

# GALT MILE NEWS

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Marc Bettinger, President of Bettinger Financial Advisors, Inc., graduated Columbia Business School with an MBA and built a successful career over 15 years as a Research Analyst following many companies in various industries. In 2007, he was ranked as the #1 stock picker in the Specialty Retail industry by Forbes.com/StarMine. The result is a keen analytical thought process that focuses on risk and reward, market psychology and security valuation based on information about people, history, psychology, investments, markets, economics and politics.

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By Eric Berkowitz

# SHAFTS FL ASSOCIATIONS

On April 4, 2012, the Federal Emergency Management Agency (FEMA) announced the termination of a program enacted in 2006 that allowed agents writing national flood insurance policies to rebate a portion of their commission to cash-strapped customers. In 1996, the Florida Legislature enacted Senate Bill 438, providing a statutory foundation for commission rebates (Florida Statute 626.572) to help smaller "Write Your Own" (WYO) private insurers better compete with industry goliaths. While the statute enabled individual insurance agents to voluntarily rebate a part of their commissions, in 2005 Senate Bill 1912 extended that option to licensed insurance agencies, authorizing them to similarly discount their products.

Delighted by the opportunity to expand consumer access to their products, especially in smaller communities serviced by local agents, FEMA officially initiated a commission rebate program later that year. Unburdened by corporate drawdowns for fueling the company's private aircraft or sending corporate executives on fact-finding missions in the world's gambling capitol, giving up a few points enabled mom and pop agencies to snag clients from industry giants. These voluntary flood policy commission rebates of up to 15% concomitantly played a critical role in the fiscal survival strategy of thousands of Florida associations.

Of the nation's 5,554,617 flood policies, 37% cover Florida properties. As of May 31, 2012, the 459 governmental jurisdictions in the state that participate in the program represent 2,050,991 flood policies with a total exposure of \$471,343,906,700. By definition, an overwhelming majority of these properties pepper the high-risk Florida coastline. These highly prized beachside locations also house a great majority of the State's 60,000 common interest communities. FEMA does not directly regulate insurance agents who sell standard flood insurance policies. The Write Your Own (WYO) private insurers that actually write the policies also market them through proprietary agent networks and administer any associated claims. Once a claim is submitted and processed, FEMA's National Flood Insurance Program (NFIP) reimburses the WYO.

However, the Code of Federal Regulations (44 CFR, Section 62.23 and the "Financial Assistance/Subsidy Arrangement" 44 CFR, Part 62, Appendix A) that authorizes FEMA to administer the NFIP specifically empowers the agency to set standards that govern how participating WYO Companies sell and market NFIP flood insurance products. Changes made to these standards are supposed to be driven by some public purpose objective.

When Hurricane Andrew's unprecedented devastation in 1992 awakened FEMA to the necessity of pro-active emergency management, mitigation became the cornerstone of federal disaster assistance. On November 29, 1993, the Federal Insurance and Mitigation Administration (FIMA) was created to analyze and manage long-term risk from natural hazards. To reduce flood losses, one of its three new divisions adopted and enforced floodplain management regulations and created the NFIP to provide property owners with affordable flood insurance.

Exclaiming in a recent memo that FIMA had received numerous inquiries focusing on the federal National Flood Insurance Program,

FEMA Deputy Associate Administrator for Federal Insurance Edward L. Connor added that "insurance rebating has been the source of many complaints from agents and companies." After indicting the practice as "confusing to consumers," Connor dropped the bomb, announcing "...effective October 1, 2012, WYO Companies shall not authorize the rebating of commissions on new or renewal NFIP policies."

This enigmatic maneuver stripped thousands of small agencies of their ability to compete with industry behemoths while significantly driving up insurance costs for thousands of associations. The fiscal havoc wreaked on hundreds of thousands of homeowners living in affected associations was compounded by the questionable zone assignments applied to the Agency's recently redrafted flood insurance rate maps. Although data assembled by FEMA engineers enhanced the maps' topographic accuracy, a new set of arbitrary risk assumptions approved by Agency bureaucrats will add \$ thousands in unjustified premium costs to associations unable to "grandfather" rates applicable to their former zoning designation. Simultaneously, recent Congressional negotiations over agency funding provides for a 5 - 20% general rate increase (depending on hazard zone designation) that's scheduled to incrementally impact all renewals and new flood policies after October 1, 2012.

