



# Volusia Matters Newsletter

Jim Cameron Consulting LLC

February 2026

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*"Days, nights, and weekends, **my guarantee still stands.***

*If I don't return your call in eight business hours, I will pay you \$2,000 cash."*



Michael Sznajstajler, Alan Florez,  
Samir Naran, Kristin Weiss

**Daytona Regional Chamber hosted their 106th Annual Meeting (presented by Halifax Health) at the Daytona State College News-Journal Center.**

The Chamber's signature kickoff event for the business year, it brought together local business leaders, elected officials, and community stakeholders.

Chamber leadership formally transitioned whereby **2025 Chair Michael Sznajstajler (Cobb Cole) passed the gavel to 2026 Chair Linda Dubea (FPL).**

**Special awards and recognitions included....**

- **J. Hyatt Brown Enterprise Award** — Presented to **Premier Resorts & Management (PRM)** to recognize its contributions to regional business growth, development, and community impact.
- **Glenn Ritchey Leadership Award** — Awarded to **Alan Florez**, Chief Sales Officer at Foundation Risk Partners, honoring his leadership, community engagement, and service.

## **Congress votes to end the partial shutdown**

**The US House of Representatives voted 217–214 to approve a large spending package of 11 annual appropriations bills that fund government agencies and programs through Sept 30.... effectively ending a partial government shut-down that began over the weekend. (Cong [Randy Fine](#) and [Cory Mills](#) votes YES).**

That same legislation had already passed the Senate ([Sen Rick Scott](#) and [Sen Ashley Moody](#) voted YES) and it was sent to President Trump, who signed it into law, bringing the shutdown to an end.

Jan 31 - the Senate voted 71-29 on [H.R. 7148](#) to separate Dept of Homeland Security (DHS) funding from a larger, \$1.2 trillion government funding package to avoid a partial shutdown. This maneuver allowed a two-week stopgap for DHS, driven by disputes over immigration enforcement and demands for enhanced ICE restrictions ([Sen Rick Scott /Sen Ashley Moody](#) voted YES).

The final bill includes that same continuing resolution for the Dept of Homeland Security meaning full-year DHS funding must be negotiated by Feb 13.....SO Congress will need vote again on DHS funding or another continuing resolution if they cannot agree on long-term terms by then.



## Legislative Session is ending its 4th week. with several high-profile bills .....

- **Accessory Dwelling Units (ADUs): SB 48** cleared its final committee....would require local governments to allow "granny flats" or accessory apartments in single-family residential areas to help address the affordable housing crisis.
  - **Property Insurance Oversight: HB 1399** is heading for a floor vote.....aims to increase oversight on property insurers' transactions with their own affiliates to ensure storm-related losses and revenue are reported transparently.
  - **Tax Disclosures: New legislation (HB 827 / SB 856)** passed committees this week.....would require online property listings to show *estimated* future taxes for a new buyer rather than the current owner's tax rate.
  - **AI Bill of Rights: SB 482 by Sen Tom Leek**....moved to Appropriations Committee.....seeks to establish rights regarding personal data collection by AI companies and regulates the state's use of chatbots. Approved Commerce Committee (**Sens Tom Leek and Tom Wight voted YES**).
  - **Space Florida Incentives: SB 1512** passed its first committee proposing sales tax exemptions for machinery and equipment leased by Space Florida to private aerospace companies.
  - **SB 458** reduces the percent of Tourist Development Tax revenue required to be spent on tourism promotion from 40% to 20%.....**SB 454/HB 6007** adds public safety and affordable/workforce housing **SB 456** and commuter rail **SB 976** to allowable uses for tourist development tax.
  - **SB 156 Jason Raynor Act by Sen Tom Leek** would require mandatory life in prison for anyone convicted of manslaughter in the death of a law enforcement, correctional, or probation officer. It also removes lan.guage from current law that bars officers from using force if they know they are acting unlawfully. Passed Senate 31-4 (**Sens Tom Leek, Tom Wright voted YES**).
  - **HB 483 Manufacturing by Rep Cobb** requires the Dept of Commerce in coordination with Chief Manufacturing Officer (CMO), to oversee manufacturing in Fla as it related to education, workforce, and interagency initiatives....on Careers & Workforce agenda.....
  - **HJR 201** Eliminates all non-school property taxes for homestead properties..Homesteads no longer pay taxes levied by local entities. Law enforcement funds cannot be reduced.
  - **HJR 203** Phases out non-school homestead taxes over 10 years Each year's relief is an added \$100,000 exemption spread over a decade until full elimination.
  - **HJR 207** New exemption equal to 25% of assessed homestead value (for non-school taxes) After applying other exemptions, homesteads would get 25% of assessed value exempted for non-school taxes.
  - **HJR 209** Additional \$100,000 homestead exemption linked to property insurance. To receive this benefit, property must have "comprehensive multiperil" insurance policy.
  - **HJR 211** Eliminates the cap on portability of "Save Our Homes" benefit for non-school taxes Homeowners could transfer their entire accumulated benefit even if their new home's value is lower.
  - **HJR 213** Modifies the caps on assessed value increases. For homestead, limits growth of non-school taxable value to 3% over 3 years (vs 3% per year); for non-homesteads, caps increases to 15% over 3 years (up from current 10% annually).
- HB 215      statutory, not constitutional      Changes general law (no voter referendum required)      Re-  
quires a 2/3 supermajority vote by local entities to increase millage rates; allows newly married couples to  
combine their "Save Our Homes" benefits (within limits).



VGMC Chair Debbie Connors discusses growth management

## **Volusia Charter Review Commission Update**

Jan 12 – the CRC heard an update by **Volusia Growth Management Commission Chair Debbie Connors** about their operations since the 2016 Charter Review ...their role in the planning/development process and how VGMC works to ensure comprehensive plans conform and amendments are coordinated between adjacent jurisdictions .

