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News

Hurricane Katrina Impact Mixed for Economy and Housing

Fort Lauderdale Area Ranked Highest in Florida for Over-all Quality

WASHINGTON (Sept. 13, 2005) – The direct housing needs for evacuees of Hurricane Katrina and lower interest rates that will soften its economic hit mean there will be long-term consequences for housing as well as the overall economy, according to the National Association of Realtors[®].

David Lereah, NAR's chief economist, said shortages of building materials, made worse by the need to rebuild in areas hit by Katrina, will increase construction costs. "Given the general tight inventory of homes available for sale across the country, rebuilding in the region of the Gulf Coast will place additional pressure on overall home prices," Lereah said. "As displaced residents try to get back on their feet in new locations, home sales have spiked – along with rental demand – in regions surrounding the disaster zone."

Existing-home sales are expected to increase 3.4 percent to 7.02 million this year, while new-home sales are forecast to rise 6.7 percent to 1.28 million for 2005 – both would be records.

"Mortgage interest rates will rise more slowly as a result of post-storm economic conditions to accommodate the losses of homes, jobs and businesses," Lereah said. "The lower level



forecast to rise more slowly, reaching 5.9 percent in the fourth quarter, and 6.7 percent by the end of 2006. The national median existing-home price for all housing types is projected to rise 10.8 percent in 2005 to \$205,100. With a greater concentration of construction in lower cost areas, the median new-home price should increase 3.8 percent to \$229,300 this year before rising at a faster clip of 6.2 percent in 2006.

Information provided by:
National Association of Realtors[®]

See page 2 for supporting chart and more on Fort Lauderdale

of borrowing costs will provide additional lift to home sales in other regions. Demand will continue to outstrip supply in most areas, which will keep pressure on home prices." Total housing, commercial and public property losses by Katrina are in the range of \$100 billion.

The 30-year fixed-rate mortgage is

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MY FLORIDA HOME[®]

Featured Listing

Weston Hills Condominium
4 bedrooms • 3 bathrooms
This beautiful Courtside coach home features an upgraded kitchen, elevator, 2-car garage and it's just a short walk to the club! Asks \$679,900
Please Call 954-949-0444 for more information.



Fort Lauderdale Area Ranked Highest of All Florida Cities in "Best Places" Study & 28th Nationwide

For over 16 years, Sperling's Best Places has been analyzing data about people and places, and rating them for major publications. Their program named "Places, U.S.A." allows people to enter their personal preferences to find their own best place. Sperling's concepts and

methodology have been the basic of numerous studies since 1985. Today, Fast Forward, Inc. (the producer of BestPlaces.net) is responsible for more "Best Places" studies and projects than any other single organization. www.BestPlaces.net

Partial List of Sperling's Best Places – 50 Largest Cities*

(Note: scores indicate percentile rankings within each category; 100 is highest, 1 is lowest)

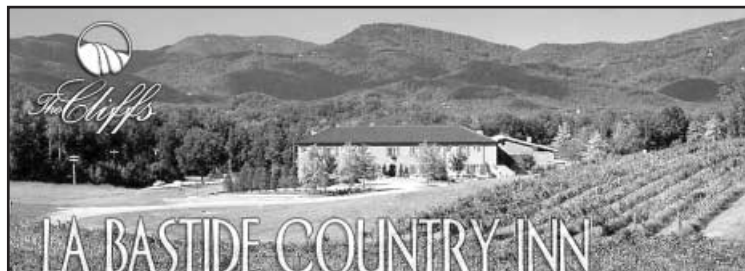
RANK	CITY	POINTS	MENTAL	LIFESTYLE	ACTIVITY	HEALTH	DIET
1	San Jose, CA	1,272	55	93	87	100	93
2	Washington DC-MD-VA-WV	1,207	100	89	85	83	95
3	San Francisco, CA	1,141	30	97	97	91	85
4	Seattle-Bellevue-Everett, WA	1,121	48	100	100	71	73
5	Salt Lake City-Ogden, UT	1,067	83	75	89	63	77
6	Oakland, CA	1,065	59	79	77	93	71
7	Sacramento, CA	1,059	32	77	81	85	91
8	Orange County, CA	1,025	95	95	75	18	57
9	Denver, CO	1,017	71	73	93	20	83
10	Austin-San Marcos, TX	999	73	69	95	2	79
28	Fort Lauderdale, FL	829	34	36	4	57	87
33	Miami, FL	810	20	16	2	26	100
40	Tampa-St. Petersburg-Clearwater, FL	776	10	10	22	79	36
46	Orlando, FL	700	4	65	16	10	20

Hurricane Katrina Impact Mixed for Economy and Housing

Continued from Cover

U.S. Economic Outlook: September 2005

U.S. ECONOMY	2004	2005	2006
Annual Growth Rate			
Real GDP	4.2	3.4	3.8
Inflation (CPI)	2.7	3.5	2.7
Unemployment Rate, Percent	5.5	5.2	5.2
Interest Rates, Percent			
Fed Funds Rate	1.3	3.1	4.2
Mortgage Rates, Percent			
30-year fixed Mortgage Rate	5.8	5.8	6.4
1-year ARM	3.9	4.4	5.1
Housing Indicators, Thousands			
Existing Home Sales	6,784	7,015	6,801
New Single-Family Sales	1,203	1,284	1,221
Housing Starts	1,950	2,043	1,997



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Discover The Cliffs – Call 954-949-0444 or 866-762-6565 to arrange your visit and personal tour of all that awaits you in the mountains.

