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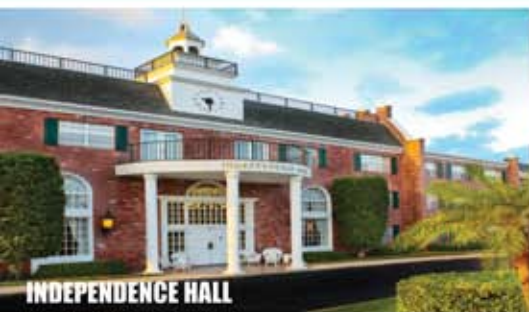


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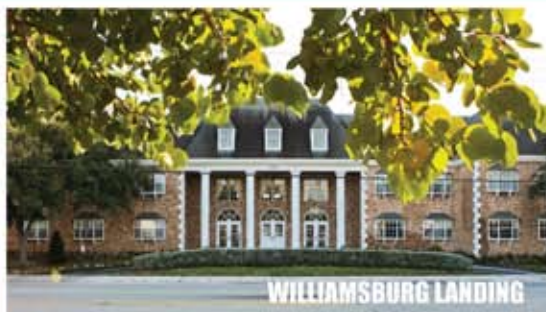
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# THE



# CITIZENS CIRCUS

PROPERTY INSURANCE CORPORATION

## Divestment, Discounts & Dump-Outs

On Wednesday, June 13, 2012, the Citizens Property Insurance Board of Directors bounced interim President Tom Grady. A Naples neighbor of the Governor whose snake oil sales rival those of Charles Ponzi, Grady is the same political torpedo who singlehandedly dismantled the state's Mortgage fraud unit within 3 months of being named Commissioner of the Office of Financial Regulation (OFR) in 2011 by Governor Rick Scott. After neutering the only State agency equipped to combat financial fraud and replacing the Division Director with Naples Chiropractor turned part-time real estate agent Greg Hila (one of Scott's golfing buddies), the Governor's one-man wrecking crew was named President of Citizens Property Insurance, where the board dumped him after he ran up a \$10,000 travel bill for excursions to Bermuda and Amelia Island within five weeks of his appointment.

Grady's deal with Scott was simple. In exchange for life on the dole, Grady would help two Scott appointees, Citizens Board members John Wortman and John Rollins, eliminate the State's largest insurer as a viable carrier. Supposedly, with Citizens out of the picture, commercial carriers would return to Florida and establish a competitive market. To render Citizens irrelevant, Grady planned to uncap rates for new customers. Grady explained the Governor's strategy: If trebling or quadrupling Florida rates incentivized the return of legitimate insurers, market competition is theorized to lower the inflated rates by roughly 20%, leaving fat and happy carriers with a 200% rate gift while permanently saddling Florida homeowners with some of the highest insurance rates in the country.

Grady was one of five candidates for the permanent job. Having demonstrated the insurance acumen of Homer Simpson, Grady was rejected by Citizens' presidential search committee. When committee member John Wortman, one of Scott's finger puppets at Citizens, made a motion to revive Grady's candidacy, Citizens' board chairman Carlos Lacasa slammed on the brakes, politely affirming that Grady was not one of the top candidates identified by their search firm.

Instead, the Board selected a 66-year old former executive at Mattei Insurance Services and Zurich North America. By dumping Grady in favor of Barry Gilway - a 40-year insurance industry veteran from Maryland - the Citizens Board enraged the Governor. Commenting on the Board's decision to oust Scott's hit man, CEO Lisa Miller of Lisa Miller & Associates and a former Florida deputy insurance commissioner, said that the Governor "couldn't argue with the credentials that were required for the job. I think it says volumes about the board that they let the process work, without picking favorites."

Also pleased by Grady's departure, founder Sean Shaw of Policyholders of Florida expressed guarded approval of Gilway. Since the President of Citizens is traditionally tasked with balancing the agency's fiscal health against its evolving public policy mandate, an apprehensive Shaw remarked "We are hopeful that Mr. Gilway will work with consumer advocates to implement balanced, responsible policies and shun the political motivations that have threatened both policyholders and our delicate housing recovery."

Faced with differing rates that vary by county and observing that "Rates are not adequate within Miami-Dade, Broward and Hillsborough counties," Gilway surmised "If rates were taken to full adequacy in those counties, it has the potential of completely destroying both home building and retail sales." Still a new kid on the block, consumer watchdogs were unsure if Gilway's statement expressed an intention to proceed cautiously or whether he viewed "home building and retail sales" as acceptable casualties of his mission to reform Citizens. Outlining a strategy to depopulate Citizens' 1.3 million-policy client roll, Gilway exhorted "There clearly has to be a mechanism in place to get rates to a much more adequate level. The solution can't all be assessments; both recouping the Citizens surplus after a major storm or recouping the Florida windfall pool. Yet we have to get rate adequacy."

Originally conceived in 2002 as the State's "insurer of last resort," when the fiscally devastating serial hurricanes of 2004 and 2005 triggered an industry-organized exodus of admitted carriers from Florida, Legislative leaders and the Governor were forced to revise Citizens' mandate. In 2007, faced with a dearth of carriers in a deepening recession, former Senator Jeffrey Atwater and Insurance Commissioner Kevin McCarty negotiated a statutory framework with insurers that enabled Citizens to provide both windstorm and multi-peril coverage to hundreds of thousands of property owners whose former carriers either abandoned the State or went belly-up.

Since then, lawmakers and insurance bureaucrats have been exploring methodologies for rebuilding a competitive Florida insurance market based on justifiable rates. Options ranged from a moderate glide path to rate adequacy to deliberately crippling Citizens overnight and throwing entire counties to the wolves. Industry pundits are divided over whether or not the void created by the latter strategy would be filled by returning legitimate carriers or cut-throat special lines pirates. Adding to the confusion is the fact that legislators with north or central Florida constituencies resent sharing a statutory risk pool with their South Florida neighbors, fueling a geopolitical conflict over Citizens reform.

