



The Galt Mile News

"An Official Publication of the Galt Mile Community Association"

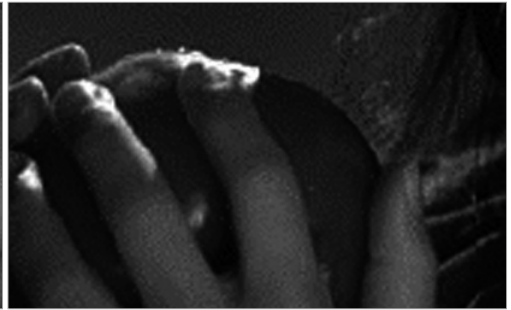
MAY 2008

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

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



**FIGHT
HUNGER
FEED
HOPE**



**FIGHT
HUNGER**

GALT MILE BEATS BACK HUNGER Final Results for the 2008 Galt Mile Food Drive

Last year, Fort Lauderdale Real Estate proprietor and Galt Mile resident Domenic Faro approached the Galt Mile Community Association with a plan to feed hungry Broward families down on their luck. Explaining that he served on the Board of Directors of the Cooperative Seating Program (CSP), a small local charity that performs a desperately needed service for Broward county, Domenic said, "I've received so much from our neighborhood; I decided to share some of my blessings with some of my less fortunate neighbors."

As expressed in their mission statement, "When families fall into economic hardship, The Cooperative Feeding Program provides counseling and support to help them out of the throes of difficult times. Our diverse family center offers them hope, contact with community-wide services, and emotional support." From the humble beginnings of distributing a few peanut butter and jelly sandwiches to the homeless, today they provide 1.2 million meals a year. Currently Broward County's lead agency in the provision of services to the hungry and homeless, the agency's dramatic development reflects the burgeoning numbers and needs of the poor in our community.

Intimately involved with education and advocacy issues, the Cooperative Feeding Program staff focuses on enhancing the quality of life for children, the ill, and the elderly. They work with the homeless and the families living at the edge of homelessness. By holding down administrative costs to a negligible 8% (audited), this federally recognized 501(c)(3) nonprofit agency succeeds in channeling a greater percentage of collected resources to its beneficiaries than most of its more celebrated nationally recognized peers. The disabled, the elderly, and persons plagued by mental illness are also recipients of their largesse.

Domenic recruited a dozen of our twenty-six member associations to participate in a first-time competitive collection drive. As a community, we proudly donated about 2.6 tons of food to hungry Broward families. Each association was represented by a "team leader" whose responsibilities included coordinating the weekly pick-ups and encouraging neighbors to "soften up and dig deep." CFP's Scott Woodburn served as statistician, tracking each participating association's contributions. In 2007, Plaza South and Edgewater Arms took the top honors for the two recognized categories – the "total pounds of food and sundries collected" and the "pounds per unit collected." The second category celebrates the generosity of an association's individual unit owners and serves as a leveler, facilitating equitable comparisons between large and small associations.

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

SAVE A SPACE IN GALT OCEAN MILES
ONLY TRUE NEWSLETTER. WHETHER FOR
A MONTH OR TWELVE, WE CAN HELP.



Food...Continued

This year, 21 member associations agreed to participate, driving collection expectations past 10,000 pounds of food and sundries, about twice last year's benchmarks. Given the painful economic climate, the doubled donation targets were initially considered somewhat ambitious. However, proceeds from the "Walk against Hunger" helped bolster this year's totals. Another innovative tweak to this year's competition was the acceptance of cash and check donations. Each dollar contributed would be credited as one pound of food and/or sundries.

As in last year's effort, residents were asked to rifle through their kitchens, bagging canned meats and fish, canned fruits, canned vegetables, canned meals, soups (canned and instant), peanut butter & jelly/jam, dried milk, pasta, rice, cereal and paper & plastic grocery bags. Baby food and baby formula (powdered or canned) and diapers of all sizes also filled the repository bags. Galt Milers donated reams of hygiene supplies such as small shampoos, conditioners, soap, toothbrushes, razors, and shaving cream to help those living on the edge.

Incredibly, lightning struck twice. The block's smallest association, Edgewater Arms, won both competition categories. Led by Annemarie Adams, Edgewater Arms was credited with having donated 713.5 lbs. of food and sundries and \$1775, amounting to 2488.5 in total lbs. collected. Coral Ridge Towers South under David Jenkins' leadership clinched second place, with 649.5 lbs. of food and sundries and \$576 for a sum of 1225.5 in total lbs. collected. Plaza East with David Beswick collected 493.5 lbs. of food and sundries and \$200, giving them 693.5 total lbs.

collected and third place.

Rounding out the "total lbs collected" group was Coral Ridge Towers Original (665 lbs), Plaza South (580 lbs), Coral Ridge Towers East (495.5 lbs), The Galleon (494 lbs), The Regency Tower (439 lbs), Fountainhead (415 lbs), Playa del Mar (367 lbs), Playa del Sol (343 lbs), Royal Ambassador (325.5 lbs), Commodore (255 lbs), Galt Towers (208.5 lbs), Ocean Summit (191.5 lbs), The Ocean Riviera (127.5 lbs), Coral Ridge Towers North (122.5 lbs), Caribé (117.5 lbs), Regency South (95.5 lbs), Southpoint (81.5 lbs) and Ocean Club with (55.5 lbs).

To statistically level the playing field, the "lbs. per unit" trophy negates the size of the association, reflecting instead the generosity of an association's average individual donor. Annemarie Adams and Edgewater Arms ran away with first place, averaging 29.3 lbs donated per unit owner. Coral Ridge Towers South and David Jenkins notched second place, with 3.6 lbs donated per unit owner. Having donated 3.29 lbs per unit owner, Fountainhead guided by Jennifer Donnelly took third place honors.

They were followed by Plaza East (2.6), The Galleon (2.29), The Regency Tower (2.16), Coral Ridge Towers Original (1.96), Plaza South (1.7), Royal Ambassador & Coral Ridge Towers East tied, both with (1.5), Commodore (1.3), Playa del Mar (.99), Playa del Sol (.93), Ocean Summit (.83), Galt Towers (.80), Caribé (.79), The Ocean Riviera (.63), Regency South (.47), Coral Ridge Towers North (.36), Ocean Club (.27) and Southpoint (.2).

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The Galt Mile News

The Galt Mile News is the official newsletter of the Galt Mile Community. Published 12 times a year, this publication is designed to educate the Galt residents of neighborhood-oriented current events and issues, and to offer residents Galt-specific discounts from various local merchants.



