique. The Home Office have also announced that from late 2006 there will be face to face interviews for all first-time adult passport applications. Finally, the price of passports is to rise in order to pay for these major improvements to boost security and fight fraud. An adult passport will rise by £9 to £51 and a child's passport will rise by £9 to £34.

Alarm Over Tax Proposals

The Advisory Panel on Federal Tax Reform has made recommendations to the President to replace the Mortgage Interest Deduction with a 15% tax credit to encourage investment in the stock market. Interest deductions for second homes, home equity loans and deductions for local and state taxes would also be lost. The proposals have alarmed realtors who fear that such changes could negatively impact residential home prices by 15% or more. Historically, when the Tax Reform Act of 1986 was passed, the commercial real estate sector declined 30% in value. The second home interest deduction would also be missed as second homes accounted for 36% of all home sales last year according to figures from the National Association of Realtors. A survey conducted by the National Association of Home Builders (NAHB) found 76% of voters oppose replacing tax incentives promoting home ownership while 81% believe it is reasonable to expect a federal government to provide tax incentives promoting homeownership. Amongst voters who rent their homes 62% still supported preserving the Mortgage Interest Deduction.

Polk County Wakes Up To STR

In 1998 Polk County passed a rental ordinance restricting short-term-rentals within communities unless specifically permitted. After a 4-year fight the ordinance was thrown out in 2002 by a judge as "unconstitutionally vague". Fast forward to 2005 and Polk County have paid for Tom Patton, Head of Central Florida Development Council to come to Europe with two county employees to show what Polk County can offer businesses. As part of his tour Patton came to Briton because of the British influence on more than 7000 STR homes as owners and visitors - apparently the County wants to learn more about that market!

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Hurricane Season 2005

Here is the low down on the most active hurricane season since records began.

Name	Date formed	Strength achieved
Arlene	June 9	Tropical Storm
Bret	June 28	Tropical Storm
Cindy	July 5	Tropical Storm
Dennis	July 5	Category 4
Emily	July 11	Category 4
Franklin	July 21	Tropical Storm
Gert	July 24	Tropical Storm
Harvey	August 2	Tropical Storm
Irene	August 4	Category 2
Ten	August 13	Tropical Storm
Jose	August 22	Tropical Storm
Katrina	August 23	Category 5
Lee	August 29	Tropical Storm
Maria	September 1	Category 3
Nate	September 5	Category 1
Ophelia	September 6	Category 1
Philippe	September 17	Category 1
Rita	September 18	Category 5
Nineteen	September 30	Tropical Storm
Stan	October 1	Category 1
Tammy	October 5	Tropical Storm
Vince	October 9	Category 1
Wilma	October 17	Category 5
Alpha	October 22	Tropical Storm
Beta	October 26	Category 3
Gamma	November 18	Tropical Storm
Delta	November 23	Tropical Storm
Epsilon	November 29	Tropical Storm

As well as breaking the record for the most active season ever, a few other records were broken this season: Lowest pressure ever recorded - Hurricane Wilma – 882 mb; Highest number of storms early in the season; Busiest July on record; 13 Hurricanes against 12 in 1969; 3 Category 5's, previous record -2.

Florida was directly hit by Hurricane Dennis, near Pensacola as a Category 3 storm. The to cause a direct hit was Hurricane Katrina which landed near Hallendale as a Category 1 storm. This gave no clue that Katrina would go on to cause over 1,300 deaths in the U.S.A. and become the most destructive and expensive storm ever in the history of the nation with \$50 billion of insured losses. Hurricane Ophelia did not actually make land, but caused extensive damage due to excessive rainfall. Hurricane Rita passed just south of the Florida Keys, causing evacuations but not much damage before going on to cause about 119 deaths elsewhere. Tropical Storm Tammy formed off the coast of Florida and finally landed at Mayport with rainfall, but not too much else. The worst storm to hit Florida this season was Wilma which hit near Everglades City as a category 3 storm and caused an estimated \$7 billion of insured damages, and 22 deaths in the U.S.A.

Seasons Greetings!

