

July & August 2007

Property Taxes Cut?

The Special Session of the Legislature convened for 12 days on June 12th, but was completed by June 14th. The initial outcome was not dramatic. Counties, cities and special taxing districts (i.e. water management districts) will have to freeze their tax collection revenues at this year's level and then make an additional cut of between 3 – 9% depending on the tax increases local governments made in the last 5 years. School districts are exempted from the rollbacks and cuts. Polk County for instance will have to cut by the 9% maximum, as will Haines City and Davenport. Taxpayers will receive a notice about property taxes in August and bills will go out in November. On average the tax breaks work out to \$174 for homesteaded owners, \$199 for non-homesteaded owners and \$944 for commercial property. The second part of the solution is to place a constitutional amendment on the presidential primary ballot on January 29th. Voters will be asked to approve a super-sized homestead exemption. This would give homeowners a one-time choice between keeping their existing \$25,000 exemption and 3% cap on taxable increases, and give up the Save Our Homes cap and be eligible for a super-sized exemption of 75% of a homes value up to \$200,000 and an additional 15% of the value between \$200,000 and \$300,000. To be passed, this amendment will need at least 60% voter approval – which given the outcry greeting the proposal may not be easy to attain. Of course non-homesteaded villa owners will only benefit from the rollbacks and tax caps for local governments.

Crime Wave Denied

Police are trying to counter claims that tourists are being targeted in a recent crime wave. Recent attacks in the last couple of months are; an alleged gunpoint abduction and robbery of a young couple exiting Downtown Disney, the rape and beating of a German tourist in her hotel room while her husband was covered with a blanket, another couple being robbed in their hotel, a few other robberies and two sheriffs shot by robbers after discovering an auto burglary in progress at the Caribe Royale Resort on World Center Drive. Tourists were also inconvenienced when they had to be evacuated from a Best Western Hotel on U.S. 192 following a stand-off with an armed suspect who allegedly robbed a 7/11 store at ChampionsGate. Police insist these are isolated incidents that are being blown up out of proportion. Never the less, sheriffs have increased patrols in tourism areas. In 2006 figures show there were 93 robberies and 72 aggravated assaults among the 50 million visitors to the Central Florida Region.

Immigration Officers – Bad for Tourism

A study conducted for Florida Taxwatch – a Tallahassee based think tank financed by Florida businesses - has put figures on the losses to tourism and the economy since security changes brought about as a result of 9/11. The study estimates that as many as 16 million international visitors have gone elsewhere with their \$14 billion in related spending since 2001. The contributory factors blamed are "over reaching" federal immigration and visa policies and hostile border guards.

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Florida Homes and Travel

July & August 2007

From the Editor

We hope this issue reaches you in reasonably good order. We deliberately waited with this issue to bypass the Postal strike of 29th June. At the time of writing it is unclear if there will be another, but if there have been delays in your receipt of this issue, please accept our apologies.

I wanted to highlight a couple of omissions in last month's survey. In the *About Your Property* section, the *Comparison by House size of Additional Expenditure* refers to *Annual* costs; the chart below comparing utility charges from 2004 & 2006 refers to *Monthly* costs. Over the page where *Central and Coastal Florida Average Charges* are listed - once again, this should read *Monthly* charges, with the *Homeowner Insurance Premium* and *Property Tax* both being *Annual* charges.

This month's Star tip comes from Mr J Hart who informs us that if you take your UK Passport to customer services at Macy's they will give you a card that entitles you to an 11% discount - great for those permanent sales! These are supposed to last for 3 weeks, but Mr Hart says they have used the same card for 2 years. We have heard that J C Penny's, sometimes also offer a similar discount; although our latest intel is that they are not currently doing so. It might be worth taking your passport next time - just in case!

Interesting to note that Floridians are watching British politics as we watch theirs! A letter in The Times the day after Gordon Brown became Prime Minister said, "...we love Tony Blair - he is an honourable man and a great statesman. Let's hope that he will serve as an envoy to the Middle East and help bring peace to that area." S Turk, Largo, Florida

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

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Or 3000 N Atlantic Avenue, Suite 202, Cocoa Beach, FL 32931
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FPBS@FloridaPBS.com www.FloridaPBS.com

Call for a chat or to obtain further details.

Key West Climate Data - July - 1948- 2000 (All in degrees Fahrenheit)

The average high temp is	89.4°
The average low temp is	79.5°
The highest temp (on July 23 rd 1951)	95°
The coldest night temp (on July 17 th 1952)	69°

Average Florida Mortgage Rates

	April	May	June
With zero points			
Fixed 30 yrs	6.47%	6.60%	
Adjustable 1 yr	6.38%	6.50%	

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

How to Reach Florida Homes and Travel

Editor

Elle Hubbard

Letters

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Florida Homes and Travel

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News Roundup

Tropical Storm Barry formed on June 1st just to remind everyone that it was the official start of the Hurricane season. He dumped about 5 inches of water on Florida – much needed but sadly not enough to stave off the drought – before fizzling out just a day later.