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Food...Continued

As a correlative adjunct to the Galt Mile Food Drive, the February 10th "Walk Against Hunger" helped promote the cooperative competition, encouraging the community's associations to redouble their efforts. Aspiring to focus the neighborhood's attention and resources on the 10-day old collection drive, the 72 hearty Galt Mile residents that met early Sunday morning both started and finished their challenging 5 kilometer walk at the Winn Dixie supermarket in the Galt Ocean Mile Marketplace. Despite the enigmatic juxtaposing of a "Walk Against Hunger" with a "Winn Dixie", the shared sense of accomplishment successfully prompted participants to surpass projected collection goals while raising an additional \$1,593.

The real winners were the Galt Mile residents who opened their hearts, wallets and pantries to help feed their neighbors. Also, the Galt Mile Community deserves the pride it earned by sponsoring this wonderful effort. The neighborhood total for collected food and sundries was 6,405.5 lbs and \$3,381 for a total of 9,786.5. When added to the \$1,593 collected during the "Walk Against Hunger", the community grand total is 11,379.5 - doubling last year's effort! Congratulations and Thank You, Galt Ocean Mile!

Scott Woodburn, the Cooperative Feeding Program sparkplug that pulled together the Galt Mile food drive during the past two years, sent regular updates to participants, thus sharpening competitive instincts and stimulating collections. Following the final round of pick-ups, he notified Galt Mile team leaders that the totals would soon be forthcoming and the winners finally recognized for the month-long food drive. Two days after a party thrown to exclaim the local victory in a never-ending war against hunger, Scott sent a March 21st correspondence to participants. Along with the final collection statistics, he announced the competition winners, recognized the commercial sponsors of the February 10th "Walk Against Hunger", expressed his avid appreciation for the Galt Mile community's generosity and shared his personal motivation - a burning aspiration to "get a handle on all this craziness." His letter follows below.

"Thank You for Being There"

Dear Galt Ocean Mile Residents,

The final results of the 2008 Galt Ocean Mile have been registered and placed in the book of records for another year. Our big winner - the EDGEWATER ARMS under the leadership of Annemarie Adams. As it turns out, the Edgewater Arms is our smallest Association who stood mightily above the rest through their compassion, caring and generosity - by donating over 2,500 total LBS - which is over 29 lbs per unit.

The Edgewater Arms efforts brought special attention and honors as they were singled out in the Proclamation read to us by Commissioner Teel and presented to them at the "Food Drive Thank You Party" last evening. The Edgewater Arms effort was also recognized by receiving the Galt Ocean Mile Food Drive highest honor, the "GRAND CHAMPION" trophy for their marvelous effort.



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Food...Continued

Of special note, I would also mention that Coral Ridge Towers South, under the leadership of David Jenkins, donated an outstanding first year effort of 1,225.5 lbs – good enough for second place. Plaza East, led by David Beswick, another first year association with an effort of 693.5 lbs was followed by Bonnie Leavitt's Coral Ridge Towers Original with 665 lbs. Rounding out the top 5 associations was our 2007 Champion, Charles Baldwin's Plaza South with 580 total lbs.

The Cooperative Feeding Program congratulates all 21 Galt Ocean Mile Condo & Cooperative Associations for making the 2008 food drive a record-setting effort and what has become a county-wide role model for community involvement.

We also thank our food drive sponsors for allowing us to conduct a 5K Walk and helping to make this year's food drive effort so successful. Please continue to support our presenting sponsors: Fort Lauderdale Real Estate, Winn Dixie, First Data and our local business partners: the Loan Office, Dunkin Donuts, East Side Bagel & Deli, Jade Ocean Cleaners, Charisma Hair Salon and the St. Lawrence Gallery (Kevin and Randy) who also hosted and sponsored our outstanding "Thank You Party" last evening.

Because of your efforts each day we save some, reduce some of the pain, lift some of the burden, dry some of the tears and put a smile on some faces. Each day we do a little to help what is a major and ever growing problem. What would we have done if you hadn't been here to help? Together, we can try to get a handle on all this craziness.

Thank you for being there to support us.

Scott A Woodburn
Cooperative Feeding Program
954-629-7381

PS: If anyone or Association Board members would like to see their support at work, I invite you to please call me and we can set up a morning tour of our facility.

Collection Results

21 Participating Galt Mile Associations & Walk Against Hunger

Association	Total Weight Total lbs.	Association	Total Weight Total lbs.
Edgewater Arms	2488.5	Royal Ambassador	325.5
CRT South	1225.5	Commodore	255.0
Plaza East	693.5	Galt Towers	208.5
CRT "Original"	665.0	Ocean Summit	191.5
Plaza South	580.0	Ocean Riviera	127.5
CRT East	495.5	CRT North	122.5
The Galleon	494.0	Caribé	117.5
Regency Tower	439.0	Regency South	95.5
Fountainhead	415.0	Southpoint	81.5
Playa del Mar	367.0	Ocean Club	55.5
Playa del Sol	343.0		

Walk/Hunger: 1593.0
Total lbs Collected: 11,379.5

Continued on page 7

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GALT OCEAN MILE LIBRARY IN LIMBO

The Galt Ocean Mile Reading Center has arguably been the most popular local resource on Galt Ocean Drive. It has provided residents with a convenient location to research almost anything, meet with friends or simply log in some quiet time. The 5 staffers helped residents locate "New York Times" best-sellers, DVDs of foreign films, health-related audio books or search Google for exotic recipes. Whether enrolled in a Senior Self Defense class or Introduction to Computers, Galt Milers who perceived the mini-library as a community center would spontaneously keep the planter in front of the Reading Room filled with fresh flora. Visiting authors reviewed their works, local poets recited their creations and culture groups celebrated their unique ethnicities.

Despite its modest designation as a "Reading Room", since the library was networked into the overall Broward library system, it was a doorway to a voluminous compendium of information. Why "was"? Primarily because the doors have been closed for a long time. Although most people on the street pass by the Reading Room without noticing its status, a group of concerned residents have taken it upon themselves to ensure its continued survival. The Galt Ocean Mile Friends of the Library (the Friends), a local 12-member chapter of the umbrella Friends of Broward County Libraries, have kept abreast of the issues facing the storefront facility.

Galt Mile Community Association President Pio Ieraci was notified by one of the library's supporters that it was closed to effect renovations. When reminded that the community resource has long been unavailable to local residents, Ieraci contacted Broward Commissioner Ken Keechl to ask that he investigate the circumstances surrounding the extended closure.

Appealing to Keechl's sensibilities as an admitted budget hawk, Ieraci emailed, "I received a distressing telephone call earlier today in reference to the Library located on the Galt. You have mentioned many times, your aversion to wasteful county spending; this situation should be addressed immediately. Apparently more than \$78,000 has been spent on an existing lease for a non functional property. This space is crucial to the ongoing operation of this Library. The space 'build out' should be completed immediately in order for the Library to commence using the space ASAP. Thank you in advance for your kind consideration and investigation of this matter. Please do not hesitate to contact me with any questions you may have."

