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Article by Eric Berkowitz



PARKING METER MADNESS

tants of the opposing condominiums were subjected to construction projects narrowing parking availability on their premises, they casually parked across the street. From 6 PM until early the next morning, residents of Southpoint, Commodore, Playa del Sol and Ocean Riviera could leave their vehicles in these lots without having to feed the meter. Aside from the few areas temporarily occupied by local diners at nearby area restaurants and patrons of a local Art Gallery & outlet that stages intermittent after hours events, spaces were always readily available all evening. The neighborhood's abundance of nightly free parking has come to an end.

The City of Fort Lauderdale has been fiddling with the parking meters. The first adjustments were noticed by shoppers frequenting the commercial establishments along the narrow strip mall. Patrons of Jon Paul Jewelers, the barber shop, Business World and Giuseppe Pomodori suddenly had to double the coinage for a parking space. The quarter that used to buy an hour now bought a half hour. Merchants had to start stocking extra rolls of quarters for distribution to agitated customers.

The City wasn't done. They wanted more. After doubling the hourly intake, the parking equipment technicians attacked the meters' timing solenoids. Meters that for years went "off duty" at 6 PM, were pressed into

overtime service. People parking at 7:30 or 9:45 p.m. still had to cough up quarters. Unaware of this second adjustment, when dozens of Galt Mile residents and guests parked their cars in the evening, they found tickets inserted under their windshield wipers a few hours later. People who parked overnight for years, always careful to get out the next morning, also found municipal IOUs decorating their windshields. Unwitting victims naturally did what they could – mutter under their breath, crumple the offending ticket and curse the city.

The new parking policy has had another negative impact. While there aren't many vendors open past 6 PM, patrons of those shops suddenly found themselves hunting for quarters alone in the dark. Elderly customers would have to run into the store, get change, run back to the car and return to the store.

An establishment seriously crippled by the City's new levy on overnight parking is Nick's Italian Restaurant. For years, hungry patrons would park without concern while dining or watching the entertainment. On October 24, 2005, the roof was blown off the building housing the restaurant. Nick's underwent a prolonged renovation, finally reopening earlier this year. Like every other Galt Mile merchant struggling to recover from extensive storm damage, they had to alert area residents to their resurrection and recultivate good will. As former regulars started to filter back in, they were greeted with either a ticket or the prospect of a mid-meal 100-yard dash to feed the meter.

First opened in 1974, Nick's is located at 3496 North Ocean Boulevard, on the corner of 35th Street and A1A.

Continued on page 5

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Homestead...Continued

In addition to the two local Property Appraiser's offices available to residents in Broward, the Broward County Property Appraiser's Office will conduct special taxpayer sign-up sessions for the 2007 Homestead Exemption and Senior Exemption at City Hall, the Beach Community Center, and various Homeowners and Civic Associations from September through April. As part of this Outreach Program, the Appraiser's Office will send Deputy Property Appraisers to the meeting locations to assist members and new area residents with their property tax exemptions filings.

Beach Community Center (3351 NE 33rd Street) sign-up dates are:

- Friday, October 26th - 10 a.m.
- Friday, November 30th - 10 a.m.
- Friday, January 25th - 10 a.m.
- Friday, February 29th - 10 a.m.
- Friday, March 28th - 10 a.m.
- Friday, April 25th - 10 a.m.

Jarvis Hall in the L-B-T-S Town Hall (4501 Ocean Drive) sign-up dates are:

- Thursday, October 18th - 11 a.m.
- Thursday, November 15th - 11 a.m.
- Thursday, January 17th - 11 a.m.
- Thursday, February 21st - 11 a.m.
- Thursday, March 20th - 11 a.m.
- Thursday, April 17th - 11 a.m.

In addition to helping property owners with Homestead Exemptions, Property Appraiser staffers will assist residents to apply for:

- WIDOW/WIDOWER EXEMPTION: Bring copy of spouse's death certificate, newspaper obituary, or memorial card.
- DISABILITY/VETERAN'S DISABILITY EXEMPTION: Ask us about the filing requirements for partial and full versions these exemptions.
- SENIOR'S ADDITIONAL EXEMPTION: Bring copy of "Sworn Statement of Adjusted Gross Income of Household" and (if you file an income tax return) a copy of your 2006 Income Tax Return Form 1040 and W2 for all persons residing in your home OR (if you do not file an income tax return) IRS Form 4506-T and a copy of your Social Security Statement. (SSA 1099)

Note: Homebound persons and other qualified individuals with disabilities who cannot readily leave their home to visit one of our offices may also file for a Homestead Exemption. Please call: (954) 357-6910 to arrange for a visit from the Property Appraiser's Homebound Outreach Program.

The Property Appraiser's office has instituted an Online Homestead Filing Program. While the Property Appraiser's Outreach Program is remarkably convenient for new filers, the internet-based program is even easier. You can save time, gas-money and avoid lines and crowds that assemble at the eight local Broward offices. Go to the Galt Mile Community Association web site (www.galtmile.com). On the upper right side of the home page, click on the "Select Issue" drop-down menu and scroll down to "Homestead". It will take you to "Homestead Exemptions Made Easy 2007" on the Broward County Property Appraiser page. Scroll down to the links at the bottom of the article to access the "Online Homestead Filing Program". Also, Broward County Property Appraiser Lori Parrish personally answers questions from Broward residents about every issue relevant to property taxes in her "Ask Lori" segment of the web site's Broward County Property Appraiser Page. If you have a question that isn't there, ask! Please contact Bob Wolfe of Media and Government Relations at (954) 445-5732 or by email at media@bcpa.net for further information.

FYI - Scott Lewis is the Broward County Property Appraiser's Condo Supervisor. Scott can be reached at 954-357-6832 or by email at slewis@bcpa.net.

