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ON THE COVER

For our "50 Hottest Singles" edition we threw a party to raise some money for a local food bank. At the party, the single girl and guy that received the most votes won a prize to appear on a future cover of EAST. True to our word, we are making that happen but now, we have triple the number of readers.

Nicole Haboush, president of Allied Yacht Charters, worked like a mad-woman to get the most votes in the contest and raised a decent amount of money in the process.

Nicole is wearing a shirt called "Dandelions" from Project Iris, a cause-conscience clothing project that helps provide food for women and child in developing countries.

Nicole's hair was done by Mina Bautista, Innovative Hair Solutions, Palm Beach Gardens. Photography by Michael I. Price, www.michaelpricephotography.com.

Painting is from Ora Sorensen Gallery on Atlantic Avenue,
Delray Beach, www.orasorensengallery.com

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Why aren't more people protesting?

"Instead of standing with the millions of middle class Americans who work hard, play by the rules, and want government to get off their backs and out of their way - President Obama is **siding with a collection of left-wing activists, anarchists, and extremists who are occupying cities from New York to Miami.**"

-Adam Hasner, U.S. Senate Candidate and former FL state house representative from Boca Raton in a recent campaign letter

"In Tuesday's debate, Newt Gingrich showed why he is a prevaricator with preternatural talent, finding new and creative ways to revive old and discredited lies. He trotted out the 2009 "lie of the year" winner by Politifact.com — that death panels would decide who gets to live under the new health care law. He also called for jailing the congressional architects of a new law to curb the kind of uncontrolled manipulations by bankers and Wall Street traders that brought down the global economy. You heard that right: he doesn't want the people who dreamed up all those explosive credit default swaps and derivative trades to go to jail; he wants to incarcerate the reformers."

-Tim Egan, New York Times, 10/14/2011

"We are going to close some of the tax loopholes that have allowed some of the truly wealthy to avoid paying their fair share. In theory, some of those loopholes were understandable but in practice sometimes they made it possible for a millionaire to pay nothing while a bus driver paid 10% of his salary - and that's crazy."

-President Ronald Reagan, June 1985



Occupy Fort Lauderdale, Saturday, October 29.

PHOTO BY DAVID HOSKINSON

TO misunderstand the "Occupy Wall Street" protest by the so-called "99%" is to not understand the fundamentals of the modern economy and the criminality of many of the major players in the financial system over the past several years. The protest is about a topic that serious. Granted, the protesters are indeed a mixed bag of Americans - some dress funny or are unable to articulate the causes of their frustrations (or possible solutions) - but they are voicing their frustration in the

right direction. What appalls me is how few government and corporate leaders are voicing their protests along with them.

Allow me to try to interpret the cause of their outrage and this legitimate protest.

The investment bankers (Goldman Sachs, JP Morgan, Bear Stearns, etc.) invented a line of financial products known as "collateralized debt obligations" (CDO's) using bundled home mortgages and other loans. They sold these loan-package products to huge investors like state employee pension funds and mutual fund

continued on next page

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managers as solid, money-making investments.

Then, they borrowed money to create more of these CDO's . . . a technique called leverage. They took leveraging to extreme levels akin to borrowing 30-times the value of your home with just the one home as collateral. (Then the house burned down leaving 30 mortgages but I'm getting ahead of myself.)

They paid ratings agencies like Standard & Poors to brand these CDO's as solid investments. These agencies receive the vast majority of their revenue from the very customers whom they are rating. These ratings were clearly bogus as the financial implosion of 2008 showed us. For example, Lehman Brothers was given a "A2" (solid investment grade) rating just a few days before it imploded and filed bankruptcy.

Many people see these bogus ratings as criminal fraud. If a drug company paid a phony "ratings agency" to give opinions about pills, but people died from taking the drugs – would you call the protestors whiners, extremists and anarchists? Reasonable people would call them responsible citizens outraged by a crime.

All along the way, the Wall Street titans fought vigorously to resist government regulation of this 50 TRILLION dollar derivatives industry they created.

Essentially, they gambled seemingly unimaginable sums of money that were backed in part by our homes, pensions and our life savings while these monsters of Wall Street were supported (knowingly and unknowingly) by presidents, senators and representatives from both parties. My anger, and the protestors anger, is not partisan as both parties are at fault.

During the 2000 - 2007 boom years, Wall Streeters made billions. Eventually, they realized that the multi-trillion dollar bubble they manufactured would soon pop. So they sold MORE of the bad investments and bet AGAINST these investments they knew would fail using different complicated instruments, which were also unregulated. CitiGroup was recently fined \$285 million for doing this. Goldman Sachs was fined \$550 million but neither was held criminally responsible.

And of course - it all failed. The United States taxpayers bailed them out to avoid even more massive economic destruction. Millions are now out of work. Millions of Americans lost billions of dollars yet Wall Street keeps churning along as if our livelihoods don't really matter. The Wall Street monsters have hired even more lobbyists, continue to fight regulations and support even more political candidates.

And we are whiners?
Anarchists? Extremists?

I'm part of the 99% and I don't consider myself any one of those things. However, I'm mad as hell that our government is so cozy with an industry that continues to gamble with sums of money that pose a threat to our entire economic system – yet fight even modest regulations that might safeguard American taxpayers. There are 30 years of evidence that another debacle will happen again in the future, (remember the Savings & Loan meltdown of the late '80's, Enron, Worldcom, etc.) but few politicians seem to show any urgency toward reform.

I wish I could stand with the protestors but I, like so many others, must stay hard at work . . . while too many politicians cluelessly support criminals in the financial services industry.



Richard

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Local guy gets some tough lovin'

BY RICHARD ROSSER



Let's agree in advance that both men and women can be awful at romance, OK? Now, VH1's reality television series "Tough Love" aims to help just women to become better at the dating game. Maybe someday there will be a show for men, but, if men just stopped drinking so much beer, watching sports and living like pigs, there might not be a need for a show (but that's another article.)

One of EAST Magazine's 2009 "50 Hottest Singles" Frank Zimmerman is currently being seen on the show as one of the men in the life of one of the girls on the show. The format consists of eight women living in a fabulous Fort Lauderdale mansion while they date one or more men over the course of the season. "About 30 guys were part of the season" according

to Zimmerman. His love interest on the show, Christine Sheets, divorced, single mother and former Mrs. Iowa picked Frank early in the season and appears in the last six episodes of season with only him.

"The cameras were always on us during our dates," said Zimmerman. After the dates, the show "dating coach" Steve Ward critiques the women like a football coach would review game films with his players.

"During every episode, one of the girls has to cry," said Zimmerman referring to Coach Ward's heavy-handed approach to getting these dating-nimrods into tip-top, man-catching shape and hence the name of the show.

"She definitely improved as the season went along," so Ward's techniques did seem to work according to Zimmerman.

If the girls don't improve, they get kicked off the show so add that to the incentive to keep dating the hot guys.

I watched a few clips from the show and can see its appeal. The loved the bit where the ladies get to see how their dating preferences match up statistically with averages of American men. One by one, he asks an auditorium of real men to stand up or sit down if they match the desired criteria of the ladies. Most of the ladies quickly realized that they were much too picky. Yes ladies, this means that you might want to soften your demand to marry a non-smoking, 6' 2" or taller, \$100K or better, never married, loves kids, doesn't snore, and folds-the-laundry-your-way man.

Frank Zimmerman and Christine Sheets can be seen on VH1's "Tough Love Miami" which airs Sundays at 8:00pm.