British Airways has increased its fuel surcharges for long haul trips of less than 9 hours by £5 per sector making a total cost of £76 for a return trip to Florida. The company blamed a recent increase in fuel costs for the rise.

Virgin Atlantic has unveiled a new 'Lord of The Rings' amenity pack for economy class passengers to celebrate the opening of the West End musical 'Lord of The Rings'. The new kit is a travel wallet with an exclusive special Lord of the Rings bag tag, and includes customised 'Precious Sleep' eyeshades, a quote from Gandalf on the socks and a limited edition gold pen, in addition to newly designed Virgin Atlantic toothbrush and toothpaste. The packs are available on inbound flights to the UK for the next 6 months.

Winter storms in the US meant the number of planes arriving late at Orlando International was the highest in a decade during the first four months of the year.

A four day crack-down on speeding and aggressive driving from Tampa to Daytona Beach resulted in over 800 tickets being given out on the first two days alone! The operation required cooperation between all the Central Florida counties, the FHP and some city police forces.

Storms battered Central Florida during the middle of June as hailstorms, heavy rains, funnel clouds and lightning storms all made their presence felt. One lightning storm had approximately 11,000 strikes in just one hour!

Florida has regained the number one spot as the favourite vacation destination for Americans according to YPB&R's annual Leisure Travel Monitor. Last year following 2 bad hurricane seasons California took the top spot, but one quiet year has returned Florida to former glory – long may it last!

Virgin Atlantic celebrated its inaugural flight from Glasgow to Orlando with a live Scottish Band on the concourse and lots of freebies on board for passengers. The weekly Saturday flights coincide with the Scottish school holidays and will resume for the October holidays.

Visitors from European nations travelling with visas or visa-free to the United States will soon have to give 10 digital fingerprints when entering the country, said a senior U.S. Homeland

Security official who was in Brussels to explain the new system to EU officials. A pilot project at 10 major U.S. airports will be launched in late 2007.

MoneyCorp U.S. Dollar Update

Sterling spent the last month doing what currencies do best; going up and down. It did not go far, sticking within a three-cent range except for the occasional excursion. It did not make much net progress, barely a cent and a half. But the Pound is in much better shape than it was four or five weeks ago. Ever since the Bank of England minutes reported a narrow 5-4 defeat for a June rate hike, investors have been salivating at the possibility of 6 per cent Sterling interest rates by the end of the year. The Pound still has a mountain to climb if it is to move convincingly above \$2.00 but it has already made base camp. As long as we can avoid another hedge fund panic in the States, which would mean collateral damage for Sterling, that \$2.00 barrier could be broken.

Subscribers to Florida Homes and Travel who open a Trading Facility will have Moneycorp's £15 fee waived for all transactions they complete with them and will receive a Privilege Card entitling them to commission free currency and a 1% improvement on the exchange rate at any of the TTT Moneycorp currency exchange bureaux locations.

Average Daily Hotel Room Rates

Area	May 06	May 07
International Drive	\$103.19	\$102.83
Lake Buena Vista	\$118.13	\$117.72
Kissimmee East	\$80.40	\$82.09
Kissimmee West	\$53.26	\$53.10



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Contact Valerie or Sandy



Florida Homes and Travel

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Homes

A study released by Global Insight has shown that nationally the housing market is returning to historic norms. Of 315 metro areas analysed, 157 experienced a decline in home values, particularly concentrated in Florida, California, New England and New York, which were previously the areas with the largest overvaluation.

U.S. Citizenship and Immigration Service (USCIS) has announced an increase in schedule, application and petition fees by an average of 66% from July 30th.

Encouraging guests to stay on your page of a website, or look at your photos can be tough, but here are a couple of tricks used by realtors for staging those all important piccies: Have fresh flowers, ironed linens, make use of chandeliers, fireplaces and fine views and wet down bricks, patios and pool areas to bring out the colours of the stone work! Hiding personal clutter is a given!

Research by online travel site Boo.com has found that 87% of online travel hunters trusted reviews by fellow travellers above advice given by travel agents and providers. The research questioned 2,000 Americans, 200 UK and Irish and 500 Canadian travellers. It also found that one in six now posted an online review following their holiday.

Those of you who have to go and renew your Florida driving license will be glad to know that the Driving License offices are now open on a Monday.

Sales of vacation homes in the whole of the U.S. rose to 1.7 million last year, an increase of 5% from 1.2 million in 2005.

Governor Crist has signed a new law effective

October 1st to protect homebuyers from Mortgage fraud. The new law, S.B. 1824, mandates the following:

- Mortgage brokers and lenders must give borrowers detailed disclosures for loans, including variable rate loans (ARMs).
- Borrowers must be told how much a lender pays a mortgage broker, and it must be in writing.
- Good faith estimates must be signed and dated by the borrower, and disclose the "recipient of all fees charged." The law allows the fees to be disclosed in generic terms.
- If a loan's terms change, the borrower must be notified no later than three business days before closing. The mortgage licensee must be able to prove that the notice was provided and that the borrower accepted the new terms.