The Galt Mile News

The Galt Mile News is the official newsletter of the Galt Mile Community. Published 12 times a year, this publication is designed to educate the Galt residents of neighborhood-oriented current events and issues, and to offer residents Galt-specific discounts from various local merchants.



PUBLISHER

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P R E S S : L L C

Allison Weingard Muss
954-292-6553
galtnews@yahoo.com

Art Director: Gio Castiglione
Ad Sales: Allison W. Muss
Editor: Eric Peter Berkowitz

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FREE BROWARD COUNTY PRESCRIPTION DRUG BENEFIT

Eric Berkowitz

The Medicare Prescription Drug benefit was designed to demonstrate that the United States was competitive with virtually every other civilized nation in assisting its elderly survive their golden years. When it was discovered that the underlying legislation was actually authored by the pharmaceutical industry, the reason for the benefit's negligible effect became apparent. The deal was simple. Dozens of participating legislators and federal officials received lucrative guaranteed positions in the pharmaceutical industry in exchange for ensuring that the medications covered by the Prescription Drug benefit were purchased from bona-fide industry members at exorbitant non-negotiable prices.

Administration and legislative officials proclaimed that their motive for "illegalizing" cheaper Canadian drugs was ostensibly to protect the American public from the questionable manufacturing oversight of our northern neighbor's pharmaceuticals. In what appeared to be another "Wag the Dog" accommodation, this unsubstantiated concern mushroomed overnight in response to a nationwide outcry against a host of monopolistic practices placed into the legislation by the pharmaceutical industry - at the public's expense. Other contradictory provisions, such as the statutory preclusion against bulk purchases to save money, were such transparent pork tariffs that participating legislators openly characterized them as industry ransom.

In stark contrast with programs enacted for other federal agencies, such as the Veterans Administration, the legislation mandates that Medicare is not permitted to negotiate prices of drugs with the drug companies. The Veterans Administration, which is allowed to negotiate drug prices and establish a formulary, pays 58% less for drugs, on average, than Medicare Part D. For instance, Medicare pays \$785 for a year's supply of the popular cholesterol drug Lipitor (atorvastatin), 50% more than the \$520 paid by the VA. To better demonstrate the disparity between agencies able to negotiate bulk prices and those saddled with an industry price list, Medicare pays \$1,485 for a year's supply of another cholesterol drug - Zocor - while the VA pays only \$127.

Following the legislation's enactment, unfolding events further supported the contention that the benefit promoted as "a great leap forward" in American healthcare was actually another profit center for the pharmaceutical industry. Former Congressman Billy Tauzin, R-La., who steered the bill through the House of Representatives, retired soon after and took a \$2 million a year job as president of Pharmaceutical Research and Manufacturers of America (PhRMA), the main industry lobbying group.

Congress was told that the program would cost \$395 billion over the first 10 years when voting on the legislation. Medicare Chief Actuary Richard Foster later told Congress that he had actually revised the cost estimate to \$534 billion before the vote, but was told by Medicare boss Tom Scully to withhold the new numbers if he wanted to keep his job. Simultaneously, Scully was negotiating jobs for himself with high-powered Washington law firm Alston & Bird - where he became a lobbyist with the pharmaceutical industry 10 days after the legislation was signed by President Bush - and the private equity-investment firm Welsh, Carson, Anderson & Stowe.

During the pre-vote fanfare, Tauzin cited the following congressmen, staffers and federal officials whose support was instrumental for its success. When staff director John McManus of the Ways and Means subcommittee on Health left Congress a month later to start his own lobbying firm, he counted among his clients PhRMA, Pfizer, Eli Lilly and Merck. The Finance Committee's Linda Fishman landed a lobbyist's position with Amgen. Energy and Commerce Committee chief of staff Pat Morrissey took a job lobbying for Novartis and Hoffman-La Roche. Jeremy Allen went to Johnson & Johnson; Kathleen Weldon went to lobby for Biotech company Biogen and Jim Barnette left to lobby for Hoffman-La Roche. Former sena-

tors Dennis Deconcini, D-Arizona, and Steve Symms, R-Idaho, and former congressmen Tom Downey, D-N.Y.; Vic Fazio, D-California; Bill Paxon, R-N.Y., as well as the former House Minority Leader Robert Michel, R-Illinois, all registered as lobbyists for the drug industry after working on the prescription drug bill. Also - subsequent to passage of the bill, pharmaceutical industry profits were increased by several \$billion... and the hits just keep on coming!

At the end of the day, seniors still desperately need help with prescription drugs. Someone in Broward County government was listening. The County launched a discount card program to help consumers cope with the high price of prescription drugs. The program is available at no cost to Broward County taxpayers.

With some County Commissioners characterizing any impending tax reform as a threat to critical services, the County was politically constrained from directly funding any effective assistance with prescription drugs. Instead, they took advantage of a proven fiscal strategy for lowering costs. Taking a page from the health insurance industry, they hopped on a volume discount bandwagon. By promising a palpable increase in their patient loads, HMOs and PPOs are able to enroll physicians in their "participating physician panels" in exchange for their accepting a lower fee for certain basic services. Participating doctors correctly surmised that once this incremental business walked into the office, the few dollars they lost to subsidize the "medical loss leaders" were easily offset by the potential profits anticipated from delivering a lifetime of medical services to these new patients - and their families.

Continued on page 17

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Meters...Continued

While there are a few parking spaces in front of the restaurant, the majority of diners park in the mall lot on Galt Ocean Drive. Patrons without adequate coinage must either make two round trips to the restaurant's cashier or interrupt their meal to pay up. If a diner decides to enjoy the live music and dancing upstairs, the meter's maximum 3-hour capacity necessitates another round trip.