May Tim and I take this opportunity to thank all our subscribers for their support, questions, suggestions and kind comments received during the year. We hope you have enjoyed receiving our monthly mix of news, advice and travel ideas. It has been a mixed year for Florida in some ways, what with hurricanes, rising utility costs and property prices balanced on a knife edge. As we all prepare for Carols, nativities (we have just the one King this year) and plenty of turkey we shall all be hoping that next year is more settled, with plenty of guests! We wish you a very Merry Christmas and a Prosperous New Year.

Phone Bills Start To Bite

Phone bills across Florida are reflecting the increases in local phone rates granted to telephone companies 2 years ago in a very controversial bill. Controversial because so many of the lawmakers who voted in its favour have benefited from donations to their campaign funds by the telecommunications companies. Controversial, because Jeb Bush vetoed it in his election year and then happily signed it into law after he had been returned to office. Whatever the controversy - local rates have risen and can continue to rise by up to 20% per year without intervention of the Public Services Commission. The pay off is supposed to be cheaper long distance rates - very useful for the villa owner!

MoneyCorp Dollar Update: 01/12/05

The Dollar spent the last month building on the success that it has achieved since the end of last year. Three cents up against the Euro, four Yen and more than five cents against the British Pound. Not bad at all for a currency that only a year ago was alleged to be doomed. But can it last? Maybe it can. US interest rates are going up at a faster pace than anywhere else. The Fed tells us that it will continue into the New Year. We believe that. As the end of the year approaches there will probably be a pause in the Dollar's climb, especially if the Europeans start to take their interest rates higher in December. The pre-holidays period will perhaps not look too good for the Greenback. Let's look again when Santa has finished his work.

Orlando Climate Data - December 1948-2000

(All in degrees Fahrenheit)

The average high temp is	72.8°
The average low temp is	52.1°
The highest temp (on December 07 th 1978)	90°
The coldest night temp (on December 26 th 1983)	20°

Mortgage Rates

	Sep 26	Oct 26	Nov 28
With zero points			
Fixed 30 yrs	6.00%	6.10%	6.37%
Adjustable 1 yr	4.25%	4.25%	5.12%

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



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State Digest

The Christmas spirit will not be overflowing at Birmingham Airport after staff voted in favour of a series of one day walk-outs in protest at the sacking of two workers from the trade union Amicus.

The first 12-hour walk was set for November 28th to be followed by further action on December 8, 10, 12, 19, 24, 26, 31 and January 6 2006. However, the action on 28th was averted by talks. Security, terminals, engineering and the fire service will all be affected and flights will not be able to take off or land between 6am and 6pm.

The Medical Examiners Office has released the results of autopsies carried out on two children who died this past summer at Walt Disney World. The first, a young boy who died whilst on Mission: Space, was found to be suffering from a heart disease, possibly congenital, which could have caused his death at any time. The second death was a young girl who collapsed and died at Typhoon Lagoon. She was found to be suffering from an inflammation of the heart probably caused by an infection, acquired several days prior to her arrival at Walt Disney World.

Passengers of a United Airlines Orlando to Washington flight were diverted to Charlotte after one passenger lit a cigarette and later urinated in the aisle on Friday 25th November.

Post – Thanksgiving sales, traditionally the busiest shopping weekend of the year in the U.S. started early on Friday 25th, at 5.00am in some cases with some fabulous bargains to be had. A few incidents were reported as shoppers struggled to get the deals, and one shopper had to be wrestled to the ground by security in WalMart as he tried a little too hard to bag his bargain laptop.

Despite this year's hurricane season and record-breaking gas prices, Florida tourism continues to thrive. An estimated 21.9 million visitors came to Florida during the July-September period, according to preliminary estimates from VISIT FLORIDA. This reflects an increase of 9.3 percent over the same period last year or an additional 1.9 million visitors. VISIT FLORIDA reports that the state remains on track to surpass the 80 million visitor mark this year, which would be a new record for Florida. In 2004, Florida hosted a record 79.7 million visitors to the state.

Forty percent of Florida voters rated Governor Jeb Bush as “good” and 14% rated him “great” as a governor of Florida. A combined positive score of 54%. By contrast only 9% of voters thought that Bush had improved the states tax situation, Bush has tried to make tax cutting his hallmark.