A forecast by experts at the University of Central Florida predicts that Florida and Orlando economies will continue to 'bottom out' slowly this year, and stage a recovery next year, picking up speed in the latter half of 2008 providing nothing else adds to the mortgage foreclosures and rising fuel costs currently affecting the economy. "The rate of growth is decelerating, but all the economic drivers are in place" to avoid an economic downturn, including job creation, population growth and personal-income growth, said Sean Snaith, director of UCF's Institute for Economic Competitiveness.

United Property and Casualty Insurance Company has been ordered to refund millions of dollars to customers following its decision to increase rates last October ahead of being granted approval by the Office of Insurance Regulation. The rate was subsequently reviewed and reduced by the OIR. The ability of companies to 'Use and file' their increases (apply them ahead of approval) was removed during January's Special session of the legislature.

Following this years legislative session all new homes must have carbon monoxide detectors within 10 feet of every bedroom if the house has gas heaters or appliances or fireplaces or attached garages. This was just one of 337 state and local bills passed by the legislature. Governor Crist passed 315, vetoed 18 and allowed 4 to become law without his signature. After a spate of child deaths in overheated cars, it is now a misdemeanor offence to leave a child under 6 in a car for more than 15 minutes without the engine running.

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Florida Homes and Travel

July & August 2007

Insurance

Governor Crist has unveiled a new home insurance comparison web site for homeowners to check average policy premiums available within a county. The drawbacks of the website are that at the moment the quotes are limited to a 5 year-old house, built from concrete block and with a replacement value of \$150,000 with a \$500 deductible. There are also no guarantees that the companies will be writing new policies within that county. There is no differentiation between coastal and inland regions of coastal counties – this can dramatically affect averages. The official site run by the Office of Insurance Regulation hopes to soon show averages for homes with a value of \$300,000. It is useful if only to compare average charges, for instance, for Osceola County the cheapest policy is with Southern Fidelity Insurance at \$695. The most expensive is Southern Oak Insurance Company at \$1,527. The website can be found at www.shopandcomparerates.com.

Florida has already seen two Special Sessions of the legislature called by Governor Crist this year, and it seems there may yet be a further session to address the issue of No Fault Auto Insurance. Insurance companies are heavily lobbying that this law, which requires all drivers to carry \$10,000 of Personal Injury Protection, should be allowed to sunset on October 1st naturally. Their reasoning is that No Fault fraud is so prevalent it totally abuses the law, and cannot be fixed or legislated against, so it should be abandoned entirely – and auto insurance premiums can then be reduced. Crist is also facing heavy pressure from the Health lobby which argues that hospital budgets will be severely impacted if they have to fund victims of accidents under 65 who have no health insurance (Medicare steps in after 65) – estimated to be about 25% of the population. Crist has said he is “pretty close” to calling a special session, and that he personally favours the continuation of the PIP law.

Governor Crist has all but accused insurance companies of lying as he expressed regret that home insurance rate reductions have averaged only 10% rather than the much feted 35% announced after the January Special session of the Legislature that addressed that issue. He said, “Would I like it to be more? You bet I would. Do I feel a little bit of sense that maybe some of these companies have broken their promises? That concerns me.” But Gary Landry, a Vice President of the Florida Insurance Council has said that it was the politicians who made

promises about the reductions, not the insurance companies. Meanwhile Florida Insurance Commissioner Kevin McCarty has said that whilst the cuts might be modest, they should be compared to the increases since the 2004-5 hurricane seasons that have caused premiums to rocket.

As some insurance companies limit their exposure or withdraw from Florida all together, one start up company stands out from the other seven which have bucked the trend and entered the Florida market. The company is called PURE (Privilege Underwriters Reciprocal Exposure) and specifically targets the rich niche of properties worth over \$1 million. Founder Ross Buchmueller is signing up approximately 100 new policies a week through 55 agents statewide and is clearly filling a need. Policyholders are more than just that though, they become members. PURE members pay a surplus contribution of 10 percent of their homeowner’s premium every year for five years. At the end of each year, if any profit remains after the company has paid its losses and expenses, that money is returned to the members as credits or dividends to subscribers' savings accounts. The accounts belong to the members but can be used by PURE as surplus. “It gives us a constantly growing low-cost source of capital,” said Buchmueller, PURE has \$50 million in surplus capital now, he said.

Homeowners who are mortgage free can save a little money on their home insurance policy as from July 1st by dropping the windstorm coverage portion of their insurance at the next renewal date. This would of course leave them totally uncovered should their home be destroyed by hurricane, tornado or high winds.