After recapitalizing Nick's second coming and opening the doors, owner Dominic Santorelli found himself swimming against the tide. After a night of dining and dancing, customers would thank him for a wonderful experience before leaving. A few minutes later, they would return, blaming him for the \$25 ticket they waved under his nose. After a string of similar demotivating incidents, he contacted Commissioner Christine Teel and asked her how he was supposed to overcome this threat to his survival. Our District 1 Commissioner told Dominic about some of the new parking technologies in which the City recently invested and how they could help manage the problem. There were, however, two obstacles that needed addressing before her recommendations could be actualized. First, Galt Mile residents would have to be made aware of the new parking venues and how to use them. Secondly, the existing meters would require replacement with upgrades capable of utilizing the new technology.

Commissioner Teel explained two of the new technologies for which installation is currently underway throughout Fort Lauderdale. One concept utilizes a Pre-Paid Single Space Parking Meter Debit Card. Parking customers who use single space meters in the downtown district, beach, and courthouse areas may purchase these pre-paid debit cards to pay for parking. There will initially be no charge for the actual card and customers may purchase parking time in \$25 increments up to \$100. While there is no expiration date on the card, which is considered cash, the unused balances on cards that are lost, damaged, or stolen are non-refundable. To enable these debit instruments, the City is installing parking meters manufactured by Duncan Solutions (formerly Duncan Parking Technologies) that house card readers capable of servicing the dedicated debit cards and contain LCD displays to serve as the interface for what is essentially a mini-ATM. While it doesn't dispense cash, it can offer balance data for an inserted card.

To use the debit card, customers who park at single space parking meters must insert the card into the card slot on the front of the parking meter. The first insertion will display the balance remaining on the pre-paid debit card. For each subsequent card insertion in the parking meter, the allowable parking time will increase by one hour up to the maximum parking time indicated on the meter.

The Pre-Paid Single Space Parking Meter Debit Card can be purchased from Parking Services at 290 N.E. Third Avenue in downtown Fort Lauderdale. Parking Services plans to work with the local business community to provide more convenient merchant outlets for the public to purchase these cards in addition to the City's Parking Customer Service office. Programs will ultimately be available here in the City for bulk purchases of parking cards by area merchants and businesses.

Parking Services is currently working with the companies that supply parking meters to the City to create one pre-paid debit card that can be utilized in all of the single space and multi-space parking meters in the City. However, since this project will probably take at least one to two years to implement, the order in which neighborhoods receive the upgraded meters assumes critical importance.

The complimentary customer parking that area merchants could offer with the debit card will not help if they are out of business by the time the city makes the system locally available. Optimally, the city should coordinate the installation of the upgraded meters with any planned parking rate increases or meter utilization extensions.

Continued on page 8

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Homestead...Continued

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— Florida Statute 196.011(9) (a) requires the owner to notify the Property Appraiser whenever the use of the property or the status or condition of the owner(s) changes so as to change the exempt status of the property. If the status of the property or the owner(s) alters Homestead eligibility, the law requires notification of the Property Appraiser's office by March 1st. Failure to so notify the property appraiser exposes the property owner to 10 years of retroactive tax indebtedness plus 15 percent interest per annum and a penalty of 50 percent of the taxes exempted.

If you have a Homestead Exemption in any other state or county (or an equivalent residency-based exemption or tax credit, such as New York's "S.T.A.R." exemption) on another property you also currently own, you will not be eligible for a homestead until you surrender the exemption in that other jurisdiction.

The Homestead Exemption does not transfer from property to property. If you had this exemption last year on another property and moved, you must file a new application for your new residence. Notify the Property Appraiser to cancel the exemptions on your former home. Property purchased during last year may show qualified exemptions of the seller. The sellers' exemptions will not carry over to this year; you must apply for your own exemptions!

The amount of the homestead exemption granted to an owner residing on a particular property is to be applied against the amount of that person's interest in the property. This provision is limited in that the proportional amount of the homestead exemption allowed any person shall not exceed the proportionate assessed valuation based on the interest owned by the person. For example, assuming a property valued at \$40,000, with the residing owner's interest in the property being \$20,000, then \$20,000 of the homestead exemption is all that can be applied to that property. If there are multiple owners, all as joint tenants with rights of survivorship, the owner living at property filing receives the full \$25,000 exemption.

Too often, many taxpayers ignore their TRIM Notices until it is too late by law to challenge an assessment or fight a proposed tax hike. But, if you act timely, you can best protect your rights. The first thing to understand is how your taxes are calculated. It is based upon a simple math formula: TAXABLE VALUE x TAX MILLAGE RATES + SPECIAL ASSESSMENTS = TAX BILL. It also reminds property owners that they can save money by paying early. Paying in November earns a 4% discount. The discount decreases to 3% in December, 2% in January, 1% in February and full price in March.

While the Property Appraiser's Office exerts no influence over tax rates, if the market value as shown in the box "Your Property Value This Year" is higher than the market value of your property as of this past January 1, a Deputy Property Appraiser will discuss your market value and how it was calculated on request. If you still feel your market value is too high following such a conference, you can file a simple petition with the Value Adjustment Board (VAB).

The Broward County Value Adjustment Board (VAB) is the independent appeals board that has initial jurisdiction over challenges to any property valuations (the "assessed value"), denials of exemptions, denials of classifications, and other similar matters.

Continued on page 12

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Homestead...Continued

As mandated by Florida Statute 194.015, the VAB is composed of three members of the Broward County Commission and two members of the School Board. The Board is completely independent of the Property Appraiser's office. As per Florida Statute 194.035, the Value Adjustment Board appoints Special Magistrates – who are all qualified, professionally designated real estate appraisers and/or attorneys – to conduct the hearings. The only question the Special Magistrates can determine is whether the market value of your property as shown on your TRIM Notice is higher than the property's market value as of last January 1st.