The love you give

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Diane Fiala: dianefiala@comcast.net
Cross Road Food Bank is reaching out to help over 600 people on Thanksgiving week. They are asking for donations on their website or dropping off food. Cross Road Food Bank is dedicated in helping single parents, disabled, unemployed and underemployed in Broward County.

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Sallyw@bocahelpinghands.org
<http://www.bocahelpinghands.org>
Boca Helping Hands is getting ready for their Annual Basket Brigade. They need to collect 500 frozen turkeys and 500 baskets filled with the requested items. You can find these items on their website. Help a family enjoy Thanksgiving dinner and the feeling of happiness.

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Thanksgiving Day Stats

735 million pounds

The forecast for U.S. cranberry production in 2010.

47 million

The preliminary estimate of turkeys Minnesota expected to raise in 2010. The Gopher State was tops in turkey production, followed by North Carolina (31.0 million), Arkansas (28.0 million), Missouri (17.5 million), Indiana (16.0 million) and Virginia (15.5 million). These six states together would probably account for about two-thirds of U.S. turkeys produced in 2010.

Source: U.S. Census Bureau

242 million

The number of turkeys expected to be raised in the United States in 2010. That's down 2 percent from the number raised during 2009. The turkeys produced in 2009 together weighed 7.1 billion pounds and were valued at \$3.6 billion.

Source: USDA National Agricultural Statistics Service <<http://www.nass.usda.gov/>>

1.9 billion pounds

The total weight of sweet potatoes — another popular Thanksgiving side dish — produced by major sweet potato producing states in 2009. North Carolina (940 million pounds) produced more sweet potatoes than any other state. It was followed by California (592 million pounds) and Louisiana (162 million pounds).

Source: U.S. Census Bureau

\$1.33

Retail cost per pound of a frozen whole turkey in December 2008.

Source: U.S. Bureau of Labor Statistics as cited in the Statistical Abstract of the United States: 2010, Table 717 <<http://www.census.gov/compendia/statab/>>

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BY CLAUDIA CAINE

BORDEAUX FOR LESS DOUGH

Most people think Bordeaux wines are a luxury they can't afford, a treat to be reserved only for special occasions or are the wines of the rich and connoisseurs only. This month I'll show you that Bordeaux are affordable, wonderful to have on any night, can be very reasonably priced, easy to understand, and totally delicious.

The first thing to remember is that in 1855 the French felt the need to classify (and I do mean CLASS-ify, in the strictest sense of the word) their very best wines. They came up with five separate lists of the best Bordeaux wines. First Growths were the top and very best chateaus (vineyards, basically) and are known as the Premiers Crus, Second Growths were listing of the next best, etc. on down to the Fifth Growths. All the chateaus below that were called Cru Bourgeois, the poor things.

The five chateaus whose wines were named as the Premiers Crus/



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WineNotes

First Growths were (and still are): Chateau Lafite Rothschild, Chateau Margaux, Chateau Latour, Chateau Haut-Brion and Chateau Mouton-Rothschild (I always like to refer to that last one as Chateau Motown-Rothschild). And to name a few Chateaus from the list of Fifth Growths (which are every bit as superb): Chateau D'Armailhac, Chateau Pontet-Canet and Chateau Lynch-Bages.

But HERE'S the secret:

there are at least two very good ways to enjoy the wines from these great chateaus (usually priced at over \$100-\$200 per bottle), for prices around \$20-\$25 per bottle.

The first way is to purchase what's called a "second label" bottle from one of these top listed chateaus—these are grapes that some wine snob deemed good but not optimal, or grapes grown in vineyards just slightly inland from the river Gironde. But basically 99 percent of the population couldn't tell the difference between a "first label" and a "second label" if you held their first born child for ransom. So, ask at your favorite wine store for a "second label" Bordeaux from one of the chateaus listed above and voila, you're drinking a Bordeaux from the list of the 1855 classification wineries and you're relishing how incredibly fruity and sensuous the experience can be.

A second way to experience phenomenal wines from the Bordeaux region is to purchase a wine from one of the vineyards that didn't make it to the 1855

classification list—a Cru Bourgeois wine (those poor, pathetic un-listed—it's like being picked last for the softball team

"Hi, I'd like a second label Bordeaux from one of the 1855 classification chateaus on the right bank please; because I really prefer a good hearty Cabernet with my steak."

at camp). They have absolutely fabulous wines. They are really worth your time, are not overly expensive and again, voila, you're drinking sumptuous Bordeaux.

The last little tip I'll share with you is that the River Gironde (lo and behold) has two banks—a left one and a right one. If you like Cabernet Sauvignon wines (heavier, richer, bolder reds) ask for a Bordeaux from the right bank. If you like Merlot wines (lighter, fresher, less upfront bold), ask for a wine from the left bank.

So, poof, you're a Bordeaux expert. Repeat after me: "Hi, I'd like a second label Bordeaux from one of the 1855 classification chateaus on the right bank please; because I really prefer a good hearty Cabernet with my steak".

Bordeaux wines can be confusing—at least the French like to think so. But if you read this and "get it", you're 100 times more educated than half the people who work in American wine stores. Go for it. Enjoy. And in the end, of course, Be Your Own Judge.

Ray Russotto is a South Florida cartoonist and caricaturist who's been freelancing in the area for over 25 years. For more info go to www.cartoonsbyray.com or call 954-570-9256

it's the humidity

by Ray Russotto



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THE SHOES OF THE GLAM DOLL STRUT

BY DAVID HOSKINSON

EAST will from time to time, have a bit more fun with magazine work than just taking snaps of happy party goers. Occasionally we dig into the essence of event; go deeper into the meaning behind the facades . .

. . into the soul of the people involved.

At this event, we found that women love shoes.

To explain the Glam Doll Strut is like explaining Mardi Gras. It's big, loud and popular but you're not exactly sure why it's so popular. The event raises money for breast cancer research but from the outside, it looks like a fancy excuse to wear lots of pink and wear awesome footwear.

We went with one objective. We kept our eyes focused near the ground. We ignored the average and the mundane.

We present our picks for the best shoes of the Annual Glam Doll Strut.



