

November 2006

Citizens Sheds Second Homes

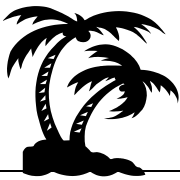
We have previously reported how second/vacation homeowners insured by Citizens Property Insurance Corp will charged an 'assessment' of 10% of their policy, before any other policy holders in the event of deficit in funds following a hurricane or similar. Now we have learnt that as well as dropping policies for homes valued over \$1 million, owners of non-homesteaded properties i.e. vacation/second homes must find windstorm coverage elsewhere or pay a 25% surcharge if they wish to receive cover from Citizens. Two weeks ago Citizens began sending out letters to all holders of windstorm protection requiring proof of homestead exemption – so far over 180,000 have been sent. The exception is rental properties valued at less than \$200,000 with a tenant with a signed lease for at least 7 months. This mainly affects South Florida and coastal regions. Further confusion has been caused by companies which have taken policies out of Citizens, and have then filed for, and applied, large premium increases. If unapproved, as has happened in the case of Florida Peninsula Insurance, the higher premium may not be charged – and refunds will be given. This doesn't help the homeowner trying to examine the best value proposal. To make matters worse, and this applies to all policies, once a premium is paid to a company 80% of that premium is forfeited if the policy is cancelled, even the next day. Elsewhere, a Florida appeals court ruling in favour of homeowners in Santa Rosa County who had homes destroyed by Hurricane Ivan in 2004 has implications for hundreds of Citizens policy holders with a class action suit on the same issue. The ruling states that under the law at the time (which has since been changed by the legislature) insurance companies were responsible for paying for both wind and flood damage when a hurricane destroyed a home. The 2-1 decision by the First District Court of Appeals finds that Florida Farm Bureau Casualty Insurance must pay policy limits for homes totally destroyed by a hurricane even if a majority of the damage was caused by floodwaters. Insurance companies argue that they should only pay for that portion of damage caused by wind. The separate case against Citizens remains pending.

Osceola Put Off Decision

County commissioners have postponed a decision on steep increases in road impact fees until December 11th, pre-empting a storm of protests from builders and businesses. In an acknowledgement of the problems last time it increased fees sharply in 2004, the commission Vice Chairmen Ken Shipley said he had received enough phone calls and emails to know that the county would probably be sued if it approved the road fees as proposed. The postponement will allow the commissioners to look at the fees closely to be sure they are correct. Builders and businesses will be able to use the time to continue negotiations, but if those have not been satisfactorily concluded by December 11th, Shipley warned the fees

would be approved. He noted that if small increases had been made each year, then they would not now be in the position of having to make huge unpopular increases to fund the development required by new growth.

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Tips & Hints

The Florida Department of Law and Enforcement has a joint project with the private sector called Secure Florida www.secureflorida.org. As well as profiles of how Floridians use the internet, they have some useful tips for creating memorable passwords. Many of us use family member's birthdays, or dog's names etc, but this is not ideal. The idea is simple – create a sentence which is appropriate to your life and contains proper nouns and numbers such as "Ann and Bob have three children named Jason, Paul and Elizabeth". Now taking the first letter of each word and converting numbers to digits, we get "A&Bh3cnJP&E". This looks pretty hard to crack and impossible to guess. It is worth having two such passwords – one for secure websites such as banking, shopping etc and another for unsecured sites, where the idea is simply to provide restricted access for many, rather than secure access for one. In a restricted website the administrators can see passwords and we have heard an awful story of a forum administrator who allegedly used passwords from members to gain access to another forum. www.floridahomesandtravel.com is a restricted access site – and we can assure you we treat all passwords with the greatest security.

Another handy tip if you suddenly start receiving large sewerage bills from your water company. It may be a leak or broken pipe, but it could also easily be a broken or perished water flapper in one of your toilets which allows a small but constant stream of water to trickle into the pan. This may not be easy to see just by looking. If you drop some food colouring into the cistern it will show instantly if you are suffering from a 'trickle'! Replacement flappers are available from Home Depot for around \$8. – Thanks to Bob Heath for that one!

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
Or 3000 N Atlantic Avenue, Suite 202, Cocoa Beach, FL 32931
Tel: 001-321-784-8329
Email FPBS@FloridaPBS.com
Call for a chat or to obtain further details.

Information Request

We are planning an article about procedures to be followed in the U.S. after the death of a vacation home owner – such as who to inform, papers to file etc. If you have experience of this tragic circumstance and are able to share your knowledge with us we would be very grateful.

