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Hang In There

Many owners must be wondering if tourism in Florida will ever recover from the effects of the September 11th terrorist attacks and the subsequent Anthrax scares. DisneyWorld, who don't usually confirm attendance figures, admitted that they only had 1,600 visitors in the Magic Kingdom on September 12th. Like most of the other parks, things have picked up since, especially at the weekends when the locals have come out to enjoy the parks being quieter than normal. Most of the big parks and many of the smaller ones have cut employee's hours rather than lay staff off. Hotel occupancy plunged after the attacks with some hotels reporting single figure occupancy percentages. For the month as a whole Smith Travel Research says that the average occupancy of Central Florida hotels was 44.6% compared to 62.1% in September 2000. The previous lowest figures were 54.3% in December 1990 during the Gulf War, and 53.4% in December 1999 at the height of the Y2K Millennium paranoia. Apart from cancellations caused by the initial airline disruptions, many owners tell us that while they have suffered the odd cancellation, most of their future bookings are unaffected. What has happened is that new bookings have dried up. It's human nature to say "Let's wait a while and see what happens." The real effect will not be known for some months, but people are very reluctant to forgo their annual vacation. The Gulf War and the attacks on tourists in 1993 didn't in the end result in bad years. Bookings just came in later than usual, So take heart, the state and most of the resort cities are pumping extra money into tourist promotion, and even President Bush is encouraging people to "Go down to DisneyWorld in Florida, take your family and enjoy life."

Major Drivers License Changes

Many of the terrorists involved in the September 11th attacks had obtained Florida drivers licenses or ID cards, which they continued to use, even though they had overstayed their immigration visas. Changes being made to the drivers license regulations to make it harder for terrorists to abuse the system will also have a major impact on foreign homeowners who intend to buy a car, or want to get a Florida ID card. New ones will in future only be valid for the duration of a non-resident's visit as listed on their visa waiver form or I-94 document. This means that the license or ID will expire when you return to your overseas home. So you will need to visit the drivers license office each time you return to Florida if you wish to renew your license or ID. Robert Sanchez, Spokesperson of the Florida Department of Highway Safety and Motor Vehicles, suggests that readers check the department's web site www.hsmv.state.fl.us for further details of how the new rules will affect you.

Hurricane Season Progress

Since last month Tropical Storms Humberto and Jerry and Hurricane Karen stayed out at sea out of harms way. Hurricane Iris, a category 4 storm with winds of 140 mph, left 21 dead, 13,000 homeless and a trail of damage through the Dominican Republic and Belize. Tropical Storm Gabrielle caused more damage in Florida in September than initially realized. President Bush has now declared some federal disaster areas, making federal aid available to Charlotte, DeSoto, Hardee, St Johns, Sarasota and Flagler Counties.

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Everyone Wants The Pot Of Gold

This year for the first time ever Orange County's Tourist Tax receipts are lower than the year before. Tourist Taxes in Florida go back to 1977, because until then only Miami-Dade County had it. Then Disney and SeaWorld supported a campaign for the Legislature to change the law and allow any county or city to create a Tourist Tax to fund tourism promotion, convention centers, sports facilities and cultural attractions. Orange County held a referendum in April 1978 and voters approved it. From small beginnings Orange County's Tourist Tax has grown, and in fiscal year 2000 collected \$108 million, more than any other county in Florida. Over the years almost all the money has been spent on tourist promotion and constructing the convention center, which opened in 1983. With its latest expansion, the convention center will have just over 2 million square feet of exhibition space, making it the 3rd biggest in the USA, just behind Las Vegas and Chicago. Conventions bring 1 million high spending business visitors a year to Orlando.

