



The Galt Mile News

"An Official Publication of the Galt Mile Community Association"

February 2009

SERVING
THE 14,000
RESIDENTS
OF THE
GALT OCEAN
MILE
INCLUDING:

Caribe
Commodore
Coral Ridge Towers
Coral Ridge Towers East
Coral Ridge Towers North
Coral Ridge Towers South
Edgewater Arms
Fountainhead
Galleon
Galt Merchants Assc.
Galt Ocean Club
Galt Towers
L'Ambiance
L'Hermitage I
L'Hermitage II
Ocean Club
Ocean Manor
Ocean Summit
Playa del Mar
Playa del Sol
Plaza East
Plaza South
Regency South
Regency Tower
Riviera
Royal Ambassador
Southpoint



By Eric Berkowitz

In most associations, conscientious Board members ordinarily jump on any opportunity to save money. In the Regency Tower, the Board members are all afflicted with an unrelenting compulsion to aggressively hunt down these opportunities. For eight years, President Dott Nicholson-Brown applied tactics she learned while researching inventories for the U.S. Army to save the association \$millions. After spending 14 hours in the office emotionally lambasting vendors into trimming prices, she walks the premises turning off lights in unoccupied areas. Assistant Treasurer Bill Tannenbaum successfully tortured the workers comp insurance carrier into issuing overcharge credits by plastering them with enough evidentiary documentation to cause permanent brain damage. Dee Lanzillo doubled the size of the gym using in-house labor and home cooking. When Iris Anastasi found the following little tidbit and sent it to the President, Dott labeled it "Good Info" and promptly distributed it to the immediate world. While riddled with what sounds like marketing hype, the email was embedded with the following message:

This is something you will want to have and use! I still remember when the telephone company charged me \$1.50 to get a phone number from information! My compliments to Google! Just leave it up to Google to come up with something like this!!

Here's a number worth putting in your cell phone, or your home phone speed dial: 1-800-goog-411. This is an awesome service from Google, and it's free -- great when you are on the road.

Don't waste your money on information calls and don't waste your time manually dialing the number. I am driving along in my car and I need to call the golf course and I don't know the number. I hit the speed dial for information that I have programmed. The voice at the other end says, "City & State." I say, "Garland, Texas." He says, "Business, Name or Type of Service." I say, "Firewheel Golf Course." He says, "Connecting" and Firewheel

answers the phone. How great is that? This is nationwide and it is absolutely free!

Following this intriguing anecdote, the storyteller recommends clicking on a link to "<http://www.google.com/goog411/>" and watching a brief demo of the free service. The message closes with the admonition to "Put 800-GOOG-411 in your phone to get telephone numbers of people anywhere free."

Although seemingly scripted by a third rate PR wannabe, the point is well taken. A quick trip to the web site revealed the engineering behind this new service. In a nutshell, GOOG-411 is Google's new 411 service. With GOOG-411, you can find local business information completely free, directly from your phone by calling 1-800-466-4411 (1-800-GOOG-411) anytime. Currently, GOOG-411 is only available in the US and Canada for US and Canadian business listings and English is the only language supported. GOOG-411 can be used from any personal or work phone, whether it is a fixed/landline phone, mobile phone or VoIP (web-based) phone. However, calls from pay phones are currently not supported. If you are calling from a mobile device, GOOG-411 can even send you a text message with more details and a map simply by saying "Text message" or "Map it." Keep in mind that features like the text messaging or mapping commands will only work from a mobile phone. Residential information is not available at this time. You should not use GOOG-411 to seek emergency help, since the service is not able to provide your location information to emergency service providers. If you have an emergency, please dial "911" or your local police/fire department.

Continued on page 3

A Proven Record of Leadership

Fort Lauderdale City Commissioner & Vice Mayor
Board Member of Broward House
Member of the Greater Fort Laud. Chamber of Commerce
Voted Best Lawyer by Readers of Hi-Riser and East Sider
Chair of the Fort Lauderdale Citizens' Police Review Board
Past President of Dolphin Democratic Club
Small Business Person of the Year
Parishioner of St. Demetrios Church
Trustee, John C. Graves Charitable Foundation
Member of Broward College President's Club
Member of Broward Trust for Historic Preservation
Past Pres. of Portside Condo. & Riviera Towers Coop.



deanTRANTALIS

for MAYOR | City of Fort Lauderdale

CONTRIBUTE ONLINE TODAY @ WWW.DEANFORMAYOR.COM

The ONLY Candidate with Experience ~ The ONLY Choice for our Future

Leadership That Works With You !

We look to our leaders to guide us through the challenges we face every day. We need a leader who has vision, with strength and courage to make it happen. Building consensus means working together — this begins with our new Partnership For Change !

Tax Less and Spend Less !

We are all tightening our belts, it's time for government to do the same. Bloated pensions and government waste are choking our future, and our resolve. We shouldn't have to choose between losing our homes and the well-being of our families. As a team, the new Commission will make the changes in the way we do business.

Crime Must Go !

A crime committed against a single person is a crime against all of us. We must feel safe in our homes and where we work. We must support our men and women in law enforcement, working with neighborhood leaders, who together ensure our safety and well-being. Our commitment to change will make it happen.

Reach Out For New Investment !

A changing world will pass us by if we don't seek new economic investments that are tied to the future. As we continue to support real estate, tourism and the marine industry, the old rules invite overdevelopment and threaten our quality of life. Our future beckons for change.

Environment First !

Our commitment to quality air and water must be included in today's new imperative — leading the race for renewable resources. We must preserve our open spaces and set a path for new greenways. Change requires bold initiatives.

Embrace Diverse Cultures !

The successes we enjoy today have been built by people who have come from all parts of the globe and from all walks of life. New ideas, regardless of ethnicity or culture, bring forth changes that enhance our quality of life.

POLITICAL ADVERTISEMENT PAID FOR AND APPROVED BY THE DEAN TRANTALIS FOR FORT LAUDERDALE MAYOR CAMPAIGN

GET THE WORD OUT ON THE STREET AND GIVE YOUR BUSINESS A FRESH VOICE!

SAVE A SPACE IN THE
GALT OCEAN MILE'S
ONLY TRUE NEWSLETTER.
WHETHER FOR
A MONTH OR TWELVE,
WE CAN HELP.



You don't need a computer, an Internet connection, or even the keypad on your phone or mobile device. GOOG-411 is voice-activated, so you can access it from any phone (mobile or land line), in any location, at any time (except for pay phones). While your telephone company may apply usual contractual charges for making a phone call or receiving an SMS (Short Message Service or text message), you will not be charged any additional 411 fee for the service.

Using the service is largely intuitive. Just call 1-800-GOOG-411 (that's 1-800-466-4411) and say where you are and what you're looking for. GOOG-411 will connect you with the business you choose. Since you will be speaking with an automated system, these hints will help: At any point during the call, you can go back by saying "Go back." Similarly, you can start over by saying "Start over," or pressing * (the asterisk). When you are prompted for your query, use the full names when describing the city and state and business name or business category (for example, "Nick's Italian Restaurant Fort Lauderdale Florida.") If you're having trouble finding the exact name of the business, try saying a category. For example, instead of saying, "Nick's Italian Restaurant," just say, "Italian Restaurant." To enter a zip code, either speak the numbers or enter them with the keypad. To spell out a business name, press the (1) key and use the keypad to spell the name.

After receiving results, you can elicit additional information. To get more details, say "details" and to get help, say "help." If you are using a cell phone, you can also receive an SMS by saying "text message" or a map link by saying "map it." GOOG-411 uses listing information provided by Google Maps. Of course, texting will only work if your mobile phone has text message functionality.

Corporate or commercial network operators can use GOOG-411 to provide 411 services to their employees and customers under the certain conditions. First, users should be directed to 1-425-296-4774 instead of 1-800-466-4411 and no additional charge may be levied for using this service. Also, Google reserves the right to suspend or terminate access to the service at any time, provides the service "as is" and does not guarantee service availability. Corporate or commercial network operators are responsible for insuring that their users are aware of GOOG-411's privacy practices.

For those of you whose fear of identity theft borders on paranoia, Google adheres to the US Safe Harbor privacy principles. To operate and audit their service, Google collects and stores the phone number, along with the time and duration of your call and the options you select each time you use the

GOOG-411 service. Google also claims to use your phone number to distinguish you from other users, and ultimately, to better personalize the service. To improve the voice recognition capabilities of the service, they collect and store a copy of any voice commands you make. Google doesn't directly link the stored copy of your voice commands with your caller ID and these are automatically rendered anonymous after six months. While they seem to guard against privacy abuse, they operate GOOG-411 using certain third party services. They admit to sharing your data with these third parties only if necessary to operate the service.

Upon connecting to a business through the GOOG-411 service, your caller ID information will become visible to that business. Although Google maintains that they will not share your information with anyone except in the limited circumstances as outlined in their privacy policy, there are a couple of ways you can control the way they collect and store information from your calls. First, to delete any information they've associated with your phone number in the past, press the star (*) key at the beginning of your next call to GOOG-411. When presented with the privacy menu, press 9 to delete past information associated with your phone number. To confirm the requested deletion, enter the given confirmation code when prompted. You can also press star (*) to cancel and return to your search. After you've called GOOG-411 several times, you'll stop hearing the introduction to enter the privacy menu. However, you'll still be able to press the star (*) key to access the privacy menu.

To avoid having any information associated with your telephone number, you can block your caller ID before you call. With many phone services, you can do this by dialing *67 prior to dialing the phone number. In most cases, you can also block your number through the menus on your mobile phone. For specific details on how to block your caller ID, contact your service provider.

In summary, you don't have to pay for standard directory assistance anymore. 411 is on the house, at least in the US and Canada. Given Google's predisposition for global outreach, it is reasonable to assume that this service will ultimately extend to the rest of the planet. For additional information and a box of other free services, you can access the Google Mobile Help Center, the Google Mobile Help Forum or the Google Mobile Blog. Give this free service a try by programming the number into your cell and/or home phones. By the way, some goofball on the blog explained that when his outgoing phone service is suspended due to late payments, he places all of his calls through GOOG-411. Hmm...•

WINDSTORM SELF-INSURANCE TRUST UPDATE

Eric Berkowitz

The Galt Mile Associations participating in the Palm Beach Windstorm Self-Insurance Trust averaged six figure savings during the Trust's first operational year. They understandably want to continue presenting their unit owners with this significant financial relief. Although temporarily parked in the Palm Beach group, they patiently await the formation of a similar Trust dedicated primarily to Galt Mile associations once the pioneering regulatory roadmap has been fully negotiated. By successfully navigating an eleventh hour "detour" hastily erected by the Office of Insurance Regulation (OIR), the Trust was officially authorized to provide member Associations with the opportunity to renew beginning in December.

On December 9, 2008, the 27 members of the Galt Mile Community Association were notified about an upcoming 1:30 PM meeting of the Palm Beach Windstorm Insurance Trust on Thursday, December 18th at L'Hermitage II (3200 North Ocean Boulevard). Invited to join all the current members of the Trust (18 Associations) were those potential new members who'd requested applications and other GMCA associations interested in simply exploring this insurance alternative. The correspondence also stated that "The Trustees would provide a concise report on the Trust's operations and clarify all issues encountered with the Office of Insurance Regulation." Local public officials extended invitations include Senator Jeffrey Atwater, Statehouse Representative Ellyn Bogdanoff, City of Fort Lauderdale Commissioner Christine Teel and Broward County Commissioner Ken Keechl. Since this issue impacts the wallet and wellbeing of every Galt Mile resident, it behooves all of us to understand its underlying rationale, the participating players and the various parties with vested interests.

