



## Community

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## Homefinder

The Orlando Home Show returns Oct. 5-7 ...

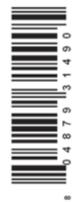
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## Sports

Gateway stops St. Cloud in 7A-6 game ...

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**Weekend Weather**  
Partly cloudy  
40% chance of rain

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SEPTEMBER 27, 2012

## Horner remains chamber president

By Fallan Patterson and Ken Jackson  
Staff Writers

Amid allegations he was a client at an east Orange County home-based brothel, State Rep. Mike Horner ended his re-election campaign but will remain president of the Kissimmee-Osceola County Chamber of Commerce, a position he's held for 15 years.

In a statement Monday, Horner, R-Kissimmee, admitted the allegations and said his family – including his wife and son – friends, supporters and constituents “deserves better from me.”

“I deeply regret decisions I made that are causing my family unjustifiable pain and embarrassment,” Horner said in a statement Monday. “I’ve had no greater honor than serving the people of Florida, but I have no greater priority than doing the right thing for my family. I pray to have the chance to earn back their trust and respect during the remainder of my life.”

His campaign website, www.gohorner.com, was “down for maintenance” Monday although campaign signs continue to stand alongside Osceola County roads, as of press time.

Horner, 44, who was running for his third term in district 42 against Polk County Democrat Eileen Game, also

announced Monday he is stepping back from his position at the chamber and is “taking personal leave,” spokeswoman Wendi Jeannin said, adding Chamber Vice President Cindy Lewis is handling the day-to-day operations in his absence.

“The chamber is still operating as normal,” she said, also dispelling the rumor that a board meeting has been scheduling in regard to Horner’s tenure.

Chamber Chairman Pete Pace said in a statement late Monday that its leadership is still in evaluation mode but that Horner remains at his post for the time being.

“Mike Horner has been a stellar leader of this chamber for 15 years, ushering our membership through unprecedented growth and stability. As of this time, Mike Horner is taking some time to be with his family,” Pace said. “Our prayers are with the entire Horner family and the Osceola community as we move through this troubling period.”

In addition to growing the chamber’s membership, Horner successfully led a petition drive to hold Osceola County Commission races as non-partisan. Voters will decide that issue Nov. 6.



Horner

Commission Chairman John Quiñones, who sits on the Chamber of Commerce board as a county representative, said the chamber is working to decide Horner’s future with the organization.

“I’m sure that’s a discussion that will take place. I’m learning about the situation along with everyone else, and we should let the appropriate steps be taken,” he said.

Florida House Speaker Designate Will Weatherford’s office released a statement Monday indicating Horner dropping out of the race was in the “best interest” of the state and Horner’s family.

“Today, I received word of Rep. Horner’s decision to drop out of his race for re-election. I believe he made the right decision,” Weatherford, R-Wesley Chapel, said. “As elected officials, we are held to a high standard and no member of the Florida House is above that standard.”

The Osceola County Republican Executive Committee has until Tuesday at 5 p.m. to choose another candidate; as per state law, the party is allotted five days to name a new candidate. Otherwise, Game will run unopposed.

Additionally, votes will be made under Horner’s name for the Republican candidate because the ballots for the Nov. 6 election have already been printed, Osceola County Supervisor of Elections spokeswoman Amber Smith said.

“Using wording from the state, we will have a sign in every voting booth that will say a vote for Mike Horner will go toward whomever they appoint,” she said.

Committee Chairman Danny Sexton said the executive committees from both Osceola and Polk counties will meet face-to-face Saturday to discuss individuals who would be considered and others the party would like to see on the ballot.

“This is a very, very important issue. The clock has started ticking,” Sexton said. “I can assure you that my main focus is finding a qualified candidate to represent the people of Osceola County.”

Quiñones, a former state representative who lost the August primary Republican seat for U.S. Congress to Todd Long, is not interested in replacing Horner when asked at Monday’s County Commission meeting.

“I’m concentrating on my role as a county commissioner. I love what I do,” he said. “I am concerned that Osceola County already doesn’t have a lot of representation in Tallahassee right now.”

Commissioner Frank Attkisson, who held the Florida House seat from 2000-08, prior to Horner’s election (and subsequent redrawing of district lines in 2010), said the county’s party committees

See Horner, page A-5

## Police

### ‘Doomsday bunker’ suspect slapped with more charges

Kissimmee police detectives have brought additional charges against a Kissimmee man who was initially arrested two weeks ago after police discovered he was using stolen vehicles to build a “doomsday bunker” in his backyard.

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## St. Cloud

### Fire Rescue station expansion approved

The St. Cloud City Council Sept. 13 unanimously approved more than a quarter of a million dollar expansion of St. Cloud Fire Rescue Station 32 on Old Canoe Creek Road to make way for anticipated additional staffing as well as other spacing needs.

See page A-3

## Question of the week

Do veterans have a legitimate complaint when it comes to Osceola County Supervisor of Elections Mary Jane Arrington’s poll questions she authorized her campaign to ask?

- Yes
- No, it’s just politics.
- I’m not sure.
- I don’t have an opinion.

Vote at [www.aroundosceola.com](http://www.aroundosceola.com)

Results from the Sept. 20 Question of the week:

With the Florida Commission on Ethics’ recent ruling that Osceola County Clerk of Court Malcom Thompson violated state law by misusing his position, should he resign?

- Yes, he should.- 82.9%
- No, he should not have to.- 7.3%
- I need more information to make a decision.- 7.3%
- I don’t have an opinion.- 2.4%

Have a suggestion for a question of the week? Send it to: [bmcbride@osceolanews-gazette.com](mailto:bmcbride@osceolanews-gazette.com)

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## Police news

### Husband charged with first-degree murder

A Tampa man was arrested and charged with murdering his wife while visiting Kissimmee Sunday.

During the afternoon, Kissimmee police officers responded to 4113 Enchanted Oaks Blvd., Unit 1204, in the Oak Plantation resort in reference to a homicide, police spokesperson Stacie Miller said.



Boudreaux

Upon arrival, officers were informed that the front desk staff had received multiple phone calls from a female requesting someone try to contact 30-year-old Keturah Boudreaux, who was staying at the resort. Oak Plantation employees entered the unit and found Boudreaux dead with multiple stab wounds.

During their on-scene investigation, detectives received information from the Tampa Police Department that a male by the name of Andrew Boudreaux had contacted them stating he had been stabbed two times by his wife, later determined to be Keturah Boudreaux, and in self-defense he stabbed her one time. The address he provided where the incident occurred was the same as the

See Police, page A-2

## Veterans protest at Election’s Office Friday over supervisor’s poll questions



News-Gazette Photo/Andrew Sullivan

More than a dozen protesters gathered in front of the office of Osceola County Supervisor of Elections Mary Jane Arrington on Friday, after what the group perceived as insensitive questions concerning veterans, the physically handicapped and Dominicans in an Arrington-sponsored telephone poll. Above, Lynnette Olivo, daughter of Peter Olivo, a veteran who is physically handicapped and born in the Dominican Republic – and Arrington’s opponent in the November election, also carried a sign.

By Ken Jackson  
Staff Writer

Nearly two dozen service veterans, many who served in Vietnam and some disabled, protested on Friday in front of the Osceola County Supervisor of Elections office in response to a series of poll questions she authorized her campaign to ask voters about her opponent’s background.

The poll, distributed to about 400 registered voters by phone, asked their likelihood of “voting for a disabled veteran without office management experience”, for “someone of Dominican descent” and for “voting for

someone who had switched party affiliation.”

Arrington will be running against Republican Peter Olivo Nov. 6. Olivo was born in the Dominican Republic before coming to this country and enlisting in the military. He lost both of his legs in Vietnam and earned three Purple Hearts before becoming a naturalized citizen.

The line of questioning in Arrington’s polls outraged veteran and Hispanic groups, declaring they were meant to stir anti-Veteran and anti-Hispanic sentiment. They mobilized and picketed the Elections Office Friday with chants of, “Mary Jane can’t

take the heat,” and carrying signs like and “To Late 4 Apology, Time 2 Resign.”

Organizers like former Marine Dan Dubay and Navy veteran Mark Rosenbauer said they felt they got their message across, and that they won’t get satisfaction until Arrington resigns her post.

“That push poll was low, even for her,” Rosenbauer said. “It was uncalled for. When you offend one, you offend us all. You are responsible for your campaign material.”

Said Dubay: “It’s not political, it’s more ignorance. We

See Protest, page A-3

## St. Cloud

### Farmer’s market to return

By Fallan Patterson  
Staff Writer

St. Cloud is getting back into the farmer’s market business but the details are still being worked out.

In a partnership between the city and the St. Cloud Greater Osceola Chamber of Commerce, officials agreed to employ Growing Synergy, a St. Cloud-based company specializing in distributing Florida-grown meats and produce, to manage the market, starting in October.

Originally slated to operate in the evening weekly beginning Oct. 4 at Veterans Park, the St. Cloud City Council voted Sept. 13 to change the location to Peghorn Park, the location of many city-sponsored events such including both Easter and Halloween festivities, although other locations are still being considered, including Centennial Park in downtown St. Cloud.

The location change was prompted after members of the city’s Tree Advisory Committee voiced their concerns vehicle traffic at Veterans Park could kill trees and other landscaping.

“I’m very in support of a farmer’s market,” committee member Jessica Sullivan said, adding she was concerned about the “long term viability in the park.

See Market, page A-3

# Police

Continued from Page A-1

one officers responded to. Following a thorough investigation, Kissimmee police detectives obtained an arrest warrant for Andrew Boudreaux, charging him with one count of first-degree murder in the death of Keturah Boudreaux. The husband was arrested by the Tampa Police Department and has been transported to the Osceola County Jail where he was being held on no bond Tuesday.

## Four charged with child neglect

The parents of three preschool-age children were arrested Monday for allowing the youngsters to play in and near busy Boggy Creek Road.

Osceola County Sheriff's deputies arrested Yaritza Rodriguez-Diaz, 24; Kenia Nunez, 27; Manuel Diaz-Pena, 29; Jonathan Nunez-Bermudez, 27; all of Keston Court near Kissimmee, and charged them with child neglect with great bodily harm.

The investigation began Monday at approximately 6:30 p.m., when deputies responded to Keston Court in Kissimmee. Upon arrival, deputies spoke with a

witness who said she was driving eastbound on Boggy Creek Road when she observed three young children near the road. She pulled over and attempted to get the children away from the road where the speed limit is 45 mph. The traffic was heavy and one child ran near the road almost causing an accident.

After further investigation, deputies determined the children were 3- and 4-years-old. Deputies located their parents who said the children were playing in the courtyard on Keston Court. The parents told deputies they momentarily lost track of the children. Based on the information, the foursome were arrested and booked into the Osceola County Jail.

Deputies notified the Department of Children and Families about the incident.

## Detectives arrest alleged victim for filing a false robbery report

Osceola County Sheriff's Office detectives arrested a Kissimmee woman who allegedly filed a false robbery report

because she lost her wallet and the important documents inside.

Shena Patrice Belin, 29, of 1714 Kenyon Circle, told detectives who responded to the Walmart at 1471 E. Osceola Parkway in Kissimmee, an unknown man robbed her.



Belin

Belin said she was walking east on Osceola Parkway when she was approached by an unknown male who took her wallet and fled the area.

After further investigation, detectives discovered Belin lost her wallet and made up the story in order to get documentation to replace her important paperwork, spokeswoman Twis Lizasuain said.

Belin was booked into the Osceola County Jail.

## 'Doomsday bunker' suspect slapped with more charges

Kissimmee police detectives

have brought additional charges against a Kissimmee man who was initially arrested two weeks ago after police discovered he was using stolen vehicles to build a "doomsday bunker" in his backyard.

An arrest warrant has been obtained for Roberto Gonzalez Broche for the additional charges of operating a chop shop and three counts of dealing in stolen property.

Broche, 26, was originally charged with grand theft, burglary to a business, criminal mischief and tampering with evidence. Detectives found a chopped up 2007 Honda Civic reported stolen out of Orlando and four additional trailers that were reported stolen out of Osceola County when they investigated the backyard of a home Broche shared with his wife and a roommate. They also found a stolen food truck, and another stolen trailer buried underneath it which police and a local excavation team dug up. The total bond amount is now \$10,000, up from \$5,250 at the time of his initial arrest.



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# I Bet You Didn't Know



RAY ICAZA EXECUTIVE MANAGER

Detroit pitcher Justin Verlander won the 2011 AL Cy Young Award in part because of his incredible consistency. He posted an astonishing streak of 63 straight starts in which he pitched at least six innings, but it ended in bizarre fashion. The Tigers were down 4-1 in Boston with the bases loaded in the top of the sixth, but it was raining so hard the game was halted. It was eventually called, so Verlander never got a chance to pitch in the bottom of the sixth - yet he still was credited with a complete game.

Can you guess which college football game drew the highest television rating of all time, as of the start of the 2012 season? It was a bowl game, which is probably no surprise, but here's another hint - it was played more than 25 years ago. The answer is the 1986 Fiesta Bowl, in which the late Joe Paterno's Penn State Nittany Lions upset the seven-point favorite Miami Hurricanes to claim the national title.

I bet you didn't know....

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Ray Icaza

If you're playing fantasy football this season, you'd better hope Paul Hanzlik isn't in your league. Is Pat an NFL insider, a veteran columnist, maybe a professional handicapper? No, no and no. She's an 87-year-old grandmother, who at the end of the 2011 season became the oldest woman on record to win a fantasy football league championship. But don't think of it as luck - Pat has been playing for 25 years. Needless to say, her victory and the trophy that came with it surprised her fellow residents at the Northfield Retirement Community home.



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## Market

Continued from Page A-1

I didn't realize the impacts this would have on the park because they are going to allow vehicles to drive in and unload."

Councilman Russell Holmes, a military veteran, wanted to see the market in a city-owned space designed for such an event.

"I don't think we thought about the possibility of what's going to happen to the trees and the overall effect of the (Veterans) park," he said, then commended the committee. "We have all these volunteer boards and committees and they were paying attention to the agenda. I appreciate that."

Mayor Rebecca Borders, a frontline supporter of the farm-

er's market, originally wanted Veterans Park because of the high visibility near downtown on U.S. Highway 192. However, she was in support of moving the location as long as the market was heavily advertised.

"With what Peghorn stands for, I think it's a proper setting for a farmer's market," she said. "We don't want something that will detract from the park but we do want to see the market go forward."

St. Cloud's original farmer's market, sponsored by St. Cloud Main Street, was held Saturday mornings in Centennial Park in downtown St. Cloud. Poor vendor and public participation caused the mar-

ket to close in 2010.

"That was not very conducive to the market," Patty Loeding, the chamber's event coordinator, said. "I think it wasn't successful because it's (Centennial Park) a parking lot."

Loeding also contended Peghorn Park is "off the beaten path and hard to get people to go there."

Councilman Donny Shroyer disagreed, claiming that area of St. Cloud, near Steven's Plantation, is where the city's "new generation" is located. He suggested advertising through St. Cloud Elementary as well as through more traditional means.

The council will vote on the

final contract with the location change at the Sept. 27 City Council meeting at St. Cloud City Hall.

### Florida vendors only

The owners of Growing Synergy, Rebecca Reis-Miller and Trish Strawn, have worked for months to guarantee the St. Cloud farmer's market is a "true Florida market" with produce and products grown and produced in the Sunshine State.

"They have to be a farm. If that food is not from here, you're negating that market," Strawn said. "My tag line is to feed Florida from Florida."

"This is an agriculture community and there's no agriculture here. It needs to stay here. The farms don't know they can make money here."

The pair also plan to use the market as an educational and advocacy program, connecting farmers to the community and teaching residents, particularly children, about natural food production.

"So when people buy a head of lettuce, they'll know it came from Kissimmee," Reis-Miller said. "Osceola has such a great agriculture history. Why not try to showcase that?"

Strawn visits all the farms interested in vending at the market and hopes to encourage consumers to do the same.

"We want them to not just come to the farmer's market but to visit the farms," she said. "Kids need to know where their food comes from."

In addition to the farm ven-

dors, the market will include entertainment, a community market filled with homemade products from artists and artisans and, possibly food trucks, eventually.

"There's probably a lot of entrepreneurs or mompreneurs who are looking for an outlet," Reis-miller said. "I think those vendors will find out over time if this is a good demographic for them."

Reis-Miller was planning for the Veterans Park location because of the high visibility, hoping families heading home Thursday's evenings will see the market and stop for fresh produce to accompany their dinner or to shop for the week.

She was unavailable for comment before press time about the location change.

Strawn said the pair chose Thursday to encourage families to eat local, healthy food on the weekends.

The mayor's support of the event was based on the fact residents were searching for a similar outlet and driving outside the city and sometimes the county to shop at other events.

"People were traveling long distances to farmer's markets to enjoy them. In order to make a farmer's market work, it needs to be an event to go to. It'll be an adventure to walk around this farmer's market," Borders said. "A lot of people are getting back to homegrown food. It's something everybody is looking toward."

Contact Fallan Patterson at 321-402-0434 or by email at fpatterson@osceolanews-gazette.com.

## Fire Rescue station expansion approved

By Fallan Patterson  
Staff Writer

The St. Cloud City Council Sept. 13 unanimously approved more than a \$250,000 expansion of St. Cloud Fire Rescue Station 32 on Old Canoe Creek Road to make way for anticipated additional staffing as well as other spacing needs.

Using \$335,181 in Public Safety Impact Fees, St. Cloud-based Theobald Construction, who was awarded the contract, will expand the building's square footage by 1,020 square feet on the south and back side of the station.

The expansion will accommodate additional workshop space, a larger gym, more bunk space, a maintenance and repair area for firefighters to work on air packs and bunker gear storage to move the gear to an area where fumes from the emergency vehicles won't damage it.

Additionally, the facility's heating and cooling system will be replaced.

"We'd eventually have to grow," Fire Rescue Chief Bill Johnston said. "The timing was right to do it."

Theobald Construction has about five months to complete the project, according to the contract.

## Protest

Continued from Page A-1

fought for this country. Our rights are sacred. She fought for nothing. She really crossed the line."

Many protestors took umbrage with a comment she gave the prior week that the poll questions were a normal part of campaigning and, "If you can't stand the heat, then get out of the kitchen."

"She's never been in my kitchen," Dubai said. "I've been in heat, with bullets flying around."

A handful of other supporters drove by and honked horns in support of the cause.

Olivo did not attend the protest; at a ceremony in front of

the Osceola County Commission on Sept. 17 he said he didn't want to further politicize the event. Arrington, in an interview with the News-Gazette Friday, said she fully supported the protesters right to "disagree with something (she) said," and was sorry it has turned into such a point of contention.

"I'm sorry that my opponent has used this issue as he has. I haven't said anything disparaging about (Olivo), and I haven't said anything disparaging about veterans."

In an interview earlier in the week, Arrington called Olivo's background as a vet-

eran a positive for him in the race.

"In my opinion, he's a hero," she said.

Arrington, a two-term county commissioner prior to becoming the elections supervisor is the mother of Brandon Arrington, current district 3 county commissioner. He is also running for re-election on Nov. 6, against Jeffery Goldmacher.

She said she wasn't concerned about any affect this issue might have on his race.

"We should be judged on our own merits," she said. "Our voters are too smart for that."

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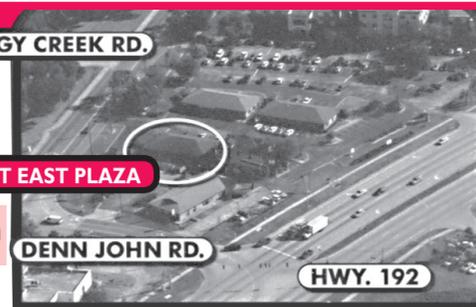
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# OPINION

Their view

## Robbed of representation by a rubber stamp

Just 10 of Florida's 160 legislators voted recently on a \$58-million budget amendment that carries large policy implications for citizens across the state. And although the change will affect constituents in my district, they had no representation in this decision — or any other decisions passed by the Legislative Budget Commission.

When you enter the ballot box, your vote is supposed to have the same weight as any other citizen's. "One person, one vote" is essential to our republican system of government. For this reason, the U.S. Supreme Court says both houses of state legislatures must be comprised of voting districts with equal populations.

But by allowing only a handful of lawmakers on the Legislative Budget Commission to make important policy decisions, our state is increasing the value of some citizens' votes, while completely robbing others of representation.

The Legislative Budget Commission was originally established for a rational reason. Because Florida's part-time legislature meets in session only 60 days a year, small budget issues can arise later that need minor legislative fixes. The commission — seven members from the House, seven members from the Senate — is there to pass these

small changes.

For example, in August the commission approved transferring \$59,032 from an expense fund to a deferred-payment fund so that the Department of Juvenile Justice could improve its outdated telecom and data equipment.

For a decade, the commission performed as intended. But recently, legislative leadership has begun to abuse the powers held by its hand-selected commission members.

Undeterred by a court ruling that prohibits the legislature from changing policy through budget language, the Legislative Budget Commission last week approved a major policy change — privatizing prison health operations — with only six legislators voting in favor.

Last year, the courts struck down similar end-arounds designed to privatize general operations and health services at state prisons, saying such large policy changes must be made in stand-alone laws, not through budget language.



Paula Dockery

The legislature followed up by killing leadership's attempt to pass a stand-alone prison privatization law with a razor-thin, 21-19 Senate vote. The bill failed after weeks of delay and arm twisting because proponents were unable to show that privatization would save money.

There may be good arguments for privatizing healthcare services at our prisons. Perhaps it would improve healthcare for inmates and save the state money, but it also may result in reduced care and higher costs.

Regardless, last week the Legislative Budget Commission ducked scrutiny and privatized prison healthcare after an hour of discussion among just 10 members, seven of whom were not even there in person.

History gives us reason to be skeptical of recent commission moves. Last year, it was given authority to approve a plan to migrate all state agency emails into a single system. The plan was supposed to save money, but commission members complained the projected savings didn't add up. Still, they voted for the deal and signed a \$70 million contract with Xerox.

The deal was so poorly reviewed that the legislature reversed the decision and removed all future funding for the contract. Nevertheless, this summer Gov. Rick Scott asked the commission to overrule the 160-member legislature and fund a \$10-million contract.

The Legislative Budget Commission also plays a significant role in approving hundreds of millions of dollars for cash incentives to corporations. These corporate-welfare deals come with secret project names and promises of job creation. But the recent news of Digital Domain's (aka Bumblebee) bankruptcy shows how poorly our policy of picking business winners and losers works. Even winners often fail and take taxpayer money down with them, \$20 million in this case.

Other recent examples of the commission ruling on significant issues include the rejection of a \$35.7-million grant to keep elderly and disabled people out of nursing homes by providing home health aides and other services. And in 2009, while legislative leadership bashed

the Obama stimulus package, the commission voted to accept more than a billion dollars in stimulus funds.

In our Declaration of Independence, Thomas Jefferson wrote, "All men are created equal." It's our responsibility to respect those words and ensure the vote of each Florida citizen counts equally.

Important policy-changing laws must be voted on by the full legislature, after rigorous debate and examination, not by a small group of handpicked, leadership-friendly members on the Legislative Budget Commission.

Paula Dockery is a term-limited Republican senator from Lakeland who is chronicling her final year in the Florida Senate. She can be reached at pdockery@floridavoices.com

### Editor's Note

Submit letters to the editor to Osceola News-Gazette, 108 Church St., Kissimmee, FL 34741. If you wish to fax your letter to the newspaper, the number is 407-846-8516. Email letters to Editor Brian McBride at bmcbride@osceolanewsgazette.com.

No more than one letter per writer will be published each month. An individual will be allowed to submit one letter of rebuttal if he or an organization he represents is the subject of a letter to the editor.

Letters should be no more than 500 words and should include the name, address and daytime phone number of the writer for verification purposes. The News-Gazette will not publish the writer's phone number.

If you would like to be a guest columnist, call Editor Brian McBride at 321-402-0436 or email bmcbride@osceolanewsgazette.com.

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# Horner

Continued from Page A-1

have to do their due diligence, and is aware that he could possibly be asked to step in. He said he wouldn't make any decisions on doing so unless he is specifically asked.

"It's a Republican seat, and I think we can win it, but I'm very cautious, there are some tough circumstances involved now," he said. "We have a lot of things about to happen at the county level, and I'd like to be able to see those things through."

The committee plans to announce their candidate selection Monday to give the State Attorney's Office time to check the person's qualifications.

While Horner did not officially resign from the state representative seat he's held for four years, because the Florida House is out of session, Sexton said "by dropping out of the race, he's effectively left his seat as well."

Sexton, who has worked with Horner at the committee for four years, said it was an "understatement" to say he was shocked by the news and that his thoughts are with Horner's wife and son.

Attkisson said that, to his credit, Horner has done the right thing in this immediate aftermath by putting his family first ahead of other aspirations.

"He was a rising star, and had come farther than most second-term representatives," he said.

Horner was listed with hundreds of other clients that alleged prostitution ringleader Mark David Risner, 54, provided to the Orange Osceola County State Attorney's Office. Risner, who has since bonded out of the Orange County Jail, also is facing

racketeering charges.

The client list included the name "Mike Horner, congressman," according to state Attorney's Office spokesman Det. Bernie Presha. However, the person was not confirmed as State Rep. Mike Horner by the State Attorney's Office and the representative has not been arrested and is not the subject of an investigation.

According to the arrest affidavit, Risner was arrested in August for allegedly running a brothel out of his home at 2318 Vincent Road, east of Orlando in unincorporated Orange County.

According to neighbor Corrine Miner, who has lived next door to the house for 47 years, runs a home day care and who has taken care of state-sponsored foster children there for 43 years, said Risner owns the house, acquiring it when his parents died.

When shown a picture of Horner, Miner said that she

had seen him there "a couple of times, dressed up nice, several months back," among other people — men and women — who frequented the house, until the SWAT team raided it one day in April.

"It'd been going on four or five years," she said. "I'd call police and they'd tell me not to open my doors or windows so I thought it wouldn't do any good. I can't say anything bad ever happened. Cars would be coming in day and night."

Miner said that a woman in her mid-30s who she thought was Risner's girlfriend, "Renee," would come talk to her every once in a while. Miner said Renee told her who Horner was and that he was a state representative.

"She was bi-polar, so when she'd get mad she'd come over and tell me things that would go on there and it was stuff that'd make your hair stand up on end," Miner said. "Other times she'd

come over but then say she had to leave and 'give a massage.' I guess that went over my head."

Presha said the State Attorney's Office is not investigating the clients listed because the pros-

titution charge is a misdemeanor and the alleged acts did not occur in front of law enforcement nor were they recorded.

"There are so many of them (clients) and we would only do

that (investigate them) if we were going to charge them," Presha said.

Risner, who currently does not have an attorney, is scheduled for his initial appearance Oct. 17.

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## COUNTY STATS

Player	RUSHING			Tds.
	Car.	Yds.	Avg.	
Smith (G)	69	587	8.5	5
McCray (O)	59	386	6.8	7
Gonzalez (Lf)	29	288	10.0	3
Small (O)	39	265	6.7	4
Pfeifer (S)	43	261	5.8	4
T. Carrington (C)	49	232	4.7	4
Benn (L)	48	176	3.6	0
Wilson (L)	29	171	5.8	2
Harrison (O)	13	142	10.9	1
Turner (P)	8	133	16.5	2
Wilson (O)	25	129	5.1	1
Vega (G)	6	99	16.5	1
Fagan (O)	12	99	7.1	0

Player	PASSING				Int.
	Com.	Atts.	Yds.	TD	
Santry (C)	33	80	564	4	4
Rinehart (S)	20	42	223	1	1
Rodriguez (G)	12	30	203	3	2
Murray (H)	12	42	153	1	3
Wilson (L)	8	22	140	1	2
Harrison (O)	7	16	139	2	0

Player	RECEIVING			TD
	Rec.	Yds.	Avg.	
Victor (C)	8	267	33.4	4
Saragusa (C)	16	197	12.3	0
Meierkott (C)	8	88	11.0	0
Casillas (L)	4	84	21.0	1
Childs (O)	3	72	24.0	1
Belhomme (G)	5	64	14.8	1
Bell (S)	5	60	12.0	1
Smith (G)	1	57	57.0	1
Hoffman (O)	3	57	19.0	1

Player	SCORING				Tot.
	TD	XP	2pt.	FG	
McCray (O)	7	0	0	0	42
Z. Smith (G)	6	0	1	0	38
Small (O)	4	0	1	0	26
Carrington (C)	4	0	0	0	24
Victor (C)	4	0	0	0	24
Smith (Lf)	3	0	3	0	24
Pfeifer (S)	4	0	0	0	24
Gonzalez (Lf)	3	0	2	0	20
Childs (O)	3	0	0	0	18
Turner (P)	3	0	0	0	18
Rodriguez (G)	3	0	0	0	18
Ocasio (G)	0	11	0	1	14
Lopez (P)	2	0	1	0	14
Nogueras (O)	0	10	0	1	13
Harrison (O)	2	0	0	0	12
Phillips (L)	2	0	0	0	12
Wilson (L)	2	0	0	0	12
C. Smith (G)	2	0	0	0	12
Askey (S)	0	1	0	2	10
Vega (G)	1	0	0	0	6
Wharton (G)	1	0	0	0	6
Lakins (G)	1	0	0	0	6
Belhomme (G)	1	0	0	0	6
Hepson (G)	1	0	0	0	6
Vanstralenford (L)	0	4	1	1	9
Brown (L)	1	0	0	0	6
Winkler (L)	1	0	0	0	6
Rivera (Lf)	1	0	0	0	6
Benn (L)	1	0	0	0	6
Casillas (L)	1	0	0	0	6
Wilson (O)	1	0	0	0	6
Hamilton (O)	1	0	0	0	6
Britton (H)	1	0	0	0	6
Cox (H)	1	0	0	0	6
Lindstrom (P)	1	0	0	0	6
Petit-friere (P)	1	0	0	0	6
Bell (S)	1	0	0	0	6
Ocasio (S)	1	0	0	0	6
Hawari (C)	0	4	0	0	4
Steinmetz (S)	0	0	1	0	2
Ramos (P)	0	2	0	0	2
Osborne (H)	0	0	1	0	2

Player	DEFENSE				
	Solos	Hits	Int.	Fbl.C	Fbl.R
Keene (H)	25	38	0	2	0
Stevens (G)	26	12	1	0	1
Adams (O)	13	21	0	0	0
O'Leary (C)	11	20	0	0	0
Stewart (S)	14	18	0	1	1
Owens (G)	24	6	1	0	1
Nicholson (O)	7	22	0	0	0
Lewis (C)	14	13	1	0	0
Sanchez (O)	7	20	0	0	0
O'Leary (C)	8	17	0	0	0
Fields (H)	9	15	0	2	0
Joseph (L)	12	11	1	1	0
Browne (H)	8	12	0	1	0
Brackbill (O)	13	7	0	0	0
Knight (G)	15	5	0	0	0
Sanchez (G)	11	8	0	0	0
Vega (G)	14	5	0	0	0
Dockery (O)	10	9	0	0	0
Peters (L)	7	11	0	0	0
Lathrop (C)	10	8	0	0	0
Jenkins (O)	10	7	0	0	0
Weber (G)	11	6	0	0	0
Trujillo (H)	4	12	0	0	0
Mckenzie (S)	9	7	0	1	0
Drayton (S)	11	5	1	0	0
Brooks (C)	9	6	1	0	1
Akins (C)	7	8	0	0	0
Bailey (O)	10	5	0	0	0
Cox (H)	6	9	0	0	0
Kuchinskas (H)	3	12	0	2	0
D. Carrington (C)	9	5	0	0	1
Madero (L)	6	7	0	0	0
Baker (O)	11	2	1	0	0
Charlin (L)	4	9	0	0	0
Grey (L)	4	9	2	0	0
Poff (H)	5	8	0	0	0
Sims (L)	9	3	0	0	0
McDonough (C)	6	6	0	0	0
Smithson (O)	9	3	1	0	0
Ocasio (S)	5	7	1	0	0
Sheirer (S)	7	5	0	0	0
Kross (C)	8	4	0	0	1
Farley (O)	8	3	0	0	0
Martinez (C)	5	6	0	0	0
C. Smith (G)	9	2	1	0	2
Svedin (G)	8	3	0	0	0
Gomez (G)	9	1	0	0	0
Hepson (G)	7	2	1	0	1
McCray (H)	6	4	1	0	0
Steinmetz (S)	3	7	0	0	0
Brown (O)	4	6	0	0	0
Toth-Allen (H)	5	5	0	0	0
Hundley (H)	1	9	0	0	0
Hughes (H)	3	6	0	0	0
J. Juaquan (O)	5	4	0	0	0
Ramirez (C)	5	4	0	0	0
D. Juaquan (O)	5	4	0	0	0
Hooks (L)	6	3	1	0	1
Graham (C)	3	6	0	0	0
Gordon (O)	3	6	0	0	0
Gonzalez (Lf)	9	0	0	0	0
Reaves (H)	2	6	0	0	0
Carpenter (C)	5	3	0	0	0
Randy (O)	4	4	0	0	0
Dubra (L)	2	6	0	0	0
Darren (O)	4	4	0	0	0
Sexton (G)	4	4	0	0	0
Ocasio (S)	4	4	1	0	0
Wharton (G)	7	1	0	0	0
Parikson (S)	3	5	0	0	0

Sacks: 3: D. Carrington (C), 1: Brackbill (O), Bailey (O), Sheirer (S), Ocasio (S), Francis (O), Kross (C), O'Leary (C), Carpenter (C), Trujillo (H), Cox (H), Browne (H), Vega (G), Pizzaro (G), Knight (G), Sanchez (G).

## Football, week 5

# Panthers come up big

## Gateway in 7A-6 district tie after downing Bulldogs

By Rick Pedone  
Sports Editor

Gateway joined Osceola and Liberty at the top of the 7A District 6 football standings Monday by defeating St. Cloud, 30-10, before an enthusiastic crowd of 1,500 at the David Ridenour Athletic Complex.

Quarterback Anthony Rodriguez (4-7-97, 2 TDs) threw for touchdown passes of 44 yards to Brandon Lakins and 33 yards to Theo Belhomme. Zach Smith ran 20 yards for a fourth quarter touchdown and his younger brother, defensive back Chase Smith, capped the victory in style by returning an interception 70 yards for a TD with 20 seconds to play.

Kicker Marquis Ocasio added a 33-yard field goal and three PATs for the Panthers, 3-1 and 1-0. "This is bigger than you know," Rodriguez, a senior, said after the game while his teammates celebrated around him. "Coach (Marlin Roberts) said all week that this was our playoff game, that if we win this that we control our destiny."

The problem was, the teams had to wait three days to play after heavy rain Friday caused a postponement.

"It was the longest weekend I can remember," Coach Roberts said.

But, the Panthers, and their fans, were ready Monday. The student section was full, most wearing red shirts that were part of a pep rally package that included game tickets, pep rally tickets and the shirts.

"We wanted to get a big

crowd out here for the 12<sup>th</sup> man," Roberts said.

Actually, the 11 that the Panthers put on the field were more than enough despite a spirited effort from St. Cloud, which lost three players, including quarterback E.J. Mckenzie, to injuries during the game. Mckenzie left in the second quarter with a knee injury and did not return.

"He's a tough kid, no question," Roberts said of Mckenzie.

The first half was scoreless until Rodriguez threw a 7-6 lead on their opening possession of the second half, moving 55 yards on 10 plays, all on the ground.

"It was a wheel route," Rodriguez said. "They usually worry about Zach on that play, and the linebackers and safeties come up to stop him and that leaves it open for our receiver to get deep."

The PAT failed, leaving it 6-0 at the half.

The Bulldogs, with quarterback Ian Rinehart stepping in for Mckenzie, took a 7-6 lead on their opening possession of the second half, moving 55 yards on 10 plays, all on the ground. Eric Pfeifer, who did most of the work, capped the drive with a 3-yard run and Nick Askey's PAT put the Bulldogs up 7-6 with five minutes left in the third quarter. A 15-yard unsportsmanlike conduct penalty against the Panthers aided the drive.

Smith (16-129, 1 TD) ignited a Gateway scoring drive on the next possession as he swept right on the first play, found no room, reversed direction and gained nine yards. Two plays later he bolted 39



News Gazette Photo/Andrew Sullivan

Gateway running back Zach Smith eludes the grasp of St. Cloud linebacker Austin Ocasio (1) Monday during their 7A-6 district football game at the Ridenour Athletic Complex. Smith rushed for 129 yards and a touchdown to help the Panthers win the game, 30-10.

yards to the St. Cloud 21. The Bulldogs held at their 15 and Ocasio kicked the 33-yard field goal to put Gateway back on top, 9-7.

Gateway's defense came up big on the next series when the Bulldogs lost 15 yards on three plays and had to punt from the 5, putting the Panthers in business at the St. Cloud 27.

After Smith lost three yards, Rodriguez hit Belhomme in a stride across the middle for a 30-yard TD pass that

expanded the lead to 16-7 with 10:21 to play.

"I was reading the safeties," Rodriguez said. "We put in a few things that we thought could take advantage of their weaknesses."

The Bulldogs drove to the Gateway 11 on their next possession before Askey's 28-yard field goal pulled them to within one score at 16-10. Rinehart hit Hayden Abshire on a 30-yard pass completion to set up the field goal.

The Bulldogs forced Gateway to punt, but with just over three minutes to play and with most of their timeouts gone, St. Cloud Coach Brad Lennox gambled on fourth-and-6 at his 26 and lost.

Zach Smith then carried for six yards to the 20 before breaking free for his touchdown run with 1:54 to play.

Chase Smith picked off Rinehart over the middle a

See Panthers, page A-7

# Liberty earns first district win

By J. Daniel Pearson  
For the News-Gazette

Fullback Steven Phillips made his only carry of the game count.

The 6-0, 190-pound junior took a fourth-quarter handoff and raced 45 yards for a touchdown to give Liberty a hard-fought 12-8 win over Harmony in the 7A District 6 opener for both teams.

The win lifted Liberty to 1-2 on the season and 1-0 in the district, while Harmony fell to 0-4, 0-1. The Chargers host University, 2-2, Friday at 7:30 p.m.

The Chargers win was anything but easy, as torrential rains three hours before kickoff and a light rain throughout the game left Chargers field a muddy quagmire. The game featured 19 fumbles, many of which came on bad center-

quarterback exchanges.