Orlando Climate Data – November- 1948- 2003

(All in degrees Fahrenheit)

The average high temp is 78.6°
The average low temp is 58.4°
The highest temp (on November 9th 1980) 89°
The coldest night temp (on November 22nd 1981)35°

Average Mortgage Rates

| With zero points | Aug | Sept | Oct |
|------------------|-------|-------|-------|
| Fixed 30 yrs | 6.63% | 6.52% | 6.65% |
| Adjustable 1 yr | 6.13% | 6.44% | 6.38% |

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@btopenworld.com

Letters may be edited for length and clarity.

Telephone

UK: 0500 50 50 87 Overseas: 0144 1428 741438

Florida Homes And Travel Online

Website: www.floridahomesandtravel.com

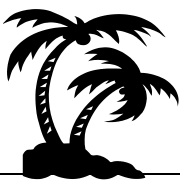
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News Roundup

Laptop computers are subject to random hard drive searches by Customs and immigration officers according to a ruling this summer. Laptops may be scrutinized and subject to a "forensic analysis" under the so-called border search exemption, which allows searches of people entering the United States and their possessions "Without probable cause, reasonable suspicion or a warrant" a Federal Court ruled in July. As part of their examination the laptop may be confiscated for a period of time with no reason given.

Aleem N Hussain, the majority owner of Main Street USA Inc, was arrested at Atlanta airport on October 17th following a criminal complaint alleging mail fraud filed against Hussain in the U.S. District Court in Orlando. According to the criminal complaint, about 100 investors invested as much as \$8 million into Main Street USA Inc after promises that the money would be placed in a Real Estate Investment Trust and insured by the Federal Deposit Insurance Corp. In September Main Street filed for Chapter 11 bankruptcy protection. The lawyer who made the filing, told the judge that no REIT was ever set up and money was not protected by the FDIC.

A special exhibit called 'Heroes of the sky: Adventures in Early Flight 1903 to 1939' is running until November 30 at Florida Air Museum at Sun'n Fun at Lakeland Linder Regional Airport.

A candidate for Governor was forced into an emergency landing on I 4 just west of Orange Blossom Trail after engine troubles in his Cessna 172. Max Linn, Reform Party candidate, was alone in the plane, but will probably not have done his political aspirations any good by snarling up I 4 on a Friday afternoon!

Orlando City Council has set up a program for restaurants to apply for a permit for dogs to join their owners at restaurants. It had been illegal for dogs to be at restaurants, but the rule was haphazardly enforced, leading to Central Florida diners getting a taste for dining out with man's best friend. Now the dogs will be allowed at outdoor patios to eat, but must be leashed, and are not allowed a chair! Employees are also not allowed to pet the pooches.



A small, rare lizard has caused a Central Florida developer to lose millions of dollars, settle to lawsuits and now set aside 71 acres of a planned resort to save the protected creature. A Skink, not a hybrid of skunk and mink, is about 5 cms in length and prefers to move through sand below the surface, rather than on top. Oakmont Resort and Spa has been held up for months as developers, Oakmont Grove Venture LLC, tried to

obtain permits for the resort on 637 acres in the Four Corners area of Polk County. That delay has led to lawsuits from 2 buyers who had paid deposits, and demanded them back. One was a couple from Cheshire, England, who said they should have been told the property had a threatened species on it before they bought. Both buyers have now received their deposits back in full. Another developer, Pacific Ace, which is building on 394 acres of the US 27 in the Four Corners area has to monitor 56 acres of skink habitat for 5 years before handing the land back to Lake County.

A warning concerning a company trading under the name of Goodison Group Inc (Incorporated in Dec 2005 – now inactive), apparently now trading under the name of Dreaming Orlando. A couple of subscribers had been recommended to this company – headed up by one Ambrose Macaleavey. It was discovered that their homes were not licensed, fire extinguishers were not in working order – guests in the property that were not declared, cleaning not done, and in one property the beds had been made up ready for guests with used bed linens. Despite being 'sacked' the company was still advertising these properties on its website as available to rent, regardless of having no access to the properties. We have been unable to find any licenses for this company in any county, in any of their names, and have only found evidence of a 'fictional name' filing for Dreaming Orlando. We advise extreme caution for any owners currently using this company.

Average Daily Hotel Room Rate

| Area | Sept 05 | Sept 06 |
|---------------------|---------|----------|
| International Drive | \$86.77 | \$85.34 |
| Lake Buena Vista | \$98.77 | \$100.48 |
| Kissimmee East | \$74.07 | \$80.52 |
| Kissimmee West | \$42.42 | \$42.96 |

V.I.P. VACATIONS

VACATION RENTALS - PROPERTY MANAGEMENT
PO BOX 430065, KISSIMMEE, FL 34743

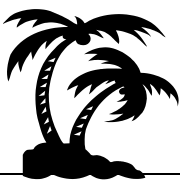
E.MAIL: VIPUSA@ISP.DDM WEB SITE: WWW.VIPVACATIONS.ORG
PH: 407-348-6553 FX: 407-348-4412

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Contact: Valerie or Sandy



Homes

Florida is widely known as the 'lightening capital of the world', and this has a rather annoying habit of causing power surges and spikes, as well as direct strikes. The most obvious problems occur when the lightening travels down the electric, telephone or cable lines destroying TV's, VCR's, stereos, microwaves and computers. The first you may know of the problem is when the TV fails to work, and as most bedrooms tend to have TV's now, that can be costly! Damage can also occur over time with many small surges causing the gradual breakdown of electric components. This use of micro chips in major appliances can make even that equipment vulnerable.