Increasingly local interest groups have lobbied for a share of the tax receipts. In August the Tourist Development Council (TDC) caved in to demands for \$3 million a year to be given to local arts and cultural activities. Miami-Dade and Broward Counties have made Tourist Tax grants to the arts for many years. TDC leaders hoped that this concession would halt demands for a change in the law to allow Tourist Taxes to be used to fund schools and roads, as happens in other states. Las Vegas uses a third of its Tourist Tax for building schools and roads. A poll in April revealed that 3 out of 4 Orlando residents favor changing the law to use Tourist Taxes to fund local needs. Visitors are clearly seen as a source to be milked for local benefit, rather than residents having to foot the bill for their own needs. The Orlando/Orange County Convention & Visitors Bureau has tried to correct the impression that visitors cost the local community. It says that visitors pump \$19.7 billion a year into Orange County businesses, and every household saves \$499 a year of property taxes because of tourism.

But of course without having to change the law sports promoters can already ask for a share of the money. The Orlando Magic basketball team had been pressing for a new \$250 million arena, otherwise the team might leave Orlando when its lease expires in 2004. They wanted \$122 million of Tourist Taxes, \$50 million from the city and \$28 million from the state. The team was willing to contribute only \$50 million. Foreign readers are entitled to express incredulity at this proposition. Isn't the USA

the home of capitalism? In most other places in the world professional sports teams build their own stadiums. Why should taxpayers foot the bill? But of course visitors paying Tourist Taxes have no vote anyway! However the team got its timing wrong as Orange County's pot of gold wasn't growing any more, and most of it was already committed to the convention center expansion. So the team indicated they might accept a refurbishment of the existing 12 year old \$110 million TD Waterhouse Centre for only \$75 million, and stay for another 10 years. Then September 11th happened, and with tourism in tatters the team has decided to shelve its plans for now.

Orlando is not alone with demands for public support of professional sports facilities. In April this year the Florida Supreme Court ruled that publicly owned and funded sports facilities leased to professional sports teams are not exempt from property taxes. Many teams had foreseen this risk and negotiated in their leases that they would not be liable. So the City of Tampa has had to pick up a bill for \$1.9 million of annual property taxes for the Raymond James NFL Stadium, and the City of St Petersburg has to foot a \$1.45 million annual bill for the Tropicana Field baseball stadium. Only the Tampa Bay Lightning Ice Hockey team failed to spot the danger, and will have to pay \$3.2 million a year for the Ice Palace. Miami has also endured over a year of lobbying by the Marlins baseball team who want a new taxpayer and visitor funded \$385 million retractable-roof stadium.

Orlando Climate Data for Nov 1974-1999

(All in degrees Fahrenheit)

The normal high temp. is	75 to 81
The highest temp. (in 1980, 1986 & 1992)	89
The coldest Day temp. (on Nov 14, 1975)	56
The coldest Night temp. (on Nov 22, 1981)	35

Orlando Climate Data for Dec 1974-1999

(All in degrees Fahrenheit)

The normal high temp. is	70 to 75
The highest temp. (on Dec 31, 1998)	93
The coldest Day temp. (on Dec 25, 1983)	36
The coldest Night temp. (on Dec 26, 1983)	20

Mortgage Rates

With zero points

Sep 19 Oct 10

Fixed 30 yrs 6.875% 6.625% AmSouth Bank

Adjustable 1 yr 5.625% 4.875% SunTrust Bank

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

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News Roundup

Florida's Legislators are facing a budget shortfall of \$1.3 billion. The drop in tourism numbers since the September terrorism attacks can only make matters worse with even lower sales tax receipts.

The Gulf Coast from Charlotte Harbor to St Pete Beach is suffering from an outbreak of Red Tide. A tiny plant like organism turns the water a coppery color, and the toxins are blamed for killing fish and three Manatees. Outbreaks have been documented since the 1530's but no one knows why they occur.

Tests by the **Lake County Water Authority** have revealed that Lake Dora has overtaken Lake Griffin as the lake with the highest level of toxic algae in Florida. The toxins were 76 times the World Health Organization maximum level for drinking water. This makes the lake a risky place for swimming or playing in the water.