Liberty used one of those miscues to put the only points of the first half on the board. An errant snap on a fourth-down punt resulted in a loss of 24 yards and set Liberty up at Harmony's 15 late in the first quarter. Isaiah Wilson scored on a 5-yard touchdown run as Liberty grabbed a 6-0 lead.

Harmony moved to the Chargers 5, but two penalties pushed Harmony back to the 20. On the next play, Kason Hooks intercepted in the end zone to end the threat.

Defensive back Donald Sims-Sylvester picked off another pass to stop Harmony in the third quarter, but the Longhorns capitalized on a turnover as Cooper Cox picked up a loose ball and ran 12 yards for a touchdown. Forest

Osborne took a direct snap out of the wildcat formation and ran in the conversion to give Harmony an 8-6 lead with 5:41 remaining in the third quarter.

Two series later, Phillips scored the game-winner.

"Steven is a big, strong, back with great feet," Liberty Coach David Benson said. "He's also an unselfish player who understands that his opportunities might be limited on a game-to-game basis. For a play like that to be a touchdown, all 11 guys on the field have to be doing their job."

Harmony got two more possessions but got no closer than the Chargers 39.

Liberty's Julian Aleman thwarted the first drive with a sack on a fourth-down play; the second drive ended when Tristan Reaves' option pass fell incomplete

on fourth-and-9.

"We are a finesse, speed team and obviously the conditions kept us from better executing our offense," Benson said. "But Harmony had the same frustrations."

Benson said the game was a good test of character for his team.

"I really think it was. They learned what it's like to play under adversity, through adversity," Benson said.

"But even when we were behind, I could hear the kids on the sideline saying, 'Don't worry, we got it.' Our defense stepped up for us, they played huge."

University beat Winter Park, 17-14, last week in 8A District 3.

Rick Pedone contributed to this story.

# Eagles, Tavares will try it again

By Rick Pedone  
Sports Editor

Early this week, Poinciana Coach Corey Fleming wasn't sure what team the Eagles would play this week.

Last week's 5A-6 district game against Tavares was washed away by heavy rain, and the two schools' officials haggled over a replay date.

Tavares agreed late Monday to come back to Poinciana, 1-2, Friday at 7 p.m.

To make that happen, Poinciana arranged to move the game against Lake Region, originally scheduled for this week, to Oct. 12, which is an open date for both schools.

Tavares' coaches wanted to play the game last week.

"It not only would hurt us for the rest of the football season, but they play soccer out here," Fleming said. "We didn't want to damage the field so that it would cost so much to fix it up."

Tavares is 1-1.

# East Ridge next for 4-0 Osceola

By Katie Pedone  
For the News-Gazette

It was wet and muddy, but Osceola defeated Celebration last week at Storm field, 48-0.

Running back Stafon McCray (11-109, 3 TDs) scored three touchdowns to lead Osceola, 4-0 and 1-0, in a game that was played in a steady downpour.

It was the 7A-6 District opener for both teams.

Osceola, No. 8 in Class 7A, led 41-0 at the half. Hassan Childs returned an interception 25 yards for a touchdown, and Laderrien Wilson, Davante Small and Juaquan Jenkins added TD runs for OHS, which had 371 yards rushing. Celebration, 0-4 and 0-1, had 45 total yards.

Osceola used many of its junior varsity players in the second half.

Osceola will host East Ridge Friday at 7:30 p.m. East Ridge, 2-2, won in overtime, 49-48, against Leesburg last Friday.

The Knights have been inconsistent. Two weeks ago, they lost by 40 points against Merritt Island.

"That's the thing that

scares you about them is you aren't sure who's going to show up," OHS Coach Doug Nichols said.

"They've got a good program, good athletes and a good coach (Bud O'Hara), and you know that they are going to be a better team as the season goes on. We've got to stay focused."

Rick Pedone contributed to this story.

# Longhorns, Storm stalk initial wins

By Rick Pedone  
Sports Editor

Harmony and Celebration are looking for their first wins of the season.

Harmony goes to Bishop Moore Friday at 7:30 p.m., while Celebration hosts unbeaten (4-0) Cocoa Beach at 7 p.m.

The Longhorns, 0-4 and 0-1, lost 12-8, at Liberty last week after leading, 8-6, in the third quarter when defensive lineman Cooper Cox returned a fumble 12 yards for a touch-down.

"I thought our kids played their guts out," Harmony Coach Jerrad Butler said. "We just came out a little short. They made one play more than we did."

The rain-soaked field hurt both teams, Butler said.

"It seemed to slow us down even more. It was like we were running through quicksand all night," he said.

Butler said the team is still fighting through previous inju-

ries. The Longhorns are down three starting linemen and several other players are playing hurt.

"The good thing is that some of our sophomores have stepped up," Butler said. "We didn't get anybody hurt last week, but it's iffy if we'll be getting somebody back (from injuries) soon."

The Longhorns will face a Hornets team that has won two games in a row after an 0-2 start. The teams formerly were district rivals.

Celebration slipped to 0-4 after a 48-0 loss to the Kowboys last week.

"We played fairly well at times, but they're just better than we are," Celebration Coach Ed Meierkort said.

The Storm coach likes his teams competitive spirit.

"We've improved tremendously in that aspect," he said.

"We can't wait until the second half to start competing, we have to be on from the get-go."

## Panthers

Continued from page A-6

minute later and returned it or the final score.

St. Cloud fell to 1-2 and 0-1. The teams were about even in total yardage, with Gateway holding a 249-223 edge.

"It was a hard fought game, the way I thought it would be," Roberts said. "I thought it would end like 20-17, with the team with 17 having the ball at the end and trying to win it. We made a couple of big plays at the end. We didn't do that at (Orange City) University (the team's only loss). We talked all last week about finishing the game, and that's what we did."

The Panthers defense did a reasonably good job of shutting down St. Cloud's Pfeifer, who finished with 95 yards rushing and one TD.

"Last year he had a couple of big ones against us, so we knew that we had to contain him as much as we could," Roberts said. "I probably had Zach mad at me because I told him everyone in the county thought Pfeifer was the better back. I think he was ready to knock me out he was so mad. We needed a big game from him. He's a leader and he gets us going."

Ian Stevens led the aggressive Gateway defense with 12 tackles. The Panthers harassed McKenzie and Rinehart throughout the game, finishing with four sacks.

Roberts said it was important to take the district win from St. Cloud.

"Brad is getting that program back in shape. We knew what kind of team he was going to bring over here. We knew we were in for a fight. We're not looking past Liberty, or Harmony or Celebration. All of those guys are going to come after us, we know," Roberts said. "But, if we take care of business, we could be playing Osceola for the district championship (Nov. 2)."

Lennox gave credit to Gateway.

"Marlin and his staff are doing a great job over there. Their kids played hard," he said. "We've got a tough one this week at Leesburg."

Both teams go on the road Friday. The Panthers travel to Eau Gallie (1-2). St. Cloud will go to Leesburg (1-2).

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## New city advisory group gives a voice to teens

By Victor Ocasio  
For the News-Gazette

Teens throughout the county may finally have a serious say in what youth programs, events and volunteer opportunities are available to them thanks to the formation of the Kissimmee Teen Advisory Group.

The city's Parks, Recreation and Public Facilities department is spearheading the new initiative, which aims to provide 6th through 12th graders an organized forum to voice their opinions and suggestions to community leaders.

"The biggest thing I've learned in all my years working with kids is that you've got to give them a voice," said Jaime Paul, Recreation and Leisure Services coordinator for Kissimmee. "Don't try to tell them what they're interested in. Let them help you decide what they're interested in."

Paul, a native Osceola resident, has been working in parks and recreation services for nearly 17 years, overseeing numerous services in both Kissimmee and St. Cloud, and

now manages the Chambers Park Community Center and is responsible for all adult and teen recreational programming citywide.

The Kissimmee Teen Advisory Group (KTAG) just held its first meeting on Sept. 10, and though it marks a first for the city, Paul has experience in youth led groups having supervised the creation of Chambers Park's own teen advisory and volunteer group, GUESS.

It's the success of that first group that makes Paul confident in the future responses of the community.

"I've got a good feeling about the group of kids that we have and I think that it's only going to get better," said Paul. "We have a really good foundation so far."

Student leader positions within KTAG haven't been decided yet, but after bringing out teens from five local schools — Denn John Middle, Neptune Middle, Kissimmee Middle, Osceola High, and Zenith — the teens have already agreed on two community causes — an anti-bullying campaign for schools and

a proposed teen pool party.

Having grown up in a "rough" area, Paul believed it is essential for teenagers to have a resource like KTAG that fosters a true sense of involvement and opportunity, and cites her own youth as her career motivator.

"I saw so much stuff taking place in my neighborhood because there was no where for kids to hangout," said Paul. "So when I got the opportunity to get a job where I could make sure that kids could have somewhere safe to go, somewhere that they could go where no one could harm them, but they could go to just have fun, I jumped on it."

KTAG meetings are from 5 to 6 p.m. the second Monday of each month at the Kissimmee Civic Center. The next meeting is scheduled for Oct. 8, and is open to any and all interested teens throughout Osceola.

"I want to give teenagers a voice," says Paul. "When kids feel strongly about something and feel like what they say counts, they'll work hard for it."

## Osceola Clerk's Offices names employee of the month for September, August

The September Osceola County Clerk of Court Employee of the Month is Debbie Kirby.

Kirby is a tremendous help to the public for both the adult and juvenile areas, according to a Clerk's Office press release.

She works closely with attorneys and other agencies to keep the wheels of justice greased and moving smoothly.

Kirby is very considerate of her co-workers and everyone she comes in contact with, which makes her an asset to the Clerk's Office. She has been traveling to jail for affidavits of insolvency since this process started and is always willing to lend a helping hand to customers that need assistance with the forms.

Kirby is a team player by helping out her co-workers and having a bright smile or comforting word to keep people feeling a little better after being in her presence, the press release stated.

Kirby is a team player by helping out her co-workers and having a bright smile or comforting word to keep people feeling a little better after being in her presence, the press release stated.

She goes the extra mile to keep her co-workers in the loop concerning all the officers and agencies information. She is a ray of sunshine with her positive and courteous attitude, the press release stated. She enters a large quantity of traffic tickets for the office and is quite conscientious about her work.

She is dedicated to her job and does not hesitate to offer assistance to her team. Ross has been with the Clerk's Office for many years and will retire at the end of the year.

The duties of the Clerk of the Circuit Court of Osceola County are divided into two major categories: Clerk of the Circuit and County Courts and County Recorder. The Clerk's Office is at 2 Courthouse Square, Suite 2000, Kissimmee.



Kirby



Ross

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## Lights out

The Kissimmee Utility Authority had one last free tour of its downtown Kissimmee power generator Sept. 25 one week before shutting the plant down permanently. Above, KUA manager of power production Jay Butters briefly explains the inner workings of a generator. At right, Doug Peterson pens his initials to the side of one of the power plant's electric generators. The facility, producing power for KUA customers for nearly 30 years, will be decommissioned Oct. 1. Below, long time KUA employee Jay Butters, who oversees operations at the company's modern Cane Island power park, led tour groups through the control room of the facility.

News-Gazette Photos/  
Andrew Sullivan



## Are 401(k) loans the last resort?

As you're well aware, we're living in difficult economic times. Consequently, you may be forced to make some financial moves you wouldn't normally undertake. One such move you might be considering is taking out a loan from your 401(k) plan — but is this a good idea?

Of course, if you really need the money, and you have no alternatives, you may need to consider a 401(k) loan. Some employers allow 401(k) loans only in cases of financial hardship, although the definition of "hardship" can be flexible. But many employers allow these loans for just about any purpose. To learn the borrowing requirements for your particular plan, you'll need to contact your plan administrator.

Generally, you can borrow up to \$50,000, or one-half of your vested plan benefits, whichever is less. You've got up to five years to repay your loan, although the repayment period can be longer if you use the funds to buy a primary residence. And you pay yourself back with interest.

However, even though it's easy to access your 401(k) through a loan, there are some valid reasons for avoiding this move, if at all possible. Here are a few to consider:

- You might reduce your retirement savings. A 401(k) is designed to be a retirement

savings vehicle. Your earnings potentially grow on a tax-deferred basis, so your money can accumulate faster than if it were placed in an investment on which you paid taxes every year. But if you take out a 401(k) loan, you're removing valuable resources from your account — and even though you're paying yourself back, you can never regain the time when your money could have been growing.

- You might reduce your contributions. Once you start making loan payments, you might feel enough of a financial pinch that you feel forced to reduce the amount you contribute to your 401(k).

- You may create a taxable situation. Failure to pay back loans according to the specified terms can create a taxable distribution and possibly subject the distribution to a 10% penalty.

- You may have to repay the loan quickly. As long as you continue working for the same employer, your repayment terms likely will not change. But if you leave your



**Robert Rosen**  
Edward Jones

employment, either voluntarily or not, you'll probably have to repay the loan in full within 60 days — and if you don't, the remaining balance will be taxable. Plus, if you're under age 59 and a half, you'll also have to pay a 10 percent penalty tax.

Considering these drawbacks to taking out a 401(k) loan, you may want to look elsewhere for money when you need it. But the best time to put away this money is well before you need it. Try to build an emergency fund containing at least six to 12 months' worth of living expenses, and keep the money in a liquid vehicle. With this money, you're primarily interested in protecting your principal, not in earning a high return.

A 401(k) is a great retirement savings vehicle. But a 401(k) loan? Not always a good idea. Do what you can to avoid it.

*Courtesy of Edward Jones, Robert Rosen, financial advisor, 109 E. Monument Ave., Kissimmee, 407-870-5464.*

## Extension Services

The following classes are hosted by the University of Florida/Osceola County Extension Services office and are free unless stated otherwise.

- Friday and Saturday, Sept. 28 and 29, from 9 a.m. to 2 p.m., • Osceola County Master Gardener Fall Plant Sale, at KVLS, Osceola Heritage Park, 1911 Kissimmee Valley Lane, Kissimmee. All proceeds are used to support the Master Gardener Horticulture scholarship and other Master Gardener programs in Osceola County. Melaleuca mulch, herbs, vegetables, annuals, shrubs, trees and Florida native plants.

- Monthly beginning October, Friday Night Out, from 6 to 9 p.m., various locations throughout the county. Join UF/IFAS Osceola County Extension Services for fun programs for twosomes held monthly. Bring your wife, husband, significant other, or friend for these programs that promote fun and teamwork

(with some education sprinkled in). Programs include geo-caching, sunset canoeing, canning, cooking, and making holiday gifts. Make sure to check [http://osceola.ifas.ufl.edu/OCE\\_Friday\\_Night\\_Out.shtml](http://osceola.ifas.ufl.edu/OCE_Friday_Night_Out.shtml) for registration and program information. Announcements will be posted in the Solutions for Your Life newsletter, Calendar of Events, and at our office.

- Tuesdays, Oct. 2, 9, 16 and 23, from 6 to 9 p.m., A Home of Your Own, at Extension Services, Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee. This class addresses the ins and outs of buying/building a home. Participants

will learn how to prepare financially, select a home, negotiate price, review contract and what to expect at closing. Visit <http://tinyurl.com/homebuyer1> for more information. Supply fee applies.

Registration required. Call 321-697-3000.

- Thursday, October 4, from 6 to 8:30 p.m., Fall Forage and Beef Nutrition Program, at the Silver Spurs Clubhouse, Kenansville.

This program is designed to enhance livestock production by discussing the economic implications of forage management and beef cattle nutrition. Call 321-697-3000 or register at [www.ocagriculture.eventbrite.com](http://www.ocagriculture.eventbrite.com).

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### Kissimmee Elks Club

The following events are happening at the Kissimmee Elks Club, 655 Kings Highway, Kissimmee:

**Sept. 23:** Summer/New M **Oct. 16:** \$1.98 Beauty Contest - This promises to be a fun and entertaining event.

**Oct. 27:** Halloween Party- A spooky theme is in the planning stages.

**Nov. 11:** Veteran's Day

Service and Picnic - All veterans are invited to a picnic lunch in their honor.

**Nov. 22:** Thanksgiving Day dinner - The public is welcome to join the family of Elks for a traditional holiday dinner - fee charged.

There are weekly Thursday night auctions from 6-10 p.m. with Linda. This event is open to the public.

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See additional Community Events/News at [www.aroundosceola.com](http://www.aroundosceola.com)

# COMMUNITY

## What's new?

### Celiac/Crohns of Osceola Support group

The Celiac/Crohns of Osceola Support group will meet Oct. 10 from 6 to 8 p.m. at Pro-health Family Physicians, 3100 17th St., St. Cloud, for a question and answer time with gastroenterologist Dr. Basher Atiquzzaman.

It will have some refreshments so the group know if it needs to include you. A guest speaker will be Anthony J. Ippolito, founder/chef/partner of native bars.

For more information or to be included, email [bthomas@embarq-mail.com](mailto:bthomas@embarq-mail.com) or call Barb at 407-908-5607.

### Elvis tribute artist

Jeff "Jelvis" LaJess, an Elvis tribute artist, will perform at the American Legion, 200 Lakeshore Blvd., Kissimmee, Wednesday, Oct. 10, starting at 7 p.m. Tickets are \$10. Non-American Legion members are welcome. For more information, call Shirley at 407-922-4502 or 407-847-4193.

### St. Cloud AARP

The St. Cloud AARP Chapter 4001 meets the fourth Monday at the St. Cloud Senior Center, September through May at 12:30 p.m. Bring a potluck dish to share. The center is at 3101 17th Street in St. Cloud. For more information, call Florence Strout at 407-892-9069.

## What's happening?

### Car show fundraiser

Clarita's House Outreach Car Show Fundraiser will be from 9 a.m. to 3 p.m. Saturday, Oct. 13, at CICI's Pizza in the Mill Creek Mall at 1400 E. Vine St. 34744. The free event is for the whole family to enjoy and give back to the community. Donate to the Big Red Bus and receive a free two-topping Cici's pizza.

There will be vendors, a DJ(Mustang Mike), raffles and door prizes.

Clarita's House Outreach Ministry is a nonprofit organization that gives groceries, clothing, household items and resources to the disadvantaged families in Osceola County weekly. Bring a canned good item to Clarita's table or gently used item to donate to Goodwill for Goodwill bucks. Pre-registration for cars at [bwaoutdetail@aol.com](mailto:bwaoutdetail@aol.com) or call 407-729-1378

**Cruise on over**

The Hallow Dream Charity Cruise to support the charity services of the USMC's Toys For Tots and A Firefighter's Christmas will be Saturday from 9 a.m. to 3 p.m. at East Lake Fish Camp.

There will be a raffle, a cornhole tournament and restaurant specials. For more information contact Roy at 407-873-4515 or visit [hallowdreamcharitycruise.com](http://hallowdreamcharitycruise.com).

### Orchestra program fundraiser Saturday

The Osceola School for the Arts (orchestra program) is trying to raise funds for new instruments, and other necessary things because it no longer gets funding from the state.

It is hosting a community-wide yard sale Saturday in the school's parking lot formally Tupperware. It is renting tables out to the public for \$25. The public can rent a table from the school and sell whatever they want except food and livestock. They keep all of the profits. The school only collects the \$25 for the rental of the table.

The school is at the corner of Osceola Parkway and Orange Blossom Trail. (Our location offers huge visibility). Anyone interested in renting a table, they should call: 407-931-1881 or email: [CommunityGarageSale2012@hotmail.com](mailto:CommunityGarageSale2012@hotmail.com)

### St. Cloud Garden Club

The St. Cloud Garden Club will meet on the second Saturday of each month from October to May at 11:30 a.m. at the St. Cloud Senior Center on 17th Street.

It's a pot luck lunch, members

should contribute.

The topics covered will be information on vegetable plants, flowers, shrubs and trees. There also will be exhibits of live plants and flower arrangements.

For more information, call 407-870-0671.

### Fun Run

The SCMS Mustang 5K Stamped & Children's Fun Run will be Saturday, Oct. 20. Packet pick-up and registration is 7 to 7:45 a.m.

### Corn hole tournament

The Kids Closet is hosting a corn hole tournament Friday at 6 p.m. at Sidelines in St. Cloud. It will benefit children by providing new uniforms, shoes, socks, underwear and personal hygiene products to needy students. Cost is \$30 for a team of two.

### Frances Kirby Smith 22 Chapter, Order of Confederate Rose

The Frances Kirby Smith 22 Chapter, Order of Confederate Rose is an independent support group to the Sons of Confederate Veterans and local camps thereof. It is non-profit, nonracial, nonpolitical and nonsectarian. Confederate ancestry is not required for membership.

It assists SCV with its historical, educational, benevolent and social functions. Special emphasis is placed on the preservation of Confederate symbols.

The meetings are held the third Saturday of each month at 10 a.m. at the Veteran's Memorial Library, Barbara Thornton Room, in St. Cloud. For more information, email [franceskirbysmith22ocr@gmail.com](mailto:franceskirbysmith22ocr@gmail.com)

### Book sale

The Friends of the St. Cloud Veterans Memorial Library are having a book sale from Oct. 11-13 at 810 E. 13th St., St. Cloud. The hours of the sale are: Thursday, Oct. 11, from noon to 8 p.m.; Friday, Oct. 12, from 9 a.m. to 5 p.m.; and Saturday, Oct. 13, from 9 a.m. to 5 p.m.

Saturday will be a bag it sale (\$2 for a bag full of books, etc.). You can bring your own bag, buy a friend's of the library bag or use a plastic bag.

### DAV 148

Join us for Ladies Day every Wednesday, third Saturday of each month starting at noon.

Wear your red shirt to show your support for the troops. Wear one on the second and fourth Friday of each month. The non-premium longnecks are \$1 from 11 a.m. until close. Don't have a red shirt? The DAV has them for sale.

Our monthly meetings are on the third Sunday each month. DAVA at 2 p.m. and DAV at 3:30 p.m. Happy Hours are 5 to 7 p.m. daily.

The service officer is here every Tuesday from noon until 4 p.m..

We are located at 21 E. Keen St., Kissimmee. Call 407-846-4141.

### Osceola County Support Group for Mental Illness

Osceola County Support Group for Mental Illness is a free anonymous support group for bi-polar, depression and anxiety disorders. It meets every Monday evening at the Veterans Memorial Library, 810 13th St., St. Cloud, second

floor in the Barbara U. Thomson Room from 7 to 8:30 p.m.. For more information, call 407-556-4998 or 407-892-9272 in the evening.

### Fashion show

The St. Thomas Aquinas Council of Catholic Women is having a fashion show Saturday, Oct. 6. It will start at 11 a.m. in the Social Hall of the Church. The price is \$15 and lunch will be included. Proceeds go to charities of the Council of Catholic Women. Tickets are on sale after all church masses the weekend of Sept. 22-23 and weekend of September 29-30. The church address is 700 Brown Chapel Road in St. Cloud.

### Wills and trusts seminar

Capital Estates Educational Services will host a complimentary informational lecture presented by Wealth Preservation Associates. The seminar will be Tuesday, Oct. 9, at 6:30 p.m. at the Adult Learning Center Osceola, 2320 New Beginnings Road, Kissimmee.

The topic for the presentation will be wills and trusts. The lecture information is provided purely as an educational service. No legal matters will be discussed and all requests for further information will be referred to appropriate legal counsel for individual consultation. Have you recently relocated to Florida?

## The gift of giving



Submitted Photo

The National Concierge Association recently held their annual conference at the Gaylord Palms Resort. Community Vision Board Member and Tupperware Brands VP of Global Social Responsibility Yolanda Londono was the keynote speaker. Conference attendees then went shopping to Premiere Outlets where they purchased thousands of dollars of gift cards, clothing, small housewares and shoes to donate to Habitat for Humanity, Children's Advocacy Center, Help Now, Community Based Care of Central FL and the Green Bag Project.

Updated your Will? This seminar is for you.

Reservations are required. RSVP to Tom Dalton at 407-908-3708 or Joe McQuaid at 407-593-2243.

### NAACP

On Oct. 10, the NAACP will meet at the Barney E. Veal Center at 7 p.m. for a report of the nominating committee.

On Nov. 14, the NAACP will meet at the Barney E. Veal Center from 7 to 8 p.m. to vote in the election of officers and at large members of the executive committee.

In order to vote in a branch election, one must be in good standing of the branch 30 days prior to the election. A form of identification is required.

### Osceola Stamp Club

The Osceola Stamp Club meets the first and third Wednesday of the month from 12:30 to 2:30 p.m. at the Barney E. Veal Center, 700 Generation Point, Kissimmee. Come trade, sell and meet other stamp collectors. New members are welcome and needed to keep the club going.

For more information, call Charles Frazer at 407-201-4192.

### Shop, dine, stroll

Downtown St. Cloud is alive from 5-9 p.m. on the third Friday evening of every month.

Enjoy restaurants, boutiques and antiques. There are always local musicians and artists as well as raffles and door prizes and many other activities throughout the downtown business district.

### Hallow Dream Charity Cruise

The Hallow Dream Charity Cruise to support the charity services of the USMC's Toys For Tots and A Firefighter's Christmas will be Saturday from 9 a.m. to 3 p.m. at East Lake Fish Camp.

The event is open to all show-ready cars, trucks and bikes. The entry fee is a new unwrapped toy or a \$20 cash donation.

There will be a raffle, a cornhole tournament and restaurant specials.

For more information contact Roy at 407-873-4515 or visit [hallowdreamcharitycruise.com](http://hallowdreamcharitycruise.com), or [eastlakefishcamp.com](http://eastlakefishcamp.com).

### St. Cloud Horseshoe Club

The St. Cloud Horseshoe Club invites everyone to join the group.

The horseshoe pits are located between the St. Cloud Civic Center and the St. Cloud Senior Center on 17th Street.

The 2012-13 tournament schedule is Oct. 20, Nov. 10, Dec. 8, Feb. 9, 2013, March 9, 2013 and April 13, 2013.

Members of the National Horseshoe Pitchers Association (NHPA) and of the Florida State Horseshoe Pitchers Association (FLSHPA) can

qualify to pitch at the tournaments.

Tournament director Vickie Marteney may be contacted at 321-297-1802.

More information is available at the NHPA website. The club's practice sessions contacts are: John Grayson at 407-873-8240 and Tom Gowan at 321-443-6871.

### St. Cloud Senior Center

Monday night: social Dance from 7 to 10 p.m. in Hall A. It's all year on Mondays, but is subject to hall maintenance scheduling. A donation of \$3 per person is requested.

Saturday Night: Country Dance from 7 to 10 p.m. in Hall A. There are live bands November through April. A donation of \$3 per person is requested. Other months, the music will be by a DJ and admission is free. All ages are welcome.

There will be no Saturday Night Dance on the night of Sept. 22. Normal dance schedule will resume Sept. 29.

Line dancing: Smith N Western Advanced Line Dance Club meets at the St. Cloud Senior Center on Fridays from 6 to 9 p.m. in Hall A. Lessons and open dance. Basic knowledge of line dance steps is required. All ages are welcome. A \$2 donation is requested. The instructor is Gail Smith, 407-408-5039.

### The Sons of Union Veterans of the Civil War

The Sons of Union Veterans of the Civil War meets at the Senior Center, 3101 17th St., St. Cloud, at 1 p.m. the first Saturday of every month except for January and July. In those months, the group meets on the second Saturday. For more information, visit <http://www.c4dofsuvw.org/camp4officers.html>

### Heel and Toe Western Square Dance

Come dance with Heel and Toe Western Square Dance Club Monday nights from 7 to 9 p.m. at The Annex, 702 Indiana Ave., St. Cloud. Admission is \$5 per person. No experience is needed. Singles and couples of all ages are welcome. Call Paul and Ellen at 407-931-1688 for more information.

### School supplies drive

Robert Rosen, an Edward Jones financial advisor in Kissimmee, is supporting Education Foundation of Osceola County by using his office as a drop-off location for a school supplies drive.

Local residents and businesses may help those less fortunate in the community by bringing in items to the Edward Jones branch office during regular business hours from 8:30 a.m. to 5 p.m.

The items needed for the school supply drive include: Crayons, pencils, markers, erasers, paper,

notebooks, folders, scissors, glue, backpacks, lunch boxes and more.

The branch address is 109 E. Monument Ave., Kissimmee.

### Holy Redeemer School

Holy Redeemer Catholic School PTO, 1800 W. Columbia Ave., Kissimmee, is hosting its second annual "Crusin' for the Classroom" car and motorcycle show Sunday, Oct. 7, from 11 a.m. to 4 p.m.

A display of cars and motorcycles, a pig roast, beverages, kids' games and raffles are part of the event, which will be held on the soccer field. Proceeds will benefit student-used technology.

Sponsorships are available. For more information, call Debbie Gum at 407-507-4122 or email [jmdebbiegum@gmail.com](mailto:jmdebbiegum@gmail.com).

### Al-Anon meetings

St. Cloud Al-Anon meetings are Tuesday evenings at 6 p.m. at 16 E. 17th St., St. Cloud.

Call 407-346-7103 for more information.

### Osceola County Camera Club

The Osceola County Camera Club invites anyone interested in taking photographs and having a good time to attend the club's twice-monthly meetings.

The club will meet on the second and fourth Wednesday of each month at the Osceola Center for the Arts in the Edward Moore Studio at 7 p.m.

For more information, visit the website at [www.osceola-countycameraclub.com](http://www.osceola-countycameraclub.com) or the club's Facebook page at <http://bit.ly/ackyi7>.

### American Legion Events

The American Legion of St. Cloud Post 80 will have the following events:

Mondays: Bingo at 6 p.m. in the smoke-free Civic Hall.

Tuesdays: Dart tournament at 7:30 p.m.

Wednesdays: Italian Dinner Night - \$5.75.

Thursdays: Free pool; Wings Night, 10 wings for \$5 from 5 to 8 p.m. Trivia Game Night at 8 p.m.

Fridays: Free shuffleboard from 3 to 7 p.m.

Grill menu weekly, prime rib dinners first and third weeks, 5 to 8 p.m.; Karaoke 8 p.m. Saturdays: RoadKill Bingo first and third weeks. N.Y. Strip Steak second and fourth weeks. Sundays: Breakfast 8 to 11 a.m.

The Legion Post 80 is open Monday through Thursday 10 a.m. to 9 p.m.; Friday and Saturday 10 a.m. to 11 p.m., Sunday 8 a.m. to

**See Community, page B-4**

# Community

Continued from Page B-3

If you are a veteran, or the spouse, son, or daughter of a veteran, we invite you to speak with us regarding membership in the American Legion, Auxiliary, Riders, or Sons of the American Legion.

For more information, call the Post at 407-892-8808 or Mike Turco at 352-572-1261. Post 80 and Auxiliary Unit 80 are located at 1019 Pennsylvania Ave., St. Cloud.

## GriefShare

The GriefShare recovery support group meets at First Baptist Church of St. Cloud, 1717 13th Street, St. Cloud, on Thursday evenings from 7 to 8:30 p.m. beginning Sept. 13. Child-care is provided as needed at the St. Cloud location. A second location for meetings is the Village Church at Good Samaritan Village, 1441 Hoeger Circle, Kissimmee, Friday mornings from 10 to 11:30 a.m. beginning Sept. 14.

GriefShare features nationally recognized experts on grief and recovery topics. Seminar sessions such as, "The Journey of Grief," will be offered.

This 13-week session is open to people of all faiths who have suffered the loss of a loved one.

For more information,

contact Nancy Boss at 407-873-1067 or email bossn1@cfl.rr.com.

## Free Medicare counseling

SHINE Florida Department of Elder Affairs, will be sponsoring free, unbiased counseling at the following locations on Medicare, Medigap/HMO, Medicaid, prescription drug plans, and long-term care insurance. All counseling is first-come, first-served. Bring with you a list of all your medications or Rx bottles, insurance card, and red, white and blue Medicare card. All dates are subject to change.

- Barney E. Veal All Generation Center, 700 Generation Point, Kissimmee, 407-846-8532, from 10 a.m. to noon the first and third Tuesday of every month.

- Good Samaritan Village - Friendship Room, 4250 Village Drive, Kissimmee, 407-933-3246, Jan.-May the second Wednesday of the month, from 9 a.m. to noon; September through November the second and fourth Wednesday of the month, from 9 a.m. to 1 p.m.

- St. Cloud Senior Center, 3101 17th Street, St. Cloud, 407-957-7392, the second and fourth Tuesday of the month, from 10 a.m. to noon.

## Lodge No. 80 F&AM

The Orange Blossom Lodge No. 80 F&AM meets the first and third Monday of each month.

There is a social at 6 p.m. and meeting at 7:30 p.m. The lodge is at 321 E. Dakin Ave., Kissimmee.

For more information, contact the secretary, Johnny Brock, at 321-624-2682 or email jbrock65@cfl.rr.com.

## Osceola Republican Party

The Osceola Republican Party meets the fourth Thursday of every month at 804 Emmett St. at 7 p.m. For more information call 407-846-8889.

## St. Cloud Masonic Lodge

St. Cloud Lodge No. 221 F & A.M. hosts stated communications on the second and fourth Thursdays of each month at 7:30 p.m. Dinner is at 6:30 p.m. at the Masonic Lodge, 901 Oregon Ave., St. Cloud.

Contact Jim Rouse, secretary, at 407-892-4412 or email yeggp@aol.com.

## Lodge 221 F&A.M. meeting

St. Cloud Lodge 221 F&A.M. holds stated communications on the second and fourth Thursdays of each month at 7:30 p.m. Dinner is at 6:30 p.m. in the Masonic Lodge, 901 Oregon Ave., St. Cloud. Contact Jim Rouse, secretary, at 407-892-4412 or email yeggp@aol.com.

## English Country Dance Club

The English Country Dance Club meets every second Saturday year round at the St. Cloud Senior Citizens Center, 3101 17th Street, St. Cloud, from 2 to 5 p.m. Learn to dance early English

style dances, no partner is needed, and beginners are welcome. Cost is \$5 per person. Bring a snack to share.

For more information call Diana Kehr at 407-847-6055.

## Travel Club

The Ahoy! Carefree Travel Club meets every first and third Monday at the Elks Lodge on Kings Highway in Kissimmee.

There is cruise information from noon to 1 p.m. and discussed from 1 to 3 p.m. are one-day trips, three-day trips or longer.

For more information, call Donna Parkins, president, at 772-539-0088 or by email at dparkins8@gmail.com.

## St. Cloud Senior Celebrate Recovery at First Christian Church of Kissimmee

Celebrate Recovery meets every Friday at 6:30 p.m. at First Christian Church, 415 N. Main St., Kissimmee. Celebrate Recovery is a Christ-centered recovery group for anyone who has hurts, hang-ups and habits - including alcohol and drug abuse; co-dependency; anger; self-esteem issues; divorce; and grief.

For more information, call 407-847-2543 or visit www.fcckissimmee.org (click on "Ministries" tab).

## Volunteer child advocates needed

Interested in helping a child? Volunteers are needed to be advocates for children in foster care.

For more information, contact Linder Snider, volunteer program coordinator at 407-742-6656 or linder.snider@gal.fl.gov.

## Toho Friends

Toho Friends meet at noon the second Thursday of every month with a covered dish lunch and Bingo at the Parks and Recreation Building, 717 N. Palm Ave. All seniors are welcome.

The Craft Club meets every Tuesday at 9:30 a.m. at the same building. Come work on your crafts or just visit. Crochet, embroider or whatever you enjoy doing.

Fun cards meets every Friday from 1 to 3 p.m. All seniors are welcome. For information, call Elaine at 407-847-8970, or Lois at 407-846-2848.

## St. Cloud Senior Center events

Monday Night is a social dance from 7 to 10 p.m. in

hall A. Live band Mondays, all year, but is subject to hall maintenance scheduling. A donation of \$3 per person is requested.

The Saturday Night Country Dance is 7 to 10 p.m. in hall A November through April. There will be live bands. A donation of \$3 per person is requested. The other months, the music will be by Art Fagnant, DJ, and admission will be free. All ages are welcome.

## Tai chi and qigong (Chinese yoga)

Tai chi and qigong classes being offered by Madame Wu Tuesdays from 1 to 2 p.m. at the St. Cloud Senior Center, 3101 17th St., St. Cloud.

On Wednesdays, the class will be from 5 to 6 p.m. at the Barney E. Veal Center, 700 Generation Point, Kissimmee. All classes will be taught through donations.

For more information, call Madame Wu at 407-738-7001.

## League looking for Marines

The Marine Corps League Detachment No. 1092 is requesting all Marines join

See Community, page B-5

# Obituaries

For daily obituaries and services please visit our Website: www.aroundosceola.com

**GLASS** - Mr. Carl R. Glass, 78, of Kissimmee, FL passed away on Sunday, September 23, 2012 at Florida Hospital In Kissimmee. Carl was the owner of Osceola Forge for over 50 years.



He is survived by his loving family; his loving wife of 59 years Martha G. (Dearmin) Glass. Carl was born in Emmitsburg, Maryland on June 4, 1934, the son of the late Edgar W. and Margaret B. (Koontz) Glass. Carl is survived by a daughter, Lisa L. wife of Phil Copeland of Kissimmee, FL; three sons Carl E. Glass of St. Cloud, FL, Kevin S. Glass of Kissimmee, FL, Carey S. Glass of Port Arthur, TX. He is also survived by 6 grandchildren and 6 great grandchildren and a brother, Frank husband of Kathy Glass of Tullahoma, TN.

Funeral services will be conducted on Thursday, September 27, 2012 beginning at 3:00 PM in the funeral home chapel with Pastor Jim Fox officiating. Interment will follow in Rose Hill Cemetery. The family received friends on Wednesday, September 26, 2012 from 6:00-8:00 PM also in the funeral home chapel. In lieu of flowers the family asks that donations be made in his name to the Education Foundation of Osceola County, 2310 New Beginnings Rd., Suite 118, Kissimmee, FL 34744.

Arrangements under the direction of Osceola Memory Gardens Funeral Home, 1717 Old Boggy Creek Road, Kissimmee, FL 34744.

407.847.2494

www.osceolamemgds.com



**HUNT** - Mr. Gregory Alan Hunt, 55, of St. Cloud, FL, passed away on Friday, September 21, 2012.

Arrangements under Osceola Memory Gardens Funeral Home and Crematory 3175 Pleasant Hill Rd., Kissimmee 34746

www.osceolamemgds.com



**GAUDETTE** - Mrs. Aline M. Gaudette, 97, of Kissimmee, passed away on Thursday, August 20, 2012.

Arrangements under the direction of Osceola Memory Gardens, St. Cloud.