Surge protectors act like electrical sponges, absorbing the excess energy and preventing it reaching the equipment. They have a limited ability and it is important to select one with the appropriate features and ratings to match the equipment you are protecting. However, the surge has still entered the home through the cabling or telephone/satellite wires and the wiring can become damaged over time. An alternative is a meter based surge protector, provided by your utility provider. These prevent the surges entering the home through the electrical system and protect large appliances. The best possible protection would be a combination of both systems – meter based protection, and then plug based protectors as a last point of defence for cable, telephone and data lines.

If your vacation home is of the high end variety, you may be interested in some high end outdoor furniture rather than the standard plastic sort. Smith and Hawken, www.smithandhawken.com, has its flagship store in Palm Beach Gardens and its outdoor furniture is featured in the Ritz-Carlton in Key Biscayne, the Ocean Reef Club in Key Largo and The Breakers in Palm Beach. The concept of the store is a contemporary take on

furniture stores with outdoor rooms and products. The products feature wicker sofas cushions, standard and coffee lamps, coffee tables, end tables, throw pillows etc, all made from weather resistant materials.

A study conducted by the University of Florida Department of Wildlife, Ecology and Conservation has shown that the value of waterfront homes along renourished beaches increased by 30% from 2004 to 2005 compared with a 17% increase for homes on nonrenourished beaches. In the same time condo values along renourished beaches increased by 18% and those along nonrenourished beaches decreased in value by 1%.

Progress Energy has finally caught up with Florida Power and Light and world markets with the announcement that rather than increasing rates in January, customers will in fact pay less, by about 3%, for the fuel charge on their power bill. However, once other costs for environmental compliance and energy efficiency programs are included the total bill will probably be around 1% higher than 2006. Florida Power and Light have announced that it expects to cut customer's rates by 5% from January following its most recent revision of the oil and gas markets.

Pulte Home Corp has laid off almost a third of its work force in the Jacksonville area on the same day that figures for home sales revealed a dramatic slowdown of the local housing market. Sales in Jacksonville have fallen by 23% compared to 2005.

Ireland is considering entering into an immigration deal with the U.S. which could legalise thousands of Irish currently living illegally in the States. It would appear that the exodus of Irish to America has been reversed, and in 2005 4,300 Americans emigrated to Ireland for work compared with only 1,700 going the other way. More work permits for Americans could be traded for legalizing the status of Irish in America where 10% of the population claims to have Irish roots.

As we go to press the Orlando Sentinel has featured a special in-depth report looking at the impact of the Save Our Homes tax exemption. There are several stories featured over the week which fully explain the impact and implications of this. The feature has been compiled over 6 months, and we recommend that if you have internet access you take the time to have a look. The special section can be found online using the following link: www.orlandosentinel.com/saveourhomes .

International Inspection Services



Home Buyers Beware

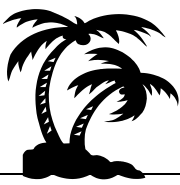


If you are a buyer and you don't have a Home Inspection you will assume all the financial risk involved in any after purchase repairs. Why not utilize the services of a British Chartered Surveyor located in Florida carrying out specialist Home Inspections for UK buyers and investors. Post hurricanes,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



Election 2006

The race for the Governor's position reaches its climax on November 7th, and despite the message the result may or may not send to the President, we will then know in whose hands Florida will be for the next 4 years at least. While the war in Iraq may affect how some state's vote – the key issues in Florida appear to be the huge insurance problem currently affecting every homeowner and business person, and rising property taxes also affecting everyone to some extent. Polls in late October show Republican Charlie Crist in a slight lead, but only the result on the day really matters. What does it matter to us? Crist supports changing the constitution to allow voters to double the homestead exemption county by county and to make it easier for homeowners to move without losing their exemption. That doesn't help vacation home owners. Democrat Jim Davis's idea for property taxes involves capping non homesteaded property tax increases at 10%, closing loop holes that allow developers to avoid taxes while they develop land, and stopping the State off-loading financial responsibilities to local counties. These proposals would see some benefit to out of state homeowners.