Tampa Bay based Outback Steakhouse led a campaign to sign up the major US restaurant chains and lots of family owned restaurants for an *Eat A Meal For America* promotion on October 11th. Proceeds went to the American Red Cross Disaster Relief Fund for families of victims of the terrorist attacks. T.G.I. Friday's, Lonestar Steakhouse, Carrabba's, Red Lobster, Olive Garden, Bahama Breeze, Ruby Tuesday and Chili's were among the big names donating in some cases their entire sales that day, and in other cases their profits to the cause.

Roller Coaster rides are not without danger. Disney has reached an out of court settlement with a woman who suffered a brain haemorrhage from the *Indiana Jones* ride in California in 1998. A 28-year-old woman also recently died of a brain haemorrhage from the *Goliath* ride at the Six Flags Park in Los Angeles. Now the family of a 23 year old Spanish tourist has sued Disney following her death from a brain haemorrhage after also riding the Disneyland *Indian Jones* roller coaster.

Orlando has joined **Miami** and **Tampa** in the Top 20 TV markets in the USA based on the number of households. Tampa is Florida's biggest market at number 14, Miami is 15th and Orlando is 20th.

Florida's Highway Patrol is getting ahead of the game for when Internet access in cars becomes a reality. Its web site www.fhp.state.fl.us/traffic now lists the current status of all wrecks, whether or not they are causing traffic holdups. The site is updated every five minutes.

It is **Holiday Time** again when we have our combined holiday issue for November and December. We will be back in January to start our 14th year of publication that will include our 150th issue in September. We would like to wish you happy holidays, whether you will be at home or in Florida for Thanksgiving, Christmas or New Year.

Work has started on a two and a half-year project to add a lane in each direction to **Interstate 4** for 10 miles between John Young Parkway and Maitland.

An exhibition of 87 **Grandma Moses** paintings is being held at the Orlando Museum of Art at 2416 N Mills Ave. until November 11th. Admission costs \$6 for adults and \$3 for children 4 to 11. This famous painter of colorful rural scenes died in 1961 aged 101, and only started painting in her late 70's. This is a rare opportunity to see her work other than at the Smithsonian in Washington.

More Florida movie theaters may close following the announcement that **Regal Cinemas** has filed for Chapter 11 bankruptcy protection.

Despite **Winnie-the-Pooh** now outselling Mickey Mouse, Disney has chosen not to celebrate the fact that October 14th was the 75th anniversary of Pooh's introduction.

The **City of Orlando** is lobbying Florida's Legislature to change the law and allow cities to install traffic cameras that will catch motorists who jump red lights. Cameras are currently only permitted at tollbooths.

Miami-Dade County has passed an ordinance banning drivers from using cellular phones unless they are hands-free. The ordinance comes into effect from October 2002.

Fort Lauderdale based **Renaissance Cruises** went bankrupt on September 25th and is being liquidated.

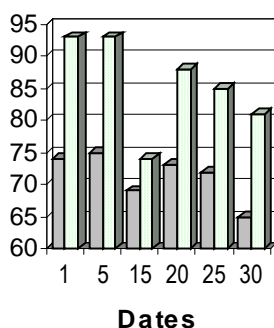
Florida Lottery Winning Numbers			
Date	Numbers	Winners/Jackpot	\$m
Sep 19	09-25-27-38-43-52	0	\$15m
Sep 22	01-17-23-39-44-53	1	\$22m
Sep 26	06-18-31-38-50-53	0	\$3m
Sep 29	04-29-31-32-49-53	0	\$7m
Oct 3	14-20-27-37-45-50	1	\$10m
Oct 6	03-04-09-38-42-43	0	\$4m
Oct 10	21-31-37-39-43-50	0	\$6m
Oct 13	03-14-18-23-24-26	3	\$11m

