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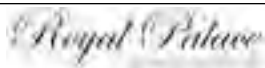
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Park seeks public comment on the Flamingo Commercial Services Plan

In 2005, hurricanes severely damaged the Flamingo area of Everglades National Park. These storms caused overwhelming impacts to already aged facilities, and many of the visitor uses and services in Flamingo had to be shut down or reduced. The National Park Service (NPS) has been asked by many individuals and organizations to expedite the process for determining Flamingo's future. As a result, we have embarked on a planning process, through the development of a Commercial Services Plan (CSP)/Environmental Assessment, to identify alternatives and make decisions about the future of commercial services in Flamingo as soon as possible.

Everglades National Park is excited about this unique opportunity to rethink and perhaps redesign how Flamingo functions as a gateway to Florida Bay and the Wilderness Waterway. The project will integrate many cutting edge sustainable planning principles in terms of site and facility design and energy conservation; identify ways to minimize impacts to natural and cultural resources; and seek to have Flamingo function in a more pedestrian-friendly way. Some of the commercial service options that could be considered include flexible and adaptable lodging facilities at Flamingo to meet the needs for many types of park visitors. Some structures could be permanent, while others might be taken down and stored during hurricane season. Information on a range of lodging options that might be appropriate at Flamingo will be available at the public workshops.

The NPS is holding public workshops that provide an opportunity for interested persons to have direct involvement in the planning process.

There will be discussions regarding the appropriate range of services that should be provided at Flamingo, including (but not limited to) overnight lodging; marina, boating and paddling services; food, beverage and retail services; and other types of visitor services such as guided tours.

"I have heard firsthand from many of you what a special place Flamingo is and how much you care about this place. Our challenge is to establish

Flamingo, once again, as the 'gateway' to Florida Bay and the Wilderness Waterway. We look forward to working with you in this planning effort and trust that with your involvement Flamingo will become a destination more memorable than ever" said Superintendent Dan Kimball.

There will be public workshops held on November 9 at 5:00 and 8:30 p.m., with formal presentations at 6:00 and 7:30 p.m. at the Ernest F. Coe Visitor Center at Everglades National Park, 40001 SR 9336 in Homestead.

Before and after the presentations, there will be opportunities to learn more about the planning project through informational displays, and staff available to answer questions and document your ideas on the commercial services that should be considered at Flamingo. With this format, anyone attending should be able to fully participate in 1? to 2 hours.

The public comment period closes November 17, 2006. If you cannot attend one of the workshops there are several other ways to participate:

- Newsletters and comment forms will be available at each Everglades National Park Visitor Center during the public comment period.

- Visit the NPS Planning website: <http://parkplanning.nps.gov>, to learn more about the project, download the project newsletter and comment form, and submit comments via the internet. Simply select "Everglades National Park" from the drop down box and then follow the link for the Flamingo Commercial Services Plan/EA.

- Comments can also be submitted by mail to:

Everglades National Park
Attn: Fred Herling, Flamingo CSP
40001 State Road 9336
Homestead, FL 33034

All public comments will be considered in developing the draft plan, which is expected to be available for public review in June 2007. In addition, Superintendent Kimball stressed that "the results of this plan will be incorporated into the park's long-term, park-wide planning effort that many of you are participating in", the Park's General Management Plan, that is still several years from completion.

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1st National Bank of South Florida News

New Week, New Winner!



On the left, winner Mary Quick, receiving her winnings from 1st National Bank Senior Customer Service Representative, Maria Quigle

Mary Quick of Homestead is the newest winner in the 1st National Bank of South Florida's "My 1st Choice" bumper sticker promotion. She won \$300 for the week of October 9th. She spotted her license number at www.1stbumper.com and contacted 1st

National Bank, Krome Avenue branch immediately to confirm that she did win!

Click on www.1stbumper.com to find out more about 1st National Bank's, "1st Choice" bumper sticker promotion, and the good news is you don't have to be a customer to play or win.

Welcome bundle of joy



Abigayle Jacquelyn Fry was born on Tuesday October 3rd at 2:24 a.m. and weighed in at 4lbs 13oz. and 19 inches long. She was welcomed to this world by her parents, William and De Ann Fry and her brother Dale Fry and sisters Arielle Villamar and Kara Villamar.