FEMA is inherently steeped in operational dogma. Although its mandate dictates a response to events with impacts that are virtually unpredictable, Congressional critics insist that FEMA adhere to a traditional business model - like the Post Office. In exchange for a series of 17 short-term Congressional funding reprieves since 2008, FEMA officials repeatedly made amorphous promises to raise rates and cut overhead. On July 6, 2012, President Obama signed "The Biggert-Waters Flood Insurance Reform Act of 2012", which authorizes NFIP funding through September 30, 2017. However, the agency's \$18 billion debt is in no way impacted by the rebates, which are wholly funded from the commissions voluntarily contributed by individual agents. Why did FEMA suddenly reverse a policy that helped consumers without costing the agency (or taxpayers) a dime?

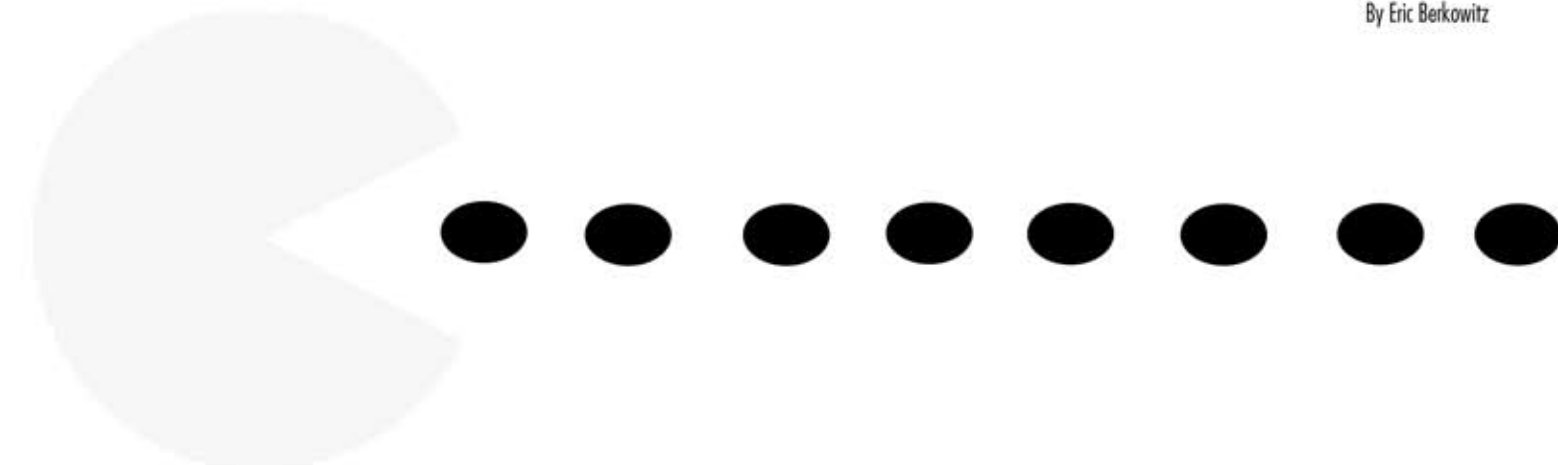
The complaints fielded by Connor weren't from the hundreds of agents and thousands of customers that benefited from the program. They were lodged by a small number of disgruntled agents employed by insurance conglomerates, including friends and associates from Allstate and Chubb where Connor worked for 21 years. When these agents complained to corporate beancounters about losing business to discounting local competitors, the insurance juggernauts sent lobbyists to convince FEMA that competition is "un-American". Fearful of alienating prospective employers when faced with 'life after government service', FEMA bureaucrats jumped on the bandwagon. While insuring a cushy post-retirement parachute is certainly a time-honored motivation for shafting the public, Federal and State bureaucrats try to avoid appearing like shareholders in the institutions they are supposedly regulating.

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# AGAIN

# RED LIGHT CAMERA PAC-MAN--ROUND TWO

By Eric Berkowitz



Despite the budgetary enticements of red light camera enforcement, the City of Fort Lauderdale postponed consideration of an automated citation system until two years ago for good reason. Before 2010, no Florida Statute provided for the prosecution of violations based on red light camera evidence. More importantly, the City Commission was leery of entanglement in a litigious constitutional controversy. Bills filed during the 2009 legislative session by Statehouse Representative Ron Reagan and Senator Thad Altman that would have added red light camera enforcement to the State's uniform traffic code died on the calendar. While supportive lawmakers in Tallahassee were temporarily thwarted, on January 5, 2009, Chief Judge Frank Easterbrook of the U.S. Court of Appeals for the Seventh Circuit held that issuing citations to vehicle owners (or lessees) without any evidence of who was actually driving the vehicle at the time of the violation is not unconstitutional. Bingo!