Megan Buchanan, Plantation, Wild Pair



Michele Wise, Deerfield Beach, Dani Black



Matthew Hall, Weston, Prada



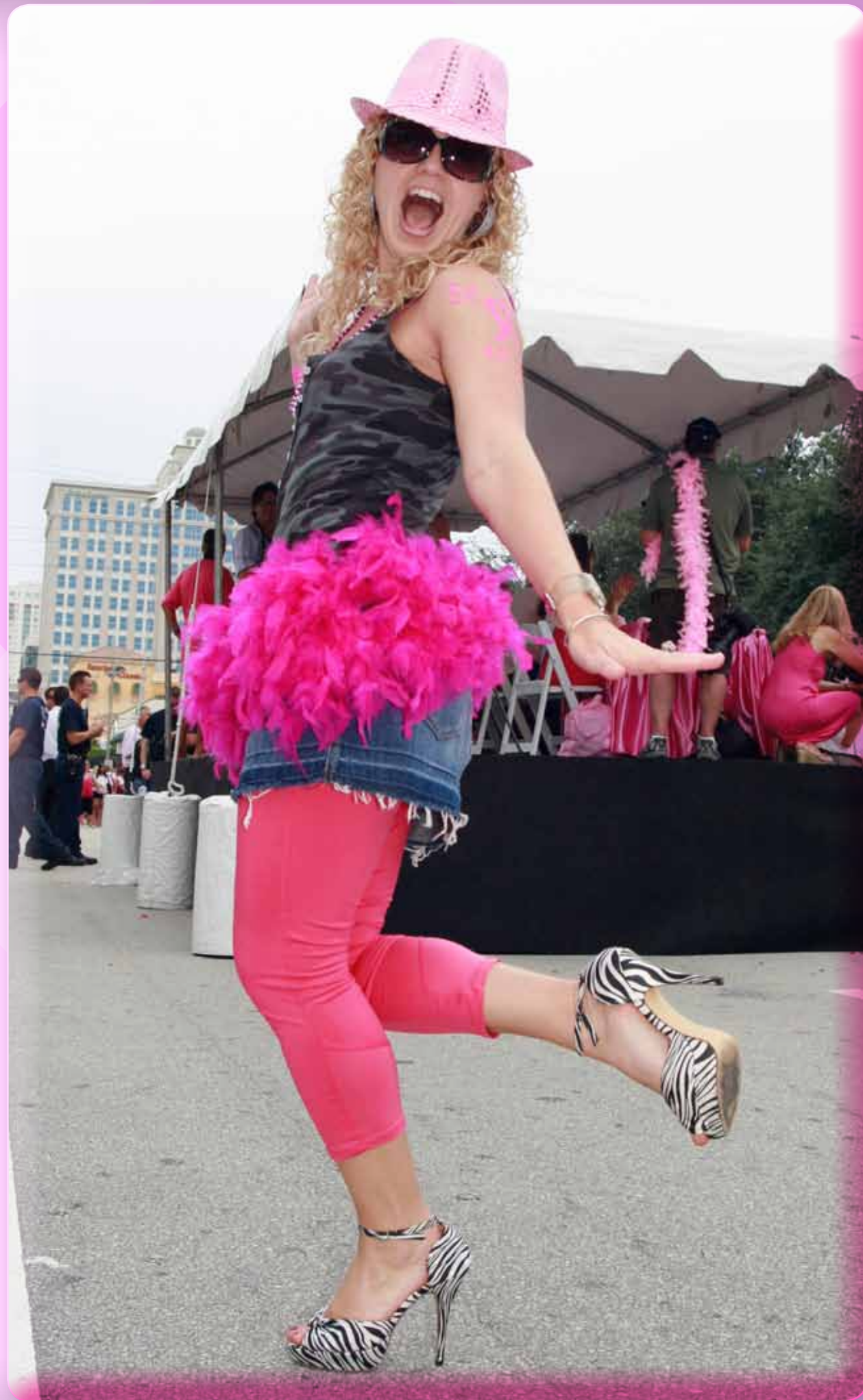
Mayor Jack Seiler (center),
Chuck Black (right)

Fernanda Reano,
Fort Lauderdale,
Steve Madden



Grace Tetta,
Pembroke
Pines, Rouge





Kacie Main, Delray Beach, Privileged



Group of Steve Madden Best group of Shoes



Judith Honorowski, Fort Lauderdale, Leg Avenue

Cynthia Fiorenza, (left) Laudedale by the Sea, Carleena



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Local U.S. Century Bank, Used as ATM by Insiders

WON TARP LOAN BUT NOW TEETERS

BY JAKE BERNSTEIN, PROPUBLICA

U.S. Century Bank rocketed into being in 2002, with investors pouring in \$30 million over three months. Four years later, the Miami-based bank boasted assets of more than \$1 billion, had consistently shown a profit, and had won plaudits from banking analysts such as Bauer Financial and glowing reviews from *The Miami Herald* and other local media.

In 2009, as the financial crisis hit, the bank received a vote of confidence from the federal government when it won a \$50.2 million loan under the federal Trouble Assets Relief Program -- money earmarked for healthy banks. It was the most TARP money given to a Florida bank. "This represents an important recognition for U.S. Century Bank as it acknowledges our strength, stability and good standing as a strong and healthy financial institution," Ramon Rasco, the bank's chairman, said in a news release announcing the loan. In fact, U.S. Century was ailing when it received the TARP loan. Today, the bank teeters on the edge of collapse as it operates under extraordinary consent order, issued in June by the Federal Deposit Insurance Corp. Sweeping in scope, the order demands an overhaul including changes of top executives, a review of all loans, implementation of a program to guard against money laundering, and an increase in the bank's capital.



The rise and fall of U.S. Century, while certainly more extreme than most banks, exemplifies the fast-and-loose banking culture that led to the financial crisis, which continues to drag down the global economy. It also epitomizes both the failure to regulate the banking sector during the pre-crisis boom years and the slipshod approach to the bailout that followed the bust. Above all, it's about losers and winners. The losers are taxpayers and local residents grappling with the ill effects of suburban sprawl. The winners appear to be a group of wealthy and politically connected businessmen who created a bank that served as their own corporate ATM, funneling tens of millions of dollars to ventures in which they had a stake.

"Insider loans" -- loans to directors or officers of the bank -- at their peak exceeded 94 percent of U.S. Century's total equity capital. While high levels of insider lending are not uncommon in the early years of a bank startup, at U.S. Century they continued for years. Many of these loans were for speculative real-estate projects, some of which are now defunct or gravely troubled.

Compared to all commercial banks in the United States, U.S. Century was in the top 7 percent for insider loans as a proportion of total loans, according to an analysis of insider lending from 2005 through June 2011 done for ProPublica by banking analyst Trepp LLC. During 2005, the bank had one of its most prolific periods of insider lending; it was in the top quarter of 1 percent, ranking 20th out of 7,954 commercial banks in the nation at the time



"It is hard to imagine a more obviously reckless and foolish use of TARP funds than U.S. Century in 2009. Contrary to TARP guidelines, this bank was in deep, likely fatal, trouble when it received TARP funds. It should have been subject to an enforcement action in mid-2009, not awarded \$50 million in taxpayer dollars."

**—Richard Newsom
former FDIC bank examiner**



U.S. Century declined to answer specific questions because of their "tenor," which the bank believes indicated a "very negative agenda."

Instead it responded to repeated requests for comment with a statement that read in part "Recognized as one of the largest community banks remaining in this region, we are proud to have helped many business owners establish and grow their businesses and have played an important role in fueling South Florida's economy. As with most banks, since the beginning of this economic recession, we have been impacted by declining real estate values. Some of the banks affected by the recession, including the nation's largest banks, were eligible for and received TARP funds. We were one of those institutions and the US Treasury approved our application strictly on the merits

Insider loans constituted only one red flag visible by 2009. By August of that year, when the first TARP disbursement landed at the bank, U.S. Century had higher nonperforming and delinquent loans compared to a peer group of banks with only domestic offices and assets of \$1 billion or more. U.S. Century had set aside less for loan losses than its peers. Its concentration in construction and commercial real-estate loans -- key sources of problems for small banks -- was particularly high.

"It is hard to imagine a more obviously reckless and foolish use of TARP funds than U.S. Century in 2009," said Richard Newsom, a former FDIC bank examiner who has looked at the bank's public financials. "Contrary to TARP guidelines, this bank was in deep,

likely fatal, trouble when it received TARP funds. It should have been subject to an enforcement action in mid-2009, not awarded \$50 million in taxpayer dollars."