Within 24 hours, Keechl responded, "I will get a briefing and then have the appropriate high level individual contact you directly and immediately. FYI, I heard something last month about an environmental hazard related to the ad-

joining space. Again, let me get more information to you immediately." Keechl heard right!

A week later, Director Bob Cannon of the Broward County Libraries Division corresponded with the Galt Mile Community Association, sending an abbreviated history of the Library, an explanation of its current status and the reason it remains closed. The content of that correspondence is as follows.

Dear Mr. Ieraci,

I'm writing to provide you the latest information about the proposed expansion of the Galt Ocean Mile Reading Center. I have attached a narrative of all the events and activities that have occurred related to the expansion, including the latest attempts at renovation.

(Director Cannon opens with a summarized history of the Center)

Galt Ocean Mile Reading Center (3403 Galt Ocean Drive, Fort Lauderdale)

Expansion Project Status Report Revised for February 2008

Background of Galt Ocean Mile Reading Center

- Opened in January 1992 at 2,450 sq.ft. (Space increased in November 1999 to 4,900 sq. ft.) (This lease expires June 30, 2009 but there are lease renewals available)
- Popular materials only, pushed by the Galt Ocean Mile Friends of the Library
- \$95,000 of library bond money spent on furniture, shelving and public computers
- Total annual operating costs: \$344,300, 5 staff
- Very popular, very busy and successful year round
- Two small remaining Reading Centers: Hollywood Beach and Beach (Pompano Beach Reading Center): busy during "the season"

Proposal for Expansion (Adding 2,000 Sq. Ft. Next Door)

In mid-2005 the Friends [Galt Ocean Mile Friends of the Library - editor] went to then Commissioner Scott and wanted to add an empty store front space adjacent to the library.

Commissioner Scott supported the request. Money for the expansion was approved by the Board when the budget was adopted in September: \$370,000 for renovation of the new space, \$66,000 for furniture and equipment and \$35,200 for the rent.

The lease for the new space (2,000 sq. ft.) was approved by the Board March 21, 2006. The term is from April 20, 2006 to June 30, 2009. The lease cost: \$3,500 a month with annual increases.

Construction Management went through the process and hired an architectural firm (Brown and Brown) to design and draw the renovation of the space. The firm found many problems with the building, reporting them to Construction Management in October 2006. Construction Management and the landlord had extensive meetings and disputes over the problems with the space. The landlord insisted we accepted the building "as is" and we should fix any problems, especially since we wanted to make the renovations of the space. However, she allowed additional inspections.



Galt Ocean Mile Reading Center

Continued on page 8

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Food....Continued

Weight per Unit

Association	Lbs. per Unit
Edgewater Arms	29.30
CRT South	1225.5
Plaza East	693.5
CRT "Original"	665.0
Plaza South	580.0
CRT East	495.5
The Galleon	494.0
Regency Tower	439.0
Fountainhead	415.0
Playa del Mar	367.0
Playa del Sol	343.0

Weight per Unit

Association	Lbs. per Unit
Playa del Mar	.99
Playa del Sol	.93
Ocean Summit	.83
Galt Towers	.80
Caribé	.79
Ocean Riviera	.63
Regency South	.47
CRT North	.36
Ocean Club	.27
Southpoint	.20

That's right! Our community contributed nearly 6 tons of food and sundries to local families that are suffering through a tough time. Your anonymous contributions will be exemplified to other Broward neighborhoods, hopefully engendering an epidemic of generosity. Well... perhaps a small epidemic... we've earned the right to dream!

The Cooperative Feeding Program is headquartered at NW 33rd Terrace in Fort Lauderdale (on the NW corner of Broward Boulevard and NW 33rd Terrace). Contact them by phone at (954) 792-2328 or by fax at (954) 792-9982. Their email address is info@feedingbroward.org. Office and Emergency Pantry hours are



left: Galleon Manager Paul Swan and Darlene Seachrist

below: Commissioner Teel and Domenic Faro award Champion Trophy to Anne Marie Adams and Edgewater Arms Team

Monday through Friday, 9 AM - 4 PM. The Community Kitchen serves from 9 AM through 11 AM, Monday through Saturday and Sundays from 11 AM through 12:30 PM. •



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WE CAN HELP.



Library...Continued

The firm of Advanced Industrial Hygiene Services was hired by the County and asbestos was found in the floor tiles and textured ceiling materials. Again, the landlord didn't think she should deal with this problem since the County wanted to alter the flooring and ceiling.

In May 2007, due to delays due to the many disputes, the escalating and now truly unknown costs of the renovation, the discovery of asbestos, and other problems, I indicated to Property Management, Construction Management and County Attorney staff that I thought we should get out of the lease if it was possible. More meetings were held in the summer between all parties about what to do with the renovation, the many problems of the space and the landlord.

At a meeting in September 2007 with Property Management, Libraries, County Attorney and Construction Management, the staff present decided jointly to use the expanded leased space for library office and storage space only and not renovate the space, especially since the lease would terminate June 30, 2009 and also because it appeared that the cost of the renovation would be extremely high.

A Work Order from Construction Management was issued to Facilities Management in October 2007 to make the space acceptable for library offices and storage only. The services of the architect, Brown and Brown, were also terminated by Construction Management in October 2007. The Library Division Director will inform the Galt Ocean Mile Friends of the Library of the status of the expansion at a meeting of the Friends Tuesday, December 11th.

New: Update Since December

The Friends approached me in January with a request to use the expansion space just for programs and/or some offices. Al Loeb met with me and then we met at Galt Ocean Mile with the Friends. The goal was to not disturb the floor tiles or (high) ceiling where asbestos was found (it is dangerous only if disturbed).

Library staff (Cecil Beach) and Facilities Management staff came up with a plan, whereby minor renovations would be made by our Facilities Management Division to open up the space so that it could be used by the Friends and staff (programs, meetings). New carpet, partition removal, paint and replacement of ceiling tiles (the lower ceiling) would be the only major needs.

As of February 6, Facilities Management is costing out the renovation plans and will provide a cost estimate to the library. Depending on the cost, the library will make a decision for the renovation level of the expansion space.

What Happened?

Cannon lent perspective to the project's prolonged suspension, explaining, "The basic problem is that the expansion space has had many issues, some that have been worked out and some, the biggest, that asbestos was discovered after testing to be a component of the floor tile and the (high) ceiling (there's a lower ceiling that is OK). Spending the huge amounts of money to renovate the space as we had originally planned (involving going into the high ceiling and the floor tile and dealing with/removing the tile and high ceiling materials) is not recommended for such a short term lease. So, last month, the Friends of the Library asked us to re-group and see what renovation we could do without getting into serious renovation problems and costs.