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Florida Homes and Travel

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Travel Insurance over 70's

Provider	Annual Multi Trip			Single Trip				
	Up to 70	Up to 75	Up to 80	Up to 70	Up to 75	Up to 79	Up to 85	Over
StaySure 0870 046 4546 www.staysure.co.uk	35 days £141 pp £205 pc	35 days £163 pp £245 pc	35 days £239 pp £349 pc	100 days £375 pp £674 pc	100 days £443 pp £797 pc	31 days £181 pp £326 pc	n/a n/a n/a	n/a n/a n/a
Cover my Travels 0800 917 7829 www.covermytravels.co.uk	92 days £228 pp £275 pc	n/a n/a n/a	n/a n/a n/a	> > >	> > >	> > >	154 days £565 pp £1128 pc	n/a n/a n/a up to 110 yrs
Portwood 0870 034 5503 www.portwood.co.uk	> > >	> > >	91 days £360 pp £663 pc	> > >	120 days £362 pp £629 pc	> > >	> > >	120 days £626 pp
Flexicover direct 0870 990 9292 www.flexicover.com		35 days* £149 pp £206 pc	35 days £175 pp £239 pc	£229 pp £336 pc	6 months £465 pp £883 pc	100 days £399 pp £758 pc	31 days £183 pp £347 pc	

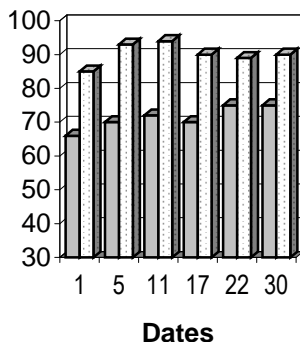
* extendable to 50 days for extra premium
Pp= per person Pc = per couple

We were asked to look into the rather difficult question of travel insurance for the over 70's with particular attention to the length of permitted stay per trip. As can be seen from the above chart, mainstream companies are not terribly interested past the age of 70 or 75. Portwood insurance were extremely helpful and will insure travellers up to the age of 110 years for up to 120 days in a single trip! Flexicover has specific long stay products with age restrictions as shown. The limit of days for each

trip is also shown within each age category.

For the purposes of our research we rejected all add-on extras, anything that wasn't on the standard policy as quoted. Some of the extras were baggage cover, because the company recommends you use your house insurance for that as limits of cover may be higher. Another company had an option for medical treatment following terrorist activity – interestingly this is not normally included.

June Orlando High/Low Temperatures



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Florida Homes and Travel

July & August 2007

Coastal Gazette

Manatee county commissioners are to allow private access gates to remain private in area Community Development Districts (CDD's) such as Lakewood Ranch. This follows a public debate over whether gated communities built with tax-exempt bonds were on firm legal ground having private gates. All of the communities caught up in the debate have secondary gates with access for all, but the most convenient entrances are gated for residents only. The county sparked the debate when County Attorney Tedd Williams issued an opinion that an ordinance needed to be written stipulating that all district gates had to furnish 24-hour public access. Commissioners have directed Williams to accept a letter from an attorney representing the districts assuring him the developments are in compliance with the law. Tom Danahy, president of Lakewood Ranch Communities, said he was encouraged, but that it's too early to claim total victory. "I think it's a case of the gate not being totally closed yet, but it appears headed in that direction," he said. Danahy said he is concerned that Williams may have been asked by some commissioners to come back to them with several alternatives.

Collier County beaches from Delnor-Wiggins Pass State Park to Marco Island suffered from an unsightly blue-green algae bloom during June. The bloom forms offshore but is non-toxic. It does make a brown slimy surface to the water, which then foams in an unattractive way on the shore.

Three Florida beaches have featured on the annual list released by Dr Beach – Dr Stephen Leatherman of Florida International University. No 2 on his list is Caladesi Island State Park, Clearwater, No 9 is Lighthouse Point Park,

Daytona Beach, and No 10 is Siesta Beach, Sarasota.

Punta Gorda has new speed limits effective immediately. The new speed limits are now set at: 60 mph from south of Tuckers Grade north to Seminole Lakes Boulevard; 50 mph from Seminole Lakes Boulevard to Rio Villa Drive; 40 mph from Rio Villa Drive to just south of Airport Road; The 40 mph speed limit continues to Carmelita Street and drops to 35 mph through downtown to the U.S. 41 North bridge.

Vero Beach will up its profile with the opening of a new luxury hotel – Costa d'Este in January. The owners are Gloria and Emilio Estefan who discovered Vero Beach whilst seeking a vacation home away from their main home at Miami. The hotel will have 94 rooms including 4 suites, a spa and state of the art in-room entertainment.

Orlando and Miami have retained their third and fifth positions respectively in the list of the most popular cities in the U.S. for international visitation despite a drop of 1% and 5% respectively in visitors in 2006 from 2005.

German tourists will benefit from a new non-stop scheduled service from Frankfurt to Orlando by Lufthansa that commences October 30th 2007. Now is a good time to brush up your German and make sure your villa is listed on popular German web sites.

Exotic pet owners in Florida will now have to buy a \$10,000 bond or carry \$2 million insurance for their pets following a law passed this spring, which took effect on July 1st. Owners of non-native reptiles will also be forced to purchase a \$100 license annually under the same law in an effort to reduce ownership.