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**"There clearly has to be a mechanism in place to get rates to a much more adequate level..."**

# COMMISSIONER BRUCE ROBERTS



*"In his early Spring Newsletter, District 1 City Commissioner Bruce Roberts applauds the City's Public Works personnel in the Utilities Bureau for winning repeat accolades from the Florida Section of the American Water Works Association (FSAWWA), describes how to leverage \$6 into a year of free beach area parking, delivers access to a statistical snapshot of last year's first half condo sales and residential rental activity, and links us to feedback distilled from a December 2012 online Neighborhood Survey that may add perspective to the City's visioning objectives. An opening article comprising nearly half the newsletter looks at past and planned transportation projects approved by the Broward Metropolitan Planning Organization (MPO).*

*Established in 1977 by the Florida Legislature, the Broward MPO manages urban transportation planning and directs the expenditure of apportioned federal and state funds. Highway fuel tax dollars we send to Washington DC are dumped into the Federal Highway Trust Fund (HTF) and granted back to local MPOs through the Federal Highway Administration and the Federal Transit Administration. Tallahassee bond fuel taxes and license / title / registration fees are deposited into the State Transportation Trust Fund (STTF) and passed to BMPO through the Florida Department of Transportation (FDOT). Since taxes that discourage consumption – like excise taxes on fuel or fuel use – are presumed to diminish with time, MPO agendas annually stress a hunt for stable funding. Project revenues are also sourced from local option fuel taxes, public - private partnerships and innovative financing techniques, including the assessment of tolls, creative value capture financing, and value pricing.*

*MPO boards and committees embark on an exhaustive vetting process before determining which municipal, County and regional transportation infrastructure projects are worthy of inception, preservation, enhancement or expansion pursuant to a long-range transportation plan minimally framed with a 20 year outlook. Along with fellow City Commissioner Romney Rogers, Roberts represents the City of Fort Lauderdale on the Broward MPO Board of Directors.*

*On January 3, 2013, Broward MPO Executive Director*

*Greg Stuart emailed a message to stakeholders summarizing transportation challenges tackled by BMPO in 2012, itemizing their funding sources and naming their respective jurisdictional beneficiaries. Stuart also glimpsed his expectations for 2013, when the current 2035 planning horizon is extended by five years – which the BMPO is marketing as "Commitment 2040".*

*Stuart's list offers a collective benefit greater than the sum of its parts. Taken together, the promising projects demonstrate a connectivity that enhances the value of each component enterprise. For instance, while serving as the main station for the Wave Streetcar system, the Sun Trolley, Broward County Transit (BCT) and FEC's regional "All Aboard Florida" service, Fort Lauderdale's Mobility Hub will also anchor the Central Broward East-West Transit System. As a BMPO board member privy to Stuart's email, Roberts opted to include the Executive Director's informal insider perspective in his newsletter (see below – "Broward Metropolitan Transportation Organization").*

*Following a comprehensive assessment of need, anticipated benefits, economic and environmental impact, the BMPO breathes life into a successfully competitive project or program that productively moves people or freight. The Galt Mile spent 39 years as a spectator community before finally deriving a direct benefit from BMPO's mandate, attributable - in large part - to Roberts' efforts. After simmering on the back burner for a decade, long-planned improvements to the severely deteriorated Galt Mile section of A1A were recently completed. Our Commissioner's participation on the BMPO board will yield another neighborhood benefit in 2015, when MPO approves a second round of FDOT-managed construction along the same thoroughfare. The current lane reduction, traffic safety and hardscape upgrades provide a structural substrate for planned aesthetic and quality of life enhancements to the Galt Mile's reconfigured slice of Ocean Highway. Given their newfound personal stake in the agency's approval proclivities, Roberts' BMPO update is both timely and relevant to Galt Mile residents. Until the project is placed on the agency's 2015 agenda, the GMCA will monitor our MPO's activities. Trust...but verify – read on... – [editor]"*

## FROM VICE-MAYOR BRUCE G. ROBERTS

MARCH 2013

**Broward Metropolitan Transportation Organization (MPO):** As most of you know, I serve on this board along with representatives from every municipality in Broward County, the South Florida Regional Transportation Authority, Broward County School Board, and four Broward County Commissioners. Nineteen are voting members; Fort Lauderdale is the only city with two votes. The MPO is responsible for transportation planning and has developed a strategy through 2035; the MPO also allocates and directs the funding to develop these plans. The Federal Government and the State of Florida (FDOT) are the funding sources. The Broward MPO works with the public, planning organizations, government agencies, elected officials and community groups to develop transportation plans. The Broward MPO's vision is to transform transportation in Broward County to achieve optimum mobility with emphasis on mass transit, while promoting economic vitality, protecting the environment and enhancing quality of life. The mission is to influence the expenditure of federal and state funds to provide a regional transportation system that ensures the safe and efficient mobility of people and goods, optimize transit opportunities and enhance our community's environmental and economic well-being. In 2012, the MPO continued to forge new partnerships with non-traditional transportation partners, achieving success with the nationally recognized Complete Streets program. We have funded more bicycle, pedestrian, greenway and transit (The Wave streetcar) projects today than at any time in the MPO's 39-year history! The following is just a summary of the many achievements over the past year.

### 2012 Achievements:

- The Board funded a series of pedestrian and bicycle projects that will be constructed by our partners at FDOT. These pedestrian and bicycle projects provide direct access to our transit corridors and Mobility Hubs and are the implementation of our Complete Streets program.
- Working with our partners at FDOT and BCT, we expanded existing express bus operations and established new express bus operations connecting many of our western Municipalities to Tri-Rail, Downtown Miami, Downtown Fort Lauderdale and the Fort Lauderdale/Hollywood International Airport at Dania Beach.

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Offering his rationale for reconfiguring the State's largest carrier into a non-competitive safety net for otherwise uninsurable properties, Gilway explained, "No company will come into the marketplace unless they have some level of comfort that they can earn a reasonable return on capital for their investors. It doesn't relate to just insurance, it relates to any privately owned company. The attraction has to be rates - getting appropriate rates to a level, frankly, where we can attract private industry."