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PUBLISHER
Leo Zupan

DIRECTOR OF MARKETING
Garra Liming

MARKETING
Ruthie Cordonnier
Pat Cusick
Brad Ryan
Ally Green
Mandy Simon
Jackie Brankamp

MAILING MANAGER
Lynne Hudson
Lin Lothamer, asst.

CONTROLLER
Jim Stewart

COPY EDITORS
Heather Bennett
Pat Cusick

CREATIVE DIRECTOR
Kevin McNaughton

ART DIRECTOR
Charles Cihon

GRAPHIC DESIGN
Mark Touris
Travis LaLuzerne
Ryan Willi
Stacy Burns
Todd Beistel
Sara Winters
Jen Rhoades
Drew Kimmel

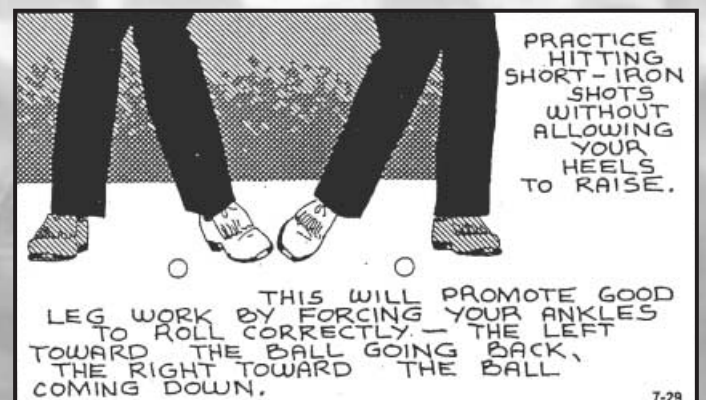
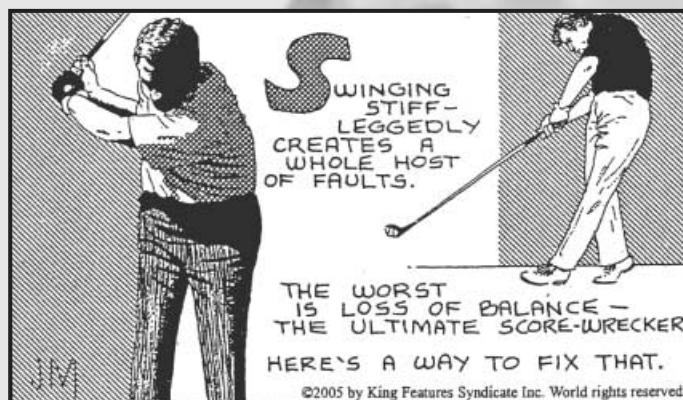
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JACK NICKLAUS

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What Every 'For Sale By Owner' (FSBO) Home Seller Should Know

**70% of 'For Sale By Owners' Later List with a Realtor.
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You see, you can't tell by looking who is a looker and who is a buyer. Just because someone says they like your home doesn't mean they're able to buy it. Our consultants are trained and have the experience to qualify a buyer before we show it.

Our FSBO Promise

If we can't show you how we can put more money in your pocket then we will help you price your home, give you the documents to sell and even advertise here in the paper at no charge to you.

Allegra & Howard's Ten FSBO Home Selling Security Tips

TIP #3: Never give a caller information about your home's security such as deadlock bolts, security systems, and so forth. Be careful!

*Call or email us
to request Our 10 Tips*

Call us for a For Sale By Owner Conversation!

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Area Golf Directory

Weston Hills Country Club – Dir. of Golf: Cliff Thomas – 954-384-4600

Bonaventure Country Club – Dir. of Golf: Chris Baetzel – Weston – 954-389-2100

Jacaranda Golf Club – Director of Golf–Brent Bender – Plantation – 954-472-5836

Grand Palms Hotel/Resort – Dir. of Golf: Henry Ibbetson – P. Pines – 954-431-8800

Diplomat Country Club – Dir. of Golf: Dana Schmid – Hollywood – 954-883-4000

TPC at Heron Bay – Golf Shop – Coral Springs – 954-796-2000

Parkland Golf & Country Club – Dir. Of Golf: Dave Salerno – 954-753-7737

*For Information on membership opportunities:
954-949-0444*

JIM MCLEAN GOLF SCHOOLS

Carolyn Spachner – General Manager

954-384-4663 – Open to the Public – At Weston Hills Country Club

Buy 1 hour lesson and get a 1/2 hour lesson free.