That is what we are doing today. We have a plan to renovate the space, which will make it usable we hope and plan for programs and perhaps some office space, and we have asked our Facilities Management Division to give us a cost estimate of that renovation, since we would like them to do the work. As soon as I get the estimate and the library makes a decision about what is feasible, I will contact the Friends, as promised, Al Loeb who has met with me a couple of times, and yourself. Hopefully we will have the cost estimate next week."

During the next five weeks, quick stops by the Reading Room revealed no ostensible progress. On March 14th, Libraries Division Director Bob Cannon touched base with GMCA President Pio Ieraci, emailing, "Following up on our phone conversation awhile back, I want you to know I have been working with various County staff to try to figure out a way to use the expansion space for the Friends or staff or public, without disturbing the asbestos in the ceiling and floor. We have worked through several renovation/use options, putting in a good deal of time and effort, and some of the ideas and plans appeared at first to be feasible - but we always end up dealing with the asbestos in one capacity or another. Once asbestos is known, people are afraid of the short or long term consequences and are fearful of dealing with the problem, or working around the problem, without removing the problem. The fear is that any renovation could risk the release of asbestos fibers into the air."

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Library...Continued

Cannon contended that despite his "thinking" and "figuring", the outlook for a successful resolution remained bleak. His deflating assertion that the asbestos was shaping up as an insurmountable obstacle led leraci to interpret this generic contact as little more than a courtesy call. Wrapping up his email on a positive note, Cannon continued, "I haven't given up. I have a meeting with the landlord next week to bring her up to date on all of this and we will see what she has to say about the issues. I will keep you fully informed about this issue, as we are surely coming to a conclusion very soon."

Two weeks passed. Disappointed with Cannon's lack of progress, leraci reached out to County Commissioner Ken Keechl, exclaiming, "In reference to the message from Bob Cannon, it seems to me that enough time and money has been wasted. I understand that the mitigation of the asbestos would cost between \$15,000 and \$25,000. This remediation should have been done long ago, considering the county already knew of the asbestos issue from the build out of the existing space."

Apparently, Pio's message hit home. Proclaiming that he was equally frustrated, Commissioner Keechl scheduled a meeting with Cannon, Interim County Administrator Bertha Henry and "everyone involved in this fiasco." Clarifying the regulatory constraints imposed on County Commissioners, he told leraci, "As you undoubtedly know, the Charter contains a 'non-interference' provision which basically means that I cannot give direction to staff. It doesn't, however, stop me from screaming, yelling, threatening and the like. This has gone on far too long. I, too, want some closure."

Keechl is passionately committed to his Commission responsibilities. Ordinarily low-key, when the Commissioner encounters repeated mishandling of District 4 business by County officials, he aggressively seeks to correct the failure. In mid-April, he updated leraci, "I have now spoken (twice) with the interim County Administrator regarding the Galt Ocean library. This remediation is going to be done immediately and at County expense. Also, the requested 'walkthrough' between the two 'bays' will be done. (It is my understanding that the 'friends of the library' have been advised of this as well.)" Underscoring the importance of pressing for a resolution, he further explained, "I have given my aide, Kathy Singer, directions to get a briefing from administration as to the progress of same once a week until this is accomplished."

Focusing on factors that may impact the Library's future viability, Keechl gave leraci a "heads-up", notifying him that, "There are five or six "leased" libraries. With the severe budget cuts that we will be experiencing, I expect that staff will soon suggest eliminating these leases as a cost savings measure. I doubt this will come up this year, but probably next year. I will watch this issue very carefully as well and advise if I hear anything of the sort."

Dilatory Division Decision

Well ladies and gentlemen, that's why the Galt Ocean Mile Reading Center has been in a state of suspended animation. While Cannon's stated intention to investigate the renovation impact prior to proceeding is reasonable and responsible, why this wasn't done in the year since the lease was signed is a riddle. Several other issues are equally cloudy. By following a fairly standard investigative process prior to implementing the construction plans, Brown & Brown (subsequently absorbed by the CSA Group) noticed enough red flags to call in Advanced Industrial Hygiene Services and discover the asbestos. It's difficult to understand why the county didn't investigate the premises before accepting it as a candidate for rehabilitation. Absent an investigation of the space, at least the county should have required a representation by the landlord that the property was free of impediments to the planned rehabilitation.

Of greater concern is the County's failure to notify in a timely manner our district commissioner and/or the neighborhood association that the discovery of asbestos derailed the original plan. Were it not for the Friends of the Library soliciting the Galt Mile Community Association's assistance with re-opening the facility, it might have quietly remained an unavailable enigma through the end of its lease in 2009.

Continued on page 15

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CONDO OMBUDSMAN DANILLE CARROLL ADDRESSES GALT MILE ASSOCIATIONS

Eric Berkowitz

Danille R. Carroll (pronounced Danielle) is one of two Condominium Ombudsmen functioning in the United States. Florida and Nevada each created an office to serve as an educational intermediary between millions of condominium dwellers and the State bureaucracy responsible for administering regulatory guidelines. Appointed by Governor Jeb Bush in 2006, she has molded the office into the entity condo owners expected upon its initial inception. By adopting unwavering neutrality, she mitigated much of the adversarial atmosphere that surrounded the office under former occupant Dr. Virgil Rizzo.

During his tenure, Dr. Rizzo expressed regret at not being able to "take a baseball bat" to or "to put the handcuffs on" the association members he was mandated to help educate. Following two years of suffering political fallout from Rizzo's predisposition for alienation, Governor Bush pulled the plug – sending him a note stating, "This is to advise you that your appointment as ombudsman is rescinded effective June 1, 2006." The Governor simultaneously appointed Danille Carroll, then a 39-year old Department of Health assistant general counsel, as Rizzo's replacement.

Graduating in 1988 with a B.S. in criminal justice from Florida International University in Miami and from the University of Texas School of Law in 1992, Ms. Carroll practiced in the private sector in Houston and Miami (The Curtis and Kimball Co.) until 2002 when she went to work for the state Department of Environmental Protection in West Palm Beach. One year later she became an assistant general counsel for the Health De-

partment. Her appointment to the \$80,800 a year Ombudsman position was welcomed by the Department of Business and Professional Regulation (DBPR).

Former DBPR Communications Director Meg Shannon stated, "She is accomplished, experienced and coming from a leadership position in the Department of Health. She is ready to hit the ground running and ready to work cooperatively with the department for the betterment of the millions of Floridians living in condos." In contrast, Shannon disparaged the Department's relationship with Carroll's predecessor, exclaiming, "Dr. Rizzo consistently demonstrated an unwillingness to work within the system and at times refused to be held accountable to the department and to taxpayers." Rizzo's stock with the Department plummeted after warning then DBPR Secretary Simone Marsteller "not to interfere" with his operation.