Serial Hurricanes Change Life in South Florida

The serial hurricanes of 2004 marked the beginning of an ongoing controversy over how Associations should respond to recurring catastrophes. Along with factoring repair costs into condo budgets, Association members had to protect their units and the structure that housed them. The damage caused by Hurricane Wilma clearly corroborated that every breach to exterior doors and windows was a potential flashpoint for much more extensive damage. Even after witnessing the disastrous effects of inadequate protection, some associations nursed a debilitating controversy over the necessity of protecting every exposure in every unit.

Following the 2004 hurricane season, the Florida Legislature prepared for a frontal assault by the insurance industry. Former Florida CFO Tom Gallagher announced that multiple deductibles were "fundamentally unfair and unjustifiable" given the absence of proof that the storms marked a meteorological "sea change" that justified industry-wide runaway insurance costs. While closing ranks around Tom Gallagher, who also headed the State's insurance unit, lawmakers nibbled around the edges of what the insurance industry claimed would be a recurring onslaught. Despite Governor Bush's call for a special legislative session to size up the problem and formulate some response, Tallahassee could only come up with "suggestions". Politicians cursed with survival instincts felt there were too many variables to take definitive action. Since NOAA and the National Weather Service didn't enjoy sterling reputations as reliable oracles, State legislators limited their response to encouraging Floridians to voluntarily comply with current building codes - asserting that carriers would reward compliant structures with reasonable premium rates.

Continued on page 5

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

Allison Muss
2230 Chadbourne Ave.
Madison, WI 53726
954-292-6553
yellowdogpress@gmail.com

EDITOR

Eric Peter Berkowitz

ADVERTISING

954-292-6553
galtnews@yahoo.com

GMCA BOARD OF DIRECTORS

PRESIDENT & CHAIRMAN, PRESIDENT'S COUNCIL

Pio Ieraci
(954) 561-9795

VICE PRESIDENT

Eric Peter Berkowitz
(954) 564-4427

TREASURER

Leah Glickfield
(954) 563-1001

DIRECTORS

Ralph Hamaker
(954) 568-4146

Rose Guttman
(954) 563-6679

Kevin Songer
(954) 566-3882

SECRETARY

Fern McBride*
(954) 561-2965

ADVISORY BOARD

Lorraine Alfano
Ismet Baker
Charles Baldwin
Franci Bindler
Dott Nicholson-Brown
Robert Cameron
Francis Casier
Dr. Jim Comis
Dr. Robert Drews
Kathleen Freismuth
Richard Gabrielle

Warren Hurley
Marlene Katkin
Frances Konstance
Bob Krevy
Herbert Kwart
Daniel Lecht
George Mayer
Fern McBride*
Jean Miller
Donna Oppert
Richard Solewin
Huey Vanek

The publisher accepts no liability for the accuracy of statements made by association members, outside contributors, third party articles, or advertisers.

2005 actualized the insurance industry's ominous predictions. Rita, and finally Wilma, heralded a mass exodus of carriers from the Florida market. By early August, Safeco and Nationwide joined seven other carriers in leaving the State. Nationwide, Florida's 4th largest carrier (2nd largest carrier for condominiums), withdrew from the "new policies" market despite receiving a green light from the State to hike rates by 21% on homes and 25% on mobile homes. Even hard-liner Gallagher finally conceded that Florida homeowners faced an insurance crisis. The previously inconceivable prospect that State safety net Citizens would be forced to insure every coastal homeowner in Florida became frighteningly credible. Two bottom line requirements filtered up from the insurance industry's re-insurance partners. Rate regulations would require re-engineering to allow the industry to float back into fiscal balance. Secondly, in addition to complying with current building codes, insured structures would have to fully mitigate against storm damage - an eligibility prerequisite that industry spokespersons conveniently failed to define with any specificity.

In early 2006, Galt Mile Associations braced themselves for large rate hikes commensurate with recent experience. When POE's Southern Family Insurance Company slipped into receivership, every Insurance Committee on the Galt Mile realized that Australian carrier QBE was the only game in town. In late March, the shoe dropped. Associations along the Barrier Island received notification from lone rated carrier QBE that after May, no windstorm policies would be renewed. QBE explained that their re-insurers were intent on reducing their high-risk exposure by expunging roughly 75% of their existing windstorm customers - leaving three out of four area clients without a rated carrier.

Association trepidations about QBE's potentially abusing its monopolistic "catbird seat" were further justified when the State charged the company in May, 2008 with a truckload of major violations spanning 17 provisions of the Florida Insurance Code and/or the Florida Administrative Code. Earlier, a July, 2007 Target Market Conduct Examination by the Financial Services Commission's Office of Insurance Regulation uncovered dozens of violations in 45 of the 50 policies selected randomly for review. The \$157,000 fine was evidently as functionally deterrent as a mosquito bite.

Associations aspiring to be included in the fortunate 25% would have to meet current code standards for "new building" construction. Legally grandfathered mitigation inadequacies rendered Associations commercially uninsurable. Since only Regency Tower would be able to achieve the necessary compliance in time to be eligible for commercial renewal, the Galt Mile Community Association aggressively explored alternatives, including the creation of a new Galt Mile Self-Insurance entity. At the time, the law mandated that a self-insurance fund could only be formed by a group comprised of at least 10 associations whose participation in the group was for reasons other than forming a self-insurance fund. The Galt Mile Community Association complied with the statute's enigmatic requirements. With Charlie Crist heading to the Governor's Mansion in Tallahassee, Senator Jeffrey Atwater was tagged for actualizing the new Governor's commitment to "restructure Florida's property insurance market and provide relief to Florida residents and businesses."

Tallahassee Wakes Up!

After spending 3 years hoping that the insurance crisis would clear up like an inconvenient rash, State lawmakers performed overdue emergency surgery on this festering malignancy threatening Florida's fiscal future. The January 2007 Special Session on Property Insurance produced a patchwork of temporary rate rollbacks while transforming Citizens from a repository for insurance eligibility basket-cases into a full service insurance carrier. It sought to embody the Governor's legislative objectives - to reduce current property insurance premiums, reduce their future rate of growth, improve the availability and stability of property insurance and plug mitigation-related deficits in the State's building code.

INJURED?



SE HABLA ESPAÑOL

- AUTO ACCIDENTS
- WRONGFUL DEATH
- SLIP & FALL
- WORKERS COMP.
- MEDICAL MALPRACTICE
- NURSING HOME NEGLECT

FREE CONSULTATION

954-630-8898

CHARLES COHEN 24 YEARS OF ATTORNEY AT LAW EXPERIENCE

WE WILL COME TO YOUR HOME OR HOSPITAL

Handling cases in Broward, Dade and Palm Beach Counties from Ft. Lauderdale. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask me to send you free written information about my qualifications and experience.



EFFECTIVE 01/01/2009 FLORIDA STATUTE PASSED MANDATORY CONDO INSURANCE FOR UNIT OWNERS

CONDOMINIUM POLICY

Designed to provide coverage for owner occupied or tenant occupied condominiums

HOMEOWNERS POLICY

Designed for owner occupied dwellings

RENTER'S POLICY

Designed to cover contents in a rented dwelling

DWELLING POLICY

Designed to protect Landlord's dwelling

INLAND MARINE POLICY

Designed to protect scheduled high value items such as jewelry, art, furs etc.

AUTO INSURANCE

Dan DeSantis - Diane Wallace
"Servicing Clients Since 1975"

954-345-1214 • Cell: 954-253-1054 • Fax: 954-563-9715
dddesantis@yahoo.com



Windstorm...Continued

Despite opposition from central and north Florida lawmakers whose constituents were largely unaffected by the windstorm insurance onslaught suffered by South Florida property owners, Senator Jeffrey Atwater and new Statehouse Majority Whip Elyn Bogdanoff were instrumental to the creation of negotiated standards with industry officials.

Prior to the special session, Florida's carriers uniformly declared that nervous reinsurers were hiking costs based on unsubstantiated "worst case scenario" storm damage models. Insurance companies said that 25% of their premiums were attributable to these reinsurance cost increases. As part of the legislature's insurance reform, private carriers were afforded increased access to the Florida Hurricane Catastrophe Fund's (CAT Fund) below-market reinsurance rates with the caveat that they pass all of the realized savings to ratepayers. Accordingly, CAT Fund resources were expanded from \$16 billion to \$28 billion. While Carriers were conceded the right to have rates closely tied to experience, they also agreed to use objective Hurricane models approved by the State. In fact, almost every regulatory roadblock identified by the insurance industry as an obstacle to rate normalization was legislated out of existence in return for an industry commitment to restrain double digit annual premium increases. The legislation also smoothed the way for an association or group of associations to meet hazard insurance obligations through a self-insurance fund.

To facilitate formation of such self-insurance funds, the legislation reduced the number of required participating Associations from ten to three. It also eliminated the strange requirement that the parent group's primary objective couldn't be to purchase insurance. Although the Galt Mile Community Association started investigating this option back in 2006, when a group of 58 condominiums and cooperative associations in Palm Beach County offered to finance the expensive pre-licensing research and documentation required by the State, Galt Mile officials deferred to the Palm Beach group.

The Special Purpose Windstorm Trust is Born

Following the formation of that first self-insured windstorm trust, those

Galt Mile Associations seeking six figure savings in annual premium costs anticipated creating the second such entity. The Palm Beach Windstorm Insurance Trust began operations in January 2008. The enabling legislation included special rules for the Self Insurance Trust and offered modified regulatory rules that differ from a traditional insurance company. The intent of the legislation was to offer a streamlined and efficient special purpose company that would ultimately translate reduced overhead into a significant cost savings. Additional savings were also realized due to reduced reinsurance costs achieved by the superior construction of the participating buildings.

A focus group of Condominium representatives and insurance professionals began a feasibility study which culminated in filing a 35 page application with the Florida Office of Insurance Regulation. To satisfy the ensuing blizzard of questions from the Office of Insurance Regulation, this document grew to over 1900 pages over the next 12 months. The delays, difficulties and frustrations encountered during the approval process contributed to the resolve of the group to complete the formation and begin operations. Senator Jeffrey Atwater delivered the first policies on January 17, 2008 to the Ambassador South condominium in Palm Beach, one day after the Trust was awarded a Certificate of Authority.

The underlying Legislation's intent was validated shortly after the Trust began operations. The operating budget and the premiums for this single purpose insurance company were significantly lower than those of any other carrier in Florida. Virtually all of the Condominium Associations that joined the Trust were previously customers of Citizens Property Insurance Corporation (the State owned and operated carrier of last resort). When the Palm Beach group was granted a license following the most exigent review ever performed by the Office of Insurance Regulation, Senator Jeff Atwater expressed unqualified support, exclaiming, "Today marks a historic moment for the insurance industry in Florida. By using the self insurance option, these property associations are utilizing the cost saving insurance measures created by the legislature."

Continued on page 7

DUNHAM INSURANCE SERVICES

3000 N FEDERAL HIGHWAY #8 FT. LAUD., FL 33306
954-564-7772 PH 954-564-7550 FAX WWW.DUNHAMINS.COM

ATTENTION CONDO UNIT OWNERS

Effective 01/01/2009 FL. Statute 718.11 mandates that all Condominium Associations will require:

- Each unit owner must provide evidence of Hazard and Liability Insurance
- Condominium Associations must be listed as additional interest on all unit owner policies
- Unit Owner policies must include Loss Assessment of \$2000 per occurrence.
- Failure to comply will allow the association to purchase a policy on behalf of the owner at a greater cost and may be collected by assessments.
- **DUNHAM INSURANCE SERVICES** can provide you with a condo policy that fulfills these requirements.