With a solid precedent vouching for the system's constitutional adequacy, the City launched a year-long process in early 2009 to implement a red light camera enforcement system. After all, State lawmakers planning to revive the failed 2009 authorizing bills now had the Governor's support. Until enabling legislation was enacted, the City could circumvent the vacuum in state law by ordaining red light infractions as local code violations - and insuring that cameras were not installed at intersections with state roads. On June 2, 2009, the City Commission laid the legal groundwork by passing Ordinance No. C-09-14, entitled the "Traffic Intersection Safety Act." Since duly constituted traffic courts couldn't rule on violations not recognized by State Law, City-appointed Special Magistrates would adjudicate challenges.

On February 7, 2010, the City of Fort Lauderdale finalized a lengthy procurement process by cutting a deal with American Traffic Systems (ATS) to install Red-Light cameras at 6 intersections throughout the City. Citations issued by the automated detection system were projected to annually vest the City Treasury with revenues amounting to \$1.8 million. On May 13, 2010, former Governor Charlie Crist signed House Bill 325 into law (AKA the "Mark Wandall Traffic Safety Act"), authorizing municipalities to use Red-Light cameras for enforcement of certain provisions in Chapter 316 of the Florida Statutes. No longer forced to

veil violations as code infractions, the City amended its traffic ordinance and the ATS contract on July 7, 2010, modifying their provisions to achieve compliance with the new state law.

Fast forwarding to March 14, 2012, ATS sent City Manager Lee Feldman a proposal that ostensibly addressed City objectives for the program's financial self-sufficiency. Acknowledging that 3 of the City's 6 cameras were in the black while the other three barely broke even, ATS observed that the 26,618 violations to date had dumped \$685,000 into the treasury while generating another \$200,000 in receivables. ATS also recognized that the City was bleeding legal resources. Due to the order in which the tickets were docketed in Broward Courts, Fort Lauderdale was forced to take the lead in defending against legal challenges to the program for all Broward cities deploying red light camera enforcement - an unexpectedly expensive snafu.

In the proposal, ATS offered the City a \$230,000 invoice credit, installation of 30 additional cameras, revenue neutral billing for the non-productive cameras, a 4-year contract extension and revised contract provisions that lighten termination penalties and shape a 50-50 cost sharing agreement when the City opts to relocate a camera. As compared to its initial promise, the program proved a chronic disappointment. At several 2011 Commission meetings, it came within a hair of getting the boot. Before committing to any incremental ATS deal, the City Commission wanted a handle on their cash cow's mechanics and its prospect for political blowback. To explore the depth of the economic rabbit hole, Commissioners requested updated analytical and financial data.

Which snouts are allowed to root in the trough is dictated by State Law. Of each \$158 statutory citation, \$83 is allocated to three State trusts (\$70 to the State General Fund; \$10 to the State Health Administration Trust; \$3 for Brain and Spinal Cord research) while \$75 covers program costs (including the vendor's cut) and hopefully bumps up City revenues. In a six-month Revenues and Expenditures statement dated April 19, 2012 - of the \$1,062,942 in gross

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revenues – \$558,380 was gobbled up by the State, yielding \$429,242 for the City. After dishing off \$152,461 to the vendor (ATS), \$273,778 for salaries & benefits and \$3,003 to offset petty office expenses, the City was left with a disappointing \$75,319. Embarrassingly shy of the \$1.8 million originally projected for the program, the scant revenues were a thin shadow of the \$2,905,000 targeted in the FY 2012 budget. Excluded from the financial statement were growing legal fees borne by the City to plug ever-surfacng loopholes in Broward Courts.

In fact, ATS embroidered its proposal with “we are extremely grateful for the hard work and leadership that Bradley Weissman and Ginger Wald have put into the program, and this effort has been taken into account in the proposal...” in recognizing that the City was hemorrhaging legal resources. Throughout 2011, 49-year old Assistant City Attorney Brad Weissman had been camping out in the Broward Courthouse. Legal counsel to the FLPD, the former prosecutor was embroiled in exhaustive legal combat with Ted Hollander, a 41 year-old Broward lawyer who runs The Ticket Clinic with Traffic Attorney Mark Gold. After Hollander engineered the dismissal of 550 red light camera tickets in five counties, the City sent Weissman to prosecute its camera cases and torpedo Hollander’s mythic record.

