

## Vacation Home Study

The Central Florida Guests and Visitors Bureau, together with the Central Florida Property Managers Association have published the results of their jointly commissioned study of the vacation home industry in Central Florida and most particularly Polk County. The study was conducted by the Webber International University. The last study was published in 2001 when it was found that the number of occupational licenses issued by the four counties of Lake, Orange, Osceola and Polk was 12,019. The figure for Polk County of 1,876 has now increased 378% to 7,088 vacation homes! If that level of growth was reflected across the four counties we would be looking at in excess of 45,400 vacation homes. The latest report has found that Polk County vacation home owners contributed \$19,393,506 in property taxes in 2005. This figure was nearly double that of \$10,000,000 in 2004. Vacation homes generated \$3,538,607 in Tourist Development Tax in 2005; this was 51% of the total raised in Polk County. The annual spending was estimated as \$69,000,000 for homeowners, \$507,000,000 for guests and \$11,000,000 for maintenance. That goes towards a total economic impact of \$968,550,000 (combined total), supporting 19,899 local jobs - creating earnings of \$299,370,000.

Of those 7,000 homes, 4,749 or 67% are owned by foreign owners and 5,883 or 83% are managed by a property management company. Owners spend on average 4 weeks a year – 31%, - 2 weeks a year – 22%, 2-3 months – 20%, 3 weeks a year – 12%, more than 3 months – 11%, and only 4% spend 1 week a year in their home.

Visitors to these homes are very evenly split between domestic – 36%, UK – 32% and other internationals – 32%. Visitors stay for 1-2 weeks, - 68%, less than 1 week, 18%, 3-4 weeks, 5% and just 9% stay for more than 5 weeks. During their stay guests entertain themselves in different ways: Disney – 28%, SeaWorld - 23%, Busch Gardens – 16%, Universal Studios – 13%, beaches – 10% with Bok Tower, Cypress Gardens and Fantasy of Flight evenly tied on 3% each.

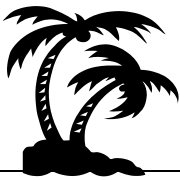
Finally, 63% of property managers said the greatest threat to their industry is legislation restricting the stays of foreign visitors, while 37% cited competition.

### Why Choose the CFPMA?

The demise of Yvonne's Property Management has prompted many owners to ask, where are their safe guards? Who is regulating the industry and protecting the homeowners? In legislation terms, there are no regulations governing the industry. Polk County has introduced its Seal of Compliance which we profiled last month. But one body has been working on self regulation for much longer. Founder member Don Wherrett told us "The Central Florida Property Managers Association (CFPMA) was founded in the first instance in 1998 in an attempt to sensibly regulate the growing number of management companies with the interest of the owner primarily in mind. The association was founded originally by Donald Wherrett

as the founder president with Janice Diaz and Michael Eckersley all of whom spent many hours working with the Polk County Commissioners in Bartow and in fact saving the short term rental industry which at that time was under threat." (Continued pg 2)

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### Welcome

Welcome to our brand new look Florida Homes And Travel. All of your favourite news, tips and vital information, but no information leaflets to fall out and get lost! For several months we have been trialling an addition to the newsletter called the Gulf Coast Gazette. This has been contributed for the benefit of our coastal owners by Andrew Bartlett, an emigration and relocation consultant and specialist who is located on the Gulf Coast. It has been very well received so we have incorporated it into the main body of the paper for you all to enjoy. This reshuffle has allowed us more space for more news! You can see that in the column opposite we have gathered all the contact information together for your ease. We have also successfully trialled an email subscription in the U.S. This is now available to anyone who likes to be chained to their computer in an effort to save trees. Your subscription renewal form will contain all the information, but if you wish to change over prior to your renewal just let us know. We hope you enjoy the new look newsletter, any comments will be welcomed.

### CFPMA continued

"The association therefore is responsible for the massive growth in income in the form of taxes etc; to the various authorities of Polk, Lake and Osceola Counties. This income has a tremendous value to the Floridian residents as the foreign buyer has little or no use of fire, police, schools etc. This is coupled with the importance to the US tourism economy.

The association over the years continues to create good relations between themselves, the homeowner and the various authorities and continuously strives to look after the interest of the homeowner."

Companies which are members of the CFPMA can display the logo and must comply with the 12 articles of the 'Code of Ethics'. Article 6 states "The property

manager shall hold all funds received on behalf of others in compliance with state laws with full disclosure to the client and must never co-mingle the firm's or personal funds with those of the client." We have asked CFPMA for a list of sanctions against non-compliant companies, and we hope to have that next month.

### Key West Climate Data – October- 1948- 2003

(All in degrees Fahrenheit)

The average high temp is	84.5°
The average low temp is	75.5°
The highest temp (on October 5 <sup>th</sup> 1962)	90°
The coldest night temp (on October 28 <sup>th</sup> 1957)	60°

### Average Mortgage Rates

With zero points	July	Aug	Sept
Fixed 30 yrs	6.88%	6.63%	6.52%
Adjustable 1 yr	6.16%	6.13%	6.44%

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

### How to Reach Florida Homes and Travel

#### Letters

Mail from UK; Florida Homes And Travel, Freepost SCE1595, LIPHOOK, GU30 7BR

Mail from overseas; Florida Homes And Travel, Bakehouse Cottage, Fernhurst Road, Milland, Liphook, Hants, GU30 7LU, UK.