They heard a report from Environmental and Conservation Subcommittee.

The CRC's Government Structure Subcommittee met Jan 13 to discuss the effects to the State Constitutional Amendment 10 (approved 2018) relating to county constitutional officers (sheriffs, tax collectors, property appraisers, supervisors of elections, and clerks of court).

CRC will probably recommend 3 to 4 issues that will go before the voters.



## **CRC members**

- **Amy Munizzi** (DeLeon Springs Community Assn President)
- **Ben Johnson** (former Cty Sheriff)
- **Billie Wheeler** (former Cty Council member)
- **Chris Tolland** (local Insurance Exec)
- **Dwight Lewis** (former Cty Council member)
- **Jim Clayton** (retired Circuit Judge)
- **Jennifer Bright** (retired Symantec sales mgr)
- **Kelly Kwiatek** (Halifax Health Legal Counsel)
- **Ken Parker** (former Pt Orange City Mgr)
- **Mark Watts** (land use attorney, 2015 CRC member)
- **Nathaniel Ingram** (real estate broker/former law enforcement officer)
- **Nicholas Sakhnovsky** (Chair, Democrat Exec Committee)
- **Pat Northey** (former Cty Council member)
- **Stephanie Wohlford** (Halifax Health Community Relations)
- **Suzanne Scheiber** (founder of Dream Green Volusia)

VM news will report on CRC meetings each month.



- Qtr 1 – Cleanup 2 – Saturday, March 7, 8- 10 AM  
Winterhaven Park 4589 S. Atlantic Ave Ponce Inlet
- Qtr 2 Cleanup – Tuesday, May 26, 8- 10 AM  
Winterhaven Park 4589 S. Atlantic Ave Ponce Inlet
- Qtr 3 Cleanup - Cleanup 1 – Sunday, July 5, 8– 10 AM  
Winterhaven Park 4589 S. Atlantic Ave Ponce Inlet
- Qtr 3 Cleanup – Cleanup 2 – Sat, Sept 19, 8– 10 AM  
Winterhaven Park 4589 S. Atlantic Ave Ponce Inlet
- Qtr 4 Cleanup – Saturday, December 5, 8– 10 AM  
Winterhaven Park 4589 S. Atlantic Ave Ponce Inlet

**For more info, call Lynne Walter 943-7889 ext 21364**



**Feb 3 - County Council also amended their Purchasing Administration Ordinance to conform with recent State law changes to the Local**

**Government Prompt Payment Act** to require that construction service change orders be processed within 35 days of a contractor's request.

Late payments now incur steep interest penalties: 2% per month for construction services and 1% per month for other purchases.

To comply, staff proposed to allow the Purchasing Director and County Manager to approve individual change orders up to \$50,000 and \$125,000 respectively—no more cap.



**Jan 20—County Council approved 2 items that will improve stormwater infrastructure in New Smyrna Beach and support long-term efforts to reduce flooding and strengthen the community's resilience to severe weather.**

This includes \$6.9 million for stormwater improvements at Corbin Park in New Smyrna Beach (\$4.9 million in federal Community Development Disaster Recovery funds and approx \$2 million from the City of New Smyrna Beach).

The project includes installing new stormwater pipes, inlets, manholes, treatment swales, and outfall structures equipped with backflow prevention which will curtail flooding during heavy rainfall events.

This will help protect nearby homes, public spaces, and infrastructure from water damage. The Council also approved \$1.6 million for the New Smyrna Beach Stormwater Master Plan. This phase will develop a citywide stormwater model, floodplain mapping.

Since launching Transform386 project approvals in November 2024, the County Council has directed over \$128 million in federal CDBG-DR disaster-recovery funds, leveraging about \$90 million in local and partner matching dollars, to support more than 30 stormwater, flood mitigation, infrastructure, planning, and housing projects. The initiative also includes 28 stormwater planning studies totaling nearly \$11 million.

**THE POWER OF WE**

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Headquartered in Daytona Beach since 1939.

**Jan 8 - County Council held a 2026 goal setting workshop...**

Discussion included the upcoming legislative session whether they will address SB 180 which limits local government land use authority. There was discussion regarding property tax revenue referendums and the possible impact on county budget...

**County Manager George Recktenwald** suggest the Council meet directly with Volusia delegation to tell Volusia’s budget story with special concern about the Sheriff’s budget.

Budget cutbacks may require county to change models for example.... beach operations and that can’t be changed overnight.....

Council to go back to mini-budget workshops in the next few months... Council agree the budget should reflect core responsibilities determined by citizens ie. public safety, public services, environment, etc.

Council also addressed.....modifying Volusia Forever...cost of the County Jail, beach renourishment, stormwater management, milage reduction, affordable housing, Cultural Council funding as well as other topics.

Council also touched on Fire Assessment fees and other alternative revenue options.

Listen to comments from **County Chair Jeff Brower** in VM podcast.

**Per their recent 2026 Goal Setting Session County Council scheduled several Mini-Budget Workshops**

- February 17 – Economic Development/ Public Works
- March 3 – Beach Related Services
- March 17 – Votran/Transit Services
- April 7 – Growth/Resource Mngt Services
- April 21, 2026 – Community Services Programs
- May 5 & 19, 2026 – Service Level Change Follow-up





**Linda Webster-Dubea (FPL)** is the new **2026 Chair of the Daytona Regional Chamber**, succeeding 2025 Chair Mike Sznajstajler (of Cobb Cole). This transition occurs at the Chamber's **106th Annual Meeting**.

As **Chair of the Board of Directors**, Webster-Dubea will lead governance and strategic direction of the Chamber.

She has 20plus years' experience as Regional Manager, External Affairs at **FPL**. We wish you well, Linda!