Criticism of the Governor's decision came primarily from Representative Julio Robaina and other Miami legislators responsible for the annual "Condo Killer" bills. As expected, the leadership of an anti-Association group in which Dr. Rizzo held membership also protested his dismissal. Committed instead to neutrality, Carroll conveyed her expectation to communicate with representatives reflecting all sides of condo issues, stating, "That's what the Legislature intended, to bring everyone together. I believe they can and I'm the one to do it. The Legislature intended for me to be a neutral person, someone in the middle, someone without a horse in the race." Since her appointment, Carroll has steadfastly kept her commitment.

On March 10th, she addressed a meeting of the Galt Mile Community Association Presidents Council at the Plaza East Condominium. About 120 Board Officials and Directors from almost every member association were joined by several dozen committee volunteers and residents at the 7:30 PM meeting. Of these, most attended to better understand Ms. Carroll's vision of the Ombudsman's function and how her office might facilitate the resolution of common operational problems.

After being introduced, she opened with, "My mandate is to create a forum that reaches out equally to associations and all unit owners irrespective of their opinions or ideology. My office is available to every condominium owner, including Board members. The most important tool at my disposal is education." Advising attendees that she was a great proponent of open governance, Ms. Carroll recommended that condo boards extend themselves to keep members informed about relevant issues. Underscoring the importance of effectively communicating with unit owners, she commented, "If you produce a good board meeting, it will serve to encourage greater member participation." The Ombudsman spoke at length about the misconceptions she regularly faces. Disgruntled unit owners would call her office expecting an intimidating ally for use against a neighbor, a group of building residents, a particular board member, an entire Board or an entire Association. Instead, they learn about the governing statutes, their Association documents and other rules applicable to their Association. By superimposing the complainant's regulatory environment over the issue, the Ombudsman is able to put the problem into perspective. Those unit owners or Board members seeking clarification of their rights are often satisfied. Those seeking vengeance or "blood on the walls" are generally disappointed.

Ms. Carroll presented a cross-section of the Ombudsman's functions, describing some of the issues about which her office is regularly contacted. She touched on her election monitoring responsibilities, participation by Cooperatives, her relationship with other State regulatory agencies, member access to association records, and the importance of neutrality and education to her credibility as an effective moderator.

Continued on page 12

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11	12	13	14 Pompano Beach Fishing Rodeo (Through 5/17) Hillsboro Inlet, Pompano Info.: 954-942-4513	15 Julius Caesar (Through 5/17) Broward Center Tix.: 954-462-0222 GMCA Advisory Board Meeting Nick's Italian Restaurant 11 a.m.	16 Cinema in the Park "Shrek the Third" Mizner Park @ Dusk Info.: 954-776-5092 Riverwalk Happy Hour 5 to 8 p.m. Admission: \$20-\$25 Info.: 954-468-1541	17 2008 NPC Southern States Body Building Championships War Memorial Auditorium Info.: 954-828-5380 Wilton Manors Canoe Race/Post Race Party Colohatchee Park
18 Urban Gourmet Market Las Olas Blvd. 10 a.m. to 4 p.m. Info.: 954-462-4166	19 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	20 Ft. Lauderdale City Comm- mission Meeting City Hall 6 p.m.	21	22 Frogs: A Chorus of Colors (Through 9/7) Museum of Discovery & Science Info.: 954-467-6637 Wild Ocean 3D (Through 12/31) AutoNation® IMAX® Theater Info.: 954-467-6637	23 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	24 Benefit Flea Market Flamingo Gardens 9 a.m. to 2 p.m.
25 Urban Gourmet Market Las Olas Blvd. 10 a.m. to 4 p.m. Info.: 954-462-4166	26 Memorial Day	27	28	29	30 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	31 Big Truck & Big Toy Extrav- aganza 10 a.m. to 2 p.m. George English Park Info.: 954-828-5363
1 Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	2 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	3 Ft. Lauderdale City Comm- mission Meeting City Hall 6 p.m.	4	5	6 Ft. Lauderdale Home Design & Remodeling Show (Through 6/8) Broward Convention Center Info.: info@homedesigns.net	7
8	9	10	11	12	13 The Cure BankAtlantic Center Tix.: 954-835-SHOW Mango Festival (Through 6/15) Deerfield Beach Info.: 954-592-9653	14 Bamboo Show and Sale Fairchild Tropical Gardens (Through 6/15) Info.: fairchildgarden.org

A look ahead

June 15 Father's Day Brunch Fairchild Tropical Gardens, Res.: 305.256.8399

June 21-22 9th Annual Stonewall Street Festival BankAtlantic Center, Locations/Events: 954-564-8707

June 26-28 Short 4 Kids Broward Center, Tix.: 954-462-0222

July 4 July 4 Fireworks Spectacular Ft. Lauderdale Beach

July 11 Sushi & Stroll The Morikami Museum & Japanese Gardens, Info.: 561-495-0233



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Ombudsman Danille Carroll

Ombudsman...Continued

One common source of confusion involves unit owner access to Association documents. She explained that the bare-bones statutory mandate for member access to an association's records can conflict with other regulatory requirements and responsibilities.

Addressing this issue, she expressed her awareness of cases wherein unit owners weren't actually seeking particular documents, but instead were embarking on

fishing expeditions, looking for anything that supported their preconceived belief that proof of some unidentified wrongdoing was buried somewhere in the condominium documents. Even if motivated by some misdirected campaign to repay some perceived slight, Carroll maintained, "They are still entitled to review the Association records if they are members in good standing. However, they have no right to disrupt the administrative operations of the building office." To that end, Carroll explained, "A Board may establish reasonable limits when granting access. For example, they may restrict access to once or twice a month for any particular unit owner." She continued, "Personally, I recommend twice a month, but either is acceptable." The Ombudsman acknowledged that a Board's responsibility to insure that the Association operated properly includes protecting it from attempts to disrupt those operations, whether inadvertent, capricious or malicious. Another reasonable criterion is for a unit owner to request specific documents which can be assembled beforehand, facilitating the resident's request while minimizing disruption.

Ms. Carroll then admonished the audience that while unit owners are entitled to review association records, the Association Board is also responsible for protecting certain records from unrestricted access. She said, "Any documents referring to legal issues or correspondences with the Association attorney should be withheld from scrutiny." The Ombudsman also explained that documents containing information useful for identity theft must also be protected, stating "You should protect unit owners' Social Security Numbers, bank account information, medical records and other information submitted in confidence."