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

Homeowner News

It is two months since **Abbey National's** subsidiary **First National Bank** announced that it is offering mortgages in the UK to people buying vacation homes in Florida, so we decided to do a follow up to see how things are going. We spoke at length to Gerry Bell, Marketing Manager for Secured Lending of First National's Consumer Division. He told us that they completed on their first mortgage loan in the second week of October, and their web site for brokers has given an Electronic Decision in Principle to several hundred applicants. The first completed mortgage was for a new home, but he confirmed that they are just as interested in existing owners who wish to remortgage in pounds. They are currently offering three types of mortgages secured on Florida properties. The first is a variable rate tracker mortgage that charges 1.8% over the UK bank base rate. When we spoke on October 15th the rate was 6.3%, being the current UK bank base rate of 4.5% plus the 1.8%. They also offer two fixed rate options. The first fixed for three years, is currently 6.95% and the five year fixed rate one is 7%. In all cases there is an application fee of \$1,000 plus the usual fees for title agents and title insurance, etc. Unlike US mortgages, borrowers are not required to contribute to an escrow account to pay for property taxes and home insurance. Borrowers are left to pay these themselves, though First National can introduce you to an insurance broker if you don't know any. It seems an attractive option for anyone fearful of exchange rate movements, or who just wishes to have their mortgage in pounds since their rental income is in pounds. If you are interested contact British Home Loans Florida, an Orlando based mortgage broker (0800-096-5989) or First National directly on 020-8909-7600.

**September Orlando
High/Low Temperatures**



The City of **Key Colony Beach** in the Florida Keys is creating a short-term rental ordinance. A draft ordinance will be discussed at a meeting on October 25th. It bans rentals of less than seven days, requires licenses and places restrictions on renters. The ordinance is loosely based on Islamorada's ordinance which bans rentals of less than seven days, as does Marathon. Key West and Monroe County's ordinances ban rentals of less than 28 days, but owner lawsuits have complicated enforcement.

Just a reminder for your next visit to **Florida** that since October restaurants are now required to set aside at least 65% rather than 50% of all their seats for non-smokers.

Do you find that mulch in your Florida garden seems to need renewing every few months? It settles, it blows away, it gets washed away, and in no time you need to go buy more bags of it. Well there is now another alternative, **Rubber Mulch**. Made from shredded and dyed car tires, from which any steel reinforcing fragments have been removed, it is a viable alternative, but you often have to seek it out. It is a derivative of the recycled tire products that now provide safety mats in many children's playgrounds. We decided to try it out so we could give you our reaction. We bought our *Affordable Everlast Mulch* from Rubber Resources Ltd at Garden World, 17212 US Hwy. 19, Hudson, FL 34667 telephone 727-869-5111 or www.stopmulching.com. They are the local distributor for Pro-Mulch. They sell it in black and various colors. It comes in 30lb bags that cover 7.5 square feet to a depth of two inches, or you can buy it by the cubic yard. Black is cheapest at \$4.99 per bag or \$70 per yard. The other colors cost \$7.99 per bag or \$139 upwards per yard. All prices exclude sales tax. It is much heavier than ordinary mulch so it doesn't blow or wash away. It also lets water flow through it better into the soil. Seeds can't germinate in it, and it doesn't provide a food source for termites, palmetto bugs or other insects, so it cuts down maintenance. Our test flowerbed has worked out fine and we plan to get more for the other beds. We have identified various other suppliers whose prices are much the same. Global Constructs Group in Orlando call their product ForeverMulch. Their toll-free number is 1-888-852-1444 and their web site is www.forevermulch.com. *Permachip* is the name of another brand that ships throughout the USA. Their web site is www.permachip.com. They supplied rubber mulch for one of DisneyWorld's golf courses. American Rubber Technologies of Jacksonville supplies Pinellas County parks. Its product called *Rubberstuff* is stocked in the garden centers of 40 Wal-Mart stores throughout Florida that are listed on its web site www.americanrubber.com.

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It just shows how much things have changed in a few months. **Visit Florida** says that 20.9 million visitors came to Florida this year in the April to June quarter, an 11.4% increase on the 18.7 million visitors in 2000.

After November 5th the **904 Telephone Area Code** completes its change to 386, which spells FUN, in Columbia, Flagler, Hamilton, Lafayette, Suwannee, Union and Volusia Counties, and parts of Alachua, Gilchrist and Putnam Counties. The old number will no longer work after that date.