Ask for Donald Hepp, Master Instructor. Expires 8/31/05

EDWIN WATTS GOLF

Mike Quellman – Manager

954-916-6565 – 12001 W. Sunrise Blvd., Plantation

PUTTER-AROUND – CLUB FITTING

Richie Conragan – Owner

954-749-8505 – 5446 N University Dr., Lauderhill

GOLF TRADER – USED CLUBS

Bob Piana – Manager

954-720-8290 – 8085 W. McNab Rd., Tamarac

Keller Williams Realty

The genesis for Keller Williams® Realty Inc. evolved out of Gary Keller's desire to build a company that valued ethics, integrity, and people. Gary founded the company on the premise that as a servant leader he would work for his agents, treat them as partners, and even share company profits with them.

Keller Williams Realty is founded on an "agents as partners" business model. Agents and staff have access to the company's financial reports, share in up to 50 percent of company profits, and have a say in all decisions. Most real estate companies operate on a dependent model where the broker provides leads to sales people and then offers them a commission, or they operate on an independent model where agents receive minimal support from the broker but keep more of the commission. In contrast to these traditional models, the Keller Williams Realty model fosters a synergistic environment where both parties succeed through teamwork. This model encourages agents and brokers to share their best practices with each other and rewards associates who bring others into the company. It is these industry-changing philosophies that have rocketed Keller Williams past older, more established companies to claim a top-five spot in the real estate industry.

“No one succeeds alone. At Keller Williams, we have created a culture where everyone wins.”

— Gary Keller —

“After a lengthy review process we decided that affiliating with Keller Williams Realty would be the best long-term decision for us. We have invested in the new KW Partners South West Market Center and look forward to continued growth with our new partners.”

Allegra & Howard Willis

In 2004, Keller Williams Realty is poised to gross over \$1 billion in commission income, and the company's growth seems unstoppable. Currently, the company has more than 370 offices and more than 35,000 agents in the U.S. and Canada.

“We believe we can best serve our customers by continued learning – and Keller Williams offers the most advanced training in the Real Estate Consulting industry. This is a major plus for us.”

Formally established in 1996, Keller Williams® University is a tangible extension of the company's ongoing commitment to learning and growth. Since its founding in 1983, Keller Williams® Realty has strived to offer its Associates and Brokers the finest career and business training available. It's educational programs have been focused on increasing the personal productivity, sales skills and career development of its people.

The most fundamental and time-tested principles of business, marketing and customer service have been blended with the latest in effective educational methods. For this reason, among others, the Keller Williams® System has rapidly expanded across the U.S. and become one of the fastest growing national real estate companies in the country.

WI4C2TS – Our Belief System In Action ...

Win-Win	Or no deal
Integrity	Do the right thing
Commitment	In all things
Communication	Seek first to understand
Creativity	Ideas before results
Customers	Always come first
Teamwork	Together Everyone Achieves More
Trust	Starts with honesty
Success	Results through people



If you are a Realtor or a home-owner, we encourage you to call Allegra or Howard at 954-949-0444 for a personal conversation about Keller Williams Realty.



Mo Anderson
CEO

Gary Keller
Founder/CEO

Featured Golf Community

PGA Village – Port St. Lucie, Florida

by Howard Willis

I recently had the opportunity to tour PGA Village™ near Port St. Lucie. It's an easy drive up the Turnpike or I-95. Located on Florida's Treasure Coast in Port St. Lucie, this is in one of Florida's most prestigious settings. With golf facilities like access to four courses, the famous 35-acre PGA Learning Center™, and the PGA Historical Center™, PGA Village™ is definitely unique. Inside the gated entries, you'll find a wide selection of homes to fit your needs – from spacious golf villas to private, multi-acre estates. Each of the upscale neighborhoods features state-of-the-art residential construction and home sites with spectacular golf, lakefront and wooded course-side views.



has a distinctive Carolina feel. The layout borders a large wildlife sanctuary and offers rolling fairways, large-target greens, and a beautiful environment.

South Course

A classic Florida layout, Tom Fazio's South Course is set against a backdrop of wetlands, palm trees, and palmettos. The course is currently ranked #21 in the State by Golf Digest. In typical Fazio style, the premium is on the tee shot to set up a good approach to the well-guarded greens.

The PGA Country Club™

This private course was designed in 1987 by Jim Fazio and is affiliated to PGA Village™

through the PGA Premier Club. The course is located just five minutes east of its three sister courses – The Dye, The North, and The South.

In addition to the golf, the homes here offer a variety of floor plans and types. We toured single-level course-side homes as well as two-level town homes great for entertaining and second-home convenience. One of the unique factors that impressed me is the on-site rental and property management programs. Anyone looking for a second-home and real estate investment should schedule a tour to better understand how the rental program can augment ownership expenses.

You can live the country club lifestyle where championship play is steps from your door and the best of Florida is minutes away ... pristine beaches, world-class fishing, upscale shopping, and an abundance of sports and entertainment.

Whether you choose an existing home or purchase one of the over 26 model floor-plans, PGA Village™ offers great quality and value in golf course living. I invite you to find out why. Call us for more information at 954-949-0444.