With regard to the insurance issues, Jim Davis has the following proposal:

"There are several aspects of the Hurricane Premium Protection Fund that will lead to lower rates. First and foremost, the Hurricane Premium Protection Fund will lower rates because insurance companies will not have to purchase expensive reinsurance. Instead, they will have access to inexpensive capital to pay claims to policyholders. It will also lower rates because the fund will accrue capital during less damaging hurricane seasons. In addition, the fund will spread risk across every property in Florida to keep rates low. Since the Hurricane Premium Protection Fund will not need to make a profit, will not need to pay taxes, and will have very low overhead(s), virtually every dollar collected will go toward paying claims. Financial exposure to the state will be limited by capping the maximum capacity of the fund at \$20 billion, similar to how the current Hurricane Catastrophe Fund is capped. That means the fund will be held liable for paying no more than \$20 billion in claims per hurricane season."

Charlie Crist has a similar idea to provide cheaper reinsurance through the Catastrophe fund, and stop insurance companies cherry picking the lucrative categories of insurance such as auto insurance and then withdrawing from the home insurance market. Companies that write home insurance policies in other states will be required

to do so in Florida if they wish to continue in the market. His ideas also involve encouraging insurers to inspect properties and advise how to make them better protected, and an annual report card showing how the company has performed in customer service and claims departments. May the best man win!

Insurance

The Florida Home Builders Association, the Florida Association of Realtors and the Florida Association of Insurance Agents have joined together to form the Property Insurance Reform Coalition. The group is backed by the Florida Bankers Association, Florida Apartment Association and the Florida Mortgage Bankers. The group submitted several proposals to Governor Bush last Friday, and hopes to do so again if a special session of the legislature is called in late November or early December. Governor Bush would like to call a special session to address insurance issues before companies set new rates in January, but he will only do so if there are enough issues which have already been largely agreed upon. The Coalition's four point plan for fixing the crisis is:

- Spread the exposure and fund for windstorm insurance throughout the state.
- Redesign the structure and operation of Citizens Property Insurance Corp, the state insurer of last resort.
- Reduce hurricane loss through more stringent building codes and establish incentive programs to harden homes.
- Encourage new insurance capital and increased competition through elimination of bureaucratic and regulatory barriers to protect the public from unfair trade practices.

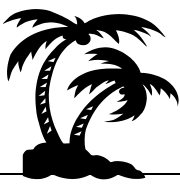
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Coastal Gazette

This month Andrew writes...

In many ways this has been an idyllic if sweltering summer on the Gulf Coast the long feared hurricane season has been pretty placid so far! touch wood and probably the only distractions have been concerns about the future direction of property prices now the boom has come to a sudden halt, complaints in the local papers from angry Brits about the escalating path of property taxes and insurance costs and the other stink for those of you near the beaches at the wrong time, caused by the rather frequent and pungent outbreaks of red tide.

The sudden break on house price increases has been laid at the door of a number of circumstances, including escalating mortgage rates which have steadily increased month on month and therefore risen quite significantly. The sheer amount of investment in certain areas has also played a part, particularly with all those high end condos in Naples released on the market and of course there has been a national slowdown in prices. The slowdown has had a mixed impact with areas like Lakewood Ranch more affected than say Stonybrook and Rivendell which still remain heavily in demand.

On a positive note the slowdown has seen a slowdown in the rapid pace of development schemes, there certainly has been concerns that the relentless pace of condo conversions near the beaches was taking the character and natural beauty out of Sarasota and Naples in particular.

The other relentless rise has been in property taxes which has particularly hit the out of state and overseas buyer and caused quite an amount of ill will. Florida residents are largely protected from the effects of increased taxes by a system which limits the rises to them. Of course the pain has

been particularly acute this year due to the additional insurance hikes which look set to continue over the next few years.

The restaurant review will have to wait this month. As a result of undertaking a number of property and emigration briefings for clients I have been back and forth between Britain and the States an awful lot over the last three months with the only review I have been able to carry out personally being the airport restaurants at Gatwick and Tampa, and in fairness, if you have to spend time at an airport Gatwick wins hands down, particularly airside where Tampa has to say the least a limited range of options.

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

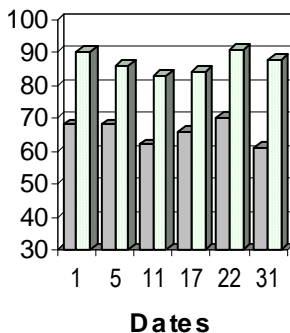
<http://www.AndrewBartlettFlorida.co.uk>

UK 01892 547447 USA 941 966 3426

Monroe County, home to the Florida Keys, is the only county in Florida where the population numbers are reducing year on year. Figures from the U.S. Census Bureau show that the population has actually decreased by 4.1% since 2000 to approximately 76,329. Unfortunately those moving out are generally being priced out, and they are the policemen, nurses, and lifeblood of the keys – now commuting up to 250 miles in one day for work. Another reason is the tightly controlled growth which as 'Area of Critical State Concern' means Governor and Cabinet approval must be given to all land use decisions. Only about 250 building permits are granted each year in a county with approximately 15,000 vacant lots.