VCARD Chair Jessica Gow passes gavel to Kris Rowley

### **VCARD hosts 38th Annual Installation Meeting**

The new 2026 VCARD officers are **Chair Chris Rowley (Zev Cohen & Associates)** **Vice President Joey Posey (Storch Law Firm)** **Vice chair Flagler County Kady Dearing (Lassiter Transportation Group)**

**Secretary Jane Terrell (Universal Engineering Sciences)** **treasurer Ron Nowwiskie** **Immediate Past President Jessica Gow (Cobb Cole).**

VCARD also presented **Distinguished Service Award to Clay Irvin**. **Member of the year was Joe Posey and Samantha West was named partner of the year.**



### **County's Director of Aviation and Economic Resources Cyrus Callum touts new passenger counts for Daytona Intl Airport....**

Daytona Intl Airport got some statistics that of the 19 commercial service airports in Fla, Daytona Intl Airport was one of two of the fastest growing airports for 2025.

DBIA numbers were 772,000 passengers...the highest count since 1997...an increase of 11% over our 2024 numbers. DBIA attributes that growth to Breeze' passenger count AND Jet Blue.

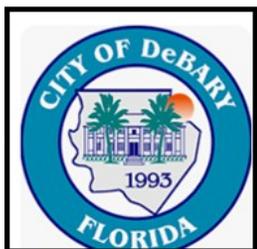


In 2026, if passenger counts continues at its current growth rate, DBIA can expect somewhere between 950,000 to 1 million passengers and we haven't had 1 million passengers since 1992....there's a lot of opportunity and we have to continue promoting locals to using Daytona Intl Airport's new flights being offered in addition to continuing to use Delta, American, Avelo and Breeze to support our market share and the ability to continue to grow brings more airline competition which will bring rates down.

### **Gov DeSantis appointed Charlie Lydecker (CEO, Foundation Risk Partners) to the Board of Governors of the State University System.**



This entity oversees the State's public universities, ensures accountability for public funds and maintains academic quality and affordability.



**City of DeBary is offering a Business Façade Grant to help local commercial properties improve the exterior of their buildings.**

For commercial buidings only — not homes....it's funded 100% by Business Tax Receipts (no residential tax dollars are used).

This program reinvests business tax dollars to help improve curb appeal and strengthen DeBary's commercial areas.

Click [here](#) for the application and full program details— or contact Merylene Thomas, Senior Planner, at [386-601-0204](tel:386-601-0204) or [MThomas@DeBary.org](mailto:MThomas@DeBary.org).

**Volusia Elected Officials Roundtable**

**Monday, March 9, 9 AM  
Daytona Intl Airport**

To discuss local issues that affect the entire county...including a report from Stormwater Management Committee.



**Lake Helen City Commission recently appointed John Brant as their administrator. Brant was fire chief in South Daytona.**

SO [Joseph LaSata](#), Public Safety Director/Chief of Police in South Daytona.will be covering those

duties and may likely be hiring someone later to take over as Fire Chief.

Congratulations John! Happy for you.....



**Jan 21 - DB Police Chief Jakari Young made a presentation/strategic plan to City Commis-**

**sion related to policing the City's beachside area (particularly the boardwalk and surrounding beachside corridor):**

Restoring a Dedicated Police Presence.....bring back a permanent, dedicated police unit focused on the boardwalk and adjacent beachside areas.....it would focus on patrols, visibility, and rapid response in high-traffic tourist and business zones.

17 new police recruits currently undergoing field training that will be patrol-ready by early April and will staff the revived boardwalk unit.

A NEW police satellite office at the Hilton Beach-front Resort to create a day-to-day operational presence on the beachside whereby the department will provide continuous patrols (24/7) along the boardwalk, Breakers Park area, Main Street corridor, and wider beachside zones.

This unit will build relations with local businesses/residents.. businesses and visitors expressed concerns about homeless encampments, panhandling, and behaviors perceived as aggressive or disruptive.

This new patrol would be a similar security presence like the downtown Beach St initiative.

Business stakeholders along A1A and the boardwalk have publicly supported the effort, desiring a constant and visible law enforcement presence to make both locals and tourists feel safer.



## National debt is NOW \$38.6 trillion

A new voter survey shows 72% of Democrats / 87% of Republicans want Congress to prioritize reducing national debt...

- Economists warn of rising crisis risks. The Committee for a Responsible Federal Budget cautions that the debt is now growing faster than the US economy, potentially triggering financial, inflationary, currency, or austerity crises if trends continue.
- Interest payments are exploding. In the first quarter of FY 2026, US interest costs hit \$270.3 billion, surpassing defense spending—driven by high rates and the sheer size of the debt.
- Federal budget delays are adding pressure. Economists expressed concern after the White House missed a key budget submission deadline, noting the government has already borrowed more than \$38.5 trillion.
- Debt accumulation is accelerating. Treasury data shows the U.S. added \$1 trillion more debt in just 71 days...

## January Consumer Confidence Index fell to 84.5, a sharp drop from 94.2 in December....



the lowest since 2014, reflecting consumers are worried about inflation, job market conditions, and overall economic outlook. Lower confidence can mean weaker consumer spending ahead, which matters because consumer spending drives a large share of US economic activity.

In the US House, the count is now

- 217 Republicans
- 215 Democrats



Democrats picked up one seat after a special election in Texas (Jan 30).

## 3 US House vacancies to be filled this year...

- Georgia's 14th District— due to resignation of Rep. Marjorie Taylor Greene (R)....Special election March 10
- New Jersey's 11th District - due to resignation of Rep. Mikie Sherrill (D) ....Special election April 16
- California's 1st District - due the death of Rep. Doug LaMalfa (R).....Special election: August 4

Mid-term elections take place in November.



## Fla Office of Insurance Regulation (OIR) has reported 42 auto insurance companies have filed for rate decreases for 2026 — indicating price relief is broad-based across the market...

including some MAJOR insurers -

- USAA: ~7% rate decrease effective by May
- Florida Farm Bureau: average -8.7% decrease.
- Progressive: ~8% average rate reductions
- State Farm: ~10% rate decrease
- AAA: 3 rate reductions totaling ~15%
- Allstate: ~4% rate reduction

Reductions are due to legislative tort litigation reforms, regulatory actions, market stabilization efforts and competitive rate filings.