**KAMEH** - Bahman Kameh, MD (86) of Celebration, FL passed away on Tuesday, September 18, 2012 after a prolonged illness.

He practiced Obstetrics and Gynecology for over 30 years, mostly in the New York City area, and retired to Florida in 2000. He brought so many lives into this world, and he touched the lives of so many more.

He is survived by his son, Dr. Darian Kameh, his daughter-in-law, Tammy, and three grandchildren: Tyler, Douglas, and Connor.



**SANCHEZ** - Maria Belisa Sanchez, 94, of Kissimmee, passed away Thursday, September 20, 2012.

Arrangements entrusted to the care of Osceola Memory Gardens Funeral Homes, Cemetery and Crematory; Kissimmee.



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OSCEOLA NEWS-GAZETTE  
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# Community

Continued from Page B-4

the group.

The league does a variety of things including: sends care boxes overseas, memorials, parades, has scholarship programs, works with veterans, has a color guard and holds Toys for Tots drives.

It meets the fourth Thursday of the month at the VFW in St. Cloud.

It has a breakfast from 8 to 11 a.m. every second Saturday of the month at the VFW to support the league.

For more information, call Jim Underwood at 863-496-1107 of the VFW at 407-892-6761.

## Ministry medical clinic

The Osceola Christian Ministry at 700 Union St., Kissimmee, offers a medical clinic most Thursday mornings.

It serves the uninsured and people with a family income at or below the 200 percent of the federal poverty level.

The clinic operates on a first-come, first-served basis. Doors open at 9 a.m. and it can serve eight to nine people.

It also has a Tuesday afternoon clinic once a month, which serves adults only. The doors open at 12:30 p.m. To confirm the hours for either clinic for the week, call 407-944-9968 for the correct information.

## Alcoholics

### Anonymous

The Osceola Alcoholics Anonymous Intergroup Office carries all the literature and books that are available for the AA groups here in the county to buy and use.

It also maintains a 24-hour phone line. Anyone who wants help with a drinking problem can call a 24-hour line at 407-870-8282. Callers can find where the nearest meeting is. There are no dues or fees.

### East American Legion Post 10 events

The American Legion of Kissimmee Post 10 is having the following events:

Friday: Bingo at 5:30 p.m.; seafood dinner from 5:30 to 7:30 p.m.

Saturday: dinner from 5:30 to 7:30 p.m.; dancing at 7 p.m.

Sunday: bingo at 4 p.m.

Tuesday: karaoke from noon to 4 p.m.; bean bag first and third Tuesday at 7 p.m.

For more information, call the post at 407-847-4193 or Frank Rohman at 407-922-2019.

### Women's Network

The East Osceola Republican Women's Network

meets at 6:30 p.m. the first Tuesday of each month at Royal St. Cloud Golf Links.

For more information or to RSVP, call Donna Sykes at 407-873-2048.

### Republican Women's Network

The East Osceola Republican Women's Network meets at 6:30 p.m. the first Tuesday of each month at Royal St. Cloud Golf Links.

For more information or to RSVP, call Donna Sykes at 407-873-2048.

### Sons of Italy 2523

The Osceola County Order Sons of Italy in America Lodge 2523 meets at 7 p.m. the third Tuesday of each month at Kissimmee Bay Golf and Country Club.

The lodge welcomes all men and women of Italian heritage (or spouse that is Italian) to join. It holds events throughout the year for charities and high school scholarships. For more information, contact lodge president Gertrude Dorries at 321-286-6787 for more information.

### Greyhound adoptions

The public is invited to come every third Saturday from 10 a.m. to 1 p.m. at Pet Supermarket, 2924 13th St., St. Cloud, 407-

498-0929, located one mile east of Walmart, to meet retired racing greyhounds ready for adoption.

These are mature, adult dogs and they transition very easily into homes.

Most get along great with other dogs and children and many are cat friendly, as well. Get to know the dogs and speak with local greyhound owners.

For more information, call God's Greys Greyhound Group at 407-578-7496 or go to www.godsgreys.com.

### Hospice offers bereavement groups

Nonprofit Cornerstone Hospice has announced three bereavement support groups in Osceola County for people who have experienced the recent loss of a loved one. The groups are completely free and the only requirement is to call ahead of time to pre-register.

They are: Mondays, from 2:30 to 4 p.m., at Good Samaritan Village, Clubhouse Board Room, 4250 Village Dr., Kissimmee.

Tuesdays, from 6 to 7:30 p.m., at Osceola Memory Gardens Funeral Home, 1717 Old Boggy Creek Road, Kissimmee.

The first Thursday of the month (Spanish speaking support group) from 6 to 7:30 p.m. at Porta Coeli Funeral Home, 2801 E.

Osceola Parkway, Kissimmee 34743

Call Claudia Swonger to pre-register for any of these three groups at 407-206-2273.

### German-American Club

The Osceola German-American Club of Kissimmee/St. Cloud meets on the second Monday of each month at 7:30 p.m. at The Elks Club on Kings Highway in Kissimmee.

The club consists of people who were born in Germany or who are of German descent or just have an interest in socializing with German people. For more information, call Kay Cushing at 407-931-1645.

### IOOF to meet

The Independent Order of Odd Fellows St. Cloud Lodge No. 66, 1122 New York Ave., St. Cloud, meets at 7:30 p.m. the first and third Tuesdays. For more information, call 407-891-0773 or 321-722-3381.

For more information, call Buster at 407-729-1378.

### Elmer's Meal Kitchen

Elmer's Meal Kitchen is a nonprofit ministry that serves a free hot meal every Sunday at 2 p.m. at the Family Life Center of the First United Methodist Church on Ohio St. in St. Cloud.

The ministry is in its 12th

year of serving a free hot meal to the homeless, low-income and lonely elderly residents every Sunday of the year.

It also, on occasion, will have clothing, toiletry bags, holiday gift bags and brown lunch bags to take.

Anyone who wants to be a part of the ministry or for more information, contact Carol Boroski at 407-957-9839.

### Quilt Guild

The Patchers of Time quilt guild meets monthly on the second Monday at 6:30 p.m. at the Osceola Center for the Arts, 2411 E. U.S. Highway 192.

Meetings include lectures, demonstrations, workshops, guest speakers and prizes. Anyone interested in quilting is welcome to attend.

For more information, call Debbie at 407-346-6086.

### East Republican The Ohio, KY and Michigan Club meeting

The Ohio, Kentucky and Michigan Club will meet at 12:30 p.m. on the second Monday of each month through April at the St. Cloud Senior Center, 3101 17th St., Hall B. Bring a potluck dish and utensils.

See Community, page B-6

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# Community

Continued from Page B-5

For more information, call Larry Kinney at 407-891-7396.

## Hospice volunteers needed

VITAS Innovative Hospice Care of Central Florida needs volunteers in the Central Florida area who can befriend terminally ill patients, provide relief for weary caregivers, accompany their pet on Paw Pals visits, visit with veterans, provide art and music therapy, make bereavement calls, sew, make crafts, help repair medical equipment or help with administrative work.

For more information, call 407-691-4541 or email central.floridavolunteers@vitas.com.

## Kissimmee Lions

The Kissimmee Lions Club meets the first and third Monday of each month at the clubhouse, 3050 Lions Court, just off Osceola Parkway, Kissimmee.

Dinner is at 6:30 p.m., followed by the meeting at 7 p.m. Men and women 18 and older are invited to visit the club. Used glasses and hearing aids will be collected.

For more information, call Phyllis Brannaman at 407-847-2744.

## Poinciana Friends of the Library

The Poinciana Friends meets the third Tuesday each month at 2 p.m. at the

Poinciana branch library. New members are welcome.

The Osceola Friends Board of Directors meet bi-monthly at a time and place to be announced. New members are welcome.

The West Osceola Friends Board of Directors meet quarterly. The time and place will be announced.

The St. Cloud Friends meet the third Thursday each month at 11 a.m. following the Book Club. New members are welcome.

## Overeaters Anonymous

Overeaters Anonymous, fellowship for those recovering from compulsive eating, meets at 9:30 a.m. Saturdays

Call 321-443-2362 or visit www.oacfi.org for more

information.

## St. Cloud

### Shuffleboard Club

Practice at the St. Cloud shuffleboard courts, 701 Ohio St. St. Cloud, is 8:30 to 10 :30 a.m. Monday through Saturday. Games are at 1:30 p.m. Monday, Wednesday, Friday and Saturday.

For more information, call 407-498-0603. Leave a message if there is no answer.

Duplicate Bridge: Mondays at 6:30 p.m. and Fridays at 1:30 p.m. Contact Jim Davis by calling 407-348-4399.

Euchre: Tuesdays at 6:30 p.m. Contact Kevin Fryback at 321 624-4546.

Pinochle: Wednesday and

Saturday at 6:30 p.m. Contact Bobbi Clement by calling 407-892-2749.

Cribbage: Thursdays at 6:30 p.m. Contact Dave Roberts by calling 407-892-2087.

Mahjong: Tuesday and Saturday at 1:30 p.m. Contact Louise Owens by calling 407-957-8733. Club dues are free for the first year and then its \$20 per year. It covers all shuffling and card games.

## Confederate camp

The Sons of Confederate Veterans Jacob Summerlin Camp 1516 meets every second Monday (except in December) at 6:30 p.m. at Fat Boy's restaurant in St. Cloud.

For more information, visit www.JacobSummerlin.org.

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## The Orlando Home Show returns Oct. 5-7

Inspiration will start the minute guests step into the 2012 Orlando Home Show, the only place to find smart ideas and fresh advice for gardening, home improvement, decorating and more from hundreds of experts, all under one roof.

Orlando's original and largest consumer home show returns Oct. 5-7 to the North B Hall in the Orange County Convention Center's North/South complex off Universal Boulevard, and features local, regional and national experts, instructional how-to seminars, contests, giveaways and much more. The home improvement extravaganza will spotlight featured products and services and exhibitors who are participating in the fall show for the very first time.

Special features include appearances by Mark Brunetz, of Style Network's Clean House; a design showcase and free design consultations by AP Interiors; a tech gadget-filled smart house constructed by Universal Contracting; and daily seminars by home improvement experts on the Fresh Ideas Home Stage.

According to Marketplace Events, the nation's largest producer of home shows, including the Orlando Home Show, consumers continue to seek out home improvement projects to protect their invest-

ment as the economy slowly improves.

"Hundreds of experts are standing by to help consumers, whether they have a specific project in mind or are seeking fresh ideas," said Cristian Moore, Orlando show manager for Marketplace Events. "We offer a fun day out and there's something for everyone at our show."

Want to live clutter free in spectacularly designed, yet affordable rooms that convey your true sense of personal style? Mark Brunetz's presentations on the Fresh Ideas Main Stage will empower guests to reclaim their living spaces. Tackling the emotional reasons why people unnecessarily hang on to possessions, Brunetz will offer valuable tips to help clear the clutter, get organized, and make way for a more efficient, nicer place in which to live during his presentations on Friday at 6 p.m., Saturday at noon and 5 p.m., and Sunday at 3 p.m.

Creative juices will start flowing when guests stroll through the Designer Showcase, presented by Ana Palacios Interiors of Orlando. Fully decorated, accessorized and uniquely-themed living, dining, bedroom and office spaces - even a child's bedroom - will showcase the very latest trends, styles and colors,

from transitional to eclectic to contemporary. Colorful tangerine-colored walls, chrome pieces and holiday accents are among the hundreds of design elements that will be on display. Designers will be available throughout the weekend during show hours offering free consultations. Guests are encouraged to bring photos, floor plans, fabric swatches and paint samples for help solving their toughest home improvement challenges.

Consumers also can find answers to their DIY and home improvement, landscaping and home décor questions from more than 300 experts around the show floor and on the main stage throughout the weekend. Columnist Tom MacCubbin and nationally-syndicated home design columnist Mami Jameson are among the presenters (visit www.OrlandoHomeShow.com for a complete listing of presentation times).

From energy-saving devices to automation and security, guests can see the latest technology, products and gadgets available today in The Smart Home, constructed right on the show floor by Universal Contracting.

Show producers have done all of the legwork to identify a variety of featured products and services, from an aromatherapy system that uses

air conditioning to distribute fragrances throughout the home, to easily-installed and interchangeable kitchen backsplashes, to versatile cookers that do it all: slow roasting, steaming, smoking and grilling. Guests can explore 300 exhibit booths, plus enter into contest and prize drawings.

Show hours are Friday and Saturday, 10 a.m. to 9 p.m., and Sunday, 10 a.m. to 6 p.m. Tickets are available at the door, and are \$10 for adults, \$5 for seniors (60-plus, which is only valid at the door and no other discounts apply), \$5 for students 13-18 (identification required, only valid at the door), and free for children 12 years and younger.

Advance tickets can be purchased online for a \$3 discount off full-price \$10 admission at www.OrlandoHomeShow.com.

On-site parking is available adjacent to the Orange County Convention Center off Universal Boulevard, and is \$8 per car with valid Florida identification.

For more information, visit www.OrlandoHomeShow.com, or call 877-871-SHOW (7469). The Central Florida Home & Garden Show and its springtime sister show, the Central Florida Home & Garden Show (March 22-24, 2013) are both produced by Marketplace Events.

Get celebrity tips, home



Submitted Photo

Special features at the 2012 Orlando Home Show Oct. 5-7 at the Orange County Convention Center, include appearances by Mark Brunetz, of Style Network's Clean House.

trends, exhibitor discounts, with the show on Facebook opportunities to win tickets and Twitter (@FloridaHome- and more by connecting Show).

## Easy carpet cleaning tips and tricks

After a long summer of sticky treats and constant activity in and out the door, you might notice that your carpets are looking a bit drab. Keeping carpets clean might seem like a daunting task, but with some tips from the experts it's quicker and easier than you think.

Carpet provides good traction, absorbs noises, and saves homeowners money because it naturally insulates a room. And, contrary to popular misconceptions, carpet that is cleaned regularly is fine for people with allergies, and even asthma. The best practice for keeping carpets consistently clean is having a regular maintenance routine.

Refreshing carpets after a special event, season of tough use, or simply any time of year is easy with these tips from the experts at the Carpet and Rug Institute (CRI), a national carpet trade association that focuses on science-based research, customer advocacy and environmental initiatives.

### Create a vacuum schedule

Have you ever wondered if vacuuming really makes a difference? Removing soil when it's on the surface, before it gets tramped down, is the first and most important step in carpet maintenance. Use slow, repetitive motions that overlap (about four swipes), ensuring you get right up to the edges where dust, pollen and pet dander like to accumulate.

How often do you need to vacuum? That answer may surprise you. Generally once a week with a CRI-certified vacuum is a good place to start, but depending on how frequently the area is used, you'll

See Carpet, page C-2



Photo/ARAcontent

The best practice for keeping carpets consistently clean is having a regular maintenance routine.

## Emmy-award winning renovation expert coming to local Habitat Restore

On Oct. 1, communities around the world will celebrate World Habitat Day, a day for people around the globe to take action and raise awareness around the dire need for affordable, adequate housing. In honor of World Habitat Day, Central Florida's Habitat for Humanity ReStores are planning a World Habitat Day Challenge, with help from Steve Thomas, Emmy award-winning television personality and former host of home improvement shows This Old House and Renovation Nation, to address the need for decent housing around the world.

Last year, Thomas celebrated World Habitat Day in Kenya by building Habitat's 500,000th home worldwide. This year, he is showcasing support for Habitat for Humanity in Central Florida by shopping, donating and volunteering at the local ReStore in Osceola County.

People can meet Thomas and see what

he is getting for the World Habitat Day Challenge at these local events:

- 9-10:30 a.m.: Osceola ReStore, 2340 N. Orange Blossom Trail, Kissimmee.
- 10:35-11:10 a.m.: Osceola Veterans Build, 424 E. Drury Ave., Kissimmee.
- 11:30 a.m.-12:20 p.m.: Osceola House Dedication, 1601 Ohio Ave., St. Cloud.

Anyone can be a part of the World Habitat Day Challenge by stopping by the local ReStore and donating household goods, building materials and furniture. They can also take part by purchasing a paper house at participating ReStores. For everyone who brings a donation to any of the participating ReStores, or buys a paper house until Oct. 1, their name will be entered into a draw-

See Habitat, page C-2

**Mortgage tip:**  
Stop applying for new credit a year before you apply for a mortgage. And keep that moratorium in place until after you close on your home.

## MORTGAGE NEWS

### Local Mortgage Rates

These are largest area rates that banks and thrifts were charging Wednesday.

Institution	Phone	30-year fixed					15-year fixed				
		Rate	Orig.	Disc.	Lock	APR	Rate	Orig.	Disc.	Lock	APR
Bank of America	800-432-1000	3.375	0.00	1.38	60	3.585	2.750	0.00	1.25	60	3.108
SunTrust Bank	800-273-7827	4.600	1.00	0.03	60	4.716	3.875	1.00	0.05	60	4.076

In almost all cases, the rate is based on a lock-in period of 30 to 60 days. Borrowers should review how the rates are calculated and inquire about additional closing costs, such as appraisal fees and title searches. NA means rate quotes not available on survey date. Rates are based on a loan amount of \$165,000 to \$417,000 with a 20 percent down payment.

For additional Florida area rates visit [www.bankrate.com](http://www.bankrate.com)

### Bankrate mortgage update

By Polyana da Costa • Bankrate.com

Mortgage rates reached new lows this week after the Federal Reserve started its bond-buying program. But they could have dropped lower if Fannie Mae and Freddie Mac had not raised mortgage fees.

The benchmark 30-year fixed-rate mortgage fell to 3.7 percent from 3.81 percent, according to the Bankrate.com national survey of large lenders. The mortgages in this week's survey had an average total of 0.43 discount and origination points. One year ago, the mortgage index stood at 4.29 percent; four weeks ago, it was 3.91 percent.

The benchmark 15-year fixed-rate mortgage fell to 2.95 percent from 3.04 percent. The benchmark 5/1 adjustable-rate mortgage fell to 2.69 percent from 2.75 percent.

All rates reached record lows this week, including the rate on jumbo mortgages. The 30-year fixed jumbo rate fell to 4.32 percent from 4.36 percent.

The decline in rates was expected after the Fed said last week that it would spend \$40 billion per month to buy mortgage bonds. But the move didn't push

Source: Bankrate.com\*. For more comprehensive, objective and free personal finance information go to [Bankrate.com](http://Bankrate.com) - [www.bankrate.com](http://www.bankrate.com). To participate or to report rate discrepancies email [mkasim@bankrate.com](mailto:mkasim@bankrate.com).

### Bankrate National Trends

**30 year fixed mortgage**

Source: Bankrate.com, 2012

**Adjustable rate mortgages**

Source: Bankrate.com, 2012

## INSIDE TODAY'S HOMEFINDER

# CLASSIFIEDS

**HOME FINDER**

**STUFF FINDER**

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## Carpet

Continued from Page C-1

likely want to do it more often. For example, high-traffic or pet areas should be vacuumed daily, medium-traffic areas require about twice a week and light-traffic areas can be done once a week. Just as you wouldn't wear a shirt over and over again without washing it, you don't want to go too long between vacuuming your carpets.

### Treat stains the correct way

Up to 98 percent of carpet is manufactured in the United States, and most is made to be stain-resistant. However, junior's ice cream cone drips and Fido's dirty paws can leave marks that may seem almost too difficult to remove. No matter how hard you try to prevent them, stains do happen, so it's important to act quickly. Scoop up solids and blot liquids with a dry, white cloth or paper towel, starting at the edge of the spot moving toward the center. Do not

scrub - it can damage carpet and spread the mess.

Next, treat the spot with a CRI-tested and approved carpet cleaning solution. If you don't have one on hand, plain water often works better than untested carpet cleaners. For wine or chocolate stains, try mixing 1/4 teaspoon clear dishwashing liquid with one cup warm water. Avoid laundry detergent which can cause permanent damage, such as a change in color.

For coffee or tea stains, try mixing 1 cup white vinegar with 1 cup water. For ink stains, apply rubbing alcohol to a cloth and blot. Have a wax spill? Cover the spot with a clean brown paper bag or heavy brown paper and apply low heat from an iron. The paper will absorb the wax as it melts.

### Call in the pros

Just like you visit the dentist to get your teeth cleaned regularly, your carpets also

need attention from a trained professional. To keep your carpets looking great and lasting for years to come, you should get them professionally deep cleaned every 12 to 18 months with a CRI Seal of Approval Service Provider. Find one near you by visiting [www.carpet-rug.org](http://www.carpet-rug.org).

If you've never had your carpets professionally cleaned, now is a great time to start before the holidays arrive. Start by getting bids and don't be afraid to ask questions. A good carpet cleaning should include vacuuming, a pre-spray and routine spot removal. Many won't charge for furniture removal either.

Whether you want to get in a better habit with routine carpet maintenance or you simply want to refresh your carpet for the change of seasons or a special event, these tips will keep your carpet and home looking wonderful today and long into the future.

## Antique butter dish is unusual

Q: I have an antique butter dish that I suspect was my grandmother's wedding gift in 1882. It is a pedestal style, with round top that when rolled down exposes the butter. I have not seen another one quite like it. How much do you think it is worth? -- L.B.G., DeBary, Fla.



A: Butter dishes such as the one you have often sell in antique shops in the \$45 to \$75 range, depending on condition and whether the piece is sterling or plate. The picture you sent does square with your opinion that is from the 1880s, since it has a handsome Victorian design.

Q: I was fortunate to be in the audience of "Phantom of the Opera" at Her Majesty's Theatre in London, about three weeks after the Andrew Lloyd Webber's musical opened. I have a program from that night signed by Michael Crawford and Sarah Brightman, two of the stars of the original production. I would like to find out what it is worth. -- Susan, Spring Branch, Texas

A: I spoke to several autograph dealers, and they seem to agree that your program is worth in the \$100 to \$200 range, depending on condition and clarity of the signatures.

If you enjoyed that production (as much as I did), you might want to purchase "The Phantom of the Opera: 25th Anniversary Edition" by Michael Heatley and published by Pavilion Books. Filled with wonderful illustrations, this fascinating book tells the history of the novel by Gaston Leroux, how the musical came to be and even the complete libretto. "Phantom" is, without a doubt, one of the most famous and long-running musicals ever.

Q: Since we are in the middle of another political election season, I have become curious about three items: a John Kennedy tapestry with JFK in a PT boat, floor tickets to the Democratic Convention in 1964, and a press pass for a Barry Goldwater rally in Phoenix in 1964. -- Marvin, West Palm Beach, Fla.

A: The JFK tapestries generally sell in the \$25 to \$45 range, the floor tickets are probably worth about \$25, and the press pass, \$20. These values are based on similar items sold on eBay.

Write to Larry Cox in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mail to [questionsforcox@aol.com](mailto:questionsforcox@aol.com). Due to the large volume of mail he receives, Mr. Cox is unable to personally answer all reader questions. Do not send any materials requiring return mail.

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## Habitat

Continued from Page C-1

ing to win one of the items Thomas creates for the World Habitat Day Challenge.

The United Nations established World Habitat Day in 1985 to spotlight the need for adequate shelter worldwide. On the first Monday in October each year, Habitat for Humanity affiliates and national organizations raise their collective voice, taking action to change the systems, policies and attitudes that lead to poverty housing, and engaging partners in solutions.

World Habitat Day is a day for grassroots action in recognition of the 1.6 billion people around the world in need of adequate shelter. It is an opportunity for us to raise a collective voice to change the systems that perpetuate poverty housing. Habitat for Humanity International is focusing on the pivotal role

that housing plays in community development through our theme for World Habitat Day 2012, "Many Homes, One Community." Habitat ReStores reflect that theme by bringing communities together through shopping, donating, and volunteering opportunities. This World Habitat Day, nearly 100 ReStores nationwide have launched specific World Habitat Day campaigns, selling World Habitat Day paper house pledge cards and World Habitat Day reusable shopping bags, and planning special events.

Habitat for Humanity ReStores accept donations of new and used building materials and household goods. Those items are resold to the public at a fraction of the retail price. The funds raised through the ReStores are used to achieve Habitat's mis-

sion of building homes, community, and hope.

Habitat is a nonprofit, ecumenical Christian housing ministry. Habitat volunteers build simple decent houses in partnership with people in need in the community. Habitat families purchase their homes with no-profit loans, which are made affordable through mandatory sweat equity, volunteer labor, and cash and in-kind donations.

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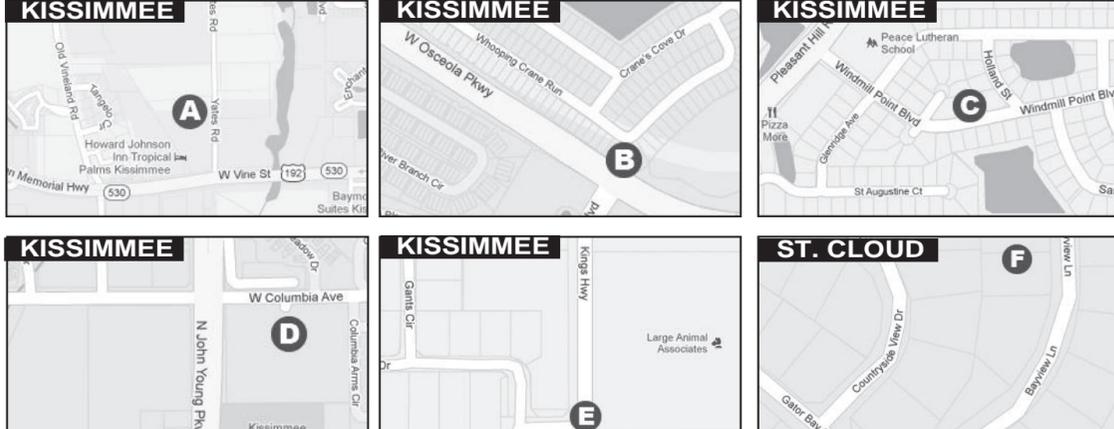
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**3214 BAYVIEW LANE, 34772**  
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  - C** - Windmill Point Blvd., Off Pleasant Hill Rd. Sat., 9/29, Sun., 9/30, 8 AM - 4 PM.
  - D** - 1709 N. John Young Pkwy. Sat., 9/29, 9 AM - 2 PM.
  - E** - Breckenridge Community, Off Kings Hwy. Sat., 9/29, 8 AM - 12 PM.
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**OSCEOLA NEWS-GAZETTE**

**PUBLIC NOTICES**

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Florida laws protect your right to know and provide that certain legal proceedings be published for your information and protection.

**NOTICE OF PUBLIC SALE**

The following personal property registered to Larry John Fulcher, Jr., with an interest being held by Javier Perdomo Medina and Yanet Posada Gonzalez, will, at 11:00 a.m. on Thursday, October 4, 2012, at Lot # 80 in Sandalwood Mobile Home Park, 3219 Anthony Drive, St. Cloud, Florida 34771, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109.  
**1986 CLAR House Trailer Mobile Home**  
**VIN #FLFLCM1AF50701091**  
**Title #42535987**  
 and all attachments and personal possessions that may be located in and around the mobile home  
**PREPARED BY:**  
 Mary R. Hawk, Esq.  
 Porges, Hamlin, Knowles & Hawk, P.A.  
 P.O. Box 9320  
 Bradenton, Florida 34206  
 (941) 748-3770  
 September 20, 27, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that USAMERIBANK C/O PNC REF RMCTL USAB, the holder of tax certificate No. 935, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): AMELIA RUKAN A/K/A AMELIA RUKAN A/K/A AMELIA IRENE RUKAN A/K/A AMELIA SULLIVAN, ANDREA F LALINDE DAVID ANTHONY SULLIVAN Assessed to: ANDREA F LALINDE  
**Legal Description:** FROM NW COR SEC 28, RUN E 337.7 FT, S 284.34 FT, E 316.68 FT TO POB, E 753.78 FT, S 55 DEG E 44.65 FT, S 34 DEG E 55.63, S 9 DEG W 237.04 FT, W 721.58 FT, N 305.01 FT TO POB AKA LOT 58 HAPPY TRAILS SUB. SECTION 21, TOWNSHIP 25S, RANGE 27E Parcel No.: 21 25 27 3302 0001 0580  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 30th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 07, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 20, 27, 2012  
 October 4, 11, 18, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that DANA H COOK FAMILY PARTNERSHIP, the holder of tax certificate No. 10742, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): DAWN M LIM Assessed to: DAWN M LIM  
**Legal Description:** LAKE AJAY VILLAGE LOT 87 PB 2 PG 201-204, SECTION 04, TOWNSHIP 25 S, RANGE 31 E Parcel No.: 04 25 31 2512 0001 0870  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 23rd day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 05, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 20, 27, 2012  
 October 4, 11, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 2339, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): BARBARA THOMAS, DALE THOMAS Assessed to: BARBARA THOMAS, DALE THOMAS  
**Legal Description:** SPRING PARK TERRACES PHASE 1 A CONDO CB 6 PGS 64-67 2182/987 UNIT 1-201, SECTION 18, TOWNSHIP 25S, RANGE 28E Parcel No.: 18 25 28 5071 0001 2010  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 30th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 14, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE on: Sep-27-2012 Oct-04-2012 Oct-11-2012 Oct-18-2012  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 27, 2012  
 October 4, 11, 18, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that FRANK D BROWN, the holder of tax certificate No. 15175, issued on June-01-2009, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): CARLENE F AMONTE, FRANK R AMONTE, FRANK ROCCO AMONTE DECEASED, NICHOLAS BRENNAN, Assessed to: NICHOLAS BRENNAN  
**Legal Description:** BEG AT PT 990.00 FT S OF NW COR OF SE 1/4, S 330.00 FT, E 165.00 FT, N 330.00 FT, W 165.00 FT TO POB AKA LOT 177, SECTION 31, TOWNSHIP 27S, RANGE 32E Parcel No.: 31 27 32 6000 4232 002N  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 30th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 05, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 27, 2012  
 October 4, 11, 18, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that SUNSHINE STATE CERT II LLLP & BANKUNITED TRUSTEE, the holder of tax certificate No. 6331, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): DONALD L SMITH JR Assessed to: DONALD L SMITH JR  
**Legal Description:** CAMPBELL HEIGHTS BLK 14 LOT 13 & E 55.82 FT OF LOT 14 LESS RD R/W PB 1 PG 206 & W 1/2 OF VAC MARK ST ABUTTING LOT 13 RES #96-56, SECTION 06, TOWNSHIP 26 SOUTH, RANGE 29 EAST Parcel No.: 06 26 29 2760 0014 0130  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 2124, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): JUAN A HERNANDEZ Assessed to: JUAN A HERNANDEZ  
**Legal Description:** THE VILLAS AT SOMERSET CB 2 PG 143 BLDG 19 UNIT 188, SECTION 11, TOWNSHIP 25 S, RANGE 28 E Parcel No.: 11 25 28 5397 0019 1880  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 23rd day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 05, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 20, 27, 2012  
 October 4, 11, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 2326, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): JOYCE SHAFRON, ROBERT SHAFRON Assessed to: JOYCE SHAFRON, ROBERT SHAFRON  
**Legal Description:** SWEETWATER CLUB CONDOMINIUM PHASE 8 CB 3 PGS-5 BLDG O UNIT 103 SECTION 14, TOWNSHIP 25S, RANGE 28E. Parcel No.: 14 25 28 5187 0000 1030  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 30th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 07, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 27, 2012  
 October 4, 11, 18, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 15133, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): ALEJANDRO SASTRE, SILVINA JUDITH SZERMAN Assessed to: ALEJANDRO SASTRE, SILVINA JUDITH SZERMAN  
**Legal Description:** RUNAWAY BEACH CLUB A CONDO CB 9 PGS 1-42 OR 3113/490 BLDG 20 UNIT 201 SECTION 02, TOWNSHIP 25 SOUTH, RANGE 28 EAST, Parcel No.: 02 25 28 4914 0020 2010  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that PPF HOLDINGS III LTD, the holder of tax certificate No. 3614, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): RAISA BOBEA Assessed to: RAISA BOBEA  
**Legal Description:** POINCIANA V 1 NBD 1N PB 3 PG 1 BLK 1424 35/26/28 LOT 12, SECTION 25, TOWNSHIP 26 SOUTH, RANGE 28 EAST Parcel No.: 25 26 28 6116 1424 0120  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 763, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): ROBERT ROBERTSON HOLDEN Assessed to: ROBERT ROBERTSON HOLDEN  
**Legal Description:** WINDSOR HILLS PH 6 PB 19 PG 78-82 LOT 114, SECTION 10, TOWNSHIP 25 SOUTH, RANGE 27 EAST Parcel No.: 10 25 27 5489 0001 1140  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 11264, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): ANTHONY D DION, MARY A LLOYD Assessed to: ANTHONY D DION, MARY A LLOYD  
**Legal Description:** EL RANCHO PARK BLK E LOTS 10 & 11 & LESS S 25 FT & INTEREST IN BEACH LOT 14 BLK G PB 1 PG415 SECTION 10, TOWNSHIP 26 SOUTH, RANGE 31 EAST Parcel No.: 10 26 31 3050 000E 0100  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

**LEGAL AD DEADLINES:**  
**Thursday News-Gazette Friday at 4 PM**  
**Saturday News-Gazette Wednesday at 3:30 PM**

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that WELLS FARGO BANK OBO TAX LIENS, the holder of tax certificate No. 646, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): GOPINATH KARANUKARA, GOVID JAQANNATHAN Assessed to: GOPINATH KARANUKARA, GOVID JAQANNATHAN  
**Legal Description:** EMERALD ISLAND RESORT PHASE 1 PB 12 PGS 145-160 LOT 53, SECTION 09, TOWNSHIP 25S, RANGE 27E Parcel No.: 09 25 27 3051 0001 0530  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 30th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, September 07, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, Deputy Clerk  
 September 27, 2012  
 October 4, 11, 18, 2012

**WARNING**

**Notice of Application for Tax Deed**  
 Notice is hereby given that SUNSHINE STATE CERT II LLLP & BANKUNITED TRUSTEE the holder of tax certificate No. 3584, issued on June-01-2010, has filed said certificate in this office and has made application for a tax deed to be issued thereon. The tax certificate information is as follows: Apparent Titleholder(s): 797 LUCAYA DR FAMILY TRUST WITH ANDREY BARHATKOV AS TRUSTEE, Assignment of Deed of Trust between 797 LUCAYA DR FAMILY TRUST DATED 08-26-2005, as Trustor of FRUIT OF LIFE SOLUTIONS TRUST and TNNT, LLC, FAISAL ARIF, RUBINA AHMED, SYED AHMED, TNNT LLC Assessed to: 797 LUCAYA DR FAMILY TRUST  
**Legal Description:** POINCIANA V1 NBD 1S PB 3 PG 9 BLK 1385 1/27/28 LOT 2, SECTION 25, TOWNSHIP 26 SOUTH, RANGE 28 EAST Parcel No.: 25 26 28 6114 1385 0020  
 All of said property being in the County of Osceola, State of Florida.  
 Unless said certificate be redeemed according to law, the property described therein will be sold to the highest bidder on line at www.osceola.realtaxdeed.com on the 16th day of October, 2012 at 11:00 a.m. Property is sold subject to any additional outstanding taxes.  
**DATED** this day, August 27, 2012, publication of this notice is requested. Notice to be published in the OSCEOLA NEWS-GAZETTE.  
**MALCOM THOMPSON**  
 Clerk of the Circuit Court, Osceola County, Florida  
 By: E.J.W, DEPUTY CLERK  
 September 13, 20, 27, 2012  
 October 4, 2012

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IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2010-CA-1953 MF. BANK OF AMERICA, N.A., Plaintiff, vs. FRANCISCO ESTEBAN; PATRICIA ESTEBAN; BANK OF AMERICA, N.A.; REMINGTON MASTER HOMEOWNERS ASSOCIATION, INC.; REMINGTON PARCEL H HOMEOWNERS ASSOCIATION, INC.; ANGELA N. BUCHANAN; JOHN PAUL BUCHANAN, JR.; UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 4th day of September 2012, and entered in Case Number: 2010-CA-1953 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein BANK OF AMERICA, N.A., is the Plaintiff, and FRANCISCO ESTEBAN; PATRICIA ESTEBAN; BANK OF AMERICA, N.A.; REMINGTON MASTER HOMEOWNERS ASSOCIATION, INC.; REMINGTON PARCEL H HOMEOWNERS ASSOCIATION, INC.; ANGELA N. BUCHANAN; JOHN PAUL BUCHANAN, JR.; UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, 2600 Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to wit:

Condominium Unit 112, Building 4103, VILLA DEL SOL AT KISSIMMEE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 2785, Page 2688, and any amendments thereof, of the Public Records of Osceola County, Florida, together with undivided interest in the Common Elements appurtenant thereto, as set forth in said Declaration.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within (60) days after the sale.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 21st day of September 2012.

By: /s/ Maria Camps MARIA CAMPS, Esq. Bar Number: 930441

Submitted by: LAW OFFICES OF: MARSHALL C. WATSON, P.A. 1800 N.W. 49th Street Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-(800) 441-2438 10-16201 September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2010-CA-2115 MF. BAC HOME LOANS SERVICING, L.P., f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P., Plaintiff, vs. JUEL RODRIGUEZ; KAREN RODRIGUEZ; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 5th day of September 2012, and entered in Case Number: 2010-CA-2115 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P., f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P., is the Plaintiff, and JUEL RODRIGUEZ; KAREN RODRIGUEZ; UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, 2600 Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to wit:

Lots 17, 18, 19, Block 57, THE SEMINOLE LAND & INVESTMENT CO'S (Incorporated) MAP OF TOWN OF ST. CLOUD, according to the Official Plat thereof, as recorded in Plat Book B, Page 33 and 34, of the Public Records of Osceola County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within (60) days after the sale.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 24th day of September 2012.