The process is triggered by filing an appeal application form and a statutory \$15 filing fee with the VAB by the mid-September deadline indicated on your TRIM Notice. The fully completed petition must be filed with the Clerk of the Value Adjustment Board, Broward Government Center, 115 South Andrews Avenue, Room 120, Fort Lauderdale, Florida 33301 - BEFORE THE DEADLINE. In accord with the provisions of Florida Statute 194.034 (d), it is required that you furnish the VAB Appeals office all the information or documentation that will be used to support your conclusion of value. Failure to provide the following information to the Property Appraiser no less than 15 days prior to your hearing precludes its use before the VAB.

The following documentation should be filed in DUPLICATE:

- Copy of lease or leases.
- Certified copy of Gross Rental Income and Miscellaneous Income.
- Certified copy of Expense Statement.
- Copy of any appraisal reports made on the subject property within three (3) prior years.
- Original construction costs plus cost of any improvements, add-ons or additions (include indirect costs such as profit, and overhead, interim finance charges, discounts, survey, architect's fees, legal fees, permits, etc).
- A list of any comparable properties you intend to submit to the V.A.B. which would tend to substantiate your claim for adjustment of subject property to include sales price, date of sale, sales price per square foot, and/or units of comparison, apartments, single family dwellings square feet of living area, breakdown of sale between land and improvements. Also, list date of sale and adjustments for differences you may deem appropriate.
- Any contracts for Deed prior to closing.
- Original Amount of Mortgage, terms and balance owed on January 1 of the current year.
- Original copy of Closing Statement.
- Other items you may deem supportable as to your Petition before the V.A.B.

You have probably surmised that this information should be compiled with the assistance of the Property Appraiser staff, VAB staff and/or an attorney. To contact VAB, go to the VAB office, Room

120, Governmental Office, or call 954-357-7292, press 3 then 4. To elicit assistance from the Property Appraiser's Office, contact either their main office (Room 111, Governmental Center, 954-357-6830) or one of their satellite offices. If someone will be representing you at the hearing, they must have a letter of authorization or power of attorney attesting to that fact. This applies to anyone whose names are not included on the deed.

Residents 65 years or older as of January 1st may qualify for the additional \$25,000 "Senior Exemption". Qualified seniors must have a total 2006 household adjusted gross income not in excess of \$24,214 (adjusted annually for inflation by the Department of Revenue) to be eligible for the additional exemption. This exemption must be applied for annually. While the exemption applies to the county portion every Broward resident's taxes, only those residents living in cities that adopted the exemption may apply it to their municipal tax bite. The filing period is between January 1st and March 1st each year.

There are two Homestead Exemption filing periods. Traditionally, property owners apply between January 1st and March 1st for the previous year's benefit. With the advent of "Pre-Filing", owners who purchased properties after January 1st can file from March 2nd to December 31st for the following year.

IF YOU MISSED THE MARCH 1st DEADLINE FOR THE PREVIOUS YEAR'S HOMESTEAD, Florida law allows for late filing until December 31st. The Broward County Property Appraiser's office accepts late Homestead applications at the Main Office in Room 111 of the Broward Government Center in Downtown Fort Lauderdale and helps taxpayers prepare the mandatory petitions to the Broward County Value Adjustment Board (VAB) for all eligible properties. For a late application to be granted for 2007, the petition filed for a qualified property with the VAB must be accompanied by a \$15 non-refundable filing fee. If the application is filed after the September TRIM Notice deadline (September 18, 2007) for a good cause hearing with the Value Adjustment Board on or before December 31st (actually – they will accept the application until the close of business on January 2nd), the Value Adjustment Board will hold a hearing to determine if it will hear the petition. "Good cause" for not having filed the petition by the September deadline must be demonstrated.

- If granted "Good Cause," a petition must be filed and the mandated \$15 non-refundable filing fee must be paid to the VAB prior to being heard by a Special Magistrate for approval or denial.
- If denied "Good Cause" by the VAB, the petitioner is entitled by law to appeal to the Circuit Court, pursuant to Sec. 194.171, Fla. Stat.
- Applications with petitions can be filed only at the Broward Government Center, 115 South Andrews Avenue, Fort Lauderdale (just south of Broward Boulevard) in Room 111 (Property Appraiser) or Room 120 (VAB).