Email: [fhandt@bopenworld.com](mailto:fhandt@bopenworld.com)

Letters may be edited for length and clarity.

#### Telephone

UK: 0500 50 50 87 Overseas: 0144 1428 741438

#### Florida Homes And Travel Online

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## American Accountant

Do you need assistance with your US Federal, State and County Tax filings, Property Tax, mortgage and finance advice, Withholding Certificate applications?

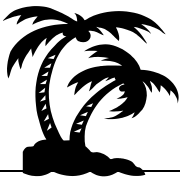
### Jan Marie Doughty CPA

[Certified Public Accountant – USA - Licensed in Florida] has been assisting UK owners of Holiday Rental property in Florida for the past twelve years with:- Federal Tax Returns [1040NR], Tangible Personal Property Tax Returns Withholding Certificate applications

#### Contact Jan Marie Doughty CPA

Florida Property & Business Services LLC  
P.O. Box 41, Chichester, West Sussex. PO20 1UZ  
Tel 01243 536026  
Email FPBS@FloridaPBS.com

Call for a chat or to obtain further details.



### News Roundup

**This year's hurricane** season may have been quiet so far (touching wood as I write), so mother nature decided to throw an earthquake in to the mix! A rare and unusually strong earthquake measuring 6.0 on the Richter scale occurred in the Gulf of Mexico at 10.56am on September 9th and was felt all along the gulf coast and as far north as Georgia. The centre of the quake was 259 miles from Bradenton and 397 miles from Miami.

**St. Cloud's Lakefront Park** recently won an Associated Builders and Contractors Eagle Award. Additions to the park include 143 boat slips, fixed and floating docks, sea wall with cap, lighting and landscaping, multipurpose building, and splash pad and playground. The \$9.1 million project was completed in March.

**Packs of spinach** were removed from shelves in Central Florida following an E-coli outbreak that has left 1 person dead and 94 sick across the county. Although no E-Coli has actually been found in the bags of spinach, interviews with patients led the FDA to an Organic wholesaler in California who issued a voluntary recall.

**An environmental** clean up crew leapt in to action after around 20 gallons of oil leaked from a line into the gulf from the Florida Power and Light plant at Port Manatee, no environmental damage was expected.

**Entries for the DV-2008** Diversity Visa lottery must be submitted electronically between noon, Wednesday, October 4, 2006 and noon Sunday, December 3, 2006. Applicants may access the electronic Diversity Visa entry form at [www.dvlottery.state.gov](http://www.dvlottery.state.gov) during the registration period. Paper entries will not be accepted. Applicants are strongly encouraged not to wait until the last week of the registration period to enter. Heavy demand may result in website delays. No entries will be accepted after noon EST on December 3, 2006.

**Restaurants in Florida** are coming out fighting after a sluggish summer where clients tightened their belts because of higher gas prices and credit card costs. Many of the Casual dining restaurants are unveiling new menu items or meal deals. Red Lobster has an 'endless shrimp special' for \$15.99; Olive Garden has 'a never ending pasta bowl' for \$7-95; Bennigan's has introduced a new 'bar bites' menu with \$4 appetizers; Applebee's has 4 new menu items created by celebrity chef Tyler Florence of the Food Network and aims to have about 20 new or revamped menu items by the end of the year.

**Hurricane Wilma's** destruction of parts of the embryonic citrus crop last year has resulted in much higher prices for this year's harvest. While production has actually increased 3% over the previous harvest – prices have shot up by 38% taking the total value over \$1 billion for the first time in 6 years.



**We imagine that** nearly all subscribers have by now experienced the new arrival procedure in Florida and have happily had their photograph and fingerprint taken and stored. The system cost approximately \$900 million to set up. However, as yet, there is still no system in place to log visitors back out! The government still has no idea how many stay illegally, and because of infighting between government officials, the travel industry and border communities, the exit program may never get off the ground. There are currently programs undertaking tests in 14 airports and 2 seaports, but federal authorities rely on random checks of electronic passenger records or I-94 visa forms to see if a visa holder has left the country. Meantime the FBI and the Department of Homeland Security have merged their databases of fingerprints of millions of criminals and illegal immigrants.

### US Dollar Update provided by MoneyCorp

As currencies do, the Pound went up and down in September. Not in that order. At the end of August it was trading just over \$1.90. Ten days later it was down to \$1.86 and then off it went back up to \$1.90: no net change on the month. The Dollar's wheels came off because of a growing realisation that the federal funds rate is not going up again. The Pound recovered because of a growing conviction that Sterling base rates will be up to 5 per cent by Christmas. But it's now decision time. The Pound is testing upside technical resistance against not just the Dollar but also the Euro. It has a history of failing such tests. Further bad news from the US housing market could help it to break higher; if not, back we go down to \$1.86. We shall soon know.