By: /s/ Lucetta Pierre-Lois, Esq. Lucetta Pierre-Lois, Esq. Bar Number: 88607

Submitted by: LAW OFFICES OF: MARSHALL C. WATSON, P.A. 1800 N.W. 49th Street Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-(800) 441-2438 09-88880 September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2010-CA-3798 MF. BANK OF AMERICA, N.A., Plaintiff, vs. JOSE M. REYES; BANK OF AMERICA, N.A.; VILLAS DEL SOL AT KISSIMMEE CONDOMINIUM ASSOCIATION, INC.; UNKNOWN SPOUSE OF JOSE M. REYES; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 29th day of August 2012, and entered in Case Number: 2010-CA-3798 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein BANK OF AMERICA, N.A., is the Plaintiff, and JOSE M. REYES; BANK OF AMERICA, N.A.; VILLAS DEL SOL AT KISSIMMEE CONDOMINIUM ASSOCIATION, INC.; UNKNOWN SPOUSE OF JOSE M. REYES; UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, 2600 Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to wit:

Condominium Unit 112, Building 4103, VILLA DEL SOL AT KISSIMMEE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 2785, Page 2688, and any amendments thereof, of the Public Records of Osceola County, Florida, together with undivided interest in the Common Elements appurtenant thereto, as set forth in said Declaration.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within (60) days after the sale.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 21st day of September 2012.

By: /s/ Ashley Vanslette ASHLEY VANSLETTE, Esq. Bar Number: 90879

Submitted by: LAW OFFICES OF: MARSHALL C. WATSON, P.A. 1800 N.W. 49th Street Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-(800) 441-2438 10-33021 September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2010-CA-5160 MF. BANK OF AMERICA, N.A., Plaintiff, vs. DAMARYS BREEDING; DAVID BREEDING; LAS BRISAS VILLAS HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 29th day of August 2012, and entered in Case Number: 2010-CA-5160 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein BANK OF AMERICA, N.A., is the Plaintiff, and DAMARYS BREEDING; LAS BRISAS VILLAS HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, 2600 Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to wit:

Lot 66, LAS BRISAS VILLAS, according to the Map or Plat thereof, as recorded in Plat Book 4, Page 43, Public Records of Osceola County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within (60) days after the sale.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 21st day of September 2012.

By: /s/ Ashley Vanslette ASHLEY VANSLETTE, Esq. Bar Number: 90879

Submitted by: LAW OFFICES OF: MARSHALL C. WATSON, P.A. 1800 N.W. 49th Street Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-(800) 441-2438 10-33021 September 27, 2012 October 4, 2012

OF THE SUBJECT PROPERTY, Defendants. **NOTICE OF FORECLOSURE SALE** NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 29th day of August 2012, and entered in Case Number: 2010-CA-5990 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE BANC OF AMERICA FUNDING CORPORATION, 2008- FT1 TRUST, THROUGH CERTIFICATES, SERIES 2008-FT1, is the Plaintiff, and MIGUEL A. CARABALLO-PEREZ, a/k/a MIGUEL A. CARABALLO; WACHOVIA BANK, NATIONAL ASSOCIATION; SONIA VARGAS, a/k/a SONIA S. VARGAS; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, 2600 Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to wit:

Lot 66, LAS BRISAS VILLAS, according to the Map or Plat thereof, as recorded in Plat Book 4, Page 43, Public Records of Osceola County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within (60) days after the sale.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 21st day of September 2012.

By: /s/ Ashley Vanslette ASHLEY VANSLETTE, Esq. Bar Number: 90879

Submitted by: LAW OFFICES OF: MARSHALL C. WATSON, P.A. 1800 N.W. 49th Street Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-(800) 441-2438 10-43079 September 27, 2012 October 4, 2012

County, Florida, wherein WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2005-5, ASSET-BACKED CERTIFICATES, SERIES 2005-5, is the Plaintiff, and CONSTANTINE DIONYSIOU; CHATHAM PARK HOME OWNER'S ASSOCIATION, INC.; UNKNOWN TENANT #1, n/k/a JACKIE SALAMONE; UNKNOWN TENANT #2, n/k/a JAMES SALAMONE, are the Defendants. Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602, Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 4, 2012, the following described property as set forth in said Final Judgment, to wit: Lot 142, CHATHAM PARK AT SAUSALITO, PHASE II, according to the Official Plat thereof as recorded in Plat Book 7, Page 710, of the Public Records of Osceola County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis pendens must file a claim within 60 days after the sale.

**IMPORTANT**

In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 10th day of September 2012.

By: /s/ Cedric C. Small CEDRIC C. SMALL Florida Bar No. 70679 for VANESSA LEE Florida Bar No. 84421

ROBERTSON, ANSCHULTZ & SCHNEID, P.L.L.C. Attorneys for Plaintiff 3010 North Military Trail Suite 300 Boca Raton, FL 33431 Telephone: 561-241-9801 Facsimile: 561-241-9181 11-01697 September 20, 2012

Lot 74, MILL RUN, Unit 7, according to the map or plat thereof, as recorded in Plat Book 4, Page(s) 161 through 162, inclusive, of the Public Records of Osceola County, Florida, at public sale, to the highest and best bidder for cash at 11:00 a.m. on the 4th day of OCTOBER 2012, at Osceola County Courthouse, 2 Courthouse Square, Suite 2600/ Room 2602, Kissimmee, Florida.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at Two Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis pendens must file a claim within 60 days after the sale.

DATED as of this 7th day of September, 2012

By: /s/ Scott R. Srost Scott R. Srost Florida Bar No.: 0779385 srost@southmillhaussen.com Cameron H. P. White Florida Bar No. 021343 cwhite@southmillhaussen.com South Millhaussen, P.A. 1000 Legion Place, Suite 1200 Orlando, Florida 32811 Telephone: (407) 538-1638 Facsimile: (407) 539-2679

Attorney for Defendant/Counter-Plaintiff/Cross-Claimant/Third Party Plaintiff Anthony R. Iervolino September 27, 2012

IN THE NINTH JUDICIAL CIRCUIT COURT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2010-CA-1692-MF. 2010-2 SFR VENTURE, LLC, Plaintiff, vs. RAJENDRA RAMPERSAD, MARRIED MAN; UNKNOWN SPOUSE OF RAJENDRA RAMPERSAD; SHAYLA B. TYSON; AJIT TOLLISIE; MARIA ANDRADE; DAVID SANTOS; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE TWO ASSOCIATION, INC.; OSCEOLA COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA; MALCOM THOMPSON CLERK OF COURT OSCEOLA COUNTY, FLORIDA; UNKNOWN OCCUPANT 'A' RESIDING AT 808 WAKEFIELD WAY, KISSIMMEE, FL 34758; UNKNOWN OCCUPANT 'B' RESIDING AT 808 WAKEFIELD WAY, KISSIMMEE, FL 34758, Defendants.

**NOTICE OF ACTION**

YOU ARE NOTIFIED THAT a foreclosure action with regard to the property described in Osceola County, Florida, as: \_\_\_\_\_ VIN #: HG0E3857JA029023 Home, VIN #: GB071164 TITLE #: 4737951 has been filed against you and you are required to serve a copy of your written defenses, if any, to me on ROBERT S. HAYES, Esquire, Plaintiff's attorney, of the Law Firm of ROBERT S. HAYES, P.A., whose address is 441 W. Vine Street, Kissimmee, FL 34741, on or before OCTOBER 30, 2012, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 18th day of September 2012.

MALCOM THOMPSON CLERK OF THE COURT By: /s/ Cindy Carter CINDY CARTER As Deputy Clerk September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2012-DR-001751-DC DIONYSIOU, 30-C. LUIS A. LOPEZ-ORTIZ, Plaintiff/Husband and ANA J. URQUIDEZ-RODRIGUEZ, Respondent/Wife.

**NOTICE OF ACTION FOR PUBLICATION**

YOU ARE NOTIFIED that an action for Dissolution of Marriage, including claims for payment of debts, division of real and personal property, and for payments of child support, has been filed against you. You are required to serve a copy of your written defenses, if any, to this action to me on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ Cindy Carter CINDY CARTER As Deputy Clerk September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2011-CA-1126-CI MALCOM THOMPSON CLERK OF CIRCUIT COURT By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

IN THE COUNTY COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2012-CC-1882 CL. FUGATE LAND HOLDINGS, LLC, d/b/a WHISPERRING OAKS MOBILE HOME PARK, Plaintiff, vs. PATRICIA JEAN WARWICK, Defendant.

**NOTICE OF ACTION**

YOU ARE NOTIFIED THAT a foreclosure action with regard to the property described in Osceola County, Florida, as: \_\_\_\_\_ VIN #: HG0E3857JA029023 Home, VIN #: GB071164 TITLE #: 4737951 has been filed against you and you are required to serve a copy of your written defenses, if any, to me on ROBERT S. HAYES, Esquire, Plaintiff's attorney, of the Law Firm of ROBERT S. HAYES, P.A., whose address is 441 W. Vine Street, Kissimmee, FL 34741, on or before OCTOBER 30, 2012, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 1-(800) 955-8771.

DATED on this 18th day of September 2012.

MALCOM THOMPSON CLERK OF THE COURT By: /s/ Cindy Carter CINDY CARTER As Deputy Clerk September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2012-DR-001751-DC DIONYSIOU, 30-C. LUIS A. LOPEZ-ORTIZ, Plaintiff/Husband and ANA J. URQUIDEZ-RODRIGUEZ, Respondent/Wife.

**NOTICE OF ACTION FOR PUBLICATION**

YOU ARE NOTIFIED that an action for Dissolution of Marriage, including claims for payment of debts, division of real and personal property, and for payments of child support, has been filed against you. You are required to serve a copy of your written defenses, if any, to this action to me on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ Cindy Carter CINDY CARTER As Deputy Clerk September 27, 2012 October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT IN AND FOR OSCEOLA COUNTY, FLORIDA, CIVIL DIVISION Case No.: 2011-CA-1126-CI MALCOM THOMPSON CLERK OF CIRCUIT COURT By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

**WARNING:** Rule 12.285, Florida Family Law Rules of Procedure requires certain disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

DATED on this 11th day of September 2012.

MALCOM THOMPSON CLERK OF THE CIRCUIT COURT OSCEOLA COUNTY, FLORIDA By: /s/ G. G. BURGOS, Petitioner's Attorney, whose address is: P.O. Box 721557, Orlando, FL 32872, on or before OCTOBER 2, 2012, and file the original with the clerk of this court at OSCEOLA County Courthouse, 2 Courthouse Square, Suite 2000, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CA-00234-MF. FLAGSTAR BANK, FSB, Plaintiff, vs. ANUP SHAH and HITA SHAH, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CA-004157-MF. FLAGSTAR BANK, FSB, Plaintiff, vs. ANUP SHAH and HITA SHAH, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CC-2277-CF. VILLAS DEL SOL AT KISSIMMEE CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. FATIMA Z. ZAHRAOUI, et al., Defendant(s).

IN THE COUNTY COURT OF OSCEOLA COUNTY, FLORIDA. Case No. 2011-CC-2277-CF. VILLAS DEL SOL AT KISSIMMEE CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. FATIMA Z. ZAHRAOUI, et al., Defendant(s).

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-136-MF. CARIBE COVE CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. PHILIP BUTTON, ET AL., Defendant(s).

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. Case No. 2012-CA-1520-MF. THE BANK OF NEW YORK MELLON, f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE CERTIFICATES, FIRST HORIZON MORTGAGE PASS-THROUGH CERTIFICATES SERIES (FHMS 2005-AA11), BY FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, MASTER SERVICER, IN ITS CAPACITY AS AGENT FOR THE TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT, Plaintiff, vs. STEPHEN M. STETLER; HANCOCK BANK; PAULA C. WILSON, n/k/a PAULA C. STETLER; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. Case No. 2012-CC-1210-CF. ARTISAN CLUB CONDOMINIUM ASSOCIATION, INC., Plaintiff, vs. JANINE STEER, et al., Defendant(s).

IN THE COUNTY COURT OF OSCEOLA COUNTY, FLORIDA. Case No. 2012-CC-1210-CF. ARTISAN CLUB CONDOMINIUM ASSOCIATION, INC., Plaintiff, vs. ALBERTO MACHADO, A/K/A CARLOS ALBERTO MACHADO, et al., Defendant(s).

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. Case No. 2012-CC-1210-CF. ARTISAN CLUB CONDOMINIUM ASSOCIATION, INC., Plaintiff, vs. ALBERTO MACHADO, A/K/A CARLOS ALBERTO MACHADO, et al., Defendant(s).

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-2957 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 69, SHANNON LAKES SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 9, Pages 39, 40, 41 and 42, Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-2957 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 69, SHANNON LAKES SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 9, Pages 39, 40, 41 and 42, Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-004157 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 156, REMINGTON - PARCEL # 3, according to the Plat thereof, as recorded in Plat Book 14, Pages 108 and 109, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-004157 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 156, REMINGTON - PARCEL # 3, according to the Plat thereof, as recorded in Plat Book 14, Pages 108 and 109, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2012-CA-000231 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein CARIBE COVE CONDOMINIUM ASSOCIATION, INC., is the Plaintiff, and PHILIP BUTTON; STATE OF FLORIDA and UNKNOWN TENANTS IN POSSESSION are Defendants. I will sell to the highest and best bidder for cash:  
2 Courthouse Square, 2nd Floor, Suite 2602, the Clerk's street address for auctions, at 11:00 A.M. (Room 2600), on the 12th day of October, 2012 the following described property as set forth in said Final Judgment, to-wit:  
Unit No. 1204, of PHASE I, CARIBE COVE CONDOMINIUM, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 3485, at Page 136, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 5th day of September 2012, and entered in Case No. 2012-CA-1520 MF, of the Circuit Court of the 9th Judicial Circuit, in and for Osceola County, Florida, wherein THE BANK OF NEW YORK MELLON, f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE CERTIFICATES, FIRST HORIZON MORTGAGE PASS-THROUGH CERTIFICATES SERIES (FHMS 2005-AA11), BY FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, MASTER SERVICER, IN ITS CAPACITY AS AGENT FOR THE TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT, is the Plaintiff, and STEPHEN M. STETLER; HANCOCK BANK; PAULA C. WILSON, n/k/a PAULA C. STETLER; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, are the Defendants. The Clerk of this Court shall sell the highest and best bidder for cash at the OSCEOLA COUNTY COURTHOUSE, Two Courthouse Square, Suite 2600, Room 2602, Kissimmee, Florida, at 11:00 A.M., on the 10th day of OCTOBER 2012, the following described property as set forth in said Final Judgment, to-wit: Lot 4, Block C, RUNNYMEDE SHORES, according to the Plat Book 1, Page 383, Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-2957 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 69, SHANNON LAKES SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 9, Pages 39, 40, 41 and 42, Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-2957 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 69, SHANNON LAKES SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 9, Pages 39, 40, 41 and 42, Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-2957 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein FLAGSTAR BANK, FSB, is the Plaintiff, and ANUP SHAH; HITA SHAH; VILLAS AT ISLAND CLUB PHASE II CONDOMINIUM ASSOCIATION, INC.; SYNOPSIS BANK, SUCCESSOR BY MERGER TO FIRST FLORIDA BANK; BABU PATEL; SYSCO CENTRAL FLORIDA, INC.; f/k/a SYSCO FOOD SERVICES OF CENTRAL FLORIDA, INC., are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 69, SHANNON LAKES SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 9, Pages 39, 40, 41 and 42, Public Records of Osceola County, Florida.

**IMPORTANT**  
In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days before the scheduled appearance. If you are hearing or voice impaired, call 1-(800) 955-8771.  
DATED on this 12th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 29235  
for SHANNON ARSENALUT  
Florida Bar No. 47700  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-01386  
September 20, 27, 2012

**IMPORTANT**  
In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days before the scheduled appearance. If you are hearing or voice impaired, call 1-(800) 955-8771.  
DATED on this 10th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 70679  
for JONATHAN M. GIBBELS  
Florida Bar No. 37547  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-10052  
September 20, 27, 2012

**IMPORTANT**  
In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days before the scheduled appearance. If you are hearing or voice impaired, call 1-(800) 955-8771.  
DATED on this 12th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 29235  
for JONATHAN M. GIBBELS  
Florida Bar No. 33431  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-10052  
September 20, 27, 2012

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DATED on this 12th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 29235  
for JONATHAN M. GIBBELS  
Florida Bar No. 33431  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-10052  
September 20, 27, 2012

**IMPORTANT**  
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DATED on this 12th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 29235  
for JONATHAN M. GIBBELS  
Florida Bar No. 33431  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-15874  
September 20, 27, 2012

**IMPORTANT**  
In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days before the scheduled appearance. If you are hearing or voice impaired, call 1-(800) 955-8771.  
DATED on this 12th day of September 2012.  
By: /s/ Cedric C. Small  
CEDRIC C. SMALL  
Florida Bar No. 29235  
for JONATHAN M. GIBBELS  
Florida Bar No. 33431  
ROBERTSON, ANSCHULTZ & SCHNEID, P.L.  
Attorneys for Plaintiff  
3010 North Military Trail  
Suite 300  
Boca Raton, FL 33431  
Telephone: 561-241-6901  
Facsimile: 561-241-9181  
11-15874  
September 20, 27, 2012

**IMPORTANT**  
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DATED on this 21st day of September 2012.  
By: /s/ Elisabeth Porter  
ELISABETH PORTER, Esq.  
Bar Number: 645648  
**Submitted by:**  
Law Offices of: MARY GRADY, WATSON, P.A.  
1800 N.W. 49th Street  
Suite 120  
Fort Lauderdale, Florida 33309  
Telephone: (954) 453-0365  
Fax: (954) 453-0362  
Toll Free: 1-800-441-2438  
10-57105  
September 27, 2012  
October 4, 2012

**IMPORTANT**  
In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration at 2 Courthouse Square, Suite 6300, Kissimmee, Florida 34741, Telephone: (407) 742-2417, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days before the scheduled appearance. If you are hearing or voice impaired, call 1-(800) 955-8771.  
DATED on this 21st day of September 2012.  
By: /s/ Elisabeth Porter  
ELISABETH PORTER, Esq.  
Bar Number: 645648  
**Submitted by:**  
Law Offices of: MARY GRADY, WATSON, P.A.  
1800 N.W. 49th Street  
Suite 120  
Fort Lauderdale, Florida 33309  
Telephone: (954) 453-0365  
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September 27, 2012  
October 4, 2012

**IMPORTANT**  
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DATED on this 21st day of September 2012.  
By: /s/ Elisabeth Porter  
ELISABETH PORTER, Esq.  
Bar Number: 645648  
**Submitted by:**  
Law Offices of: MARY GRADY, WATSON, P.A.  
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Telephone: (954) 453-0365  
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10-57105  
September 27, 2012  
October 4, 2012

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CA-00234-MF. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-3, Plaintiff, vs. BERGSON LOUIS-JACQUES and HERLINE LOUIS-JACQUES, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CA-004157-MF. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-3, Plaintiff, vs. BERGSON LOUIS-JACQUES and HERLINE LOUIS-JACQUES, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2011-CA-004389. CITIMORTGAGE, INC., Plaintiff, vs. WINDA RIVERA and ENID RIVERA, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-0041 MF. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANK OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-D, Plaintiff, vs. PETER G. TAYLOR; BANK OF AMERICA, N.A.; REUNION GRANDE CONDOMINIUM ASSOCIATION, INC.; REUNION RESORT & CLUB ORLANDO MASTER ASSOCIATION, INC.; WINSTON O. MCINTOSH; GARY CHIN QUEE; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-000327-MF. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2007-1, Plaintiff, vs. GRETHEL DIAZ and LEANDRO LEON, et al., Defendant.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-1520 MF. THE BANK OF NEW YORK MELLON, f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE CERTIFICATES, FIRST HORIZON MORTGAGE PASS-THROUGH CERTIFICATES SERIES (FHMS 2005-AA11), BY FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, MASTER SERVICER, IN ITS CAPACITY AS AGENT FOR THE TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT, Plaintiff, vs. STEPHEN M. STETLER; HANCOCK BANK; PAULA C. WILSON, n/k/a PAULA C. STETLER; UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CC-1211 CF. ARTISAN CLUB CONDOMINIUM ASSOCIATION, INC., Plaintiff, vs. JANINE STEER, et al., Defendant(s).

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-2119-MF. FIRST SOUTHERN BANK, successor in interest to FIRST COMMERCIAL BANK OF FLORIDA, as receiver for FIRST COMMERCIAL BANK OF FLORIDA, Plaintiff, vs. CSD UNLIMITED, INC., a Florida corporation, WEST LAKE COMMERCIAL CENTER OWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, U.S. SMALL BUSINESS ADMINISTRATION, FLORIDA BUSINESS DEVELOPMENT CORPORATION, and UNKNOWN TENANTS in possession, Defendants.

IN THE CIRCUIT COURT OF THE 9th JUDICIAL CIRCUIT, IN AND FOR OSCEOLA COUNTY, FLORIDA. General Jurisdiction Division Case No. 2012-CA-2119-MF. FIRST SOUTHERN BANK, successor in interest to FIRST COMMERCIAL BANK OF FLORIDA, as receiver for FIRST COMMERCIAL BANK OF FLORIDA, Plaintiff, vs. CSD UNLIMITED, INC., a Florida corporation, WEST LAKE COMMERCIAL CENTER OWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, U.S. SMALL BUSINESS ADMINISTRATION, FLORIDA BUSINESS DEVELOPMENT CORPORATION, and UNKNOWN TENANTS in possession, Defendants.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 28, 2012, and entered in 2011-CA-00234 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-3, is the Plaintiff, and BERGSON LOUIS-JACQUES; HERLINE LOUIS-JACQUES; CORAL GAY RESORT HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT # 1, n/k/a COLETTE LAMONICA; UNKNOWN TENANT # 2, n/k/a PETER WELLS, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 4, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 20, CORAL GAY RESORT, as per Plat thereof, recorded in Plat Book 19, Pages 123, 124 and 125, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in Civil Case No. 2011-CA-3779 of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein REUNION RESORT & CLUB ORLANDO MASTER ASSOCIATION, INC., is the Plaintiff, and WINDA RIVERA; ENID RIVERA; UNKNOWN SPOUSE OF ENID RIVERA; POINCIANA VILLAGE ONE ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; LUIS A. MALDONADO; UNKNOWN TENANT # 1; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room 2602, of the Osceola County Courthouse, 2 Courthouse Square, Kissimmee, FL 34741, in ACCORDANCE WITH CHAPTER 45, FLORIDA STATUTES, at 11:00 A.M., on OCTOBER 30, 2012, the following described property set forth in said Final Judgment, to-wit:  
Lot 19, HARBOR TOWN, Phase One, according to the plat thereof, as recorded in Plat Book 8, Page 140 of the Public Records of Osceola County, Florida.  
**Property Address:**  
3429 Harbor Town Drive  
Kissimmee, FL 34744

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-004349, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein CITIMORTGAGE, INC., is the Plaintiff, and WINDA RIVERA; ENID RIVERA; UNKNOWN SPOUSE OF ENID RIVERA; POINCIANA VILLAGE ONE ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; LUIS A. MALDONADO; UNKNOWN TENANT # 1; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room 2602, of the Osceola County Courthouse, 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 11, Block 1539, POINCIANA, NEIGHBORHOOD 2, VILLAGE 1, according to the Plat thereof, as recorded in Plat Book 3, Pages 17 through 31, inclusive, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2011-CA-004349, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein CITIMORTGAGE, INC., is the Plaintiff, and WINDA RIVERA; ENID RIVERA; UNKNOWN SPOUSE OF ENID RIVERA; POINCIANA VILLAGE ONE ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; LUIS A. MALDONADO; UNKNOWN TENANT # 1; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room 2602, of the Osceola County Courthouse, 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 11, Block 1539, POINCIANA, NEIGHBORHOOD 2, VILLAGE 1, according to the Plat thereof, as recorded in Plat Book 3, Pages 17 through 31, inclusive, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2012-CA-000327 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2007-1, is the Plaintiff, and GRETHEL DIAZ; LEANDRO LEON; UNKNOWN TENANT # 1, n/k/a MARIA MEDERO; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 3, BECCA TRACE II, according to the Plat thereof, recorded in Plat Book 19, Page 42, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2012-CA-000327 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2007-1, is the Plaintiff, and GRETHEL DIAZ; LEANDRO LEON; UNKNOWN TENANT # 1, n/k/a MARIA MEDERO; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 3, BECCA TRACE II, according to the Plat thereof, recorded in Plat Book 19, Page 42, of the Public Records of Osceola County, Florida.

**NOTICE OF FORECLOSURE SALE**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2012, and entered in 2012-CA-000327 MF, of the Circuit Court of the Ninth Judicial Circuit in and for Osceola County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2007-1, is the Plaintiff, and GRETHEL DIAZ; LEANDRO LEON; UNKNOWN TENANT # 1, n/k/a MARIA MEDERO; UNKNOWN TENANT # 2, are the Defendant(s). Malcom Thompson, as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at Suite 2600/ Room # 2602 2 Courthouse Square, Kissimmee, FL 34741, at 11:00 A.M., on OCTOBER 5, 2012, the following described property as set forth in said Final Judgment, to-wit:  
Lot 3, BECCA TRACE II, according to the Plat thereof, recorded in Plat Book 19, Page 42, of the Public Records of Osceola County, Florida.

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Lot 3, BECCA TRACE II, according to the Plat thereof, recorded in Plat Book 19, Page 42, of the Public Records of Osceola County, Florida.



PROPOSED CONSTITUTIONAL AMENDMENTS  
TO BE VOTED ON NOVEMBER 6, 2012  
NOTICE OF ELECTION

I, Kenneth W. Detzner, Secretary of State of the State of Florida, do hereby give notice that an election will be held in each county in Florida, on November 6, 2012, for the ratification or rejection of proposed revisions to the constitution of the State of Florida.

NO. 1  
CONSTITUTIONAL AMENDMENT  
ARTICLE I, SECTION 28  
(Legislative)

Ballot Title: HEALTH CARE SERVICES.—

**Ballot Summary:** Proposing an amendment to the State Constitution to prohibit laws or rules from compelling any person or employer to purchase, obtain, or otherwise provide for health care coverage; permit a person or an employer to purchase lawful health care services directly from a health care provider; permit a health care provider to accept direct payment from a person or an employer for lawful health care services; exempt persons, employers, and health care providers from penalties and taxes for paying directly or accepting direct payment for lawful health care services; and prohibit laws or rules from abolishing the private market for health care coverage of any lawful health care service. Specifies that the amendment does not affect which health care services a health care provider is required to perform or provide; affect which health care services are permitted by law; prohibit care provided pursuant to general law relating to workers' compensation; affect laws or rules in effect as of March 1, 2010; affect the terms or conditions of any health care system to the extent that those terms and conditions do not have the effect of punishing a person or an employer for paying directly for lawful health care services or a health care provider for accepting direct payment from a person or an employer for lawful health care services; or affect any general law passed by two-thirds vote of the membership of each house of the Legislature, passed after the effective date of the amendment, provided such law states with specificity the public necessity justifying the exceptions from the provisions of the amendment. The amendment expressly provides that it may not be construed to prohibit negotiated provisions in insurance contracts, network agreements, or other provider agreements contractually limiting copayments, coinsurance, deductibles, or other patient charges.

Full Text: ARTICLE I  
DECLARATION OF RIGHTS  
SECTION 28. Health care services.—

(a) To preserve the freedom of all residents of the state to provide for their own health care:  
(1) A law or rule may not compel, directly or indirectly, any person or employer to purchase, obtain, or otherwise provide for health care coverage.  
(2) A person or an employer may pay directly for lawful health care services and may not be required to pay penalties or taxes for paying directly for lawful health care services. A health care provider may accept direct payment for lawful health care services and may not be required to pay penalties or taxes for accepting direct payment from a person or an employer for lawful health care services.  
(b) The private market for health care coverage of any lawful health care service may not be abolished by law or rule.  
(c) This section does not:  
(1) Affect which health care services a health care provider is required to perform or provide.  
(2) Affect which health care services are permitted by law.  
(3) Prohibit care provided pursuant to general law relating to workers' compensation.  
(4) Affect laws or rules in effect as of March 1, 2010.  
(5) Affect the terms or conditions of any health care system to the extent that those terms and conditions do not have the effect of punishing a person or an employer for paying directly for lawful health care services or a health care provider for accepting direct payment from a person or an employer for lawful health care services, except that this section may not be construed to prohibit any negotiated provision in any insurance contract, network agreement, or other provider agreement contractually limiting copayments, coinsurance, deductibles, or other patient charges.  
(6) Affect any general law passed by a two-thirds vote of the membership of each house of the legislature after the effective date of this section, if the law states with specificity the public necessity that justifies an exception from this section.  
(d) As used in this section, the term:  
(1) "Compel" includes the imposition of penalties or taxes.  
(2) "Direct payment" or "pay directly" means payment for lawful health care services without a public or private third party, not including an employer, paying for any portion of the service.  
(3) "Health care system" means any public or private entity whose function or purpose is the management of, processing of, enrollment of individuals for, or payment, in full or in part, for health care services, health care data, or health care information for its participants.  
(4) "Lawful health care services" means any health-related service or treatment, to the extent that the service or treatment is permitted or not prohibited by law or regulation at the time the service or treatment is rendered, which may be provided by persons or businesses otherwise permitted to offer such services.  
(5) "Penalties or taxes" means any civil or criminal penalty or fine, tax, salary or wage withholding or surcharge, or named fee with a similar effect established by law or rule by an agency established, created, or controlled by the government which is used to punish or discourage the exercise of rights protected under this section. For purposes of this section only, the term "rule by an agency" may not be construed to mean any negotiated provision in any insurance contract, network agreement, or other provider agreement contractually limiting copayments, coinsurance, deductibles, or other patient charges.

NO. 2  
CONSTITUTIONAL AMENDMENT  
ARTICLE VII, SECTION 6  
ARTICLE XII, SECTION 32  
(Legislative)

Ballot Title: VETERANS DISABLED DUE TO COMBAT INJURY; HOMESTEAD PROPERTY TAX DISCOUNT.—

**Ballot Summary:** Proposing an amendment to Section 6 of Article VII and the creation of Section 32 of Article XII of the State Constitution to expand the availability of the property discount on the homesteads of veterans who became disabled as the result of a combat injury to include those who were not Florida residents when they entered the military and schedule the amendment to take effect January 1, 2013.

Full Text: ARTICLE VII  
FINANCE AND TAXATION  
SECTION 6. Homestead exemptions.—

(a) Every person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another legally or naturally dependent upon the owner, shall be exempt from taxation thereon, except assessments for special benefits, up to the assessed valuation of twenty-five thousand dollars and, for all levies other than school district levies, on the assessed valuation greater than fifty thousand dollars and up to seventy-five thousand dollars, upon establishment of right thereto in the manner prescribed by law. The real estate may be held by legal or equitable title, by the entireties, jointly, in common, as a condominium, or indirectly by stock ownership or membership representing the owner's or member's proprietary interest in a corporation owning a fee or a leasehold initially in excess of ninety-eight years. The exemption shall not apply with respect to any assessment roll until such roll is first determined to be in compliance with the provisions of section 4 by a state agency designated by general law. This exemption is repealed on the effective date of any amendment to this Article which provides for the assessment of homestead property at less than just value.  
(b) Not more than one exemption shall be allowed any individual or family unit or with respect to any residential unit. No exemption

shall exceed the value of the real estate assessable to the owner or, in case of ownership through stock or membership in a corporation, the value of the proportion which the interest in the corporation bears to the assessed value of the property.

(c) By general law and subject to conditions specified therein, the Legislature may provide to renters, who are permanent residents, ad valorem tax relief on all ad valorem tax levies. Such ad valorem tax relief shall be in the form and amount established by general law.

(d) The legislature may, by general law, allow counties or municipalities, for the purpose of their respective tax levies and subject to the provisions of general law, to grant an additional homestead tax exemption not exceeding fifty thousand dollars to any person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner and who has attained age sixty-five and whose household income, as defined by general law, does not exceed twenty thousand dollars. The general law must allow counties and municipalities to grant this additional exemption, within the limits prescribed in this subsection, by ordinance adopted in the manner prescribed by general law, and must provide for the periodic adjustment of the income limitation prescribed in this subsection for changes in the cost of living.

(e) Each veteran who is age 65 or older who is partially or totally permanently disabled shall receive a discount from the amount of the ad valorem tax otherwise owed on homestead property the veteran owns and resides in if the disability was combat related, the veteran was a resident of this state at the time of entering the military service of the United States, and the veteran was honorably discharged upon separation from military service. The discount shall be in a percentage equal to the percentage of the veteran's permanent, service-connected disability as determined by the United States Department of Veterans Affairs. To qualify for the discount granted by this subsection, an applicant must submit to the county property appraiser, by March 1, proof of residency at the time of entering military service; an official letter from the United States Department of Veterans Affairs stating the percentage of the veteran's service-connected disability and such evidence that reasonably identifies the disability as combat related, and a copy of the veteran's honorable discharge. If the property appraiser denies the request for a discount, the appraiser must notify the applicant in writing of the reasons for the denial, and the veteran may reapply. The Legislature may, by general law, waive the annual application requirement in subsequent years. This subsection shall take effect December 7, 2006; is self-executing, and does not require implementing legislation.

ARTICLE XII  
SCHEDULE  
SECTION 32. Veterans disabled due to combat injury; homestead property tax discount.—The amendment to subsection (e) of Section 6 of Article VII relating to the homestead property tax discount for veterans who became disabled as the result of a combat injury shall take effect January 1, 2013.

NO. 3  
CONSTITUTIONAL AMENDMENT  
ARTICLE VII, SECTIONS 1 and 19  
ARTICLE XII, SECTION 32  
(Legislative)

Ballot Title: STATE GOVERNMENT REVENUE LIMITATION.—

**Ballot Summary:** This proposed amendment to the State Constitution replaces the existing state revenue limitation based on Florida personal income growth with a new state revenue limitation based on inflation and population changes. Under the amendment, state revenues, as defined in the amendment, collected in excess of the revenue limitation must be deposited into the budget stabilization fund until the fund reaches its maximum balance, and thereafter shall be used for the support and maintenance of public schools by reducing the minimum financial effort required from school districts for participation in a state-funded education finance program, or, if the minimum financial effort is no longer required, returned to the taxpayers. The Legislature may increase the state revenue limitation through a bill approved by a super majority vote of each house of the Legislature. The Legislature may also submit a proposed increase in the state revenue limitation to the voters. The Legislature must implement this proposed amendment by general law. The amendment will take effect upon approval by the electors and will first apply to the 2014-2015 state fiscal year.

Full Text: ARTICLE VII  
FINANCE AND TAXATION  
SECTION 1. Taxation; appropriations; state expenses; state revenue limitation.—

(a) No tax shall be levied except in pursuance of law. No state ad valorem taxes shall be levied upon real estate or tangible personal property. All other forms of taxation shall be preempted to the state except as provided by general law.  
(b) Motor vehicles, boats, airplanes, trailers, trailer coaches and mobile homes, as defined by law, shall be subject to a license tax for their operation in the amounts and for the purposes prescribed by law, but shall not be subject to ad valorem taxes.  
(c) No money shall be drawn from the treasury except in pursuance of appropriation made by law.  
(d) Provision shall be made by law for raising sufficient revenue to defray the expenses of the state for each fiscal period.

(e) Except as provided herein, state revenues collected for any fiscal year shall be limited to state revenues allowed under this subsection for the prior fiscal year plus an adjustment for growth. As used in this subsection, "growth" means an amount equal to the average annual rate of growth in Florida personal income over the most recent twenty quarters times the state revenues allowed under this subsection for the prior fiscal year. For the 1995-1996 fiscal year, the state revenues allowed under this subsection for the prior fiscal year shall equal the state revenues collected for the 1994-1995 fiscal year. Florida personal income shall be determined by the legislature, from information available from the United States Department of Commerce or its successor on the first day of February prior to the beginning of the fiscal year. State revenues collected for any fiscal year in excess of this limitation shall be transferred to the budget stabilization fund until the fund reaches the maximum balance specified in Section 19(g) of Article III, and thereafter shall be refunded to taxpayers as provided by general law. State revenues allowed under this subsection for any fiscal year may be increased by a two-thirds vote of the membership of each house of the legislature in a separate bill that contains no other subject and that sets forth the dollar amount by which the state revenues allowed will be increased. The vote may not be taken less than seventy-two hours after the third reading of the bill. For purposes of this subsection, "state revenues" means taxes, fees, licenses, and charges for services imposed by the legislature on individuals, businesses, or agencies outside state government. However, "state revenues" does not include: revenues that are necessary to meet the requirements set forth in documents authorizing the issuance of bonds by the state; revenues that are used to provide matching funds for the federal Medicaid program with the exception of the revenues used to support the Public Medical Assistance Trust Fund or its successor program and with the exception of state matching funds used to fund elective expansions made after July 1, 1994; proceeds from the state lottery returned as prizes; receipts of the Florida Hurricane Catastrophe Fund; balances carried forward from prior fiscal years; taxes, fees, licenses, fines, and charges for services imposed by local, regional, or school district governing bodies; or revenue from taxes, licenses, fees, and charges for services required to be imposed by any amendment or revision to this constitution after July 1, 1994. An adjustment to the revenue limitation shall be made by general law to reflect the fiscal impact of transfers of responsibility for the funding of governmental functions between the state and other levels of government. The legislature shall, by general law, prescribe procedures necessary to administer this subsection.

SECTION 19. State revenue limitation.—  
(a) STATE REVENUE LIMITATION.—Except as provided in this section, state revenues collected in any fiscal year are limited as follows:  
(1) For the 2014-2015 fiscal year, state revenues are limited to an amount equal to the state revenues collected during the 2013-2014 fiscal year multiplied by the sum of the adjustment for growth plus four one-hundredths.  
(2) For the 2015-2016 fiscal year, state revenues are limited to an amount equal to the state revenue limitation for fiscal year 2014-2015 multiplied by the sum of the adjustment for growth plus three one-hundredths.  
(3) For the 2016-2017 fiscal year, state revenues are limited to an amount equal to the state revenue limitation for fiscal year 2015-2016 multiplied by the sum of the adjustment for growth plus two one-hundredths.

(4) For the 2017-2018 fiscal year, state revenues are limited to an amount equal to the state revenue limitation for fiscal year 2016-2017 multiplied by the sum of the adjustment for growth plus one one-hundredth.

(5) For the 2018-2019 fiscal year and thereafter, state revenues are limited to an amount equal to the state revenue limitation for the previous fiscal year multiplied by the adjustment for growth.