The average price of a gallon of regular gas in Florida has dropped to \$2.265 according to AAA. Last month the average price per gallon was \$2.689 and one year ago it was \$2.001.

Regional Roundup

A cold blast through Central Florida with gusty winds of 40 mph in Mid-November caused scattered power cuts throughout the region. Another cold spell came down for Thanksgiving.

Drivers from the Gulf Coast or Polk County heading up I4 can check the traffic problems on that road by dialling 511 on their cell phones. Previously information was only available for the area in which one was driving, but now, using voice commands or touchtone systems, conditions can be checked elsewhere in the state covered by the facility. For those without cell phones, there is a website www.FL511.com.

Jacksonville residents may tend to think of themselves as immune to hurricanes, but a campaign by City officials planned to run between now and next season's start aims to reverse that thinking and underline to residents the importance of being prepared, and heading evacuation orders. The city has identified that should a category 3 storm hit Jacksonville, 250,000 people would need to be evacuated from the city. There have been 40 poles, showing potential storm surge heights, placed around the city to help people understand the implications. A category 3 storm could cause 8 feet of water in The Landings according to computer modelling.

Busch Gardens at Tampa had a mixed November. A Chimp died whilst on route to the park from the MetroZoo from so-far unknown causes. But spirits rose when the first ever baby gorilla to be born at the park was delivered by caesarean section after his 33 year old mother began to have labour problems. The gorilla will be introduced to his mother later.

Average Daily Hotel Room Rate

Area	October	November
International Drive	\$110.40	\$110.53
Lake Buena Vista	\$123.69	\$113.19
Kissimmee East	\$73.04	\$79.22
Kissimmee West	\$51.20	\$49.03

Florida Lottery Winning Numbers

Date	Numbers	Winners	Jackpot \$m
11/23/05	06-18-21-23-35-36	Roll	\$3 m
11/19/05	05-10-27-44-45-50	1	\$10m
11/16/05	06-08-18-39-45-51	Roll	\$6m
11/12/05	01-08-32-34-49-52	Roll	\$3m
11/09/05	01-03-06-18-44-49	1	\$9m
11/05/05	02-03-16-21-36-39	Roll	\$6m
11/02/05	16-39-43-46-49-50	Roll	\$3m
10/29/05	10-25-29-40-43-48	1	\$45m
10/26/05	17/33/34/46/49/52	Roll	\$40m
10/22/05	04-19-27-35-43-48	Roll	\$33m
10/19/05	03-27-34-36-42-44	Roll	\$27m

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

An ordinance passed by Brevard County Commissioners in May 2005 banning rentals of less than 90 days within Brevard County which takes effect on 19th November is being challenged in the courts by a couple from Illinois. With the financial backing of the Pacific Legal Foundation, an advocacy group that gets involved when government power affects individual rights. Their argument is that the government has effectively "taken" the property from the couple by the introduction of the ordinance. The couple bought two vacation villas in 2002 and 2004, for use as Short Term Rental properties with the money going towards their retirement. The couple were informed by the county that STR's were allowed. The ordinance, as well as restricting rentals to 90 days or more, also states that there must be an equivalent number of car parking spaces as bedrooms.

AmSouth Bank is expanding into the Bradenton-Sarasota area with around half-a-dozen new branches planned for 2006. Overall there are 54 planned branches around Florida opening in 2006.

Engineered Homes has revealed plans for a new development off John Young Parkway in Osceola County. Called Brighton Landings, the plans show 199 single family homes in a gated community. Last year the company sold a record 628 homes worth more than \$170 million.

Lee County's planning staff are recommending re-zoning 351 acres of environmentally sensitive land in Estero, to support a gated community development of 770 homes and a golf course. Concessions have been made regarding non-blasting of lakes, and a reduction in their depth, together with restrictions on the overall height of buildings and the treatment of water before it is released back into the wetlands. About one third of the development, off Corkscrew Road between Wildcat Run and Bella Terra, east of Interstate 75, will remain as preserved wetlands.