Continued on page 13

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OCT/NOW

SUN	MON	TUE	WED	THU	FRI	SAT
<p>7</p>  <p>Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985</p>	<p>8</p>	<p>9</p>	<p>10</p>	<p>11</p>	<p>12</p> <p>Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092</p>	<p>13</p>
<p>14</p>	<p>15</p> <p>Ft. Lauderdale Int'l Film Fest (Through 11/11) Info.: www.fliff.com</p> <p>Vice Mayor Christine Teel: Pre-Agenda Meeting Beach Community Center 6 p.m.</p>	<p>16</p> <p>Fort Lauderdale City Commission Meeting City Hall Regular Agenda: 6 p.m.</p>	<p>17</p> <p>Natalie Cole Broward Center Tix.: 954-462-0222</p>	<p>18</p> <p>GMCA Advisory Board Meeting Pa DeGennaro's Restaurant 11 a.m.</p>	<p>19</p> <p>Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092</p>	<p>20</p>  <p>Maroon 5 BankAtlantic Center Tix.: 954-523-3309</p>
<p>21</p> <p>¡VIVA BROWARD! Festival & Expo Stranahan Park 11 a.m. to 8 p.m. Info.: 954-527-0627</p> <p>Hollywood Int'l Art & Music Festival Arts Park @ Youngs Circle Info.: 954-921-3404</p>	<p>22</p>	<p>23</p> <p>Moonlight Tour Fairchild Tropical Gardens Info.: 305-667-1651</p>	<p>24</p>	<p>25</p> <p>Ft. Lauderdale Int'l Boat Show (Through 10/29) Info.: 954-764-7642</p>	<p>26</p> <p>Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092</p>	<p>27</p> <p>Lauderdale-by-the-Sea Craft Festival Commercial Blvd. & A1A 10 a.m. to 5 p.m. Info.: 954-472-3755</p>
<p>28</p>	<p>29</p> <p>Hedwig & the Angry Inch Broward Center Tix.: 954-462-0222</p>	<p>30</p> 	<p>31</p> <p>I May be Black... "but god knows I'm Jewish." Broward Center (Through 11/4) Tix.: 954-462-0222</p> <p>Halloween on the Boulevard Trick or Treat on Las Olas 5 to 7:30 p.m.</p>	<p>1</p>	<p>2</p> <p>Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092</p>	<p>3</p> <p>Las Olas Home & Garden Show</p>
<p>4</p>  <p>Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985</p>	<p>5</p> <p>Vice Mayor Christine Teel: Pre-Agenda Meeting Beach Community Center 6 p.m.</p>	<p>6</p> <p>Election Day</p> <p>Fort Lauderdale City Commission Meeting City Hall Regular Agenda: 6 p.m.</p>	<p>7</p>	<p>8</p> <p>The Radio City Christmas Spectacular starring the Rockettes, Broadway (Through 12/2) Broward Center Tix.: 954-462-0222</p>	<p>9</p> <p>Fall Home Design & Remodeling Show (Through 11/12) Broward Convention Center Info.: 954-765-5900</p> <p>Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092</p>	<p>10</p>

UPCOMING EVENTS IN OUR AREA

November 27
Christmas on Las Olas
Info.: 954-921-3404

November 14
Bonnie Raitt
Hard Rock Live
Tix.: 954-523-3309



November 15 - 25
Broward County Fair
Fort Lauderdale Stadium
Info.: 954-922-2224

December 1
Jingle Bell Jog
Sunrise

December 4
Christmas by the Sea
Commercial Blvd. & the beach, LBTS
Info.: 954-776-1000

December 4
Gay Life Travel Expo
War Memorial Auditorium

December 15
Seminole Hard Rock Winterfest Boat Parade
Info.: 954-767-0686

December 21- 23
The Nutcracker, Miami City Ballet
Broward Center
Tix.: 954-462-0222

December 29
MetroPCS Orange Bowl Basketball Classic
BankAtlantic Center, Sunrise
Tix.: 305-341-4700



Nick's Italian Restaurant Proprietor, Domenic Santorelli

ing a fiscal tightrope. Their survival depends on recapturing adequate local good will to achieve a break-even cash flow. For businesses forced to contend with insane tax assessments and outrageous windstorm insurance premiums to be pushed into Chapter 11 by an indiscriminate parking meter policy is inexcusable. Once the business folds, the City not only loses the attendant tax revenues, its former customers no longer provide

However, since the city must now play catch-up, it should prioritize installations to minimize the damage precipitated by unannounced changes in time and cost for metered parking. Parking areas serving businesses critically threatened by these questionable meter rate hikes and time extensions should be given primary consideration.

Businesses closed by Hurricane Wilma experienced the same insurance underpayments that plagued Associations and individuals. Those that fought their way back to viability instead of depositing the benefit check and hitting the road are walk-

parking revenues. In cases where the business's customers are the primary or only source of parking income, the city effectively shoots itself in the foot. Plans for any neighborhood improvements funded by the discontinued parking revenues can still serve as museum exhibits.

Another remedy recently introduced by the Parking Services Division is a new in-car parking meter known as "SmartPark". A small pocket calculator-size electronic device made by Ganis Systems, it uses a SmartCard that's loaded with a prepaid amount of parking hours. According to the City, the SmartCard is inserted into the SmartPark, which is then placed inside the vehicle and displays the parking zone selected. There are initial one-time fees of \$55 for the SmartPark unit and \$10 for the SmartCard. Customers can preload the SmartCard in increments of \$25, \$50, \$75, \$100, \$150, \$200, and \$250.

Parking and Fleet Services Director John Hoelzle explained, "With SmartPark, motorists pay for actual parking time only. This state-of-the-art technology is a cashless operation that provides ease of use and comfort for our customers." The in-car parking device may be used at most single space parking meters, municipal parking lots and municipal garages in Fort Lauderdale.

For more information about the Pre-Paid Single Space Parking Meter Debit Card and the SmartPark in-car parking meter, call the Parking Services at (954) 828-3700. •

CAVEAT EMPTOR! As you are doubtless aware, an appeal is a lawsuit. Lawsuits cost thousands of dollars in lawyers' fees, retainer fees for lawyers (\$250 to \$500 per hour) and court costs. If unsuccessful, these costs would be incremental to the possible doubling or trebling of property taxes implicit in the loss of the homestead tax exemption. An appeal is anything but a consequence-free "toss of the dice".

The Property Appraiser's Main Office at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale (just south of Broward Boulevard) is always open weekdays from 7 am until 6 pm. The telephone number is 954-357-6830. The Broward County Property Appraiser maintains a web site at "http://www.bcpa.net".

The Property Appraiser maintains a West Broward branch office that is open from 8:30 am to 5:00 pm. The West Broward branch office is located at 1 N. University Drive, Suite 111-A (NW corner of Broward Blvd. & University), Plantation, FL 33324 (954-370-3700).

During the "TRIM season" the Property Appraiser ordinarily extends office hours to address the anticipated heavier traffic. For example, they extended weekday Main Office closing time from 6:00 pm to 7:00 pm and both offices opened on Saturdays from 8:30 am to 5:00 pm. Check back to see if they have since implemented additional special hours.