Unrestricted access to association records has caused irreparable damage to thousands of association members across the country. In associations wherein Boards failed to monitor unit owner access to condo records, unscrupulous thieves have exploited association membership, copying social security numbers, financial account data, contact information for second and third residences, records detailing confidential medical information, confidential emergency telephone numbers, etc. in preparation for appropriating their neighbors' identities. Unsuspecting members suddenly and simultaneously suffered looted bank accounts and responsibility for fraudulent financing commitments for a variety of items including vehicles, furniture and real estate. Credit card charges for accounts illegally opened in the victims' names amounted to tens of thousands of dollars.

Beneficiaries of this \$5 billion criminal enterprise consider this fertile environment "easy pickings". Since they are afforded statutory access to their associations' records, predators dodge the illegal "pretexting" or "dumpster diving" activities that ordinarily serve to incriminate suspects, minimizing risk and exposure to legal retribution. While opening association records to member scrutiny effectively encourages and/or confirms the absence of fiscal abuse, without applying judicious exemptions for identity-sensitive data (the harvesting of which is useful only for perpetrating fraud or outright theft), battalions of new targets will join the 27 million Americans already victimized.

Another common scam is often successfully perpetrated without its victims ever knowing that they were targeted. Following the serial hurricanes of 2004 and 2005, it became critical for condo associations to contact out-of-residence unit owners about repairing storm-damaged unit elements. Instead of only accumulating their neighbors' official contact data



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(their association address and local telephone number) when perusing the Association records, confidential telephone numbers given for hurricane alerts or medical emergencies are harvested and sold at top dollar to a thriving black market "listings" industry. Hundreds of marketing companies buy and sell "contact lists" of preferably high-end addresses and confidential telephone numbers for use in making "cold calls" to potential customers. When perplexed members suddenly receive a spate of marketing calls on their confidential line or "junk mail" at their other home, they ordinarily assume the contacts to be random and accidental. An attending attorney from Katzman and Korr, a law firm specializing in Association law, verified the dangers of not exercising reasonable judgment and responsible oversight when providing access to an Association's documents.

When asked by audience members about other specific examples of irresponsible data exposure, the Ombudsman lamented that the governing statute doesn't address every category of information that should be protected. Agreeing with the attorney's earlier comment, she explained, "There are certain types of sensitive information that require responsible oversight by the Board. To help make these decisions, it's a good idea to consult the Association lawyer. Since they are already familiar with the Condominium Act (Chapter 718, Florida Statutes) and the association documents, your condo attorneys are best positioned to evaluate the prospective damage to unit owners by exposing potentially harmful data."

A Director from one of the Galt Mile's six cooperatives asked the Ombudsman if the residents and board members of cooperatives could also use the services provided by her office. Ms. Carroll answered, "I'm sorry, our resources aren't available to cooperative residents or their associations. We are constrained by our enabling legislation to focus only on condominiums." Homeowner Associations are also precluded from using the Ombudsman to help clarify issues surrounding conflicts. "Things may change in that regard," explained Carroll. "Some legislators would like to see our services expanded to assist other association members. If our lawmakers in Tallahassee pass the appropriate legislation, we would then be permitted to help educate Cooperative Associations, Homeowner Associations, their members and their Boards."

Continued on page 13

Ombudsman...Continued

Addressing the Ombudsman, a council member said that the Ombudsman's office appears to duplicate many of the functions of the Department of Business and Professional Regulations (DBPR) and its subsidiary Division of Land Sales, Condominiums and Mobile Homes (DLSCMH). He asked the Ombudsman to clarify the relationships between her office and these agencies. She said that the Division of Land Sales, Condominiums and Mobile Homes (the Division) is an arm of the Department of Business and Professional Regulation (the Department). Designed as a support agency, the Division was originally conceived to protect Condominium purchasers from attempts by devious developers to retain control of the Board for nefarious purposes. To preclude developers from continuously influencing Association policy through the use of "shell" candidates, regulations were instituted governing the eligibility and behavior of volunteers for a condominium board. Under their mandate, the Division launched thousands of Condominium Associations throughout the State into unencumbered self-governance.

The Division has authority to enforce the laws of Chapter 718, Florida Statutes (the Condominium Act); and Chapter 719, Florida Statutes (the Cooperative Act), and the authority to adopt administrative rules necessary to implement, enforce and interpret these laws. For condominiums, the rules can be found in Chapters 61B-15 through 61B-24 of the Florida Administrative Code. For cooperatives, the rules can be found in Chapters 61B-75 through 61B-79 of the Florida Administrative Code. They also have responsibilities to Homeowner Associations as described in Chapter 720, Florida Statutes.

In addition to relieving associations of inappropriate developer control, the Division provides training programs for condominium and cooperative association board members and unit owners through a privately contracted vendor (i.e. The Community Associations Institute). The Division also operates a certification program for both volunteer and paid mediators to help resolve condominium and cooperative disputes and maintains a toll-free telephone number for condominium and cooperative board members and unit owners (800-226-9101). To ensure compliance with the provisions of Chapters 718 and 719, the Division adopted administrative rules identifying which action to take for various eligible complaints. The rules distinguish between developer violations and violations by unit owner controlled associations. It also designates violations as either major or minor, provides for different methods of complaint resolution, considers repeat violations as well as aggravating and mitigating factors, and provides for civil penalties.

In contrast with the Division's responsibilities, the Condominium Ombudsman prepares and issues reports and recommendations on any matter or subject within the jurisdiction of the Division and makes recommendations for legislation to facilitate or clarify Division procedures, rules, jurisdiction, personnel, and functions. She's a liaison between the Division, unit owners, boards of directors, board members, community association managers, and other affected parties. The ombudsman develops policies and procedures to assist these parties to understand their rights and responsibilities as set forth in Statute and their respective governing documents. Ombudsman Carroll also participates in the preparation and adoption of educational and reference material, and – working with private or volunteer service providers – uses these resources to educate the widest possible audience.

Ms. Carroll's office monitors and reviews procedures and disputes concerning condominium elections or meetings and recommends that the Division pursue enforcement action where there is reasonable cause to believe that election misconduct has occurred. She explained that 15% of an association's total voting interests or six condo unit owners (whichever number is greater) may petition the ombudsman to appoint an election monitor to attend the annual meeting of the unit owners and conduct the election of directors. When asked about the qualifications of election monitors, she said that a monitor could be a Division employee, a person with authoritative training in condominium election monitoring, or an attorney licensed to practice in Florida.

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Her efforts are often sought by conflict participants as a precursor to applying to the Division or pursuing court action. The Condominium Ombudsman encourages and facilitates voluntary meetings with and between unit owners, boards of directors, board members, community association managers, etc. when the meetings may assist in resolving a dispute within a community association before it's submitted for a formal or administrative remedy. The Ombudsman acts as a neutral resource for the rights and responsibilities of unit owners, associations, and board members. Carroll's reputation for neutrality has contributed heavily to rebuilding the Ombudsman's credibility with Associations and their members.