Exact savings amount per driver will depend on your insurer, coverage level, driving history, and policy renewal timing

**FED BD  
KEEPS  
3.5-3.75%  
RATE**

Federal Reserve Board met Jan 27–28 ...kept federal funds rate unchanged at 3.50 % to 3.75 % — the first *pause* after 3 consecutive rate cuts in 2025.

Their policy statement noted that:

- Economic activity continues to expand solidly.
- Job gains have remained moderate with signs of stabilization in the unemployment rate.
- Inflation remains somewhat elevated above their 2 % target

They really want to maintain max employment and 2 % inflation, and will carefully assess new economic data before making future policy changes.

Vote was 10–2 to keep policy rate at 3.50%–3.75 %

- Jerome Powell – Chair
- John Williams – Vice Chair
- Michael Barr – Governor
- Michelle Bowman – Governor
- Lisa Cook – Governor
- Beth Hammack – Governor
- Philip Jefferson – Governor
- Neel Kashkari – Fed Reserve Bank President
- Lorie Logan – Fed Reserve Bank President
- Anna Paulson – Fed Reserve Bank President

2 wanted a 25 basis-point rate cut:

- Stephen Miran – Governor (recent Trump appointee)
- Christopher Waller – Governor

Financial markets expected the rate hold....pricing showed near certainty that the Fed would not cut rates in January.

The Fed will take a wait/see approach with more clarity on inflation/labor market trends before considering additional rate cuts.

With interest rate unchanged.....some analysts see the decision as a cautious stance amid ongoing inflation pressures and economic strength — suggesting that future adjustments (cuts or hikes) will depend heavily on forthcoming data.

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### 2026 Federal Reserve Board meeting schedule

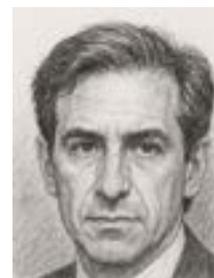
- March 17–18 (includes Economic Projections)
- April 28–29
- June 16–17 (includes Economic Projections)
- July 28–29
- Sept 15–16 (includes Economic Projections)
- October 27–28
- Dec 8–9 (includes Economic Projections)

These meetings generally span 2 days, with the policy decision/statement released on the 2nd day at 2 PM ET followed by a 2:30 PM press conference by the Fed Chair .

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**Federal Reserve Chair Jerome Powell's** term as ends on May 15...Chair appointments are 4 years.

Trump intends to nominate [Kevin Warsh](#) as the next Fed chair....a 55 year old financier/bank exec who was previously a Federal Reserve Board member (nominated by **President George W Bush**).



He's married to businesswoman Jane Lauder, whose grandparents founded Estée Lauder cosmetics company.

The Chair nominee must be confirmed by the US Senate which is why Trump was ample lead time for Senate hearings and confirmation.

Powell could remain on the Fed's Bd of Governors until Jan 2028 even after his chairmanship ends....governor term is separate from the chairmanship.



**Feb 3 – County Council** accepted a long-range **ECHO Vision Strategic Plan** and directed staff to maintain current procedures, and continue implementing it.

In 2023, the ECHO Advisory Committee initiated a strategic plan to guide the program through 2040, to identify future projects, improve grant processes, develop marketing strategies, and enhance program operations.

The ECHO Advisory Board drafted 30 recommendations and the Council addressed 11 of them...however, they maintained the status quo. The Strategic Plan is a community-driven roadmap aimed to preserve taxpayer funds and enhance quality of life.

The ECHO program (short for Environment, Culture, History and Outdoor Recreation) is a voter-approved grant initiative that funds community projects that preserve the environment, celebrate culture and history, and expand outdoor recreation. It was first approved by voters in 2000 and renewed in 2020.

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**Feb 1 - Edgewater City Council**

- adopted a Wastewater Treatment Master Plan
- made 3 appointments to Planning / Zoning board
- 3 appointments to Economic Development board
- 1 appointment to Fire Fighters Pension board
- approved a new City Attorney contract with Sabatini
- approved a contract with Southern Group of Fla for lobbying services.



**Join us Friday, February 6** at Riverfront Esplanade in Downtown Daytona Beach for an evening full of fun, flavor, and community spirit!

From **5–9PM**, the **Riverfront Market** will feature local vendors offering unique finds and handmade goods, alongside the **Downtown Daytona Nights Food Truck Rally** on Magnolia. Enjoy **live music** and wander through the **First Friday Art Walk**, highlighting the creativity of local artists.

It's the perfect way to shop, eat, explore, and celebrate the vibrant culture of Downtown Daytona Beach all in one night!

179 S. Beach Street

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**CEO**  
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## The Q Breakfast

Friday, Feb 20, 7:30 – 9 AM

Daytona International Airport

Dennis McGee Room

LIMITED SEATING....

RSVP REQUIRED...

[Click here to RSVP](#)

The Q Breakfast...will include a panel discussion

In addition, Economic Development Division Director Lou Paris, will discuss the county's 4th qtr 2025 economic data.....annual wages, building permit activity and municipal / county labor statistics.

Free parking....breakfast but you must RSVP! I've gone to this event for years and definitely recommend it. It's informative and a great networking opportunity!



City of Daytona Beach is seeking proposals to renovate the historic Fire Station One into a sit-down fine-dining restaurant and lounge that preserves the 100-year-old building's unique architectural features and historical significance.

Bids for the renovation project are being accepted until February 10 and the City plans to announce the selected proposal by March or April.

The facility includes 8,000 sq ft that allows for a flexible restaurant design including indoor and potential outdoor seating, plus 44 parking spaces and nearby street parking.