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Mary Bardsley, a customer of 1st National Bank of South Florida, knows that it pays to check the Bank's website, www.1stbumper.com every week. The last Week of September, she found her license number posted on the Bank's promotional website and won \$500! That's a great way to end the month. Bardsley is pictured on the right, receiving her winnings from Maria Quigley, Senior Customer Service Representative.

You can win too. Put a 1st National Bank "1st Choice" bumper sticker on your car bumper or window and a secret spotter may spot your license number and post it on the website. A new license number is posted every week. Go to www.1stbumper.com or www.1stbanking.com for rules and regulations and the week's winning number or visit any 1st National Bank of South Florida locations to pick up your bumper sticker.

Congratulations!

Ron & Anne Marie Boehm of Brandon, FL announce the engagement of their daughter, Kelly Marie Boehm to Jonathan Anson Heese, son of Phillip & Marcie Heese of Homestead, FL. The bride is a graduate of the University of Florida and currently works for Anheuser-Busch in Houston, TX. The groom will graduate from Florida International University in December 2006 and currently works for St. Aubin Technologies, Inc. The wedding is planned for February 24, 2007 in Tampa, FL.



Beware of possible fraud

The National Park Service and the Washington, D.C.-based National Parks Conservation Association (NPCA) is alarmed to learn that individuals may be fraudulently posing as representatives or employees of either organization, collecting signatures and donations for national park projects in South Florida. This door-to-door solicitation was first reported in the Homestead, Florida area late September.

NPCA is not currently and does not plan to solicit donations in this manner. Additionally, the National Park Service and its employees are prohibited from directly soliciting donations. Any individual who falsely represents him/herself as a federal employee and obtains donations under this guise is committing a felony that is punishable by up to

three years in prison and \$25,000 in fines.

Individuals solicited in this manner should immediately contact their local police department to file a report.

The National Parks Conservation Association, a nonpartisan, non-profit organization established in 1919, is one of the many partners working with the National Park Service to preserve our nation's natural, historical, and cultural heritage for generations to come. Visit NPCA online at www.npca.org or call 1-800-628-7275 to learn more. Information on the National Park Service and the four national park sites in south Florida (Biscayne, Dry Tortugas and Everglades National Parks, and Big Cypress National Preserve) can be found at www.nps.gov.

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FINANCIAL PLANNING

Most Expiring Tax Rules are extended

BY MELANIE PARRISH, SR VP WEALTH MANAGEMENT AND LESLIE M. GLUESING, FINANCIAL ADVISOR, FINANCIAL PLANNING SPECIALIST



President Bush recently signed the Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA) into law, creating many new opportunities and unexpected challenges, especially for individuals saving for retirement or a child's education.

The TIPRA legislation includes dozens of new provisions. Following are four of the most important:

Capital gains and dividends: The previous tax law's lower rates on capital gains and dividends have been extended through 2010, rather than expiring after 2008 as originally scheduled.

Alternative minimum tax (AMT): Taxpayers who benefit from certain provisions of the tax law may have to pay an additional tax called the alternative minimum tax. In 2006, an exemption of \$62,550 for married couples and \$42,500 for single taxpayers will be allowed in calculating the AMT. The exemption is phased out at higher levels of income.

In addition, TIPRA allows taxpayers to use certain tax credits, such as the dependent care credit, the credit for the elderly and disabled, energy-saving credits, tuition credits and some homeowner credits, to reduce the AMT.

"Kiddie" tax: Effective immediately, TIPRA expands the reach of the Kiddie tax by making it applicable to children under the age of 18 (rather than the prior age of under 14). The "Kiddie" tax is the tax paid on a child's unearned income that is calculated at the parent's highest marginal tax rate.

Roth IRA conversions: In 2010, individuals who earn more than \$100,000 in modified adjusted gross income will be able to convert a Traditional IRA to a Roth IRA. Previously, only individuals who made \$100,000 or less were eligible to convert to a Roth IRA. An attractive advantage of a Roth IRA is that you can take tax-free withdrawals after five years if you meet certain requirements.

FAVORABLE TAX RATES ARE EXTENDED

The reduced rates on capital gains and dividends were scheduled to expire at the end of 2008. TIPRA extends for the 2009 and 2010 tax years the 0% and 15% rates on adjusted net capital gains and dividends. Here are a few actions investors may want to consider:

Investors seeking current income with some growth opportunities may want to consider shifting a larger percentage of their portfolios to high-quality equities

that pay substantial dividends.