DUNHAM INSURANCE SERVICES specializing in:

Home Umbrella	Auto Life Insurance
---------------	---------------------

**General Liability
Commercial Property
Workers Compensation**

- Independent Agency
- Lowest Rates in the Market Today
- Top "A" Rated Companies
- Superior Customer Services
- Family Owned and Operated
- Located 1 Mile from the Galt



ADVERTISE IN THIS PUB
954.292.6553

In the first six months of operation, Trust members saved in excess of \$2 million in insurance premiums. Representative Elynn Bogdanoff, a major supporter of the legislation, further defined the intent of the legislature, stating "We are committed to exploring all means to lower the cost of windstorm insurance for Florida residents. This Legislative session has provided the framework for tens of thousands of Condominium and Cooperative unit owners to significantly reduce and control their windstorm insurance premiums. It is the intent of the Legislature to provide the tools for Condominiums to regain control of a wildly escalating budget item." While State lawmakers such as Bogdanoff took pride in having armed residents with a statutory resolution for the worsening cost and availability obstacles to hurricane coverage, the insurance industry was disgruntled by the prospect of facing this unprecedented grass roots competition.

Special Interests Spike Regulatory Minefield

Following the approval, several media releases reported insurance industry claims that self insured groups were dangerous; contending that they were not admitted carriers and therefore unacceptable for mortgage purposes. Industry spokespersons also opined that they were inadequately funded and incapable of paying legitimate claims. Despite these spurious allegations, the Office of Insurance Regulation Authorized the trust as a fully admitted carriers in the State of Florida insulted with deeper coverage levels than most commercial carriers. Another eerie complaint published by industry sources condemned the right of self-insured groups to assess members. Actually, Citizens survives by assessments. Every nickel currently spent by Citizens to pay Hurricane damage claims is subsequently billed to property insurance policyholders throughout the State. Ironically, participation in the self-directed windstorm trust will relieve member associations of the obligation to pay Citizens' threatened assessments.

Few carriers address sizable claims with their own funds. Instead, they purchase reinsurance protection. By duplicating this standard business model without the layers of corporate pork and the healthy profit, the Palm Beach group receives benefits identical to those offered by Citizens at roughly 60% of the cost. The Trust's reinsurance partners include the GMAC Reinsurance Corporation, Catlin Insurance Company Limited, DaVinci Reinsurance Ltd, Flagstone Reinsurance Limited, Renaissance Reinsurance Limited and Montpelier Reinsurance Ltd - all with A. M. Best ratings of "A" or "A-". Tim Renfro, an agent and Trust founder, diplomatically described some of the startup obstacles confronted by the Trustees. He said: "Creating and operating the Trust has been a very difficult and complicated process. Like many 'startup' operations, the Trust has encountered several problems, admittedly some of them self induced. Last summer, the Trust was cited by the Florida Office of Insurance Regulation and threatened to suspend the License of the Trust for not securing one of the required letters of credit that each Founding Member was individually required to obtain. The letter of credit was received thus resolving the issue. However other issues with the Office of Insurance Regulation persist. The Trust is committed to working with the Office of Insurance Regulation to comply with the terms under which the Trust is to be regulated."

Despite Renfro's conciliatory rejoinders, certain bureaucrats in the Office of Insurance Regulation have persistently provided a moving target for Trust proponents, arbitrarily changing the compliance standards and eligibility requirements. Trust officials and Trustees have repeatedly met with OIR representatives to nail down a reasonable set of objectives. The trust has exceeded compliance standards for each of the 32 other

states with comparable statutory provisions for self insurance. It became evident that a few OIR officials were less interested in complying with the legislation than expressing their "sympathy" with insurance industry concerns about this new source of competition. While it is not unusual for an industry to achieve a degree of penetration into the bureaucracies charged with their regulation, rarely will a State agency overtly attempt to usurp the Legislature's monopoly on creating laws.

When Representative Elynn Bogdanoff learned that certain agency officials were actively attempting to thwart the will of the legislature, she began exploring the obstacles thrown up by OIR bureaucrats. Senator Jeffrey Atwater was also engaged by the Palm Beach Trustees to insure that the legislation he supported was properly implemented by the State's insurance agency. Atwater partnered with State Insurance Commissioner Kevin McCarty to combat carrier abuse during the 2008 Legislative session, ultimately sponsoring the Homeowners Bill of Rights. With the help of McCarty, the Trustees.

Continued on page 8

BEST HAPPY HOUR IN TOWN

FREE FOOD

HAPPY HOUR BUFFET

2 FOR 1 DRINKS

4-7PM BEER-WINE-CALL EXCLUDING TAX AND TIP

MONDAY: PASTA
TUESDAY: TACOS
WEDNESDAY: SHEPARD'S PIE
THURSDAY: BBQ PULLED PORK
FRIDAY: KICK OFF THE WEEKEND WITH PEEL AND EAT SHRIMP

**3355 N.E. 33rd St.
 Fort Lauderdale
 954.568.9500**

Cathy's FISH TALES ON 33RD BAR & GRILL

To further explain the Trust's objective, Renfro said, "The Trust is committed to providing a cost efficient and safe insurance product to its Members. The goal of the Trust is not only to protect the current Members, but to make this product available to other Condominiums in Broward and Palm Beach Counties that may be eligible for the program."

The Meeting

The Windstorm Insurance Trust meeting was convened at 1:30 p.m. following adjournment on December 18th GMCA Advisory Board Meeting. The L'Hermitage community room quickly filled with Trust members, representatives from non-participating Galt Mile buildings charged with retrieving information for consideration by their respective associations as well as legislative aides working with Senator Jeffrey Atwater and Representative Elyn Bogdanoff. The meeting was chaired by Palm Beach Windstorm Insurance Trust Chairman John Vivenzio, Vice President Morris Horowitz and GMCA President Pio Ieraci.

Vivenzio opened by characterizing Senes of accusatory statements by OIR personnel in the local media as politically motivated. For example, the law allows the Trust members to finance the Trust holdings with letters of credit from their banks instead of cash. If and when faced with a hurricane event, the letters of credit are automatically liquidated to fund any initial claims. However, if no event triggers this fiscal transaction, the "instruments" aren't cashed, thereby costing the participating associations nothing.

By opting to fund the Trust account with letters of credit, the Trust participants avoid having to assess their owners to underwrite these costs until and if necessary. Their unit owners keep their money until an event triggers the need to pay claims. This is consistent with the rationale for the enabling legislation. The Trust is charged with protecting the participants' assets, not with creating

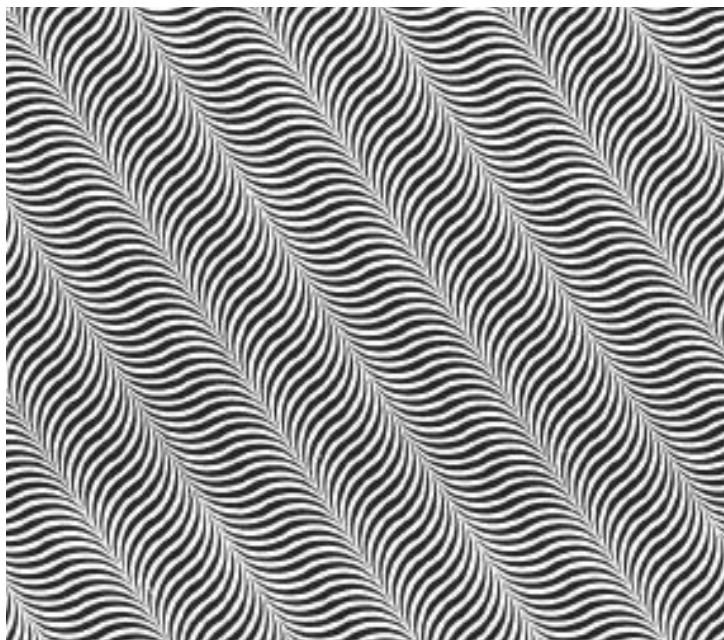
the ancillary profit centers necessary for funding a golden goose corporate layer or rewarding stockholders.

An OIR official overtly opposed to the legislature's handiwork maliciously contacted the newspaper that services the Trust's Palm Beach neighborhood, attacking the Trust for choosing the legal "letters of credit" option. Instead of explaining how this option saves money while providing mandated insurance protection, the bureaucrat surreptitiously leaked that the Trust was in "an unsound financial condition," having admitted in an earlier meeting that his intention was to cripple the Trust's ability to compete.

Vivenzio told attendees that their Managing General Agency and Third Party Administrator, the MacNeil Group, resigned because the arrangement hadn't proven adequately profitable. Despite the Trust's expeditious replacement of that corporate asset with Targa Insurance, OIR again cited the Trust for a violation, falsely claiming that they were operating without an Administrator. Deputy communications director at the Office of Insurance Regulation Tom Zutell said, "This is a very risky and potentially dangerous thing to invest in." OIR communications director Edward Domansky, Zutell's superior, reported "the trust has been ordered to not accept new business."

At a subsequent meeting with Trustees and OIR officials, Representative Elyn Bogdanoff asked why the Trust was ordered to not accept new business, maintaining that the Trust was simply taking advantage of the legal framework designed by the legislature to lower insurance costs. Since Agency officials have no right to substitute their personal opinions for statute, the official backed off. In an "Alice in Wonderland" moment, when Bogdanoff read aloud the OIR's signed suspension order, an OIR bureaucrat claimed that they never precluded the Trust from soliciting new business!

Continued on page 11



**IT'S NO OPTICAL ILLUSION
LET YELLOWDOG
ADS WORK FOR YOU!**

IT'S A DOG EAT DOG WORLD

Competition in today's marketplace is fierce. Stay ahead of the pack. Advertise in a YellowDog publication. We're a local business's *best friend*. Perfect way to scratch that itch.

954.292.6553

YellowDog Press
NEWSLETTERS | MAGAZINES | COPYWRITING

Call now or simply email us at
yellowdogpress@gmail.com
for more information.



Galt Ocean Mile | City of Wilton Manors | Poinsettia Heights | Lake Ridge

Homeowners 62 and older: Is a Reverse Mortgage right for you?

Helping Seniors

Our homes are among the biggest financial commitments that we make. But many people don't realize that their home can provide substantial tax-free* income, just when they need it the most. You've taken good care of your home over the years, and now your home should help take care of you - with a reverse mortgage from Financial Freedom.

You'll be able to continue living in the home where you feel comfortable, for as long as you like. You'll make no monthly mortgage payments, and you'll enjoy the security of extra income to help you take care of any of your financial needs.

What is a Reverse Mortgage?

A reverse mortgage is a loan that allows seniors to use the equity they have accumulated in their homes over the years to improve their quality of life. By converting equity into income, a reverse mortgage is a way to stay in your home and receive cash to use generally for any purpose - whether it's day-to-day-living expenses, home remodeling, repair, paying off existing debt, in-home health care cost, or traveling the world. Best of all, you retain title and remain living in your home.

Who Qualifies?

Homeowners who are 62 or older may qualify and be eligible even if there is an existing first or second mortgage. The size of the reverse mortgage depends upon the applicant(s) age(s), the program selected, the home's value, prevailing interest rates, program lending limits and current interest rates. There are no income qualifications.