Continued on page 18

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HOMESTEAD EXEMPTIONS MADE EASY 2007

Article by Eric Berkowitz



Broward County Property Appraiser Lori Parrish

All legal Florida residents are eligible for a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots if they qualify. The Florida Constitution provides this tax-saving exemption on the first \$25,000 of the assessed value of an owner/occupied residence. You are entitled to a Homestead Exemption if, as of January 1st, you have made the property your permanent home or the permanent home of a person who is legally or naturally dependent on you. By law, January 1st of each year is the date on which permanent residence is determined.

"Permanent residence" means that place where a person has his true, fixed, and permanent home and principal establishment to which, when ever absent, he has the intention of returning. A person may have only one permanent residence at a time; and, once a permanent residence is established in a foreign state or country, it is presumed to continue until the person shows a change has occurred [Fla.Stat. Ann. § 196.012(17)].

The filing period for homestead exemption for 2008 is March 2, 2007 through March 1, 2008. There is no cost to file for Homestead if you file by the March 1st deadline. **Note: You may still "late file" for 2007 from March 2 - September 18, 2007, but there is a \$15 fee set by state law and additional (but simple) paperwork required. Between September 19 - December 31, 2007, late filing for 2007 exemptions is much more complex, and may require attendance at a formal hearing before a Value Adjustment Board Special Magistrate prior to an exemption being approved by the Broward County Property Appraiser.**

When filing an application you must bring the following items listed below, dated prior to January 1, 2007. To claim 100% coverage, all owners occupying the property as Tenants in Common (i.e., proportional share co-owners) must file in person on jointly held property. In the case of a husband/wife ("Tenants by the Entirety") or Joint Tenants with Right of Survivorship ("JTRS"), any one owner may qualify for 100% coverage - although it is always highly advisable to have all eligible owner-occupants to file. If you are married and the Deed has different last names for a husband and wife, a marriage certificate must be presented if the deed does not indicate the two co-owners are "husband and wife."

— **Proof of Ownership:** Recorded Warranty Deed, Co-op Propriety Lease, Notice of Proposed Taxes or Tax Receipt, if in your name(s). A deed must be presented if the property is jointly owned. IF THE PROPERTY IS HELD IN A TRUST, EITHER A NOTARIZED CERTIFICATE OF TRUST OR A COMPLETE COPY OF THE TRUST AGREEMENT IS REQUIRED.

— **Proof of Permanent Florida Residence.** ALL DATED PRIOR TO JANUARY 1, 2007. Acceptable forms of proof are as follows:

- FOR ALL APPLICANTS: *Florida Driver's License ("Valid Only in Florida" driver license is not acceptable) or Florida Identification Card is required IN ADDITION TO ONE OF THE FOLLOWING:
 - Florida Voter's Registration; or
 - Recorded Declaration of Domicile.
- FOR NON-US CITIZENS: The items listed above AND proof of permanent residency, resident immigrant status (such as a "Green Card"), asylum/parolee status (or other **PRUCOL status).

** PRUCOL is an acronym for "Permanently Residing in the United States Under Color of Law." PRUCOL applies to individuals who are neither U.S. citizens nor aliens lawfully admitted for permanent residence (i.e. lawful temporary residents, refugees, political parolees, asylum grantees, deferred deportation, etc.). Essentially, it includes aliens living in the U.S. with the knowledge and permission of the USCIS (United States Citizenship and Immigration Services) and whose departure that agency does not contemplate enforcing.

Following the September 11, 2001 tragedy, the functions of the Immigration and Naturalization service (INS) were transferred from the Justice Department to the Department of Homeland Security. Upon dissolution of the INS on March 1, 2003, immigration service functions were imparted to the newly formed USCIS.

Pursuant to Rule 12D-7.007(3), Florida Administrative Code, anyone residing in the U.S. under what is considered a "temporary" visa (E-, F-, H-, J-, L-, M-, N-, O-, P-, TC- or R-class visa) is INELIGIBLE for a Homestead Exemption. Similarly, anyone here under "Temporary Protected Status" is also ineligible.

*Note: it is generally against the law for a Florida resident to drive in Florida with an out-of-state license or tag if he/she claims Homestead Exemption (Sections 320.37 and 322.08 of the Florida Statutes).

— The Florida Department of Revenue Homestead Exemption application form (DR-501) requests the following information for all owners living on the premises and filing.

- Date of each owner's last Florida permanent residency
- Date of occupancy for each property owner
- Social security numbers of all owners filing (including the Social Security numbers of any married spouses, even if not named in the Deed) are required
- Florida Drivers License and/or Vehicle Tag numbers