(6) The adjustment for growth for a fiscal year shall be determined by March 1 preceding the fiscal year using the latest information available. Once the adjustment for growth is determined for a fiscal year, it may not be changed based on revisions to the information used to make the determination.

(b) REVENUES IN EXCESS OF THE LIMITATION.—State revenues collected in any fiscal year in excess of the revenue limitation shall be transferred to the budget stabilization fund until the fund reaches the maximum balance specified in Section 19(g) of Article III, and thereafter shall be used for the support and maintenance of public schools by reducing the minimum financial effort required from school districts for participation in a state-funded education finance program, or, if the minimum financial effort is no longer required, returned to taxpayers as provided by general law.

(c) AUTHORITY OF THE LEGISLATURE TO INCREASE THE REVENUE LIMITATION.—

(1) The state revenue limitation for any fiscal year may be increased by a two-thirds vote of the membership of each house of the legislature. Unless otherwise provided by the bill increasing the revenue limitation, the increased revenue limitation enacted under this paragraph shall be used to determine the revenue limitation for future fiscal years.

(2) The state revenue limitation for any one fiscal year may be increased by a three-fifths vote of the membership of each house of the legislature. Increases to the revenue limitation enacted under this paragraph must be disregarded when determining the revenue limitation in subsequent fiscal years.

(3) A bill increasing the revenue limitation may not contain any other subject and must set forth the dollar amount by which the state revenue limitation will be increased. The vote may not be taken less than seventy-two hours after the third reading in either house of the legislature of the bill in the form that will be presented to the governor.

(d) AUTHORITY OF THE ELECTORS TO INCREASE THE REVENUE LIMITATION.—The legislature may propose an increase in the state revenue limitation pursuant to a concurrent resolution enacted by a three-fifths vote of the membership of each house. The proposed increase shall be submitted to the electors at the next general election held more than ninety days after the resolution is filed with the custodian of state records. However, the legislature may submit the proposed increase at an earlier special election held more than ninety days after it is filed with the custodian of state records pursuant to a law enacted by the affirmative vote of three-fourths of the membership of each house of the legislature. The resolution must set forth the dollar amount by which the state revenue limitation will be increased. Unless otherwise provided in the resolution, the increased revenue limitation shall be used to determine the revenue limitation for future fiscal years. The proposed increase shall take effect if it is approved by a vote of at least 60 percent of the electors voting on the matter.

(e) REVENUE LIMIT ADJUSTMENT BY THE LEGISLATURE.—The legislature shall provide by general law for adjustments to the state revenue limitation to reflect:

(1) The fiscal impact of transfers of responsibility for the funding of governmental functions between the state and other levels of government occurring after May 6, 2011; or

(2) The fiscal impact of a new federal mandate.  
(f) GENERAL LAW IMPLEMENTATION.—The legislature shall, by general law, prescribe procedures necessary to administer this section.

(g) DEFINITIONS.—As used in this section, the term:  
(1) "Adjustment for growth" means an amount equal to the average for the previous five years of the product of the inflation factor and the population factor.

(2) "Inflation factor" means an amount equal to one plus the percent change in the calendar year annual average of the Consumer Price Index. The term "Consumer Price Index" means the Consumer Price Index for All Urban Consumers, U.S. city average (not seasonally adjusted, current base for all items), as published by the United States Department of Labor. In the event the index ceases to exist, the legislature shall determine the successor index by general law.

(3) "Population factor" means an amount equal to one plus the percent change in population of the state as of April 1 compared to April 1 of the prior year. For purposes of calculating the annual rate of change in population, the state's official population estimates shall be used.

(4) "State revenues" means taxes, fees, licenses, fines, and charges for services imposed by the legislature on individuals, businesses, or agencies outside state government. However, the term "state revenues" does not include: revenues that are necessary to meet the requirements set forth in documents authorizing the issuance of bonds by the state for bonds issued before July 1, 2012; revenues that are used to provide matching funds for the federal Medicaid program with the exception of the revenues used to support the Public Medical Assistance Trust Fund or its successor program and with the exception of state matching funds used to fund optional expansions made after July 1, 1994; proceeds from the state lottery returned as prizes; receipts of the Florida Hurricane Catastrophe Fund and Citizens Property Insurance Corporation; receipts of public universities and colleges; balances carried forward from prior fiscal years; taxes, fees, licenses, fines, and charges for services imposed by local, regional, or school district governing bodies; or revenue from taxes, fees, licenses, fines, and charges for services authorized by any amendment or revision to this constitution after May 6, 2011.

ARTICLE XII  
SCHEDULE

SECTION 32. State revenue limitation.—The amendment to Section 1 and the creation of Section 19 of Article VII, revising the state revenue limitation, and this section take effect upon approval by the electors and apply beginning in the 2014-2015 state fiscal year.

NO. 4  
CONSTITUTIONAL AMENDMENT  
ARTICLE VII, SECTIONS 4, 6  
ARTICLE XII, SECTIONS 27, 32, 33  
(Legislative)

Ballot Title: PROPERTY TAX LIMITATIONS; PROPERTY VALUE DECLINE; REDUCTION FOR NONHOMESTEAD ASSESSMENT INCREASES; DELAY OF SCHEDULED REPEAL.—

**Ballot Summary:**  
(1) This would amend Florida Constitution Article VII, Section 4 (Taxation; assessments) and Section 6 (Homestead exemptions). It also would amend Article XII, Section 27, and add Sections 32 and 33, relating to the Schedule for the amendments.

(2) In certain circumstances, the law requires the assessed value of homestead and specified nonhomestead property to increase when the just value of the property decreases. Therefore, this amendment provides that the Legislature may, by general law, provide that the assessment of homestead and specified nonhomestead property may not increase if the just value of that property is less than the just value of the property on the preceding January 1, subject to any adjustment in the assessed value due to changes, additions, reductions, or improvements to such property which are assessed as provided for by general law. This amendment takes effect upon approval by the voters. If approved at a special election held on the date of the 2012 presidential preference primary, it shall operate retroactively to January 1, 2012, or, if approved at the 2012 general election, shall take effect January 1, 2013.

(3) This amendment reduces from 10 percent to 5 percent the limitation on annual changes in assessments of nonhomestead real property. This amendment takes effect upon approval of the voters. If approved at a special election held on the date of the 2012 presidential preference primary, it shall operate retroactively to January 1, 2012, or, if approved at the 2012 general election, takes effect January 1, 2013.

(4) This amendment also authorizes general law to provide, subject to conditions specified in such law, an additional homestead exemption to every person who establishes the right to receive the homestead exemption provided in the Florida Constitution within 1 year after purchasing the homestead property and who has not owned property in the previous

3 calendar years to which the Florida homestead exemption applied. The additional homestead exemption shall apply to all levies except school district levies. The additional exemption is an amount equal to 50 percent of the homestead property's just value on January 1 of the year the homestead is established. The additional homestead exemption may not exceed an amount equal to the median just value of all homestead property within the county where the property at issue is located for the calendar year immediately preceding January 1 of the year the homestead is established. The additional exemption shall apply for the shorter of 5 years or the year of sale of the property. The amount of the additional exemption shall be reduced in each subsequent year by an amount equal to 20 percent of the amount of the additional exemption received in the year the homestead was established or by an amount equal to the difference between the just value of the property and the assessed value of the property determined under Article VII, Section 4(d), whichever is greater. Not more than one such exemption shall be allowed per homestead property at one time. The additional exemption applies to property purchased on or after January 1, 2011, if approved by the voters at a special election held on the date of the 2012 presidential preference primary, or to property purchased on or after January 1, 2012, if approved by the voters at the 2012 general election. The additional exemption is not available in the sixth and subsequent years after it is first received. The amendment shall take effect upon approval by the voters. If approved at a special election held on the date of the 2012 presidential preference primary, it shall operate retroactively to January 1, 2012, or, if approved at the 2012 general election, takes effect January 1, 2013.

(5) This amendment also delays until 2023, the repeal, currently scheduled to take effect in 2019, of constitutional amendments adopted in 2008 which limit annual assessment increases for specified nonhomestead real property. This amendment delays until 2022 the submission of an amendment proposing the abrogation of such repeal to the voters.

#### Full Text:

### ARTICLE VII FINANCE AND TAXATION

SECTION 4. Taxation; assessments.—By general law regulations shall be prescribed which shall secure a just valuation of all property for ad valorem taxation, provided:

(a) Agricultural land, land producing high water recharge to Florida's aquifers, or land used exclusively for noncommercial recreational purposes may be classified by general law and assessed solely on the basis of character or use.

(b) As provided by general law and subject to conditions, limitations, and reasonable definitions specified therein, land used for conservation purposes shall be classified by general law and assessed solely on the basis of character or use.

(c) Pursuant to general law tangible personal property held for sale as stock in trade and livestock may be valued for taxation at a specified percentage of its value, may be classified for tax purposes, or may be exempted from taxation.

(d) All persons entitled to a homestead exemption under Section 6 of this Article shall have their homestead assessed at just value as of January 1 of the year following the effective date of this amendment. This assessment shall change only as provided in this subsection.

(1) Assessments subject to this subsection shall ~~change~~ be changed annually on January 1st of each year, ~~but those changes in assessments~~ a. A change in an assessment may shall not exceed the lower of the following:

1.a. Three percent (3%) of the assessment for the prior year.

2.b. The percent change in the Consumer Price Index for all urban consumers, U.S. City Average, all items 1967=100, or a successor index reports for the preceding calendar year as initially reported by the United States Department of Labor, Bureau of Labor Statistics.

b. The legislature may provide by general law that, except for changes, additions, reductions, or improvements to homestead property assessed as provided in paragraph (5), an assessment may not increase if the just value of the property is less than the just value of the property on the preceding January 1.

(2) An assessment may not shall exceed just value.

(3) After a change of ownership, as provided by general law, homestead property shall be assessed at just value as of January 1 of the following year, unless the provisions of paragraph (8) apply. Thereafter, the homestead shall be assessed as provided in this subsection.

(4) New homestead property shall be assessed at just value as of January 1st of the year following the establishment of the homestead, unless the provisions of paragraph (8) apply. That assessment shall only change only as provided in this subsection.

(5) Changes, additions, reductions, or improvements to homestead property shall be assessed as provided for by general law; provided, However, after the adjustment for any change, addition, reduction, or improvement, the property shall be assessed as provided in this subsection.

(6) In the event of a termination of homestead status, the property shall be assessed as provided by general law.

(7) The provisions of this subsection amendment are severable. If a provision any of the provisions of this subsection is amendment shall be held unconstitutional by a court of competent jurisdiction, the decision of the such court does shall not affect or impair any remaining provisions of this subsection amendment.

(8)a. A person who establishes a new homestead as of January 1, 2009, or January 1 of any subsequent year and who has received a homestead exemption pursuant to Section 6 of this Article as of January 1 of either of the 2 two years immediately preceding the establishment of a the new homestead is entitled to have the new homestead assessed at less than just value. If this revision is approved in January of 2008, a person who establishes a new homestead as of January 1, 2008, is entitled to have the new homestead assessed at less than just value only if that person received a homestead exemption on January 1, 2007. The assessed value of the newly established homestead shall be determined as follows:

1. If the just value of the new homestead is greater than or equal to the just value of the prior homestead as of January 1 of the year in which the prior homestead was abandoned, the assessed value of the new homestead shall be the just value of the new homestead minus an amount equal to the lesser of \$500,000 or the difference between the just value and the assessed value of the prior homestead as of January 1 of the year in which the prior homestead was abandoned. Thereafter, the homestead shall be assessed as provided in this subsection.

2. If the just value of the new homestead is less than the just value of the prior homestead as of January 1 of the year in which the prior homestead was abandoned, the assessed value of the new homestead shall be equal to the just value of the new homestead divided by the just value of the prior homestead and multiplied by the assessed value of the prior homestead. However, if the difference between the just value of the new homestead and the assessed value of the new homestead calculated pursuant to this sub-subparagraph is greater than \$500,000, the assessed value of the new homestead shall be increased so that the difference between the just value and the assessed value equals \$500,000. Thereafter, the homestead shall be assessed as provided in this subsection.

b. By general law and subject to conditions specified therein, the legislature shall provide for application of this paragraph to property owned by more than one person.

(c) The legislature may, by general law, for assessment purposes and subject to the provisions of this subsection, allow counties and municipalities to authorize by ordinance that historic property may be assessed solely on the basis of character or use. Such character or use assessment shall apply only to the jurisdiction adopting the ordinance. The requirements for eligible properties must be specified by general law.

(f) A county may, in the manner prescribed by general law, provide for a reduction in the assessed value of homestead property to the extent of any increase in the assessed value of that property which results from the construction or reconstruction of the property for the purpose of providing living quarters for one or more natural or adoptive grandparents or parents of the owner of the property or of the owner's spouse if at least one of the grandparents or parents for whom the living quarters are provided is 62 years of age or older. Such a reduction may not exceed the lesser of the following:

(1) The increase in assessed value resulting from construction or reconstruction of the property.

(2) Twenty percent of the total assessed value of the property as improved.

(g) For all levies other than school district levies, assessments of residential real property, as defined by general law, which contains nine units or fewer and which is not subject to the assessment limitations set

forth in subsections (a) through (d) shall change only as provided in this subsection.

(1) Assessments subject to this subsection shall be changed annually on the date of assessment provided by law. ~~However, but~~ those changes in assessments may shall not exceed 5 ten percent (10%) of the assessment for the prior year. ~~The legislature may provide by general law that, except for changes, additions, reductions, or improvements to property assessed as provided in paragraph (4), an assessment may not increase if the just value of the property is less than the just value of the property on the preceding date of assessment provided by law.~~

(2) An assessment may not shall exceed just value.

(3) After a change of ownership or control, as defined by general law, including any change of ownership of a legal entity that owns the property, such property shall be assessed at just value as of the next assessment date. Thereafter, such property shall be assessed as provided in this subsection.

(4) Changes, additions, reductions, or improvements to such property shall be assessed as provided for by general law; However, after the adjustment for any change, addition, reduction, or improvement, the property shall be assessed as provided in this subsection.

(h) For all levies other than school district levies, assessments of real property that is not subject to the assessment limitations set forth in subsections (a) through (d) and (g) shall change only as provided in this subsection.

(1) Assessments subject to this subsection shall be changed annually on the date of assessment provided by law. ~~However, but~~ those changes in assessments may shall not exceed 5 ten percent (10%) of the assessment for the prior year. ~~The legislature may provide by general law that, except for changes, additions, reductions, or improvements to property assessed as provided in paragraph (5), an assessment may not increase if the just value of the property is less than the just value of the property on the preceding date of assessment provided by law.~~

(2) An assessment may not shall exceed just value.

(3) The legislature must provide that such property shall be assessed at just value as of the next assessment date after a qualifying improvement, as defined by general law, is made to such property. Thereafter, such property shall be assessed as provided in this subsection.

(4) The legislature may provide that such property shall be assessed at just value as of the next assessment date after a change of ownership or control, as defined by general law, including any change of ownership of the legal entity that owns the property. Thereafter, such property shall be assessed as provided in this subsection.

(5) Changes, additions, reductions, or improvements to such property shall be assessed as provided for by general law; However, after the adjustment for any change, addition, reduction, or improvement, the property shall be assessed as provided in this subsection.

(i) The legislature, by general law and subject to conditions specified therein, may prohibit the consideration of the following in the determination of the assessed value of real property used for residential purposes:

(1) Any change or improvement made for the purpose of improving the property's resistance to wind damage.

(2) The installation of a renewable energy source device.

(j)(1) The assessment of the following working waterfront properties shall be based upon the current use of the property:

a. Land used predominantly for commercial fishing purposes.

b. Land that is accessible to the public and used for vessel launches into waters that are navigable.

c. Marinas and drystack that are open to the public.

d. Water-dependent marine manufacturing facilities, commercial fishing facilities, and marine vessel construction and repair facilities and their support activities.

(2) The assessment benefit provided by this subsection is subject to conditions and limitations and reasonable definitions as specified by the legislature by general law.

SECTION 6. Homestead exemptions.—

(a) Every person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another legally or naturally dependent upon the owner, shall be exempt from taxation thereon, except assessments for special benefits, up to the assessed valuation of \$25,000 ~~twenty-five thousand dollars~~ and, for all levies other than school district levies, on the assessed valuation greater than \$50,000 ~~fifty thousand dollars~~ and up to \$75,000 ~~seventy-five thousand dollars~~, upon establishment of right thereto in the manner prescribed by law. The real estate may be held by legal or equitable title, by the entireties, jointly, in common, as a condominium, or indirectly by stock ownership or membership representing the owner's or member's proprietary interest in a corporation owning a fee or a leasehold initially in excess of 98 ~~ninety-eight~~ years. The exemption shall not apply with respect to any assessment roll until such roll is first determined to be in compliance with the provisions of Section 4 by a state agency designated by general law. This exemption is repealed on the effective date of any amendment to this Article which provides for the assessment of homestead property at less than just value.

(b) Not more than one exemption shall be allowed any individual or family unit or with respect to any residential unit. No exemption shall exceed the value of the real estate assessable to the owner or, in case of ownership through stock or membership in a corporation, the value of the proportion which the interest in the corporation bears to the assessed value of the property.

(c) By general law and subject to conditions specified therein, the legislature may provide to renters, who are permanent residents, ad valorem tax relief on all ad valorem tax levies. Such ad valorem tax relief shall be in the form and amount established by general law.

(d) The legislature may, by general law, allow counties or municipalities, for the purpose of their respective tax levies and subject to the provisions of general law, to grant an additional homestead tax exemption not exceeding \$50,000 fifty thousand dollars to any person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner and who has attained age 65 sixty-five and whose household income, as defined by general law, does not exceed \$20,000 twenty thousand dollars. The general law must allow counties and municipalities to grant this additional exemption, within the limits prescribed in this subsection, by ordinance adopted in the manner prescribed by general law, and must provide for the periodic adjustment of the income limitation prescribed in this subsection for changes in the cost of living.

(e) Each veteran who is age 65 or older who is partially or totally permanently disabled shall receive a discount from the amount of the ad valorem tax otherwise owed on homestead property the veteran owns and resides in if the disability was combat related, the veteran was a resident of this state at the time of entering the military service of the United States, and the veteran was honorably discharged upon separation from military service. The discount shall be in a percentage equal to the percentage of the veteran's permanent, service-connected disability as determined by the United States Department of Veterans Affairs. To qualify for the discount granted by this subsection, an applicant must submit to the county property appraiser, by March 1, proof of residency at the time of entering military service, an official letter from the United States Department of Veterans Affairs stating the percentage of the veteran's service-connected disability and such evidence that reasonably identifies the disability as combat related, and a copy of the veteran's honorable discharge. If the property appraiser denies the request for a discount, the appraiser must notify the applicant in writing of the reasons for the denial, and the veteran may reapply. The legislature may, by general law, waive the annual application requirement in subsequent years. This subsection shall take effect December 7, 2006, is self-executing, and does not require implementing legislation.

(f) As provided by general law and subject to conditions specified therein, every person who establishes the right to receive the homestead exemption provided in subsection (a) within 1 year after purchasing the homestead property and who has not owned property in the previous 3 calendar years to which the homestead exemption provided in subsection

(a) applied is entitled to an additional homestead exemption for all levies except school district levies. The additional exemption is an amount equal to 50 percent of the homestead property's just value on January 1 of the year the homestead is established. The additional exemption may not exceed the median just value of all homestead property within the county where the property at issue is located for the calendar year immediately preceding January 1 of the year the homestead is established. The additional exemption shall apply for a period of 5 years or until the year the property is sold, whichever occurs first. The amount of the additional exemption shall be reduced in each subsequent year by an amount equal to 20 percent of the amount of the additional exemption received in the year the homestead was established or by an amount equal to the difference be-

tween the just value of the property and the assessed value of the property determined under Section 4(d), whichever is greater. Not more than one exemption provided under this subsection shall be allowed per homestead property at one time. The additional exemption applies to property purchased on or after January 1, 2011, if this amendment is approved at a special election held on the date of the 2012 presidential preference primary, or to property purchased on or after January 1, 2012, if this amendment is approved at the 2012 general election, but the additional exemption is not available in the sixth and subsequent years after it is first received.

### ARTICLE XII SCHEDULE U

SECTION 27. Property tax exemptions and limitations on property tax assessments.—The amendments to Sections 3, 4, and 6 of Article VII, providing a \$25,000 exemption for tangible personal property, providing an additional \$25,000 homestead exemption, authorizing transfer of the accrued benefit from the limitations on the assessment of homestead property, and this section, if submitted to the electors of this state for approval or rejection at a special election authorized by law to be held on January 29, 2008, shall take effect upon approval by the electors and shall operate retroactively to January 1, 2008, or, if submitted to the electors of this state for approval or rejection at the next general election, shall take effect January 1 of the year following such general election. The amendments to Section 4 of Article VII creating subsections (f) and (g) of that section, creating a limitation on annual assessment increases for specified real property, shall take effect upon approval of the electors and shall first limit assessments beginning January 1, 2009, if approved at a special election held on January 29, 2008, or shall first limit assessments beginning January 1, 2010, if approved at the general election held in November of 2008. Subsections (g) (ff) and (h) (gg) of Section 4 of Article VII, initially adopted as subsections (f) and (g), are repealed effective January 1, 2023 2019; however, the legislature shall by joint resolution propose an amendment abrogating the repeal of subsections (g) (ff) and (h) (gg), which shall be submitted to the electors of this state for approval or rejection at the general election of 2022 2018 and, if approved, shall take effect January 1, 2023 2019.

SECTION 32. Property assessments.—This section and the amendment of Section 4 of Article VII addressing homestead and specified nonhomestead property having a declining just value and reducing the limit on the maximum annual increase in the assessed value of nonhomestead property, if submitted to the electors of this state for approval or rejection at a special election authorized by law to be held on the date of the 2012 presidential preference primary, shall take effect upon approval by the electors and shall operate retroactively to January 1, 2012, or, if submitted to the electors of this state for approval or rejection at the 2012 general election, shall take effect January 1, 2013.

SECTION 33. Additional homestead exemption for owners of homestead property who recently have not owned homestead property.—This section and the amendment to Section 6 of Article VII providing for an additional homestead exemption for owners of homestead property who have not owned homestead property during the 3 calendar years immediately preceding purchase of the current homestead property, if submitted to the electors of this state for approval or rejection at a special election authorized by law to be held on the date of the 2012 presidential preference primary, shall take effect upon approval by the electors and operate retroactively to January 1, 2012, and the additional homestead exemption shall be available for properties purchased on or after January 1, 2011, or if submitted to the electors of this state for approval or rejection at the 2012 general election, shall take effect January 1, 2013, and the additional homestead exemption shall be available for properties purchased on or after January 1, 2012.

### NO. 5 CONSTITUTIONAL AMENDMENT ARTICLE V, SECTIONS 2, 11, AND 12 (Legislative)

Ballot Title: STATE COURTS.—

Ballot Summary: Proposing a revision of Article V of the State Constitution relating to the judiciary.

The State Constitution authorizes the Supreme Court to adopt rules for the practice and procedure in all courts. The constitution further provides that a rule of court may be repealed by a general law enacted by a two-thirds vote of the membership of each house of the Legislature. This proposed constitutional revision eliminates the requirement that a general law repealing a court rule pass by a two-thirds vote of each house, thereby providing that the Legislature may repeal a rule of court by a general law approved by a majority vote of each house of the Legislature that expresses the policy behind the repeal. The court could readopt the rule in conformity with the public policy expressed by the Legislature, but if the Legislature determines that a rule has been readopted and repeals the readopted rule, this proposed revision prohibits the court from further readopting the repealed rule without the Legislature's prior approval. Under current law, rules of the judicial nominating commissions and the Judicial Qualifications Commission may be repealed by general law enacted by a majority vote of the membership of each house of the Legislature. Under this proposed revision, a vote to repeal those rules is changed to repeal by general law enacted by a majority vote of the legislators present.

Under current law, the Governor appoints a justice of the Supreme Court from a list of nominees provided by a judicial nominating commission, and appointments by the Governor are not subject to confirmation. This revision requires Senate confirmation of a justice of the Supreme Court before the appointee can take office. If the Senate votes not to confirm the appointment, the judicial nominating commission must reconvene and may not renominate any person whose prior appointment to fill the same vacancy was not confirmed by the Senate. For the purpose of confirmation, the Senate may meet at any time. If the Senate fails to vote on the appointment of a justice within 90 days, the justice will be deemed confirmed and will take office.

The Judicial Qualifications Commission is an independent commission created by the State Constitution to investigate and prosecute before the Florida Supreme Court alleged misconduct by a justice or judge. Currently under the constitution, commission proceedings are confidential until formal charges are filed by the investigative panel of the commission. Once formal charges are filed, the formal charges and all further proceedings of the commission are public. Currently, the constitution authorizes the House of Representatives to impeach a justice or judge. Further, the Speaker of the House of Representatives may request, and the Judicial Qualifications Commission must make available, all information in the commission's possession for use in deciding whether to impeach a justice or judge. This proposed revision requires the commission to make all of its files available to the Speaker of the House of Representatives but provides that such files would remain confidential during any investigation by the House of Representatives and until such information is used in the pursuit of an impeachment of a justice or judge. This revision also removes the power of the Governor to request files of the Judicial Qualifications Commission to conform to a prior constitutional change.

This revision also makes technical and clarifying additions and deletions relating to the selection of chief judges of a circuit and relating to the Judicial Qualifications Commission, and makes other nonsubstantive conforming and technical changes in the judicial article of the constitution.

Full Text:

### ARTICLE V JUDICIARY

SECTION 2. Administration; practice and procedure.—

(a) The supreme court shall adopt rules for the practice and procedure in all courts including the time for seeking appellate review, the administrative supervision of all courts, the transfer to the court having jurisdiction of any proceeding when the jurisdiction of another court has been improvidently invoked, and a requirement that no cause shall be dismissed because an improper remedy has been sought. The supreme court shall adopt rules to allow it the court and the district courts of appeal to submit questions relating to military law to the federal Court of Appeals for the Armed Forces for an advisory opinion. Rules of court may be repealed by general law that expresses the policy behind the repeal enacted by two-thirds vote of the membership of each house of the legislature. The court may readopt the repealed rule only in conformity with the public policy expressed by the legislature. If the legislature determines that a rule has been readopted and repeals the readopted rule, the rule may not be readopted thereafter without prior approval of the legislature.

(b) The chief justice of the supreme court shall be chosen by a majority of the members of the court; shall be the chief administrative officer of the judicial system; and shall have the power to assign justices or judges, including consenting retired justices or judges, to temporary duty in any court for which the judge is qualified and to delegate to a chief judge of

a judicial circuit the power to assign judges for duty in that circuit.

(c) A chief judge for each district court of appeal shall be chosen by a majority of the judges thereof or, if there is no majority, by the chief justice. The chief judge shall be responsible for the administrative supervision of the court.

(d) A chief judge in each circuit shall be chosen from among the circuit judges as provided by supreme court rule. The chief judge of a circuit shall be responsible for the administrative supervision of the circuit courts and county courts in the his circuit.

#### SECTION 11. Vacancies.—

(a) Whenever a vacancy occurs in a judicial office to which election for retention applies, the governor shall fill the vacancy by appointing for a term ending on the first Tuesday after the first Monday in January of the year following the next general election occurring at least one year after the date of appointment, one of not fewer than three persons nor more than six persons nominated by the appropriate judicial nominating commission.

(b) The governor shall fill each vacancy on a circuit court or on a county court, wherein the judges are elected by a majority vote of the electors, by appointing for a term ending on the first Tuesday after the first Monday in January of the year following the next primary and general election occurring at least one year after the date of appointment, one of not fewer than three persons nor more than six persons nominated by the appropriate judicial nominating commission. An election shall be held to fill that judicial office for the term of the office beginning at the end of the appointed term.

(c) The nominations shall be made within thirty days from the occurrence of a vacancy unless the period is extended by the governor for a time not to exceed thirty days. The governor shall make the appointment within sixty days after the nominations have been certified to the governor.

(d) Each appointment of a justice of the supreme court is subject to confirmation by the senate. The senate may sit for the purpose of confirmation regardless of whether the house of representatives is in session or not. If the senate fails to vote on the appointment of a justice within 90 days, the justice shall be deemed confirmed. If the senate votes to not confirm the appointment, the supreme court judicial nominating commission shall reconvene as though a new vacancy had occurred but may not renominate any person whose prior appointment to fill the same vacancy was not confirmed by the senate. The appointment of a justice is effective upon confirmation by the senate.

(e)(d) There shall be a separate judicial nominating commission as provided by general law for the supreme court, one for each district court of appeal, and one for each judicial circuit for all trial courts within the circuit. Uniform rules of procedure shall be established by the judicial nominating commissions at each level of the court system. Such rules, or any part thereof, may be repealed by general law enacted by a majority vote of the membership of each house of the legislature; or by the supreme court, five justices concurring. Except for deliberations of the judicial nominating commissions, the proceedings of the commissions and their records shall be open to the public.

#### SECTION 12. Discipline; removal and retirement.—

(a) JUDICIAL QUALIFICATIONS COMMISSION.—A judicial qualifications commission is created.

(1) There shall be a judicial qualifications commission vested with jurisdiction to investigate and recommend to the Supreme Court of Florida the removal from office of any justice or judge whose conduct, during term of office or otherwise, occurring on or after November 1, 1966, (without regard to the effective date of this section) demonstrates a present unfitness to hold office, and to investigate and recommend the discipline of a justice or judge whose conduct, during term of office or otherwise occurring on or after November 1, 1966 (without regard to the effective date of this section), warrants such discipline. For purposes of this section, discipline is defined as any or all of the following: reprimand, fine, suspension with or without pay, or lawyer discipline. The commission shall have jurisdiction over justices and judges regarding allegations that misconduct occurred before or during service as a justice or judge if a complaint is made no later than one year following service as a justice or judge. The commission shall have jurisdiction regarding allegations of incapacity during service as a justice or judge. The commission shall be composed of:

a. Two judges of district courts of appeal selected by the judges of those courts, two circuit judges selected by the judges of the circuit courts and two judges of county courts selected by the judges of those courts;

b. Four electors who reside in the state, who are members of the bar of Florida, and who shall be chosen by the governing body of the bar of Florida; and

c. Five electors who reside in the state, who have never held judicial office or been members of the bar of Florida, and who shall be appointed by the governor.

(2) The members of the judicial qualifications commission shall serve staggered terms, not to exceed six years, as prescribed by general law. No member of the commission except a judge shall be eligible for state judicial office while acting as a member of the commission and for a period of two years thereafter. No member of the commission shall hold office in a political party or participate in any campaign for judicial office or hold public office; provided that a judge may campaign for judicial office and hold that office. The commission shall elect one of its members as its chairperson.

(3) Members of the judicial qualifications commission not subject to impeachment shall be subject to removal from the commission pursuant to the provisions of Article IV, Section 7, Florida Constitution.

(4) The commission shall adopt rules regulating its proceedings, the filling of vacancies by the appointing authorities, the disqualification of members, the rotation of members between the panels, and the temporary replacement of disqualified or incapacitated members. The commission's rules, or any part thereof, may be repealed by general law enacted by a majority vote of the membership of each house of the legislature, or by the supreme court, five justices concurring. The commission shall have power to issue subpoenas. Until formal charges against a justice or judge are filed by the investigative panel with the clerk of the supreme court of Florida all proceedings by or before the commission shall be confidential; provided, however, upon a finding of probable cause and the filing by the investigative panel with said clerk of such formal charges against a justice or judge such charges and all further proceedings before the commission shall be public.

(5) The commission shall have access to all information from all executive, legislative and judicial agencies, including grand juries, subject to the rules of the commission. At any time, on request of the speaker of the house of representatives or the governor, the commission shall make available to the house of representatives all information in the possession of the commission, which information shall remain confidential during any investigation and until such information is used in the pursuit for use in consideration of impeachment or suspension; respectively.

(b) PANELS.—The commission shall be divided into an investigative panel and a hearing panel as established by rule of the commission. The investigative panel is vested with the jurisdiction to receive or initiate complaints, conduct investigations, dismiss complaints, and upon a vote of a simple majority of the panel submit formal charges to the hearing panel. The hearing panel is vested with the authority to receive and hear formal charges from the investigative panel and upon a two-thirds vote of the panel recommend to the supreme court the removal of a justice or judge or the involuntary retirement of a justice or judge for any permanent disability that seriously interferes with the performance of judicial duties. Upon a simple majority vote of the membership of the hearing panel, the panel may recommend to the supreme court that the justice or judge be subject to appropriate discipline.

(c) SUPREME COURT.—The supreme court shall receive recommendations from the judicial qualifications commission's hearing panel.

(1) The supreme court may accept, reject, or modify in whole or in part the findings, conclusions, and recommendations of the commission and it may order that the justice or judge be subjected to appropriate discipline, or be removed from office with termination of compensation for willful or persistent failure to perform judicial duties or for other conduct unbecoming a member of the judiciary demonstrating a present unfitness to hold office, or be involuntarily retired for any permanent disability that seriously interferes with the performance of judicial duties. Malafide, scienter or moral turpitude on the part of a justice or judge shall not be required for removal from office of a justice or judge whose conduct demonstrates a present unfitness to hold office. After the filing of a formal proceeding and upon request of the investigative panel, the supreme court may suspend the justice or judge from office, with or without compensation, pending final determination of the inquiry.

(2) The supreme court may award costs to the prevailing party.

(d) REMOVAL POWER.—The power of removal conferred by this section shall be both alternative and cumulative to the power of impeachment.

(e) PROCEEDINGS INVOLVING SUPREME COURT JUS-

TICE.— Notwithstanding any of the foregoing provisions of this section, if the person who is the subject of proceedings by the judicial qualifications commission is a justice of the supreme court of Florida all justices of such court automatically shall be disqualified to sit as justices of such court with respect to all proceedings therein concerning such person and the supreme court for such purposes shall be composed of a panel consisting of the seven chief judges of the judicial circuits of the state of Florida most senior in tenure of judicial office as circuit judge. For purposes of determining seniority of such circuit judges in the event there be judges of equal tenure in judicial office as circuit judge the judge or judges from the lower numbered circuit or circuits shall be deemed senior. In the event any such chief circuit judge is under investigation by the judicial qualifications commission or is otherwise disqualified or unable to serve on the panel, the next most senior chief circuit judge or judges shall serve in place of such disqualified or disabled chief circuit judge.

(f) SCHEDULE TO SECTION 12.—

(1) Except to the extent inconsistent with the provisions of this section, all provisions of law and rules of court in force on the effective date of this article shall continue in effect until superseded in the manner authorized by the constitution.

(2) After this section becomes effective and until adopted by rule of the commission consistent with it:

a. The commission shall be divided, as determined by the chairperson, into one investigative panel and one hearing panel to meet the responsibilities set forth in this section.

b. The investigative panel shall be composed of:

1. Four judges,
2. Two members of the bar of Florida, and
3. Three non-lawyers.

c. The hearing panel shall be composed of:

1. Two judges,
2. Two members of the bar of Florida, and
3. Two non-lawyers.

d. Membership on the panels may rotate in a manner determined by the rules of the commission provided that no member shall vote as a member of the investigative and hearing panel on the same proceeding.

e. The commission shall hire separate staff for each panel.

f. The members of the commission shall serve for staggered terms of six years.

~~g. The terms of office of the present members of the judicial qualifications commission shall expire upon the effective date of the amendments to this section approved by the legislature during the regular session of the legislature in 1996 and new members shall be appointed to serve the following staggered terms:~~

~~1. Group I.—The terms of five members, composed of two electors as set forth in s. 12(a)(1)c. of Article V, one member of the bar of Florida as set forth in s. 12(a)(1)b. of Article V, one judge from the district courts of appeal and one circuit judge as set forth in s. 12(a)(1)a. of Article V, shall expire on December 31, 1998:~~

~~2. Group II.—The terms of five members, composed of one elector as set forth in s. 12(a)(1)c. of Article V, two members of the bar of Florida as set forth in s. 12(a)(1)b. of Article V, one circuit judge and one county judge as set forth in s. 12(a)(1)a. of Article V shall expire on December 31, 2000:~~

~~3. Group III.—The terms of five members, composed of two electors as set forth in s. 12(a)(1)c. of Article V, one member of the bar of Florida as set forth in s. 12(a)(1)b. of Article V, one judge from the district courts of appeal and one county judge as set forth in s. 12(a)(1)a. of Article V, shall expire on December 31, 2002:~~

g.h. An appointment to fill a vacancy of the commission shall be for the remainder of the term.

h.i. Selection of members by district courts of appeal judges, circuit judges, and county court judges, shall be by no less than a majority of the members voting at the respective courts' conferences. Selection of members by the board of governors of the bar of Florida shall be by no less than a majority of the board.

i.j. The commission shall be entitled to recover the costs of investigation and prosecution, in addition to any penalty levied by the supreme court.

j.k. The compensation of members and referees shall be the travel expenses or transportation and per diem allowance as provided by general law.

### NO. 6 CONSTITUTIONAL AMENDMENT ARTICLE I, SECTION 28 (Legislative)

**Ballot Title:** PROHIBITION ON PUBLIC FUNDING OF ABORTIONS; CONSTRUCTION OF ABORTION RIGHTS.—

**Ballot Summary:** This proposed amendment provides that public funds may not be expended for any abortion or for health-benefits coverage that includes coverage of abortion. This prohibition does not apply to an expenditure required by federal law, a case in which a woman suffers from a physical disorder, physical injury, or physical illness that would place her in danger of death unless an abortion is performed, or a case of rape or incest. This proposed amendment provides that the State Constitution may not be interpreted to create broader rights to an abortion than those contained in the United States Constitution. With respect to abortion, this proposed amendment overrules court decisions which conclude that the right of privacy under Article I, Section 23 of the State Constitution is broader in scope than that of the United States Constitution.

**Full Text:**

#### ARTICLE I

##### DECLARATION OF RIGHTS

SECTION 28. Prohibition on public funding of abortions; construction of abortion rights.—

(a) Public funds may not be expended for any abortion or for health-benefits coverage that includes coverage of abortion. This subsection does not apply to:

- (1) An expenditure required by federal law;
  - (2) A case in which a woman suffers from a physical disorder, physical injury, or physical illness, including a life-endangering, physical condition caused by or arising from the pregnancy itself, which would, as certified by a physician, place the woman in danger of death unless an abortion is performed; or
  - (3) A pregnancy that results from rape or incest.
- (b) This constitution may not be interpreted to create broader rights to an abortion than those contained in the United States Constitution.