The Golf Experience

Play where the professionals come to play. The three championship courses of the PGA Golf Club™ speak for themselves. Designed by legends Tom Fazio and Pete Dye, these championship golf courses were designed to wrap golfers and protected species in the serenity of a 3000-acre natural enclave.

Dye Course

Taking advantage of the natural surroundings (including a 90-acre wetland area nicknamed "The Big Mamu"), 80 percent of the course will be isolated from residential development.

North Course

With its rolling hills, pine trees, and challenging water hazards, The North Course

Meet Anna Gorczyca & Roxana Gonzalez

The Willis Group is pleased to introduce Anna Gorczyca and Roxana Gonzalez as the newest members of our real estate consulting practice.

Anna has long had a passion for learning, from her degree in Business Marketing to her position with a leading Real Estate Training school, she has always been drawn to a learning environment. She knows the importance of constant learning and has the discipline to stick to whatever the challenge may be. Whether it's learning the latest new technology program or staying on-schedule with her daily work-out routine, Anna has that rare ability to stay on task. Anna's positive, can-do attitude has impressed everyone she comes in contact with. This is what makes Anna so successful in her Real Estate career. There isn't a client or transaction that Anna can't handle because she just doesn't know the word "can't."



Anna Gorczyca

"I loved my work at Gold Coast! We worked as a team and fortunately I was always a top producer. I feel the same way now with The Willis Group and Keller Williams ... we're an unbeatable team!"

Roxana has had an interesting, life-long journey of experiences from around the world. She spent her childhood years in the historic city of Montpelier in the south of France. Later, she lived in Honduras where she experienced a different life and culture in a developing Latin country. Roxana earned a Bachelor's in Economics as well as a Master's Degree in Finance at FIU. Roxana has been a leader from her first position as a financial sales consultant to later positions



Roxana Gonzalez

including V.P. of Marketing for a leading financial services company. Throughout her career, she has impressed others with her genuine concern for others, reliability and never afraid to speak her mind.

"I love to help people feel good. I'm proud of the work I do and the contribution I make in real estate."

Winning Their Client's Approval is What Anna and Roxana Work for Every Day

Anna and Roxana will be quick to do whatever you need. They're always there to help and to do what it takes. Whether it's taking a client across town to see a home that just came on the market, or helping out on moving day, Anna and Roxana take pride in helping their clients achieve their dreams.

Homebuyers & Sellers

When you're ready to sell or buy your property call The Willis Group for a complimentary consultation and a copy of one of our many reports and articles. 954-949-0444.

Selling or Buying a Home?

Allegra & Howard are ready for you!



Where do you want to live?

We have two perfect homes for your lifestyle. Where do you want to live? Tell us what you want and we'll make it happen. Call us at 954-949-0444.



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Pembroke Pines Southwest Ranches
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Our Seller's Advantage Program

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- See our advertising plan in writing
- Get a \$500 home inspection allowance
- Test drive our Client Service Center
- Receive a home-staging consultation
- Surf our web database of all homes

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West Broward Restaurant Guide*