Further addressing the distinction between her office and the division, she summarized, "The Division was formed to guide associations to operational self-governance by ensuring compliance with rules (statutes, condo docs, etc.)." As expressed in its Mission Statement, the Office of the Condominium Ombudsman exists to "improve the quality of life for Florida condominium owners through prompt, professional and courteous service as a neutral, informative and accessible resource." Since the Division procedures are subject to Department oversight, it takes time for an issue to move through the bureaucratic and often redundant processes that are generically built into most governmental hierarchies. Explaining that the Ombudsman's office is an independent entity, Carroll said, "We aren't answerable to them, they simply handle the resources that fund our operations." Ms. Carroll expressed the primary difference between the division and her office as expediency. "While my office mirrors some of the division's duties and responsibilities, we are able to react more quickly to correct problems." When putting out fires (or resolving conflicts between neighbors), this is a distinct advantage.

Since her appointment, Ms. Carroll has not only demonstrated that she believes in her mission, but that she is extremely good at it. When condo owners learned that her predecessor recommended legislation to replace every association's governing documents with a one-size-fits-all set developed by bureaucrats instead of an association's homeowners, doubts about the Ombudsman's motives proliferated exponentially.

Continued on page 17



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Library...Continued

The work-around renovation described by Cannon is a modest project that could be completed in short order. If authorized by the Library Division, community residents could plan on taking Senior Self-Defense classes this summer. If the new fiscal environment described by Keechl repudiates any leasing plan, its time to redirect resources to purchasing adequate space ASAP. Until a decision is made, neither alternative stands to be actualized. Absent some undisclosed factor responsible for discouraging officials from working around the asbestos or moving all the marbles to another site, there is no excuse for continued delays.

It is reasonable to assume that if the Division had any intention of using the leased space, they already would have. Future failure to make one of two possible decisions will confirm official negligence as underscoring the unconscionable waste of time and tax dollars. As such, the next report will either feature a clear decision by the Libraries Division, some much needed perspective for the inexplicable official foot-dragging or a scathing exposure of County waste and bureaucratic incompetence. If relocation is in the cards, it would behoove the county to begin researching alternative structures; preferably without toxic booby traps. •



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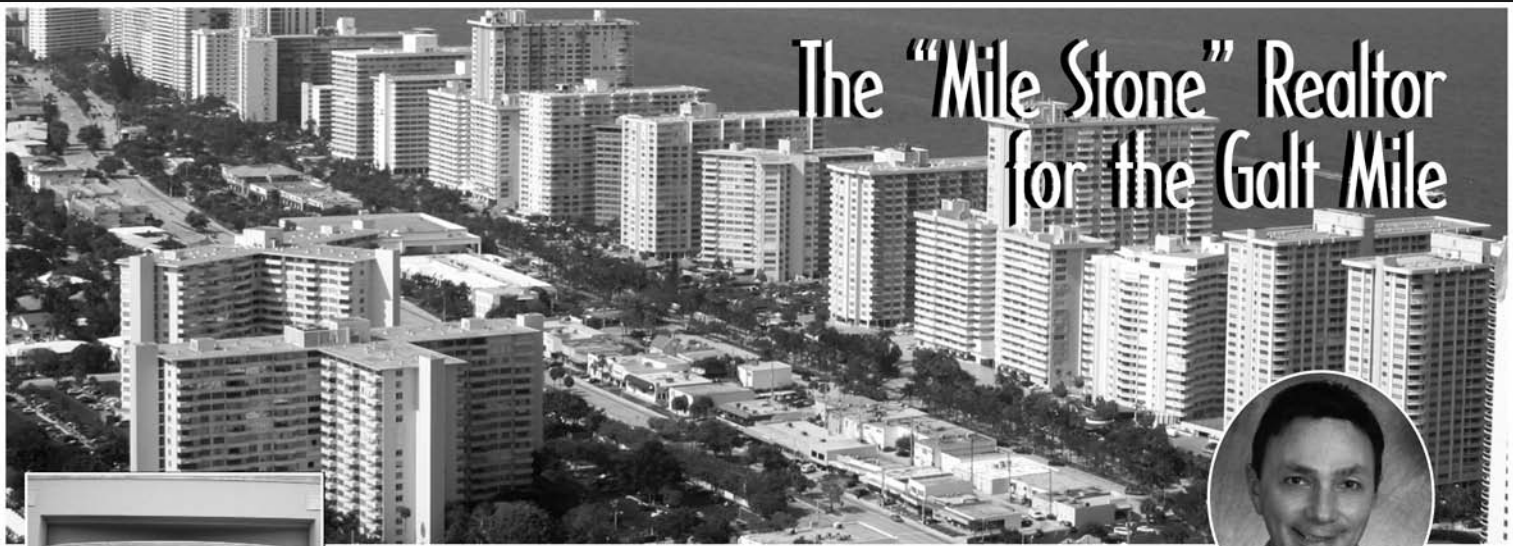
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Ombudsman...Continued

Danille has successfully mitigated concerns stirred by her predecessor that the Ombudsman is a state-sponsored prosecutor with a radical political agenda bent on disassembling Association self-governance. In fact, Cooperative owners who thought themselves fortunate for being excluded from participation with the previous Ombudsman have reversed course 180 degrees after meeting Ms. Carroll. Even budget hawks that wince at the prospect of taxpayer-supported "bureaucratic service duplication" reconsider after hearing Ms. Carroll describe her mission. In a recent interview, she quoted former Indian Prime Minister Indira Gandhi: "There can be no handshake with clenched fists." Her talent for bringing people together is matched by the exuberance and perspicacity with which she exercises that talent.

Unfortunately, the time allotted for Ms. Carroll's address, although substantially longer than ordinarily set aside for visiting officials, proved to be woefully inadequate. Dozens of attendees expressed their disappointment at not being afforded sufficient opportunity to continue the community discourse with the Ombudsman. Hopefully, we will prevail upon Ms. Carroll to attend a future meeting in which she will fill the entire agenda.

To contact Florida Condominium Ombudsman Danille R. Carroll, call her 1400 W. Commercial Boulevard office in Fort Lauderdale at (954) 202-3234 or her 1940 North Monroe Street office in Tallahassee at (850) 922-7671. You can also contact her using her DBPR email address at ombudsman@dbpr.state.fl.us. For additional information about the Ombudsman's responsibilities, history and contact information, go to the Galt Mile Community Association web site (www.galtmile.com) and click on the headline, "Ombudsman Danille Carroll to Galt Mile." The article is infused with dozens of links to relevant data. •



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COMMISSIONER TEEL PERFORMS A PRE-BUDGET MUNICIPAL DIAGNOSTIC

Lauderdale's fiscal renaissance, they hammered out a working relationship based on mutual respect. This "baptism under fire" into city government heightened Commissioner Teel's predisposition for meticulous fiscal oversight. Since then, she has religiously kept constituents abreast of events affecting the city's financial status.