Indeed, almost as soon as U.S. Century received the TARP money, its financials plummeted. Net income plunged to negative \$44 million by the end of the 2009. Loan losses went up to \$186 million from \$108 million in September. Capital set aside as reserves also dropped, while the bank's reliance on risky brokered deposits -- called "hot money" because it is short-term and flighty -- grew. Within three months of U.S. Century receiving the TARP funds in August 2009, Treasury officials were exchanging emails discussing the likelihood that the bank would not make its first dividend payment. The bank paid a dividend of \$745,312 to the Treasury Department that November, but as of June 2011 it had missed more than \$4 million in payments to Treasury, according to a report from the TARP inspector general.

U.S. Century is based in Miami-Dade County, an area with a rich history of real-estate bubbles and financial excesses. Six Miami-Dade-based banks have failed since the most recent financial crisis began, according to the FDIC's failed bank list.

The FDIC, as the primary federal regulator of U.S. Century, performed a viability study on the bank and approved its application to receive the \$50.2 million TARP loan. The FDIC wouldn't release information about its examination of U.S. Century, making it hard to know whether the agency had concerns about the bank's health of U.S. Century or to evaluate the merits of granting the TARP

loan. The Treasury Department released some documents relating to the loan, and they do not indicate any concerns.

The FDIC also wouldn't say whether any enforcement agreement existed with the bank before the June 2011 consent order.

The FDIC does not comment on an "open and operating" bank nor on TARP deliberations, spokesman David Barr said. As for U.S. Century's TARP loan, he said, "it is Treasury that makes the ultimate decision on TARP funding."

A spokesman for the Treasury Department said, "As a matter of practice, we don't comment on specific institutions."

TANGLED WEB OF INSIDER LOANS

The men behind U.S. Century were not new to banking. Though primarily real-estate developers, they had founded a previous bank in Miami called Ready State. They built the bank through the 1990s until it had assets of about \$600 million. Then the group sold it to Union Planters Bank, now Regions Financial Corp., in 1998 for an undisclosed sum. In 2002, when about 400 investors cobbled together the initial \$22 million to launch U.S. Century, the offering went so quickly that the bank rapidly raised another \$8 million, making it one of the most successful efforts at raising capital for a startup bank in Florida history. A second stock offering in 2003 raised an additional \$37.2 million. By the end of 2006, the bank had more than \$1 billion in assets and net income of \$13 million.

One of the driving forces behind the meteoric early growth of U.S. Century was Sergio Pino, who served as vice chairman

of the board of directors. Pino owns the shiny seven-floor office building that houses U.S. Century. The building, which Pino built for about \$15 million and completed in 2007, also serves as the headquarters for his real-estate development company Century Homebuilders of South Florida. A search of Florida corporate records reveals more than 100 companies in which Pino is listed as an officer. Among them: Century Prestige I, Century Prestige II, Century Prestige III, Century Five, Century Six, Century Park II, Century Land Development Corp., Century Shopping Centers and Century 77 Acres. While not all of the company names include the word "century," most do.

Pino did not respond to numerous requests to comment.

His companies have often received insider loans from U.S. Century. Unraveling how much money his companies have received is virtually impossible through a search of public records, but the outlines of some loans can be reconstructed.

In January 2010, Pino and his wife signed an agreement with U.S. Century that lists previous loans they got from the bank -- one for \$1.63 million and another for \$6.45 million -- both for a development called Century Laguna on a commercial block in Coral Gables. The bank also executed what the agreement calls a "future advance, consolidation, mortgage modification and spreader agreement" in December 2006 worth \$15.73 million. Separately, the bank made a \$500,000 personal loan to Pino related to the property.

In other examples, the bank director's role is not as clear-cut.



"Insider loans" — loans to directors or officers of the bank — at their peak exceeded 94 percent of U.S. Century's total equity capital.

While high levels of insider lending are not uncommon in the early years of a bank startup, at U.S. Century they continued for years.

Many of these loans were for speculative real-estate projects, some of which are now defunct or gravely troubled.



In 2005, a company called 46 Acres acquired a property at the edge of Miami-Dade County with plans to turn it into a thriving subdivision. An affidavit filed with the county lists Pino as a member of the company's management committee. It's the only record publicly available online in which Pino's name appears associated with the transaction. In March 2007, U.S. Century issued a \$26.2 million loan to 46 Acres, with \$209.8 million available. The property was used as collateral for the loan.

In September 2010, 46 Acres was dissolved, according to corporate records. Today, the property the failed company once owned is an enormous empty lot surrounded by chain-link fences. Across the street are low-income neighborhoods. On the property sits a rusting, open-sided warehouse. Outside the fence stands a for-sale sign. According to a real-estate agent associated with it and an adjacent property owner, U.S. Century owns the land -- part of the bank's growing portfolio of troubled real-estate assets.

Calls to Jose Boschetti, the only person listed in corporate records as an officer of 46 Acres, were not returned.

These transactions are typical of those that can be found in public records. Pino or other bank officers are often connected to companies that receive loans from U.S. Century. Public records show the bank loaned millions of dollars to bank officers, their family members and companies associated with both.

In March 2011, Pino resigned from the board. He told the South Florida Business Journal, "My company needs me," referring to his real-estate development firm. He also

said that his loans from U.S. Century were being paid on time.

DEVELOPMENT V. THE ENVIRONMENT

Many of U.S. Century's insider loans appear to be for real-estate development projects, placing the bank and its officers smack in the middle of one of Florida's hottest controversies: suburban development versus conservation of one of America's preeminent natural resources, the Everglades.

At least six of the bank's current or past directors have pushed to expand Miami's urban development boundary, and several own sizable tracts outside the boundary. Put in place to safeguard the Everglades and to funnel growth to the urban core, the boundary has been steadily eroded by the county commission, to the chagrin of environmentalists. Two U.S. Century directors won approval in 1999 to build up to the boundary as part of a development. A few years later, several of the bank's directors, including Pino, were also involved in a proposed 961-acre residential development in western Miami-Dade County called Parkland that would have required moving the boundary line. Amid the housing bust the Parkland proposal seems stalled.

Alan Farago, conservation chair of the environmental advocacy group Friends of the Everglades, said U.S. Century's executives "figured out how to mesh the large gears of finance to the smaller gears of local zoning and permitting, in other words creating an entire apparatus to gin up growth at the expense of the Everglades."

Many of U.S. Century's officers have been prolific political donors. In the bank's 10



Compared to
all commercial banks
in the United States,
U.S. Century was in the
top 7 percent for insider loans
as a proportion of total loans,
according to an analysis of insider
lending from
2005 through June 2011
done for ProPublica by
banking analyst Trepp LLC.



years, the directors have given more than \$350,000 for federal races alone, with most of the money going to Republicans. No U.S. Century director has ever been charged with legal wrongdoing related to campaign financing, but the bank itself was involved in a controversial transaction with Marco Rubio before he became Florida's junior senator. Rubio received a 2006 loan from the bank while serving as Florida's state house speaker. A story broken by The Miami Herald in April 2008 revealed that the bank gave Rubio a home equity loan of \$135,000 shortly after he bought his house for \$550,000. But a month after the purchase, the house was appraised at \$735,000. The \$185,000 gain in equity in just 37 days paved the way for the U.S. Century loan. Rubio initially failed to disclose the loan on his public financials. He and U.S. Century have consistently denied wrongdoing.