Tax-Free*

A reverse mortgage turns a portion of the equity you have in your home into tax-free money you can use right now. You can receive a lump sum of cash, choose regular monthly payments, a line of credit or a combination of all three.

No monthly mortgage payments.

You make no monthly mortgage payments on a reverse mortgage. The Loan is not due to be paid until you sell, move or pass away.

Use the money for anything you need or want.

- Replace lost retirement income
- Buy a motor home or a vacation home
- Pay for home repairs or renovations
- Buy a new car, boat, or make needed repairs
- Pay for long-term health care insurance
- Give your kids a down payment for a house
- Pay the cost of health care and prescription drugs
- Give to your church or other charities
- Pay off existing mortgage, taxes and other debts
- Travel and just have more fun

Over 350,000 homeowners have benefited by using a reverse mortgage to secure their financial future. If you are 62 or older with equity in your home, you may be eligible for a reverse mortgage from Financial Freedom.



Call me today!

Karen Rosenberg

REVERSE MORTGAGE SPECIALIST

(954) 776-5513

KRosenberg@financialfreedom.com

©2008 Registered Trade/Service marks are property of Financial Freedom Senior Funding Corporation.

©2008 Financial Freedom Senior Funding Corporation



* Consolidating debt may result in higher overall interest cost over the life of the loan. Consult your financial advisor on paying short term debt with your mortgage loan. ** Consult financial advisor.

*** Not all products available in all states. Certain restrictions apply.



THE REVERSE MORTGAGE SPECIALIST®

SHALE GAS SINKS SUEZ SPIN

By Eric Berkowitz

The foreign-owned company seeking an additional outlet for its liquefied natural gas (LNG) has contracted with an army of lobbyists and public relations firms. GDF-Suez, the French parent of the Calypso project hired the lobbyists to influence Governor Crist, the only person empowered to veto the 18-story gasworks planned for installation off the Galt Mile beach. Since the Governor has repeatedly demonstrated sympathy for the plight of Florida communities facing the type of fiscal, civic and corporeal threats posed by the Calypso gas plant, Suez announced in early 2008 a plan to promote their agenda by molding public opinion.

The multi-million dollar ad campaign created by Bill Rubin's high end RBB Public Relations firm spewed dozens of full page newspaper advertisements featuring glossy pictures of hypnotically serene oceanscapes suggesting that a fire-belching natural gas plant would naturally complement any thriving marine ecosystem. While claims of compatibility with the surrounding marine environment were superimposed on the pictures, conspicuously absent were tri-weekly convoys of diesel guzzling LNG tankers surrounded by 8 to 10 support vessels plowing through the prime spawning and nursery area for sailfish, marlin, swordfish,

dolphin, baby sea turtles, and dozens of other important marine species. After Calypso turns their spawning grounds into a maritime superhighway, visitors will still be able to purchase picture post cards of those species or view monuments to modern taxidermy in the International Game Fishing Association Museum.

The Suez PR spin also contended that LNG plant catastrophes wherein hundreds died from 2000 BTU fireballs were "statistically insignificant", fines levied by the U.S. Office of Pipeline Safety for a litany of security violations in the company's only other U.S. LNG plant (Distrigas in Everett, Massachusetts) were "misunderstandings" and residents should take comfort in knowing that the Coast Guard is charged with protecting the French company's assets - despite sworn Congressional testimony by Coast Guard Commandant Admiral Thad Allen that the Coast Guard lacks the resources to protect LNG facilities. After learning that Broward taxpayers would be forced to finance the \$millions required to protect the assets of the French GDF-Suez conglomerate, Senate President Jeffrey Atwater disparaged Calypso's parent for not revealing the unfunded mandate on his constituents, exclaiming, "That's why I recommended to the Governor that he veto this dangerous project."

Major aspects of the Suez PR campaign are summarized on the Suez North America web site. It says, "More LNG imports will reduce the impact that rising energy prices are having on American industry and the American consumer." Their claim that LNG imports will reduce energy prices is patently untrue. A similar \$1.4 billion LNG facility built by Cheniere Energy in Cameron Parish, Louisiana in 2007 sat stagnant during its first year of operation. American buyers on the spot market refused to purchase the outrageously expensive LNG imports. When asked whether the LNG handled at the Calypso Deepwater Port would fiscally benefit Broward residents, Suez official Tom Allen answered "It would not," admitting instead, "It would go to the highest bidder."

Continued on page 12

All Professional Home Care, Inc.



A State Licensed home care provider

Providing qualified nursing care in Florida since 1994, we are committed and dedicated to serving your needs with exceptional care:

- ★Bathing ★Grooming ★Dressing ★Ambulatory
- ★Activities ★Transferring ★Prepare & Serve Meals
- ★Assistance with Eating ★Exercise ★Bathroom
- ★Doctor Visits ★Medication ★ Shopping
- ★Housekeeping ★RN/LPN Services Available ★Laundry & more!

All of our personnel are screened, and tested

All employees are bonded and insured

Most Insurance accepted

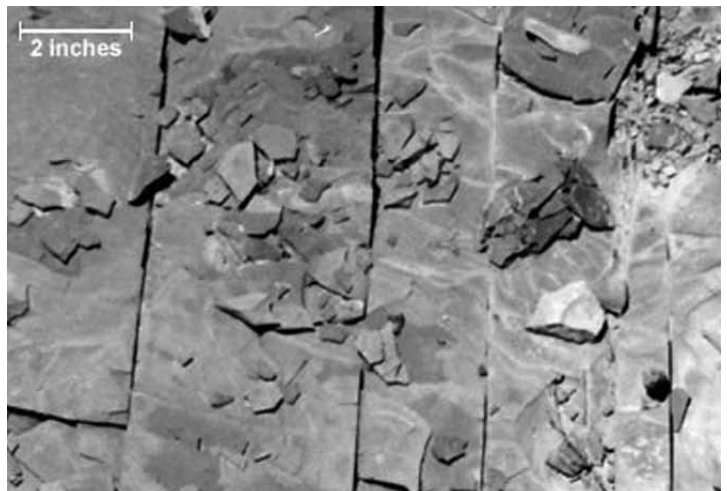
Live-Ins \$140.00* - CNA/HHA \$13.00 per hour

*Some cases may require slightly higher rates.

Receive the undivided attention of our staff in the privacy and comfort of your home
Care is only a phone call away

954-578-4998
800-799-4988

License #21385096



Naturally fractured joints in Marcellus shale

Although Vivenzio agreed that the Trust made some mistakes, he characterized them as "mostly understandable" for a first year business engaged in a pioneering effort. After mounting a media campaign designed to undermine public confidence in the Trust followed by an order to restrain expansion, an OIR bureaucrat cynically complained to the media that the Trust never reached its business plan goal of 40 members. In fact, the Trust's filed documents state, "The Trust anticipates providing coverage for about \$1 billion to \$1.5 billion, of Total Insured Value (TIV), by the end of the first year". Despite the OIR roadblocks and aspersions, the Trust had 19 members by mid-year, with a total insured value of \$807 million. Six months after receiving operational authorization, the Trust was clearly on track to surpass its first year participatory goals when the two OIR officials "wagged the dog," slapping an administrative stop on new business followed by a media release condemning the Trust's failure to meet its growth projections. At a meeting called to explore why even minor technical infractions elicited such virulent rebuke and malicious public denigration, the same OIR staffers surprisingly characterized the legislation enabling a grass roots competitive alternative to traditional industry products as "a bad idea," prompting the Trustees to finally contact the lawmakers behind the legislation and the Agency Director. The inappropriately "abusive" tactics suddenly came to a halt. What a coincidence!

Vivenzio admitted that the Trust did a notoriously poor job of keeping its members abreast of events. While responding to an unrelenting series of unfounded agency charges, he admitted that they should have taken the time to explain that two OIR officials were exercising personal pro-industry agendas. At the meeting, original first-year participants overwhelmingly supported the Trust. Association representatives stated that they either expected their

Continued on page 13

IS YOUR MONEY WORKING AS HARD FOR YOU AS YOU WORKED FOR IT?



Charles K Erban II
Registered Investment Advisor
Registered Representative

**DON'T MAKE
RETIREMENT MORE
"TAXING" THAN
NECESSARY!**

CALL **THE RETIREMENTMAN™** FOR A REVIEW OF YOUR
RETIREMENT INCOME, OR LACK THEREOF.

800-878-1812

WWW.ANDOVERFINANCIAL.COM

FT LAUDERDALE • BOSTON

Securities offered through: United Planners Financial Services of America

Triumph[®] by IDEAL

4705 MANUAL CUTTER



FOR SALE - CALL GIO AT 954.812.4049

This cutter comes with NO STAND and One unused EXTRA KNIFE/BLADE. The cutter was bought on April 2nd, 2008, and has hardly been used. It is in great /new condition. It has only been used to cut 7 sets of business cards and a few direct mailers.

ASKING PRICE FOR CUTTER & EXTRA BLADE: **\$2,700.00**
NO SHIPPING INCLUDED.

DESCRIPTION:

SCS™ (Safety Cutting System) features: hinged, transparent safety guard on front table (locks automatically while cutting); transparent safety cover on rear table; safety catch (locks blade lever in up position); blade change from front without removing machine covers; blade changing device covers cutting edge of blade; blade depth adjustment from outside of machine; cutting stick can be turned or changed from outside of machine.

- Soligen steel blade
- solid steel blade carrier and adjustable blade guides
- extra large cut lever requires minimal effort
- spindle clamping system applies even pressure along entire cutting width
- spindle-guided back gauge with calibrated crank
- precision back gauge measuring scale on front table
- all-metal construction
- optional stand (shown)
- UL and C UL approved

Cutting width 18 3/4"
Cutting height 2 3/4"
Narrow cut 1 3/16"
Cutting length behind blade 18 1/4"
Table length in front of blade 8 1/8"

Dimensions D-34 3/8" x W-40 1/2" x H-20"
Shipping weight 297 lbs.

The LNG industry's sudden proliferation resulted from a unique marriage of economic, political and technological factors. For years, natural gas was considered an oil industry waste product. It was either burned off at the refinery or pumped into the ground to help pressure more productive retrieval from existing oil reserves. When the technology was developed to freeze the gas to -260 degrees F and reduce its volume by a factor of 600, the liquefied product became economically viable to transport and store. After initially enjoying the fiscal and environmental benefits of this suddenly exploitable source of energy, exporting countries began imposing OPEC-like price controls to maximize their finite reserves.

Simultaneously, domestic sources were drying up. Importing countries faced with energy shortages had to buy LNG despite skyrocketing prices. In 2007, when Japan lost several nuclear plants to earthquakes and Spain lost utilization of its extensive hydroelectric power to a drought, they were forced to replace those resources with high priced LNG imports. Prices soared from less than \$2 per thousand cubic feet in 1999 to more than \$13 as recently as last July. The United States, facing diminishing domestic energy reserves, had to decide between exploiting reserves in environmentally sensitive areas and bringing in over-priced LNG. Serious consideration was being given to drilling in historically protected ecosystems such as the Florida coast, Rocky Mountain preserves and pristine Alaskan tundra.