Deltona's Economic Development Department has engaged Retail Strategies (a national retail recruitment/consulting firm).



The City's 5-Year Economic Development Plan includes creating a thriving retail, restaurant, and business environment serving residents and visitors, and to expand recruitment of targeted businesses.

Retail Strategies, LLC conducts retail market/gap analyses to identify opportunities and will market Deltona to national, regional, independent retailers. They'll also support downtown revitalization and help fill vacant commercial spaces by connecting property owners /developers with future tenants. Provide data-driven strategies to guide retail attraction and support existing business retention/expansion.

The plans requires feedback from citizens /local businesses on what they 'd like to see in Deltona. This one-year process goes until September 2026.

## Build the future of your dreams with us.

Personalized service means having a financial advisor who understands you and what you're trying to achieve, and helps to create a unique strategy based on your needs and circumstances.

Let's start building the future today.



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Erika Kazma (3rd from left) and TOTY finalists

### **Erika Kazma is Volusia Schools' New Teacher of the Year**

A physical education teacher at Longstreet Elementary, she was chosen from a field of 70 nominees representing schools in the District.

The honor was presented on January 10, during a banquet hosted by the FUTURES Foundation

A VCS educator since 2006, she's taught at



Longstreet Elementary since 2015. Beginning as a 5th-grade teacher at Chisholm Elementary, she later taught grades 2–5 at Cypress Creek Elementary from 2007 to 2015.

She's also head coach for Girls on the Run and other student run clubs.

As district Teacher of the Year, she will represent Volusia Schools in the Florida Teacher of the Year program at the statewide level



**Fla Annual Business Reports Due.....**

Every business registered to do business here must file an annual report with Fla Dept of State.

Updating your info with Fla’s Secretary of State ensures that your business is active and authorized to do business in the State.

Furthermore, it informs the public of your company’s leadership info.....allows you to update the names and/or addresses of the officers/ directors, managers, registered agent ,contact info and federal EIN number.

You can file online through the State's Division of Corporations website. [Click here](#) to file your annual report.

**Payment Options** include credit card (Visa, MasterCard, American Express, or Discover) or a deb-it card or by check/money order, made payable to *Fla Dept of State*.

It’s due by May 1....after this date, a \$400 late fee is assessed. Filing costs are.....

- Annual Report - Profit Corp \$150.00
- Annual Report - Non-Profit Corp \$61.25
- Annual Report - LLC \$138.75
- Annual Report - Limited Partnership \$500.00

For more info, go to [sunbiz.org](#) then click Manage/ Change Existing Business tab.

Also, there is a Federal requirement for the Reporting of Beneficial Ownership ....[Click here](#) to file.

**Feb 5 - proposed recreational marijuana (pot) amendment for the 2026 ballot.....**

**State Dept officials said this proposed amendment DID NOT qualify for November ballot.....**

**It failed to meet the 880,000 valid signatures requirement by the deadline date.**

State records showed the petition was ~100,000 signatures short of the threshold based on processed counts.



Amendment proponent Smart & Safe Florida, disputes the State’s count claiming they submitted over 1.4 million signatures and that the State’s early announcement is premature because final county-by-county validation is not complete.....and that once all signatures are fully verified, the amendment will meet the requirements to qualify for the ballot.

This comes after the 2024 statewide vote where a similar recreational marijuana amendment earned a majority of votes but fell short of the 60% threshold required for constitutional amendments in Fla.

Additionally, recent legislative changes tightened requirements and added hurdles for citizen initiatives (like higher fees, stricter signature rules, background checks for petition gatherers, and shorter deadlines), which advocates argue have made it harder to get measures on the ballot.

See more details to next page with Constitutional Amendments.....

# CONSTITUTIONAL AMENDMENTS

**February** —there is a dispute if the marijuana legalization initiative had enough signatures by the ballot deadline. 100,000 short of the required 880,000 signatures

## [Proposed Citizen Initiatives for the 2026 Ballot](#)

**Marijuana legalization initiative** Smart & Safe Fla expects its adult recreational marijuana amendment to be on the 2026 ballot after surpassing the required 880,000 valid signatures. However, Fla Division of Elections invalidated approx 200,000 petition signatures, and a Leon County judge sided with the state, rejecting the group's challenge. But Smart & Safe says it will not appeal that ruling — but claims it still has “well over 1 million signatures.”

- **Status**—Active — submitted for review / court fight over signatures
- **Right to Clean/Healthy Waters Amendment**
  - By establishing a constitutional right for citizens to clean/healthy waters, it would empower residents/organizations to take legal action against state agencies that permit harm or pose threats to Fla's water bodies.
  - **Status:** Still gathering petitions..
- **Medicaid Expansion Initiative**
  - Aims to expand Medicaid coverage to adults aged 18–65 with incomes at or below 138% of the federal poverty level, aligning with provisions under the Affordable Care Act.
  - **Status:** Campaign has **paused** its 2026 push (aiming for 2028)

- **Top-2 Open Primaries for State Offices**
  - Proposes a nonpartisan "top-two" primary system for state legislative, gubernatorial, and cabinet elections, allowing ALL voters to participate REGARDLESS OF PARTY AFFILIATION.
  - **Status:** Still active
- **Insurance Rate Reduction Initiatives**
  - Two separate proposals aim to reduce home insurance costs. One would mandate a 4% annual rate reduction for policyholders with no claims in the preceding year.
  - **Status:** Still active
- **Initiative Process Requirements Amendment**
  - Seeks to change citizen initiative process... requires sponsors to register a political committee before collecting signatures and follow procedural requirements.

**Status:** Still active

New legislation, HB 1205, enacted in April, imposes stricter rules on constitutional amendments, including sponsor limits, registration as political committees, fines for violations, and shortened submission windows. Some provisions faced legal challenges, with a federal judge blocking the ban on out-of-state petition collectors but allowing other restrictions to stand. Ongoing litigation may further affect the law's enforcement. Supporters said it was necessary to guard against fraud; critics say it was designed to block grassroots initiatives

### **What to watch next**

Fla Supreme Court review — For initiatives like the recreational marijuana amendment, the Court will soon decide if the ballot language is acceptable. That is a crucial gatekeeping step.