### NO. 8 CONSTITUTIONAL AMENDMENT ARTICLE I, SECTION 3 (Legislative)

**Ballot Title:** RELIGIOUS FREEDOM.—

**Ballot Summary:** Proposing an amendment to the State Constitution providing that no individual or entity may be denied, on the basis of religious identity or belief, governmental benefits, funding or other support, except as required by the First Amendment to the United States Constitution, and deleting the prohibition against using revenues from the public treasury directly or indirectly in aid of any church, sect, or religious denomination or in aid of any sectarian institution.

**Full Text:**

#### ARTICLE I

##### DECLARATION OF RIGHTS

SECTION 3. Religious freedom.—There shall be no law respecting the establishment of religion or prohibiting or penalizing the free exercise thereof. Religious freedom shall not justify practices inconsistent with public morals, peace, or safety. Except to the extent required by the First Amendment to the United States Constitution, neither the government nor any agent of the government may deny to any individual or entity the benefits of any program, funding, or other support on the basis of religious identity or belief. No revenue of the state or any political subdivision or agency thereof shall ever be taken from the public treasury directly or indirectly in aid of any church, sect, or religious denomination or in aid of any sectarian institution:

### NO. 9 CONSTITUTIONAL AMENDMENT ARTICLE VII, SECTION 6 ARTICLE XII, SECTION 32 (Legislative)

**Ballot Title:** HOMESTEAD PROPERTY TAX EXEMPTION FOR SURVIVING SPOUSE OF MILITARY VETERAN OR FIRST RESPONDER.—

**Ballot Summary:** Proposing an amendment to the State Constitution to authorize the Legislature to provide by general law ad valorem homestead property tax relief to the surviving spouse of a military veteran who died from service-connected causes while on active duty or to the surviving spouse of a first responder who died in the line of duty. The amendment authorizes the Legislature to totally exempt or partially exempt such surviving spouse's homestead property from ad valorem taxation. The amendment defines a first responder as a law enforcement officer, a correctional officer, a firefighter, an emergency medical technician, or a paramedic. This amendment shall take effect January 1, 2013.

**Full Text:**

#### ARTICLE VII FINANCE AND TAXATION

##### SECTION 6. Homestead exemptions.—

(a) Every person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another legally or naturally dependent upon the owner, shall be exempt from taxation thereon, except assessments for special benefits, up to the assessed valuation of twenty-five thousand dollars and, for all levies other than school district levies, on the assessed valuation greater than fifty thousand dollars and up to seventy-five thousand dollars, upon establishment of right thereto in the manner prescribed by law. The real estate may be held by legal or equitable title, by the entireties, jointly, in common, as a condominium, or indirectly by stock ownership or membership representing the owner's or member's proprietary interest in a corporation owning a fee or a leasehold initially in excess of ninety-eight years. The exemption shall not apply with respect to any assessment roll until such roll is first determined to be in compliance with the provisions of section 4 by a state agency designated by general law. This exemption is repealed on the effective date of any amendment to this Article which provides for the assessment of homestead property at less than just value.

(b) Not more than one exemption shall be allowed any individual or family unit or with respect to any residential unit. No exemption shall exceed the value of the real estate assessable to the owner or, in case of ownership through stock or membership in a corporation, the value of the proportion which the interest in the corporation bears to the assessed value of the property.

(c) By general law and subject to conditions specified therein, the Legislature may provide to renters, who are permanent residents, ad valorem tax relief on all ad valorem tax levies. Such ad valorem tax relief shall be in the form and amount established by general law.

(d) The legislature may, by general law, allow counties or municipalities, for the purpose of their respective tax levies and subject to the provisions of general law, to grant an additional homestead tax exemption not exceeding fifty thousand dollars to any person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner and who has attained age sixty-five and whose household income, as defined by general law, does not exceed twenty thousand dollars. The general law must allow counties and municipalities to grant this additional exemption, within the limits prescribed in this subsection, by ordinance adopted in the manner prescribed by general law, and must provide for the periodic adjustment of the income limitation prescribed in this subsection for changes in the cost of living.

(e) Each veteran who is age 65 or older who is partially or totally permanently disabled shall receive a discount from the amount of the ad valorem tax otherwise owed on homestead property the veteran owns and resides in if the disability was combat related, the veteran was a resident of this state at the time of entering the military service of the United States, and the veteran was honorably discharged upon separation from military service. The discount shall be in a percentage equal to the percentage of the veteran's permanent, service-connected disability as determined by the United States Department of Veterans Affairs. To qualify for the discount granted by this subsection, an applicant must submit to the county property appraiser, by March 1, proof of residency at the time of entering military service, an official letter from the United States Department of Veterans Affairs stating the percentage of the veteran's service-connected disability and such evidence that reasonably identifies the disability as combat related, and a copy of the veteran's honorable discharge. If the property appraiser denies the request for a discount, the appraiser must notify the applicant in writing of the reasons for the denial, and the veteran may reapply. The Legislature may, by general law, waive the annual application requirement in subsequent years. This subsection shall take effect December 7, 2006, is self-executing, and does not require implementing legislation.

(f) By general law and subject to conditions and limitations specified therein, the Legislature may provide ad valorem tax relief equal to the total amount or a portion of the ad valorem tax otherwise owed on homestead property to the:

- (1) Surviving spouse of a veteran who died from service-connected causes while on active duty as a member of the United States Armed Forces.
- (2) Surviving spouse of a first responder who died in the line of duty.
- (3) As used in this subsection and as further defined by general law,

the term:

- a. "First responder" means a law enforcement officer, a correctional officer, a firefighter, an emergency medical technician, or a paramedic.
- b. "In the line of duty" means arising out of and in the actual performance of duty required by employment as a first responder.

#### ARTICLE XII SCHEDULE

SECTION 32. Ad valorem tax relief for surviving spouses of veterans who died from service-connected causes and first responders who died in the line of duty.—This section and the amendment to Section 6 of Article VII permitting the legislature to provide ad valorem tax relief to surviving spouses of veterans who died from service-connected causes and first responders who died in the line of duty shall take effect January 1, 2013.

### NO. 10 CONSTITUTIONAL AMENDMENT ARTICLE VII, SECTION 3 ARTICLE XII, SECTION 32 (Legislative)

**Ballot Title:** TANGIBLE PERSONAL PROPERTY TAX EXEMPTION.—

**Ballot Summary:** Proposing an amendment to the State Constitution to:

(1) Provide an exemption from ad valorem taxes levied by counties, municipalities, school districts, and other local governments on tangible personal property if the assessed value of an owner's tangible personal property is greater than \$25,000 but less than \$50,000. This new exemption, if approved by the voters, will take effect on January 1, 2013, and apply to the 2013 tax roll and subsequent tax rolls.

(2) Authorize a county or municipality for the purpose of its respective levy, and as provided by general law, to provide tangible personal property tax exemptions by ordinance. This is in addition to other statewide tangible personal property tax exemptions provided by the Constitution and this amendment.

**Full Text:**

#### ARTICLE VII FINANCE AND TAXATION

##### SECTION 3. Taxes; exemptions.—

(a) All property owned by a municipality and used exclusively by it for municipal or public purposes shall be exempt from taxation. A municipality, owning property outside the municipality, may be required by general law to make payment to the taxing unit in which the property is located. Such portions of property as are used predominantly for educational, literary, scientific, religious or charitable purposes may be exempted by general law from taxation.

(b) There shall be exempt from taxation, cumulatively, to every head of a family residing in this state, household goods and personal effects to the value fixed by general law, not less than one thousand dollars, and to every widow or widower or person who is blind or totally and permanently disabled, property to the value fixed by general law not less than five hundred dollars.

(c) Any county or municipality may, for the purpose of its respective tax levy and subject to the provisions of this subsection and general law, grant

community and economic development ad valorem tax exemptions to new businesses and expansions of existing businesses, as defined by general law. Such an exemption may be granted only by ordinance of the county or municipality, and only after the electors of the county or municipality voting on such question in a referendum authorize the county or municipality to adopt such ordinances. An exemption so granted shall apply to improvements to real property made by or for the use of a new business and improvements to real property related to the expansion of an existing business and shall also apply to tangible personal property of such new business and tangible personal property related to the expansion of an existing business. The amount or limits of the amount of such exemption shall be specified by general law. The period of time for which such exemption may be granted to a new business or expansion of an existing business shall be determined by general law. The authority to grant such exemption shall expire ten years from the date of approval by the electors of the county or municipality, and may be renewable by referendum as provided by general law.

(d) Any county or municipality may, for the purpose of its respective tax levy and subject to the provisions of this subsection and general law, grant historic preservation ad valorem tax exemptions to owners of historic properties. This exemption may be granted only by ordinance of the county or municipality. The amount or limits of the amount of this exemption and the requirements for eligible properties must be specified by general law. The period of time for which this exemption may be granted to a property owner shall be determined by general law.

(e)(1) By general law and subject to conditions specified therein, twenty-five thousand dollars of the assessed value of tangible personal property is subject to tangible personal property tax shall be exempt from ad valorem taxation. Tangible personal property is also exempt from ad valorem taxation if the assessed value of such property is greater than twenty-five thousand dollars but less than fifty thousand dollars.

(2) A county or municipality may, for the purposes of its respective tax levy, provide additional tangible personal property tax exemptions by ordinance, subject to this subsection and as provided in general law.

(f) There shall be granted an ad valorem tax exemption for real property dedicated in perpetuity for conservation purposes, including real property encumbered by perpetual conservation easements or by other perpetual conservation protections, as defined by general law.

(g) By general law and subject to the conditions specified therein, each person who receives a homestead exemption as provided in section 6 of this article; who was a member of the United States military or military reserves, the United States Coast Guard or its reserves, or the Florida National Guard; and who was deployed during the preceding calendar year on active duty outside the continental United States, Alaska, or Hawaii in support of military operations designated by the legislature shall receive an additional exemption equal to a percentage of the taxable value of his or her homestead property. The applicable percentage shall be calculated as the number of days during the preceding calendar year the person was deployed on active duty outside the continental United States, Alaska, or Hawaii in support of military operations designated by the legislature divided by the number of days in that year.

ARTICLE XII  
SCHEDULE

SECTION 32. Tangible personal property; ad valorem tax exemption.—The amendment to Section 3 of Article VII providing that property is exempt from tangible personal property tax if the assessed value of such property is greater than twenty-five thousand dollars but less than fifty thousand dollars shall take effect January 1, 2013, and applies to assessments for tax years beginning on or after January 1, 2013.

NO. 11  
CONSTITUTIONAL AMENDMENT  
ARTICLE VII, SECTION 6  
(Legislative)

Ballot Title: ADDITIONAL HOMESTEAD EXEMPTION; LOW-INCOME SENIORS WHO MAINTAIN LONG-TERM RESIDENCY ON PROPERTY; EQUAL TO ASSESSED VALUE.—

**Ballot Summary:** Proposing an amendment to the State Constitution to authorize the Legislature, by general law and subject to conditions set forth in the general law, to allow counties and municipalities to grant an additional homestead tax exemption equal to the assessed value of homestead property if the property has a just value less than \$250,000 to an owner who has maintained permanent residency on the property for not less than 25 years, who has attained age 65, and who has a low household income as defined by general law.

Full Text:

ARTICLE VII  
FINANCE AND TAXATION

SECTION 6. Homestead exemptions.—

(a) Every person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another legally or naturally dependent upon the owner, shall be exempt from taxation thereon, except assessments for special benefits, up to the assessed valuation of twenty-five thousand dollars and, for all levies other than school district levies, on the assessed valuation greater than fifty thousand dollars and up to seventy-five thousand dollars, upon establishment of right thereto in the manner prescribed by law. The real estate may be held by legal or equitable title, by the entireties, jointly, in common, as a condominium, or indirectly by stock ownership or membership representing the owner's or member's proprietary interest in a corporation owning a fee or a leasehold initially in excess of ninety-eight years. The exemption shall not apply with respect to any assessment roll until such roll is first determined to be in compliance with the provisions of section 4 by a state agency designated by general law. This exemption is repealed on the effective date of any amendment to this Article which provides for the assessment of homestead property at less than just value.

(b) Not more than one exemption shall be allowed any individual or family unit or with respect to any residential unit. No exemption shall exceed the value of the real estate assessable to the owner or, in case of ownership through stock or membership in a corporation, the value of the proportion which the interest in the corporation bears to the assessed value of the property.

(c) By general law and subject to conditions specified therein, the Legislature may provide to renters, who are permanent residents, ad valorem tax relief on all ad valorem tax levies. Such ad valorem tax relief shall be in the form and amount established by general law.

(d) The legislature may, by general law, allow counties or municipalities, for the purpose of their respective tax levies and subject to the provisions of general law, to grant either or both of the following an additional homestead tax exemption:

(1) An exemption not exceeding fifty thousand dollars to any person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner and who has attained age sixty-five and whose household income, as defined by general law, does not exceed twenty thousand dollars; or

(2) An exemption equal to the assessed value of the property to any person who has the legal or equitable title to real estate with a just value less than two hundred and fifty thousand dollars and who has maintained thereon the permanent residence of the owner for not less than twenty-five years and who has attained age sixty-five and whose household income does not exceed the income limitation prescribed in paragraph (1).

The general law must allow counties and municipalities to grant these this additional exemptions exemption, within the limits prescribed in this subsection, by ordinance adopted in the manner prescribed by general law, and must provide for the periodic adjustment of the income limitation prescribed in this subsection for changes in the cost of living.

(e) Each veteran who is age 65 or older who is partially or totally permanently disabled shall receive a discount from the amount of the ad valorem tax otherwise owed on homestead property the veteran owns and resides in if the disability was combat related, the veteran was a resident of this state at the time of entering the military service of the United States, and the veteran was honorably discharged upon separation from military service. The discount shall be in a percentage equal to the percentage of the veteran's permanent, service-connected

disability as determined by the United States Department of Veterans Affairs. To qualify for the discount granted by this subsection, an applicant must submit to the county property appraiser, by March 1, proof of residency at the time of entering military service, an official letter from the United States Department of Veterans Affairs stating the percentage of the veteran's service-connected disability and such evidence that reasonably identifies the disability as combat related, and a copy of the veteran's honorable discharge. If the property appraiser denies the request for a discount, the appraiser must notify the applicant in writing of the reasons for the denial, and the veteran may reapply. The Legislature may, by general law, waive the annual application requirement in subsequent years. This subsection shall take effect December 7, 2006, is self-executing, and does not require implementing legislation.

NO. 12  
CONSTITUTIONAL AMENDMENT  
ARTICLE IX, SECTION 7  
(Legislative)

Ballot Title: APPOINTMENT OF STUDENT BODY PRESIDENT TO BOARD OF GOVERNORS OF THE STATE UNIVERSITY SYSTEM.—

Ballot Summary: Proposing an amendment to the State Constitution to replace the president of the Florida Student Association with the chair of the council of state university student body presidents as the student member of the Board of Governors of the State University System and to require that the Board of Governors organize such council of state university student body presidents.

Full Text:

ARTICLE IX  
EDUCATION

SECTION 7. State University System.—

(a) PURPOSES. In order to achieve excellence through teaching students, advancing research and providing public service for the benefit of Florida's citizens, their communities and economies, the people hereby establish a system of governance for the state university system of Florida.

(b) STATE UNIVERSITY SYSTEM. There shall be a single state university system comprised of all public universities. A board of trustees shall administer each public university and a board of governors shall govern the state university system.

(c) LOCAL BOARDS OF TRUSTEES. Each local constituent university shall be administered by a board of trustees consisting of thirteen members dedicated to the purposes of the state university system. The board of governors shall establish the powers and duties of the boards of trustees. Each board of trustees shall consist of six citizen members appointed by the governor and five citizen members appointed by the board of governors. The appointed members shall be confirmed by the senate and serve staggered terms of five years as provided by law. The chair of the faculty senate, or the equivalent, and the president of the student body of the university shall also be members.

(d) STATEWIDE BOARD OF GOVERNORS. The board of governors shall be a body corporate consisting of seventeen members. The board shall operate, regulate, control, and be fully responsible for the management of the whole university system. These responsibilities shall include, but not be limited to, defining the distinctive mission of each constituent university and its articulation with free public schools and community colleges, ensuring the well-planned coordination and operation of the system, and avoiding wasteful duplication of facilities or programs. The board's management shall be subject to the powers of the legislature to appropriate for the expenditure of funds, and the board shall account for such expenditures as provided by law. The governor shall appoint to the board fourteen citizens dedicated to the purposes of the state university system. The appointed members shall be confirmed by the senate and serve staggered terms of seven years as provided by law. The commissioner of education, the chair of the advisory council of faculty senates, or the equivalent, and the chair of the council of student body presidents, which council shall be organized by the board of governors and consist of all the student body presidents of the state university system president of the Florida student association, or the equivalent, shall also be members of the board.



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ENMIENDAS CONSTITUCIONALES PROPUESTAS  
PARA VOTACIÓN EL 6 DE NOVIEMBRE DE 2012  
AVISO DE ELECCIÓN

Yo, Kenneth W. Detzner, Secretario de Estado del Estado de Florida, por este medio anuncio que el 6 de noviembre de 2012 se llevarán a cabo elecciones en todos los condados de Florida para ratificar o rechazar las revisiones propuestas a la constitución del Estado de Florida.

Nº. 1  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO I, SECCIÓN 28  
(Legislativa)

Título de la papeleta: SERVICIOS DE ATENCIÓN MÉDICA.—

**Resumen de la papeleta:** Propuesta de enmienda a la Constitución Estatal para prohibir que leyes o normas obliguen a cualquier persona o empleador a contratar, obtener o establecer de cualquier otra manera una cobertura médica; permitir que personas o empleadores contraten servicios lícitos de atención médica directamente a través de un proveedor de servicios de salud, permitir que el proveedor de servicios de salud acepte el pago directo de cualquier persona o empleador por la provisión de servicios lícitos de atención médica, eximir a personas, empleadores y proveedores de servicios de salud de las sanciones e impuestos establecidos por pagar directamente o aceptar el pago directo por la provisión lícitos de servicios de atención médica y prohibir que las leyes o reglas prohíban la provisión de coberturas médicas en cuanto a cualquier servicio lícito de atención médica en el mercado privado. Especifica que la enmienda no afecta los servicios de atención médica cuya realización o provisión se exige a los proveedores, no afecta los servicios de atención médica permitidos por ley, no prohíbe la atención provista de acuerdo con la legislación general en relación con la indemnización por accidentes de trabajo no afecta las leyes ni las reglas en vigor al 1 de marzo de 2010, no afecta los términos ni las condiciones de ningún sistema sanitario que no tengan como efecto sancionar a personas o empleadores por pagar directamente servicios lícitos de atención médica ni a los proveedores de servicios de salud por aceptar pagos directos de personas o empleadores por la prestación de servicios lícitos de atención médica ni afecta la ley general aprobada por el voto de dos tercios de los miembros de cada cámara de la Legislatura, aprobada tras la fecha de entrada en vigor de la enmienda, siempre que dicha ley manifieste específicamente la necesidad pública que justifica las excepciones a las disposiciones de la enmienda. La enmienda estipula expresamente que no deberá interpretarse que prohíbe la inclusión de cláusulas negociadas en los contratos de seguro, contratos de red u otros acuerdos de proveedores que limiten contractualmente los copagos, coseguros, deducibles u otros costos para el paciente.

Texto completo:

ARTÍCULO I  
DECLARACIÓN DE DERECHOS  
SECCIÓN 28. Servicios de atención médica.—

(a) Con el fin de preservar la libertad de encargarse de su propia atención médica de todos los residentes del estado:

(1) Ninguna ley ni regla podrá obligar, ya sea directa o indirectamente, a ninguna persona o empleador a contratar, obtener ni establecer de ninguna otra manera una cobertura médica.

(2) Las personas o los empleadores podrán pagar directamente los servicios lícitos de atención médica y no podrá exigírseles el pago de ninguna sanción ni impuesto a causa del pago directo de servicios lícitos de atención médica. Los proveedores de servicios de salud podrán aceptar pagos directos por la provisión de servicios lícitos de atención médica y no podrá exigírseles el pago de ninguna sanción ni impuestos a causa de la aceptación de pagos directos por parte de personas o empleadores por la prestación de servicios lícitos de atención médica.

(b) La oferta de cualquier servicio lícito de atención médica en el mercado privado de coberturas médicas no podrá ser restringida por ninguna ley ni regla.

(c) Esta sección no:

(1) Afecta los servicios de atención médica cuya realización o provisión se exige a los proveedores de servicios de salud.

(2) Afecta los servicios de atención médica permitidos por ley.

(3) Prohíbe la atención provista de acuerdo con la ley general en relación con la indemnización por accidentes de trabajo.

(4) Afecta las leyes ni reglas en vigor al 1 de marzo de 2010.

(5) Afecta los términos ni las condiciones de ningún sistema sanitario en la medida en que tales términos y condiciones no tengan como fin sancionar a personas o empleadores a causa del pago directo de servicios lícitos de atención médica ni sancionar a proveedores de servicios de salud a causa de la aceptación del pago directo de parte de personas o empleadores por la prestación de servicios lícitos de atención médica, con la excepción de que no podrá interpretarse que esta sección prohíbe la inclusión de cláusulas negociadas en los contratos de seguros, los contratos de red u otros acuerdos de proveedores que limiten contractualmente los copagos, los coseguros, los deducibles u otros costos para el paciente.

(6) Afecta ninguna ley general aprobada por voto de dos tercios de los miembros de cada cámara de la legislatura después de la fecha de entrada en vigor de esta sección si dicha ley manifestara específicamente la necesidad pública que justifica una excepción en esta sección.

(d) Conforme a su utilización en esta sección, el término:

(1) “Obligar” incluye la imposición de sanciones o impuestos.

(2) “Pago directo” o “pagar directamente” significa el pago de servicios lícitos de atención médica sin que un tercero de carácter público o privado, sin incluir los empleadores, paguen parte alguna del servicio.

(3) “Sistema sanitario” significa cualquier entidad pública o privada cuya función o finalidad es administrar, procesar, inscribir a individuos en, o pagar, en todo o en parte, servicios de atención médica, datos sanitarios o información médica para sus participantes.

(4) “Servicios lícitos de atención médica” significa cualquier servicio o tratamiento relacionado con la salud, en la medida en que dicho servicio o tratamiento esté permitido o no esté prohibido por la ley o reglamentación al momento en que se ofrece, que podrán ser provistos por personas o empresas autorizadas de otro modo a ofrecer tales servicios.

(5) “Sanciones o impuestos” significa cualquier sanción o multa civil o penal; retención de impuestos, salarios o sueldos, o recargos o aranceles específicos con un efecto similar establecidos por ley o una regla de organismos establecidos, creados o controlados por el gobierno que se apliquen para sancionar o disuadir del ejercicio de derechos protegidos en virtud de esta sección. Exclusivamente a los fines de esta sección, no podrá interpretarse que el término “regla de organismos” incluye las disposiciones negociadas incluidas en contratos de seguros, contratos de red u otros acuerdos con proveedores que limiten contractualmente los copagos, coseguros, deducibles u otros costos para el paciente.

Nº. 2  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO VII, SECCIÓN 6  
ARTÍCULO XII, SECCIÓN 32  
(Legislativa)

Título de la papeleta: VETERANOS DISCAPACITADOS POR LESIONES DE GUERRA; DESCUENTO EN EL IMPUESTO A BIENES DE FAMILIA.—

**Resumen de la papeleta:** Propone una enmienda a la Sección 6 del Artículo VII y la creación de la Sección 32 en el Artículo XII de la Constitución Estatal para extender la disponibilidad del descuento sobre las propiedades a aquellas constituidas en bienes de familia de veteranos que quedaron discapacitados como consecuencia de lesiones de guerra de manera de incluir a los veteranos que no residen en Florida al momento de ingresar al ejército y programar el ingreso en vigor de la enmienda el 1 de enero de 2013.

Texto completo:

ARTÍCULO VII  
FINANZAS E IMPUESTOS  
SECCIÓN 6. Exenciones a bienes de familia.—

(a) Toda persona que posea un título conforme al sistema legal o de derecho sobre un inmueble que sea residencia permanente del propietario o de otro dependiente que esté a cargo del dependiente por motivos legales o naturales quedará exenta de impuestos sobre dicha propiedad, con excepción de las tasaciones por beneficios especiales, en caso de tasaciones de hasta veinticinco mil dólares así como de todo gravamen distinto a los correspondientes al distrito escolar, sobre toda tasación mayor de vein-

ticinco mil dólares y de hasta setenta y cinco mil dólares una vez establecido dicho derecho según lo indica la ley. La titularidad sobre el inmueble podrá provenir de un título conforme al sistema legal o de derecho, ser total, conjunta, compartida (como en el caso de un condominio) o ser indirecta a través de la posesión de acciones o una membresía que represente la participación del propietario o del miembro en una corporación poseedora de un derecho pleno o un derecho de duración fija que supere inicialmente los noventa y ocho años. La exención no será aplicable sobre ningún registro de tasaciones hasta que un organismo estatal designado por la ley general determine en primer lugar que dicho registro cumple con las disposiciones de la sección 4. Esta exención queda revocada a partir de la entrada en vigor de cualquier enmienda a este Artículo que establezca la tasación de bienes de familia a un valor inferior al justo valor.

(b) No se concederá más de una exención a ningún individuo ni unidad familiar ni con respecto a cualquier unidad residencial en particular. Ninguna exención excederá el valor del inmueble tasado en relación con su propietario o, en caso de titularidad a través de acciones o la participación como miembro de una corporación, el valor de la proporción correspondiente a la participación en tal corporación según el valor de tasación de la propiedad.

(c) Por ley general y sujeto a las condiciones aquí establecidas, la Legislatura podrá ofrecer a los arrendatarios que sean residentes permanentes la exención sobre todos los impuestos según valor. Tal exención sobre los impuestos según valor se efectuará en la forma y por el monto establecido por ley general.

(d) La legislatura podrá, por ley general, permitir que los condados o municipios, en relación con sus respectivos gravámenes impositivos y sujeto a las disposiciones de la ley general, otorguen una exención adicional al pago de los impuestos sobre los bienes de familia que no superen los cincuenta mil dólares a cualquier persona que posea un título conforme al sistema legal o de derecho sobre dicho inmueble que sirva de residencia principal del propietario, quien debe haber cumplido los sesenta y cinco años y cuyos ingresos domésticos, según define la ley general, no superen los veinte mil dólares. La ley general debe facultar a los condados y municipios a otorgar esta exención adicional, dentro de los límites estipulados en este inciso, mediante ordenanza implementada según establece la ley general y también debe prever el ajuste periódico de la limitación por ingresos especificada en este inciso en función de los cambios del costo de vida.

(e) Todo veterano de 65 años de edad o mayor que presente una discapacidad permanente total o parcial recibirá un descuento sobre el monto del impuesto según valor que de lo contrario adeudaría por la titularidad de la propiedad constituida en bien de familia en la que reside si dicha discapacidad estuviera relacionada con la participación en combate; el veterano residiera en el estado al momento de ingresar en el servicio militar de los Estados Unidos y lo hubieran dado de baja con honores al dejar de pertenecer al ejército. El descuento consistirá en un porcentaje equivalente al porcentaje de la discapacidad permanente relacionada con el servicio que el veterano presente según lo determinado por el Departamento de Asuntos de Veteranos de los Estados Unidos. Para calificar para recibir el descuento otorgado por este inciso, el solicitante debe enviar al tasador de propiedades del condado, hasta el 1 de marzo, comprobantes de residencia al momento de ingreso al servicio militar, una carta oficial del Departamento de Asuntos de Veteranos de los Estados Unidos que indique el porcentaje de la discapacidad relacionada con el servicio y toda evidencia que determine razonablemente que la discapacidad está relacionada con la participación en combate, así como una copia de la baja con honores del veterano. En caso de desestimar la solicitud de descuento, el tasador de propiedades deberá avisar por escrito al solicitante los motivos de la denegación y el veterano podrá volver a presentar una solicitud. La Legislatura podrá, por ley general, otorgar una exención al requisito de presentación anual de una solicitud en los años subsiguientes. Este inciso entrará en vigor el 7 de diciembre de 2006, es de aplicación inmediata y no requiere de legislación para su implementación.

ARTÍCULO XII  
CRONOGRAMA

SECCIÓN 32. Veteranos discapacitados por lesiones de guerra; descuento en el impuesto sobre bienes de familia.— La enmienda al inciso (e) de la Sección 6 del Artículo VII relacionada con el descuento para el impuesto sobre las propiedades constituidas en bienes de familia para los veteranos discapacitados como consecuencia de lesiones de guerra entrará en vigor el 1 de enero de 2013.

Nº. 3  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO VII, SECCIONES 1 y 19  
ARTÍCULO XII, SECCIÓN 32  
(Legislativa)

Título de la papeleta: LIMITACIÓN A LOS INGRESOS DEL GOBIERNO ESTATAL.—

**Resumen de la papeleta:** Esta enmienda propuesta para la Constitución Estatal reemplaza la limitación existente a los ingresos estatales sobre la base del aumento de los ingresos personales con una nueva limitación a los ingresos estatales basada en la inflación y los cambios de población. De acuerdo con la enmienda, el excedente de los ingresos estatales recaudados definidos en dicha enmienda una vez superada la limitación de los ingresos debe depositarse en un fondo de estabilización del presupuesto hasta que dicho fondo alcance su saldo máximo. Posteriormente, se utilizará para asistir y mantener las escuelas públicas reduciendo el esfuerzo económico mínimo de los distritos escolares para la participación en programas de financiación educativa del estado o, si dejara de necesitarse el esfuerzo financiero mínimo, se devolverá a los contribuyentes. La Legislatura podrá aumentar la limitación a los ingresos estatales a través de un proyecto de ley aprobado por el voto de la mayoría calificada de cada una de sus cámaras. La Legislatura también podrá presentar a los electores una propuesta de aumento a la limitación a los ingresos estatales. La Legislatura debe implementar esta enmienda propuesta por ley general. La enmienda entrará en vigor a partir de su aprobación por parte de los electores y se aplicará por primera vez durante el año fiscal 2014-2015.

Texto completo:

ARTÍCULO VII  
FINANZAS E IMPUESTOS

SECCIÓN 1. Impuestos; partidas; gastos del estado; limitación a los ingresos estatales.—

(a) No se gravará ningún impuesto excepto los necesarios para el cumplimiento de la ley. No se gravarán impuestos estatales según valor sobre los inmuebles ni los bienes personales tangibles. Todas las demás formas de impuestos serán derechos preferenciales del estado excepto según lo establezca la ley general.

(b) Los vehículos motorizados, las embarcaciones, las aeronaves, los remolques, las caravanas y las viviendas móviles, de acuerdo con su definición por ley, estarán sujetos a un impuesto de licencia para su uso por los montos y con los fines establecidos por ley, pero no estarán sujetos a impuestos según valor.

(c) No se retirará dinero del tesoro, excepto para el cumplimiento de la asignación de partidas establecidas por ley.

(d) La ley incluirá disposiciones para la recaudación de ingresos suficientes para cubrir los gastos del estado durante cada periodo fiscal.

(e) Excepto según establezcan las disposiciones del presente, los ingresos estatales recaudados durante cualquier año fiscal determinado se limitarán a los ingresos estatales permitidos por este inciso en relación con el año fiscal anterior y el ajuste por aumento. A los fines de este inciso, “aumento” significa un monto equivalente a la tasa anual promedio de aumento de los ingresos personales en Florida durante los últimos veinte trimestres multiplicada por los ingresos estatales permitidos por este inciso durante el año fiscal anterior. Con relación al año fiscal 1995-1996, los ingresos estatales permitidos por este inciso para el año fiscal anterior serán equivalentes a los ingresos estatales recaudados durante el año fiscal 1994-1995. Los ingresos personales en Florida serán determinados por la legislatura a partir de la información publicada a través del Departamento de Comercio de los Estados Unidos, o fuente designada posteriormente, el primer día del mes de febrero anterior al inicio del año fiscal. La parte de los ingresos estatales recaudados durante cualquier año fiscal que exceda esta limitación se transferirá al fondo de estabilización del presupuesto hasta que el fondo alcance el saldo máximo especificado en la Sección 19(g) del Artículo III y en adelante se reintegrará a los contribuyentes de acuerdo con las disposiciones de la ley general. Los ingresos estatales autorizados en este inciso correspondientes a cualquier año fiscal podrán aumentarse por voto de dos tercios de los miembros de cada cámara de la legislatura a través de un proyecto de ley individual que no trate ningún otro tema y que establezca el monto en dólares del aumento permitido para los ingresos

estatales. La votación no podrá realizarse más de setenta y dos horas después de la tercera lectura del proyecto de ley. A los fines de este inciso, “ingresos estatales” significa los impuestos, las tarifas, las licencias y los cargos por servicios que la legislatura imponga a personas, empresas u organismos ajenos al gobierno estatal. Sin embargo, el término “ingresos estatales” no incluye los ingresos necesarios para cumplir los requisitos establecidos en los documentos que autorizan la emisión de bonos por parte del estado, los ingresos que se aplican como fondos de contrapartida para el programa federal Medicaid, con excepción de los ingresos aplicados a sustentar el Fondo Fiduciario para la Asistencia Médica Pública o el programa que lo suceda, y con excepción de los fondos estatales de contrapartida utilizados para financiar las ampliaciones opcionales realizadas después del 1 de julio de 1994; los ingresos de la lotería estatal devueltos en calidad de premios; los recibos del Fondo para Catástrofes ocasionadas por Huracanes de Florida; los saldos traspasados de los años fiscales anteriores; los impuestos, las licencias, las tarifas y los cargos por servicios impuestos por la provisión de servicios por parte de organismos locales, regionales o que regulan distritos escolares; o ingresos provenientes de impuestos, licencias, tarifas y cargos por servicios cuya imposición haya sido exigida por cualquier enmienda o revisión de esta constitución posterior al 1 de julio de 1994. La ley general efectuará ajustes a la limitación a los ingresos de manera de reflejar el impacto fiscal de las transferencias de responsabilidad sobre la financiación de funciones gubernamentales entre el estado y otros niveles del gobierno. Por ley general, la legislatura establecerá los procedimientos necesarios para administrar este inciso.

SECCIÓN 19. Limitación a los ingresos estatales.—

(a) LIMITACIÓN A LOS INGRESOS ESTATALES.—Excepto según se dispone en esta sección, los ingresos estatales recaudados durante cualquier año fiscal se limitarán del siguiente modo:

(1) Para el año fiscal 2014-2015, los ingresos estatales se limitan a un monto equivalente a los ingresos estatales recaudados durante el año fiscal 2013-2014 multiplicados por la suma del ajuste por aumento más el cuatro por ciento.

(2) Para el año fiscal 2015-2016, los ingresos estatales se limitan a un monto equivalente a la limitación a los ingresos estatales establecida para el año fiscal 2014-2015 multiplicado por la suma del ajuste por aumento más el tres por ciento.

(3) Para el año fiscal 2016-2017, los ingresos estatales se limitan a un monto equivalente a la limitación a los ingresos estatales establecida para el año fiscal 2015-2016 multiplicado por la suma del ajuste por aumento más el dos por ciento.

(4) Para el año fiscal 2017-2018, los ingresos estatales se limitan a un monto equivalente a la limitación a los ingresos estatales establecida para el año fiscal 2016-2017 multiplicado por la suma del ajuste por aumento más el uno por ciento.

(5) Para el año fiscal 2018-2019 y los posteriores, los ingresos estatales se limitan a un monto equivalente a la limitación a los ingresos estatales aplicada al año fiscal anterior multiplicado por la suma del ajuste por aumento.

(6) El ajuste por crecimiento para cada año fiscal se determinará hasta el 1 de marzo anterior al año fiscal sobre la base de los datos más recientes disponibles. Una vez que se determine el ajuste por crecimiento para un año fiscal en particular, dicho ajuste no podrá modificarse sobre la base de revisiones realizadas a la información utilizada para tomar la determinación.

(b) INGRESOS QUE EXCEDAN LA LIMITACIÓN.—El excedente de los ingresos estatales recaudados durante cualquier año fiscal una vez superada la limitación a dichos ingresos deberá transferirse a un fondo de estabilización del presupuesto hasta que el fondo alcance su saldo máximo, especificado en la Sección 19(g) del Artículo III. Posteriormente, se utilizará para asistir y mantener las escuelas públicas reduciendo el esfuerzo económico mínimo de los distritos escolares para la participación en programas de financiación educativa del estado o, si dejara de necesitarse el esfuerzo financiero mínimo, se devolverá a los contribuyentes de acuerdo con lo dispuesto por la ley general.

(c) AUTORIDAD DE LA LEGISLATURA PARA AUMENTAR LA LIMITACIÓN A LOS INGRESOS.—

(1) La limitación a los ingresos estatales correspondiente a cualquier año fiscal podrá aumentarse por voto de dos tercios de los miembros de cada cámara de la legislatura. Excepto en caso de disposición en contrario del proyecto de ley que aumente la limitación de los ingresos, el aumento de la limitación a los ingresos promulgado en virtud de esta cláusula se utilizará para determinar la limitación a los ingresos correspondiente a los años fiscales futuros.

(2) La limitación a los ingresos estatales correspondiente a cualquier año fiscal podrá aumentarse por voto de tres quintos de los miembros de cada cámara de la legislatura. Los aumentos a la limitación de ingresos promulgados en virtud de esta cláusula no deberán tenerse en cuenta para determinar la limitación a los ingresos para años fiscales posteriores.

(3) Los proyectos de ley que propongan el aumento de la limitación a los ingresos no podrán tratar ningún otro tema y deben establecer el monto en dólares del aumento de la limitación a los ingresos estatales. La votación no podrá efectuarse menos de setenta y dos horas después de la tercera lectura del proyecto de ley en cualquiera de las cámaras de la legislatura tal como se presentará ante el gobernador.