The City of **Kissimmee** and **Hillsborough County** have run out of patience with abandoned shopping carts. A 1998 state law stopped authorities charging stores for collecting and returning them, so some are now introducing ordinances requiring stores to adopt systems to stop carts being taken off their premises. Electronic devices are now available that lock the cart's wheels if anyone tries to wheel a cart out of the store's car park.

Florida's Climatologists say that because the Pacific Ocean lacks La Nina or El Nino water temperature extremes, Central Florida is three times more likely to suffer freezes this winter than during the last four years.

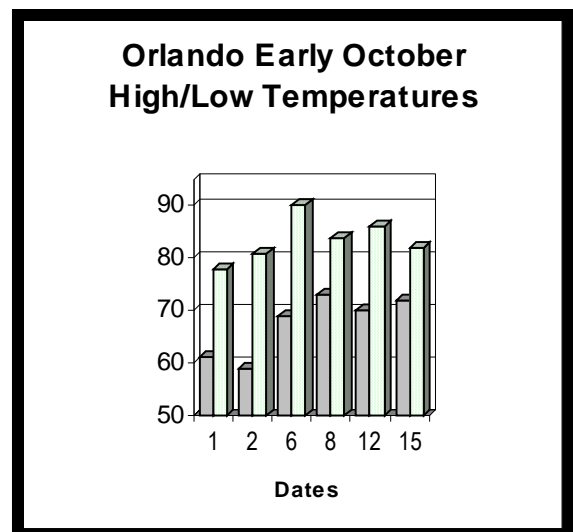
Visitors to Florida by air should be reassured by the presence of armed **National Guard** soldiers that are now patrolling all Florida's 19 commercial airports.

SunTrust is paying \$705 million to take over Huntington Bank's 141 Florida branches. SunTrust plans to close 45 branches that are close to its existing branches, but no staff will be made redundant. 35 of the branches being taken over are in Albertsons supermarkets. While SunTrust has 75 branches in Publix stores in Georgia it has seemed less than enthusiastic about the concept in Florida where it has only 5 store branches, none of which are in the major supermarkets. So the future of the 35 ex-Huntington supermarket branches is uncertain. By comparison Bank of America has branches in 670 supermarkets countrywide, including many in Publix stores in Florida where it is adding 20 this year. Marketplace Bank, an Internet bank owned by Canadian Imperial Bank of Commerce, has branches in 123 Winn-Dixie stores in Florida, and plans to have between 175 and 200 by the end of 2002. Last month Toronto-Dominion Bank which already has 74 branches in Canadian Wal-Mart stores agreed to open branches in 100 US Wal-Mart stores. So while SunTrust decides whether or not to have supermarket branches, its competitors press ahead.

There have now been eight confirmed cases of the **West Nile Virus** in Florida and 48 of Florida's 67 counties are under a medical alert. Citrus, Collier, Flagler, Hernando, Lee, Lake, Miami-Dade, Pasco, Putnam, Seminole, Sumter and Volusia Counties were the latest to be added to the list. Orange, Osceola and Polk are clear so far.

Following heavy rainfall this summer, which raised Lake Okeechobee from a record low of 8.97 feet above sea level to 14.52, the **South Florida Water Management District** has lifted water restrictions everywhere except **Orange County**. Residents are still being asked to water only three days a week and not between 10am and 4pm. The St Johns and Southwest Florida Water Management Districts, who control the rest of central and south west Florida, have no plans to lift restrictions, not having enjoyed the heavy summer rainfall that hit south Florida.

The tapwater in your Florida home may soon have a different taste. The federal **Safe Drinking Water Act** sets new standards that must be met by the end of 2002, and many water utilities are having to change the way they disinfect their water supply. Chlorine is the most common disinfectant, but when used to protect the supply in the final delivery pipes it has been found that it can react with organic matter in water to form by-products that are suspected of causing cancer. The new standards call for the use of Chloramine, which is a mixture of ammonia and chlorine. The change has two effects. The first is the different taste, which you may or may not notice, and may like or dislike. The second is that Chloramine treated water must not be used in fish tanks or for kidney dialysis.