Red Tide is suspected in the deaths of at least 20 sea turtles since September 22nd off Collier County. Red Tide collects in shellfish and crabs which are the staple diet of the sea turtles.

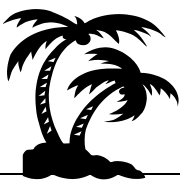
October Orlando High/Low Temperatures



Hurricane Watch

There has been no storm activity whatsoever during October, fantastic news for restoring the image of Florida. Here are the storms so far, dates formed and 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 |



Florida Homes and Travel

November 2006

Viking Inlet Harbor Properties spent \$50 million acquiring property in Rivera Beach, Palm Beach County and more than \$1 million in engineering and architectural and planning fees for a \$2.4 billion redevelopment project which now looks to be in tatters. The plan aimed to revamp the rather run down marina with high-end condo's, houses, shops, offices and yacht slips. The city planned to support this by using eminent domain to acquire connecting land, in an effort to bring a higher tax base and better paying jobs to the city. However, when the U.S. Supreme Court last year ruled that local governments could use the power of eminent domain to obtain property for such private development – Florida and thirty other states subsequently passed laws restricting the seizures. Although the Rivera Beach project was already in the works when the law was passed, the city now has no choice but to follow the law.

Sarasota Realtors are trying to break away from their traditional listing with Bradenton, Venice, Englewood and Manatee County as the Sarasota-Bradenton Metropolitan Area by the Florida Association of Realtors. Realtors claim when considered alone, Sarasota sales results are better than their neighbours.

Drivers in Sarasota on October 18th may have wondered at the sight of a house and a church being transported on trucks. It was not the latest in 'instant' developments, but a couple of the oldest properties in Sarasota being moved to safety to serve as museums. The Bidwell Home built in 1882 and a church built in 1902 were transported from Florida Avenue to Pioneer Park and took about 4 hours. Condo development is planned for the empty site.

Apalachicola, Fla had a power blackout on 27th October after a tornado hit the area, damaging nearly 50 buildings and injuring 2 people. The power was restored on 29th.

FEMA is to give Collier County \$715,000 to buy more than 800,000 plants, most of them sea oats, to help restore protective dune systems battered by hurricanes. The dune systems on Naples, Park Shore and Vanderbilt beaches will benefit from the stabilizing effect of the oats.

An 81 year old man managed what Steve Irwin didn't when he survived a stingray barb to the chest. The ray flopped on to the man's boat while he was cruising the Intracoastal Waterway in Broward County. He tried to remove the ray and it lodged its foot long barb into the mans chest. The man didn't try removing the barb – apparently this is where Irwin went wrong, surgeons removed the barb under anaesthetic by threading it through his chest like a fish hook.

Impact Fees in Manatee County are likely to rise from \$5,400 to \$9,005 before the end of the year, and county commissioners warn that the figure could double again next year. Sarasota County will have a public hearing on their proposed fee increases on December 12th.

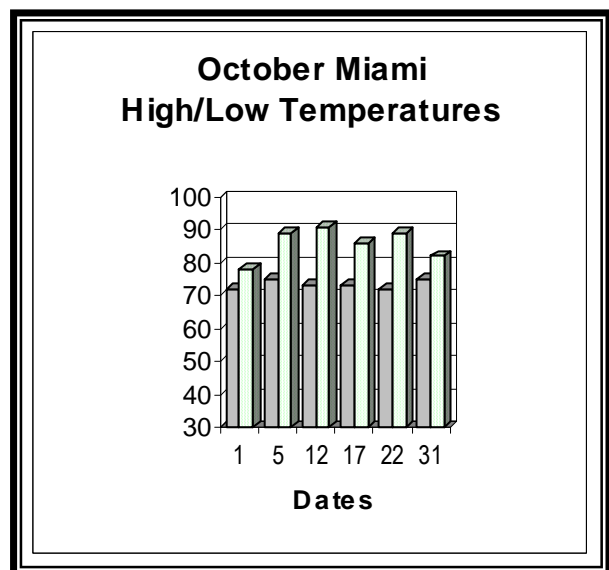
South West Florida had its first cold snap of the season as temperatures plummeted to 54 degrees at 7am at Naples Municipal Airport on October 24th.