Hollander would probe every aspect of the evidence chain, question the competence of process participants, investigate camera maintenance records, verify notification compliance and run through constitutional challenges like toilet paper. Hollander’s cases evolved into a “how to” primer for local traffic attorneys who parroted his arguments to void their clients’ citations. Characterizing the red light camera programs as “a total disaster,” Broward Mayor John Rodstrom summarized the success that local traffic attorneys enjoyed in South Florida Courts, observing “The courts or, you know, the lawyers that they’ve hired are doing a pretty good job of beating the crap out of us and it’s not the revenue that everybody thought it was going to be.” Despite Weissman’s efforts, Hollander lost only 2 of his next 50 cases.

When the program was first introduced, the City anticipated issuing 250 citations each day. The estimate was later lowered to about 80 per day, or roughly 13 for each location. The average number of daily citations currently generated per location is closer to 5. As red light camera income ebbed, program costs that were supposed to decrease after an initial learning curve instead began to grow. Two police aides who were authenticating pictures of violations taken at the City’s 6 red light camera locations were so hopelessly mired in the relentless flood of evidentiary demands that Police Chief Frank Adderley pleaded for 3 more in May of 2011 - nearly one officer for each intersection.

On May 31, 2011, a Broward Judge scrambled one of the State’s oldest traffic laws. As a consequence of his decision, when red light camera enforcement is deployed in a jurisdiction, it becomes unconstitutional for police officers in the same jurisdiction to write tickets to motorists for running red lights. In his ruling, Broward Judge Fred Berman declared it inequitable to punish red light runners caught by police with a stiff fine and points on their license when those nabbed by enforcement cameras face a smaller fine and no points. Berman noted that police write tickets for \$260 when they observe a driver careening through a red light while \$158 citations are mailed to those caught by red light cameras. In his decision, Berman surmised “This violates the Equal Protection Clause of the United States Constitution, as well as the Florida Constitution.” In short, maintaining two different standards for the same driving behavior is unconstitutional.

Jumping on the potentially crippling ruling, former spokesperson Jennifer Krell Davis of Florida Attorney General Pam Bondi’s office issued a media release exclaiming “In our view, Judge Berman did not apply the appropriate standard of review. From here, we will be weighing all of our options to challenge his ruling, including an appeal to the Circuit Court.”

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While technically not binding on other traffic court judges, the precedent established by Berman's decision pressures jurisdictions with red light cameras to choose between empowering cops or cameras to ticket red light runners. Leveling penalties that are dictated by Statute is not an option. Fort Lauderdale City Attorney Harry Stewart agreed with Bondi, pointing out that police officers issue citations to the driver while red light cameras target the vehicle owner. However, until some court of competent jurisdiction ruled on how this slippery distinction might impact Berman's decision, it would stand. If the appellate court upholds Berman's ruling, Stewart said "Fort Lauderdale would stop officer-issued red-light tickets."

On August 1, 2012, Bondi's challenge was heard by the Fourth District Court of Appeal in West Palm Beach, which vets cases from Broward and Palm Beach counties. While adjudicating the case of a Davie driver with the state's top prosecutor virtually standing on their necks, state appellate judges Carole Y. Taylor and Cory J. Ciklin rules that the situations for drivers ticketed by police officers are sufficiently different from those of vehicle owners caught by red light cameras to justify different penalties, thereby reversing Berman's decision. In short, Florida police officers would continue citing drivers for running red lights.

In December 2010, a divided state Court of Appeals panel ruled that the new State Law authorizing the use of red light cameras to issue citations was superfluous. Before the 2010 enabling Statute was enacted by the Florida Legislature, a statutory requirement that officers only write tickets for violations they personally observe conflicted with the mechanics of a system wherein tickets were issued based on evidence captured by a device. Judge Jerald Bagley of the Eleventh Judicial Circuit Court in Miami-Dade County found that the City of Aventura was remiss in allowing American Traffic Solutions (ATS) to mail out automated tickets prior to the state passing the enabling legislation.