COMPANY	PHONE	ADDRESS	CITY	ZIP	COMPANY	PHONE	ADDRESS	CITY	ZIP
84 Diner & Lounge	954-370-8217	11432 State Rd. 84	Davie	33325	La Torretta Italian Restaurant & Pizza	954-389-0551	308 Indian Trace	Weston	33326
Anthony's Coal Fired Pizza Of Weston	954-358-2625	4527 Weston Rd.	Weston	33331	Latin American Grill	954-389-3877	1585 N. Park Dr.	Weston	33326
Bahama Breeze	954-845-9311	2750 Sawgrass Mills Cir.	Sunrise	33323	Lucille's American Cafe	954-384-9007	2250 Weston Rd.	Weston	33326
Baja Fresh Mexican Grill	954-389-4788	2320 Weston Rd.	Weston	33326	Max's Grill	954-217-0212	2210 Weston Rd.	Weston	33326
Baskin Robbins	954-349-9775	16220 Indian Trace	Weston	33326	McDonald's Restaurant	954-384-1256	1020 Weston Rd.	Weston	33326
Baskin Robbins	954-659-0930	4426 Weston Rd.	Weston	33331	McDonald's Restaurants	954-384-4450	326 Indian Trace	Weston	33327
Baskin Robbins	954-385-0618	282 Indian Trace	Weston	33326	Mi Tierra	954-349-7110	74 Indian Trace	Weston	33326
Blue Moon	954-888-4548	2310 Weston Rd.	Weston	33326	Milano Ristorante	954-384-7611	1352 Weston Rd.	Weston	33326
Bonaventure Country Club	954-389-2100	200 Bonaventure Blvd.	Weston	33326	Miyoko Sushi	954-385-1212	1952 Weston Rd.	Weston	33326
Bonaventure Resort & Spa	954-389-3300	250 Racquet Club Rd.	Weston	33326	Moon Thai & Japanese Restaurant	954-384-7275	2818 Weston Rd.	Weston	33331
Bonefish Grill	305-213-6958	4545 Weston Rd.	Weston	33331	Myung Ga Tofu & Barbecue Restaurant	954-349-7337	1944 Weston Rd.	Weston	33326
Boston Market	954-389-6896	1435 N. Park Dr.	Weston	33326	Natural Chicken Grill of Weston	954-217-8281	1651 Bonaventure Blvd.	Weston	33326
Burger King	954-389-9454	3 Weston Rd.	Weston	33326	Offerdahl's	954-384-1043	2274 Weston Rd.	Weston	33326
Carolina Ale House	954-217-1233	2618 Weston Rd.	Weston	33331	Pan PA YA Specialty Pizza	954-306-0600	2362 Weston Rd.	Weston	33326
Cheeburger Cheeburger	954-659-1115	1793 Bell Tower Ln.	Weston	33326	Panera Bread	954-385-1560	4547 Weston Rd.	Weston	33331
Chili's	954-659-7611	4515 Weston Rd.	Weston	33331	Papa John's Pizza	954-349-7272	50 Indian Trace	Weston	33326
China Express	954-389-5113	16642 Saddle Club Rd.	Weston	33326	Parc 28	954-389-7029	1382 Weston Rd.	Weston	33326
Chris Cheeburger Cheeburger	954-659-1115	1793 Bell Tower Ln.	Weston	33326	Pei Wei Asian Diner	954-308-7330	4517 Weston Rd.	Weston	33331
Darrel & Oliver's East City Grill	954-659-3339	1800 Bell Tower Ln.	Weston	33326	Piazza Benvenuto	954-515-0001	2600 Glades Cir.	Weston	33327
Del Vecchio's	954-888-9494	1795 Bell Tower Ln.	Weston	33326	Pizza Heaven	954-349-4566	4420 Weston Rd.	Weston	33331
Domino's Pizza	954-389-5500	16230 Indian Trace	Weston	33326	Pollo Real	954-659-1785	2810 Weston Rd.	Weston	33331
Don Pan International Bakery	954-358-6251	2800 Weston Rd.	Weston	33331	Pollo Tropical	954-389-2572	2835 Weston Rd.	Weston	33326
Dunkin Donuts	954-659-0930	4426 Weston Rd.	Weston	33331	Quarter Deck Restaurant	954-423-4197	2370 W. Sunrise Blvd.	Plantation	33323
Dunkin Donuts I	954-349-9775	16220 Indian Trace	Weston	33326	Quizno's Oven Toasted Subs of Weston	954-385-3425	1940 Weston Rd.	Weston	33326
Einstein Brothers Bagels	954-384-6479	1356 Weston Rd.	Weston	33326	Sombrero's Restaurant	954-385-9800	1912 Weston Rd.	Weston	33326
Einstein Brothers Bagels	954-384-6479	1356 Weston Rd.	Weston	33326	Starbuck's	954 659 9113	1739 Main St.	Weston	33326
El Mariachi Restaurant	954-384-4473	1372 Weston Rd.	Weston	33326	Starbuck's Coffee	954-385-0322	310 Indian Trace	Weston	33326
El Meson	954-217-9780	2804 Weston Rd.	Weston	33331	Stevie B's Rib Cafe	954-349-6636	288 Indian Trace	Weston	33326
Flanigan's	954-385-8080	2460 Weston Rd.	Weston	33326	Stir Moon Sushi & Noodle & Thai	954-888-4548	2310 Weston Rd.	Weston	33326
Fondue It	954-389-4560	2320 Weston Rd.	Weston	33326	Subway's	954-384-9420	15956 State Rd. 84	Weston	33326
Fornarina Bakery	954-384-1545	2246 Weston Rd.	Weston	33326	Subway's	954-318-4001	292 Indian Trace	Weston	33326
Garlok Take Out	954-389-9138	2600 Glades Cir.	Weston	33327	Swig Bartini Restaurant & Lounge	954-349-2102	1744 Main St.	Weston	33326
Gleny's Arepa Madness	954-385-8085	16644 Saddle Club Rd.	Weston	33326	Taco Bell	954-389-9029	1425 N. Park Dr.	Weston	33326
Haagen Daz	954-318-4004	2406 Weston Rd.	Weston	33326	Tarantella Ristorante	954-349-3004	1755 Bell Tower Ln.	Weston	33326
Hungry Howie's Pizza & Subs	954-385-8200	16640 Saddle Club Rd.	Weston	33326	Tarpon Bend Food & Tackle	954-888-9118	1630 Bell Tower Ln.	Weston	33326
Japan Inn	954-659-7847	1798 Market St.	Weston	33326	TGI Friday's	954-846-1210	13500 W. Sunrise Blvd.	Sunrise	33323
Kilwin's of Weston	954-385-9033	1727 Main St.	Weston	33326	Universal Market Bakery & Deli	954-385-0266	16668 Saddle Club Rd.	Weston	33326
La Granja	954-384-9429	1908 Weston Rd.	Weston	33326	Wendy's Old Fashioned Hamburgers	954-389-2255	1904 Weston Rd.	Weston	33326
La Pequena Colombia	954-349-9070	1300 SW 160th Ave.	Weston	33326	Weston Hills Country Club	954-384-4600	2600 Country Club Way	Weston	33332
La Rural	954-389-5009	2346 Weston Rd.	Weston	33326					

If you would like to place your restaurant in this directory, call 954-949-0444 for details.