As expressed by Statehouse Representative Elyn Bogdanoff in her June 2008 Newsletter, tax dollars would be better spent developing alternative energy technologies than either financing weapons stockpiles for oil and gas exporting countries expounding policies hostile to the United States or funding protective umbrellas for foreign-owned LNG fleets and facilities. Lauderdale-by-the-Sea Mayor Roseann Minnet said, "If we continue down this path, we will see increased harm to our environ-

ment and rising energy costs. Wind, solar and ocean energy are plentiful in our area. Florida's future is energy self-sufficiency, not continued dependence on foreign fossil fuels." Referring to concerns expressed by the General Accountability Office (GAO), the Department of Homeland Security (DHS) and the Pentagon that Caypo would be of primary interest to organizations like Al-Qaeda, Minnet continued, "Wind turbines and solar panels are not attractive targets for terrorists." Clean energy proponents first had to resolve a demotivating dilemma. Since energy analysts agree that these green vehicles are a decade from large scale economic viability, what acceptable interim energy alternative would keep our big screen televisions pumping out 600 channels?

Again, technology came to the rescue! American natural gas production is rising at a clip not seen in decades, depressing natural gas prices and reversing conventional wisdom that U.S. gas fields were in irreversible decline. What's more, this is being accomplished without invading irreplaceable natural resources. The new drilling boom uses advanced technology to release gas trapped in huge shale beds found throughout North America - gas believed just a decade ago to be out of reach.

This energy panacea resulted from widespread application of horizontal directional drilling (HDD) and hydraulic fracturing techniques to access previously irretrievable gas deposits locked in the shale beds. Horizontal drilling, or slant drilling, allows producers to drill laterally beneath cities and neighborhoods. An excellent vehicle for accessing moderate yield reserves spread over hundreds of square miles, horizontal well drillers extract natural gas from vertical fractures in the shale, through the shale pores in which natural gas is trapped, and through absorbed minerals and grains in the shale. Large amounts of water and sand are blasted at the shale, inducing a fracture which provides access to the gas when the water is pumped back out. Extracting gas from shale beds is far more productive and less damaging to the environment than the elusive, costly process of crushing shale rock to produce a form of crude oil.

Continued on page 16

The British are coming!

To The Galt

In keeping with our position as

#1 in Customer Satisfaction,

Ranking by JD Powers for 2006 & 2007

Alpine Jaguar is pleased to offer to

Playa del Mar, Playa del Sol, South Point, Galleon, Riviera, Ocean Club, Galt Towers, L'Ambianace, Hermitage, Commodore, Ocean Manor, Ocean Summit, Plaza East & South, Regency South & Towers, Fountainhead

Doorstep Appointments for test driving our new

2009 XK, XF & XJ8 series of vehicles

Simply call **954 914 8648** and ask for

Jack Babcock

He will be happy to answer any questions or schedule a test drive



ALPINE JAGUAR

Ask about our 0% financing on select models



Boards to seriously consider renewing or they had already done so. Despite the OIR campaign to undermine its credibility, the Trust also received many applications from prospective members. Vivenzio assured audience members "There's nothing in our bookkeeping that is irregular or unusual, and they're just grasping at straws because they want to kill this program." After expressing appreciation for having saved hundreds of thousands of dollars, several members expressed concern about the Trust's future, asking if they can expect to enjoy these savings again next year. Vivenzio received an ovation after commenting "We're not going to roll over and play dead just because two people in the Office of Insurance Regulation don't like us."

What's Next?

The ordeal suffered by the Trustees frames two critically important issues. Of course, the credibility of the self-insurance provisions enacted by the legislature will be measured against how and/or if the OIR implements their intended policy. The second issue addresses a functional threat to the government's separation of powers. Executive agencies are charged with administering the laws passed by the legislature and signed by the Governor. While the legislature's intent can fall prey to bureaucratic incompetence or neglect, it can also become the victim of inappropriate or illicit personal or corporate interests. It is unclear whether the Agency personnel responsible for the questionable obstacles and delays are ideologically motivated or are nursing an industry agenda.

Our Legislators are now aware that certain unelected bureaucrats may be subverting legislation publically acclaimed as the "framework for tens of thousands of Condominium and Cooperative unit owners to significantly reduce and control their windstorm insurance premiums." As such, future capricious bureaucratic interference should at least require a credible explanation, at most – an agency "housecleaning."•

WE ARE COMFORT KEEPERS®



Our Family Is Here To Give Comfort To Your Family

Comfort Keepers® provides the kind of trusted, in-home care that helps people maintain full and independent lives, right in the comfort of their own home.

Owned by Ft. Lauderdale natives, David and Cindy Mahoney. Call for a free consultation.

954-825-0155
Ft. Lauderdale Area



Comfort Keepers

SERVICES


- Companionship
- Cooking, Light Housekeeping
- Errands, Shopping
- Incidental Transportation
- Laundry
- Recreation, Crafts
- Grooming, Dressing Guidance
- Medication Reminders
- Alzheimer's & Dementia Care

Over 550 independently owned and operated offices worldwide. License #230645

WWW.COMFORTKEEPERS.COM

© 2008 CK Franchising, Inc.

GET YOUR BUSINESS NOTICED IN THE HEART OF IT ALL!




Excellent Exposure Along Major Artery in Wilton Manors • Ample Parking for Retail Customers • Beautifully Landscaped Grounds

Wilton Station is set on approximately 10 acres of prime real estate in the heart of Wilton Manors, one of South Florida's most vibrant cities, and is just minutes from downtown Fort Lauderdale and its beachfront playground. Our retail bays are ideal for a wide variety of commercial and retail applications.

INQUIRE ABOUT SALES & LEASING TODAY!

The Fitzgerald Group • Brad Fitzgerald
954.760.9300 • Brad@FitzgeraldGroup.com



WHEN YOU NEED AN ATTRACTIVE, CONVENIENT PLACE TO CONDUCT BUSINESS AND YOU NEED IT FAST, TURN TO WILTON STATION RETAIL!

ORAL REPRESENTATION CANNOT BE RELIED UPON AS CORRECTLY STATING THE REPRESENTATIONS OF THE DEVELOPER. FOR CORRECT REPRESENTATIONS, REFERENCE SHOULD BE MADE TO THE DOCUMENTS REQUIRED BY SECTION 718.563 FLORIDA STATUTES TO BE FURNISHED BY THE DEVELOPER TO A BUYER OR LESSEE. NOT AN OFFER WHERE PROHIBITED BY STATE STATUTES. PRICES, PLANS AND SPECIFICATIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. IMAGES SHOWN ARE ARTISTS RENDERINGS AND ARE SUBJECT TO CHANGE. ALL FIXTURES AND ITEMS OF FINISH AND DECORATION ARE FOR DISPLAY ONLY AND ARE NOT TO BE INCLUDED WITH THE UNIT. CONSULT THE DOCUMENTS FOR A DESCRIPTION OF THOSE FEATURES WHICH ARE TO BE INCLUDED IN THE UNITS.

EASILY REMOVE AND PLACE ON YOUR FRIDGE


MARCH / FEB

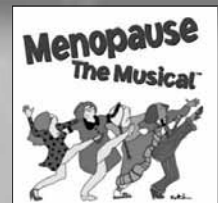
SUN

MON

TUE

WED

<p>8</p> <p>ArtExplosion 2009 (Through 2/21) Fort Lauderdale Info.: 954-568-1154</p> <p>Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p>9</p>	<p>10</p> <p>Pavarotti Tribute Broward Center Info.: 954-522-5334</p> <p>Florida Panthers vs. Toronto Maple Leafs BankAtlantic Center, 7:30 p.m.</p>	<p>11</p> <p>Noon Tunes Stranahan Park 11:30 a.m. to 1:30 p.m.</p> <p>Bernadette Peters Broward Center Info.: 954-522-5334</p> <p>Brubeck Brothers Quartet Broward Center Info.: 954-522-5334</p>
<p>15</p> <p>Florida Panthers vs. Washington Capitals BankAtlantic Center, 5 p.m.</p> <p>Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p>16</p> <p>President's Day</p> <p>Vice Mayor Christine Teel: Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033</p>	<p>17</p> <p>Jonny Lang Parker Playhouse Info.: 954-522-5334</p> <p>Florida Panthers vs. New Jersey Devils BankAtlantic Center, 7:30 p.m.</p> <p>A Chorus Line (Through 3/1) Broward Center Tix.: 954-462-0222</p>	<p>18</p> <p>Noon Tunes Stranahan Park 11:30 a.m. to 1:30 p.m.</p> <p>Taste of the Beach 2009 El Prado Ave., LBTS 6 to 9 p.m. Info.: 954-776-1000</p>
<p>22</p> <p>ATA Marathon 6:30 a.m. to 12:30 p.m. Info.: 561-241-3801</p> <p>Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p>23</p>	<p>24</p> <p>Menopause The Musical (Through 2/28) Parker Playhouse Info.: 954-522-5334</p> <p>Fat Tuesday on Hollywood Beach Hollywood Beach Broadwalk Main Stage Noon to 12 a.m. Info.: 954-926-3377</p>	<p>25</p> <p>Noon Tunes Stranahan Park 11:30 a.m. to 1:30 p.m.</p>
<p>1</p> <p>Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p> Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985</p>	<p>2</p> <p>Vice Mayor Christine Teel: Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033</p> <p>GMCA Presidents Council Meeting Location: TBA 7:30 to 9 p.m. Info.: Call Pio Ieraci</p>	<p>3</p> <p>Fort Lauderdale City Commission Meeting City Hall 6 p.m.</p> <p>Motley Crue Hard Rock Live Info.: 954-523-3309</p>	<p>4</p> <p>Robin Williams "Weapons of Self Destruction" Hard Rock Live Info.: 954-523-3309</p>
<p>8</p> <p>American Baby Faire Convention Center Info.: 954-765-5900</p>	<p>9</p> <p></p>	<p>10</p> <p>Dame Edna Live-"My First Last Tour" (Through 3/29) Parker Playhouse Info.: 954-462-0222</p>	<p>11</p> <p>Harry James Orchestra, Golden Age of Swing Broward Center Info.: 954-524-0805</p>



ONE SOURCE FOR COMMUNITY HAPPENINGS

THU

FRI

SAT

12

13

Jazz on the Square
The Village Grille
Commercial Blvd. & A1A
7 p.m.
Info.: 954-776-5092

Alec Mapa
Broward Center
Info.: 954-522-5334

Miami City Ballet
Broward Center
Info.: 877-929-7010

14

Valentine's Day

Florida Renaissance Festival
(Through 3/8)
Quiet Waters Park, Weekends only
Info.: 954-776-1642

A Romance of Jazz
Fairchild Tropical Garden
Tix.: 305-667-1651 X 3391

19

La Boheme
Broward Center
Info.: 954-522-5334

G.M.C.A. Advisory Board Meeting
Nick's Italian Restaurant
11 a.m.

Florida Panthers vs. Chicago Blackhawks
BankAtlantic Center, 7:30 p.m.

20

Jazz on the Square
The Village Grille
Commercial Blvd. & A1A
7 p.m.
Info.: 954-776-5092

21

Mardi Gras Fiesta Tropicale
(Through 2/22)
Downtown Hollywood
Info.: 954-926-3377

Florida Panthers vs. Boston Bruins
BankAtlantic Center, 7 p.m.

26

27

Jazz on the Square
The Village Grille
Commercial Blvd. & A1A
7 p.m.
Info.: 954-776-5092

Riverwalk Blues and Music Festival
South side of the Riverwalk Downtown
Ft Lauderdale
Info.: 786-380-0866

28

Sistrunk Parade & Festival
Info.: 954-419-1877

Orange Blossom Festival, Parade & Rodeo
(Through 3/1)
Bergeron Rodeo, Davie
Info.: 954-797-1166

Harlem Globetrotters
BankAtlantic Center
2 p.m.
Tix.: ticketmaster.com

5

Lakme, Florida Grand Opera
Broward Center
Info.: 954-462-0222

Florida Panthers vs. Pittsburgh Penguins
BankAtlantic Center, 7:30 p.m.