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30 Years of Florida Memories

Before we say goodbye to 2001 please forgive me a bit of nostalgia since this year is the 30th anniversary of my first visit to Florida, a visit that changed my ambitions. I still vividly remember stepping out of Miami airport that Friday night in May 1971 and experiencing an amazing wave of heat like nothing I had known before. The contrast was especially great because hours earlier I had left a cold, wet Dayton, Ohio. I was on a company trip that was bringing me to a conference at St Petersburg Beach. So why was I in Miami? Being somewhat ignorant of Florida, I knew nothing of St Petersburg but I had heard of Miami Beach, so that is where I wanted to spend the weekend.

The following morning I experienced for the first time the bright Florida sunshine that seemed to make everything glow with health and vitality. Even the breeze gave you a warm caress. Walking across the broad bladed grass in the hotel gardens seemed somehow sensual. It was so lush and you sank into it like a deep pile carpet. Yes I was captivated. Arriving at the conference hotel on St Petersburg Beach the following day was another assault on the senses. The hotel stood alone on a long beach, with the famous pink Don Cesar Hotel in the distance to the south, and far away in the other direction the rather striking circular Holiday Inn. Since then rampant building has eliminated all the open space, but then it seemed like a spacious tropical paradise. The gardens and pool opened out onto the beach, which had brilliant white sand like talcum powder. Wading out into the Gulf of Mexico I discovered that the water was warm and crystal clear, so different from the cold dirty sea I was used to at many British coastal resorts.

That first visit to Florida lifted my spirits in more ways than one, because only two months before Kathleen and I had lost our second child, when he was only 8 days old. It seemed like I was being told that there was still a lot of joy and happiness around in the world, and that same sunshine would return to our lives.

The following year I attended another conference in Florida, this time in the Keys. The trip reinforced all those "feel good" impressions that I had taken home the year before. When I returned we decided to save up for a family vacation in Florida sometime in the future. It was 1979, seven years later before that vacation became a reality, by which time our sons were 10 and 6, and well able to enjoy their first visit to Florida and Disney World. In three weeks starting and ending in Miami (then the

only place in Florida that you could fly to from the UK without changing planes), we visited Disney World, Clearwater Beach and the Kennedy Space Center. The family was equally captivated, and the following year we returned again, flying this time on Delta's new service via Atlanta to Tampa. This time we visited Sanibel Island, Fort Myers and Disney World. We momentarily got carried away in Sanibel and put our money down for a timeshare, only to change our mind and get a refund before we left! Nevertheless the yearning to have a place of our own in the Sunshine State had started.

For the next two years I was travelling quite extensively to the USA on business, and at every opportunity I spent a weekend exploring Florida. Again we nearly bought a condo in Clearwater, but backed out before signing the contract because it didn't feel right. Then for Easter 1983 we decided to have a vacation with one week in Port Richey on the Gulf Coast, and the other week in Kissimmee at Buena Ventura Lakes. I had identified how to rent a home in each place on developments that looked interesting. I had found both from adverts that had been appearing in the British newspapers since 1979 when the pound surged to \$2.40 to a pound. We decided that the Gulf Coast was to be our Florida paradise, and before we left we signed up to have our home built for the princely sum of \$37,500 even though by then the pound had fallen to \$1.50. We added a swimming pool the following year.

I bet you also remember that magic moment when you first walked through the door of your Florida home. I was spellbound, but soon came down to earth. I was on a brief weekend visit on a business trip and needed to put up some net curtains, order beds and generally prepare for the family coming in a few weeks for Christmas, and the great adventure of furnishing our new home. Yes that's right, no furniture package for us, we wanted to have the thrill of doing it ourselves. And boy was it a thrill! Our sons still talk of it. They also remember how we woke up on Christmas Day 1983 to find the water supply frozen up in what was one of the coldest Christmas holidays on record in Florida! Our relatives were convinced that a photo we took later that day down at the beach was really a snow scene. We were wearing all the layers of clothing we possessed! They couldn't comprehend that the sand was like talcum powder and yes it was freezing, but the sun was shining in a clear blue sky. To be honest we have never got used to Christmas in Florida. We tried it a few times but the weather was rarely as warm as we had hoped, and Christmas didn't seem the same as in the UK. So we gave up on Christmas. However we discovered Thanksgiving! Having become close friends with our