Here's the rub. To accomplish this, Gilway must first demolish an insurance vehicle that has successfully moderated insurance rates since its mandate underwent emergency surgery in 2007. Although an actuarial nightmare when its mission was first expanded, as dumb luck saw Citizens through seven storm-free years, its fiscal foundation solidified, bringing it closer to actuarial adequacy.

After eliminating Citizens as an insurance provider, Gilway proposes to achieve "rate adequacy." Insurance regulators at every level of government approve rates based on anticipated threat levels (as predictively measured by scientifically objective hurricane modeling programs) and the corporate costs necessary to recover from the effect of those threats (reserves, reinsurance, operational expenses, reasonable profit, etc.). In contrast, Gilway's vision for achieving rate adequacy in Florida entails increasing rates by an amount that will be too explosively lucrative for name carriers to ignore. A substantial number of Florida policyholders view this as throwing out the baby with the bathwater. They don't see any advantage to rebuilding a market in which the average property owner cannot afford to participate.

That said, before Gilway can dismantle the company, he must first get the passengers off the bus. As learned by the Governor, lawmakers and the Citizens Board, this becomes horrifically difficult when the passengers like the bus. Gilway said "If we can't provide a product that is less competitive than the private market, then we have to make decisions to make our product less competitive in other ways," spin for using any means necessary to pry policyholders from their "seats" and packing them off to alternative carriers, notwithstanding the consequences.

In 2012, Citizens raised rates, reduced coverage, and increased post-storm deductibles as part of a multibillion-dollar effort to shred risk and stigmatize policyholders. To circumvent a state law mandating mitigation discounts for property owners who strengthened their roofs or installed hurricane shutters, the company manipulated a bogus "reinspection program" to strip these discounts from 250,000 policyholders. The average cost to victimized ratepayers was \$800, annually pumping an additional \$200 million into Citizens' coffers.

Florida Insurance Commissioner Kevin McCarty was not about to watch from the sidelines. Piercing the 10% statutory rate cap, on October 1, 2012, the Office of Insurance Regulation (OIR) approved a 10.8% increase on homeowners' policies and an 8.8% increase on dwelling fire rates. Homeowners with sinkhole coverage saw their bills go up 21.4% and those with dwelling fire policies who also bought sinkhole coverage (condos and rental homes) were clobbered with a 44.8% rate hike. Most of these increases took effect on January 1, 2013. Premiums for wind-only policies were raised a month later (February 1, 2013).

In 2011, when the legislature enacted Senate Bill 408 by Senator Garrett Richter, R-Naples, to address massive losses on sinkhole claims, Insurance Commissioner McCarty praised the legislation as a vastly preferable alternative to perpetually raising rates. When Florida's Insurance Consumer Advocate Robin Westcott pointed out that the law had eliminated the need for continued sinkhole rate hikes, OIR claimed that the legislation's impact was inconclusive,

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and handed Citizens the colossal double-digit rate increase. Documenting his rationale for marginalizing Westcott's observation in the OIR Order, McCarty wrote "Due to the ambiguity caused by the filed claims data, the Office is unable to quantify how much SB 408 will reduce the frequency and severity of sinkhole claims." Hot damn, the dog ate his homework!

Originally, Citizens applied for an 11.8% increase - the 10% allowed by statute and a 1.8% kicker for mysterious fees and costs. Alas - while reviewing proof of loss documentation submitted to justify the increase, OIR caught the insurer cherry picking the highest of three different estimates and decided to use the middle one, knocking out 1% from the increase. When policies were renewed in January and February, the average homeowner covered by Citizens had to pay an additional \$250, and some were hit with hundreds of dollars more under the OIR approved rate increases. All told, OIR added \$250 million to Citizens' bottom line.

Applying a carrot and stick strategy, the state simultaneously dredged up five different private insurers to take over up to 210,000 policies from Citizens, the largest such consumer dump-out in years. After the increased rates were announced, companies in the "takeout" program began sending letters to homeowners offering an alternative to Citizens. Policyholders had until November 6, 2012 (30 days) to opt-out or they were automatically shifted to the private companies. Recipient carriers in the take out program were: Florida Peninsula Insurance Company, Homeowners Choice P&C Insurance Company, Southern Fidelity P&C, Southern Oak Insurance Company and American Integrity Insurance Company of Florida. Maximizing a depopulation dividend of the October rate increase, from October through December 2012, Citizens shed 316,643 policies.

State Senator Mike Fasano, R-New Port Richey, condemned the increases. A long-time critic of the Governor's policy of undermining Citizens and skyrocketing insurance rates as an enticement to carriers outside the State, Fasano said "They just don't get it in Tallahassee. We'd all like to see Citizens get depopulated, but not at the cost of homeowners having to give up their homes."

On March 4, 2013, the Senate Banking and Insurance Committee proposed committee bill SPB 7018. Zipping through the committee by a vote of 11 YEAs vs. 1 NAY, on March 8 it was filed as a general bill - Senate Bill 1770. This complicated 100-page migraine would hike Citizens' rates by 60% (along with private carriers that invariably follow Citizens' lead). Having already passed the Senate Appropriations Subcommittee on General Government on March 19 and the full Appropriations Committee on April 3, the bill was poised for Senate approval.

Almost every year, Insurance bills suffer defeat at the hands of lawmakers fearful of constituent backlash. To bridge this ordinarily fatal gauntlet, SB 1770 supporters are counting on two strategic advantages. To help stave off rate resentment by angry constituents, sponsors cloaked the bill in NIMBY (Not in My Back Yard), asserting that it would only apply to new Citizens policyholders. By convincing existing ratepayers that the hammer will not fall on them, bill supporters hope to mute the expected consumer blowback. Secondly, since 2012 was an election year for all 160 State lawmakers, the absence of impending elections in 2013 emboldened legislators to risk battering homeowners with stratospheric rate hikes.