### Average Daily Hotel Room Rate

Area	August 05	August 06
International Drive	\$83.03	\$89.87
Lake Buena Vista	\$91.17	\$94.37
Kissimmee East	\$61.34	\$73.32
Kissimmee West	\$45.44	\$46.93

## V.I.P. VACATIONS

VACATION RENTALS - PROPERTY MANAGEMENT  
PO BOX 43065, KISSIMMEE, FL 34743

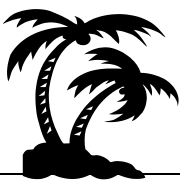
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Please call us and give us a try. We look forward to hearing from you. Come join our team and become part of our "family"

Contact: Valerie or Sandy



### Homes

**The Harmony Development** in Osceola County recently won The Council for Sustainable Florida's Green Building Award. The community has retained 70 percent of its 11,000 acres as green space, has no development on its two 500-acre lakes, Energy Star-only homes and a conservation-education program.

**A study by** American Resort Development Association, which represents the time share industry, has shown the latest profile of customers; 17% of buyers are single, 31.4% have children under the age of 18, the average age of buyers is 52 and the median income of recent customers is \$74,000

**Florida's main power** suppliers are undecided as to the direction of fuel prices this winter. Progress Energy - Florida and Tampa Electric have plans to increase their rates in January as they say the cost of fuel to power their generators is rising. Conversely, Florida Power and Light have said rates will drop in January as the "World fuel markets aren't as volatile as they have been in the recent past." Time will tell.

**The Kissimmee Utility Authority (KUA)** has announced the third consecutive reduction of electric rates because of lower fuel costs. Since July KUA rates have been lowered by 10.7%.

**An open lock box** containing keys with address labels was found on the side walk outside the closed office of Yvonne's Property Management Company. The box was taken into safe keeping by another Management Company as the addresses were easily identifiable. Less easy to identify were the owners, however, after some assistance from Polk County tax office we did manage to track down roughly 20 owners. Fortunately all owners we spoke to had already changed the locks, but were shocked nonetheless at the open invitation to thieves.

**Property owners** caught up in the Yvonne's property management company debacle may be interested in this offer: "In view of the possible pending legal action

(against Yvonne's) previous clients have asked me to re inspect their properties before they hand over to a new property management company. I realize this is a very concerning time for many people who are unable to just fly out and check their property independently. If you have any home owners who were with Yvonne's Management Company and concerned over the current condition of their property I am prepared to offer a \$50 reduction of the home inspection costs as published on my web site." [www.homeinspection-4u.com](http://www.homeinspection-4u.com)

**The annual customer survey** of homebuyer's satisfaction with their builder conducted by J.D. Power and Associates showed that Central Florida builders are not overwhelming their clients. The average customer –satisfaction score in Central Florida was 100 as opposed to an overall score of 112. Last year the area score was 104. Pulte Homes, Centex Homes and Lennar Homes topped the list for the Central Florida area, while Levitt, D.R. Horton and Crosswinds Communities came bottom in the seven county areas.

**If you are considering** updating any of your household appliances in the near future, then look out for energy efficient models, as they will benefit from Florida's first energy efficiency sales tax holiday from October 5<sup>th</sup> to 11<sup>th</sup>. Refrigerators, washing machines, dishwashers, air conditioners, ceiling fans and light bulbs all apply as long as they are energy efficient and less than \$1,500.

**Homeowners in the Harbor Shores** community on the western shore of Lake Eustis may soon have a famous neighbour – Shaquille O'Neal. Shaq had to stop and ask for directions to the community where he was looking at property.

**Pulte Homes** has filed a lawsuit against Osceola County for \$1.5 million in school impact fee refunds. A Circuit court ordered that refunds be given to those who had overpaid the impact fee when Osceola put the fee up in 2004 by an amount which was later reduced. Unfortunately the court order did not clarify who the refund should go to. The fee, along with many others, is usually passed on directly to the homeowner, who would then claim the refund, however, Pulte Homes, claim that market forces affect their home prices, not fees, and therefore they should receive a credit for the \$1.58 million. For homebuilders to receive the refund homeowners must sign a waiver – Pulte's owners refused to do this.

**Arborists** and the Florida Division of Forestry have been worried by the number of calls they are receiving from homeowners regarding dying trees. Most affected are laurels and water oaks which are dying in parts, until the whole tree seems to collapse. Experts believe the hurricanes of 2004 are to blame, when trees were whipped in so many different directions, damaging branches and root structures. Homeowners with questions about dying trees can call the Forestry Division on 386-822-5778.

**International Inspection Services**

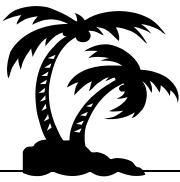


**Home Buyers Beware**



If you are a buyer and you don't have a Home Inspection you will assume all the financial risk involved in any after purchase repairs. Why not utilize the services of a British Chartered Surveyor located in Florida carrying out specialist Home Inspections for UK buyers and investors. Post hurricanes, storm, insurance and new build inspections also carried out.

Contact John McLoughlin  
 UK: 001 407 666 3279 ----- USA: 407 666 3279  
[www.homeinspection-4u.com](http://www.homeinspection-4u.com)



### Insurance

**A recent quote** by state insurance Regulator Kevin McCarty may shed some light on the insurance crisis faced in Florida at the moment. "In the state of Florida I face the direct results of back-to-back storm season that are driving the price of insurance up to levels we have never seen, because the newly demonstrated potential for catastrophic loss to a coastline with **\$1.9-trillion** in exposure is at a level we have never seen."