6

Jazz on the Square
The Village Grille
Commercial Blvd. & A1A
7 p.m.

7

Las Olas Art Fair
(Through 3/8)
Las Olas Blvd.
Info.: 954-472-3755

Walk for the Animals
One East Las Olas Blvd., Huizenga Plaza
6:30 a.m. to 12 p.m.

Waterway Cleanup
9 a.m. to 1 p.m.
Info. /Cleanup Sites: 954-524-2733

12

Fort Lauderdale International Auto Show
(Through 3/15)
Convention Center
Info.: 954-765-5900

13

Jazz on the Square
The Village Grille
Commercial Blvd. & A1A
7 p.m.

Miami City Ballet
(Through 3/15)
Broward Center
Info.: 887-929-7010

14

Fort Lauderdale Open
(Through 3/15)
South Beach Park
Info.: 561-241-3801

Florida Panthers vs. Tampa Bay Lightning
BankAtlantic Center, 7 p.m.

UPCOMING EVENTS IN OUR AREA

March 21 - 22
Hollywood Festival of the Arts
Artpark at Young Circle, Hollywood
Info.: 954-921-3404



March 21 - 22
PrideFest 2009
War Memorial Auditorium
Info.: 954-828-5380

March 22
The Best of Brazilian Bossa Nova with Latin
Grammy nominee Roberto Menescal
Fairchild Tropical Garden, 7 p.m.
Info.: 305.667.1651, ext. 3391

April 2
Le nozze di Figaro, Florida Grand Opera
Broward Center for the Performing Arts
Tix.: 954-462-0222

April 3 - 5
FGRA Sunshine Stampede Rodeo
Info.: 1-800-692-1644

April 11 - 12
Orchid/Bromeliad Show and Sale
Flamingo Gardens, 9:30 a.m. to 4:30 p.m.

April 24 - 26
Pompano Beach Seafood Festival
Pompano Beach
Info.: 954-570-7785

April 27 - May 2
Fleet Week USA
Port Everglades
Info.: 954-467-3555



Don't Miss This Great Offer

from your



vs Pittsburgh **March 5 @ 7:30pm**
\$50 Lower level or **\$15** Upper level tickets
All orders will get a Panthers gift!

vs Tampa Bay **March 14 @ 7:00pm**
\$40 Lower level or **\$10** Upper level tickets
All orders will get a Panthers gift!



Call Wes England at **954-835-7243**
 or email Englandw@sslive.com



FloridaPanthers.com

Shale...Continued

The trend has significant short and long-range implications for U.S. consumers and businesses. A sustained increase in gas supplies would slow the rise of utility bills, obviate the need for gas imports (including liquefied natural gas delivered in tankers), and make energy-intensive industries more competitive. Energy companies are locked in serious competition for access rights to these abundant new gas reserves, setting off the current sharp increase in leasing and drilling activity.

Black or brown shales are types of sedimentary rock, high in organic matter, found beneath millions of acres in the United States. These gas-holding shale beds often span several states. The rock has been known for more than a century to contain gas, but it was considered virtually worthless until a decade ago because standard vertical wells would produce gas for a brief period before dying out. The Barnett shale bed - with reserves of 2.5 trillion cubic feet (Tcf) of natural gas, and as much as 30 trillion cubic feet (Tcf) of natural gas resources (as per the U.S. Geological Survey) - was the first shale field to undergo major development using the new technologies. Its output has increased tenfold since 2001 and currently produces 7% of the nation's gas supply. Anaerobic bacteria that feed on the former organic inhabitants of what used to be a shallow inland ocean in the Fort Worth basin excrete methane - the primary component of natural gas. It's just one of at least 24 shale beds in North America. Major shale oil beds in the U.S. include the Chattanooga Shale on the Cumberland Plateau in Tennessee, the Fayetteville Shale of northcentral Arkansas, the Bakken Formation in the U.S. portion of the Williston Basin of Montana and North Dakota, the Woodford in eastern Oklahoma, the Green River Piceance basin in Colorado as well as Utica, Antrim and more than a dozen others. At least two other shale formations, the Haynesville in Louisiana and Texas and the Mar

Continued on page 17

A ATLANTIC HEARING AID CENTER

Same Location Since 1971!

PROUDLY SERVING THE GALT OCEAN COMMUNITY OVER 35 YEARS!

954.563.4226

CALL TODAY FOR AN APPOINTMENT!

**FREE HEARING TESTS
& CONSULTATIONS!**

**MENTION THIS AD AND GET
\$100 OFF THE PURCHASE OF
ANY HEARING INSTRUMENT!***

*LIMIT ONE DISCOUNT PER PERSON



Maria D. Rosa, BC-HIS
 Board Certified in Hearing
 Instrument Sciences



0%

Interest-Low Monthly
 Payment Plans Available!

Starkey | Siemens | Oticon | Phonak | Widex | ReSound & MORE!

Offering a full range of digital technology
 from the leading manufacturers!

2310 East Oakland Park Boulevard | Fort Lauderdale, Florida 33306

S.E. Corner US-1 & Oakland Park Blvd. | Opposite Coral Ridge Mall in Times Square Plaza

Shale...Continued

cellus in the Appalachian Basin stretching from New York through West Virginia in the Eastern United States, are even larger, classified as super giant fields.

"It's almost divine intervention," quipped chairman and chief executive Aubrey K. McClendon of the Chesapeake Energy Corporation (CHK). "Right at the time oil prices are skyrocketing, we're struggling with the economy, we're concerned about global warming, and national security threats remain intense, we wake up and we've got this abundance of natural gas around us." Chris Ruppel, an analyst at the institutional brokerage firm Execution, said "Shale is the most significant domestic natural gas find in 50 years, which means the United States will become gas independent, and more industrially competitive versus Europe for gas-intensive industries such as chemicals, fertilizer, smelting iron and aluminum."

More than half of U.S. homes use natural gas for heating purposes and the cost of oil is substantially higher than it was a year ago. In recent months, however, increased natural gas production - spurred by the addition of shale sources - has actually caused gas prices to decouple from oil. Natural gas prices have plummeted 40% since July of 2008, while the price of crude is down slightly more than 18%.

"Production is clearly growing, and the growth is sustainable," said Michael Zenker, a natural gas analyst at Barclays Capital. A Deutsche Bank report, by the analyst Shannon Nome, recently estimated that production from the eight largest shale fields was likely to hit 6.6 billion cubic feet (Bcf) a day this year, or 11.8 percent of national gas production, and then rise to 14.5 billion cubic feet a day by 2011 — almost a quarter of domestic production. These statistical objectives are within reach right now, and the surface has barely been scratched for domestic shale gas resources. "It's hard for me to believe we will have more domestic gas production in six years than we have now," said Chip Johnson, president and chief executive of Carrizo Oil and Gas, a Houston company involved in several of the shale fields.

Navigant Consulting, Inc. (NCI) is an independent specialty consulting firm that provides professional services to government agencies, legal counsel and large companies facing the challenges of uncertainty, risk, distress and significant change. According to a recent report by Navigant Consulting entitled "A New North American Ocean of Natural Gas", there could be as much as 842 trillion cubic feet of retrievable gas in shales around the country, enough to supply about 40 years' worth of natural gas at today's consumption rate or 118 years' worth at today's production rate. Paid for by a foundation allied with the gas industry (cleverly spun as The American Clean Skies Foundation - ACSF), the report is a summary of an acclaimed 89-page benchmark Navigant study also funded by ACSF entitled "North American Natural Gas Supply Assessment". On point, there is more than enough available domestic natural gas to bridge the gap between production and demand until alternative fuels become economically feasible - even if it takes decades.

Since the pipeline to transport this domestic natural gas already exists, we are faced with a simple decision. Until green energy becomes a viable alternative, do we want to purchase overpriced natural gas from Trinidad, Algeria, Iran, Libya and Oman, molest Fort Lauderdale's maritime resources (the single largest contributor to the municipal tax base), pay \$millions in additional taxes to protect the assets of a French company and live with the daily threat of catastrophic conflagration? Alternatively, should we buy domestic energy that isn't price-controlled by the OPEC-like Gas Exporting Countries Forum (GECF) that was formed in Teheran in 2001 and last met in Moscow on December 23, 2008? Hmmm... this is a tough one!

Continued on page 18

Elaine M Norton, PA Certified Public Accountant

Serving families and small to mid-sized businesses on Florida's east coast for more than 25 years.

Personalized attention & quality professional service

Complete customized accounting & tax services

Monthly, quarterly & annual business services, as needed

Personal & corporate income taxes (federal & all 50 states)

Electronic filing available

954-566-9906

3330 NE 32 Street
Fort Lauderdale, FL



PHYSICAL THERAPY OCCUPATIONAL THERAPY SPEECH THERAPY

- Are you suffering with back, neck, shoulder, hip, or knee pain?
- Are walking, stair climbing, standing up, sitting, or getting in and out of the car difficult for you?
- Have you recently had arthroscopic surgery, joint replacement, or other surgery?
- Have you been involved in a motor vehicle accident?
- Do you want to improve your overall quality of life?

If you answered **yes** to any of these questions, you need to come see us at **Ocean Therapy Center**. We provide quality one on one care in a friendly environment.

4001 North Ocean Drive, Suite 302
Lauderdale by the Sea, FL 33308

954-351-2299

www.oceantherapycenter.com

We accept **Medicare** and many other insurances.

Save up to 44% on your Windstorm Insurance!

Have you had your Insurance Discount Inspection yet?

If you haven't had a windstorm mitigation inspection you are missing out on discounts that could lower your insurance premium by as much as 44%.

100% MONEY BACK GUARANTEE! We guarantee that we will reduce your insurance premium or the inspection costs you nothing!

START SAVING MONEY TODAY!

www.windstorminspections.com



**DON MEYLER
INSPECTIONS**

SAME DAY SERVICE AVAILABLE - CALL OR VISIT OUR WEBSITE TODAY!

**BROWARD
(954)749-7099**

**MIAMI DADE/MONROE
(305)567-1422**

**PALM BEACH
(561)477-8795**

**A/C SERVICE
24 HOURS PER DAY
7 DAYS PER WEEK**



**WE WILL BEAT ANY
WRITTEN ESTIMATE
BY 10%**



**JOSEPH
AIR CONDITIONING & APPLIANCES, INC.**

SERVICE ALL MAKES & MODELS
A/C MAINTENANCE
REPAIRS
NEW INSTALLATION

**GALT MILE SPECIAL
3 MAINTENANCES FOR \$125 IN 2009
NO SERVICE CHARGE WITH REPAIR**

561-549-0066 • 954-474-0066

Licensed & Insured #CAC1813542

Shale...Continued

Senior Democrats in Congress are getting behind domestic natural gas, portraying it as an alternative fuel for transportation that can serve as a stopgap until renewable sources of energy, like solar and wind power, become economical on a broad scale. During an interview on NBC's Meet the Press, House speaker Nancy Pelosi of California clarified a Wall Street Journal allegation that her investment in a company producing natural gas for automobiles was not a conflict of interests. She stated, "You can have a transition with natural gas that is cheap, abundant and clean. I'm investing in something I believe in." Curiously, the Wall Street Journal was not particularly troubled by Dick Cheney's blind trust packed with enough shares of Halliburton to sink a ship while he cleared the way for corporate contract extensions.