Homeowners who believe they dodged a bullet because they are already Citizens policyholders may be in for an unpleasant surprise. The legislation is applicable to homeowners who are dropped by their insurance companies and forced into Citizens, as well as those who are dropped by Citizens and later need to rejoin. Under the legislation, Citizens can oust any policyholder offered coverage by a private carrier that charges up to 15 percent more than Citizens. If the company subsequently pumps up rates at renewal (as commonly occurs with "takeout" insurers), the homeowner can only return to Citizens as a new customer - at three times their original premium. The legislation also empowers a Citizens clearinghouse to expedite policy dumping. Since Citizens has already announced plans to divest itself of virtually every high-risk property, policyholders in their Coastal Account - including Galt Mile associations - are all in the crosshairs.

Given the profusion of highly technical actuarial complexities in SB 1770, until a Committee Substitute was recently vetted by the Senate Appropriations Committee, no one had discussed the actual financial impact of this bill on homeowners. This allowed bill supporters to openly mischaracterize apocalyptic visions of disaster as scientific and/or fiscal fact.

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## THE GALT MILE NEWS

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# CITIZENS

## PROPERTY INSURANCE CORPORATION

Citizens...Continued

When Senate Banking and Insurance Committee Chair Senator David Simmons, R-Altamonte Springs, presented the bill to lawmakers on April 3, instead of focusing on massive state-wide rate increases, he rattled off statistics describing the financial impact of a once-in-a-lifetime hurricane on their folks back home. Simmons told his Senate peers "If the hurricane doesn't even go through your area, your constituents will be assessed upwards of between \$2,000 and \$5,000 per year."

In a failed effort to rehabilitate Simmons' patently false testimony, sympathetic Citizens officials suggested that Simmons might have used inflated 2012 figures that are no longer valid. On April 9, after again commenting "We need rate adequacy in the state," Citizens President Barry Gilway shed light on the bill's impact, "There are 11 territories that would see a rate increase of over 60 percent," admonishing that rates in certain coverage areas need to triple before becoming "actuarially sound." Gilway identified parts of Broward County where rates would increase for new customers by 65.6%. At an earlier confirmation hearing, in a message to lawmakers that contradicted Simmons' histrionics, Gilway said "By next hurricane season, Citizens will have reduced assessment potential for Floridians by \$3 billion, or 43 percent."

Citizens is authorized to levy assessments, or "hurricane taxes," on consumers across the state to cover a resources shortfall. According to Citizens, a 1-in-100-year megastorm would result in a one-time assessment of about \$280 for non-Citizens policyholders - not \$5000 per year. Simmons also testified that the 1-in-100-year superstorm would cost Floridians an estimated \$100 billion in damages. This was another fairy tale meant to distract lawmakers from the bill's enormous cost to homeowners. According to Gilway, Citizens' probable maximum loss (PML) from a 1-in-100 year event during the 2013 hurricane season is \$20.42 billion (although an awesome amount, not nearly as intimidating as a bogus \$100 billion nightmare).

When asked about the catastrophic financial impacts being peddled by bill proponents, Citizens President Barry Gilway clarified that after 7 hurricane-free years, Citizens had socked away enough money to wholly pay the anticipated damages from a 1-in-50 year storm (like Hurricane Andrew). It would take either 2 such storms in one year or one 1-in-100 year storm to clean out the company and trigger the hurricane tax. By definition, there is a 2% possibility of Florida being hit by a 1-in-50 year storm and a 1% possibility for a 1-in-100 year storm.

Here's more bad news. The bill provides for the President and CEO of Citizens to be replaced by an Executive Director appointed by the Governor and the state's chief operating officer. It weakens the Citizens Board and transfers the responsibility for setting rates from the OIR to the Executive Director. Incredibly, Florida's insurance rates would be set by a political hand puppet, eliminating even the pretense that rates will be remotely related to risk. As a gift to the powerful reinsurance lobby, it would increase the annual 10% rate cap by 30% to

pay for expensive private reinsurance. In most territories, rates would be set at no less than the highest average rates among the top 20 private insurers writing in the state. Not just new - but ALL - commercial residential, non-homestead and rental properties with less than an annual lease agreement would see immediate rate increases. All homes with multi-peril policies and an insured value of \$300,000 or more would be subject to higher rates.

Among the bill's few positive changes is a Citizens Clearinghouse to screen out properties that belong in the private market, a new state agency charged with helping private insurers locate cheaper reinsurance, an inspector general within Citizens and a requirement that the state insurer follow the same procurement rules as other state agencies.

Made aware of the inaccurate data and skewed testimony used to propel the bill through vetting committees, most South Florida lawmakers are lobbying their peers to oppose the bill. Although their rates are among the highest in the State, Senator Simmons has repeatedly exhibited personal animosity for South Floridians, stating "The problem is these people are getting a frigging free ride." While there is no companion bill in the House, House Bill 835 by Representative John Wood, R-Winter Haven, is most similar to SB 1770. However, if time constraints preclude the required coordination of content, the House could adopt the Senate version and forward it to the Governor.

While certain lawmakers on both sides of the aisle are hell-bent on doubling and trebling Citizens' rates, dumping policyholders and turning the State-run insurer into an ever-fattening \$multi-billion lockbox with a token clientele, it appears that Scott may be having second thoughts. The Governor is facing re-election in 2014, when many of the gargantuan rate hikes would take effect. In a surprising development, the Governor sent a warning to lawmakers that they had better get their fingers off the rate trigger. Couched in a veto threat, Scott clarified that he wants current customers protected from rate hikes that exceed the statutory 10% cap.