**Citizens Property Insurance Corp** has finally decided that despite a bail out from the state to the tune of \$715 million it will still be necessary to assess every home insurance holder in the state 2.07% of their policy. This is the second such assessment in two years, but the board is meeting again next month to see if *another* 1% assessment will be needed. Citizens has also been ordered by the state to hold three public meetings by the end of the year, in regard to its customer service. Bob Ricker, president and executive director of Citizens Property Insurance, the state insurer of last resort, abruptly resigned on 26/09/2006.

**Homeowners** who have policies with State Farm Florida with a renewal date between November and February will feel a double whammy on their renewal this year. State Farm had one rate increase approved last November which took effect on February 1<sup>st</sup>, and then it had another increase approved in July which takes effect on November 1<sup>st</sup> meaning those customers will pay both increases on one bill.

**Mortgage holders** paying home insurance premiums and property taxes through an escrow account will need to keep a close eye on the balance of that account as the premium becomes due particularly next month, when property tax bills are issued. Many insurance premiums are 50%-60% higher than last year, but unless you have been putting that much extra away in preparation, you may not have enough. If this is the case, you should receive a letter from your lender informing you that the bill has been paid and you now have to make up any shortage or deficiency. It is likely you will have to make large escrow payments to cover next year's bill. A shortage, means the escrow amount fell below two months worth of escrow payments, and the lender is allowed to have that much as a cushion against larger than planned for bills. If you have a shortage, the lender may allow you to simply make it up over the coming year by increased instalments. A deficiency means the lender had to advance cash to pay the bill and the lender can force you to pay up within two months.

**Last month's** primary saw Attorney General Charlie Crist achieve the Republican vote to succeed Governor Jeb Bush. Representative Jim Davis defeated Senator Rod Smith for the Democratic vote. Kathleen Harris also achieves the Republican nomination for the Senate

and she will face Senator Bill Nelson in November's election.

**Figures for August** home sales in the Orlando area do not stand up well when shown alongside those of August 2005. A drop of 33.7% in sales took houses sold down from 3,134 in August 05 to 2,077 in August 06. Beverly Pindling, President of the Orlando Regional Realtor Association explained "It is important to keep in perspective that 2005 was a chart-topping year that we do not expect to replicate."

### Television Program needs volunteers

**Splash Media**, a television production company is looking for possible contributors for an upcoming relocation / property purchase programme. Volunteers must want to buy a property with an ocean view on the Gulf Coast; Naples, Sanibel and Captiva areas, or Miami. They will be shown 4 properties which exactly fit specifications to choose from. Volunteers could be looking for a vacation home, or to relocate permanently, where advice on visa's etc will be given. If you are at all interested in this, let me know, and I will put you in touch with Splash Media.

### Central Florida's Attraction Attendance (2005 Estimated)

Attraction	Millions
Magic Kingdom	16,160,000
Epcot Center	9,917,000
Disney-MGM Studios	8,670,000
Disney's Animal Kingdom	8,210,000
Universal Studios Orlando	6,130,000
Islands of Adventure	5,760,000
SeaWorld Orlando	5,600,000
Busch Gardens Tampa Bay	4,300,000
Typhoon Lagoon	1,914,000
Blizzard Beach	1,778,000
Wet 'n Wild	1,340,000
Gatorland, Inc	387,000

### Frontline Florida Realty Inc

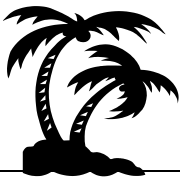
Planning to buy or sell a home or a business in the Disney Orlando area? We are from the UK and have done what you want to do. Our Service is free to buyers and reasonably priced for sellers. Need a loan? Want to move to Florida? We can help with that too!!

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### Coastal Gazette

Some Florida homeowners harbour the dream of one day living full time in Florida. The purchase of a Florida villa is often the first step for them and the path subsequently chosen by most of those still working is the L-1 or E-2 visa. However the limitations of those visas for families when children turn 21 or when they themselves want to retire are well known.

Although there has been the hope of a future retirement visa, this seems to have been little more than ongoing rumour. Therefore retirees until now have tended to take maximum advantage of the B-2 visa, usually spending winter in their Florida home and summer in Britain – well it is a great place to be in the spring, summer and autumn, the strawberries cream and Pimms season!

However for those desiring permanent escape and with the available funds the EB-5 investor visa was an option. An investment of \$1 million into a qualifying U.S. business could secure a Green Card.

Perhaps of more interest to Brits seeking permanent relocation in America via a green card is a pilot programme operating until 2008, which has a lower investment level of \$500,000. Plus fees (around \$50,000) making a total cost of \$550,000 or £300,000 (at current exchange levels). The investment is required to be in a specific “targeted employment area” within a Regional Center. The investor can reside and work, or indeed not work, anywhere within the States that they choose.

A ‘Regional Center is “ An entity, organisation or agency that has been approved as such; focuses on a specific geographic area within the US; and seeks to promote economic growth through increased export sales, improved regional productivity, creation of new jobs and increased domestic capital investment.”

The number of applicants has been increasing steadily from all over the world, for the 5000 visas available

each year. The vast majority of the 60 plus successful British applicants have selected a commercial property investment, managed by an established American Company.

Each property is a Limited Partnership in which investors own a share proportional with their investment. Each property undergoes a thorough refurbishment after which they are let and rent checks are distributed monthly. The Management Company looks after the whole process from acquisition, through refurbishment to letting and on- going management.