The greatest threat to the advancement of alternative energy resources comes from vested political interests that benefit from high oil and gas prices and irresponsible consumption, bordering on abuse. Preventing the passage of another decade marked by little or no developmental progress will require the rerouting of support and resources traditionally earmarked for the fossil fuel industry. On the bright side, improved prospects for a comprehensive house-cleaning at the Federal Energy Regulatory Commission could pave the way for cheap, clean, abundant energy – a springboard to economic recovery. •



Three weekly \$200,000 LNG convoys will be charged to Broward tax payers.

INFORMATION STATION | GET THE 411

Television Recycling

On February 17, 2009, all full-power broadcast television stations in the United States will stop broadcasting on analog airwaves and begin broadcasting only in digital. As a result of this change, many people may decide to purchase new televisions instead of utilizing a digital-to-analog converter box.

Household Hazardous Waste Day is a great opportunity for residents to safely dispose of their old televisions.

The Wave Info. taken from the DDA Web site (www.ddaftl.org)
What is it?

The Wave is an environmentally-friendly (electric) streetcar system that will move people in and around Downtown Fort Lauderdale.

What is the purpose/benefits?

- Will improve mobility and access/connectivity between existing and planned regional systems
- Will get people out of their cars creating a more walkable downtown - less cars on the streets will reduce carbon emissions
- Reduce dependency on auto and parking demand
- Will connect all the major hubs - Flagler Village/Sistrunk, BCT terminal, governmental complex, entertainment district, parks, riverfront, educational campuses, financial district, judicial complex, SABA, Hospital District and all points in between
- Will be a catalyst to build future regional transit systems
- Will provide new, well-paying jobs
- Better serve the urban employment and residential base
- Promote improved economic viability and community sustainability
- Stimulate investment of neighborhood retail and restaurant opportunities
- Will have a positive impact on property value

What is the timeline?

- The Broward County Commission voted on September 9, 2008, on a preferred route and to be the owners/operators of The Wave for 20 years!
- Approval of a local assessment - By September 2009
- Approval by the Federal Transit Administration - By September 2009
- Enter into Project Development - Fall 2009
- Begin construction - Late 2010
- Open system - Late 2012

A1A Marathon

Started by former sports executive Steve Tebon of Boca Raton, Fla., and Exclusive Sports Marketing, producers of the event, in 2006, the A1A Marathon has become the new signature event for the coastal area. Held each year in February on President's Day Weekend, the 26.2-mile course is one of the fastest and scenic in the state.

Continued on page 23

UNHAPPY WITH YOUR HEARING AID?



- Are sounds too soft or too loud or too tinny?
- Do you have trouble hearing on the phone, or listening to TV?
- Do you always sound like you're in a barrel?
- Are you constantly adjusting?

Stephanie Fiorella, BC-HIS
Board Certified Hearing Instrument Sciences

- HMO Patients Welcome without referral
- Serving Broward County Since 1946
- 0% Financing Available

Battery Special 4 Pack
99¢
Our everyday price.



SPECIALIZING IN DIGITAL HEARING AIDS

Better Hearing World Of Sounds Hearing Aids

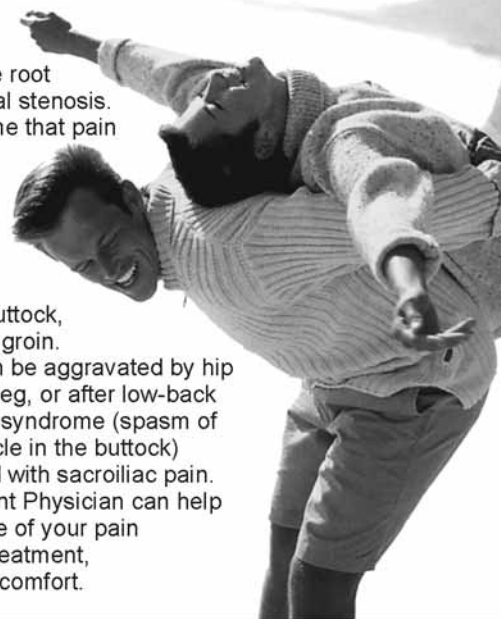
2450 E. Comm. Blvd.
1 1/2 Blks East of US1
954-491-2560

BetterHearingWorldofSounds.com

Ask the Doctor

"I have leg pain and suspect sciatica. What treatment is needed?"

True sciatica comes from disk herniation or nerve root irritation from spinal stenosis. While many assume that pain radiating down the leg is sciatica other conditions can mimic this. Pain from the sacroiliac joint, radiates into the buttock, low back, leg, and groin. Sacroiliac pain can be aggravated by hip problems, a short leg, or after low-back surgery. Piriformis syndrome (spasm of the piriformis muscle in the buttock) is often associated with sacroiliac pain. A Pain Management Physician can help find the true source of your pain and recommend treatment, so you can regain comfort.



Fort Lauderdale
PAIN MEDICINE
Effective Solutions for Pain

1930 NE 47th Street, Suite 300.
Fort Lauderdale, FL 33308.
www.SolutionsForPain.com



Dr. Szeinfeld is Board Certified in Pain Medicine by the American Board of Anesthesiology and the American Academy of Pain Management.

New Patients Welcome!

(954) 493-5048

1639863



COMMISSIONER CHRISTINE TEEL YEAR-END GALT MILE UPDATE

In her December 2008 Newsletter, Commissioner Christine Teel reviews some of the "Galt Mile" challenges she confronted during the past year. The nature of these obstacles predisposed the Commissioner to enlist assistance from county and State "counterparts" whose jurisdictions overlap her municipal district. By allying herself with our County Commissioner (Ken Keechl) and State Legislators that also represent her constituents as well as officials in neighboring municipalities (Lauderdale-by-the-Sea Mayor Roseann Minnet), Commissioner Teel effectively extended her access to areas ordinarily unavailable to Fort Lauderdale officials. This coalition of mutual interests benefitted each of its participants several times during 2008.

A Federal law ghosted by the energy industry - The Energy Policy Act of 2005 - was quietly infused with language that excluded local communities and their elected public officials from participating in the approval process for the licensing and construction of energy utilities in their neighborhoods or immediately offshore (on their beaches). Vociferous objections by the National Governors Association and lawmakers on both sides of the aisle were insufficient to offset the \$17,495,044 in direct contributions to key legislators and the \$112,289,825 spread around by energy industry lobbyists under Administration supervision via the Federal Energy Regulatory Commission (FERC). Fortunately, when the White House orchestrated the divestment of long held local oversight and sanctioned FERC (an executive agency answerable to the White House) to unilaterally approve license applications; they overlooked a minor provision in the Pipeline Act which empowered the Governor of the adjacent State to veto these often questionable projects.

When Commissioner Teel notified the Galt Mile Community Association last December that an 18-story Gasworks colorfully dubbed "Calypso" was slated for construction off the Galt Mile beach, the plant's licensing approval process was almost complete. An intensive investiga-

tion into the "advantages" alleged by the project's sponsor (a \$105 billion French conglomerate called GDF-Suez) revealed prospective catastrophic threats to the adjacent Barrier Island communities; a company history riddled with fines for copious safety violations, bribery convictions and security failures; an environmental holocaust in the ocean area surrounding the facility along with a litany of undisclosed costs to local taxpayers. When these drawbacks were verified by Senate President Jeffrey Atwater, Statehouse Majority Whip Ellyn Bogdanoff, Congressman Ron Klein, Broward Commissioner Ken Keechl, Commissioner Teel and a bi-partisan battalion of other local officials, a flood of opposition was funneled to the Governor's office.

On Commissioner Teel's recommendation, the Fort Lauderdale City Commission issued a resolution condemning the dangerous project. The neighboring municipalities of Pompano Beach and Lauderdale-by-the-Sea followed suit. Barrier Island Neighborhood Associations and civic groups including the Galt Mile Community Association, the Lauderdale Beach Homeowners Association and the Central Beach Alliance likewise sent resolutions objecting to the gas plant's proximity to the heavily populated Beach communities.

Topping a litany of concerns expressed to the Governor by residents and local politicians was the prospective ignition of a superheated fireball capable of incinerating the surrounding neighborhoods - not unlike similar catastrophes in Skikda, Algeria and Cleveland, Ohio wherein hundreds died and city blocks were razed. As such, the Liquefied Natural Gas (LNG) Deepwater Port and LNG tankers were identified as primary terrorist targets by the Congressional Research Service (CRS), the Pentagon, the Department of Homeland Security (DHS), Chairman Peter Levene of LNG tanker and plant insurer "Lloyds", the Institute for the Analysis of Global Security (IAGS), the Government Accountability Office (GAO), 11-year White House Chief of Counter-terrorism Richard Clarke and many other authoritative sources.

A December 2007 Government Accountability Office (GAO) Maritime Security report stated that "the Coast Guard - the lead federal agency for Maritime Security - has insufficient resources to meet its own self-imposed security standards." At a public meeting convened by the Broward Legislative Delegation, Broward Sheriff Al Lamberti complained "We're already pressed for resources to deal with our day-to-day responsibilities in Port Everglades. Where will the money come from to deal with additional needs? What will happen in case of a catastrophic event? We must have the capability to fight anything that might happen in the port as a result of this project. Where will the resources come from for preparation and readiness, not just response? We were already a terrorist target before this project. This will just add one more target that we'll have to prepare for." Enraged that Broward taxpayers would be forced to pay untold millions to protect the assets of a foreign company, Senator Atwater exclaimed "Since Broward is already facing a shortfall, where will the resources come from? This is one of the reasons I recommended to Governor Crist that he veto the project."

In her June 2008 Newsletter to constituents, Statehouse Representative Ellyn Bogdanoff disparaged the policy of "sending billions of dollars in oil profits overseas to countries that are hostile to our nation." Since new technologies have made extraction from prodigious domestic shale gas deposits in the Appalachian basin (Pennsylvania and Ohio) financially viable, burdening Broward taxpayers with staggering security costs to protect the French gasworks is unconscionable.