*In her newsletter, our District 1 City Commissioner summarizes Fort Lauderdale's assets and liabilities while revealing a clue useful for diagnosing budget factors. By previewing the "Comprehensive Annual Financial Report", interested residents can realize an appreciation for "the magnitude of running a full service city the size of Fort Lauderdale." Until now, reliable growth and windfall tax revenues from the high-flying real estate market helped mitigate many of the City's fiscal obstacles. In view of the economic downturn and mandated tax breaks, the budget must fully underwrite the city's operational needs despite diminished tax revenues. Originally assembled to perform under pressure, the talented municipal financial team is charged with enabling the City Commission's priorities by stretching resources and surgically tailoring spending. Although understandably concerned about this new challenge, Commissioner Teel intimates that careful attention to controlling pension costs, insurance expense and managing assets is the key to budgetary success. READ ON... - [editor]**

From the Desk of Commissioner Christine Teel

At this time each year, the City Commission is presented with a Comprehensive Annual Financial Report, prepared by the Director of Finance. Ray Mannion, the City's current finance director, recently submitted the report for the fiscal year ended September 30, 2007. I would like to share some of the general information from this report, which will soon be available in its entirety on the City's website, www.fortlauderdale.gov.

The City of Fort Lauderdale operates under the commission/manager form of government. Your elected officials determine the policies that guide the operation of the City, and hire a city manager who implements and administers those policies. Fort Lauderdale is a full-service city that provides police protection, fire-rescue services, parks and recreation programs, delivers potable drinking water to a customer base both within and outside the City limits along with wastewater collection and treatment, sanitation services, development regulation, parking, and street maintenance. The City also owns a spring training baseball facility, a general aviation airport, a downtown heliport, an aquatic complex, and an auditorium. The Fort Lauderdale Community Redevelopment Agency is a component unit that the City is financially accountable for and has ultimate decision-making authority over.

The City of Fort Lauderdale Downtown Development Authority and the Housing Authority of the City of Fort Lauderdale are related organizations, but separate and distinct. The City is also a participant in a joint venture in the Arts and Science District Parking Garage.

The City has two defined-benefit pension plans: 1) the General Employees Pension Plan and 2) the Police and Fire Pension Plan. A board of trustees, composed of members elected by active employees and appointees by the Mayor, administers each plan. As part of the contract negotiations with the general employees, the General Employees Pension Plan was closed to new participants beginning October 1, 2007 and replaced with a new defined contribution plan, which will allow the City to better control future pension costs.

Our vision of Fort Lauderdale as a safe, secure, attractive environment in which to live, work and play is reflected in the City's organization structure and the priorities given in the annual budget. Nearly 63% of the General Fund budget for operating expenditures is dedicated to public safety through police, fire-rescue and building services. Another 13.6% is allocated to cultural and recreational quality of life programs. Completion of \$690 million in capital improvements to the City's water, sewer and stormwater systems under the WaterWorks 2011 plan and economic development activities in the community redevelopment areas are also critical to maintaining this envisioned environment for our citizens.

The City has a combination of insurance policies and self-insured programs to address the City's risks as a municipality. The City is self-insured for automobile, general liability, police professional liability, workers' compensation and employment practices claims and certain medical benefits. Insurance policies are purchased to cover damage to City property, including windstorm and terrorism coverage, losses due to fraud or criminal actions of City officials, major employment practices liability and workers' compensation and medical claims. Outside actuaries assist in assessing the City's liabilities and establishing claim reserves.

The Comprehensive Annual Financial Report includes detailed financial statements and analyses for all revenues and expenditures during the fiscal year, offering everyone a better appreciation of the magnitude of running a full service city the size of Fort Lauderdale. City staff is currently working on the departmental budgets that will be incorporated into the budget presentation to the City Commission later this year. The decline in tax revenues will require that each item be evaluated closely to ensure that our safety and quality of life remain our top priorities while we maintain a fiscally sound budget.

Please feel free to contact me with any questions or suggestions. I can be reached at city hall at (954) 828-5004 or by e-mail at cteel@fortlauderdale.gov



** While internationally known as a mythical paradise wherein demographic and political diversity nurture social tolerance, Fort Lauderdale's remarkable recovery from its 2003 budget boondoggle has added "fiscal phoenix" to its descriptive reputation. When it was revealed five years ago that the former City Manager was systematically addressing the previous year's bills with the next year's expected receipts, instead of freezing like a deer caught in the headlights, the City Commission took responsibility for its obvious oversight failure and mapped a route back to financial solvency. Within three years of the city's humiliating 2003 admission that its budgetary practices compared unfavorably to those of Enron, it magically emerged as a bulwark of fiscal prudence. Embarrassed city officials initially hired squeaky clean former federal bureaucrat Alan Silva to temporarily maintain the city's shaky life-support apparatus. As interim City Manager, Mr. Silva aspired to wean City officials from unsustainable fiscal habits, introduce a dose of reality into delusional budget projections and help its stunned residents (us) to weather the expected fee and tax increases, service cuts and the temporarily frozen programs. On multiple occasions, Mr. Silva expressed sympathy for whoever was ultimately chosen to permanently fill his shoes.*

A new addition to City government, rookie Commissioner Christine Teel decided to ignore the recommendations of professional head-hunters charged with finding a replacement City Manager capable of performing an emergency rescue while taking the withering heat for expected service cuts and layoffs. On May 17, 2004, after management search firm Management & Personnel Systems Inc. of Walnut Creek, California evaluated 215 candidates, instead of seating one with a degree from Harvard and astronomical test scores, she voted to select New Yorker George Gretsas to fill the point position in the war to reestablish Fort Lauderdale's fiscal credibility. Characterizing Gretsas as "a person who has fire in his belly", time proved the neophyte Commissioner to be right. Over the next three years, as the two workaholics helped fuel Fort

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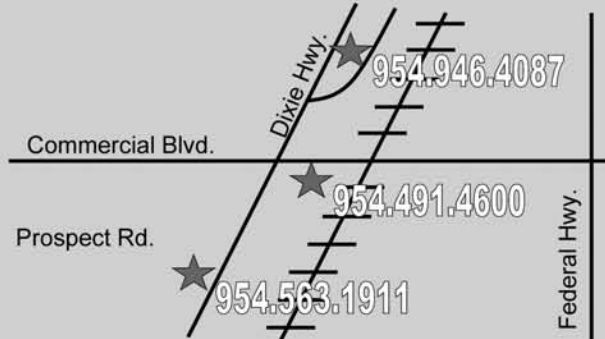
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