For more info on proposed amendments and their status, click [Fla Division of Elections' Initiatives](#) page.



**Loretta Arthur**—has joined **Gross, Rose & Moore**, an international mergers and acquisitions firm...she'll be working with business owners/investors to support growth, acquisitions, and successful transitions.

She brings a strong background in entrepreneurship, real estate, and business brokerage, along with experience in valuation, due diligence, negotiation, and operational leadership. Having built and led multimillion-dollar enterprises, she's committed to helping clients maximize value and achieve long-term success. We wish you the best Loretta!

**Danielle Johnson** - is now a Community Outreach Specialist with District 5 in Fla Dept of Transportation (FDOT) in Deland. Contact info—  
Work 386-943-5417  
[Danielle.johnson@fdot.state.fl.us](mailto:Danielle.johnson@fdot.state.fl.us)



....She previously served as Community Information Coordinator for Volusia County Schools. Do well, Danielle!



**Jonathan Reed Foley**....on Jan 23, Reed and his wife had a new baby, Everest Marie Foley. Congratulations folks! A Pt Orange City Councilman, Reed also performs music....Happy for y'all! Get a rocking chair...quick...you're gonna need it!

**Jayme Dickey** has officially joined Realty Pros Assured Commercial Division, and will concentrate on commercial real estate space in Volusia. The former publisher of Real Producers magazine.....She has more than 20 years of experience in real estate and a background in strategic growth consulting.

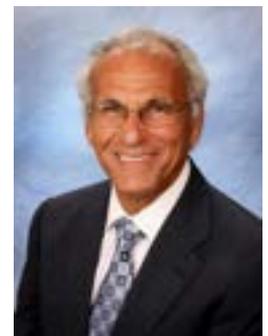


**Daren Lucas**, a 35-year career professional in sports marketing, private equity, fundraising, college athletics and motor-sports has been named President of the Motorsports Hall of Fame of America (MSHFA).

The appointment returns Lucas to the Daytona Beach area where he previously held several executive business development, management and revenue generating positions with both Daytona International Speedway (DIS) and NASCAR from 2000 through 2006

**Jim Tobin** recently transitioned to Best Way Realty of Volusia, LLC in December.....

Been a realtor for the past 15 years, where he's handled residential and small commercial real estate. He started with Watson and then went with Realty Pros for the past 13 years before moving to Best Way Realty. Wish you the best, Jim!



## President Trump Proposes “Great Healthcare Plan”

[Jan 15 - President Trump released his “Great Healthcare Plan” .....a broad framework proposal that aims to –](#)

### a. Lower prescription drug prices

- Classify “Favored-Nation” pricing agreements that aim to align US drug costs with the lowest prices possible
- Allow purchase of certain OTC drugs without prescription to increase competition/reduce costs

### b. Reduce health insurance premiums

- Redirect federal subsidy funds **directly to eligible individuals** (vs insurers) thus more consumer choice on what insurance to buy
- **Fully fund Cost-Sharing Reduction** program for marketplace plans, to reduce premiums
- End **pharmacy benefit managers (PBMs)** kickbacks which administration says inflate insurance costs.

### c. Hold insurance companies accountable

- New “**Plain English**” insurance disclosures requiring insurers to print:
- Clear rate and coverage comparisons in REAL language.
- Percent of premium revenue going to claims vs overhead/profit
- Claims denial rates and average routine care wait times.

### d. Maximize healthcare price transparency

- Make hospitals, health systems, insurers accepting Medicare/Medicaid to **post prices/fees** at facilities/online so consumers can compare costs/improve market competition.

Great Healthcare Plan is currently a **presidential framework proposal**.....Trump wants it **passed it into law** soon... no legislative text yet

Republicans like transparency and other segments... bipartisan consensus/legislative action uncertain. Democrats say it ‘ll destabilize existing Affordable Care Act marketplaces or leave coverage gaps for lower-income folk if subsidies are replaced by direct payments that may not fully offset costs.

---

**Comparison of *Great Healthcare Plan* vs *Affordable Care Act (ACA)*..projected impacts, gaps, and unanswered questions.**

### 1)Subsidies and Premium Support

**ACA gives income-based premium tax credits** tied to benchmark plans sold on the Marketplace.....subsidy amounts adjust with premium costs/income levels. Tax credits reduce percent of income that individuals pay toward premiums.

**GHP would redirect federal funds** directly to eligible individuals (via **Health Savings Accounts**) allowing more consumer choice, thus **lowering premiums/saving taxpayers** by funding cost-sharing reduction (CSR) subsidies.

### 2)..Drug Pricing Mechanisms

**ACA didn’t** include much say-so for most drugs... later on Biden’s Inflation Reduction Act expanded negotiation for some Medicare drugs.

**GHP codifies “Favored-Nation” price deals** to align US drugs with lowest prices in other developed countries.....expands the number of **verified safe OTC drugs available** to reduce prices...less need for doctor prescriptions.

**(continued on next page)**

### 3)..Insurance Market Rules and Consumer Protections

ACA includes market regulations.....

- **Guaranteed issue** (insurers must cover all applicants)
- **Community rating** (limits premium variation by age/location)
- **Essential Health Benefits** (minimum coverage standards)
- **Risk adjustment and reinsurance** systems to stabilize markets

**GHP's "Plain English Insurance" standards** require insurers to write clear rate/coverage comparisons, claims denial rates, portion of premiums paid out to care vs overhead costs.

Mandates price transparency for providers/insurers accepting Medicare/Medicaid

### 4) Anticipated Coverage and Cost Impacts

**Coverage Risk**— shifting from **income-scaled subsidies** to flat direct payments....it could make coverage **less affordable for lower-income individuals**.....