STRUGGLING TO SURVIVE

Since receiving the TARP loan in 2009, U.S. Century has been sliding sharply downward. A bank spokesman said CEO Octavio Hernández is scouring U.S. and international sources for capital. The June consent order lays out timetables by which the bank must comply with the various demands, such as four months to raise capital, two months to implement a conflict-of-interest policy and two months to establish new procedures to monitor money laundering. Those deadlines have arrived. "We have complied with many of the requirements of our consent order and we will continue to comply with and satisfy all of its requirements," the bank said in its statement to ProPublica. In June,

BauerFinancial gave U.S. Century its lowest rating, a zero, the last step before failure. The BauerFinancial report paints a grim picture. Commercial real-estate represents more than half of the bank's portfolio, compared to less than 14 percent for similar banks. Nonperforming assets as a percentage of total assets is almost 14 percent for U.S. Century, compared to less than 3 percent for peers. At the end of June, the bank reported almost \$373 million in loans that were either nonperforming or 30 days past due. The Texas ratio, a formula that measures nonperforming assets against capital and reserves, is 237 percent, compared to 26 percent for the bank's peer group.

"When the Texas ratio substantially exceeds 100 percent, there is a high correlation with future failure," said Newsom, the former FDIC bank examiner.

The FDIC consent order mandates that U.S. Century increase its total capital by a little more than \$57 million, according to a review by banking analyst Trepp. This does not include the \$50.2 million it also owes TARP.

The bank is trying to sell off its foreclosed property but is taking considerable losses. U.S. Century recently sold a half-acre site on trendy Fisher Island for \$2.4 million, 40 percent less than the mortgage it foreclosed, according to the South Florida Business Journal. If the bank does not comply with the FDIC mandates or is unable to raise capital, it could be pushed into a forced sale or taken over by the FDIC. Either way, the agency would probably end up taking losses on the bad loans in addition to the \$50.2 million in TARP money that taxpayers would lose.



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HALLOWEEN 2011

It rained—a lot—but the South Florida Halloween party crowd persevered. EAST traveled to Shooters, Vibe, YOLO, and Hagen Park in Wilton Manners – and sent an email to 12,000 people asking for pictures of their costumes.

The result is a collection of the sexy, wacky, weird and ghoulish which we now share.























AND THE BEAT GOES ON...

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FINANCIAL 411

PREPARING RECENT COLLEGE GRADUATES FOR THEIR FIRST JOB AND FIRST PAYCHECK.

Wondering what to tell recent college graduates as they struggle to find a break in the current, challenging job market? All is not lost. We tracked down South Florida native and award-winning author Jeff Lehman at his Seattle office - just days before the launch of his third book: *First Job ~ First Paycheck: how to get the most out of both...without help from your parents.* (We think we know who will really be buying it!)

Lehman graduated college during a recession and tells us that most parents (and other older workers): “have good intentions when it comes to giving career and personal finance advice – but it’s been a while since they were in the flip-flops of a recent graduate. All the tips and tricks have changed when it comes to starting a career and managing newly-made money.”

Here are Lehman’s Top 6 Tips for those who want to stay ahead of the job-seeking pack:

GETTING YOUR FIRST JOB:

1. Recession-proof yourself: Look for a career in an emerging market. New technology and new markets are where big opportunities and the real money exist. Look where the big venture capitalists and hedge funds are putting their forward-

looking investments. Go where the smart money is. Don’t be afraid to relocate.

2. Know that your social networks can help and hurt you in the job search. If you have a professional persona on LinkedIn.com and all your drunken party pictures on Facebook.com you can be certain that future employers will be looking at both. Clean up your “personal brand” before submitting a resume anywhere.

GETTING THE MOST OUT OF YOUR FIRST JOB:

3. Get the most out of your “starter job” and learn all you can. You’re only a job virgin once, so volunteer for additional assignments, come in early and stay late, and learn the ropes. Get to know the “big-picture” of the industry you are in. Think of everything as an ongoing learning experience. Your goal is to build a career, not just a 9-5 job.

4. Network like it’s your second job. Meet everyone in your industry that you can. Find a mentor or two out there. Let people know who you are. If you are shy take a public speaking class. Go on a few starter-networking events before you jump in fully. Always have personal or business cards with you. Talented and confident people get the best jobs first.

MAKING THE MOST OF YOUR FIRST PAYCHECK:

5. Have a plan and start saving. Only 10 out of 650 college students surveyed for the book had any kind of “plan” when it came to their financial goals. It’s like driving cross-country without a GPS. Before you start investing in anything, have an emergency fund saved up. Why? See #6.

6. Know what big things cost before you do them by accident or on purpose. Do you have any idea what these cost: A DUI? A major car accident due to texting? Getting engaged? Getting married? Having children? Getting divorced? Having bad health? Don’t let real life ruin your financial life. See #5.

These are just a handful of the hundreds of tips discussed in *First Job ~ First Paycheck*. As one student who pre-read the book said: “(It) reads like you are speaking with a trusted mentor about life’s lessons. It eased my anxiety about what to expect after graduation and is the best ‘crash course’ on life you could hope to get.” Sounds good to us.

First Job ~ First Paycheck is available in single copies (paperback and eBook) from Amazon.com, and in quantity (paperback) from REKO Direct at 800/771-2147.

“Every university should hand this to their graduates with their diploma. It will get you excited and motivated to start planning your future.”
- Charlie A, student @ University of Central Florida

“Gives a fresh perspective on how to navigate this important stage in life. It’s just what college students need to know today.”
- Robyn B, student @ New York University

first job first paycheck

how to get the most out of both
...without help from your parents

Jeff Lehman
award-winning author

“Reads like you are speaking with a trusted mentor about life’s lessons. It eased my anxiety about what to expect after graduation and is the best ‘crash course’ on life you could hope to get.”
- Stephanie N, student @ University of San Francisco

“Offers a no-nonsense glimpse into succeeding in the real world. A quick and informative read with a conversational style.”
- Jeremy L, student @ Vanderbilt University

“A ‘how-to manual’ for early 20-nothings that serves as a gentle transition into the new success measures in life.”
- Claire L, student @ University of Washington



Jeff Lehman

Managing In-Laws

BY ANN ROBBINS

How do you know if you're getting into in-law trouble territory? If you're already married, hopefully you've got healthy family relationships on both sides. If you're in a relationship and contemplating marriage, just know you're not only marrying your future spouse—you're marrying their entire family.

Recently, I've coached couples and singles on this touchy topic. While we don't want to look for trouble, we have to look for clues and signs early on that might suggest there could be future trouble in in-law territory.

So what's a couple to do? How do we manage these relationships without alienating our partner's parents or siblings? What do we do when trouble arises? Whose responsibility is it to handle the confrontations, remarks, butting-in, or boundary issues?

Let's begin with the end in mind. Ideally, your in-law relationships will be healthy and devoid of conflict. This is what you should envision as the perfect situation. But, we don't live in a perfect world, and no situation is perfect. Indeed, no relationship is perfect.

If you're new in a relationship and are meeting the future in-laws for the first time, look for clues. One of the best ways to spot potential trouble is to

observe how your partner responds to his/her parents or siblings. Do they over-communicate, sharing personal or private information about your relationship? Do they say things to you like, "Well, my mother always did it this way," or, "In my family, this is what we do." Do they run to a parent or sibling when you have a fight, or even a minor disagreement, to get their opinion? If so, you've got some red flags that need to come down from the flagpole immediately.

While families are important and family relationships become a factor in your future life together, you are a couple and a new family is created when two people commit to each other. It is that family—your new family—that takes precedence over all. Have the conversation with your partner early on to be sure you agree.