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neighbors we kept being asked to join them for Thanksgiving. It was only after the boys went to University and we were able to avoid the school holidays that we were able to sample Thanksgiving in Florida. Did we like it? We certainly did. From that point on we felt we had the best of both worlds, Thanksgiving in Florida every year and Christmas in the UK. The holiday season seemed to run from Thanksgiving to New Year!

When we bought our Florida home in 1983 the only tour operator we knew of that was featuring Florida vacation homes was American Express, though British Airways Holidays soon followed. Our property manager had a contract with American Express and then BA too, so initially we left them to it, and they never let us down. After the developer finished building, he sold off the property management side, and the new owner subsequently sold off the short-term rental part to the managers running it, a pair of British ex-pats. It was only years later when they retired that we started renting it ourselves. Three years ago we wanted to start spending the winter in Florida and keep it just for ourselves, so we stopped renting entirely. This had been our dream when we bought back in 1983. A place in the sun to escape from the British winters.

Over the years we have travelled all over Florida, but we still love the place we chose. We enjoy going to our favorite beach, one that isn't well signposted, so the locals can keep it for themselves! We spend hours in the shade of the trees near the water's edge. We read, we watch the birdlife, the boats coming too and fro in the river, and people coming and going. Do we go to the theme parks? Very rarely these days. We went a lot when the children were young, and we still go occasionally to see what's new, but that's not the real Florida. There are so many places to explore in this captivating state.

The beauty of being there all winter is that you can settle into the neighborhood, enjoy local events, get to know people. We joined a local church. It still amazes us that 1,600 attend its Sunday morning services, and it is one of over 36 thriving churches in a place with only 25,000 people. Our church in the UK is considered to be very fortunate to have an attendance of 200. The style of service is fascinatingly different, even though it is nominally the same church as we attend in the UK.

Tampa, our nearest city, like Orlando is a large Metropolitan area and attracts lots of concerts and touring theater companies. Top notch artists and Broadway productions can be seen throughout the winter

season at prices that are usually somewhat lower than the UK. We are avid followers of our local dinner theater that puts on an ever changing program of our favourite musicals. Having more time we can afford to visit some of the smaller events like local craft fairs and seafood festivals along with the locals. As long time readers will know, we are also great fans of the Florida State Fair, bigger even than Disney World when it is on, and yet curiously overlooked by most visitors.

From years of doing business in the USA we have friends all over the USA. Some of them have also moved to Florida, so we can now visit them more readily. Likewise we have made many friends through the Florida Brits Club, and every winter some come and stay with us, and we pop over to Orlando and stay with them. Friends also visit us from the UK. In fact the social diary can get quite crowded these days! People often ask us what it is like to be on vacation for so long? The answer is that we are not on vacation, we are just living in a different place, one of two where we spend our time.

Staying in touch with friends in the USA and family and friends in the UK has never been easier or more economical. When we first bought our home back in 1983 long distance and international telephone calls were much more expensive, and the Internet was not an option. At that time we thought that the cost of telephone calls could be a significant expense once we got to wintering in Florida. How things have changed in 18 years! Most of our family and friends are now on e-mail, but even the long conversations we still enjoy cost remarkably little. Distance is no longer a barrier.

What makes Florida so special? I am sure that everyone has their own answers. For us it is the sunshine and warmth. Those captivating sunsets over the Gulf. Florida's lovely long sunny winter days when the UK is shrouded in grey, cold, short days. Being able to swim in the warm caressing water of our own pool whenever we want. Lazy days at the beach. Looking for bargains in the stores. Oh what a Pandora's box the stores represent! Enjoying a big concert or show without having to trail into London. Driving on uncrowded roads, yes Florida has lots, even in the busy season. How little it costs to fill up our car compared to the UK. And so the list goes on.