Ring in publicly on April 9, Scott spokesperson John Tupps announced "The governor wants to keep the cost of living low for Florida families while reducing the risk of all home and auto insurance policyholders paying a hurricane tax in the event of a major storm. Any final legislation the governor signs must meet both of these goals." Scott spent nearly three years respectively alienating consumers, students, law enforcement, families, homeowners and the elderly, before recently watching lawmakers threaten homeowners with unprecedented insurance rates. If sponsoring lawmakers heed Scott's warning and sufficiently temper their bill, the Governor will be credited with keeping thousands of homeowners afloat. In not, by riding in at the last minute and vetoing the offending legislation, Scott could buy himself "White Knight" status prior to ramping up his gubernatorial campaign. Scott may have found a way to do himself some good, unless he reverts to form—and shoots himself in the foot. •

- We began the planning and engineering for our first fully funded Mobility Hub in downtown Fort Lauderdale partnering with the City of Fort Lauderdale, the South Florida Regional Transportation Authority and FDOT. This Mobility Hub will serve as the main station area for the funded Wave Streetcar System, the Sun Trolley, BCT and the near-term FEC regional passenger service, "All Aboard Florida."
- We have started the planning for the \$1.5M Alternatives Analysis (AA) for the full length of University Drive, partnering regionally with Miami-Dade MPO, Miami-Dade Transit, Broward County Transit, the South Florida Regional Transit Authority, FDOT (Districts IV and VI) and the Municipalities along the corridor.
- The Board authorized funding The Wave Streetcar system after receiving a \$18M grant from the Federal Transit Administration and \$35M from FDOT in Tallahassee. The Board recognized that the Wave streetcar will be the first phase of the Central Broward East-West Transit System, which can be expanded to operate across the entire Broward Region. Our funding approval is the turning point in creating new transportation choices for the Broward Region.
- We received an additional \$3.5M for planning efforts that will help expand transit planning, operations and maintenance for the Broward Region.
- Working with the Palm Beach, Martin, St Lucie and Indian River MPOs, we ensured that MPO attributable funds can be used for landscaping projects associated with transportation improvements. And through the same partnership, created the criteria for major landscaping projects funded by FDOT, so that the landscaping can make a bold statement (creating a sense of place) while promoting economic development.
- We have increased our funding to rail and port projects by \$30M from \$201M in FY 11/12 to \$231M in FY 12/13.
- We have increased our overall annual transportation funding for FY 12/13 from \$651M to just over \$1B, with the addition of the I-75 managed lanes project.

Listed below are just a few of our expectations in 2013 for a better transportation system for the Broward Region:

- We will begin the 2040 update to the Long Range Transportation Plan, to be known as Commitment 2040. Each Board Member will have the opportunity to actively participate in the plan's update as well as assist the implementation of our public outreach efforts, via our local cable television stations and on local radio! We will expand our conversation with residents and the business community to gain a better understanding as to which transportation projects they want to advance and what mechanisms they would approve to operate and maintain them.
- We will begin the 2040 Regional Transportation Plan, which is the combination of Miami-Dade, Broward and Palm Beach MPOs' 2040 Long Range Plans with a completely regional perspective.
- We will complete the Regional Freight Plan that will complement freight and goods movement in the region by placing projects in the 2040 Regional Transportation Plan.
- We will identify funding mechanisms available for all planned transit projects, from the local passenger rail on the FEC to the East-West and beyond.
- The Board will select the locally preferred alternatives for several projects including local passenger service on the FEC, Oakland Park Boulevard Study and University Drive Study.
- We will apply for transportation planning grants furthering our relationships with Federal Highway Administration and Federal Transit Administration that focus on transportation, economic development, land use and environmental adaptation.
- We will begin to redraft the interlocal agreement for the MPO, which is required every decade, establish new transportation district boundaries and make other changes necessary to make our MPO one of the best MPOs in the Nation.

#### City of Ft. Lauderdale Wins 2012 FSAWWA Division 5 Water Distribution System Award

The City of Fort Lauderdale Utilities Bureau was recently named the winner of the 2012 Division 5 Water Distribution System Award by the Florida Section of the American Water Works Association (FSAWWA). The City was selected from among other statewide public and private utilities for the stellar performance, operation, and maintenance of its water distribution system. This is Fort Lauderdale's second consecutive win, and the third time in four years the City has been selected as the winner of this award. The City of Fort Lauderdale distribution and collection system delivers approximately 15 billion gallons of potable water to our residential and commercial accounts. City utility professionals manage and maintain 788 miles of water mains, 475 miles of sewer mains, 119 miles of force mains, and 204 lift stations located throughout the City. FSAWWA committee members with years of professional and municipal work experience judged the City's system based on information provided in seven categories: water quality, operations records, maintenance, professionalism, safety, emergency preparedness, and cross connection/control program. The committee also reviewed extensive supporting documentation included with the application, including public outreach efforts, 24-hour customer service capabilities, and special events offered by the Utilities Bureau.

**Resident Beach Parking Permit:** Frequent beachgoers will enjoy the value of free parking and easier access to the beach. City residents will be able to park free at North Beach, Fort Lauderdale Beach Park (formerly South Beach), and the North Birch/Intracoastal E-Lot with the annual purchase of a Resident Beach Parking Permit for \$6. City residents can apply for a Resident Beach Parking Permit online or in-person at Transportation and Mobility, 290 NE 3rd Avenue. Weekday hours are 7:45 a.m. to 4 p.m. Extended hours on Thursday are 7:45 a.m. to 5:30 p.m. Permits cost \$6 for one year (there is an additional \$6 fee if you would like the permit mailed to you). Call 954-828-3700 for more information. NOTE: Proof of City residency is required. Required documents include a valid twelve month residential lease or proof of ownership of a homesteaded property within the incorporated city limits of the City of Fort Lauderdale, a current vehicle registration, a current driver's license, and a current utility bill (within the past 30 days). Acceptable utility bills are water, electric or cable. The name and address on all four documents must be the same. For payment online, we accept Visa or Mastercard only. The expired Resident Beach Parking Permit must be returned to the Parking Services office in order to purchase a replacement permit online or in the office. Web Page: [www.fortlauderdale.gov/parking/resident\\_beach\\_parking\\_card.htm](http://www.fortlauderdale.gov/parking/resident_beach_parking_card.htm)

**Downtown Demographic Report:** Interested in learning more about current residential, population and commercial statistics for downtown Fort Lauderdale? Check out the new 1st and 2nd Quarter 2012 Residential and Commercial Statistics. Go to: <http://www.ddafl.org/view/pdf/Demographics1-2-2012.pdf>.

#### Things To Remember:

- NEVER leave personal items in your car – it is an open invitation for a thief.
- ALWAYS call the police if your car or home has been broken into – even if nothing has been taken. This helps them keep track of what is happening in your area. (954-828-5700)
- CALL Code if you notice blight in your neighborhood, as well as your City. (954-828-5207)
- INFORM your neighbors when you will be away so they can keep an eye on your place. You can also let the police know and they will do drive-bys.
- KEEP your pet on a leash, and PICK-UP any mess they leave behind. Your neighbors don't like walking in it!
- BE COURTEOUS to your neighbor by keeping noise levels low and barking dogs quiet – just to name a few!