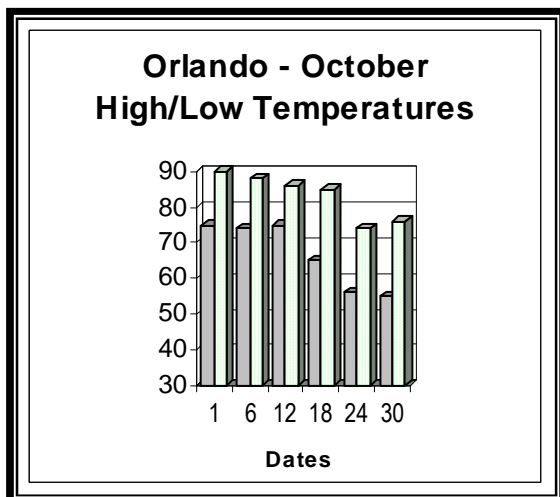
Up-market Laurel Lakes subdivision in Sarasota County has been suffering ongoing problems for the last two years, and they are now likely to continue for at least another year. At the heart of the problem is the developer, Barton Farms, which for various reasons has failed to complete the installation of the developments' infrastructure, such as drains etc. Lennar Homes then sold homes, in apparent contravention of county planning regulations- before Barton Farms had posted a mandatory completion bond. If the bond had been posted, the county could have cashed the bond and completed the work in a matter of weeks. Some homeowners have been waiting 2 years for access to their homes. Barton Farms have now posted the bond, so the county can not intervene until October 2006. Owners who have been exposed to an unbonded developer for over 12 months are taking their case to local lawmakers and Attorney General Charlie Crist.

Rising property taxes which reflect local house valuation increases are causing severe "sticker shock" to local businesses around Florida particularly in coastal areas where house values have risen fast. A group of rental home owners on the Pinellas County Beaches held a meeting in the town hall to discuss a strategy for achieving relief from some of the escalating tax. Residents benefit from the Save our Homes 3% tax cap, but business and non resident owners pay full price. In fact, businesses pay tax on the "highest and best use of the land", meaning that if 15 condos could be built on a plot where currently there are two rental cottages, then the tax is calculated as if the 15 condos are there. Similarly down the coast in Lee County, one business owner is facing a tax increase of 84% after the assessed value of his small hotel on Sanibel Island went up by over \$1 million in one year.

Lawmakers are trying to raise the amount of money ploughed into research and monitoring programs for red-tide after \$100 million was lost from tourism. Fisherman could not calculate their loss, but the oyster and clammer industries lost \$50.5 million. There is no cure or treatment known yet, but earlier monitoring could enable fisherman to finish their catches and enable tourist centres to make preparations.

Mortgage rates reached a 26 month high last week as rates for a 30-year mortgage reached 6.37%, up from 6.36% a week earlier. The 1-year Adjustable Rate Mortgage also rose to 5.20% from 5.12% a week earlier. A year ago, a 30-year mortgage averaged at 5.74% and a 1-year ARM at 4.17%.

Mirasol at Celebration, a luxury rental complex in Celebration City, Osceola County, has been sold to a developer for \$84 million or \$402,000 per unit – a record price. The developer plans to convert the apartments into condo's which it will then aim to sell at around \$500,000 each.





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Insurance

State Farm Insurance Florida has received approval from the Florida Office of Insurance Regulation for an average rise in premiums of 8.6% for single family homes and 5% for condominiums. The new rates will take effect from February 1st for new business and April 1st for renewals. Policyholders in coastal Manatee County face average hikes of 23.7%, whilst policy holders in Sarasota and Charlotte Counties will see rises of between 2.9% and 7.7%. In Central Florida Orange and Seminole Counties will have increases of 7.2%, 5.2% in Lake, and between 2.6% & 6.8% in Volusia County. Osceola County by contrast will see a reduction in rates. The increases can be partially attributed to rising construction costs.