Our Florida dream started like most with vacations. Buying our home was a sort of launch pad, but wintering in Florida made the dream reality. I hope that many of you also get to experience the ultimate pleasure of spending enough time to experience the real Florida.

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The Roll With A Hole

Coming from sheltered provincial origins I had never heard of a bagel before travelling to the USA many years ago. Now I am a convert and can't get enough of my favorite Dunkin Donut's Blueberry one with a Strawberry cream cheese filling. Being Bagel ignorant so to speak, I had to do a bit of research to discover how bagels are made, so in case you also don't know here is what I found. Like other bread they are made of flour, yeast, sugar and salt, but the dough is boiled before being baked. This is the tricky bit. Under boil them and the bagel swells and finishes up without its hole. These are called winkers. Over boil them and the hole is too large. These are called bracelets. The other test of a good one is that it should be crusty on the outside, but chewy inside. A pure bagel is fat free, but of course there are now many, many wicked flavors. Apparently the biggest sellers are plain ones and the Cinnamon-Raisin flavor. The dietary benefit of a fat-free plain bagel is of course eliminated when you pile cream cheese on top! In case you wondered, they are said to have originated in Austria in 1683 when a baker created some to honor the King of Poland, who had just defended Austria from Turkish invaders.

Don't Assume!

These days you might be surprised that some companies have quite rigid standards. For example the world's largest cruise company, Carnival Cruise Lines, will not permit couples to share a cabin where either or both partners are under 21, unless they are accompanied by a relative or guardian at least 25 years of age. That's right, even if they are married but one of them is under 21. The rule dates back to 1997 when Carnival got fed up with the disruptive behaviour of young single passengers, and then later extended it to young married couples. The interesting thing is that Holland America, which is owned by Carnival, allows unchaperoned passengers over 18 to sail with it, but then again it is known as a cruise line for "mature" passengers, so it may not appeal to youngsters! Other cruise lines also seem to have similar rules with varying age limits. So young adults, married or not, have to choose a cruise with care.

A Beacon Of Joy

At a time when skyscrapers are associated with the horrific events of September 11th we would like to tell you a seasonal story from last year. If you are in Orlando in early-December you may see it again this year. Last year Bank of America used its 28-storey Orlando city center skyscraper as an imaginative fundraiser for the *Make-A-Wish-Foundation of Central Florida*. This is the charity that fulfils the wishes of children with life threatening illnesses, in order to bring a little joy and respite to them and their families. The bank challenged local businesses and individuals to contribute towards the \$3,500 average cost of a wish. For each \$7,000 raised the bank illuminated a floor of the tower with hundreds of stars. By the time the challenge went public, local businesses big and small had contributed 14 stories worth of wishes, but the top 14 still needed to be lit up. Orlando's *Magic 107.7* radio station and the WB-18 television station publicised the campaign each day, by featuring stories of 19 local children who have had their wishes fulfilled. So skyscrapers can also be symbols of hope, strength and joy.

Angel Flight

Most people have heard of Australia's famous Flying Doctors, but I bet most of you have not heard about Florida's Angel Flight. It is a charity that arranges mercy flights in Alabama, Florida, Georgia, Mississippi and South Carolina. Mary Webb, a widowed Polk County pilot, started it. After her death in 1994 Angel Flight moved to its present home at Leesburg Airport in Lake County. Angel Flight has over 600 pilots who volunteer their services, and 500 volunteers who raise funds and run the office. Disney World is one of many contributors that help keep Angel Flight aloft. Over 1,500 mercy flights were scheduled last year on missions such as taking cancer patients to distant treatment appointments, taking organ-transplant patients to specialist hospitals and delivering emergency relief supplies. Angel Flight's services are called upon where no commercial airline service is available, or patients are too poor to pay. Pilots supply their services free, and Angel Flight picks up expenses like fuel and landing fees.