Continued on page 12





# COMMISSIONER CHIP LaMARCA'S SPRING NEWSLETTER

## PRESSING THE COUNTY AGENDA IN TALAHASSEE AND WASHINGTON, D.C.

*\*Between the winter and spring holiday seasons, District 4 Broward Commissioner Chip LaMarca keeps his boots strapped as he shuttles between our national and state capitols. The sole Republican on the Broward Board of County Commissioners, he is uniquely qualified to open doors in Republican Tallahassee. Armed with the Broward Commission's 29-page legislative agenda, on March 13 and 14, LaMarca joined the Broward Legislative Delegation in their annual "Broward Days" promotion of County interests in the State Capitol. After pressing the County wish list in Tallahassee, LaMarca headed to Washington D.C. to shake the Federal money tree.*

*LaMarca is one of three Team Leaders of the Broward Days' International Business and Trade Committee, along with Asian Pacific Development Corp. CEO Randy Avon and Advanced Global Network CEO Eve-Iris Wittmann. Stacked with corporate heavyweights and high profile public officials, the committee also includes Fort Lauderdale Mayor Jack Seiler, former Mayor Jim Naugle, Port Everglades Director Steven Cernak and Florida CFO Jeff Atwater. The panel's Tallahassee agenda is dominated by a hunt for resources to enhance Port Everglades' competitive infrastructure.*

*By vehemently supporting the preservation of tools used by local governments to seed economic development, LaMarca has become annually embroiled in a home rule controversy with State lawmakers. As described in the County Legislative Program, he defended the ongoing need for a local business tax (LBT). Originally authorized by the legislature in 1995 as the occupational license tax and dedicated primarily to subsidizing public safety and economic development, the Florida Statutes provide for counties (s. 205.032, F.S.) and municipalities (s. 205.042, F.S.) to levy local business taxes.*

*Each year, lawmakers catering to constituencies rife with anti-tax zealots file bills to repeal or unnecessarily encumber this statutory revenue option. In 2012, Statehouse Representative Marlene O'Toole (R - The Villages) introduced House Bills 1063 and 4025 as Republican Lake County Senator Alan Hays filed Senate Bill 760, legislation designed to kill the LBT and saddle statewide city and county budgets with a \$156.4 million revenue shortfall, as calculated by the Legislature's Revenue Estimating Conference.*

*In counties and municipalities where the local business tax is a funding source for debt repayment, its loss would negatively impact the municipal bond market and result in downgraded credit ratings, sharply increasing the debt. Although the LBT "business" contribution is capped at \$150 per year, in Broward County LBT revenues administered by the Greater Fort Lauderdale Alliance (Alliance) and the Office of Economic & Small Business Development (OESBD) assisted more than 700 targeted industry companies directly create 8,668 jobs, of which 5,447 were retained.*

*Although identified as an unfunded mandate in each bill's legislative staff analyses (triggering the constitutionally required approval by two-thirds of the membership in each house), O'Toole and Hays never addressed the adverse fiscal impacts from the anticipated budget shortfalls. Since taxes, debt, fees and public services are balanced in a zero sum economic arena, the resulting budget gaps would force an increase in local millage rates, passing the fiscal burden to property owners. When LaMarca and Martin County Business Development Board Director Crystal Stiles brought focus to the legislation's implicit defects - stifling job creation while shifting a tax burden from businesses to homeowners - vetting committees consigned the bills to death on the calendar.*

*In pursuing beach renourishment funding in Tallahassee and Washington D.C., LaMarca was fulfilling a commitment to constituents while dunning a County debtor. Although it was completed six years ago, our deadbeat Federal government still hasn't fully reimbursed Broward County for its shared obligation in the \$44 million Segment III renourishment of south county beaches. The State has typically contributed 25% of the costs for Broward's projects that are eligible for Federal reimbursement (which historically equates to 50% to 60% of total project cost), with the remainder falling to local governments. The Segment III final funding formula tagged the Federal share at \$26 million, the State picked up \$10.1 million, while \$8.4 million was coughed up locally. In Washington, LaMarca asked Broward Congressional Representatives to help recover the remaining \$12 million Federal delinquency. While in Tallahassee, LaMarca applied for a \$20,810,000 federally reimbursable appropriation to help offset the impending \$40 million Segment II project cost.*

*Last year, LaMarca succeeded in lining up a partial reimbursement by diverting renourishment resources unused by the coastal communities for which they were originally allocated. Unfortunately, the funds were commandeered and reappropriated to address emergencies in other jurisdictions. At the April 1st President Council meeting in The Commodore, after acknowledging that current Federal political and economic policies bode diminished future Federal contributions, LaMarca assured neighborhood officials that funding would not be an obstacle to the impending Segment II renourishment along the Galt Mile, as FDOT and Broward County have already budgeted sufficient resources to complete the long-awaited beach fix.*

*The Woodstock era title of his spring newsletter speaks to the relief afforded LaMarca by the Holiday layovers in Broward County that helped pace his high pressure commutes between two of the planet's most mind-numbing behavioral slop sinks. For a firsthand account of events surrounding his furtherance of the County agenda, read on... - [editor]\**

## Springtime in Paradise!

By Chip LaMarca, Broward County Commissioner

I hope that you had a wonderful Passover or Easter! This is a time filled with the many blessings of renewal and rebirth. I am deeply grateful for all the goodness in my life and for the privilege of serving the people of our county.

As I write this I am traveling on your behalf as residents of Broward County between Washington D.C. and Tallahassee. I have spent my time in Washington D.C. meeting with our Congressional Delegation regarding funding and permitting for our projects at Port Everglades and beach renourishment. I am happy to report that these meetings were productive and I look forward to continuing this dialogue.