But, suppose you've tried to keep things running smoothly and in spite of your efforts, there is genuine conflict, criticism, or butting in. (By the way, I define in-law butting in as someone giving you unsolicited and unwanted advice or opinion with the intent to alter or change the way you and your mate are doing or intend to do something.)

HERE'S AN EXAMPLE:

A client of mine, Sherri, is married to

Andy. Andy's mom, while meaning well, continued to make comments about Sherri's full time job, asking Andy things like, "Why are you ironing your own shirts? Why isn't Sherri doing that for you?" or, "How do you expect to have a family when Sherri is working so much? As it is, she doesn't even have time to cook you a decent meal, how will you raise a family?" Or, in front of Andy, she would say, "Sherri, I don't think you should be working full time when you have a baby. It's not fair to raise a child in day care. That's why I stayed home raising Andy. It was my duty as a mom." OUCH!

Needless to say, Sherri was incensed by these comments and it caused a lot of trouble between her and her mother-in-law, as well as between her and Andy.

What did they do? Well, they made one big mistake. Rather than Andy addressing the issue, which was his job to do since it was his mother making the comments, Sherri defended herself to her mother-in-law. Sherri would say things like, "I don't see where it's any of your business." Or, worse, "Why don't you



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LoveEtc.

just butt out? I love my career! How can you insinuate I'll be a bad mother?" This was the equivalent of throwing gasoline on the fire.

Things spiraled out of control until, finally, Sherri and Andy sought couples coaching to help them navigate the relationship. Both Sherri and Andy wanted a good relationship with Andy's mom, but she was making it impossible.

We came up with the following strategies to help calm the situation, defuse the explosive encounters, and give Sherri and Andy the freedom to behave as a couple.

THESE STRATEGIES CAN HELP YOU TOO:

First, choose your battles. Some things just aren't worth it. Ask yourself if the comment or remark that has you upset, or that bothers you even just a little, is worth raising your blood pressure! Decide, and agree upon, as a couple, what's really important.

Next, focus on the things you can control. You cannot control what someone thinks, says, or does. What you can control is how you react to what someone thinks, says, or does. Focus on your response to the situation, figure out ahead of time what you will do and say, and go from there. You will find you will feel much more in charge of the situation if you focus on you and how you're going to handle yourself. Additionally, always take the high road. Ask yourself, "are they butting in, or are they trying to be helpful?" Think before you respond, and don't allow anyone to dictate your mood or your behavior.

Set boundaries! Do it together and be sure you agree – don't assume. Once the boundaries are set, it is up to the partner with the primary relationship

to communicate the message. Do it clearly, concisely, and leave no room for interpretation. This is probably the most difficult thing to do – it's often hard for us to stand up to our parents or siblings. Clearly, in the case of Sherri and Andy, Andy's mother was way out of line with no respect for any boundaries. As it turned out, Andy's tolerance of his mother's comments was a silent reinforcement.

It was very important he defend Sherri and their relationship. Divided loyalties simply will not work. Andy and Sherri were a family now, and it was important Andy's mother saw them as an aligned couple.

One other thing we addressed with Sherri and Andy, was Andy's tendency to call his mother frequently and inform her of things that Sherri felt were none of her business. Bear in mind, your in-laws will be as involved as you let them. If you're sharing details of your life, finances, job, career or other important life areas, you're involving them. Decide as a couple your own boundaries when it comes to sharing information with extended family.

Remember that the fence is where you put it. Invite people inside the fence – they're inside! The boundaries are up to you. Set them, agree upon them, communicate them, and enforce them. Do it in a united and aligned way and you'll have a stronger relationship with each other while making the best of the in-law situation.

Ann Robbins is a Master Certified Relationship Coach and a Certified Professional Matchmaker. She can be reached at 954/561-4498, or www.lifeworksmatchmaking.com

Stuff To Do

JOHN FOGERTY

Hard Rock Live-Seminole Hard Rock

Hotel & Casino, Hollywood

Thursday, November 10

8:00pm (Doors open at 7:00pm)

Tickets Start at \$59.00

www.hardrocklivehollywoodfl.com

As lead singer guitarist and songwriter of Creedence Clearwater Revival and as a Grammy-winning chart-topping solo artist John Fogerty performs Live at the HardRock.

JASON BONHAM'S LED ZEPPELIN EXPERIENCE

Hard Rock Live-Seminole Hard Rock

Hotel & Casino, Hollywood

Thursday, November 17

8:00pm (Doors open at 7:00pm)

Tickets Start at \$39.00

www.hardrocklivehollywoodfl.com

A year after launching the first leg of his Led Zeppelin tribute tour, Jason Bonham has unveiled plans to keep Led Zeppelin Experience on the road for another season. The musician has booked nearly two dozen concerts this fall for the on-going homage to his late father, the famed Zeppelin drummer John Bonham. The experience is now coming to the Hard Rock Live.

MIXED MARTIAL ARTS - BELLATOR FIGHTING CHAMPIONSHIPS 58

Hard Rock Live-Seminole Hard Rock

Hotel & Casino, Hollywood

Saturday, November 19

7:30pm (Doors open at 7:00pm)

Tickets Start at \$29.00

www.hardrocklivehollywoodfl.com

Bellator Fighting Championship brings MMA action to Hard Rock Live on November 19th 2011. Tickets on Sale June 24th at Noon

JAY Z & KANYE WEST

WATCH THE THRONE TOUR

Bank Atlantic Center

Monday, November 14

7:30pm

Tickets start at \$59.50

800/745-3000

www.ticketmaster.com

PURPLE STRIDE SOUTH FLORIDA 2011

Bank Atlantic Center

Sunday, November 20

7:30am registration (Walk begins at 9am)

Tickets start at \$59.50

800/745-3000

www.purplestride.org

The Pancreatic Cancer Action Network, a national organization creating hope in a comprehensive way through research,

community outreach, patient support, and advocacy for a cure, announces its 2nd Annual Purple Stride South Florida 2011. The 5K Walk and timed run in South Florida is to promote awareness and to raise funds for pancreatic cancer research.

HOLIDAY FANTASY OF LIGHTS AT TRADEWINDS PARK

Friday, November 18, 2011-Sunday,

January 1, 2012

6:00pm-10:00pm, nightly

954/634-6558, Brandon

www.holidaylightsdrivethru.com

A drive-through light extravaganza for all ages, operated by Brandano Displays.

15TH FANTASY OF LIGHTS 5K RUN AND 2.5-MILE FITNESS WALK

Tradewinds Park

Saturday, November 12

6:00pm with the Run.

7:00pm with the 2.5 mile walk.

www.holidaylightsdrivethru.com

The run is held in conjunction with the Holiday Fantasy of Lights drive-through light extravaganza. The Kids' Fun Run, for ages 2 through 12, starts at 6:50pm Preregistration is required and is available only at www.active.com. This event sells out quickly, so register early to secure a

spot. No pets, skateboards, inline skates, or bicycles are allowed. Strollers are permitted.

BICYCLE THROUGH THE LIGHTS AT TRADEWINDS PARK

Sunday, November 13

6:00pm-9:00pm

5:30pm-6:00pm (Registration)

954-357-8870

Participants must provide their own bikes. Children riding in bike seats are admitted free. Ages 16 and under are required to wear bike helmets. Bike lights are recommended. The event is for bicycles only—no walkers, pets, skaters, etc. allowed. Beverages and food will also be available for purchase. Other activities offered will include a bounce house, a rock-climbing wall, and deejay music.