- might increase the **uninsured population** if individuals forgo coverage when payments don't match rising premiums.

### 5) Premiums and Subsidy Expiration Context

- ACA subsidies expanded after pandemic relief legislation are **set to expire**, contributing to premium increases nationwide in 2026. Trump sees its plan as a response to rising premiums.
- without clear legislative text or guaranteed replacement means, there' **no assurance** that direct payments will sufficiently offset premium cost growth.

### Implementation Uncertainties

- **Legislative Status**...GPH is currently a **presidential proposal and framework**....**no enacted law yet**. Congressional approval and detailed statutory drafting would be required to implement the policy changes.

#### Missing Details

- How direct payment amounts are calculated, adjusted, or delivered.
- Whether pre-existing condition protections and minimum coverage standards would continue.
- How risk pools will be maintained to prevent insurers from avoiding high-cost enrollees.
- **Political Reactions**
- **Republicans say the plan enhances cost transparency, empowers consumers, and reduces industry influence while Democrats say it's too vague and cannot guarantee affordability or coverage expansion.**
- **Analysts worry GHP could destabilize existing insurance markets and undermine key ACA protections**

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### Jan 2026 - Volusia's average apartment rental rates

**Average rental rates (all apartments) approx \$1,610 per month**

#### Typical Rents by Unit Size

- **Studio:** Around **\$1,350** per month
- **1-Bedroom:** approx **\$1500'**per month.
- **2-Bedroom:** approx **\$1,750** per month.
- **3-Bedroom:** approx **\$2,120 +** per month.

These variations come from multiple sources and consider specific property types and locations in Daytona Beach/Volusia County.

Jan 27 - New Smyrna Beach City Commission has passed (first reading) an ordinance to prohibit sleeping on city streets, sidewalks, alleys, or in vehicles on public property or outdoors on public rights-of-way and private property from 11:00 PM to 6:00 AM.



It aims to align with Fla's state law (Oct 2024) that prohibits cities from permitting people to sleep or camp on public property.

The City Commission has scheduled a public hearing and second reading of the proposed ordinance for its next commission meeting on Feb 10.

A recent Point In Time count identified 51 individuals experiencing homelessness, with over a dozen sleeping in public areas.

While opponents argue it could criminalize homelessness, supporters say it would enhance public safety and sanitation and help steer people toward services. The intent would be to facilitate homeless individuals access to First Step Shelter.....New Smyrna Beach is a member.



Jan 28 – Volusia Flagler Transportation Organization (TPO)

- reviewed and approved a resolution to amend their 5-year Transportation Improvement Program (TIP),
- approved a resolution regarding their 2026 Transportation Safety Targets
- heard a presentation regarding their TPO FY 2026 -28 Unified Planning Work Program.

Jan 21 – Daytona Beach City Commission delayed a proposed \$4.3 million purchase of the Cruisin' Café (at the corner of A1A at Main St) and two adjacent parcels.



City Redevelopment Director Ken Thomas said the purchase (and demolition) of Cruisin Cafe would be a mixed use project with parking as a means to eliminate blight and to rejuvenate the area with new restaurants, retail and parking. Doing so would support the redevelopment of a nearby city-owned building at 777 Main St into a restaurant.

Commissioner Monica Paris mentioned City does not adopted a long term redevelopment plan for the Crusin Cafe property.

Commissioner Ken Strickland said eliminating blight in this area would carry a substantial price.

Mayor Derrick Henry and Commissioner Dannette Henry expressed opposition to purchasing at purchasing the Cafe unless more details are released.

Commissioner Stacy Cantu raised concerns about just one appraisal.

Commissioner Paula Reed argued against maintaining status quo on Main St.... Commissioner Strickland made motion to table the purchase 30 days..get 2nd appraisal of property...motion approved 7-0

Additional consideration on the property purchase will be given at a Feb 4, 5 PM workshop meeting at City Hall.

McGyver Labs is a systems engineering and applied AI consultancy founded by Kathryn Neel, a veteran CTO and neuroscientist



whose career spans software architecture, automation, and complex systems leadership. Blending technical rigor with human-centered design, Kathryn helps organizations build technology that



works, is understandable, and can evolve without constant reinvention.

She serves as a fractional CTO and strategic advisor to founders and leadership teams who have outgrown fragile tools

and improvised workflows, focusing on resilient system design, AI-assisted automation, privacy-conscious data pipelines, and decision-support frameworks.

At its heart, McGyver Labs supports organizations ready to move beyond technological noise into operational calm, delivering thoughtful systems that reduce emergencies, accelerate execution, and enable better decisions.

URL: [mcgyverlabs.com](http://mcgyverlabs.com)

Deltona's Economic Development Department has engaged *Retail Strategies* (a national retail recruitment/consulting firm).

### Deltona's Economic Development Objectives (Relevant to Retail Growth)

Deltona's strategic vision emphasize retail and commercial growth as a priority for the city's development:

Deltona's Strategic 5-Year Economic Development Plan includes creating a thriving retail, restaurant, and business environment serving residents and visitors, and to expand recruitment of targeted commercial uses and industries.



*Retail Strategies, LLC* —conducts retail market/gap analyses to identify opportunities and marketing the community to national, regional, and independent retailers.

Support downtown revitalization and help fill vacant commercial spaces by connecting property owners and developers with prospective tenants.

Provide data-driven strategies to guide retail attraction and support existing business retention/expansion.

Part of this plan is feedback from citizens and local businesses regarding what they would like to see in Deltona. This one-year process goes until September 2026.



**LEADS CREATIVE**

**JIM CAMERON**  
Volusia Sales Representative

386-566-2140 | 1200 Synergy Way  
jim@jimcameronconsulting.com | Holly Hill, FL 32117

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They're nice people!