(d) AUTORIDAD DE LOS ELECTORES PARA AUMENTAR LA LIMITACIÓN A LOS INGRESOS.— La legislatura podrá proponer un aumento a la limitación a los ingresos estatales de acuerdo con una resolución concurrente promulgada por el voto de tres quintos de los miembros de cada cámara. El aumento propuesto se presentará a los electores en la siguiente elección general celebrada más de noventa días después de la presentación de la resolución ante el custodio de los registros estatales. Sin embargo, la legislatura podrá presentar el aumento propuesto en una elección especial anterior celebrada más de noventa días después de la presentación ante el custodio de los registros estatales de acuerdo con cualquier ley promulgada por el voto afirmativo de tres cuartos de los miembros de cada cámara de la legislatura. La resolución debe establecer el monto en dólares del aumento a la limitación a los ingresos estatales. Excepto en caso de disposición en contrario en la resolución, el aumento de la limitación a los ingresos se utilizará para determinar la limitación a los ingresos correspondiente a los años fiscales futuros. El aumento propuesto entrará en vigor si recibe la aprobación por voto de al menos el 60 por ciento de los electores que voten sobre la cuestión.

(e) AJUSTE DEL LÍMITE A LOS INGRESOS ESTABLECIDO POR LA LEGISLATURA.—La legislatura dispondrá, por ley general, los ajustes necesarios para que la limitación a los ingresos estatales refleje:

(1) El impacto fiscal de las transferencias de responsabilidad por la financiación de funciones gubernamentales entre el estado y otros niveles de gobierno que tengan lugar después del 6 de mayo de 2011; o

(2) El impacto fiscal de un nuevo mandato federal.

(f) IMPLEMENTACIÓN DE LA LEY GENERAL.—Por ley general, la legislatura establecerá los procedimientos necesarios para administrar esta sección.

(d) DEFINICIONES.—Conforme a su utilización en esta sección, el término:

(1) “Ajuste por crecimiento” significa un monto equivalente al promedio del producto del factor inflación correspondiente a los cinco años anteriores y al factor población.

(2) “Factor inflación” significa un monto equivalente a uno más el cambio porcentual del promedio anual del año calendario en el Índice de Precios al Consumidor. El término “Índice de Precios al Consumidor” es el Índice de Precios al Consumidor para todos los consumidores urbanos, promedio para ciudades estadounidenses. (sin ajuste estacional, base vigente para todos los artículos), de acuerdo con lo publicado por el Departamento de Trabajo de Estados Unidos. Si el índice dejara de existir, la legislatura determinará qué índice se usará en adelante por ley general.

(3) “Factor población” significa un monto equivalente a uno más el cambio porcentual en la población del estado al 1 de abril en comparación con el 1 de abril del año anterior. A los fines del cálculo de la tasa anual de cambio de población, se utilizarán las estimaciones oficiales de población del estado.

(4) “Ingresos estatales” significa los impuestos, las tarifas, las licencias y los cargos por servicios que la legislatura impone a personas, empresas u organismos ajenos al gobierno estatal. Sin embargo, el término “ingresos estatales” no incluye: los ingresos necesarios para cumplir con los requisitos establecidos en los documentos que autorizan la emisión de bonos por parte del estado en el caso de los bonos emitidos antes del 1 de julio de 2012, los ingresos utilizados como fondos de contrapartida para el programa federal Medicaid, con excepción de los ingresos aplicados a sustentar el Fondo Fiduciario para la Asistencia Médica Pública o el programa que lo suceda, y con excepción de los fondos de contrapartida estatales utilizados para financiar las ampliaciones opcionales realizadas después del 1 de julio

de 1994; los ingresos de la lotería estatal devueltos en carácter de premios, recibos del Fondo para Catástrofes ocasionadas por Huracanes de Florida y la Corporación de Seguros para las Propiedades Ciudadanas; los recibos de universidades e instituciones de educación superior públicas; los saldos traspasados de los años fiscales anteriores, las tarifas impuestas por la provisión de servicios por organismos locales, regionales o que regulan distritos escolares; o ingresos provenientes de impuestos, tarifas, licencias, multas y cargos por los servicios cuya imposición haya sido exigida por cualquier enmienda o revisión de esta constitución posterior al 6 de mayo de 2011.

#### ARTÍCULO XII

##### CRONOGRAMA

SECCIÓN 32. Limitación a los ingresos estatales.—La enmienda a la Sección 1 y la creación de la Sección 19 del Artículo VII, que revisa la limitación a los ingresos estatales, y esta sección entrarán en vigor tras su aprobación por parte de los electores y se implementarán a partir del año fiscal estatal 2014-2015.

Nº. 4

#### ENMIENDA CONSTITUCIONAL

##### ARTÍCULO VII, SECCIONES 4, 6

##### ARTÍCULO XII, SECCIONES 27, 32, 33

(Legislativa)

**Título de la papeleta:** LIMITACIONES AL IMPUESTO INMOBILIARIO; REDUCCIÓN DEL VALOR DE LAS PROPIEDADES; REDUCCIÓN PARA AUMENTOS EN LA TASACIÓN DE PROPIEDADES QUE NO SEAN BIENES DE FAMILIA; POSTERGACIÓN DE REVOCACIONES PROGRAMADAS.—

#### Resumen de la papeleta:

(1) Esta propuesta enmendaría la Sección 4 (Impuestos; tasaciones) y la Sección 6 (Exenciones a bienes de familia) del Artículo VII de la Constitución de Florida. También enmendaría la Sección 27 y agregaría las Secciones 32 y 33 al Artículo XII en relación con el cronograma de las enmiendas.

(2) En determinadas circunstancias, la ley exige que el valor de tasación del bien de familia y de las propiedades no constituidas en bien de familia aumente ante la disminución del justo valor de la propiedad. Por lo tanto, esta enmienda establece que la Legislatura podrá, por ley general, disponer que la tasación de bienes de familia y de propiedades no constituidas en tales no aumente si el justo valor de la propiedad es menor que el justo valor de la propiedad correspondiente al 1 de enero anterior, sujeto a cualquier ajuste en el valor tasado debido a reformas, ampliaciones, reducciones o mejoras a dicha propiedad que se usen según lo establecido por la ley general. Esta enmienda entrará en vigor tras la aprobación por parte de los votantes. En caso de aprobarse en una elección especial celebrada en la misma fecha que la elección primaria de preferencia presidencial, se implementará en forma retroactiva al 1 de enero de 2012 o, de aprobarse en la elección general de 2012, entrará en vigor el 1 de enero de 2013.

(3) Esta enmienda reduce del 10 al 5 por ciento la limitación sobre los cambios anuales en las tasaciones de inmuebles no constituidas en bien de familia. Esta enmienda entrará en vigor tras la aprobación por parte de los votantes. En caso de aprobarse en una elección especial celebrada en la misma fecha que la elección primaria de preferencia presidencial, se implementará en forma retroactiva al 1 de enero de 2012 o, de aprobarse en la elección general de 2012, entrará en vigor el 1 de enero de 2013.

(4) Esta enmienda también autoriza que la ley general disponga, sujeto a las condiciones que dicha ley especifique, una exención adicional a los bienes de familia para todas las personas que demuestren su derecho a recibir la exención establecida en la Constitución de Florida dentro del plazo de 1 año posterior a la compra del bien de familia sin antecedentes de posesión de un inmueble dentro de los 3 años calendario anteriores durante los que se haya aplicado la exención a bienes de familia en Florida. La exención adicional a bienes de familia se aplicará a todos los gravámenes excepto a los correspondientes a los distritos escolares. La exención adicional es un monto equivalente al 50 por ciento del justo valor de la propiedad constituida en bien de familia al 1 de enero del año de su constitución como tal. La exención adicional a bienes de familia no podrá exceder el monto equivalente a la mediana del justo valor de todos los bienes de familia que se encuentren en el condado en el que esté ubicada la propiedad en cuestión durante el año calendario inmediatamente anterior al 1 de enero del año de la constitución del inmueble en bien de familia. La exención adicional se aplicará durante el periodo que fuera más breve entre 5 años o el año de venta de la propiedad. El monto de la exención adicional se reducirá cada uno de los años subsiguientes por un monto equivalente al 20 por ciento del monto de la exención adicional recibida el año en que la propiedad se constituyó en bien de familia o por un monto equivalente a la diferencia entre el justo valor de la propiedad y el valor de tasación determinado de acuerdo con el inciso (d) de la sección 4 de este Artículo, el que fuera mayor. No se permitirá más de una exención de esta naturaleza a la vez por propiedad constituida en bien de familia. La exención adicional es aplicable a las propiedades compradas el 1 de enero de 2011 o posteriormente en caso de recibirse la aprobación de los votantes en la elección especial celebrada en la misma fecha que la elección primaria de preferencia presidencial de 2012 o a las propiedades compradas el 1 de enero de 2012 o posteriormente en caso de recibirse la aprobación de los votantes en la elección general de 2012. La exención adicional no estará disponible al sexto año de su otorgamiento ni en años posteriores. La enmienda entrará en vigor tras la aprobación por parte de los votantes. En caso de aprobarse en una elección especial celebrada en la misma fecha que la elección primaria de preferencia presidencial, se implementará en forma retroactiva al 1 de enero de 2012 o, de aprobarse en la elección general de 2012, entrará en vigor el 1 de enero de 2013.

(5) Asimismo, esta enmienda también posterga hasta 2023 la revocación, cuya entrada en vigor está actualmente programada para 2019, de las enmiendas constitucionales adoptadas en 2008 que limitan los aumentos anuales de las tasaciones para los inmuebles no constituidos en bien de familia. Esta enmienda posterga hasta 2022 la presentación a los votantes de una enmienda que proponga la derogación de dicha revocación.

#### Texto completo:

#### ARTÍCULO VII

##### FINANZAS E IMPUESTOS

SECCIÓN 4. Impuestos; tasaciones.— Por ley general, se establecerán reglamentaciones para asegurar una valuación equitativa de toda propiedad alcanzada por los impuestos según valor, sujeto a las condiciones enumeradas a continuación:

(a) Las tierras destinadas a la explotación agrícola, las tierras que produzcan gran cantidad de descarga de agua hacia los acuíferos de la Florida o las tierras utilizadas exclusivamente con fines recreativos no comerciales podrán ser clasificadas por la ley general y tasadas únicamente en razón de su naturaleza o uso.

(b) Por ley general y sujeto a las condiciones, las limitaciones y las definiciones razonables aquí especificadas, las tierras destinadas a fines de preservación serán clasificadas por la ley general y tasadas únicamente en razón de su naturaleza o uso.

(c) De acuerdo con la ley general, los bienes personales tangibles conservados como unidades de intercambio comercial y cabezas de ganado, podrán ser valuados con fines impositivos a un porcentaje específico de su valor o quedar exentos de los impuestos.

(d) Se tasarán las propiedades de todas las personas con derecho a la exención del pago de impuestos sobre bienes de familia, conforme a la Sección 6 de este Artículo, al justo valor vigente al 1 de enero del año posterior a la fecha de entrada en vigor de esta enmienda. Esta tasación se modificará únicamente según se establece en este inciso.

(1) Las tasaciones sujetas a este inciso se modificarán serán modificadas anualmente el 1 de enero de los años; sin embargo los cambios de las tasaciones

a. Los cambios de las tasaciones no podrán superar el

1.a. Tres por ciento (3%) de la tasación del año anterior.

2.b. El cambio porcentual en el Índice de Precios al Consumidor en las ciudades, el Costo Promedio Urbano de los EE.UU., todos los ítems 1967=100 o los informes el índice seleccionado posteriormente correspondiente al año calendario anterior según el informe inicial del Departamento de Trabajo de los Estados y el organismo de Estadísticas Laborales.

b. La legislación, por ley general, podrá disponer que, excepto en caso de reformas, ampliaciones, reducciones o mejoras a los bienes de familia tasados según se establece en la cláusula (5), las tasaciones no podrán aumentar si el justo valor de la propiedad es inferior al justo valor de la propiedad al 1 de enero anterior.

(2) Ninguna Las tasaciones no podrán excederá un valor justo.

(3) De acuerdo con la ley general, después de un cambio de titularidad, la propiedad constituida en bien de familia se tasará a un justo valor desde el 1 de enero del año siguiente, excepto que se apliquen las disposiciones de la cláusula (8). A partir de entonces el bien de familia se tasará según se establece en este inciso.

(4) La propiedad constituida recientemente en bien de familia se tasará al valor justo a partir del 1 de enero del año siguiente a la constitución en bien de familia, excepto que se apliquen las disposiciones de la cláusula (8). Esta tasación únicamente se modificará únicamente según se establece en este inciso.

(5) Las reformas, ampliaciones, reducciones o mejoras a la propiedad constituida en bien de familia se tasarán de conformidad con la ley general, con la condición de que Sin embargo, con posterioridad a las reformas, incorporaciones, reducciones o mejoras la propiedad será tasada según se establece en este inciso.

(6) En caso de que caduque la condición de bien de familia, la propiedad será tasada de acuerdo con la ley general.

(7) Las disposiciones de este inciso esta enmienda podrán considerarse en forma separada. En caso de que alguna disposición alguna de las disposiciones de este inciso esta enmienda fuera declarada anticonstitucional por un tribunal competente en la jurisdicción, la decisión del de tal tribunal no afectará ni disminuirá la validez de las restantes disposiciones de este inciso esta enmienda.

(8)a. La persona que constituya un nuevo bien de familia a partir del 1 de enero de 2009 o del 1 de enero de los años posteriores y que haya sido beneficiaria de la exención al pago de impuestos sobre bienes de familia de acuerdo con la Sección 6 de este Artículo a partir del 1 de enero de cualquiera de los 2 dos años inmediatamente anteriores a la constitución de un del nuevo bien de familia tendrá derecho a una nueva tasación del bien de familia a un valor menor al valor justo. En caso de que esta revisión se aprobara en enero de 2008, la persona que constituya un nuevo bien de familia a partir del 1 de enero de 2008 tendrá derecho a la tasación de la propiedad constituida como bien de familia a un valor menor al justo sólo en el caso de que tal persona hubiera sido beneficiaria de la exención al pago de impuestos sobre bienes de familia el 1 de enero de 2007. El valor de tasación de la propiedad recientemente constituida en bien de familia se determinará de la siguiente manera:

1. Si el justo valor de la propiedad recientemente constituida en bien de familia fuera mayor o igual al justo valor del bien de familia anterior al 1 de enero del año en que el bien de familia anterior fuera destituido, el valor de la propiedad recientemente constituida en bien de familia será igual al justo valor del nuevo bien de familia menos un monto equivalente al menor monto entre \$500,000 o la diferencia entre el justo valor y el valor de tasación del bien de familia al 1 de enero del año en que el bien de familia anterior fuera destituido. A partir de entonces la propiedad se tasará según se establece en este inciso.

2. Si el justo valor de la propiedad recientemente constituida en bien de familia fuera menor que el justo valor del bien de familia anterior al 1 de enero del año que el bien de familia anterior fuera destituido, el valor de la propiedad recientemente constituida en bien de familia será igual al justo valor del nuevo bien de familia dividido por el justo valor del bien de familia anterior y multiplicado por el valor de tasación del bien de familia anterior. Sin embargo, en caso de que la diferencia entre el justo valor del nuevo bien de familia y el valor de tasación del nuevo bien de familia calculado de acuerdo con este subinciso fuera mayor de \$500,000, el valor de tasación del nuevo bien de familia se incrementará de manera tal que la diferencia entre el justo valor y el valor determinado sea igual a \$500,000. A partir de entonces la propiedad se tasará según se establece en este inciso.

b. Por ley general y sujeto a las condiciones allí establecidas, la legislatura dispondrá la aplicación de esta cláusula a la propiedad que tenga más de un propietario.

(c) La legislatura podrá, por ley general, a los fines de la tasación y sujeto a las disposiciones de este inciso, facultar a los condados y municipios a autorizar por ordenanza la tasación de propiedades históricas únicamente en razón de su naturaleza o uso. La tasación en razón de su naturaleza o uso será aplicable únicamente dentro de la jurisdicción donde se aplique la ordenanza. Los requisitos para las propiedades elegibles serán establecidos por ley general.

(f) Los condados podrán, de la manera establecida por la ley general, establecer la reducción del valor de tasación de la propiedad constituida en bien de familia en el marco de cualquier incremento en el valor de tasación de tal propiedad que resulte de la construcción o reconstrucción de la propiedad con el propósito de asignar un espacio para la vivienda a uno o más padres o abuelos biológicos o adoptivos del propietario o de su cónyuge en caso de que al menos uno de los padres o abuelos para quien se provee el espacio para la vivienda tenga 62 años o más de edad. Tal reducción no podrá ser superior al monto menor entre los enumerados a continuación:

(1) El incremento del valor de tasación resultante de la construcción o reconstrucción de la propiedad.

(2) Veinte por ciento del valor total de tasación la propiedad mejorada.

(g) En relación con todos los gravámenes, a excepción de los relacionados con el distrito escolar, las tasaciones de la propiedad residencial, tal como la define la ley general, que posea nueve ambientes o menos y que no esté sujeta a las restricciones a la tasación establecidas en los incisos comprendidos desde la (a) hasta la (d) se modificará únicamente según se establece en este inciso.

(1) Las tasaciones alcanzadas por este inciso se modificarán anualmente en la fecha de tasación establecida por la ley. Sin embargo, a condición de que tales modificaciones en las tasaciones no podrán deberán superar el 5 diez por ciento (10%) de la tasación del año anterior. La legislación, por ley general, podrá disponer que, excepto en caso de reformas, ampliaciones, reducciones o mejoras a los bienes de familia tasados según se establece en la cláusula (4), las tasaciones no podrán aumentar si el justo valor de la propiedad es inferior al valor justo de la propiedad en la fecha de tasación anterior establecida por ley.

(2) Ninguna Las tasaciones no podrán excederá un valor justo.

(3) Con posterioridad a un cambio de titularidad o administración, conforme a lo establecido por la ley general, incluido cualquier cambio en la titularidad de una entidad legal propietaria del inmueble, tal propiedad se tasará en razón del justo valor a la fecha siguiente de tasación. A partir de entonces, la propiedad se tasará según se establece en este inciso.

(4) Las reformas, incorporaciones, reducciones o mejoras a dicha propiedad se tasarán de conformidad con la ley general. Sin embargo, después del ajuste por cualquier reforma, ampliación, reducción o mejora, la propiedad será tasada según se establece en este inciso.

(g) En relación con todos los gravámenes, a excepción de los relacionados con el distrito escolar, la tasación de los inmuebles que no estén sujetos a las limitaciones a la tasación establecidas en los incisos comprendidos desde la (a) hasta la (d) y (g) se modificará únicamente según se establece en este inciso.

(1) Las tasaciones alcanzadas por este inciso se modificarán anualmente en la fecha de tasación establecida por la ley. Sin embargo, a condición de que tales modificaciones en las tasaciones no podrán deberán superar el 5 diez por ciento (10%) de la tasación del año anterior. La legislación, por ley general, podrá disponer que, excepto en caso de reformas, ampliaciones, reducciones o mejoras a los bienes de familia tasados según se establece en la cláusula (5), las tasaciones no podrán aumentar si el justo valor de la propiedad es inferior al valor justo de la propiedad en la fecha de tasación anterior establecida por ley.

(2) Ninguna Las tasaciones no podrán excederá un valor justo.

(3) La legislatura deberá disponer la tasación de la mencionada propiedad en razón del justo valor a la fecha de tasación posterior a la realización de una mejora relevante a la propiedad, conforme a la definición de la ley general. A partir de entonces, la propiedad se tasará según se establece en este inciso.

(3) La legislatura podrá establecer la condición de que la mencionada propiedad se tase en razón del justo valor a la fecha de la tasación siguiente al cambio de titularidad o administración, según lo define la ley general, incluido cualquier cambio de titularidad de la entidad legal propietaria del inmueble. A partir de entonces, la propiedad se tasará según se establece en este inciso.

(5) Las reformas, incorporaciones, reducciones o mejoras a dicha propiedad se tasarán de conformidad con la ley general, Sin embargo, después del ajuste por cualquier reforma, ampliación, reducción o mejora, la propiedad será tasada según se establece en este inciso.

(i) La legislatura, por ley general y sujeto a las condiciones aquí establecidas, podrá prohibir la inclusión de los siguientes puntos en la determinación del valor de tasación propiedades utilizadas como residencia:

(1) Cualquier reforma o mejora efectuada a fin de mejorar la resistencia de la propiedad a daños ocasionados por el viento.

(2) La instalación de un dispositivo de alimentación de energía

renovable.

(j)(1) La tasación de las siguientes propiedades ubicadas sobre el puerto comercial/industrial se basará en el uso actual al que se destina la propiedad:

a. Tierras utilizadas predominantemente con fines de pesca comercial.

b. Tierra accesible para el público y utilizada para botar embarcaciones hacia aguas navegables.

c. Puertos deportivos y estructuras de ladrillos sin mortero abiertas al público.

d. Plantas de fabricación marítimas dependientes del acceso al agua, instalaciones de pesca comercial e instalaciones de fabricación y reparación de embarcaciones marítimas y actividades complementarias.

(2) El beneficio de tasación establecido en este inciso está sujeto a las condiciones y limitaciones y las definiciones razonables especificadas por la legislatura por ley general.

#### SECCIÓN 6. Exenciones a bienes de familia.—

(a) Toda persona que posea un título conforme al sistema legal o de derecho sobre un inmueble que sea residencia permanente del propietario o de otro dependiente que esté a cargo del propietario por motivos legales o naturales quedará exenta de impuestos sobre dicha propiedad, excepto de las tasaciones por beneficios especiales, en caso de tasaciones de hasta \$25,000 veinticinco mil dólares así como de todo gravamen distinto a los correspondientes al distrito escolar, sobre toda tasación que supere los \$50,000 cincuenta mil dólares y hasta los \$75,000 setenta y cinco mil dólares una vez establecido dicho derecho según lo indica la ley. La titularidad sobre el inmueble podrá provenir de un título conforme al sistema legal o de derecho, ser total, conjunta, compartida (como en el caso de un condominio) o ser indirecta a través de la posesión de acciones o una membresía que represente la participación del propietario o del miembro en una corporación poseedora de un derecho pleno o un derecho de duración fija que supere inicialmente los 98 noventa y ocho años. La exención no será aplicable sobre ningún registro de tasaciones hasta que un organismo estatal designado por la ley general determine en primer lugar que dicho registro cumple con las disposiciones de la Sección 4. Esta exención queda revocada a partir de la entrada en vigor de cualquier enmienda a este Artículo que establezca la tasación de bienes de familia a un valor inferior al justo valor.

(b) No se concederá más de una exención a ningún individuo ni unidad familiar ni con respecto a cualquier unidad residencial en particular. Ninguna exención excederá el valor del inmueble tasado en relación con su propietario o, en caso de titularidad a través de acciones o la participación como miembro de una corporación, el valor de la proporción correspondiente a la participación en tal corporación según el valor de tasación de la propiedad.

(c) Por ley general y sujeto a las condiciones aquí establecidas, la legislatura podrá ofrecer a los arrendatarios que sean residentes permanentes la exención de todos los gravámenes de impuestos según valor. Tal exención de impuestos según valor se efectuará en la forma y por el monto establecido por la ley general.

(d) La legislatura podrá, por ley general, permitir que los condados o municipios, en relación con sus respectivos gravámenes impositivos y sujeto a las disposiciones de la ley general, otorguen una exención adicional a los impuestos sobre los bienes de familia que no supere los \$50,000 cincuenta mil dólares a cualquier persona que posea un título conforme al sistema legal o de derecho sobre dicho inmueble que sea la residencia principal del propietario, quien debe haber cumplido los 65 sesenta y cinco años y cuyos ingresos domésticos, según define la ley general, no superen los \$20,000 veinte mil dólares. La ley general debe facultar a los condados y municipios a otorgar esta exención adicional, dentro de los límites impuestos en este inciso, por ordenanza adoptada según establece la ley general y también debe prever el ajuste periódico de la limitación por ingresos especificada en este inciso en función de los cambios del costo de vida.

(e) Todo veterano de 65 años de edad o mayor que presente una discapacidad permanente total o parcial recibirá un descuento sobre el monto del impuesto según valor que de lo contrario adeudaría por la titularidad sobre la propiedad en la que reside si dicha discapacidad está relacionada con la participación en combate, el veterano residía en el estado al momento de ingresar en el servicio militar de los Estados Unidos y ha recibido la baja con honores al dejar de pertenecer al ejército. El descuento consistirá en un porcentaje equivalente al porcentaje de la discapacidad permanente relacionada con el servicio que presenta el veterano según lo determinado por el Departamento de Asuntos de Veteranos de los Estados Unidos. Para calificar para recibir el descuento otorgado por este inciso, el solicitante debe enviar al tasador de propiedades del condado, hasta el 1 de marzo, comprobantes de residencia al momento de ingreso al servicio militar, una carta oficial del Departamento de Asuntos de Veteranos de los Estados Unidos que indique el porcentaje de la discapacidad relacionada con el servicio y toda evidencia que determine razonablemente que la discapacidad está relacionada con la participación en combate, así como una copia de la baja con honores del veterano. En caso de desestimar la solicitud de descuento, el tasador de propiedades deberá avisar por escrito al solicitante los motivos de la denegación y el veterano podrá volver a presentar una solicitud. La legislatura podrá, por ley general, otorgar una exención al requisito de presentación anual de una solicitud en los años subsiguientes. Este inciso entrará en vigor el 7 de diciembre de 2006, es de aplicación inmediata y no requiere de legislación para su implementación.

(f) Según lo dispuesto por ley general y sujeto a las condiciones aquí especificadas, toda persona que demuestre tener derecho a recibir la exención para bienes de familia establecida en el inciso (a) dentro del plazo de 1 año después de la compra de la propiedad constituida en bien de familia y sin antecedentes de posesión de un inmueble dentro de los 3 años calendarios anteriores a la aplicación de la exención para bienes de familia dispuesta en este inciso (a) tiene derecho a recibir una exención adicional para bienes de familia en relación con todos los gravámenes excepto los correspondientes al distrito escolar. La exención adicional es un monto equivalente al 50 por ciento del valor justo de la propiedad constituida en bien de familia al 1 de enero del año de su constitución como tal. La exención adicional no podrá exceder la mediana del justo valor de todos los bienes de familia que se encuentren en el condado en el que esté ubicada la propiedad en cuestión durante el año calendario inmediatamente anterior al 1 de enero del año de la constitución en bien de familia. La exención adicional será aplicable durante un periodo de 5 años o hasta la venta de la propiedad, lo que suceda antes. El monto de la exención adicional se reducirá cada uno de los años subsiguientes por un monto equivalente al 20 por ciento del monto de la exención adicional otorgada el año en que la propiedad se constituyó en bien de familia o por un monto equivalente a la diferencia entre el justo valor de la propiedad y el valor de tasación determinado conforme a la sección 4(d), el que fuera mayor. No se permitirá más de una exención en virtud de este inciso a la vez por propiedad constituida en bien de familia. La exención adicional es aplicable a las propiedades compradas el 1 de enero de 2011 o posteriormente si esta enmienda se aprobara en la elección especial celebrada en la misma fecha que la elección primaria de preferencia presidencial de 2012, o a las propiedades compradas el 1 de enero de 2012 o posteriormente si esta enmienda se aprobara en la elección general de 2012, pero la exención adicional no estará disponible al sexto año y subsiguientes de su otorgamiento inicial.

#### ARTÍCULO XII

##### CRONOGRAMA

SECCIÓN 27. Exenciones a los impuestos inmobiliarios y limitaciones a las tasaciones del impuesto inmobiliario.—Las enmiendas a las secciones 3, 4 y 6 del Artículo VII, que disponen una exención de \$25,000 para los bienes personales tangibles y una exención adicional de \$25,000 para bienes de familia, que autoriza la transferencia del beneficio acumulado a partir de las limitaciones a la tasación de la propiedad constituida en bien de familia y esta sección, en caso de presentarse ante los electores del estado para su aprobación o rechazo en una elección especial autorizada por la ley para celebrarse el 29 de enero de 2008, entrarán en vigor tras su aprobación por parte de los electores y se aplicarán retroactivamente al 1 de enero de 2008. De presentarse ante los electores del estado para su aprobación o rechazo en la elección general siguiente, entrarán en vigor el 1 de enero del año siguiente a dicha elección general. Las enmiendas a la Sección 4 del Artículo VII, que crea los incisos (f) y (g) en la sección mencionada que establecen una limitación a los aumentos de la tasación anual para los inmuebles especificados, entrará en vigor tras su aprobación por parte de los electores y comenzará a limitar las tasaciones a partir del 1 de enero de 2009 en caso de aprobarse en una elección especial celebrada el 29 de enero de 2008, o comenzará a limitar las tasaciones a partir del 1 de enero de 2010 en caso de aprobarse en la elección general celebrada en noviembre de 2008. Los incisos (g) (f) y (h) (g) de la Sección 4 del Artículo VII, inicialmente adoptados como incisos (f) y (g), quedan revocados a partir del 1 de enero de 2023 2019; sin embargo, la legislatura por resolución conjunta propondrá una enmienda que derogue la revocación de los incisos (g) (f) y (h) (g), que

se presentará a los electores de este estado para su aprobación o rechazo en la elección general de 2022 2018 y, en caso de aprobación, entrará en vigor el 1 de enero de 2023 2019.

**SECCIÓN 32. Tasaciones de propiedades.—**Esta sección y la enmienda de la Sección 4 del Artículo VII, sobre los bienes de familia y las propiedades no constituidas en tales cuyo justo valor se encuentre en disminución, que reduce el límite al aumento anual máximo del valor de tasación de las propiedades no constituidas en bien de familia, en caso de presentarse ante los electores del estado para su aprobación o rechazo en la elección especial autorizada por la ley para celebrarse en la misma fecha que la elección primaria de preferencia presidencial de 2012, entrará en vigor tras su aprobación por parte de los electores y se aplicará retroactivamente al 1 de enero de 2012, o, en caso de presentarse ante los electores de este estado para su aprobación o rechazo en la elección general de 2012, entrará en vigor el 1 de enero de 2013.

**SECCIÓN 33. Exención adicional para bienes de familia de propietarios sin antecedentes recientes de titularidad sobre propiedades constituidas en bien de familia.—**Esta sección y la enmienda a la Sección 6 del Artículo VII, que establecen una exención adicional para bienes de familia de propietarios sin antecedentes de posesión de propiedades constituidas en bien familia durante los 3 años calendarios inmediatamente anteriores a la compra del bien de familia actual, en caso de presentarse ante los electores del estado para su aprobación o rechazo en la elección especial autorizada por la ley para celebrarse en la misma fecha que la elección primaria de preferencia presidencial de 2012, entrará en vigor una vez aprobada por los electores y se aplicarán retroactivamente al 1 de enero de 2012, y la exención adicional para bienes de familia estará disponible para las propiedades compradas el 1 de enero de 2011 o posteriormente o, en caso de presentarse ante los electores del estado para su aprobación o rechazo en la elección general de 2012, entrarán en vigor el 1 de enero de 2013 y la exención adicional estará disponible para bienes de familia estará disponible para las propiedades compradas el 1 de enero de 2012 o posteriormente.

Nº. 5  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO V, SECCIONES 2, 11, Y 12  
(Legislativa)

**Título de la papeleta:** TRIBUNALES ESTATALES.—

**Resumen de la papeleta:** Propone una revisión del Artículo V de la Constitución Estatal en relación con el poder judicial.

La Constitución Estatal autoriza a la Suprema Corte a adoptar reglas de práctica y procedimiento para todos los tribunales. Asimismo, la constitución establece que una regla de la corte podrá ser revocada por ley general promulgada por el voto de dos tercios de los miembros de cada cámara de la Legislatura. Esta propuesta de revisión constitucional elimina el requisito de aprobación de leyes generales que revoquen una regla de la corte por el voto de dos tercios de cada cámara y, por lo tanto, establece que la Legislatura podrá revocar una regla de la corte por ley general aprobada por el voto de la mayoría de cada una de sus cámaras que manifieste la política en la que se basa la revocación. La corte podrá volver a adoptar la regla conforme a la política pública manifestada por la Legislatura, pero si la Legislatura determina que una regla ha sido readoptada y la revoca, esta propuesta de revisión prohíbe a la corte volver a adoptar la regla revocada una vez más sin la aprobación previa de la Legislatura. De acuerdo con la ley vigente, las reglas expedidas por las comisiones nominadoras judiciales y la Comisión de Requisitos Judiciales podrán ser revocadas por ley general promulgada por el voto de la mayoría de cada cámara de la Legislatura. En virtud de esta propuesta de revisión, se sustituye el método de revocación de reglas por votación por la revocación por ley general promulgada por el voto de la mayoría de los legisladores presentes.

De acuerdo con la ley vigente, el Gobernador designa jueces de la Suprema Corte escogidos entre los incluidos en una lista de nominados provista por una comisión nominadora judicial, y las designaciones efectuadas por el Gobernador no están sujetas a confirmación. Esta revisión exige la confirmación de los jueces de la Suprema Corte por parte del Senado para que la persona designada ocupe su cargo. Si por votación el Senado decide no confirmar la designación, debe volver a convocarse a la comisión nominadora judicial, que no podrá volver a nominar a ninguna persona cuya designación anterior para ocupar la misma vacante no haya sido confirmada por el Senado. El Senado podrá reunirse a cualquier momento a los fines de la confirmación. Si el Senado no vota por la designación de un juez dentro del plazo de 90 días, se considerará que el juez ha sido confirmado y comenzará a ejercer el cargo.

La Comisión de Requisitos Judiciales es una comisión independiente creada por la Constitución Estatal para investigar e interponer acciones judiciales ante supuestas conductas dolosas de un magistrado o juez de la Suprema Corte de Florida. Actualmente, de acuerdo con la constitución, los procedimientos de la comisión son confidenciales hasta el momento de presentación formal de los cargos por parte del equipo investigador de dicha comisión. Una vez presentados los cargos formales, dichos cargos y demás procedimientos de la comisión adquieren estado público. Actualmente, la constitución autoriza a la Cámara de Representantes a llevar a juicio político a magistrados o jueces. Asimismo, el Portavoz de la Cámara de Representantes podrá solicitar toda la información que se encuentre en posesión de la Comisión de Requisitos Judiciales, que dicha comisión debe poner a su disposición, para utilizarla en el proceso de decisión sobre el juicio político a un magistrado o juez. Esta propuesta de revisión exige a la comisión que ponga todos sus archivos a disposición del Portavoz de la Cámara de Representantes, pero establece que dichos archivos deben conservar su confidencialidad durante cualquier investigación que realice la Cámara de Representantes y hasta que se le use para llevar a juicio político a un magistrado o juez. Esta revisión también quita al Gobernador la facultad de solicitar archivos de la Comisión de Requisitos Judiciales en pos del cumplimiento de un cambio constitucional anterior.

Esta revisión también efectúa incorporaciones y eliminaciones técnicas y que ofrecen aclaraciones para la selección de presidentes de las cortes de circuito y en relación con la Comisión de Requisitos Judiciales, además de otras modificaciones no sustanciales técnicas y tendientes al cumplimiento del artículo de la constitución sobre el poder judicial.

**Texto completo:**

ARTÍCULO V  
PODER JUDICIAL

SECCIÓN 2. Administración; práctica y procedimiento.—

(a) La suprema corte adoptará reglas de práctica y procedimiento para todos los tribunales, incluidos el plazo para obtener una revisión de apelación, la supervisión administrativa de todos los tribunales, el traslado al tribunal con jurisdicción sobre cualquier procedimiento cuando se haya invocado improcedentemente la jurisdicción de otro tribunal y el requisito de que no se desestimaré ninguna causa debido a la solicitud de una reparación improcedente. La corte suprema adoptará reglas que le permitan a la corte y a los tribunales de apelaciones de distrito presentar consultas sobre derecho militar ante la Corte Federal de Apelaciones de las Fuerzas Armadas para obtener su asesoramiento. Las reglas de la corte podrán ser revocadas por una ley general que explice la política que fundamenta la revocación promulgada por el voto de dos tercios de los miembros de cada cámara de la legislatura: La corte podrá volver a adoptar la regla revocada solamente de conformidad con la política pública establecida por la legislatura. Si la legislatura determina que una regla ha sido readoptada y la revoca, la corte no podrá volver a adoptar dicha regla posteriormente sin la aprobación previa de la legislatura.

(b) El presidente de la suprema corte será elegido por mayoría de los miembros de la corte, será el funcionario administrativo en jefe del sistema judicial y tendrá la facultad de asignar jueces, incluidos los jueces retirados que otorguen su consentimiento, para el desempeño de funciones transitoriamente en cualquier tribunal para el que el juez esté calificado y a delegar al juez presidente de un circuito judicial la facultad de asignar jueces para el desempeño en dicho circuito.

(c) Se elegirá un presidente para cada tribunal de apelaciones de distrito por mayoría de los jueces de dicho distrito o, de no lograrse la mayoría, será elegido por el presidente de la corte. El presidente del tribunal será responsable de la supervisión administrativa del tribunal.

(d) Se escogerá un presidente para cada circuito entre los jueces de circuito de acuerdo con la regla de la Suprema Corte. El juez que presida un circuito será responsable de la supervisión administrativa de los tribunales del circuito y de los tribunales de condado de dicho su circuito.

SECCIÓN 11. Vacantes.—

(a) Cuando se abra una vacante en una sede judicial en la que resulte aplicable la elección para la retención del cargo, el gobernador ocupará la vacante mediante la designación por un periodo, que finalizará

el primer martes posterior al primer lunes de enero del año siguiente a la elección general siguiente que tenga lugar al menos un año después de la fecha de designación, de una entre no menos de tres ni más de seis personas nominadas por la comisión nominadora judicial apropiada.

(b) El gobernador ocupará todas las vacantes de cada tribunal de circuito o de condado en los que los jueces se elijan por el voto de la mayoría de los electores mediante la designación por un periodo, que finalizará el primer martes posterior al primer lunes de enero del año siguiente a la elección primaria y general siguiente que tenga lugar al menos un año después de la fecha de designación, de una entre no menos de tres ni más de seis personas nominadas por la comisión nominadora judicial apropiada. Se celebrará una elección para ocupar el cargo judicial durante el periodo del cargo que comience una vez finalizado el periodo para el que se ha efectuado la designación.

(c) Las nominaciones se efectuarán dentro de los treinta días posteriores a la apertura de la vacante, excepto si el gobernador extendiera el periodo durante un plazo que no deberá superar los treinta días. El gobernador efectuará la designación dentro de los sesenta días posteriores a la recepción de la certificación de las nominaciones.