*GolfandHome-South Florida provides these restaurants as a service to our readers and is not responsible for the performance of any company. Most are personally known to the principles of GolfandHome and have been found to provide good to above average service and value.

THE WESTIN DIPLOMAT

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Hollywood, Florida

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	40	\$13.69	\$16.54	\$25.38	\$29.31
	45	\$17.06	\$21.96	\$35.66	\$42.88
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	55	\$28.13	\$39.64	\$81.38	\$102.81

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*Rates are monthly rates shown as of September 1, 2005 for the Lincoln Benefit Life GT Gold (LP 0010 series; in Florida, LP 0010-FL) and Lincoln Benefit Life GT Platinum (LP 0020 series; in Florida, LP 0020-FL), a term to age 95 life insurance policy, and are guaranteed for the first 10 policy years subject to qualifying for the Preferred rate (Preferred Elite, Preferred, Standard Select, Standard No-Tobacco, Preferred Smoker, Standard Smoker). Rates may be subject to change. Further underwriting restrictions may apply. Other face amounts are available. Premiums may be paid annually, semi-annually, quarterly or monthly. A medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th year up to age 95, and may be converted to a permanent life insurance policy from Lincoln Benefit Life Company, Home Office, Lincoln, Nebraska at any time up to age 75 or five years from issue if later (or for the level premium period or age 70 if earlier for face amounts of \$500,000 or greater). This policy has exclusions, limitations, and terms which may affect coverage, renewal, cancellation or other contractual rights and benefits. For costs and complete details of coverage, call an Allstate Agent.

Lincoln Benefit Life Company, Home Office, Lincoln, NE



FIN4513

Pembroke Pines & Southwest Ranches MARKET REPORT

SOLD HOMES

August 15, 2005 and September 15, 2005*

SINGLE FAMILY HOMES

ADDRESS	#BR	#BA	LIV. AREA	#GARAGE	COMMUNITY	SALE PRICE	DOM
1151 S.W. 171 TER.	6	5		3	LIDO ISLES	814,000	1
19841 S.W. 14 CT.	3	3.5	4,090	0	FL FRUIT LANDS CO	730,000	18
17088 S.W. 16TH ST.	4	2.5	3,124	2	SESSA EIGHT 168-2 BPART O	695,000	9
1508 S.W. 157 AVE.	4	3	3,078	3	GRAND PALMS SAN PAOLO	700,000	30
15974 S.W. 3RD ST.	4	3	2,857	3	PASADENA AT PEMBROKE SHOR	618,000	10
1473 S.W. 167TH AVE.	4	2.5	2,469	2	LIDO ISLES/SESSA EIGHT	590,000	22
1951 N.W. 168TH AVE.	4	3	2,923	3	PEMBROKE ISLES III	579,900	3
19309 S.W. 64TH ST.	5	3	2,690	3	LAGUNA ISLES	579,888	27
1462 S.W. 158 AVE.	5	3	2,810	2	GRAND PALMS	550,000	4
16234 N.W. 14TH ST.	4	2.5	2,797	2	SPRING VALLEY	520,000	59
330 N.W. 195TH AVE.	4	2.5	2,812	2	CHAPEL TRAIL-PASENDA III	529,000	12
1401 N.W. 159 AVE.	4	2.5	3,347	3	TOWNGATE KINGSVIEW	529,900	5
313 S.W. 184TH WAY	4	2.5	2,414	2	ESTANCIA	510,000	35
365 S.W. 162ND AVE.	5	3	2,511	2	PEMBROKE SHORES/ANGEL COV	506,000	14
15959 S.W. 6TH ST.	3	2	2,630	3	PASADENA AT PEMBROKE SHOR	504,000	64
1574 N.W. 179TH AVE.	3	2.5	2,098	2	SILVER LAKES /TREASURE SO	485,000	15
16108 S.W. 4TH ST.	4	3	2,676	2	HEFTLER HOMES AT PEMBROKE	499,000	19
1542 S.W. 187TH AVE.	4	3	2,075	2	ENCANTADA	470,000	36
18544 N.W. 23RD ST.	4	2.5	2,078	2	BIG SKY	489,900	58
18800 S.W. 7 ST.	5	3.5	3,673	2	ENCANTADA	489,000	138
401 S.W. 181ST AVE.	4	3	2,189	2	SILVER LAKES AT PEMBROKE	489,000	42
17432 N.W. 7TH ST.	4	2	2,352	2	TREASURE CAY-SILVER LAKES	480,000	31
1061 E. BEL AIRE DR.	3	2	2,395	2	BEL AIRE/GRAND PALMS	484,900	8
17817 N.W. 16TH ST.	5	3	2,436	2	TREASURE SOUND	480,000	9
15661 N.W. 12TH PL. - ON LAKE	4	2.5		2	TOWNGATE/ROYAL BAY	460,000	85
1776 N.W. 166TH AVE.	5	3		2	PARKSIDE AT SPRING VALLEY	450,000	16
15871 N.W. 14TH RD.	3	2.5	2,214	2	TOWNGATE 156-11 B	440,000	32
18340 N.W. 19TH ST.	4	3	2,213	2	SILVER LAKES	460,000	7
1336 S.W. 181 AVE.	4	3	2,250	2	SILVER LAKES	445,000	5
16456 N.W. 18 ST.	4	3	2,165	2	PARKSIDE AT SPRING VALLEY	450,000	29
1072 N.W. 162ND AVE.	3	2	1,913	2	SPRING VALLEY/WESTFORK I	440,000	18
15609 N.W. 5TH ST.	3	2.5	1,836	2	MAHOGANY WAY	438,000	62
163 S.W. 164TH AVE.	4	2	2,002	2	PEMBROKE SHORES/SANDAL BA	442,000	1
20117 N.W. 9TH CT.	4	2		2	THE PRESERVE AT CHAPEL TR	435,000	16
6481 S.W. 195TH AVE.	3	2	1,850	2	LAGUNA ISLES	438,000	10
252 S.W. 179TH AVE.	3	2.5	2,023	2	SILVER LAKES AT PEMBROKE	439,000	27
17021 N.W. 10TH ST.	4	2.5	2,300	2	PEMBROKE ISLES	438,900	4
1954 N.W. 170TH TE.	3	2	2,196	2	PEMBROKE ISLES	430,000	10
2324 N.W. 157TH AVE.	3	2.5	2,320	2	CEDER WAY	431,400	12