FEMA have rewarded careful efforts by Manatee County to reduce flood damage by promoting the county one level in the insurance classes for flood insurance. This provides a discount of up to 20% in some cases for homeowners forced to purchase flood insurance. The county has been praised by FEMA for making sure new development and major remodelling are done at proper elevations; providing flood-risk information to residents on the county's Web page and by other methods; preserving open space in flood zones; enforcing floodplain regulations; cleaning ditches and maintaining other storm water controls; acquiring and demolishing buildings in the 100-year floodplain; and operating a "Reverse 911" system of issuing telephone warnings to residents downstream of Lake Manatee prior to emergency release of large volumes of water.

Policyholders of Citizens Property Insurance face a triple whammy in the next 12 months, as the company attempts to address its losses from Hurricane Wilma, and last year's storms. Firstly, approval has been given for average state-wide premium increases of 15.9%. In South Florida most policy holders will pay a lot more than that when renewals fall due after February 1st. Secondly, there is another hike planned for later in the year, although that amount will probably not be as high as the 78% that was in the works prior to the first hike's approval. Thirdly, Citizens policyholders, along with all insurance policy holders in the state, regardless of company, will be paying a one off surcharge of 6.8% to help replace the storm fund which has been completely decimated. Finally, homeowners whose homes are more than ten years old will see their premiums increase as Citizens complies with the rules that state that premiums for the *insurer of last resort* must be higher than those locally available. Many insurance companies increase premiums for older houses, most particularly in coastal areas.

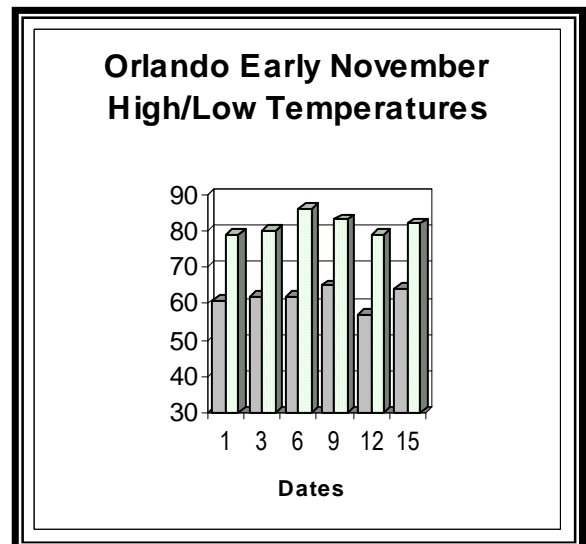
Expect increases in auto insurance over the coming months as insurance companies cope with unprecedented losses from hurricanes Katrina and Wilma.

3rd Quarter Home Prices

The 3rd quarter median sales price of existing family homes have been released (see below) by the *Florida Association of Realtors*. The figures show the increase in median sales price since the same quarter last year, and broadly show good percentage increases. It should be remembered that the 3rd quarter in 2004 featured several hurricanes which slightly restricted sales and prices.

The figures also need to be looked at alongside the second quarters' median sales price to see the trend. There is not space here to include that data, but if you have your September issue (available for download from the past issues section of www.floridahomesandtravel.com) it is worth seeing how the median rate is slowing slightly quarter on quarter in some regions. Particularly of note is the MSA of Fort Walton Beach where the median sales price has actually dropped from \$258,200 in the second quarter.

District (MSA)	Median Price	%Change 2005-2004
Daytona Beach	\$221,600	+31%
Fort Lauderdale	\$383,900	+30%
Fort Myers/Cape Coral	\$286,700	+44%
Fort Pierce/Port St Lucie	\$267,500	+34%
Fort Walton Beach	\$250,500	+34%
Lakeland/Winter Haven	\$163,300	+39%
Melbourne/Titusville	\$237,800	+35%
Miami	\$363,300	+27%
Naples	\$489,200	+32%
Orlando	\$248,900	+44%
Panama City	\$229,800	+44%
Pensacola	\$170,800	+30%
Punta Gorda	\$236,600	+34%
Sarasota/Bradenton	\$338,200	+31%
Tampa/St Pete/Clearwater	\$216,100	+29%
West Palm Bch/Boca Raton	\$399,900	+24%
Statewide	\$248,600	+31%





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Pool Safety, A Grim Warning From Steve Cotton