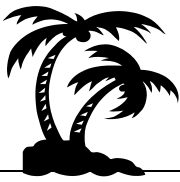
Sarasota County Commission has a list of approximately 20 law changes which could be enacted before the end of the year. Crafted in response to feedback from commissioners and the public in response to complaints or ongoing issues, many of the laws are quite trivial – such as banning new swimming pools in front yards! Others are more practical such as not allowing new car washes to face residential neighbourhoods, and prohibiting new subdivisions from building walls alongside a public right of way. Landscaping or berms would be required instead.

Florida Lottery Winning Numbers

| Date | Numbers |
|------------|-----------------------------|
| 10/28/2006 | 08 - 09 - 20 - 43 - 48 - 53 |
| 10/25/2006 | 13 - 20 - 27 - 33 - 41 - 43 |
| 10/21/2006 | 04 - 07 - 08 - 11 - 20 - 27 |
| 10/18/2006 | 03 - 05 - 23 - 35 - 36 - 42 |
| 10/14/2006 | 05 - 09 - 14 - 21 - 22 - 42 |
| 10/11/2006 | 12 - 15 - 24 - 30 - 40 - 48 |
| 10/07/2006 | 06 - 37 - 41 - 43 - 45 - 47 |
| 10/04/2006 | 07 - 08 - 27 - 28 - 30 - 33 |
| 09/30/2006 | 06 - 17 - 23 - 24 - 36 - 40 |

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





Mobile Phones

We have been doing a little research into mobile phone use in Florida and hope you find this useful.

With most of the pre-paid mobile phones in Florida when you buy minutes you also buy service time, meaning for instance you may buy a card as you would in the UK worth \$20 but this might well expire after 30 days, this can sometimes lead to you losing your telephone number as it would be necessary the next time you buy a card to re-register. The way around this is to buy cards with longer lasting service time and more minutes, these work out better value anyway. WalMart tends to sell most of the provider's phones and top up cards as do Target, 7-Eleven and Costco.

Tracfone: You can buy TracFone prepaid cards as you need them. If you run low on minutes, purchase another card. To keep your TracFone service active, you have to purchase and add a card every 60 or 365 days depending on the card denomination, call costs are 1 unit = 1 minute of local or long distance calls roaming calls are 1 minute for 2 units.

Every TracFone contains a service time balance display that shows how many minutes you use, how many minutes are left and when you need to purchase and add more service time, so you control your costs. Buy phones, minutes and service time cards at Walmart, the cheapest with no minutes or service time is \$19.97. The entry level card contains 120 minutes and service time for 60 days for \$29.58.

Tracfone's current special offer is purchase a 1 year service card for \$129 and receive a free phone and 200 bonus units/minutes making a total of 600 anytime, anywhere units/minutes. Or buy any service time card and upgrade your service

length to 1 year for \$50, ideal for infrequent visitors. With Tracfone you can now call international for the same rate as a local call! This is good! You need no credit/phone card etc. just an access number, that they provide.

Top ups, registering for international calls etc can be done at www.tracfone.com or you can buy phones, service cards and service time at Walmart, Target or 7-Eleven etc.

Virgin: Pay 18c per minute - good if you use your phone infrequently, if you use the phone every day go for 'pay monthly' plan. There are a number of monthly plans without a contract starting at \$14.99. Texts are 5c each or \$1.99 to buy 50, \$4.99 for 200 and \$9.99 for 1000.

To keep your service working, add at least \$20 every 90 days, even if you have money in your account. As long as you do that, your balance will never expire.

With Virgin you can call the UK for 35c per minute plus normal call cost.

Phones and top up cards are available at 7-eleven or WalMart stores. The cheapest phone I could find with no service time card was \$28.64 or online at <http://www.virginmobileusa.com/>.

T Mobile: Prepaid for \$10, get 30 anytime minutes that expire after 30 days. \$25 - 130 minutes and expiry after 90 days or for \$50 get 400 minutes expiry after 90 days. A good deal for regular visitors is if you add \$100 in refills to become a Gold Rewards customer you get 15% more minutes on all refills and your minutes won't expire for a year. Text messaging is 10c to send, 05c to receive.

To keep your mobile number active, refill within 90 days after your minutes expire. After 90 days, your account will be cancelled and you will lose your phone number. If you want to restart the service, you will need to activate a new service.

International calls to the UK are charged at 44c a minute.

Buy phone or refill cards at 7-eleven or Walgreens, Eckerd, WalMart or Target. Cheapest I could find was phone with no service time at WalMart for \$68.93 or online at www.t-mobile.com/shop/plans/default.aspx?plancategory=4.

Cingular: Cingular have 2 pre-paid plans, the first is 10c a minute but there is a \$1 per day charge for every day you use the phone, and the 2nd is 25c per a minute with no access charge. Card top-ups start at \$15 with 30 day expiry and go up to \$100 with a one year expiry, international calls to the UK are charged at 39c a minute plus

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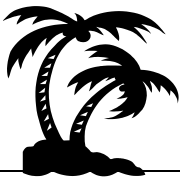
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normal call cost. Walmart has a Cingular prepaid for \$29.98 and also supplies top up cards.