Distributions from tax-deferred accounts such as 401(k)s and IRAs are typically taxed as ordinary income. If you're withdrawing income from your retirement accounts, consider favoring fixed-income investments in these accounts and moving growth equities to your taxable accounts.

If you are heavily invested in highly appreciated securities, now may be the ideal time to realize your gains at the lower capital gains rate and diversify your portfolio.

AMT INCOME LIMITS RISE AND TAX CREDITS ARE AVAILABLE

One of the consequences of the current tax law is that many taxpayers are at risk for triggering the AMT, an alternative to ordinary income tax that has ensnared more and more taxpayers every year. The AMT forces many taxpayers to give back some of the deductions they can take against their regular income tax, such as certain home equity loan interest, real estate and state and local taxes. For 2006 only, TIPRA increases the amount of the AMT exemption for married couples filing jointly to \$62,550. The exemption for single taxpayers is raised to \$42,500.

The exemption is phased out at higher levels of income. *Note that this is a 1-year "fix" and Congress will need to revisit the issue.*

To be sure you're taking advantage of the newly created benefits, and avoiding the pitfalls, be sure to speak with your tax and financial advisors.

Melanie Parrish and Leslie Gluesing are Financial Advisors with Smith Barney, in Coral Gables. If you need additional information you may call 305-460-7921. They host the free financial lunch-and-learn at the Capri Restaurant.

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Cheryl Q to be guest at barbershop show

On Sunday, Nov. 5, popular South Florida entertainer and Disc Jockey, Cheryl Quinlan, known locally as Cheryl Q, was the invited guest of the 23rd Annual Barbershop Harmony Show held in Tucson, Arizona. The group featured an original composition written by Ms. Quinlan entitled "Green Valley, A Place I Call Home."



Cheryl Q

The show title was "A PLACE I CALL HOME" in her honor. Songs about other hometowns and places were the theme of the show. The show was presented jointly by the Green Valley Aires and the Tucson Sunshine chorus.

Cheryl Quinlan offers the following history of her composition:

"The song was written approximately 20 years ago when I lived in Green Valley, Arizona. I lived there for about six years before moving to Amado, Arizona for another five years and eventually moving out of the state. I played Honky-Tonk piano at the Cow Palace in Amado and drove back and forth. I loved the area. The people were great and I truly enjoyed living in Green Valley.

I don't write much music and I don't know if I set out to intentionally write a song about Green Valley, but I clearly remember it was a weekday sitting at my piano and the melody just bubbled up, as did most of the words. It didn't take very long, maybe 20 minutes. I got to the bridge and had some trouble with the words. A little later that afternoon I drove to Amado and the mountains were there all around me; sort of like I never noticed them until then.... and that night when I got home it was dark and the sky was black with this blanket of stars and you know the views from Green Valley - miles and miles and miles of nothing but

stars you could reach up and touch they were so close... and along came the words.

I called it a love song to Green Valley because it really was a part of my heart. We used to sing the song at the Cow Palace - it was requested a lot. It was recorded by a group who sounded like the Sons of the Pioneers and played with regularity on the Green Valley/Tucson radio stations and even

in some Juke-Boxes."

The lyrics are touching:

"Out here in the west,
 where livin's the best,

I searched and I finally found

A place of my own,
 where I'm never alone,

Green Valley is now my hometown.

With Stars for your neighbors
 and heaven so wide

And mountains that circle around,
 I found a sweet valley in country I love,
 Where friendly folks seem to abound.

The sun how it shines
 on my world so sublime,

No more, never more will I roam.
 A world set apart, a part of my heart,
 Green Valley, a place I call home!

The song was arranged in barbershop harmony style by Ellsworth Morey who lived in Green Valley until his death in 2005. He was a lifelong "barbershopper" and has over 200 arrangements to his credit. His wife, Daisy, attended the show.

Cheryl Q is the founder and operator of Cheryl Q Productions, a full entertainment company serving all of South Florida. The company features Disc Jockey, Karaoke, Master of Ceremonies, Interactive, Sound, and Lighting services. You can read more about her at www.cherylqproductions.com.



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