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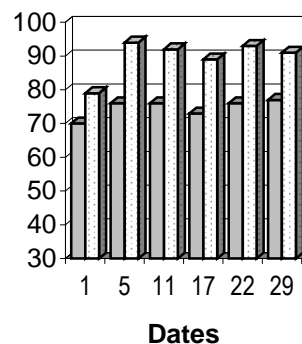
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**June Miami
High/Low Temperatures**





Florida Homes and Travel

July & August 2007

Your Will

It is a little while since we looked at this subject, and for the benefit of our newer subscribers it is worth revisiting every now and again. We have had the information on our website regarding UK Wills reviewed by Patricia Fuller of Boggin, Munns & Munns who has told us that the information is both current and correct. For those who don't have easy web access, here it is in print.

UK owners often ask us if they need to make any changes to their UK will to make it valid in Florida. We do not pretend to be attorneys, but as we understand it unless you are legally a Florida resident, the answer is technically no, you don't have to have a Florida will, but there are still complications and significant probate expenses if you own property in Florida.

A valid foreign will is normally valid in Florida, but getting probate can be an expensive problem unless you have taken certain precautions in advance. This arises from Florida's insistence that a "Commissioner" be appointed to take the oath of persons who witnessed your signature on the will. This can clearly cause complications, delay and expense if the witnesses cannot be traced or have died.

However, Florida allows "self-proved" wills, so that the witnesses never have to return to take the oath for probate. To "self-prove" a will it must contain certain statements and the witnesses take the oath at the time of signing it before a Notary Public. Not all UK solicitors are Notaries, but most towns have at least one who is. They needn't be the solicitors who helps you draw up your will, as you only need to have the Notary take the oath. Most Notaries are willing to have their assistants act as the witnesses for

you, as they understand that most documents requiring their services are needed to comply with overseas jurisdictions where the use of Notaries are more common. An example of wording that we believe is appropriate is as follows, but you may wish to take your own legal advice.

(Show where and when the oath was taken.)

We, (will maker name), (witness 1 name), and (witness 2 name) the testator and the witnesses respectively, whose names are signed to the foregoing instrument, having been sworn, declared to the undersigned officer that the testator, in the presence of witnesses, signed the instrument as his/her last will, that he/she signed, and that each of the witnesses, in the presence of the testator and in the presence of each other, signed the will as witnesses.

(Then space for three signatures)

Subscribed and sworn to before me by (will maker name), the testator, and by (witness 1 name), and (witness 2 name) the witnesses on (date)

(Then the seal, signature, name and commission expiry date of the Notary Public)

Nevertheless since getting probate for a foreign will can be so expensive, many owners prefer to have a separate Florida will that is only in respect of their property and possessions in Florida. If you take this route you need to be careful to ensure that it is drafted so that it does not replace your UK will. Your UK will should also refer to the fact that there is a Florida will in existence to assist in obtaining probate in Florida.

Adverts can be found in local Florida newspapers for simple Husband and Wife Florida Wills from as little as \$50 if you look around.

If you have a recent recommendation of a Florida Attorney for wills to pass on we will be happy to print them next time.

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Brighton BN1 1AD

Florida Lottery Winning Numbers

Date	Numbers
06/30/2007	04 - 06 - 21 - 38 - 45 - 53
06/27/2007	08 - 13 - 14 - 32 - 43 - 48
06/23/2007	04 - 08 - 21 - 22 - 44 - 49
06/20/2007	06 - 31 - 34 - 44 - 45 - 49
06/16/2007	07 - 10 - 13 - 16 - 22 - 24
06/13/2007	08 - 15 - 26 - 28 - 29 - 32
06/09/2007	12 - 14 - 28 - 32 - 41 - 42
06/06/2007	03 - 15 - 19 - 22 - 47 - 53
06/02/2007	28 - 31 - 36 - 39 - 42 - 44
05/30/2007	06 - 09 - 11 - 44 - 45 - 52

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



Florida Homes and Travel

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Church Street Station

The recent arrest in Guam of Lou Pearlman, larger-than-life former owner of Church Street Station, has prompted us to have a little look back at this struggling attraction and then have a look at the current plans for a return to glory.

Back in 1972 Entrepreneur Bob Snow announced his plans for an entertainment complex in downtown Orlando. In 1974 a rundown block of buildings were turned into the Church Street Station complex with Rosie O'Grady's Goodtime Jazz Emporium on the northeast corner of Church Street and Garland Avenue. The nightly entertainment was a Dixieland revue and featured the Goodtime Jazz Band for 15 years, as well as Ruth Crews and Bill White.

Apple Annie's Courtyard opened in 1976 followed by Lili Marlene's Aviator's Pub and Restaurant next door in 1977 and then next door to that came Phineas Phogg's Balloon Works (later Phineas Phogg's Dance Club) in 1978. The complex now stretched along the north side of Church Street from Interstate 4 and Garland Avenue to the railroad tracks.