8TH ANNUAL MILES FOR SMILES MARATHON

Goodyear Blimp Base

1500 NE 5th Ave, Pompano Beach

Saturday, November 12

8:00am-12:00pm

\$20.00 prepay online or \$25.00 day of

954/605-7963

<http://bcckids.org/mfsdonation/index.php>
Every fall Broward Children's Center hosts our annual walkathon, Miles

Beach Bash

BENEFITING CYSTIC FIBROSIS FOUNDATION

Thursday, November 10, 2011
7:30pm - 10:30pm

Hyatt Regency Pier Sixty-Six
2301 S.E. 17th St., Fort Lauderdale • Panorama Ballroom

After-Party • 10:30pm - 12:30am • Pier Top

ARE YOU IN?

Open Bar. Tasty Bites. Chill in the Ocean Drive VIP Lounge. Sounds by DJ Danny Stern.

BeachBash Co-Chairs: Jen Klaassens, Dev Motwani, Todd Kirkpatrick and Josh Rudolph



For Ticket Information, Please Visit

www.beachbash.com or call 954.739.5006

Advanced Purchase Ticket Prices

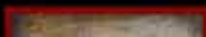
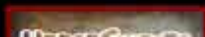
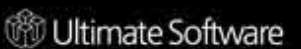
\$50 (\$35 tax-deductible)
Individual Ticket

\$100 (\$85 tax-deductible)
Ocean Drive VIP Lounge Individual Ticket

\$3,000 (\$1,840 tax-deductible)
Private Cabana (10 Guests)
Includes After-Party

\$50 (\$35 tax-deductible)
After-Party Individual Ticket

GREAT FOOD FROM



Stuff To Do

for Smiles to raise funds to support programming for the children. It is a fun family friendly event supporting some of the most medically fragile children in the Southeast region of the US.

Participants can walk, rollerblade, jog, or run the 4.7 route along the Pompano Beach Airpark. Strollers and wheelchairs are welcome.

This year's walkathon is especially significant as it marks the Center's 40th year of service.

SWAMPFEST 2011

Flamingo Gardens, 3750 South Flamingo Road, Hollywood
Saturday, November 12

9:30am-5:00pm

3:00-8:00pm (SwampFeast)

\$9.00 Adults (ages 12& up)

\$5.00 Children 4-11

954/473-2955

Gators, snakes, and food trucks...oh my! Giant reptiles invade Flamingo Gardens on November 12 from 9:30am to 5pm, for SwampFest 2011, featuring the exhibit Invasion of the Giant Reptiles with "Otter John" Jones and his giant reptilian friends-including an 11 foot African Python, 7 foot Burmese Python, lizards and more. Later in the evening, Food Truck Round Ups invades the front area for a gourmet SwampFEAST from 3-8pm, featuring 15 South Florida Food Trucks, a live DJ, and dining amid the Courtyard and Parrot Aviary.

HAPPY PAWS PET FEST

Rodeo Grounds, 6591 Orange Drive, Davie
Saturday, November, 12-Sunday,

November, 13

10:00am-6:00pm

\$10.00 Adults (ages 12& up)

\$8.00 Seniors

\$6.00 13yrs & under

561/300-3878

South Florida's second annual pet event with the most diverse and most exciting pet lover's event ever! Happy Paws is a pet-lovers paradise - two-full days of non-stop entertainment, interaction with animals, Doggie Fun Zone, invaluable pet information, shopping for your animals, competitions, amateur pet hour, and fun for the whole family.

10TH ANNUAL FLORIDA TURKISH FESTIVAL

Presented by Florida Turkish

American Association

Hollywood Broadwalk - North Broadwalk

Saturday, November, 19 -

Sunday, November, 20

November, 19 - 12:00pm-9:00pm

November, 20 - 12:00pm-6:00pm

954/588-7957

FREE

The Florida Turkish American Association (FTAA) is pleased to present a day of Turkish music, dance, art and culture at the 10th Annual Turkish Festival at the Hollywood Beach Broadwalk, 100 Johnson Street. Free children's activities include face painting and balloon sculpting, making the festival a family affair.

ART FEST BOCA

Boca Center, 5250 Town Center Circle

Saturday, November 19 -

Sunday, November 20

BOYS & GIRLS CLUBS OF BROWARD COUNTY

Network with a Cause

WEDNESDAY, NOV 9TH 6:00-8:00 PM

\$10 DONATION INCLUDES ONE DRINK AND APPETIZERS



TARPON BEND

200 SW 2ND STREET FORT LAUDERDALE, FL 33301



Stuff To Do

10:00am-6:00pm

954/234-1302

Free Admission

Join Art Fest Boca November 19-20 as fine artists fill Boca Center, Boca Raton's premiere outdoor location with an outdoor art extravaganza. Art Fest Boca showcases some the best contemporary fine art and craft from around the country selected on the basis of quality, originality, and craftsmanship by a panel of jurors who are experts in their fields.

12TH ANNUAL DOWNTOWN DELRAY BEACH THANKSGIVING WEEKEND ART FESTIVAL

Pineapple Grove in Downtown Delray

Beach, Atlantic Ave and NE 2nd

Saturday, November 26 –

Sunday, November 27

10:00am – 5:00pm

Free Admission

Great reason to visit Downtown

Delray on Thanksgiving Weekend!!

The layout for this show is beautiful! The

event is held in the popular Pineapple

Grove, an arts district in Downtown

Delray Beach. Come peruse some of the

countries finest arts & crafts from life

sized sculptures, paintings, handmade

jewelry, pottery, and some of the most

unique treasures you'll ever lay your

eyes on. Do not miss this event!

THE FESTIVAL OF CHOCOLATE

Palm Beach County Convention Center, 650

Okeechobee Boulevard, West Palm Beach

Saturday, November 19,

Sunday, November 20

Saturday, November 19 – 10:00am-6:00pm

Sunday, November 20 – 10:00am-5:00pm

\$12 Adults, \$8 Children (ages 2-12)

www.festivalofchocolate.com

Florida's Largest All- Chocolate Event featuring an incredible vendor showcase with tastes from the best local and regional chocolatiers and confection companies; demonstrations by world renown pastry chefs, chocolate and wine pairings; hands-on classes; for the home chef; a one-of-a-kind chocolate museum; Kids-4-Chocolate workshop; crazy chocolate contests for children and adults, chocolate game show stage and live professional chocolate showpiece and cake decorating competitions.

BEACH BASH 2011

Hyatt Regency Pier Sixty Six, 2301

17th Street Cswy, Fort Lauderdale

Thursday, November 10

7:30pm-10:30pm

\$50.00 Prepay online, \$65.00 at Door

<http://www.jebcf.org/events/beach-bash>

16th Annual AT&T Jeb Bush Florida Classic

presents Beach Bash 2011. Sponsored

by the Waise Foundation, Presented by

Ford and Premier Beverage to Benefit

the Cystic Fibrosis Foundation.

Dance the night away to the cool vibe of

DJ Danny Stern while sipping on cocktails

from the open bar and indulging in tasty

delicacies from local restaurants including

SoLita Las Olas, East City Grill, Truluck's,

Stop Burgers, UdderSweets, Las Olas Wine

Café, Rocco's Tacos and the Hyatt. Premier

Beverage will pour your favorite cocktails.