Continued on page 12

# EASILY REMOVE AND PLACE ON YOUR FRIDGE

SUN

MON

TUE

WED

MAY / JUNE

<p><b>12</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p>Mother's Day Brunch at Fairchild Fairchild Tropical Garden 10:30 a.m. to 2:30 p.m. Res &amp; Info.: 305-256-8399</p>	<p><b>13</b></p>	<p><b>14</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>Spanish Galleon: Viva Florida 500 (Through 5/19) 9 a.m. to 5 p.m. Bahia Mar Marina Info.: 954-765-4466</p>	<p><b>15</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p> <p>Pompano Beach Fishing Rodeo (Through 5/18) Pompano Beach Info.: 954-942-4513</p>
<p><b>19</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p><b>20</b></p> <p>Commissioner Bruce Roberts: Pre-Agenda Meeting Beach Community Center, 6 p.m.</p>	<p><b>21</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>Fort Lauderdale City Commission Meeting City Hall, 6 p.m.</p>	<p><b>22</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>
<p><b>26</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p>Israeli Dance Festival Broward Center for the Performing Arts 7 p.m. Info.: 954-462-0222</p>	<p><b>27</b></p> <p>Memorial Day</p>	<p><b>28</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p>	<p><b>29</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>
<p><b>2</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p><b>Sunday Jazz Brunch</b> Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985</p>	<p><b>3</b></p> <p>Commissioner Bruce Roberts: Pre-Agenda Meeting Beach Community Center, 6 p.m.</p>	<p><b>4</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>Pompano Beach Fine Food and Wine Hillsboro Club (901 Hillsboro Mile) 6 to 9 p.m. Info.: 954-941-2940</p>	<p><b>5</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>
<p><b>9</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p><b>10</b></p>	<p><b>11</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p>	<p><b>12</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>

MAY 12: Mother's Day Tea, Fairchild Tropical Garden, 3 p.m., Reservations: 305-663-8059

MAY 15: Color Run 5K, 6 a.m., Info.: www.gariverwalk.com

MAY 16: Art Walk Las Olas, Las Olas Blvd., 5 to 9 p.m., Info.: 954-258-8382

MAY 18: Above the Influence March and Rally, Huizenga Park, 9 a.m. to 1 p.m., Info.: 954-760-7007

MAY 25: 4th Annual Great American Beach Party, Ft. Lauderdale Beach at A1A & Las Olas Blvd., 10 a.m. to 10 p.m., Info.: 954-828-4340

MAY 25-26: 16th Annual Downtown Delray Beach Craft Festival, 330 E Atlantic Ave. in Delray Beach, 10 a.m. to 5 p.m., Info.: 954-472-3755

MAY 25 - September 2: Tony Hawk Rad Science, Museum of Discovery and Science, Info.: 954-467-6637

MAY 31-JUNE 2: West Palm Beach Antiques Festival, South Florida Fairgrounds in WPB, Info.: 941-697-7475

JUNE 1: North Beach Art Walk, A1A, 32nd & 33rd Streets, 7 p.m. to 11 p.m.

# ONE SOURCE FOR COMMUNITY HAPPENINGS

THU

FRI

SAT

## UPCOMING EVENTS IN OUR AREA

July 4  
Family Celebration and Fireworks Show  
Fort Lauderdale Beach, 9 to 9:30 p.m.  
Info.: 954-396-3622

July 4  
Old Fashioned Fourth & Collectible Car Show  
Flamingo Gardens, 9:30 a.m. to 4:30 p.m.  
Info.: 954-473-2955

July 13-14  
The 21st Annual International Mango Festival  
Mangos of Mexico  
Fairchild Tropical Gardens, 9:30 a.m. to 4:30 p.m.  
Info.: www.fairchildgarden.org



**FOR A COMPLETE LISTING OF EVENTS, GO TO THE CALENDAR AT [WWW.GALTMILE.COM](http://WWW.GALTMILE.COM)**

**16** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr)  
7 p.m.  
\$5/person for 3 boards  
  
GMCA Advisory Board Meeting  
Nick's Italian Restaurant, 11 a.m.

**17** Jazz on the Square  
El Mar Drive & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-776-5092  
  
The Beauty in Everything  
Broward Center for the Performing Arts  
8 p.m.  
Info.: 954-462-0222

**18** Music-By-The-Sea  
ATA & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-771-2900  
  
Covenant House 5K on ATA  
Start: The Parrot, 7 a.m.  
Info.: 954-568-7914

**23** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards  
  
Homage to Fromage:  
Wine & Cheese Pairings  
Museum of Art  
6 to 7:30 p.m.  
Info.: 954-262-0249

**24** Jazz on the Square  
El Mar Drive & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-776-5092  
  
The Rascals: Once Upon A Dream Tour  
(Through 5/25)  
Hard Rock Live, 8 p.m.  
Info.: 954-797-5531

**25** Music-By-The-Sea  
ATA & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-771-2900  
  
Ft. Lauderdale  
Home Design & Remodeling Show  
(Through 5/27)  
Broward City Convention Center  
Info.: 954-765-5900

**30** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards  
  
4th Annual Burger Battle  
Huizenga Plaza  
7 to 10 p.m.  
Info.: www.goriverwalk.com

**31** Jazz on the Square  
El Mar Drive & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-776-5092  
  
Relay For Life  
El Prado Park (4500 El Mar Dr) LBTS  
6 a.m. to Noon  
Info.: 954-564-0880

**1** Music-By-The-Sea  
ATA & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-771-2900  
  
Fleetwood Mac  
BB&T Center, 8 p.m.  
Info.: 800-745-3000

**6** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards  
  
The Hukaliu  
(Through 6/9)  
Sheraton Fort Lauderdale Beach Hotel  
Info.: www.thehukaliu.com/2013

**7** Jazz on the Square  
El Mar Drive & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-776-5092  
  
The Fort Lauderdale Bus Loop  
300 SW 2nd Street  
6 to 11 p.m.  
Info.: 954-260-6194