Investors receive around \$25,000 pa (5%) after management charge and, under the visa rules, are entitled to sell approximately two years after receipt of their green card. Husband, wife and all children under the age of 21 at the time of applying, receive green cards based on a single investment. Visa processing takes almost a year and to date, every EB-5 Regional Centre investor has secured a green card.

There are many implications regarding emigration for yourself and your family and it is important to have as much information as possible before making any costly and life changing decisions. If you think this could be for you please contact me on the number or email below, I will also be available to discuss these issues as well as any other Florida thoughts/requirements at the Emigrate Show at Sandown race course Esher On October 6<sup>th</sup> 7<sup>th</sup> 8<sup>th</sup> Stand E52. Do come along for a chat.

I am in Britain during October if you are thinking about the implications of emigrating, retiring or indeed selling your home in Florida and want the pros and importantly the cons pointed out.

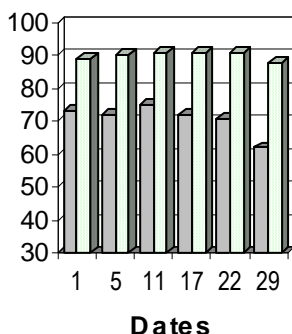
**Andrew Bartlett & Associates have offices in the UK and Florida providing advice and consultancy on all aspects of Emigration and retirement to Florida including visas, and selling and buying property in Florida.**

[Andrew@AndrewBartlettFlorida.co.uk](mailto:Andrew@AndrewBartlettFlorida.co.uk)

<http://www.AndrewBartlettFlorida.co.uk>

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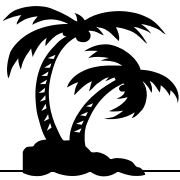
### September Orlando High/Low Temperatures



### Hurricane Watch

So far the season has been very quiet when compared to the last two years. Here are the storms so far, dates formed and their highest ‘Strength’ achieved:-

Tropical Storm Alberto	11/06/06
Tropical Storm Beryl	19/07/06
Tropical Storm Chris	01/08/06
Tropical Storm Debby	21/08/06
Hurricane Ernesto	24/08/06 Cat 1
Hurricane Florence	05/09/06 Cat 1
Hurricane Gordon	11/09/06 Cat 3
Hurricane Helene	14/09/06 Cat 3
Hurricane Isaac	28/09/06 Cat 1



**Sarasota County** tourist tax will increase from 3% to 4% from May next year. Half of the estimated \$2.5 million raised by the increase will go towards a new stadium for spring training by the Cincinnati Reds, although that in itself is still a project in the working.

**Sarasota County** has purchased property in the Old Miakka protection priority site near the eastern end of Fruitville Road. The 129-acre parcel sale closed on Aug. 31 for just over \$4.1 million as part of the county's Environmentally Sensitive Lands Protection Program. The 1,374-acre Old Miakka protection site extends south to Myakka River State Park and contains lands protected by the Crowley Museum and Nature Center and The Great Outdoors Conservancy. It also provides habitat for a diversity of Florida wildlife, including scrub jays, gopher tortoises, eastern indigo snakes, wading birds, raptors and Sherman fox squirrels.

**Sarasota County Commission** has decided to permanently impose a \$3 fee on to local traffic citations. The \$200,000 raised annually will be used to fund driving tuition classes for local youngsters.

**Amendments** have been passed to the existing Coastal Setback Code in Sarasota County. The amendments are designed to give increased strength to the current code to control/restrict any construction located seaward of the Gulf Beach Setback Line (a line that corresponds to the Coastal Construction Control Line established in 1978 for Sarasota County) such as beach walls, homes, pools & gazebo's etc which may effect natural erosion.

**City workers in Naples** had to use a tractor to collect about 3000lbs of dead fish washed up on the beach. It is thought an increase in the red tide off shore is to blame. Last year nearly 480 tons of dead fish were collected during four weeks in September and October.

**Two bikini bar** owners in Tampa filed a federal lawsuit Thursday saying Hillsborough County's ordinance barring scantily clad dancers from touching patrons violates their First Amendment right of free speech. "The plaintiffs believe that the presentation of expressive dance performances is a beneficial social activity which creates an improved self image for the dancer and joy and entertainment for the beholder," argues the lawsuit.

**Mixon Fruit Farms** will unveil a 50-foot by 50-foot butterfly maze and other new attractions when it opens Oct. 2. The farm has added Matthews Wildlife Rescue, tropical gardens, a pond with wetlands and a waterfall for this fall season. It has also expanded with 3,000 additional square feet of retail space. The renovation includes a wine-sample area and a new line-up of entertainment. [www.mixon.com](http://www.mixon.com), 2712 26th Avenue East Bradenton.

**Southwest Florida** is continuing an unequal struggle against 'Floating Hearts', a non native aquatic plant

which is proving particularly stubborn. The plant was first found in an East Naples retention pond about ten years ago, but has since turned up as far north as Indian River County. The plant does not easily respond to weed killers although one called Sonar did prove effective in the main Golden Gate canal. However, with a price tag of \$1,500 per gallon – this is highly costly!

**Turner Beach** on Captiva, Bowman's Beach and Tarpon Bay Park Beach on Sanibel where closed in September when an increase in bacteria was found which could have come from animal droppings and human waste carried in storm water run off.