In reversing the lower court decision, Third District Court of Appeals Judge Angel A. Cortinas wrote for the majority "The ordinance allows for a traffic control infraction review officer, who although sharing the qualifications of the type of officer referenced in section 316.640(5)(a), is instead appointed by the city pursuant to the ordinance and for the distinct purposes of viewing recorded images and issuing corresponding citations in accordance with the ordinance. Accordingly, we find the trial court erred in its determination that section 48-26 allowed the cameras to serve as the sole basis for issuing a notice of violation in direct conflict with section 316.007, Florida Statutes." In short, as long as a qualified officer viewed pictorial evidence of the violation before issuing the citation, red light camera tickets were fully compliant with the earlier State Law. Florida cities with red light camera programs no longer had to worry about tickets mailed before the May 13, 2010 effective date of the authorizing Statute.

About 5,000 Broward and Palm Beach red light runners wriggled off the hook in January when ATS "screwed the pooch." Florida law provides that a traffic ticket – and a follow-up second citation that's sent if the first isn't paid – must be processed within 60 days of a traffic violation. If the second ticket arrives after 60 days, the fine becomes unenforceable. When a red light camera captures a violation, the image is sent to ATS headquarters in Scottsdale, Arizona for processing before being returned and verified by a local law enforcement officer. An infraction surge during the Holiday Season overwhelmed the company's processing capabilities, delaying roughly 5000 tickets beyond the 60-day deadline. While Fort Lauderdale blew about \$40,000, Margate lost \$74,000 and Pembroke Pines was hosed for \$200,000 because ATS fell asleep at the wheel.

On August 17, 2011, Broward County Judge Steven DeLuca escorted his courtroom audience into a red light camera twilight zone, ruling on a broad array of constitutional and evidentiary issues governing challenges to red light camera citations. He ruled that red light camera tickets don't violate due process or speedy trial constitutional protections and pictures of violations are legally admissible. While City attorneys in Broward red light camera municipalities and their ATS representatives celebrated DeLuca's decisions, South Florida traffic attorneys began preparing an appeal. The one-day pro-camera rulings were suspiciously out of character for DeLuca, who upheld 786 of 830 challenges to red light citations in the past year.

In June, DeLuca again changed hats and declared a red light ticket unconstitutional, signing an order to toss out a citation issued to someone who shared ownership of a car snagged by a red light camera. When two or more people jointly own a vehicle, their names are listed on the registration.

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Red Light Camera at Intersection Near Golt Mile



If the vehicle gets nabbed by a red light camera, a citation is always mailed to the first name listed on the vehicle's registration. Judge DeLuca's ruling states that arbitrarily targeting the top name on the registration for every penalty clearly violates the equal protection clause of the constitution, since multiple registrants with an identical interest in the vehicle are treated differently. And the hits just keep on coming...

A twelve-page "Analysis of Red-Light Safety Camera Program and Site Selection Results" prepared by ATS for City Commissioners revealed that through February of 2012, of the 25,403 drivers cited for running red lights, 96.4% were one-time violators, providing a basis for company claims that the cameras served as a deterrent. The report also demonstrated that only 26% of the drivers caught by the cameras were Fort Lauderdale residents. Whether unaware of the program's existence or which corners are baited with cash-cameras, the visitors and tourists who landed 74% of the tickets were plucked like chickens. The revelation that an overwhelming majority of those ticketed neither live nor vote in the City mitigated concerns about anticipated political blowback from a growing pool of disaffected system victims. While program proponents continually applaud the program's public safety benefit, statistics quantifying its impact on the number and seriousness of collisions cuts both ways. Despite political remonstrations to the contrary, system advocates are far more concerned with the budget than the accident rate.

Fort Lauderdale is not unique. City budget woes are driving program expansions throughout South Florida as Broward, Palm Beach and Miami-Dade Counties are all planning to treble their existing camera-based cash machines. Broward cities are adding 100 more cameras, Palm Beach County is augmenting its 25 cameras with another 75 and Miami-Dade plans to deploy 200 additional cameras. Broward County's 50 existing cameras monitor intersections in Davie, Coral Springs, Fort Lauderdale, Hallandale Beach, Hollywood, Margate, Pembroke Pines and Sunrise as Plantation and Tamarac are installing

newly contracted ATS systems.

Given Fort Lauderdale's budgetary pressures and a growing controversy over the program's promised safety benefits, ATS tailored its proposal to meet the City's primary concern, the program's financial self-sufficiency. Expanding the program by placing 30 more cameras at 15 additional intersections will juice its fiscal productivity. As drivers familiarize themselves with camera locations and learn to avoid racing through yellow warning lights, infraction rates decline - along with revenues. Enabling the City to inexpensively relocate cameras from increasingly unproductive sites to prospectively more lucrative new intersections should also boost income. Finally, as Fort Lauderdale continues to confront and plug costly adjudication loopholes in court, the drain on legal resources should abate, further feathering the bottom line.