Continued on page7

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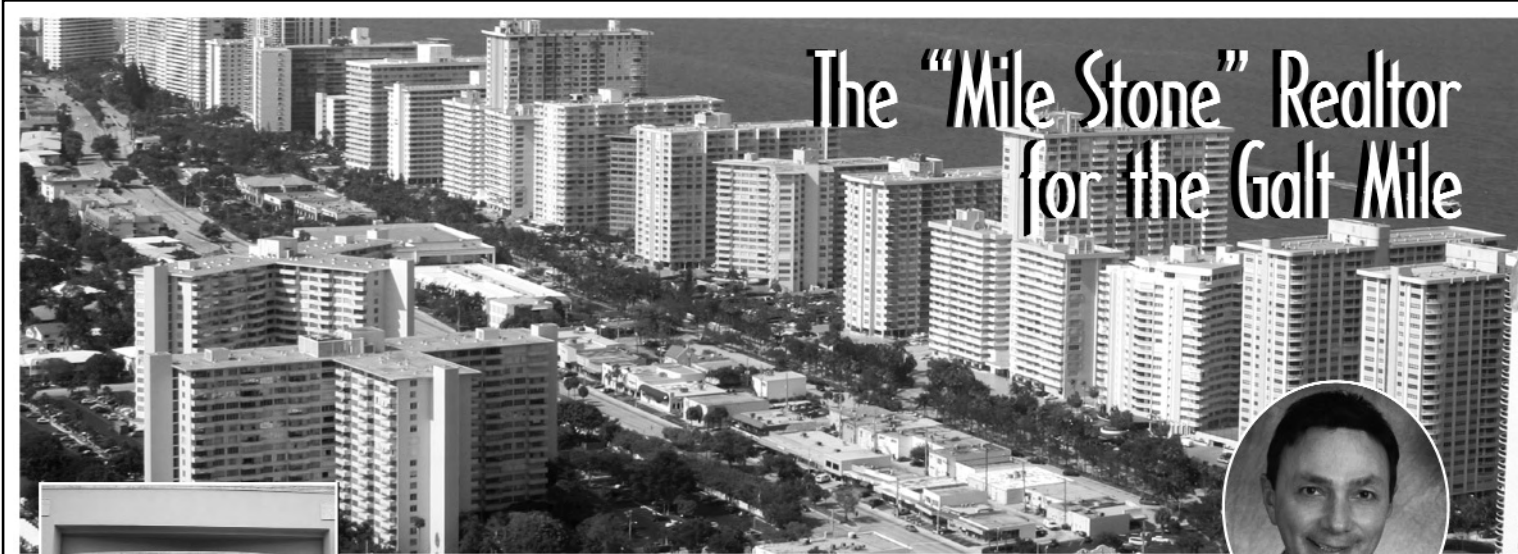
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Benefits...Continued

The concept translates seamlessly to dentists, the retail drug business, home health care, opticians, physical therapy and most other health-care fields. Volume discounts power the insurance industry and, in particular, the health insurance industry. By controlling utilization with missionary zeal and subsidizing claims expenses with premiums of subscribers who underutilize services, the mainstream insurance industry realizes huge profits. However, any business can take financial advantage of the principle without the high powered actuarial and administrative components. Enter: Discount Cards – a time-tested marketing ploy that benefits the customer with marginal risk to the merchant.

The National Association of Counties (NACo) sponsored a discount card program for prescription drugs. The nationwide program enjoys panel participation by most large nationwide and regional pharmacy chains (Walgreens, CVS, Winn Dixie, Publix, Wal-Mart, Rite Aid, etc.) and a healthy roster of independent local drug stores. Broward County opted to join the plan, opening the benefits to every Broward County resident.

There are virtually no restrictions. The County is making free prescription drug discount cards available to all County residents, regardless of age, income, or existing health coverage. In addition to dozens of Broward pharmacies, a national network of more than 57,000 participating retail pharmacies also will honor the NACo prescription discount card.

Cards can be picked up free of charge at many Broward County government facilities, including parks, libraries, transit facilities, the downtown Governmental Center and the County's five Family Success Centers. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their prescriptions are not covered by insurance.

The cardholder pays the negotiated discount price or the pharmacy's retail price, whichever is lower. The average discount is 20 percent. The discount cards may be utilized alternatively to other insurance coverage. When the discount price is lower than the co-pay required by an insurance plan, the cardholder can select the option that affords the greater savings. It is an excellent vehicle for filling in the coverage gaps that afflict most insurance plans. For instance, if Medicare Part D plan doesn't cover a drug, the card can be used to abate the cost.

The program is administered by Caremark Rx, Inc., a leading pharmaceutical services company with broad experience in managing drug discount card programs for sponsoring clients. In addition to frequent participating pharmacies, cardholders can take advantage of a mail order service accessible by telephone or the internet. The Mail Order Direct program lets you purchase a 3-month supply of select medications at an additional discount through Caremark mail service pharmacy. Prescription refills can be requested 24 hours a day by calling a toll-free number on your prescription label or by logging on to www.Caremark.com. All you need is your prescription number and credit card number. Although overnight or second-day shipping is available for an additional charge, standard shipping and handling is free!

The program has a useful safety feature. When the cardholder is taking a medication that may conflict with another prescription, the pharmacist is alerted if the prescriptions were obtained using the Broward County NACo discount card. Cardholders can also receive discounts on pet prescriptions at participating retail pharmacies.

For additional information, call toll-free 1-877-321-2652. •



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Sept/Oct 2007 Newsletter

**"County Commissioner Keechl's Committees"
By Broward County Commissioner Ken Keechl**

**Broward County governance is a function of the Broward County Charter and State law as interpreted and applied by the Broward Board of County Commissioners. The County Commission elicits the assistance of 76 boards, committees, commissions, task forces, agencies, and authorities to diagnose, update and implement policy. Broward County Mayor Josephus Eggleston, Jr. recently designated County Commissioners to join the 700 County citizens appointed to these vehicles. District 4 Commissioner Ken Keechl was seated on the Broward Alliance, the Downtown Ft. Lauderdale Transportation Management Authority (DFLTMA), the Public Safety Coordinating Council and the Value Adjustment Board. In his September/October newsletter, Commissioner Ken Keechl reviews his assignments and discusses how each one could impact his constituents. - *[editor]*



Being your County Commissioner entails more than just attending weekly County Commission meetings and workshops. In November of each year, the current Broward County Mayor appoints County Commissioners to various committees and organizations created by the County Commission, the Broward County Charter, and the Florida Legislature. I thought I would use this newsletter to briefly discuss some of the committees to which I have been appointed.

Broward Alliance: As we all know, a healthy local economy requires attracting new business to Broward County. In furtherance of this goal, the Broward Alliance seeks to encourage a stronger and more diversified economy by promoting increased public/private sector collaboration; focusing on new investment and job growth; and by enhancing the competitiveness of Broward's business climate. During the last year, the Broward Alliance has been successful in encouraging businesses to transfer or expand their businesses in Broward County from outside Florida and the United States.