(d) Todas las designaciones de jueces de la suprema corte están sujetas a la confirmación del senado. El senado podrá sesionar a los fines de otorgar la confirmación independientemente de que la cámara de representantes se encuentre sesionando o no. Si el senado no vota por la designación de un juez dentro del plazo de 90 días, se considerará que el juez ha sido confirmado. Si por votación el senado decide no confirmar la designación, debe volver a convocarse a la comisión nominadora judicial de la suprema corte como si se hubiera abierto una nueva vacante, pero no podrá volver a nominar a ninguna persona cuya designación anterior para ocupar la misma vacante no haya sido confirmada por el senado. La designación de un juez entrará en vigor tras su confirmación por parte del senado.

(e)(f) Existirá una comisión nominadora judicial individual, de acuerdo con la ley general, para la suprema corte, una para cada tribunal de apelaciones de distrito y una para cada circuito judicial para todos los tribunales de primera instancia de cada circuito. Las comisiones nominadoras judiciales establecerán reglas de procedimiento uniformes en cada nivel del sistema judicial. Estas reglas, o cualquier parte de ellas, podrán ser revocadas por ley general promulgada por el voto de la mayoría de los miembros de cada cámara de la legislatura o por la suprema corte con el acuerdo de cinco jueces. Con excepción de las deliberaciones de las comisiones nominadoras judiciales, los procedimientos de las comisiones y sus registros estarán abiertos al público.

SECCIÓN 12. Sanciones disciplinarias; remoción y retiro.—

(a) COMISIÓN DE REQUISITOS JUDICIALES.—Se dispone la creación de una comisión de requisitos judiciales.

(1) Existirán comisiones de requisitos judiciales con jurisdicción para investigar y recomendar a la Suprema Corte de Florida la remoción del cargo de cualquier juez cuya conducta, durante el periodo del cargo o en cualquier otro sentido, al 1 de noviembre de 1966 o posteriormente (independientemente de la entrada en vigor de esta sección) demuestre incompetencia para conservar el cargo y para investigar y recomendar sanciones a jueces cuya conducta, durante el periodo del cargo o en cualquier otro sentido al 1 de noviembre de 1966 o posteriormente (independientemente de la entrada en vigor de esta sección), justifique dicha sanción. A los fines de esta sección, se define como sanción disciplinaria cualquiera de los siguientes: reconvención, multa, suspensión con o sin goce de sueldo o sanciones a abogados. La comisión tendrá jurisdicción sobre los magistrados y jueces en relación con supuestos casos de conducta dolosa que tuviera lugar antes o durante su desempeño como magistrado o juez en caso de efectuarse una denuncia no más de un año después de terminado el periodo de desempeño como magistrado o juez. La comisión tendrá jurisdicción sobre los supuestos casos de incapacidad durante el periodo de desempeño como magistrado o juez. La comisión estará compuesta por:

a. Dos jueces de tribunales de apelaciones de distrito seleccionados por los jueces de dichos tribunales, dos jueces de circuito seleccionados por los jueces de los tribunales de circuito y dos jueces de los tribunales de condado seleccionados por los jueces de dichos tribunales;

b. Cuatro electores residentes en el estado que sean integrantes de la asociación de abogados de Florida y que serán escogidos por el órgano rector de la asociación de abogados de Florida; y

c. Cinco electores residentes en el estado que nunca hayan ocupado cargos judiciales ni hayan sido miembros de la asociación de abogados de Florida, que serán designados por el gobernador.

(2) Los miembros de la comisión de requisitos judiciales desempeñarán su cargo en periodos escalonados que no superarán los seis años según establece la ley general. Ningún miembro de la comisión, con excepción de un juez, será elegible para ocupar un cargo judicial estatal mientras se desempeñe como miembro de la comisión y durante el plazo de dos años a su terminación. Ningún miembro de la comisión podrá ocupar cargos en partidos políticos ni participar en campaña alguna por un cargo judicial ni ocupar cargos públicos; sin embargo, los jueces podrán hacer campañas para ocupar cargos judiciales y ocuparlos. La comisión elegirá como presidente a uno de sus miembros.

(3) Los miembros de la comisión de requisitos judiciales que no estén sujetos a juicio político estarán sujetos a su remoción de la comisión de acuerdo con las disposiciones de la Sección 7 del Artículo IV de la Constitución de Florida.

(4) La comisión adoptará reglas que reglamentarán sus procedimientos, cómo ocuparán las vacantes las autoridades que designan, la descalificación de miembros, la rotación de miembros entre paneles y la sustitución temporal de miembros descalificados o incapacitados. Estas reglas, o cualquier parte de ellas, podrán ser revocadas por ley general promulgada por el voto de la mayoría de los miembros de cada cámara de la legislatura o por la suprema corte con el acuerdo de cinco jueces. La comisión tendrá autoridad para expedir citaciones. Todos los procedimientos realizados por la comisión o presentados ante ella serán confidenciales hasta que el panel investigador presente cargos formales contra un juez o magistrado ante el secretario de la Suprema Corte de Florida; no obstante, una vez que el panel investigador descubra una causa probable y realice la presentación de los cargos formales contra un juez o magistrado ante el secretario, dichos cargos y todos los procedimientos posteriores realizados ante la comisión serán públicos.

(5) La comisión tendrá acceso a toda la información de todos los organismos ejecutivos, legislativos y judiciales, incluidos grandes jurados, sujeto a las reglas de la comisión. A pedido del portavoz de la cámara de representantes o del gobernador, la comisión deberá poner en cualquier momento a disposición de la cámara de representantes toda la información que se encuentre en su posesión, que mantendrá su carácter confidencial durante cualquier investigación y hasta su utilización para llevar a par usarla en la consideración de la posibilidad de juicio político o suspensión, respectivamente.

(b) PANELES.—La comisión se dividirá en un panel investigador y un panel de audiencias, según lo establecido por regla de la comisión. El panel investigador posee jurisdicción para recibir o iniciar denuncias, realizar investigaciones, desestimar denuncias y, por voto de su mayoría simple, presentar cargos formales ante el panel de audiencias. El panel de audiencias tiene la facultad de recibir y conocer cargos formales presentados por el panel investigador y, por voto de dos tercios de sus integrantes, recomendar a la suprema corte la remoción de un magistrado o juez o el retiro involuntario de un magistrado o juez debido a cualquier discapacidad permanente que interfiera gravemente en el desempeño de las funciones judiciales. Por voto de la mayoría simple de sus miembros, el panel de audiencias podrá recomendar a la suprema corte que se apliquen al magistrado o juez las sanciones disciplinarias apropiadas.

(c) SUPREMA CORTE.—La suprema corte recibirá recomendaciones del panel de audiencias de la comisión de requisitos judiciales.

(1) La suprema corte podrá aceptar, rechazar o modificar total o parcialmente los fallos, las conclusiones y las recomendaciones de la comisión y podrá ordenar que se apliquen al magistrado o juez las sanciones disciplinarias apropiadas, su remoción del cargo junto con el cese de la remuneración por incumplimiento intencional o persistente del desempeño de los deberes judiciales o por otras conductas impropias en un miembro del poder judicial que manifiesten incompetencia actual para ocupar un cargo o el retiro involuntario por cualquier discapacidad permanente que interfiera gravemente en el desempeño de los deberes judiciales. No será requisito para la remoción del cargo de un juez o magistrado cuya conducta manifieste incompetencia actual para ocupar el cargo que dicho magistrado o juez cometa un acto de mala fe, conocimiento doloso o inmoralidad. Una vez presentadas formalmente las acciones y a pedido del panel investigador, la suprema corte podrá suspender del cargo al magistrado o juez, con o sin goce de sueldo, hasta que se tome una determinación definitiva sobre la investigación.

(2) La suprema corte podrá eximir del pago de las costas a la

parte ganadora.

(d) FACULTAD DE REMOCIÓN.—La facultad de remoción otorgada por esta sección será tanto alternativa como acumulativa a la facultad de enjuiciar políticamente.

(e) PROCEDIMIENTOS QUE INVOLUCREN A JUECES DE LA SUPREMA CORTE.— Sin perjuicio de ninguna de las disposiciones de esta sección, si el sujeto de los procedimientos de la comisión de requisitos judiciales fuera un juez de la suprema corte de Florida, todos los jueces de dicha corte quedarán automáticamente descalificados para sesionar como jueces de dicho tribunal en relación con todos los procedimientos que conciernan a la persona involucrada y, para este fin, la suprema corte estará compuesta por un panel integrado por los siete jueces que presiden los circuitos judiciales del estado de Florida con más antigüedad en el cargo judicial de juez de circuito. A los fines de determinar la antigüedad de los jueces de circuito en caso de que hubiera jueces con la misma antigüedad en dicho cargo, se considerará que tienen más antigüedad los jueces que se desempeñen en el o los circuitos cuyo número sea más bajo. Si alguno de dichos jueces presidentes de circuito fuera objeto de una investigación de la comisión de requisitos judiciales, estuviera descalificado de cualquier otra manera o no fuera capaz de desempeñarse en el panel, el siguiente juez en antigüedad con el cargo de presidente de circuito se desempeñará en lugar del juez presidente de circuito descalificado o discapacitado.

(f) CRONOGRAMA DE LA SECCIÓN 12.—

(1) Excepto en la medida en que no fueran compatibles las disposiciones de esta sección, todas las disposiciones de la ley y las reglas de la corte que se encuentren vigentes en la fecha de entrada en vigor de este artículo continuarán en vigor hasta que sean reemplazadas según lo autoriza la constitución.

(2) Cuando esta sección entre en vigor y hasta su adopción por regla compatible de la comisión:

a. La comisión se dividirá, según determine su presidente, en un panel investigador y en un panel de audiencias para cumplir las responsabilidades establecidas en esta sección.

b. El panel investigador estará compuesto por:

1. Cuatro jueces,
2. Dos miembros de la asociación de abogados de Florida y
3. Tres miembros que no serán abogados.

c. El panel de audiencias estará compuesto por:

1. Dos jueces,
2. Dos miembros de la asociación de abogados de Florida y
3. Dos miembros que no serán abogados.

d. La pertenencia a los paneles podrá ser rotativa según lo establezcan las normas de la comisión; no obstante, ningún miembro podrá votar en calidad de miembro de los paneles investigador y de audiencias en el mismo procedimiento.

e. La comisión contratará personal independiente para cada

panel.

f. Los miembros de la comisión ocuparán el cargo durante periodos escalonados de seis años.

g. Los periodos de desempeño del cargo de los miembros actuales de la comisión de requisitos judiciales finalizarán en la fecha de entrada en vigor de las enmiendas de esta sección aprobadas por la legislatura durante su sesión ordinaria de 1996 y se designarán nuevos miembros para desempeñarse durante los siguientes periodos escalonados:

1. Grupo I.—Los periodos de cinco de los miembros, incluidos los electores según se establece en la sección 12(a)(1)c. del Artículo V, un miembro perteneciente a la asociación de abogados de Florida según se establece en la sección 12(a)(1)b. del Artículo V, un juez de los tribunales de apelaciones de distrito y un juez de circuito según se establece en la sección 12(a)(1)a. del Artículo V, finalizarán el 31 de diciembre de 1998.

2. Grupo II.—Los periodos de cinco de los miembros, incluidos un elector según se establece en la sección 12(a)(1)c. del Artículo V, dos miembros pertenecientes a la asociación de abogados de Florida según se establece en la sección 12(a)(1)b. del Artículo V, un juez de circuito y un juez de condado según se establece en la sección 12(a)(1)a. del Artículo V, finalizarán el 31 de diciembre de 2000.

3. Grupo III.—Los periodos de cinco de los miembros, incluidos dos electores según se establece en la sección 12(a)(1)c. del Artículo V, un miembro perteneciente a la asociación de abogados de Florida según se establece en la sección 12(a)(1)b., un juez de los tribunales de apelaciones de distrito y un juez de condado según se establece en la sección 12(a)(1)a. del Artículo V, finalizarán el 31 de diciembre de 2002.

g.h. La designación para ocupar una vacante en la comisión se prolongará durante el resto del periodo.

h.i. La selección de miembros por parte de jueces de tribunales de apelaciones de distrito, jueces de circuito y jueces de tribunales de condado se realizará por el voto de no menos de la mayoría de los miembros con voto en las conferencias de los tribunales respectivos. La selección de miembros por parte de la junta de directores de la asociación de abogados de Florida se realizará por el voto de no menos de la mayoría de la junta.

i.j. La comisión tendrá derecho a recuperar los costos incurridos en la investigación y en la interposición de la acción judicial, además del costo de cualquier sanción impuesta por la suprema corte.

j.k. Se compensará a los miembros y a los mediadores el costo de los gastos de viaje o transporte y los viáticos diarios según establece la ley general.

Nº. 6  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO I, SECCIÓN 28  
(Legislativa)

**Título de la papeleta:** PROHIBICIÓN A LA FINANCIACIÓN PÚBLICA DE ABORTOS; INTERPRETACIÓN DEL DERECHO AL ABORTO.—

**Resumen de la papeleta:** Esta enmienda propuesta establece que no podrán destinarse fondos públicos a ningún aborto ni cobertura de beneficios de salud que cubra el aborto. Esta prohibición no es aplicable a los gastos exigidos por ley federal, los casos en los que la mujer sufra un trastorno físico, una lesión física o una enfermedad física que la expusiera al peligro de muerte si no se realiza un aborto o en caso de violación o incesto.

Esta enmienda propuesta establece que no podrá interpretarse que la Constitución Estatal otorga derechos más amplios al aborto que los contemplados en la Constitución de los Estados Unidos. Con respecto al aborto, esta enmienda propuesta anula las decisiones de la corte que establecen que el derecho de privacidad otorgado por la Sección 23 del Artículo I de la Constitución Estatal tiene un alcance más amplio que el de la Constitución de los Estados Unidos.

**Texto completo:**

ARTÍCULO I  
DECLARACIÓN DE DERECHOS  
SECCIÓN 28. Prohibición a la financiación pública de abortos;  
interpretación del derecho al aborto.—

(a) No podrán destinarse fondos públicos a ningún aborto ni cobertura de beneficios de salud que cubra el aborto. Este inciso no es aplicable a:

(1) Gastos exigidos por ley federal;

(2) Casos en los que la mujer padezca un trastorno físico, una lesión física o una enfermedad física, incluidas afecciones con riesgo de muerte provocadas o derivadas del embarazo en sí que expusieran a la mujer al peligro de muerte certificado por un médico de no realizarse un aborto; o

(3) Embarazo que fuera el resultado de una violación o incesto.

(b) No podrá interpretarse que esta constitución otorga derechos más amplios al aborto que los contemplados en la Constitución de los Estados Unidos.

Nº. 8  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO I, SECCIÓN 3  
(Legislativa)

**Título de la papeleta:** LIBERTAD RELIGIOSA.—

**Resumen de la papeleta:** Propone una enmienda a la Constitución Estatal que establece que no podrán negarse beneficios gubernamentales, financiación u otras formas de asistencia a ninguna persona ni organización sobre la base de su identidad o creencias religiosas, excepto según lo exija la Primera Enmienda a la Constitución de los Estados Unidos, y elimina la prohibición al uso de los ingresos al tesoro público para la asistencia directa o indirecta de cualquier iglesia, secta, denominación religiosa o institución confesional.

**Texto completo:**

ARTÍCULO I  
DECLARACIÓN DE DERECHOS  
SECCIÓN 3. Libertad religiosa.—Ninguna ley establecerá religión alguna ni prohibirá o sancionará su libre práctica. La libertad religiosa no justificará prácticas que se opongan a la moral, la paz o la seguridad públicas. Excepto en la medida en que lo exija la Primera Enmienda a la Constitución de los Estados Unidos, ni el gobierno ni ninguno de sus representantes podrá negar a ninguna persona u organización los beneficios de ningún programa, financiación u otra forma de asistencia sobre la base de la identidad o las creencias religiosas. En ninguna circunstancia podrán tomarse ingresos del estado o ninguna de sus subdivisiones políticas u organismos del tesoro público para la asistencia directa o indirecta de ninguna iglesia, secta o denominación religiosa ni para la asistencia de ninguna institución confesional.

Nº. 9  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO VII, SECCIÓN 6  
ARTÍCULO XII, SECCIÓN 32  
(Legislativa)

**Título de la papeleta:** EXENCIÓN AL IMPUESTO A BIENES DE FAMILIA PARA CÓNYUGES SUPÉRSTITES DE VETERANOS DEL EJÉRCITO O PERSONAL DE EMERGENCIAS.—

**Resumen de la papeleta:** Propone una enmienda a la Constitución Estatal para autorizar a la Legislatura a otorgar la exención del pago del impuesto según valor sobre bienes de familia por ley general en beneficio del cónyuge superviviente de todo veterano de guerra fallecido por causas relacionadas con el servicio activo o del cónyuge superviviente de un empleado de emergencias fallecido en cumplimiento del deber. La enmienda autoriza a la Legislatura a eximir total o parcialmente la propiedad constituida en bien de familia de dicho cónyuge superviviente de impuestos según valor. La enmienda define como personal de emergencias a los oficiales de policía, oficiales de instituciones correccionales, bomberos, técnicos médicos especializados en urgencias o paramédicos. Esta enmienda entrará en vigor el 1 de enero de 2013.

**Texto completo:**

ARTÍCULO VII  
FINANZAS E IMPUESTOS

SECCIÓN 6. Exenciones a bienes de familia.—

(a) Toda persona que posea un título conforme al sistema legal o de derecho sobre un inmueble que sea residencia permanente del propietario o de otro dependiente que esté a cargo del propietario por motivos legales o naturales quedará exenta de impuestos sobre dicha propiedad, excepto de las tasaciones por beneficios especiales, en el caso de tasaciones de hasta veinticinco mil dólares así como de todo gravamen distinto a los correspondientes al distrito escolar, sobre toda tasación mayor de cincuenta mil dólares y de hasta setenta y cinco mil dólares una vez establecido dicho derecho según lo indica la ley. La titularidad sobre el inmueble podrá provenir de un título conforme al sistema legal o de derecho, ser total, conjunta, compartida (como en el caso de un condominio) o ser indirecta a través de la posesión de acciones o una membresía que represente la participación del propietario o del miembro en una corporación poseedora de un derecho pleno o un derecho de duración fija que supere inicialmente los noventa y ocho años. La exención no será aplicable sobre ningún registro de tasaciones hasta que un organismo estatal designado por la ley general demuestre en primer lugar que dicho registro cumple con las disposiciones del artículo 4. Esta exención queda revocada a partir de la entrada en vigencia de cualquier enmienda a este Artículo que establezca la tasación de bienes de familia a un valor inferior al justo valor.

(b) No se concederá más de una exención a ningún individuo ni unidad familiar ni con respecto a cualquier unidad residencial en particular. Ninguna exención excederá el valor del inmueble tasado en relación con su propietario o, en caso de titularidad a través de acciones o la participación como miembro de una corporación, el valor de la proporción correspondiente a la participación en tal corporación según el valor determinado de la propiedad.

(c) Por ley general y sujeto a las condiciones aquí establecidas, la Legislatura podrá ofrecer a los arrendatarios que sean residentes permanentes la exención de todos los gravámenes de impuestos según valor. Tal liberación de impuestos según valor se efectuará en la forma y por el monto establecido por la ley general.

(d) La legislatura podrá, por ley general, permitir que los condados o municipios, en relación con sus respectivos gravámenes impositivos y sujeto a las disposiciones de la ley general, otorguen una exención adicional a los impuestos sobre los bienes de familia que no supere los cincuenta mil dólares a cualquier persona que posea un título conforme al sistema legal o de derecho sobre dicho inmueble que sea la residencia principal del propietario, quien debe haber cumplido los sesenta y cinco años y cuyos ingresos domésticos, según define la ley general, no superen los veinte mil dólares. La ley general debe facultar a los condados y municipios a otorgar esta exención adicional, dentro de los límites impuestos en este inciso, por ordenanza adoptada según establezca la ley general y también debe prever el ajuste periódico de la limitación por ingresos especificada en este inciso en función de los cambios del costo de vida.

(e) Todo veterano de 65 años de edad o mayor que presente una discapacidad permanente total o parcial recibirá un descuento sobre el monto del impuesto según valor que de lo contrario adeudaría por la titularidad sobre la propiedad en la que reside si dicha discapacidad estuviera relacionada con la participación en combate, el veterano residiera en el estado al momento de ingresar en el servicio militar de los Estados Unidos y lo hubieran dado de baja con honores al dejar de pertenecer al ejército. El descuento consistirá en un porcentaje equivalente al porcentaje de la discapacidad permanente relacionada con el servicio que presenta el veterano según lo determinado por el Departamento de Asuntos de Veteranos de los Estados Unidos. Para calificar para recibir el descuento otorgado por este inciso, el solicitante debe enviar al tasador de propiedades del condado, hasta el 1 de marzo, comprobantes de residencia al momento de ingreso al servicio militar, una carta oficial del Departamento de Asuntos de Veteranos de los Estados Unidos que indique el porcentaje de la discapacidad relacionada con el servicio y toda evidencia que determine razonablemente que la discapacidad está relacionada con la participación en combate, así como una copia de la baja con honores del veterano. En caso de desestimar la solicitud de descuento, el tasador de propiedades deberá notificar por escrito al solicitante los motivos de la denegación y el veterano podrá volver a presentar una solicitud. La legislatura podrá, por ley general, otorgar una exención al requerimiento de presentación anual de una solicitud en los años subsiguientes. Este inciso entrará en vigencia el 7 de diciembre de 2006, es de aplicación inmediata y no requiere de legislación para su implementación.

(f) Por ley general y sujeto a las condiciones y limitaciones allí establecidas, la Legislatura podrá otorgar la exención del pago de impuestos según valor sobre el monto total o una parte del impuesto según valor que de lo contrario se adeudaría sobre las propiedades constituidas en bien de familia a:

(1) El cónyuge superviviente de un veterano fallecido por motivos relacionados con el servicio militar durante el servicio activo como miembro de las Fuerzas Armadas de los Estados Unidos.

(2) El cónyuge superviviente de un integrante de un equipo de emergencias fallecido en cumplimiento del deber.

(3) Tal como se utiliza en este inciso y como lo define la ley general, el término:

a. "Integrante de un equipo de emergencia" significa oficiales de policía, oficiales de instituciones correccionales, bomberos, técnicos médicos especializados en urgencias o paramédicos.

b. "En cumplimiento del deber" significa derivado de y durante el desempeño propiamente dicho de deberes requeridos por el puesto ocupado en un equipo de emergencias.

ARTÍCULO XII  
CRONOGRAMA

SECCIÓN 32. Exención del impuesto según valor para cónyuges supervivientes de veteranos fallecidos por causas relacionadas con el servicio militar e integrantes de equipos de emergencias fallecidos en cumplimiento del deber.—Esta sección y la enmienda a la Sección 6 del Artículo VII, que permiten a la legislatura otorgar la exención del pago de impuestos según valor a los cónyuges supervivientes de veteranos fallecidos por causas relacionadas con el servicio y de integrantes de equipos de emergencias fallecidos en cumplimiento del deber, entrarán en vigor el 1 de enero de 2013.

Nº. 10  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO VII, SECCIÓN 3  
ARTÍCULO XII, SECCIÓN 32  
(Legislativa)

**Título de la papeleta:** EXENCIÓN AL PAGO DE IMPUESTOS A LOS BIENES PERSONALES TANGIBLES.—

**Resumen de la papeleta:** Propone una enmienda a la Constitución Estatal para:

(1) Otorgar una exención al pago de impuestos según valor gravados por condados, municipios, distritos escolares y otros gobiernos locales sobre los bienes personales tangibles si el valor de tasación de los bienes personales tangibles pertenecientes a una persona supera los \$25,000 pero es inferior a los \$50,000. Si los votantes la aprueban, esta nueva exención entrará en vigor el 1 de enero de 2013 y será aplicable al registro impositivo 2013 y subsiguientes.

(2) Autorizar a los condados o municipios a otorgar exenciones al pago de impuestos sobre los bienes personales tangibles por ordenanza en relación con sus respectivos gravámenes y según establece la ley general. Esta enmienda es adicional a otras exenciones al pago de impuestos a los bienes personales tangibles a nivel de estado establecidas por la Constitución y esta enmienda.

**Texto completo:**

ARTÍCULO VII  
FINANZAS E IMPUESTOS

SECCIÓN 3. Impuestos; exenciones.—

(a) Se eximirá impositivamente todo inmueble de propiedad de un municipio utilizado exclusivamente por éste con fines municipales o públicos. La ley general podrá exigir a todo municipio que posea inmuebles fuera de su territorio que efectúe pagos a la unidad impositiva en la que se sitúa el inmueble. Las partes de dicho inmueble utilizadas predominantemente con fines educativos, literarios, científicos, religiosos o benéficos podrán quedar exceptuadas de impuestos por ley general.

(b) Se exceptuarán de impuestos, en forma acumulativa, los bienes familiares y efectos personales al valor fijado por ley general, que no sea inferior a mil dólares, pertenecientes a todo jefe de familia que resida en el estado así como los pertenecientes a todo viudo/viuda o persona no vidente o con una discapacidad total y permanente al valor fijado por ley general que no sea inferior a los quinientos dólares.

(c) A los fines del gravamen de los impuestos respectivos y sujeto a las disposiciones de este inciso y la ley general, cualquier condado o municipio podrá ofrecer exenciones a los impuestos según valor por motivos de desarrollo comunitario y económico a nuevas empresas y ampliaciones de empresas existentes, según lo define la ley general. Tal exención podrá otorgarse exclusivamente mediante ordenanza del condado o municipio y solamente una vez que los electores del condado o municipio cuya votación decida tal cuestión por referéndum autoricen al condado o municipio a adoptar tales ordenanzas. Serán aplicables exenciones otorgadas de tal manera a los inmuebles construidos por o destinados al uso por parte de una nueva compañía y a las mejoras a inmuebles en relación con la expansión de una empresa existente. Asimismo, tales exenciones serán aplicables a la propiedad personal de tales nuevas empresas y a los bienes personales tangibles relacionados con la expansión de una empresa existente. Los montos o límites al monto de tal exención se especificarán en la ley general. El periodo durante el que podrá otorgarse dicha exención a una nueva empresa o a una empresa existente será determinado por la ley general. La facultad de otorgar tales exenciones caducará a los diez años de la fecha de aprobación por parte de los electores del condado o municipio y podrá renovarse por referéndum según lo establezca la ley general.

(d) A los fines del gravamen de los impuestos respectivos y de conformidad con las disposiciones de este inciso y la ley general, cualquier condado o municipio podrá ofrecer exenciones a los impuestos según valor por motivos de conservación histórica a los propietarios de inmuebles históricos. Tal exención podrá concederse exclusivamente por ordenanza del condado o municipio. Los montos o límites al monto de tal exención y los requisitos para que un inmueble sea elegible deberán especificarse en la ley general. El periodo durante el que podrá otorgarse dicha exención al propietario de un inmueble se determinará por ley general.

(e) (1) Por ley general y sujeto a las condiciones que allí se establecen, se exceptuarán de los impuestos según valor los bienes tangibles personales tasados en veinticinco mil dólares sujetos a impuestos a los bienes personales tangibles. Los bienes personales tangibles quedan exentos de los impuestos según valor si su valor de tasación excede los veinticinco mil dólares pero es inferior a los cincuenta mil dólares.

(2) Los condados o municipios podrán, a los fines de sus propios gravámenes impositivos, otorgar exenciones adicionales al pago de impuestos sobre bienes personales tangibles por ordenanza, sujeto a este inciso y según establece la ley general.

(f) Se otorgarán exenciones al impuesto según valor a la propiedad residencial destinada a fines de preservación a perpetuidad, incluida la propiedad residencial gravada con pagos de servidumbre por conservación a perpetuidad u otras medidas de protección con fines de preservación a perpetuidad, según lo defina la ley general.

(g) Por ley general y sujeto a las condiciones que allí se especifican, todos los beneficiarios de una exención a bienes de familia según la sección 6 de este artículo que fueran integrantes del ejército o de las reservas del ejército de los Estados Unidos, de la Guardia Costera de los Estados Unidos o sus reservas y que hayan sido convocados a cumplir servicio activo durante el año calendario anterior fuera de la región continental de los Estados Unidos, Alaska o Hawái en apoyo de operaciones militares según lo designe la legislatura recibirán una exención equivalente a un porcentaje del valor imponible de su propiedad constituida en bien de familia. El porcentaje aplicable se calculará de acuerdo con la cantidad de días durante los que dicha persona haya prestado servicio activo durante el año calendario anterior fuera de la región continental de los Estados Unidos, Alaska o Hawái en apoyo de operaciones militares según lo designe la Legislatura. Dicha cifra se dividirá por la cantidad de días de dicho año.

ARTÍCULO XII  
CRONOGRAMA

SECCIÓN 32. Bienes personales tangibles; exención al pago de impuestos según valor.—La enmienda a la Sección 3 del Artículo VII, que establece la exención sobre los bienes personales tangibles si el valor de tasación de dichos bienes excede los veinticinco mil dólares pero es inferior a los cincuenta mil dólares, entrará en vigor el 1 de enero de 2013 y es aplicable a las tasaciones realizadas en el año fiscal que comienza el 1 de enero de 2013 o posteriormente.

Nº. 11  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO VII, SECCIÓN 6  
(Legislativa)

**Título de la papeleta:** EXENCIÓN ADICIONAL A BIENES DE FAMILIA; CIUDADANOS MAYORES DE BAJOS INGRESOS QUE HABITEN UNA PROPIEDAD A LARGO PLAZO; EQUIVALENTE AL VALOR DE TASACIÓN.—

**Resumen de la papeleta:** Propone una enmienda a la Constitución Estatal para autorizar a la Legislatura, por ley general y sujeto a las condiciones establecidas en la ley general, que permita a condados y municipios otorgar una exención adicional al pago del impuesto sobre bienes de familia equivalente al valor de tasación de la propiedad constituida en bien de familia si dicha propiedad posee un justo valor inferior a los \$250,000 para los propietarios que han tenido una propiedad de esta naturaleza como residencia permanente durante un periodo no menor de 25 años, que han cumplido los 65 años y con bajos ingresos domésticos de acuerdo con la definición de la ley general.

**Texto completo:**

ARTÍCULO VII  
FINANZAS E IMPUESTOS

SECCIÓN 6. Exenciones a bienes de familia.—

(a) Toda persona que posea un título conforme al sistema legal o de derecho sobre un inmueble que sea residencia permanente del propietario o de otro dependiente que esté a cargo del propietario por motivos legales o naturales quedará exenta de impuestos sobre dicha propiedad, excepto de las tasaciones por beneficios especiales, en caso de tasaciones de

hasta veinticinco mil dólares, así como de todo gravamen distinto a los correspondientes al distrito escolar, sobre toda valuación mayor de cincuenta mil dólares y hasta los setenta y cinco mil dólares una vez establecido dicho derecho según lo indica la ley. La titularidad sobre el inmueble podrá provenir de un título conforme al sistema legal o de derecho, ser total, conjunta, compartida (como en el caso de un condominio) o ser indirecta a través de la posesión de acciones o una membresía que represente la participación del propietario o del miembro en una corporación poseedora de un derecho pleno o un derecho de duración fija que supere inicialmente los noventa y ocho años. La exención no será aplicable sobre ningún registro de tasaciones hasta que un organismo estatal designado por la ley general demuestre en primer lugar que dicho registro cumple con las disposiciones del artículo 4. Esta exención queda rechazada a partir de la entrada en vigencia de cualquier enmienda a este Artículo que establezca la tasación de bienes de familia a un valor inferior al justo valor.

(b) No se concederá más de una exención a ningún individuo ni unidad familiar ni con respecto a cualquier unidad residencial en particular. Ninguna exención excederá el valor del inmueble tasado en relación con su propietario o, en caso de titularidad a través de acciones o la participación como miembro de una corporación, el valor de la proporción correspondiente a la participación en tal corporación según el valor de tasación de la propiedad.

(c) Por ley general y sujeto a las condiciones aquí establecidas, la Legislatura podrá ofrecer a los arrendatarios que sean residentes permanentes la exención de todos los gravámenes de impuestos según valor. Tal liberación de impuestos según valor se efectuará en la forma y por el monto establecido por la ley general.

(d) La legislatura podrá, por ley general, autorizar a condados o municipios, a otorgar una cualquiera de las siguientes o ambas exenciones adicionales al pago del impuesto sobre bienes de familia en relación con sus respectivos gravámenes impositivos y sujeto a las disposiciones de la ley general:

(1) Una exención que no supere los cincuenta mil dólares a cualquier persona que posea un título conforme al sistema legal o de derecho sobre un inmueble y que haya constituido en el su residencia permanente, que haya cumplido los sesenta y cinco años y cuyos ingresos domésticos, de acuerdo con la definición de la ley general, no superen los veinte mil dólares;

(2) Una exención equivalente al valor de tasación de la propiedad a cualquier persona que posea un título conforme al sistema legal o de derecho sobre un inmueble cuyo justo valor sea menor de doscientos cincuenta mil dólares y que haya tenido su residencia permanente allí durante no menos de veinticinco años, que haya cumplido los sesenta y cinco años y cuyos ingresos domésticos no superen la limitación de ingresos establecida en la cláusula (1).

La ley general debe facultar a los condados y municipios a otorgar estas exenciones adicionales, dentro de los límites impuestos en este inciso, por ordenanza adoptada según establezca la ley general y también debe prever el ajuste periódico de la limitación por ingresos especificada en este inciso en función de los cambios del costo de vida.

(e) Todo veterano de 65 años de edad o mayor que presente una discapacidad permanente total o parcial recibirá un descuento sobre el monto del impuesto según valor que de lo contrario adeudaría por la titularidad de la propiedad en la que reside si dicha discapacidad está relacionada con la participación en combate, el veterano residía en el estado al momento de ingresar en el servicio militar de los Estados Unidos y recibió la baja con honores al dejar de pertenecer al ejército. El descuento consistirá en un porcentaje equivalente al porcentaje de la discapacidad permanente relacionada con el servicio que presenta el veterano según lo determinado por el Departamento de Asuntos de Veteranos de los Estados Unidos. Para calificar para recibir el descuento otorgado por este inciso, el solicitante debe enviar al tasador de propiedades del condado, hasta el 1 de marzo, comprobantes de residencia al momento de ingreso al servicio militar, una carta oficial del Departamento de Asuntos de Veteranos de los Estados Unidos que indique el porcentaje de la discapacidad relacionada con el servicio y toda evidencia que determine razonablemente que la discapacidad está relacionada con la participación en combate, así como una copia de la baja con honores del veterano. En caso de desestimar la solicitud de descuento, el tasador de propiedades deberá notificar por escrito al solicitante los motivos de la denegación y el veterano podrá volver a presentar una solicitud. La legislatura podrá, por ley general, otorgar una exención al requerimiento de presentación anual de una solicitud en los años subsiguientes. Este inciso entrará en vigencia el 7 de diciembre de 2006, es de aplicación inmediata y no requiere de legislación para su implementación.

Nº. 12  
ENMIENDA CONSTITUCIONAL  
ARTÍCULO IX, SECCIÓN 7  
(Legislativa)

**Título de la papeleta:** DESIGNACIÓN DEL PRESIDENTE DE LA JUNTA ESTUDIANTEL ANTE LA JUNTA RECTORA DEL SISTEMA UNIVERSITARIO ESTATAL.—

**Resumen de la papeleta:** Propone una enmienda a la Constitución Estatal para sustituir al presidente de la Asociación de Estudiantes de Florida por el director del consejo de presidentes de las juntas estudiantiles de las universidades estatales en calidad de representante estudiantil de la Junta Rectora del Sistema Universitario Estatal y para exigir a la Junta Rectora que organice el mencionado consejo de presidentes de juntas estudiantiles de universidades estatales.

**Texto completo:**

ARTÍCULO IX  
EDUCACIÓN

SECCIÓN 7. Sistema Universitario Estatal.—

(a) OBJETIVOS. Para lograr la excelencia mediante la formación de los estudiantes, el progreso en la investigación y la oferta de servicios públicos en beneficio de los ciudadanos de Florida, sus comunidades y economías, por este medio el pueblo establece un sistema de administración del sistema universitario estatal de Florida.

(b) SISTEMA UNIVERSITARIO ESTATAL. Existirá un único sistema universitario estatal integrado por todas las universidades públicas. Cada universidad pública será administrada por una junta de fiduciarios y el sistema universitario estatal será administrado por un consejo de directores.

(c) CONSEJOS DIRECTIVOS LOCALES. Cada una de las universidades locales comprendidas será administrada por un consejo directivo compuesto por trece miembros dedicados a lograr los objetivos del sistema universitario estatal. La junta rectora establecerá las facultades y obligaciones de los consejos directivos. Cada consejo directivo estará integrado por seis ciudadanos designados por el gobernador y cinco ciudadanos designados por la junta rectora. Los miembros designados serán confirmados por el senado y ocuparán el cargo en periodos escalonados de cinco años según establezca la ley. También serán miembros del presidente del claustro o equivalente y el presidente de la junta estudiantil de la universidad.

(d) JUNTA RECTORA A NIVEL DE ESTADO. La junta rectora será un órgano colectivo compuesto por diecisiete miembros. La junta dirigirá, reglamentará, controlará y será totalmente responsable por la gestión del sistema universitario completo. Estas responsabilidades incluirán, de manera no excluyente, la definición de la misión distintiva de cada universidad participante y su articulación con las escuelas y las instituciones comunitarias terciarias públicas y gratuitas, garantizando la coordinación y el funcionamiento bien planificados del sistema y evitando la duplicación de instalaciones o programas que generen derroches. La gestión de la junta estará sujeta a las facultades de la legislatura de asignar los gastos de fondos, y la junta rendirá cuentas de tales gastos según establezca la ley. El gobernador designará catorce ciudadanos que integrarán la junta y se dedicarán a lograr los objetivos del sistema universitario estatal. Los miembros designados serán confirmados por el senado y ocuparán el cargo en periodos escalonados de siete años según establezca la ley. El comisionado de educación, el presidente del consejo asesor de claustros o equivalente y el presidente del consejo de presidentes de juntas estudiantiles, consejo que será organizado por la junta rectora y estará compuesto por todos los presidentes de juntas estudiantiles del sistema universitario estatal presidente de la asociación estudiantil de Florida o equivalente también serán miembros de la junta.