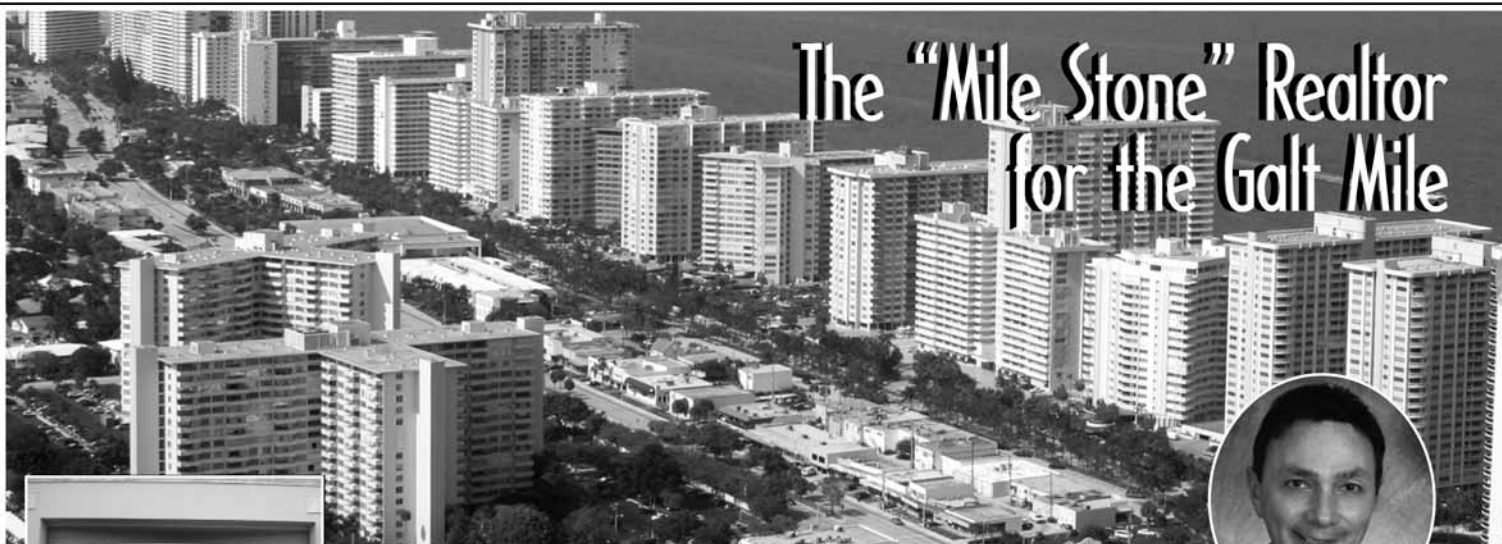
Commissioner Teel's reference to facing future obstacles alludes to an upcoming public meeting that Suez must convene in compliance with its regulatory obligations. Since the Governor will monitor the proceedings to verify that the adjacent communities overwhelmingly oppose the project, the Commissioner has joined with other political and civic leaders in lobbying residents to attend the as yet unscheduled meeting and express their concerns. After meeting with Senator Atwater and Representative Bogdanoff, Governor Crist promised to respond accordingly. Commissioner Teel will notify constituents when Suez divulges the meeting date and location.

The balance of her Newsletter updates community efforts to rehabilitate the Galt Ocean Village Shoppes commercial district. A 2002 neighborhood development plan identified several prerequisites to revitalizing the area, including the attraction of three community "anchors" capable of infusing much needed stability to the "revolving door" merchant population. Following construction of the Beach Community Center, Commissioner Teel was instrumental in establishing Il Lugano as the second major addition to the Galt Ocean Village Shoppes neighborhood. Project expectations were partially fulfilled in 2008 when Il Lugano worked with the City and area residents to help upgrade NE 34th Street along the commercial district's northern border.

In lamenting the passing of civic leader Dr. Alexander Leeds in October, Commissioner Teel framed an unexpected obstacle to further area development. Alex was one of the development plan's original founders. He was also involved with a failed attempt to solicit developer Opus South to provide the third community anchor.

Continued on page 21

The "Mile Stone" Realtor for the Galt Mile



Tony Naples
Broker/Owner

954-562-6355
954-565-7644

tonynaples@hotmail.com

1988 - 2009 - Celebrating our 21st year!



EASTSIDE
PROPERTIES 

Located at the Galt Village Shops • 3324 N.E. 32nd Street • Fort Lauderdale, Florida 33308

Teel...Continued

*Plans to develop the former La Reserve property next to the Oakland Park Bridge, upgrade Fire Station 54 at 3200 NE 32nd Street and otherwise improve the 32nd Street area were frozen when Opus South reversed its corporate policy and abandoned the project. While searching for a credible replacement, Alex additionally secured municipal financing for future area improvements. His passing left a palpable leadership vacuum in the Galt Merchants Association, the platform from which Dr. Leeds engineered past improvements and fueled his vision of a vibrant tourist magnet competitive with Las Olas Boulevard. The Commissioner closes optimistically, extolling the Galt Mile's historical propensity for incubating pro-active leadership and successfully pursuing a responsive community agenda. Read on - [editor]**

From the Desk of Commissioner Christine Teel

The holidays are now behind us and a new year is offering fresh opportunities to meet new goals and attain additional accomplishments. I spend time during the holiday season reflecting on the past year to evaluate what I did well, what I could have done better and what should be done during the upcoming year. The end of each year is also a good time to consider my relationships with others, both professional and personal, to determine how they can be improved.

In 2008 I had the pleasure of enhancing my relationships with other politicians who shared my desire and commitment to improve the quality of life for the residents of Fort Lauderdale, and particularly for those who reside or do business in the Galt Mile area. I fostered relationships with State Senator Jeff Atwater, State Representative Elynn Bogdanoff, Broward County Commissioner Ken Keechl and Lauderdale-By-The-Sea Mayor Roseann Minnet. All supported my efforts for projects and issues that impacted my constituents on the Galt. We always worked as a team, proving that bi-partisan

cooperation is the way to move forward and best meet the needs of our constituents. All the politicians came together, along with a large number of residents, to fight the Calypso Liquid Natural Gas Deepwater Port Project. The Galt Mile Association led the way in educating residents and our local and state representatives about the potential dangers associated with the installation of the project. Bill and Theresa Claire, residents of Plaza South, dedicated countless hours to the effort that included presentations to numerous condominiums in the area. We still have work to do, but there is no doubt that the committed group of politicians and residents are ready to face any obstacles to stop the project from being installed off our beautiful beach.

The year 2008 was particularly active on the Galt and I would like to thank the many residents who participated to help improve the area. Il Lugano successfully opened and is now a thriving new addition to the area. The residents of Coral Ridge Towers and I worked together with the developer and city staff to ensure compatibility with the neighborhood. We were able to have new landscaping and lighting installed on NE 34th Street that has enhanced the beauty and safety for the residents. Input from residents and businesses enabled the city to move forward with alleyway improvements and parking by the Galt Ocean Shoppes, which are necessary to encourage economic development for the area.

The year 2008 also had sad moments, particularly the unexpected passing of Dr. Alex Leeds, who resided on the Galt and had his medical practice just across A1A in the Galt Ocean Shoppes. Dr. Leeds was dedicated to improving the residential and business districts, devoting considerable time working with city staff on the Neighborhood Capital Improvement Program

Continued on page 22

Go Ahead... Smile!

26 Years of Dedication, Caring, Excellence & Experience

Douglas N. Pyser
D.M.D., M.A., P.A.

**GALT FAMILY
DENTISTRY**

3343 NE 33rd Street
Ft. Lauderdale

954.563.1362

\$60

**SAVE \$130
GET ACQUAINTED
SPECIAL**

- Comprehensive Oral Exam
- FMX (Full Mouth X-Rays)
- Bitewing X-Rays
- Oral Cancer Screening

Cannot be used in
combination or any
other offer limited
time offer

**Our Patients Have A Lot
To Smile About!**
We are now all digital!

The patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for payment for any service, examination or treatment which is performed as a result of and within 72 hours of responding to the ad for free service, examination or treatment.

We Buy & Sell
GOLD
SILVER
PLATINUM

Coins • Bars • Jewelry

**BEATING ALL
COMPETITORS SINCE 1977!**

CALL FOR STORE HOURS

954-493-8811

219 Commercial Blvd., Lauderdale-By-The-Sea

Teel...Continued

and Business Capital Improvement Program. Many will miss Dr. Leeds and I'm sure everyone will share my sincere best wishes to his family and friends. I hope others will continue where Dr. Leeds left off on these projects so that his vision for the neighborhood may be completed.

There are many other individuals who have worked hard to make the Galt Mile neighborhood a beautiful community. We are very fortunate to have so many residents and businesspeople that commit their time to enhance their surroundings. I would like to thank everyone for their interest and concern for their city and community.

I wish everyone a new year filled with good health and happiness.

Please feel free to contact me with any questions or suggestions.

**I can be reached at city hall at
(954) 828-5004 or by e-mail at
cteel@fortlauderdale.gov•**



Information Station...Continued

The start and staging area is in the front of the Museum of Discovery and Science on Himmarshee Street (Southwest Second Street). Athletes run past the Broward County Performing Arts Center, New River and Riverwalk before heading to Andrews Avenue, where they will turn right and head toward the Andrews Avenue Bridge before heading East on Las Olas Boulevard. The tree-lined street with trendy shops and restaurants, palatial homes and yachts on canals is a fast straightaway to A1A, where the course turns North towards the Galt Ocean Mile.

It is the goal of The Fort Lauderdale A1A Marathon to be the leading marathon in Florida for championing the go green philosophy, Reduce, Reuse, Recycle. Below are some of the initiatives they are working on this year to improve their carbon footprint.

- **Southern Waste will be partnering with the Fort Lauderdale A1A Marathon to help Recycle all cardboard, paper cups and plastic bottles on the course and at the expo. Southern Waste will sort post race rubbish for recycling, composte or waste.**
- **100% Organic cotton runner's t-shirt.**
- **Jetblue will be paying for the carbon offsetting of flights booked from a1amarathon.com**
- **Race vehicles will be discouraged from idling while working race day.**
- **Preferred parking for carpoolers**
- **Event information is sent out via email rather than Post**
- **Participants are encouraged to register online rather than by paper registration.**

Volunteers are always welcome. Whether you are volunteering to receive school credit, have a family member who is running, or just enjoy helping the community, please remember...race proceeds benefit the United Way of Broward County! If you can't volunteer, then go out and cheer! Runners always welcome your encouragement!

This year's race is on February 22nd from 6 a.m. to 12:30 p.m. •

\$5 Off each service call with mention of this ad.

SUNSHINE Lock & Key



- Family owned and operated.
- Serving Broward residents for over 25 years.
- Emergency service calls radio dispatched 24 hours a day.
- Re-Keying, Master Keying, Repairing, High Security Locks, Kwikset ~ Schlage ~ Mul-T-Lock ~ MEDECO, etc.
- All Major Brands of HIGH Security Locks
- Deadbolts and Mail Box Locks Installed ~ Sales & Service of Security & Fire Safes.

Call Terry
954-783-KEYS
(5397)



BARBARA FALOWSKI FUNERAL AND CREMATION SERVICES

Barbara O'Connell Falowski
Licensed Funeral Director

- Funerals and Cremation Services - without the expense
- Independently Owned & Operated
- Servicing all faiths and lifestyles
- Conveniently located in Ft. Lauderdale's historic district

NEWLY-RENOVATED, INTIMATE CHAPEL AVAILABLE

We are different because Barbara "Cares"

300 SW 6TH STREET, FT. LAUDERDALE, FL 33315

Brow.: 954.462.4262 Dade: 305.408.0819 Toll-Free 877.465.4262

www.barbarafalowski.com

GREAT DESIGN & LOGOS

954.812.4049



Designing, creating and the layout of various types of collateral pieces has always been my passion. Kinds of collateral projects I can produce for you include: logos, package designs, brochures, magazines, newsletters, direct mailers, advertising campaigns, displays, banners, billboard & bus graphics, concepts corporate identity pieces, photography, as well as directing photo shoots. I am a seasoned art director with heavy agency experience willing to work for you. If you need a creative graphic solution to an idea you have stuck in your head, a quick design job no matter how large or small, or you are looking for a hired hand for your company, give me a call. You will not be disappointed.



IT'S A DOG EAT DOG WORLD

Competition in today's marketplace is fierce. Stay ahead of the pack. Advertise in a YellowDog publication. We're a local business's *best friend*.

954.292.6553

YellowDog Press

NEWSLETTERS | MAGAZINES | COPYWRITING

Call now or simply email us at yellowdogpress@gmail.com for more information about our neighborhood newsletters.



Galt Ocean Mile | City of Wilton Manors | Poinsettia Heights | Lake Ridge