Judge Robert Lee, who supervises Broward traffic court, was asked in mid-2011 for an estimate of how long it would take to plug red light camera loopholes. He said, "We probably will be bouncing back and forth between the trial court and the appellate court for a couple of years." Whether the ATS package enables the program to survive another year of traffic court Pac-Man is anyone's guess.

Despite drooling South Florida city officials and the sparkling optimism emanating from ATS since its Florida lobbyists engineered the 2010 enabling legislation, red light cameras may be euthanized by Florida lawmakers during the 2013 legislative session. In view of studies by the University of South Florida and Virginia Transportation Research Council demonstrating that extended yellow lights more effectively reduce infractions and enhance safety than red light cameras, two failed 2012 bills to repeal red light cameras and lengthen yellow lights will be filed again in 2013. Some 40 lobbyists working for ATS and other camera vendors succeeded in killing the bills in 2012. The repeal bill was kept frozen in the Senate Community Affairs Committee by term limited chairman Mike Bennett (R-Bradenton), a grateful beneficiary of industry "largesse".

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Alice Taylor  
Chief Executive Officer



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Connor initially declared "The goals of the NFIP are better served by a system of uniform national pricing that will ensure that policyholders pay the same price for the same risk." Hoping it would resonate with the public, Connor issued his outcry as if he were spearheading a campaign to protect the beleaguered agency's premium income or shield consumers from an inequitable or fraudulent pricing scheme. However, NFIP receives full price for policies funded in part by commission rebates, consumers save money and smaller agencies successfully compete by offering clients a better price for the same product. When consumer advocates attacked the decision as a blatant attempt to favor a small group of politically powerful vendors by eliminating their competition, FEMA bureaucrats whipped up a new public rationalization for this overtly anti-consumer policy. A FEMA spokesperson announced that the program was being discontinued to stop a proliferation of "policy churning."

This nefarious-sounding "buzzword" actually refers to the consumer practice of switching policies. When precipitated by an unscrupulous agent's misrepresentations to a policyholder to generate additional commission income, the term connotes fraudulent behavior. However, it also applies when a customer cancels a policy to take advantage of a competitor's better rates. The double-entendre backfired. Instead of quelling growing opposition to the ill-conceived decision, the statement functionally conceded FEMA's intention to pump up profits for industry giants by stamping out local competitors.

Several petitions aimed at pressuring FEMA to rescind this skewed mandate before its October 1st effective date are being circulated - some by the insurance agencies that were functionally crippled by FEMA's patronage of their larger competitors and others by advocates for the thousands of associations (and millions of homeowners) whose insurance rates will unnecessarily skyrocket. One such petition was launched by the Community Advocacy Network (CAN), and can be accessed online at: <http://www.gopetition.com/petitions/petition-to-fema-regarding-detrimental-decision-to-disc.html>.

By taking half a minute to add your signature, you can help thwart an openly abusive attempt by FEMA bureaucrats to quash competition, push local agencies into the cornfield and stick it to South Florida association homeowners—again. Can you think of a more productive way to spend the next 30 seconds?•



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Fort Lauderdale City officials might take a hint from what happened in Houston. A 2006 contract between ATS and the City of Houston generated \$44 million in fines through 2010. A ballot initiative to end the program was successfully adopted in 2010. Following a legal challenge by ATS, U.S. District Judge Lynn Hughes ruled the ballot initiative invalid. Unable to afford the \$18 million demanded by ATS to buy out of the contract, the city was compelled to restart the program. Following another attempt by the city council in 2011 to end the program, ATS increased its demand to \$25 million. In January, 2012, the city cut a deal to bail out for \$12 million.

Where did a provincial Arizona company get the resources and raw clout to influence State Legislatures and treat major municipalities like red-headed step children? On September 25, 2008, when a shaky Goldman Sachs invested \$billions in ATS, it coincided with a \$5 billion "rescue" investment by Berkshire Hathaway (the parent company of insurance juggernaut Geico) in Goldman Sachs. The investment by Goldman Sachs was intended to bankroll an accelerated deployment of photo ticketing programs around the country. In states that impose license points on automated citations (like California and Arizona), every time a camera operated by ATS issues a speed camera or red light camera ticket, it pumps up the vehicle owner's insurance rates. Ticket recipients covered by Geico will pay millions in increased insurance premiums (Geico collected \$541 million in California automobile insurance premiums last year). Profits run upstream to Berkshire Hathaway and company CEO Warren Buffett. Since Goldman Sachs pops out U.S. Treasurers like Jujubes, when Buffett brokered the wedding of ATS to Goldman Sachs, the small Arizona enterprise suddenly counted the U.S. Government among its new "in-laws".