Your guests have arrived after a long arduous flight. They open the door to your villa and in unison say 'Wow, this is beautiful, where is the pool'. The kids run straight for the patio door because they know it must be out the back. Others are close behind. They all get outside and the kids are excited because they have their own pool to frolic around in. The water in the pool is very cloudy and you are a little disappointed but think it is okay to let them swim. They cannot wait to get their swimsuits on; in fact they have them in their hand luggage so they don't have to wait for mum to unpack. Before you know it, they are in the pool laughing and jumping around, starting the holiday fun. Mum and Dad are too tired to go in the pool so you start getting organized, unpacking and putting your clothes in the wardrobes. Dad nips off to the nearest supermarket which you spotted on the way: Wine, beer, some soft drinks for the kids; Cereal, milk, bread, butter, coffee etc; just enough for the first night and some breakfast.

The sounds from the pool area seem to be less raucous; you don't think much of it straight away so you carry on unpacking. A couple of minutes later you think you had better check on them because it has gone very quiet. You look onto the patio and can't see either of the kids so you check around the villa but can't find them. You are getting annoyed now because you think they are playing a silly game, hiding from you. You shout for them. No answer. Dad gets home and hears you calling. You both start looking for them. Where are they?

You find them an hour later, dead on the bottom of the pool. You couldn't see them earlier because you could not see the bottom of the pool, the water was too cloudy because the chemicals were not balanced and no one had told you not to use it.

According to the U.S. Consumer Product Safety Commission, an estimated 260 children under five years of age drown each year in residential swimming pools and spas. The Commission estimates that another 3,000 children under age five are treated in hospital emergency rooms following submersion accidents each year. Some of these submersion accidents result in permanent brain damage.

Nationally, in the United States, drowning is the fourth leading cause of death to children under five. In some states such as California, Florida and Arizona, drowning is the leading cause of accidental death to children under five.

You and your Management Company may be culpable in an accident of this nature. The pool service company would also be in court along side you. Depending on the circumstances it could be a criminal court but would certainly be a civil court action. Awards made by civil juries are very big in the US.

How do you prevent it? Make sure your guests know the rules.

- **Never leave a child unsupervised near a pool.** Provide constant adult supervision for anyone under the age of 12, and for anyone who is a poor or non-swimmer.
- **If a child is missing check the pool first.** Go to the edge of the pool and scan the entire pool, bottom and surface, and the surrounding pool area.
- **Learn to swim.** The best thing anyone can do to stay safe in and around the water is to learn to swim - this includes children as well as adults.
- **Completely fence the pool.** Have all safety features checked regularly, and be sure to use them at all times. Florida code states that any pool built after October 2000 must have either a pool alarm of a certain volume fitted to all doors giving access to the pool area, or a safety fence which will prevent access direct to the pool. Some Villas have both.
- **Do not rely on one safety devices alone.** Safeguard your pool in layers, with a pool cover; a fence around the pool; rescue aids, such as rings, buoys and poles; proper doors and an alarm. Effective barriers are necessary preventive measures, but there is no substitute for supervision.
- **Never rely on flotation devices or swimming lessons to protect a child.** Twenty-five percent of all drowning victims have had swimming lessons.
- **Mount basic lifesaving devices near the pool.** Pole, rope and personal flotation devices are recommended. Many float-type toys are thought to be lifesavers - they are only toys and should be treated as such.
- **Clearly mark the deep end of the pool** (more than 5 feet) by a painted line contrasting with the pool bottom. Also, the pool floor should be light in color to identify objects in the pool.
- **Keep CD players, radios, and other electrical devices away from pools** or nearby wet surfaces.
- **Keep children away from pool drain covers**, as the suction force may injure them or prevent them from surfacing.
- **Do not swim if you're tired** or just finished eating.
- **Chlorinate your pool.** A chlorine residual of 0.5 part per million or higher will kill bacteria and keep algae in check. Excessively murky pool water can prevent you seeing someone unconscious on the pool floor. Most responsible, qualified pool service technicians will keep vacation home pools at a level of 5ppm chlorine or higher.
- **Don't allow anyone who has been drinking alcohol to use the pool.**
- **Stay out of the pool during rainstorms** or during thunder or lightning.