Downtown Ft. Lauderdale Transportation Management Authority (DFLTMA): Fort Lauderdale is one of thirteen cities within County District 4. The mission of the DFLTMA is to allow for continued growth and economic development in downtown Fort Lauderdale while avoiding increased traffic congestion. The DFLTMA seeks to marshal business resources and expertise and to combine them with government efforts to solve local transportation problems. The TMA recruits companies in the downtown community to become participating employers and partners with us to resolve common transportation concerns. I currently serve on the DFLTMA with County Commissioner John Rodstrom and Ft. Lauderdale City Commissioners Teel and Hutchinson, along with many business leaders.

Public Safety Coordinating Council: This Council consists of various individuals including an appointee from the County Commission, the Sheriff's Department, corrections, the judiciary, the Public Defender's office and the State Attorneys office. We assess the population status of all detention or correctional facilities owned or contracted by Broward County and we formulate recommendations to ensure that jail overcrowding doesn't occur. Additional issues we address include assessing the availability of pretrial intervention or probation programs, work-release programs, substance abuse programs, and mental health programs.

Value Adjustment Board: While our Property Appraiser is doing a great job, disputes regarding property value assessments are inevitable. The Value Adjustment Board consists of three Broward County Commissioners and two Broward County School Board Members. We sit in a quasi-judicial capacity and hear appeals when there is a disagreement between a Broward County taxpayer and the Broward County Property Appraiser concerning the amount of property assessments, or the denials of exemptions or, classifications to properties. Sitting on the Value Adjustment Board gives me the opportunity to utilize my business and legal background to ensure that every taxpayer is given a fair and impartial hearing whenever a dispute arises.

As usual, if you have any questions or concerns please feel free to contact me at kkeechl@broward.org or 954 357 7004. Remember, I work for you.

UNTIL NEXT MONTH...

**Ken Keechl
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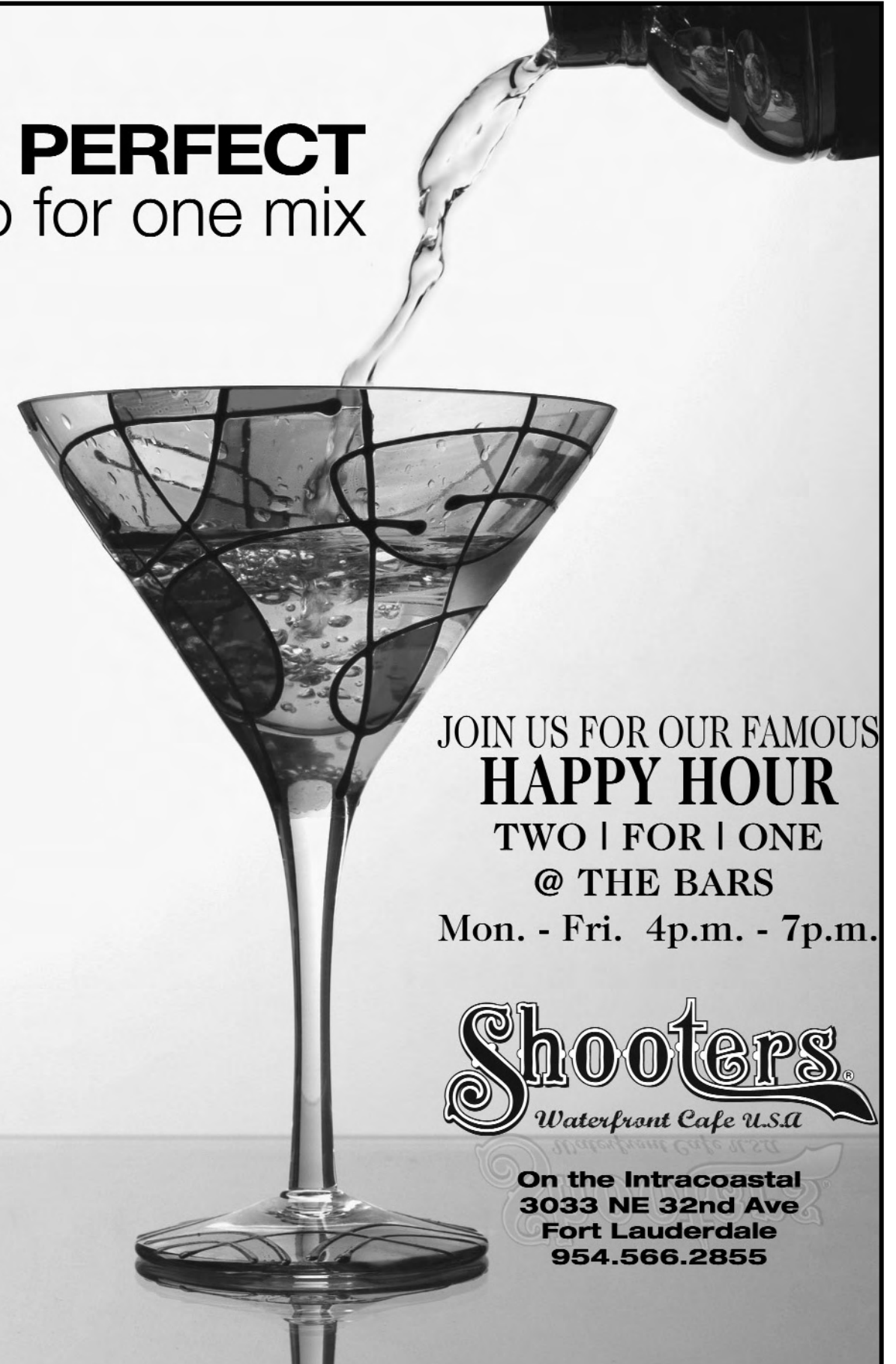
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