SINGLE FAMILY HOMES CONTINUED

ADDRESS	#BR	#BA	LIV. AREA	#GARAGE	COMMUNITY	SALE PRICE	DOM
19965 S.W. 7TH PL.	3	2	1,965	2	ALHAMBRA	430,000	2
20846 N.W. 21ST ST.	3	2.5	2,190	2	AKA: HIDDEN LAKES	420,000	22
19236 N.W. 24TH PL.	4	2	1,821	2	KEYSTONE LAKES	430,000	12
1043 N.W. 183RD AVE.	3	2.5	2,098	2	SILVER LAKES AT PEMBROKE	415,000	29
2373 N.W. 184TH TE.	3	2	1,863	2	BIG SKY	415,000	39
540 S.W. 182ND WAY	3	2.5	2,050	2	SILVER LAKES AT PEMBROKE	415,000	141
18430 N.W. 13TH ST.	3	2	1,815	2	CHAPEL LAKE ESTATES 154-4	425,000	5
18410 N.W. 13 ST.	3	2.5	2,125	2	CHAPEL LAKE ESTATES	410,000	4
6199 S.W. 194TH AVE.	3	2.5	1,900	2	PART OF	425,000	6
19030 N.W. 10TH ST.	3	2.5	2,071	2	CHAPEL TRAIL	420,000	10
1453 N.W. 153RD AVE.	3	2.5	1,835	2	TOWNGATE-ORCHID VISTA	405,000	62
19862 S.W. 7TH PL.	3	2.5	1,965	2	ALHAMBRA	410,000	7
18860 N.W. 12TH ST.	3	2.5	2,071	2	CHAPEL TRAIL II 112-16 B	400,000	8
16185 S.W. 2ND DR.	4	2	1,817	2	PEMBROKE SHORES/ANGEL COV	395,000	5
19232 N.W. 12TH ST.	3	2.5	2,441	2	CHAPEL TRAIL/CHAPEL COVE	400,000	11
1175 N.W. 174TH AVE.	3	2.5	2,055	2	BRITTANY/SILVERLAKES	410,000	5
268 N.W. 152ND LN.	3	2.5	1,709	1	TOWNGATE 156-11 B A POR P	395,000	28
731 N.W. 207TH TE.	4	2.5	2,084	2	CHAPEL TRAIL RE	405,000	6
313 S.W. 193 AVE.	3	2	1,625	2	ESTANCIA AT TWIN ACRES	400,000	13
17601 N.W. 8TH ST.	4	2.5	2,148	2	SILVER LAKES AT PEMBROKE	400,000	8
1228 N.W. 170TH AVE.	3	2	1,668	2	PRESERVE	377,000	18
1571 S.W. 193RD TE.	3	2	1,652	2	ENCANTADA	395,000	4
19180 N.W. 24TH PL.	3	2	1,678	2	BIG SKY	384,000	5
16200 S.W. 7TH ST.	3	2	1,902	2	HEFTLER HOMES AT PEMBROKE	380,000	12
18223 S.W. 5TH ST.	3	2	1,690	2	SILVER LAKES AT PEMBROKE	370,000	5
18801 N.W. 11TH ST.	3	2	1,625	2	CHAPEL TRAIL	379,000	10
18174 N.W. 21ST ST.	3	2	1,815	2	SILVER LAKES AT PEMBROKE	377,000	2
18451 N.W. 22ND ST.	3	2.5		2	DIMENSIONS NORTH AT CHAPE	370,000	14
461 S.W. 176TH AVE.	4	2.5	1,982	2	SILVER LAKES/TIFFANY COVE	383,000	2
18468 N.W. 22 ST.	4	3	1,932	1	DIMEN NORTH CHAP TRAIL	375,000	6
16571 N.W. 22ND ST.	3	2	1,771	2	PARKSIDE AT SPRING VALLEY	370,000	55
18491 N.W. 19TH ST.	3	2	1,803	1	DIMENSIONS NORTH	367,000	63
19187 N.W. 13TH CT.	3	2	1,631	2	CHAPEL TRAIL	369,900	1
16554 N.W. 23RD ST.	3	2	1,527	2	PARKSIDE AT SPRING VALLEY	360,000	9
644 N.W. 183 WAY	4	2		0		350,000	6
1051 N.W. 170TH AVE.	3	2	1,530	1	PEMBROKE ISLES	347,500	5
17216 N.W. 8TH ST.	3	2.5	1,517	1	SILVER LAKES AT PEMBROKE	335,000	28
1733 N.W. 208TH TE.	3	2	1,262	2	HIDDEN LAKE	325,000	81