In 1982 the Cheyenne Saloon and Opera House opened opposite Rosie O'Grady's. The Saloon was an intricately designed three-storey western bar and was faithful to its inspiration, as were all of the developments.

By 1985 Church Street Station was attracting 1.7 million visitors a year, fourth in the state behind Walt Disney World, SeaWorld and Busch Gardens. The expansion continued with the addition of Crackers Oyster Bar and the Orchid Garden Ballroom, both in 1986, followed by the Exchange Shopping Emporium (later called Church Street Exchange) a three-storey retail complex.

In 1988 Bob Snow sold 50% of his interest in Church Street Station to a subsidiary of Baltimore Gas and Electric Co. Church Street Market, a separately owned shopping and dining complex opens just east of the Station, straddling Church Street. An Olive Garden and Pizzeria Uno are the first restaurants.

In 1989 Disney World opened Pleasure Island, Snow sold his remaining interest to the Baltimore Gas and Electric Co - total cost of the two step sale is somewhere between \$61 million to \$82 million. Jungle Jim's restaurant opens in Church Street Market followed by Hooters in 1991. But the decline had begun.

By 1998 Church Street Station was losing \$1 million and attendance drops to only 550,000

visitors. In 1999 the Baltimore Gas and Electric Co sold the complex to Enic PLC, a British firm for \$11.5 million and Rosie O'Grady's Jazz band is discontinued, Restaurants start to close, and in 2001 Enic PLC sell Church Street Station to F.F. South and Co for \$15.9 million.

In 2002 Lou Pearlman, creator of U.S. heartthrob boy bands Backstreet Boys and 'N Sync, bought in to the complex, later becoming majority owner. However, financial and legal problems led to Pearlman filing for Bankruptcy and disappearing. He allegedly owes more than \$130 million to banks, and 1,000 investors were allegedly defrauded of \$317 million. Church Street Station was auctioned off in May as were other items of Pearlman's assets in June. Pearlman was eventually tracked to Indonesia where he was arrested and brought back to the U.S.

Church Street Station was bought for \$34 million by developer Cameron Kuhn who has a history of taking run down downtown sites and turning them into assets. Three years ago he rebuilt an entire city block between Orange and Magnolia avenues (less than a block from Church Street) and turned into The Plaza, a mixed-use project. It was the largest downtown redevelopment in Orlando's history. He intends to focus on entertainment and dining and restore the complex to its former glory. Part of that work will include getting rid of the current businesses operating within Church Street - one of which is Club Paris, which used Paris Hilton to promote itself. Bob Snow (who attended the auction) will be watching and hoping that Church Street can once again become a vibrant part of downtown.

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Florida Homes and Travel

July & August 2007

Weird News

Come on in, but don't be long...

City beaches in Fort Lauderdale may soon feature the most high-tec loos in Florida. The state of the art \$250,000 'facilities' (that is per toilet) will be self-cleansing, will offer a polite greeting to visitors and will play light music whilst visitors 'perform'. But don't linger in this tranquil environment – the doors are set to open automatically after a pre-set time has elapsed! If a person is perceived to have suffered a fall or collapse then the doors will also open and a siren will go off – you have been warned!

Read the sign!

Why would anyone want to retrieve a golf ball from a pond that carries the sign "Beware the Alligator"? Now I am not a golf player, but I was under the impression that golf balls are relatively inexpensive, so unless there is some convention or custom which dictates that one mustn't abandon a golf ball that has rolled into a pond – what was going through the mind of a golfer who tried to fetch the ball at a course in Venice? He must have soon regretted it, particularly when he was face to face with a one eyed, eleven-foot alligator! The man managed to free his arm from the alligators mouth himself, was rescued and the arm was saved, but still – read the sign!!

Beware the Dog

Are the dogs in Florida looking at you rather strangely? A vet has been replacing dog's eyes that have been blinded by glaucoma with dark balls. Apparently the look is quite natural, and the new eye can even move in synch with the normal one. The new cosmetic ops are becoming more popular with doggie owners. A longer

standing cosmetic op that has been available for years, testicular implants for neutered dogs, has never proved popular - I can't think why!

No Enemies

A new minister was talking to the oldest member of his congregation.

"I am 90 years old, sir, and I haven't an enemy in the world," said the aged one.

"That is a beautiful thought," said the clergyman approvingly.

"Yes sir," was the answer. "I'm thankful to say that I've outlived them all!"

Failed Marketing Ideas!!

The Dairy Association's huge success with the campaign "GOT MILK" prompted them to expand advertising to Mexico. It was soon brought to their attention that the Spanish translation read, "Are you lactating?"

Coors Beer put its slogan, "TURN IT LOOSE" into Spanish where it was read as "SUFFER FROM DIARRHOEA."

Clairol introduced the "Mist Stick", a curling iron, into Germany. Only to discover that "mist" is slang for manure.