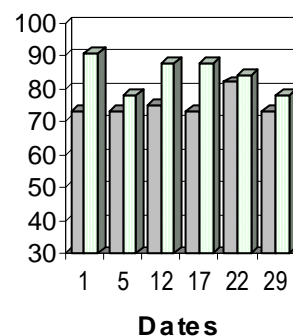
**Collier County** has been awarded a \$9.9 million grant from the Florida Forever program to help create a new recreational facility called the Gordon River Greenway Park. The 129 acres of land are along side the Naples Zoo and was purchased last December after voters agreed to a local tax raising \$40 million. The purchase price was \$41.5 million. The park will be designed from scratch with potential bids in place in about 9 months. Development will take another couple of years.

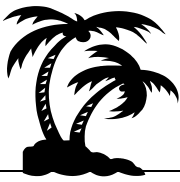
### Florida Lottery Winning Numbers

Date	Numbers
09/27/2006	03 - 07 - 08 - 10 - 22 - 42
09/23/2006	05 - 17 - 28 - 31 - 47 - 51
09/20/2006	13 - 15 - 29 - 35 - 45 - 49
09/16/2006	07 - 10 - 15 - 24 - 25 - 29
09/13/2006	04 - 10 - 11 - 26 - 27 - 39
09/09/2006	03 - 04 - 15 - 39 - 44 - 48
09/06/2006	10 - 12 - 23 - 27 - 50 - 53
09/02/2006	01 - 05 - 18 - 22 - 27 - 50
08/30/2006	06 - 10 - 11 - 31 - 36 - 52
08/26/2006	13 - 15 - 24 - 26 - 35 - 43

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

### September Miami High/Low Temperatures





### Car Ownership

Back in June when the subject of car ownership came up we asked Louis Tancredi of Guardian Insurance Group for a very generic quote for a British couple who wished to purchase and drive a Ford Mustang on their UK driving licence. Louis explained that the couple would attract 2 points each for being foreign drivers using the UK licence. The quote came in at \$1,400 for 6 months; this sum would be much reduced by a) not choosing a convertible and b) not using a UK licence. As the letters below show, it is possible to find reasonably priced premiums, and it is worth the inconvenience of maintaining a Florida License.

Dear Elle,

I bought a car last year and had difficulty in finding a company who would insure me, as I did not have a Florida driving license. I did however eventually obtain insurance with Progressive through AAA, and the cost of the premium was about \$800 for six months. I was informed that if I took the Florida driving test and obtained a license then this premium would be reduced. I hope this information is of use to other readers.

Regards,

Neil French.

Dear Elle,

We have our own car in Florida and I think I have told you in the past the trouble we had with Geico because I did not, at the time, have a Florida D.L. We then went to State Farm, where we also have our house insurance, since owning our home in 1990. They are great, we have no problems at all and the cost is \$101.24 p.m. for the 3 months that we are in Florida and then they "dump it down" because it is in the garage until we go out again. The monthly premium for the months that we are not there is \$17.78 p.m.

A few days before we arrive we notify the Kissimmee Office, 407 847 0229 we deal with Maria Delgado and

they re-instate the policy and then when we leave Florida we notify her again, so simple.

The only problem for your subscribers is that you have to have a FDL as you are aware, and now these only last for the length of your Visa, i.e. 6 months.

We make an appointment on line before leaving the UK to renew at OBT office, saves the hassle of waiting, we are in and out, the people know us and comment, "you here again" but they have to post the FDL to you so you have to have a mail box but this takes 30 days to arrive!

We think it is worth it and I suppose if owners are going to spend 6 months there then the premiums must be smaller than hiring.

Best Regards,

Ann Heap

Dear Elle,

Found Keith's article "Another way to go" very interesting as we have been using the repositioning cruises for 6 years now, in October will be our 14th transatlantic crossing. We stay in Florida for the winter months and we too will be travelling back on the Navigator of the Seas in April as well.

We just find it a very relaxing way of travelling and also you don't have the luggage limit problem either (especially when you want to take a few of the English treats you miss when you are over there).

Quite a few of our neighbours who also spend the winters over there have also started to do the same thing, in fact in October when we leave on the Legend of the Seas from Southampton to Tampa there will be 8 of us (4 couples) 3 couples will be staying over the winter and all coming back on the Navigator. So like Keith said it is a very enjoyable alternative way of transport.

Regards

John & Margaret

**Keith Harpham** has kindly told us of two cruising forums of which he is a member in case anyone is interested. [www.ship-happens.co.uk](http://www.ship-happens.co.uk) is a UK based forum, and [www.cruisecritic.com](http://www.cruisecritic.com) is the worlds biggest cruise forum - US based which even organises get togethers for members on many cruises!

**Another measure** which may help keep insurance down has been introduced by Progressive Insurance. Customers who volunteer for the new program will be asked to periodically submit odometer readings via a website. The first reading is given when buying the policy and then at each renewal, as well as odd periods in between. Customers will receive a 5% discount for 'participating', and then further discounts of up to 10% depending on mileage. You can only sign up for the program at/or within 30 days of your renewal.