Own phones: You can of course use your own phone in Florida, you would need a tri band model and will have to call your service provider to activate it for use abroad if you have not already. I find the cost of using my own phone restrictive, for instance to call the UK or a US number from Florida using Vodafone you will be paying £1.49 per minute and 99p to receive a call, O2 are a similar cost. In our opinion your UK mobile phone is probably best kept for emergency use only!

Buying SIM card only: As we write you can buy a T Mobile sim card from Ebay for £12.99 this has 150 minutes of credit and expires after 90 days, you can put this SIM in any unlocked Tri or quad band mobile telephone. I however would not take this route as I have heard of people buying SIM cards off Ebay and found them to be lacking in expiry days and minutes. As T-Mobile is a similar price I would stick with that.

There are also now a number of internet sites offering USA SIM cards to place directly in your own or a spare tri-band phone such as www.gosim.com and www.0044.co.uk. The costs vary but typically they are 11p per minute to call within the USA and 86p per minute to call the UK. The problem I see with these is that they are just using the networks in the US I have mentioned above and are adding on a percentage so the best deal would undoubtedly be to buy a pre-paid phone whilst there and of these now that Tracfone are offering such good deals on the 1 year service cards and have now improved their international costs they are probably the one to go with.

Weird News

No Fly List ... Unless...

Christopher Soghoian, a 24-year old doctoral student at Indiana University has created a website to show that airline security is not being

taken seriously by the TSA. It has been pointed out before, that clever computer folk could alter an airline web page to print out a fake boarding pass. Soghoian has automated the process, allowing users to print any name they choose. The point is to illustrate that a fake boarding pass with real name and real I.D. can be used to pass through TSA screening when I.D's are checked, and then a real boarding pass in a fake name to board the airline and avoid the 'no fly list'. The two checks are not connected! Soghoian said that "Before any 12 year old could have done it – now any 30 – 40 year old could do it as well." The fake pass couldn't actually get anyone on to a plane as the bar code would not match that of the airline. But the TSA have still attacked the web site as promoting illegal activity and claim that the flight would still be safe as all the safety scans etc would pick up any weapons.

Less than Grand - Theft

A Wachovia customer tried to deposit cheques into his account but got one number in the account wrong. The result was a \$15,000 credit in the account of Casey Smith. Smith being an honest upstanding citizen (not) immediately withdrew all the money and closed his account. He then went on a spending spree, and bragged about his cleverness in ripping off the bank to all and sundry. Unfortunately for Smith, all and sundry didn't approve, and a few days later the Collier County Sheriff received an anonymous tip off. Smith was already in prison on an unrelated matter when the sheriff tracked him down. Smith is now charged with grand theft and could face 5 years in prison if convicted.

X Rated Numbers

We often hear of respectable companies (police forces for instance!) publishing sex line phone numbers in error, but imagine a grandmother's surprise when the T-Shirts she bought for her grand kids turned out to have 'hot' 0800 number printed on the front!



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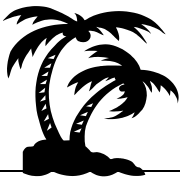
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Exploring Florida's Great Outdoors

If you harbour dreams of maybe one day touring across Route 66 in a big RV, then perhaps you fancy a trial run in Florida so that if it all goes pear-shaped you can retreat to the safety of your own home! R.V's can be easily hired in Florida – we found www.usarvrentals.com to be a helpful site as was www.cruiseamerica.com. Prices can vary through the year, so off-peak is certainly the time to be looking, and if you really get the bug, the repositioning one way rentals give a real chance to explore other parts of the U.S.

For a camping trip with unlimited activities and events, visit Yogi Bear's Jellystone Park in Madison. Located in the secluded outdoors of North Central Florida, Jellystone Park offers great campsites and cosy cabins for friends and family get-togethers. The park will also host themed weekends and special events this fall, including a Fall Yard Sale. www.campjellystone.com

Enjoy a relaxing, fun-filled RV camping trip at the Cedar Pines RV Campground in Pensacola. Located within a beautiful oak forest near the Blackwater River and State Park, this family-owned campground showcases North Florida's untouched splendour. In addition to running water, internet access and a swimming pool, visitors can also indulge in fishing, golfing, hiking, canoeing and biking. www.cedarpines.com