**8** Music-By-The-Sea  
ATA & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-771-2900

**13** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards  
  
One Direction  
BB&T Center, 7:30 p.m.  
Info.: 800-745-3000

**14**

**15** Music-By-The-Sea  
ATA & Commercial Blvd  
6:30 to 10:30 p.m.  
Info.: 954-771-2900

JUNE 1: Saturday Nite Alive, ATA from Bubba Gumps to the Ritz Carlton Hotel, 7 to 11 p.m., Info.: 954-564-8300  
JUNE 1-2: Tropical Fruit Festival, 3750 S Flamingo Road in Davie, 9:30 a.m. to 5 p.m., Info.: 954-473-2955  
First Saturday of Every Month: Beach Cleanup, Commercial Blvd. & the Beach LBTS (Meet at Pavilion), 9 to 9:30 a.m., Info.: 954-776-1000  
Second Saturday of Every Month: Beach Sweep, 9 a.m. to 12 p.m., Info.: 954-474-1835  
Sundays: Tour-the River Ghost Tour, Stranahan House & Water Taxi, 7:30 p.m., Tix.: 954-524-4736  
Thursdays/Fridays: Gentle Yoga, North patio behind Tiki Bar (Ocean Manor Resort 4040 Galt Ocean Dr.), 9 a.m., Info.: 754-779-7519  
Wednesdays: Gentle Yoga, North patio behind Tiki Bar (Ocean Manor Resort 4040 Galt Ocean Dr.), 10 a.m., Info.: 754-779-7519  
Saturdays: Gentle Yoga, North patio behind Tiki Bar (Ocean Manor Resort 4040 Galt Ocean Dr.), 9:30 a.m., Info.: 754-779-7519  
Sunday/Thursdays: Beginner Pilates, North patio behind Tiki Bar, Sun: 9:30 a.m./ Thurs. 10 a.m., Info.: 754-779-7519  
Saturdays: Saturday Night Under the South Florida Stars, Fox Astronomical Observatory at Markham Park, Sunset to Midnight, Info.: 954-384-0442



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Roberts...Continued

**2012 Neighborhood Survey:** At a very recent commission meeting, we discussed the results of this survey, which is online at the City's website. The random survey was conducted by an independent firm and measured neighbor satisfaction with City services and quality of life. The results, broken down by district and neighborhood, will be used for our strategic planning and the implementation of our 2035 Community Vision. The highlights include:

- The City is a great place to visit (89%), is a place for play and leisure (85%), and a place to live (83%).
- Satisfaction with City services received high marks for police and fire (75%), quality of parks and recreation programs and facilities (75%), and public landscaping (69%).
- Least satisfied areas of concern were with the City as a place to raise and educate children (49%), and overall traffic flow (39%).

There is so much more detail and interesting information that I really encourage you to view the survey on line.

[http://fortlauderdale.gov/documents/neighbor\\_survey/memo\\_and\\_final\\_report.pdf](http://fortlauderdale.gov/documents/neighbor_survey/memo_and_final_report.pdf)

**Don't Forget:** I will come to your HOA meeting, along with staff, to address any issues/concerns that you may have, as well as give you an update on what is happening in your City.

**Office Contact:** Robbi Uptegrove – 954-828-5033; email: [ruptegrove@fortlauderdale.gov](mailto:ruptegrove@fortlauderdale.gov).

EDITOR'S NOTE: The email and regular links detailed by Roberts are available in the online version of the Commissioner's newsletter on the GMCA website ([www.galtmile.com](http://www.galtmile.com)). Simply click the underlined link to access the various sources referenced by Commissioner Roberts.

LaMarca...Continued

Additionally, I have been in Tallahassee for "Broward Days" at the Capitol, meeting with our Legislative leaders on topics of funding and permitting for Port Everglades projects and beach renourishment. I also spent a good deal of time advocating for our economic development issues. As I reported to you last year I testified before the House Community and Military Affairs Subcommittee. The presentation, "Local Government Economic Development Tools: Creating Jobs and Growing Our Economy," focused on the County's collaboration with the Greater Fort Lauderdale Alliance. The committee was taking up this issue again, focused on eliminating valuable tools for economic development which we use to create new targeted industry jobs, attract new companies to the county and serve local companies with retention and expansion efforts. We were successful in getting the committee to agree to not repeal this tool last year, but it is back on the table again this year. I am committed to working with the Committee Chairman, Representative Workman from Brevard County to make sure we are successful again this year.

As part of my meetings in Tallahassee I have learned that there is a very good possibility we will receive a portion of Hurricane Sandy dollars to help address our beach renourishment. These funds will

be in addition to the money the county already has committed to the project. As you know we are moving forward with the project as a federally reimbursable project, yet Broward County would be required to front that portion of the cost-this equates to 50 percent of the total cost of the \$40 million project. The additional funds would go a long way to sustain and replenish funding for future county renourishment projects.

I would be remiss if I did not acknowledge the Fort Lauderdale Citizen of the Year – Betty Shelley. I cannot think of anyone more deserving of this honor, and to say that it is long overdue. Betty serves as President of the Imperial Point Homeowners Association, and works tirelessly for the residents of northeast Fort Lauderdale. Betty, on behalf of Broward County, I would like to congratulate you for this tremendous honor!

I never lose sight of what is important. That is you the residents of our beautiful district. If there is anything that we can do to assist you, please do not hesitate to contact my office at 954.357.7004 or by email at [clamarca@broward.org](mailto:clamarca@broward.org). You can also stay updated by viewing our website [www.broward.org/commission/district4](http://www.broward.org/commission/district4), as well as sign up to receive email updates from us.

Happy Spring to all and as always, it is an honor to serve you. •

*Chip LaMarca*  
Broward County Commissioner, District 4 •

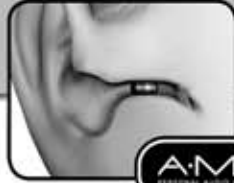
EDITOR'S NOTE: The above email and regular links offered by LaMarca are available on the GMCA website ([www.galtmile.com](http://www.galtmile.com)), in the online version of Commissioner LaMarca's newsletter.

"There is a very good possibility we will receive a portion of Hurricane Sandy dollars to help address our beach renourishment."

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9 5 4 - 2 9 2 - 6 5 5 3

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**The UPS Store Bayview**  
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