When Gerber started selling baby food in Africa, they used the same packaging as in the USA, with the smiling baby on the label. Later they learned that in Africa companies routinely put pictures on the labels of what's inside, since many people cannot read.

Colgate introduced a toothpaste in France called Cue, the name of a notorious top shelf men's magazine.

An American T-Shirt maker in Miami printed shirts for the Spanish market, which promoted the Pope's visit. Instead of "I Saw the Pope" (el Papa); the shirts read, "I Saw the Potato" (la papa).

Pepsi's "Come Alive With the Pepsi Generation" translated into "Pepsi Brings Your Ancestors Back From the Grave" in Chinese.

The Coca-Cola name in China was first read as "KekouKela" meaning "bite the wax tadpole" or "female horse stuffed with wax" depending on the dialect. Coke then researched 40,000 characters to find the phonetic equivalent "kokou kole", translating into "happiness in the mouth".

When American Airlines wanted to advertise its new leather first class seats in the Mexican market, it translated its "Fly in Leather" literally, which meant "Fly Naked" in Spanish.

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Florida Homes and Travel

July & August 2007

Theme Park News

A device similar to a pipe bomb exploded in a remote section of car park at Downtown Disney on July 2nd. Police played down the incident and ruled out terrorist activity. They indicated that the crude home made device could have been planted by a disgruntled former employee or some local youths could be too blame following a recent crack down on gang style presences at Downtown Disney by Disney security and local sheriffs.

Walt Disney World may well be changing the way they price their hotel accommodation. Currently the price per night of the night you check in is the price you will pay for the duration of your stay. They are now looking at introducing per night pricing, so that if you stay over a peak time like a weekend or Christmas, you will pay a higher rate for those nights. The change will take place for 2008 bookings.

A new lounge has opened in Downtown Disney where visitors can enjoy beer, wine, cocktails, specialty coffees, other beverages and tobacco products banned elsewhere on Disney property. The Fuego by Sosa Cigars lounge will be open from 11 am to 2 am in the Pleasure Island area.

Disney is branching out into the grown up world of furniture, linens and even wines. Ditching the ears symbol and focusing on upscale furnishings it is hoped the new products will be popular with Disney fans who have moved on from film characters. Last year Disney partnered with Drexel Heritage on an upscale line of furniture based on that found in Walt Disney's home and office in the 1930's and 1940's.

This autumn there will be a line of home goods produced by Minka, and bath and bedding products by Dan River. That will be followed next year by outdoor table tops and entertainment products by Zak Designs. There is already a bridal range designed by Kirstie Kelly, and final negotiations are taking place to launch Disney Jeans in the U.S. Disney Jeans have been available in Europe, Japan, Mexico and China for a couple of years. The wine will be tied to upcoming film Ratatouille (see below) and is a Chardonnay produced in the Burgundy area of France. It will bear the Ratatouille name and likeness with a retail price of \$12.99.

The new Disney-Pixar animated film "Ratatouille" was the top movie in the U.S. during its opening weekend, taking in more than \$47 million. The film's two lovable rodent stars -- Emile (left) and Remy (right) -- now make daily

meet-and-greet appearances with Disney-MGM Studios guests. "Ratatouille" features Remy as a rat in Paris who dreams of becoming a gourmet chef. Brad Bird, who won an Academy Award for the Disney-Pixar film, "The Incredibles", directs the fish-out-of-water comedy-adventure.



L'Originale Alfredo di Roma Ristorante at Epcot's Italy Pavilion will be changed to Tutto Italia on 9/1/07. The Patina Restaurant Group will taking over operation of the restaurant on that date. The restaurant is scheduled to close sometimes in the spring of 2008 for a refurbishment and will reopen in either fall or early winter 2008.

Disney's Saratoga Springs Resort and Spa and the Vista Spa, onboard Disney Magic and the Disney Wonder, have been named among the top spas by Condé Nast Traveler readers . Disney's Saratoga Springs Resort and Spa was rated fifth overall, receiving a perfect score for Other Activities. Spas aboard Disney Cruise Line were ranked third in cruise line spas for treatments, staff/service, cabins and workout facilities. This honour came from more than 5,000 Condé Nast Traveler readers who rated 429 spas they had visited in the past three years.

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P4	Mercury Grand Marquis	£158
L4	Lincoln Town Car	£168
STAR	Convertible Ford Mustang	£168
FVAR	Ford Freestar 7 seater	£158
SFAR	Ford Explorer 4x4	£168
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Could you do with more rental income?

The answer is probably yes. Even with the British pound to US dollar exchange rate hovering around the \$2 mark you would think that tourists would be flooding to Florida. We are conducting some research to find out what the current situation is. While we don't have all the data back yet, some owner issues seem to be common. The final results of the survey will be presented at the Florida Owners Conference later this year. Details of this are at the end if you are interested in attending.

1. Owners hate General Enquiries!

Why? The conversion rate from enquiry to booking is too low, and in most cases non-existent. "We respond to 1000's of requests and never get a response" seems to be a common theme. Other owners say they "just delete them" as they don't like low ballers. But someone must be getting the booking.