Lake Seminole provides the setting for a peaceful camping trip in Sneads' Three Rivers State located in North Central Florida. The park offers a full-facility campground and modern cabins next to the lake, as well as a lakefront shady picnic area with tables and grills. Hikers may encounter white-tailed deer, grey foxes, or many species of native birds. Anglers can launch from a boat ramp to enjoy some of the best freshwater fishing in the state, or fish from a 100-foot pier in the camping

area. www.destination.com/camping/threerivers.htm

At Destin's Camping on the Gulf Holiday Travel Park, visitors can camp right on the Gulf of Mexico. Dazzling white sand and clear blue waters provide the scenery for a camping trip complete with swimming, surfing, beach volleyball and special monthly activities. Campers can bring their RVs or enjoy the park's beach front cabins with full amenities. www.campgulf.com

Ginnie Springs Outdoors Resort in High Springs provides a unique camping experience filled with exciting activities and luscious foliage. Tall trees provide a shaded backdrop to Ginnie Springs' seven crystal-clear freshwater springs, which stay a refreshing 72 degrees all year. River-front and spring camp sites are available, as well as sites with electricity and water. Campers at Ginnie Springs can enjoy snorkelling, tubing, canoeing and fresh-water cave diving, as well as obtain their SCUBA diving certification. www.ginnespringsoutdoors.com

Considered one of the most beautiful beaches in the country, Grayton Beach provides an ideal setting for swimming, sunbathing, and surf fishing in the clear blue Gulf of Mexico. Overnight campers can choose from the new cabins or a full-facility campground. Visitors can paddle a canoe or kayak on scenic Western Lake, and a boat ramp provides access to the lake for both freshwater and saltwater fishing. A nature trail winds through a coastal forest where hikers and bicyclists can enjoy over four miles of trails. <http://graytonbeach.com/parks.html>

At the Ocklawaha Canoe Outpost & Resort near Ocala, guests can choose from luxury log cabins, tents or the comfort of their own RV as they enjoy a weekend of camping and canoeing. The log cabins offer state of the art amenities, including kitchenettes, cable TV, a screened porch and heating and air conditioning, while still maintaining a rustic feel. In addition to the variety of games offered, guests at the Ocklawaha Canoe Outpost can canoe, kayak, golf, go horseback riding and, during the winter, ice skating are only a short drive away. www.outpostresort.com

The Emerald Coast RV Beach Resort in Panama City Beach provides an unforgettable camping experience right on the water. This spacious RV park offers fishing, volleyball, bike rentals and a heated pool and spa in addition to the beautiful beach. Paired with the endless activities supplied by Panama City Beach, guests will enjoy a fun-filled RV vacation on one of the world's most beautiful beaches. www.rvresort.com

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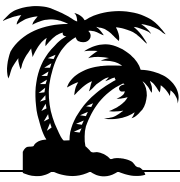
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Central Florida Property Managers Association (CFPMA)

Last month whilst looking at the reasons for choosing a management company that is a member of the CFPMA, we asked what sanctions could be used against a member company if its conduct became questionable. Here is the response:-

There are an estimated 26,000 vacation home properties in Central Florida. With more than 700 property management companies serving these homes, it is important for owners to do their homework when selecting a company to manage their vacation property. Questions an owner should ask:

- * Will my property be maintained to a high standard?
- * Will my license and tax obligations be renewed and paid in a timely manner? †
- * Will there be adequate bookings for my home?
- * How will my guests be taken care of? And how will the management company ensure that guests take care of my home?
- * Is the management company I'm considering held accountable by its membership and participation in local associations, such as chamber of commerce, convention & visitors bureau, and the CFPMA?

The mission of the CFPMA is to unite Central Florida property management companies as a professional body. We work together to promote our industry, and to support compliance in order to serve and protect the interests of our property owners and guests. The CFPMA holds its members accountable to a code of ethics and also

provides numerous education opportunities annually.

Code of Ethics:

Each member of the CFPMA agrees to operate by a code of ethics, which has been in place since the inception of the association. *Upon receipt of a complaint against a member, the board of the CPMA will form a disciplinary committee drawn from current board members; this committee will inflict such penalties against the member as deemed appropriate.*

For information the CFPMA has refused membership to companies not meeting our requirements.

Our Members:

Our members are held accountable to the code of ethics, as are those that seek new membership. If an owner is with a company that is not a member of the CFPMA, they should ask why. If the management company is simply not familiar with the association, we would be happy to contact them directly about membership and whether or not they would be eligible to join.

† Regarding the article 6 - co mingling of funds. The CFPMA does co-operate with the county & state personnel. The state has all the necessary powers to investigate state laws & statutes. With current bank facilities and utility companies offering direct debit facilities there is no longer the need for the property manager to hold large deposits on behalf of their clients. If owners take the option of automatic bill paying then the amount of money held in the clients account can be reduced from \$1000's to just a few hundred dollars. The "contract" between the owner & the property manager will enable both parties to agree on the level of the money deposited with the PM



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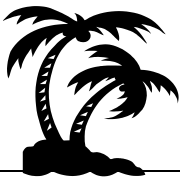
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