*Statistics obtained courtesy of Fort Lauderdale, Hollywood & Miami-Dade Realtor Association Multiple Listing Service. Content above considered accurate, but not guaranteed.

Selling Your Home or Investment Property: Understand the Capital Gain Tax?

by Howard Willis

The government has a potential stake in the proceeds of the sale of your property, so here are a number of points to keep in mind if you are considering a change.

Married couples or co-owners who file taxes jointly may keep \$500,000 in profits tax-free on the sale of a home they have owned and lived in for two of the past five years. Anything above that amount is taxed at a maximum of 15 percent. You can basically repeat this without limitation, as long as you meet the two of five year primary residence test.

Single homeowners may keep \$250,000 in profits tax-free on the sale of a home they have owned and lived in for two of the past five years. Anything above that amount is taxed at a maximum of 15 percent.

Rental property owners may defer some capital gains tax if they purchase another rental property and qualify for a 1031 exchange. If you own and occupy your house for less than two years before you sell, you can still qualify for a prorated exclusion from capital gains tax if you are selling because of a job transfer or health problems. Investment rules change frequently, so be sure to consult with your tax advisor.

Members of the Military, Foreign Service and other government agency employees on overseas assignments including private industry employees sent overseas by their companies may also defer based on certain time-limit requirements.

CALCULATING IMPROVEMENTS

Not every home improvement constitutes a capital improvement. Replacing the roof

is an improvement, but it does not add value to your home. But adding a bathroom or remodeling a bedroom into a master suite does. Keep track of your improvements: Start a file immediately after you buy a home.

**Thanks to Steven Zucker, CPA for his opinion on this topic.*

**Howard Willis is a realtor with Keller Williams Realty and a principal of the Willis Real Estate Group. Howard has been a resident of Broward County for more than (10) years, has a law degree and specializes in providing real estate sales and services to premium home and condominium owners and buyers. Call with your questions and comments to 954-949-0444 or to howard@thewillisgroup.com. Learn more about Allegra and Howard at www.thewillisgroup.com.*



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Spanish masterpiece on 1.1-acre. Under const. 5 BR, 5.5 BA, study. Incredible finishes. Pool, spa, patios. Asks \$1,195,000.



SW RANCHES – STIRLING ACRES
5 BR, 4 BA, under construction features full acre on canal w/upgraded kitchen, 9' ceilings. Asks \$1,199,000



SW RANCHES – REMODELED
3 BR, 2 BA, completely renovated on 1 acre, volume ceilings, detached workshop. Asks \$939,000



SW RANCHES – CUL-DE-SAC
3 BR, 2 BA, features cozy country feel on fenced acre. Hardwood flooring, dual A/C, pool, shutters. Asks \$825,000



PEMBROKE PINES – LAGUNA ISLES
5 BR, 4 BA, features oversized lot on a cul-de-sac, upgraded kitchen, and a new pool. Asks \$679,900



PEMBROKE ISLES SANCTUARY
4 BR, 3 BA, features 2-level. BR & BA on 1st floor, large rooms, pool, gated community. Asks \$574,990



WESTON HILLS CONDOMINIUM
4 BR, 3 BA, Courtside coach home with upgraded kitchen, elevator, 2-car garage, walk to the club! Asks \$679,900



HOLLYWOOD BEACH
1 BR, 1 BA, newly remodeled, Berber carpet, balcony, upgraded kitchen, pool, gym. Asks \$360,000



WESTON'S ORCHID ISLAND
4 BR, 2.5 BA, waterfront home features a cul-de-sac location, electric shutters, and playground. Asks \$674,900



DAVIE ESTATE
5 BR, 3.5 BA, features almost 6,000 sq. ft. via gated entry. Gourmet kitchen, pool, and more! Asks \$1,399,000



HALLANDALE – OCEAN DRIVE
2 BR, 2 BA, features split floor plan, 2 master suites, euro-kitchen, furnished & decorated. Asks \$749,999



WESTON HILLS – HUNTER'S POINTE
5 BR, 4 BA features marble floors, granite counters, crown molding, pool & lake view. Asks \$829,900

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