At present our pools are considered by the authorities to be residential. However, you should consider your pool to be a commercial pool and get ahead of any changes which may be coming. Any increase in the number of 'incidents' would mean commercial pool



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status being forced on us by the State of Florida which will bring extra responsibilities to you the operator, your Pool Service Company and your Management Company. All commercial pools MUST be serviced by a Certified Pool Operator (CPO) or its equivalent. Ask to see your pool service technician's operator's license. If they do not produce it to you there and then demand to see it before you go back to the UK and make a written note that you have done so. Make sure of the persons Identity and check the CPO license matches. Inform your management company you have asked for this information and make sure they note it in your file. If you are not satisfied, fire the pool guy and get yourself another one who is certified. In the US, particularly in Florida, there are many good pool service companies. Get shot of the cowboys and protect yourself from criminal and or civil action.

Steve Cotton, Pool Kleen USA, www.poolkleenusa.com,
Tel: 407-791-5571 Cell & 407-787-3587 Office

Florida To New England Part 3

Leaving Bangor, Maine on Sunday 2nd October we drove over the mountains to Freeport, which is quite an attractive town. On Monday morning we first went to see the intriguing Desert of Maine. This bizarre desert was created when eroding topsoil exposed ancient glacial deposits of fine mica sand. Then we headed to North Conway in New Hampshire's White Mountains to drive the Mount Washington Auto Road. It is eight miles to the summit on a narrow road with a steep drop on one side. The first four miles are on surfaced roads, then it is compacted dirt. On foot we climbed the final steps to the summit at 6,288 feet. The mountain holds the record for the world's strongest recorded wind of 231mph. It was a very enjoyable if stressful drive. Only 12 days later the summit had 34 inches of snow.

Tuesday we set out for Vermont on the Kancamagus Highway through the White Mountain National Forest. There was some Fall colour evident, but not a lot. After crossing into Vermont the scenery changed completely. We were now in rolling almost manicured farmland. Like Maine, Vermont is very sparsely populated. Burlington, where we stayed is the biggest city with only 39,000 people. It is set on Lake Champlain across from New York State and Canada's Quebec Province. On Wednesday we drove to Stowe, a picturesque mountain resort where we visited the Trapp Family Lodge of the "The Sound of Music" fame. It is a resort hotel in Austrian chalet style, set on the mountainside in a beautiful setting. We then explored the pretty village before driving to Ben & Jerry's ice cream factory at Waterbury for a tour and some samples!

On Thursday we drove to Manchester on Vermont Scenic Hwy. 7. We stopped in Pittsford to visit the New England Maple Museum & Maple Market. At the end of the tour we sampled the four distinct grades of syrup. On Friday we continued south to Bennington and its Museum's superb collection of Grandma Moses paintings. Then we drove to see two of the town's famous covered bridges. It was then time to head to

Massachusetts to complete the exploration of Boston that we skipped on the way up, but it was not to be. It rained for almost all Saturday and Sunday! It wasn't really the weather for sightseeing so we left on Monday a day early. We set off in the rain to stay with friends in New Jersey. It was still raining when we left them on the Thursday. We arrived in Hershey, Pennsylvania in the early afternoon and visited Hershey's Chocolate World. We enjoyed seeing how chocolate is made, then we went on a narrated trolley ride around the town that Milton Hershey created and enjoyed some samples!

On Friday in quick succession we travelled across the western corner of Maryland and the northeastern part of West Virginia before entering Virginia. As midday approached the sun finally started to come out after a week of rain. After lunch we entered the Shenandoah National Park. The Skyline Drive runs along the peak providing stunning views of the valleys on both sides. That night we stayed in Harrisonburg. On Saturday the sun shone all day as it did for the rest of the trip. We left Harrisonburg and joined the famous Blue Ridge Parkway. True to its name the picturesque views were always slightly misty. That night we stayed in Abingdon, which has a picturesque historic downtown.