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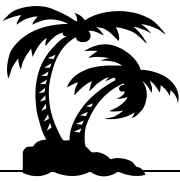
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### Halloween Horrors

Halloween in Florida is a very special time. With so many tourists already in party mood, attractions go all out to take advantage of that, and lay on the fun! Here is a round-up of all the events that aim to scare the hair off your back (and more tame events for those of a gentle disposition).

#### Universal Studios Orlando

##### Halloween Horror Nights 16

Perhaps the master of all the theme park events – the event is celebrating the 16<sup>th</sup> year of horror with the theme of ‘Sweet Sixteen’. The fun returns to the main park after a sojourn at the resorts Islands of Adventure for the last couple of years.

Halloween Horror Nights require a separate ticket entry, but most of the parks main rides will be open. Watch out for Revenge of the Mummy! But the main focus is on Halloween Horror. There will be all new haunted Mazes and scare zones. Previous scary hosts such as The Director and The Storyteller stage a revival along with some other previous hits. Bill and Ted are back for another excellent adventure featuring a bizarre Broadway-esque song and dance routine, twisting current events and people in the news.

The nighttime presentation of Universal 360 will also be themed. The show uses large globe shaped projection screens, fireworks and lasers etc, but the films featured will of course be from Universal’s back catalogue of horror films.

The scares start at 6.30 pm on: - October 6-8, 11-15, 19-22, 26-29 and of course 31<sup>st</sup>! The cost is \$59-95 plus tax, but there are discount packages available for day/night. Weekends tend to be sell outs, so it is worth buying tickets in advance. For an additional \$10 guests can purchase a ‘Scream Early’ pass and enjoy attractions at Islands of Adventure from 4pm to 7pm and then receive direct admission to the Halloween Horror Nights.

#### Disney World

##### Mickey’s Not So Scary Halloween Party

As the name suggests, this is the event for the younger audience, and those who take courage from their younger relatives!

You won’t find scary mazes, knife-wielding zombies and blood curdling screams here, but there will be lots of your favourite characters offering goodies to trick or treaters. There is a Halloween themed parade, special fireworks presentation and story telling. Selected rides are open, such as the Haunted Mansion! Guests are encouraged to dress up if they wish, unlike Universal, where staff need to be able to tell staff from guests!

The fun is on, October 5, 6, 10, 12, 16, 17, 19, 20, 23, 24, 26, 27, 30 and of course 31<sup>st</sup>. Tickets cost \$36-95 for adults and \$29.95 for ages 3-9 plus taxes in

advance. Separate entry is required and on the day tickets cost around \$6 more.

#### Busch Gardens Tampa Bay

##### Howl-O-Scream

This event is starting to gain cult status similar to that of the event at Universal Studios. There are monster infested scare zones, haunted houses, and Halloween themed shows. This event is not for the squeamish who would be advised to head to sister park – SeaWorld Orlando.

Once again, separate tickets are required for the night-time event, and Howl-O-Scream takes place on October: - 5-7, 12-14, 19-22, 26-29.

#### SeaWorld Orlando

##### Halloween Spooktacular

Not as ‘Spooktacular’ as the mild Disney event, but the event is included in normal admission here. Guests are again encouraged to come in costume; there are character trick or treating, special entertainment and a night-time show from Shamu.

Spooktacular is on October: - 7, 8, 13-15, 21, 22, 28, 29 and 31<sup>st</sup>.

#### Cypress Gardens

##### Phobia

Cypress Gardens leaps into action with Phobia, its first Halloween event. There are scare zones, haunted houses, a haunted train ride, a Terror Vision 3-D maze, a Halloween on Ice show, and Kane Hodder (Jason from the Friday the 13<sup>th</sup> Films) will be visiting. Younger guests can enjoy face painting, storytelling, trick or treating and a tame Boo House (haunted house). The event is included within the normal daily admission and takes place on October: - 5-8, 12-15, 19-22, 26-31<sup>st</sup>.

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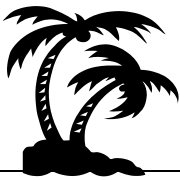
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### Theme Park News

**Universal Orlando** has unveiled a new ticketing structure similar to the 'Park Hopper Plus' of Disney World. For \$85 plus tax, guests receive up to seven days unlimited admission to both Universal Studios and Universal's Islands of Adventure. The tickets must be purchased in advance, but can be done through any site, tour operator or travel agent. The "Back to the Future" ride, one of the original attractions to open with the park in 1990, is to close. It is rumoured to be replaced with a new attraction based on either "The Fast and the Furious" or "The Simpsons".

**SeaWorld Orlando** has some fabulous new prices around this autumn. If you purchase on line through [www.seaworld.com](http://www.seaworld.com) as an adult, you can purchase a child's priced ticket costing \$49-95 which is then valid for their visit anytime program details of which are: -

*"Valid during regularly scheduled operating hours. This ticket is non transferable and non refundable. This offer is not to be combined with any other special events or discounts. The E-Ticket must be purchased and printed from your home computer prior to arrival... then go straight to the turnstiles! It's the quickest entry - no waiting in ticket lines. The Anytime offer is valid for unlimited visits to SeaWorld Orlando for six consecutive days from date of first visit. Exchange paid admission ticket on first visit to receive pass."* What a bargain!