Notwithstanding the unanticipated reversals that crimped profits, the City Commission opted for the expansion in hopes of weaning the program from a dependence on tax dollars. The locations selected to receive the new cameras will heavily impact Galt Mile drivers. Five of the fifteen chosen corners are within spitting distance, virtually guaranteeing that Galt Mile residents or visitors going for a spin will cruise one or more of the baited intersections. The intersections newly selected for cameras are as follows:

**New Camera intersections (\*Near Galt Ocean Mile)**

- Davie Boulevard and Andrews Avenue
- Davie Boulevard and SW 27th Avenue
- Davie Boulevard and SW Ninth Avenue
- Commercial Boulevard and NE 15th Avenue\*
- Commercial Boulevard and NE 20th Avenue\*
- Oakland Park Boulevard and A1A\*
- Commercial Boulevard and Federal Highway\*
- NW 19th Street and NW 31st Avenue
- Broward Boulevard and NW 5th Avenue
- SE 7th Street and Federal Highway
- Oakland Park Boulevard and Federal Highway\*
- Cypress Creek Road and Powerline Road
- Broward Boulevard and Federal Highway
- SE 17th Street and Federal Highway
- Cypress Creek Road and Federal Highway

**Cameras Installed in 2010**

- Commercial Boulevard and Powerline Road
- Sunrise Boulevard and NW 15th Avenue
- NE 8th Street and Federal Highway
- SR 84 and Federal Highway
- SR 84 and SW 9th Avenue
- Commercial Boulevard and NW 21st Avenue•

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# SEPT/OCT

SUN	MON	TUE	WED	THU	FRI	SAT
<b>9</b> Pet Adoption Fair 800 NE 8 Street 10 a.m. to 6 p.m. Info.: 954-971-4432	<b>10</b>	<b>11</b> BINGO Galt Towers Social Room 7:30 p.m. Info.: 954-563-7268	<b>12</b> BINGO Regency South Party Room 7 p.m. Info.: 954-547-4063	<b>13</b> BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards  New Times Pairings Convention Center, 7 p.m. Info.: 954-233-1591	<b>14</b> Dania Beach CRA Art/Seafood Fest Downtown Dania Beach 11 a.m. to 6 p.m.  Mutts and Martinis Downtown Saloon 6:30 to 8:30 p.m. Info.: 954-468-1541	<b>15</b> Great Prostate Cancer Challenge 5K Run Huizenga Plaza, 7:30 a.m. Info.: 305-466-9111
<b>16</b> Las Olas Outdoor Green Market  Hollywood Bch Latin Fest Hollywood Beach Broadwalk Noon to 8 p.m. Info.: 954-961-6386	<b>17</b>  Vice Mayor Bruce Roberts: Beach Community Ctr, 6 p.m. Info.: 954-828-5033	<b>18</b> BINGO Galt Towers Social Room 7:30 p.m. Info.: 954-563-7268  High Tea & Trivia Broward Health Imperial Point 3 to 4:30 p.m. RSVP: 954-759-7400	<b>19</b> BINGO Regency South Party Room 7 p.m. Info.: 954-547-4063	<b>20</b> BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards  Art Walk Las Olas Las Olas Blvd, 5 to 9 p.m. Info.: 954-258-8382	<b>21</b> Julio Iglesias (Through 9/22) Hard Rock Live, 8 p.m. Tix.: 954-797-5531  Art for Art's Sake: Main Event Art Serve, 6:30 p.m. Info.: 954-533-6373	<b>22</b> Florida Panthers REDvolution Summer Tour Huizenga Plaza 2 to 5 p.m. Info.: 954-835-7728
<b>23</b> Las Olas Outdoor Green Market Las Olas Blvd. & SE 12 St (Chemist Drug Store) 9 a.m. to 2 p.m.	<b>24</b>	<b>25</b> BINGO Galt Towers Social Room 7:30 p.m. Info.: 954-563-7268	<b>26</b> BINGO Regency South Party Room 7 p.m. Info.: 954-547-4063  Buckler's Annual Craft Fair Americraft Expo Center Info.: 386-860-0092	<b>27</b> BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards	<b>28</b>	<b>29</b>  Museum of Art Ft Lauderdale Museum Day Live MOA, All Day Info.: 954-525-5500
<b>30</b> Las Olas Outdoor Green Market  Pedal 4 Kids Charity Bicycle Ride Ronald McDonald House 7:30 a.m. Info.: 305-324-5687	<b>1</b> Galt Mile President's Council Meeting Coral Ridge Towers Original 7:30 p.m.  Vice Mayor Bruce Roberts: Beach Community Ctr, 6 p.m. Info.: 954-828-5033	<b>2</b> BINGO Galt Towers Social Room Info.: 954-563-7268  Fort Lauderdale City Commission Meeting City Hall, 6 p.m.	<b>3</b> BINGO Regency South Party Room 7 p.m. Info.: 954-547-4063	<b>4</b> BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards	<b>5</b>	<b>6</b> Gold Coast Derby Grls War Memorial Auditorium 7 p.m. Info.: 786-457-6788  LBTS Beach Clean Up Commercial Blvd & the Beach 9 to 9:30 a.m.
<b>7</b>  Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	<b>8</b>	<b>9</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: 954-563-7268	<b>10</b> BINGO Regency South Party Room 7 p.m. Info.: 954-547-4063	<b>11</b> BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards	<b>12</b>	<b>13</b> Hillsboro Lighthouse Tour Sands Harbor Hotel 8:45 a.m. to 2:30 p.m. Info.: 954-942-2102  Festival of Chocolate (Through 10/14) Nova Southeastern University Arena