On Sunday we visited Bristol, which is half in Virginia and half in Tennessee. Bristol is the "Official Birthplace of Country Music". The Smoky Mountains grew closer as we drove into Pigeon Forge. Parkway, the main strip through Pigeon Forge, is similar to Hwy. 192 in Kissimmee, but instead of Disney, music is the focus of Pigeon Forge. There are nineteen theatres with live music shows. We enjoyed visiting Dollywood over the next two days. It is a fascinating, picturesque, educational and entertaining place. Dolly Parton's purpose in establishing Dollywood 20 years ago was to put something back into her local community by providing a means of retaining and displaying skills and features of life in the Smoky's, including its musical heritage. Throughout the park there are working examples of Smoky Mountain farm activities. However the real stars of the park are its live music shows. There are so many that it is impossible to see them all, even in two days, but we enjoyed the challenge. We also spent a morning in Gatlinburg, which is a busy but rather tacky mountain resort.

On Tuesday we drove to Macon, Georgia over the Smoky Mountains. The Newfound Gap peak at 5,048 feet is the Tennessee and North Carolina State line. The views were really picturesque with the mountains shrouded as always in mist. We are still amazed at the shape of the mountains, which are different from any we have seen elsewhere. We eventually arrived in Macon without seeing any sign saying we had entered Georgia. Thursday 20th October was our last day on the road after 36 days and 5,721 miles, for the drive from Macon to Port Richey. Sadly this year's Fall colour was both late and the poorest for 10 years according to the experts, but we still had an enjoyable trip.

Thank you so much to Keith and Kathleen for sharing their trip with us. With the leaves still falling here as we go to press, we can see why the New England Fall was so late!



Florida Homes and Travel

December & January 2005-6



The Trouble with Guests...

We thought for a bit of festive fun we would ask our management companies for a few funny stories – we thought they must have the odd tale. Well in fact they have so many, that we will be spreading them over a couple of months!

Firstly there is the family who phoned to say the A/c was only blowing in one bedroom. I went through the usual telephone dialogue of how to check the thermostat, check the fan on the outside unit is working, etc etc. In the end, we sent Colin up to the house to really check, as I could tell that the family were not at all sure what they were doing. They thought the big air intake by the front door should be blowing out cold air! There was nothing wrong at all.....

Then there was the early morning phone call from the apologetic guest who had an alarm problem – we had been called out the night before, alarm company told us the fire brigade was on its way as the fire alarm had been pressed! The guests were going out for the evening, couldn't set the alarm, so pressed every button!! Why couldn't they set the alarm – because the kitchen to garage door had been left open, that's why!

And lastly, the family whose child had obviously not worn swimwear in the pool and used it as a toilet – and I don't mean the "p" in pool. I mean pool without the "l" They had an absolute hissy fit because we had to stop them using the pool for 72 hours, we had to clean it, and super chlorinate it, change the pool filter, and then check the chemical balances before we would allow them back into it. She didn't like the fact that we charged her credit card for all the work involved and then she wanted a refund on her pool heat charge. No way!!!

Questions that we continually get from guests:

"Do you live here?"

We wonder if guests think that we commute on a daily basis!!

Do we have to take this blue cover off to use the pool?

Feel like saying" no that will stop you getting sunburned!!

What do you do all day? I suppose you spend a lot of time round your pool!

Maybe they think that because they are on holiday that life is one long holiday- I wish!!!!

Our company has a strict customer service policy. If a guest is not happy with one of our homes, we will fix the problem, find them another home, or refund their money for any nights they don't stay. We don't often have to use this policy, but every now and again, a guest is not happy. One guest had me a little stumped, though. Soon after arriving in their home, they called me and told me they were not happy and would need to move to another home. "No problem," I said, "but what seems to be wrong, perhaps I can fix it." The guest replied, "No, I just can't stay here." "Well," I said, we have a guarantee and I will be happy to find you another home. I would just like to know what the problem is so I can fix it for the next guests." The guest hesitated for a moment, and then let me know what the problem was. "The walls are green," he said, "and I just can't stand it." Although I do try my best to make every guest happy, this one had me stumped. The guest was absolutely correct. The homeowner had chosen to paint the walls green. What could I do? I found the guest another home.

Thanks to all our contributors, there will be more next time, - and spare a thought for your MC this Christmas!

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