Put yourself in the shoes of the guest. One enquiry goes out and you get 100's of responses back. Are you going to read, and respond to them all? No. The solution is to get in the top 5 of responses. If you do you should have a much better chance of converting the enquiry into a booking.

2. Too much competition

Too many owners and not enough guests. It seems that some owners are selling now even in the current housing climate and just want out. Others are holding out until the market improves and then plan to sell. So if the exchange rate is at a 26 year high then is it going to encourage a new wave of purchases to compensate for those selling or planning to sell? Only time will tell.

3. Guests want discounted rates?

This is a horrible one. No one wants to be competing on price. Price erosion just trashes the rental market, and it seems that a few guests are not as shy as they were before in asking for a discount. But if you don't ask you don't get. Some responses to the survey did comment on they give discounts for 3 weeks or more, and display the "offer" on their website. This is a bad move. It just tells the guest that you are prepared to negotiate from day one. Do guests get a discount from the airline, travel insurance, theme parks or car rental company for a 3 week trip?

4. Don't get bookings from certain rental websites

You don't get bookings from ANY rental websites. They just provide you with the lead and it's up to the owner to convert the enquiry into the booking which is often called the conversion rate. Owners seem to be blaming the website owner for this. Now if the owner gets no enquiries from places where they advertise then this is a different matter.

5. Marketing costs not giving value for money?

Tried a villa rental site and got no enquiries, others too many but no bookings, hosting unreliable and webmaster takes too long to update the web site are some responses so far. Result is lots of frustration, down on bookings, and not good use of marketing funds. It is a case of using new marketing strategies and using marketing money more wisely.

The results of the full survey will be presented at the next Florida owner's conference. You can register your interest by going to www.tradingdates.com and clicking on "Florida Owners Club"

We think it's a case of working smarter and not harder.

To get more rental income we have custom developed a smarter way of working that you won't find anywhere else. See below for more details on what these unique services can do for you or go to the website <http://floridavillas.bookm8.com/> For details about a special offer for subscribers to the Florida Homes & Travel magazine . Or Call Graham Hardy on 01252 687937 / 07734 857220 email graham@tradingdates.com

It's not only about working smarter though. We've taken a long hard look at how you can get your marketing budget to work smarter and harder for you. And we found a dead spot – web site hosting. Traditionally hosting is just that and no other services are provided. Now you can put your existing hosting costs to a much better use. Unless your web host includes effective internet advertising of your property, improves your ability to respond quickly to enquiries and provides you with a multitude of tools specifically designed for the Florida villa owner (see below) then you should seriously think about changing your host. And there's no need to be scared of the complexities - we will do all the work to move your website across. You could also consider having a 2nd hosted website and we will even include a new domain name, subject to availability. Now is the time to get more rental bookings.

✓ **SMS text alerts:**

No need anymore to be constantly in front of your PC waiting for an enquiry. We will send an SMS text to your mobile when an enquiry comes in from ANY online source such as your website or advert listing.

Benefit: Ability to respond much faster to an enquiry thereby converting it into a booking

✓ **Advertising on the FloridaVillasOnly website:**

No subscription fee - just a small fee for every booking you get.

Benefit: Costs nothing to advertise and you only pay on performance

✓ **Advertising on the 1001VacationRental website:**

Drives traffic to your private website.

Benefit: Totally free

✓ **Website visibility:**

A one time submission of your website to the sites that matter

Benefit: Get your web site in the search engine databases so that you get more enquiries and therefore more bookings. We also include an inbound link strategy which is important for high rankings

✓ **Content Management:**

Frustrated at trying to get some changes made to your website. It's now a thing of the past.

Benefit: Make changes to your website 24/7. No need to rely on a webmaster any more

✓ **Instant Marketing:**

One click of the mouse makes contact with ALL of your previous guests

Benefit: Get more repeat bookings from previous guests; offer them special deals or incentives to recommend your villa.

✓ **Bad boys Database:**

Before you correspond with a guest then check to see if they have been identified as an undesirable renter

Benefit: Prevent financial and stress problems that a bad guest can bring an owner. If you have already suffered then you know what we are talking about.

✓ **Profit & Loss:**

With the unique calendaring system you can see at a glance how the occupancy is for a particular month is doing.

Benefit: Makes you focus on the months that need more bookings

✓ **Guest details:**

Keep all you client details in an easy to use format. Move your mouse over a booking on the calendar and the guest details are displayed.

Benefit: Fast access to guest details

✓ **Availability Calendar:**

A smart calendar that identifies who has booked what date, your occupancy % and income. A guest version can also be integrated into your private website.

Benefit: One date search can cover multiple properties. Make availability searching easy for guests

For Florida Homes & Travel readers the price will be reduced for the 1st years subscription from £95 to just £50. When you register use promo50 as the promotion code to get you discounted price. This is a limited time offer.

These are just some of the services on offer. More details at <http://floridavillas.bookm8.com/>
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