### ADDITIONAL EVENTS

First Saturday of every Month: Beach Cleanup, Commercial Blvd & the Beach LBTS, 9 to 9:30 a.m., Info.: www.lbts.com  
 Second Saturday of every Month: Beach Sweep, 9 a.m. to 12 p.m., Info.: 954-474-1835  
 Wednesdays: Yoga in the Garden, Bonnett House, 8 to 9 a.m., Info.: 954-563-5393 ext. 137  
 Tuesdays and Thursdays: Yoga with Ali Hecht, Esplanade Park, 6:30 p.m., Info.: 954-732-0517  
 Mondays and Wednesdays: Cardio Mix with Josh Hecht, Esplanade Park, 6:30 p.m., Info.: 954-732-0517  
 Sundays: Tour-the River Ghost Tour, Stranahan House & Water Taxi, 7:30 p.m., Tix.: 954-524-4736  
 Sundays: Urban Gourmet Market, 1201 E. Las Olas Blvd., 9 a.m. to 4 p.m., Info.: 954-462-4166  
 Fridays: Jazz on the Square, The Village Grille, Commercial Blvd. & A1A, 7 p.m.

### OTHER EVENTS

9/15: Broward County Coastal Cleanup, Corner of Oakland Park Blvd & N. Ocean Blvd. OR Anglin Pier, 9 a.m. to noon, Info.: 954-519-1270  
 9/15: Gold Coast Derby Girls, War Memorial Auditorium, 7 p.m., Info.: 786-457-6788  
 9/26: Florence and the Machine, BankAtlantic Center, Tix.: 954-835-7000  
 9/28 - 29: Joe Cocker with Dave Mason, Hard Rock Live, 8 p.m., Tix.: 954-797-5531  
 10/6: Fight For Air Run and Walk, Huizenga Plaza, 8 to 11 a.m., Info.: 954-524-4657  
 10/19 - 11/11: Ft Lauderdale Int'l Film Festival, Cinema Paradiso, Tix.: 954-760-9898  
 10/20 - 21: Las Olas Art Fair, Las Olas Boulevard, 10 a.m. to 5 p.m., Info.: 561-746-6615  
 10/25 - 29: 53rd Annual Ft Lauderdale Int'l Boat Show, Info.: 954-764-7642  
 10/27: Broward Health Imperial Point 40th Anniversary Community Celebration & Health Fair, Broward Health Imperial Point Medical Arts Pavilion, 10 a.m. to 2 p.m., Info.: 954-776-8672  
 10/27: Art for Art's Sake VIP Sneak Peek, Art Serve, 1350 E. Sunrise Blvd, 7:30 p.m., Info.: 954-533-6373  
 10/27 - 28: LBTS Art Festival, Info.: 954-472-3755







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