**The parent company** of Cypress Gardens has filed for Chapter 11 Bankruptcy Protection. The park will remain open and all tickets honoured, with no job cuts. The park has yet to receive a \$25 million payout from insurers from damage incurred when the park was hit by hurricanes Charley, Frances and Jeanne back in 2004 just when the park was due to reopen. The filing should protect the park whilst it restructures its debts.

**We all know that Orlando** is synonymous with Walt Disney World, but that relationship has been

immortalised by the latest version of the Monopoly board in its latest special edition 'Here & Now'. Taking the last of the 3 red squares after Free Parking Cinderella's Castle plot costs \$2,400,000. The rent rises to \$11,000,000 with a hotel in place! This new edition also features contemporary playing pieces in the shape of planes, mobile phones, laptops, cartons of MacDonald's fries etc!

**Renovations** to the Hall of Arms at Medieval Times have been completed, and the final changes to the front of the building should be completed by the end of this month. There will be a new drawbridge, moat and ticket building; together with a new gift shop and bar.

**Parking** at Disney parks has increased to \$10 per car to match that of SeaWorld and Universal Orlando.

**Walt Disney World Imagineering** team are testing a prototype interactive game at EPCOT. Selected guests are given programmed cell phones with GPS capability. Video, audio and text messages direct guests to places within the park where the guests find special effects as they arrive. It is a 'solve the mystery' adventure game based on cartoon character Kim Possible and guests must save the world!

**SeaWorld Orlando** welcomed its latest baby – a 7 foot killer whale calf on September 18<sup>th</sup>. The baby is the 14<sup>th</sup> to be born at the Florida park making it the most successful killer whale breeding program in the world. Its mother, Trina, was the first killer whale in captivity to give birth more than 20 years ago.

**Not to be outdone**, Busch Gardens Tampa has welcomed a new 65 lb hippo calf. The baby was born to 'Moxie' the first hippo baby born at the park. The baby is on view at the parks Edge of Africa habitat.

**Staff at Animal Kingdom** have recently returned from Uganda where they witnessed the release of two endangered white rhinos born at Animal Kingdom. The pair joins four others at the Ziwa Sanctuary where efforts are underway to restore a rhino population.



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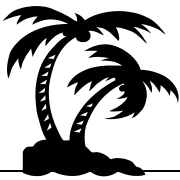
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### Weird News

#### The Newest Native in Town

Figures show that there are over 1000 newcomers to Florida every day. That's just the humans! Caribbean Crazy Ants are the latest to be seduced by the climate. So called because they appear to just move about in random directions with no real purpose, the Crazy Ant appears to be a new species not just in Florida but for the world in general. It is thought the critters arrived on cargo ships, and they have shown up at West Palm Beach and Jacksonville Zoo. The good news is that one thing they do eat is Fire Ants!

#### Universal - No...

Workers at Universal Orlando have been trying to organise a union, initially using the name 'Universal Labor Council'. This has proved unpopular with officials who have warned them the company has trademarked the word 'Universal' for names associated with amusement parks. Apparently, communications sent by the union to potential members has already caused confusion to employees who believed the communication to come from Universal Orlando. The Union replied to the complaint thus: "We universally came to the conclusion that we should make a universal change in our materials to eliminate the word UNIVERSAL – which, of course, belongs to you.... If none of these words are owned universally by UNIVERSAL™, then we universally propose our new name to be: Central Florida Labor Council."

#### The Phantom Jumper

In a mystery worthy of Colombo, authorities are investigating the disappearance of a driver after a crash on the Sunshine Skyway Bridge. A small 2 car bash was reported on the bridge when a sedan span out of control and rear ended a pick up. The FHP attended and identified 3 passengers of the sedan, but no driver. Initial reports stated the driver had jumped off the bridge – the accident occurred at the lower level – however, a search of the area failed to turn up the man

or a body. According to Trooper Coggins "Nobody knows for sure if the driver swam away or was actually there and posed as a passenger when the trooper arrived."

#### Do you want Fries with that?

French fries were off the menu after a train hauling 17 cars of fries de-railed spilling the load. The train was moving through a 'soft' area of tracks near the Florida Mall at Orange Blossom Trail when the tracks apparently buckled.

#### Express (Roach) Pass

We must all be grateful that we can purchase Express passes or get Fast Passes for free in Florida. The Six Flags Great America theme park is giving away Express passes to anyone who can eat a whole Madagascar hissing cockroach – all 2-3 inches of it! You still have to pay regular admission price, but you do get a pass for up to 4 people in the Halloween promotion! So that's OK then.

#### Don't put the Cat out

Police lights and a phone call woke Kevin Jessup at 4 a.m. "Good morning, sir," a deputy told him in the pre-dawn call Wednesday. "I advise you not to step out your front door. There's an alligator right there. "A large one." The 46-year-old plumber looked out of his window to his porch. "That was a sight to see," he told the St. Petersburg Times. "Like a big lizard." Jessup then went back to bed. One of his neighbours suggested the wandering alligator might be the reason the neighbourhood's stray cat population has declined.

#### Stall Talk

Campus officials at Palm Beach College have hit upon a great way to make sure students see notices etc. They have produced a newsletter called Stall Talk and it is fixed on the back door of cubicles and above the urinals. Headline this month – "Top 5 places to Eat off Campus". Yummy!

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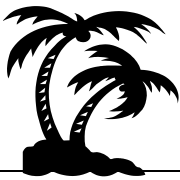
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