CHRISTMAS ON LAS OLAS

Las Olas Blvd. - S.E. 6th Avenue

to S.E. 11th Avenue

PLEASE RSVP AT WWW.BGCBC.ORG - CLICK ON PROGRAMS & NETWORK WITH A CAUSE

FOR MORE INFO. CONTACT MARIKA GUYTON @ 954.537.1010 x226

Tuesday, November 29

6pm-10:00pm

Free to the Public

Come and enjoy a festive Christmas experience on Las Olas. Christmas carolers and performers from all corners of South Florida will fill the boulevard with the music and melodies that feed the holiday spirit. This year, local elementary schools, middle schools, big choirs, small choirs, as well as local churches and non-profits are participating. Shops and restaurants will be open late for indulging in some shopping, eating and drinking. There will be rides for the kids to enjoy as well as the lighting of the Christmas tree.

BROWARD COUNTY FAIR

10300 Pines Boulevard, Pembroke Pines
(Just west of the Pembroke Pines City Hall)

Thursday, November 17-Sunday, November 27

Price of Admission will vary.

Check website for daily schedule

<http://www.browardfair.org/index.asp>

The Broward County Youth Fair, Inc., offers a variety of cultural performances, competitions, premium award programs, educational exhibits and organization displays. The fair will offer spectacular rides for all ages, carnival games, prizes and a bounty of delicious food.

FLORIDA CAJUN-ZYDECO FESTIVAL

Hard Rock Hotel and Casino - 1

Seminole Way, Hollywood

Friday, November 11 – Sunday, November 13

Friday: 5pm-12:00am

Saturday: 11:00am-12:00am

Sunday: 11:00am-7:00pm

Adults/\$20.00, Children (Age

6-11) \$5.00 for the day pass

<http://www.cajun-fest.com/site/>

954/776-1642

Enjoy the Florida Cajun-Zydeco Festival with Outdoor entertainment on two stages packed with performers of authentic cajun zydeco music! Plenty of dance space and spicy Cajun food

ECO DISCOVERY CENTER GRAND OPENING

Museum of Discovery & Science, 401

SW 2nd Street, Fort Lauderdale

Friday, November 11 – Sunday, November 13

\$13 Adults, \$11.00 Children

954.467.MODS (6637)

www.mods.org

The New Eco Discovery Center is opening. The 34,000 square foot center will offer more dynamic hands-on explorations. Visitors can take a ride on the Everglades Airboat Adventure, experience hurricane force winds in the Storm Center, dig for fossils alongside a giant prehistoric Megalodon, get close to a confrontation between a saber-toothed cat and an Imperial mammoth, learn about protecting and conserving the Everglades and Florida's natural resources, and follow the natural path water takes through Florida. The wing also features the Mangurian Foundation Lifelong Learning Center with four labs and the 100-seat Keller Science Theater.

ART OF THE DIVE/PORTRAITS OF THE DEEP

IGFA Fishing Hall of Fame & Museum

300 Gulf Stream Way, Dania Beach

October, 1 – November, 30

414/ 221-6878

davidjwagnerllc@yahoo.com

<http://www.igfa.org/Museum/Art-Exhibits.aspx>

This exhibit features original paintings, sculptures and photographs by the world's leading marine artists. Including New York

painter, Stanley Meltzoff (1917-2006), who as curator/author was given his art-of-the-dive start with a commission from National Geographic Society in the 1960s.

6TH ANNUAL RIBBONS FOR THE CHILDREN

Museum of Art Fort Lauderdale,

One E. Las Olas Blvd.

Friday, December 2

6:00pm – 8:00pm

Tickets \$35 in advance/\$50 at the door

<http://childrensdiagnostic.org/>

A World AIDS Day Art Exhibit and Benefit Auction to support children and families with HIV/AIDS.

FLORIDA PANTHERS WINTERFEST FAMILY FUN DAY-PRESENTED BY UDDERSWEETS

Riverside Hotel Lawn on Las Olas Blvd

Sunday, November 27

12:00pm-4:00pm

Free Event

<http://www.winterfestparade.com/>

Enjoy a day filled with activities, food and beverages for sale to make it a perfect outing for everyone.

Holiday Entertainment and music

from Mobile Mike, MIA and Y-100

Kid KJ and his Monster Truck

Pick out a Christmas tree or have the kids make

a Wreath by Happy Holiday Christmas Trees

Ice Skating Rink and skate rental

FREE Pillow Pets and bicycle

helmets while supplies last

Kid Activities - face painting, bounce

houses, games, activities and more...

WINTERFEST BLACK TIE BALL

Seminole Hard Rock Hotel and

Casino - Hollywood, FL

Saturday, December 3

6:00pm - Midnight

Tickets are \$225.00 per person/\$2000.00 for table of 10
954/467-0686

<http://www.winterfestparade.com/>

The Ball is the most elegant of the winterfest activities and by far the highlight of Fort Lauderdale's social season. The silent auction features over 250 amazing items to choose from. A live auction takes place inside the ballroom with items such as a 2011 JM Lexus IS 250, Wine Estate Vacation from Premier Beverage and a shopping spree from Carroll's Jewelers. Bid on weekend vacations, dinner at your favorite restaurant, sports memorabilia, fine art, collectibles and much more. Enjoy wines and spirits.

WINTERFEST BOAT PARADE

Starts Downtown Fort Lauderdale

- 512 NE 3rd Ave

Hugh Taylor Birch State Park, 3109 E. Sunrise Blvd., - Reserved Grandstand Tickets

Saturday, December 10

6:30pm

954/564-4521

<http://www.WinterfestParade.com>

It's time again for the Greatest Show on H2O. Winterfest Boat Parade is the world's most watched boat parade. The celebration is a means for the community to come together and enjoy the spectacular parade of lights. Glistening boats decorated to the theme will travel 12 miles along the New River and Intracoastal Waterway in Fort Lauderdale to Lake Santa Barbara in Pompano Beach.

We try to be accurate, but please call to confirm events.

Saints and Sinners gathered at Delray Beach's Art Garage in mid-October for an annual costume ball and Make-a-Wish fundraiser presented by PeterMark Salon. Imagine these folks on Halloween!!

Art Bravo's opening reception was held at Art Serve, the former county library at 1350 E Sunrise Blvd. now serving as a non-profit gallery and catalyst for artists and performers. Applicants for the juried show that displayed works for sale were limited to Broward-based creative types.

Biergarten opening
in Boca Raton

FAU's new football stadium opened Oct 15 with bands, body paint, screaming students, and local loyal alums...all of whom were a bit disappointed as the Owls got stuffed 20-0 by Western Kentucky.

The 26th Fort Lauderdale
International Film Festival

Events at various locations

Gilda's Club Night
On The Riviera – A
Fabulous Evening!

Fort Lauderdale
October 14th
Over 300 guests came
to enjoy a Night On The
Riviera at Ferrari-Maserati
of Fort Lauderdale.

The gals who organized the Glam-a-Thon High Heel Hike had pre-parties at the “W” and the Hyatt Pier 66 as they geared up in Fort Lauderdale for raising awareness and money for breast cancer research.

Canine models stole the show at the Humane Society's annual fashion show, hosted by the PAWS support group... mostly ladies who lunched at the Design Center of the Americas.

Karting for the Kure

Xtreme Indoor Karting held its fifth annual Karting for the Kure to raise money for breast cancer research at Memorial Hospital.

October 15

Thousand**Words**



A megladon arrives at Museum of Dicovery and science