## Friends We Recently Lost.....



**Robert Mathis**, age 65, a Holly Hill resident, passed away Jan 22. He grew up in DeLand and Lake Helen. He graduated from Univ of Florida (B.A.) and University of Florida College of Law. He was Chief Legal Counsel and EVP for Brown & Brown Insurance.

Prior to that, he was Sr VP of KBR, Inc in Houston, Texas. He also held legal roles for several international and domestic organizations. He traveled, worked all over the world and was a well-respected attorney. He enjoyed movies, gourmet foods, great music, spending time with family/friends, fine art, designer clothes and exploring different cultures. I'll always remember how hospitable and down to earth he was.

**Buddy Budiansky** was Vice Pres. Commercial Services at Realty Pros Commercial Real Estate in Daytona Beach, Ormond Beach, Port Orange Area for more than 25 years.



Originally from NY, he was real asset to the Daytona Beach Area.....an active member with the Daytona Beach Areas Assn of Realtors and Daytona Regional Chamber.

Buddy was a genuine individual....always a firm handshake....that's what I best liked about him.

**Approx 40% of property taxes are paid through mortgages**



**State of the County luncheon will be February 25, 12-2:00 PM... Center at Deltona. Look for invitations and other details soon.**

**\$110 million (37.5%) of Volusia' property tax revenue comes from homesteaded properties.....County Finance Director Ryan Ossowski**

Property tax is based on a property's assessed value, which is appraised for market value as of January 1 of each year. Fla homeowners (permanent residences) are currently eligible for a homestead exemption on first \$25,000 which applies to all property taxes including school district taxes. Another additional \$25,000 exemption applies only to non-school taxes.

## Volusia's Registered Voters - February 3, 2026 (Includes Active and Inactive Voters)

Democrats	104,438	20,700	125,138
Republicans	168,245	18,444	186,689
No Party Affiliation	101,870	25,430	127,300
Other	15,754	1,782	17,536
Totals	390,307	66,356	456,663



Fla is one of the largest state economies in the US with a gross domestic product (GDP) near or exceeding ~\$1.7 trillion. If it were a country, Fla would rank roughly 15th in the world by GDP — surpassing many national economies.

The state has **outpaced national growth in recent years**, though projections indicate **growth will moderate** from the rapid post-pandemic pace toward more steady, long-term rates.

**Private sector job growth remains robust**, with thousands of jobs added each month through 2025 across sectors like education & health services, trade, transportation, and professional services. Fla's unemployment rate has generally stayed **below the national rate for multiple years**, often in the **3.4–3.7% range** through 2025, indicating a relatively tight labor market.

Fla has been **ranked the #1 state economy in the US** by several news outlets....leading the nation in **new business formations**.

Continued **population growth from in-migration** supports labor supply and consumer demand, though forecasts expect the pace of in-migration to **slow gradually** in the coming decade.

Workforce expansion and higher education rankings contribute to Fla's competitiveness in attracting talent.

Consumer confidence in Fla has fluctuated, with **sentiment showing modest improvement heading into 2026** but remaining below some earlier levels.

Forecasts from economic analysts anticipate Fla's economy will continue to grow, but **at a more moderate pace** compared with the rapid expansion seen immediately after the pandemic. Unemployment is expected to trend slightly higher before stabilizing.

### Volusia's Economic Snapshot...

- **FY 2025–26 County Budget:** \$1.41 billion, with a mix of flat and rolled-back millage rates.
- **General Fund millage:** Held at 3.2007 mills, maintaining service levels while managing inflationary pressures.

The County's 5-year forecast anticipates:

- Continued population growth.
- Pressure on housing affordability.
- Need for expanded transportation and workforce housing infrastructure

[August/November 2026](#)

**County Council At Large**

[Nancy Miller](#)

[Mike Poniatowski](#)

**County Council, District 1**

[Wendy Anderson](#)

[Don Dempsey](#)

[Melissa Thorne](#)

**County Council, District 3**

[Danny Robins](#)

[Byron White](#)

**County Council, District 5**

[David Santiago](#)

**School Board, District 1**

[Brenda Lyn Beery](#)

[Jamie Michele Haynes](#)

**School Board, District 3**

[Cydney Ann Reagan](#)

[Grace Kellermeier](#)

[Jessie Thompson](#)

**School Board, District 5**

[Ruben Colon](#)

**Daytona Beach Commission Zone 1**

[John Navarra](#)

**DeBary Council Mayor/Seat 5**

[Phyliss Butlien](#)

**DeLand Commission Seat 3**

[Cyntha Pagan-Hale](#)

**Deltona Mayor**

[Santiago Avila](#)

**Deltona Commission District 1**

David Markle

**Deltona City Commission District 6**

[Kimberly Marie Eddins](#)

**Edgewater Mayor**

[Diezel Depew](#)

[Wayne Thomas McCloskey](#)

**Edgewater Council District 1**

[Charlotte Hope Gillis](#)

[Charles Martin](#)

**Edgewater Council District 3**

[James McGuinness](#)

**News Smyrna Bch Mayor**

[Fred Cleveland](#)

[Lisa Martin](#)

[James Curtis Taylor](#)

**NSB Commission Zone 1**

[Carl Curtis Hodges](#)

[Jessica Realin](#)

**NSB Commission Zone 1**

[Jennifer Devine](#)

[Cynthia Armalar Flanagan](#)

## Ormond Beach Mayor

[Lori Tolland](#)

## Ormond Beach Commission 1

[Alan Burten](#)

[Melissa DeVriese](#)

[Colleen McMahon](#)

## Ormond Beach Commission 2

[Jennifer Bright](#)

## Ormond Beach Commission 3

[Kristin Deaton](#)

[William Sanchez](#)

## Fla Senate District 8

[Jake Johansson](#) (REP)

[Heather Bendl](#) (REP)

[Judy Ngying](#) (DEM)

[Jason Voelz](#) (REP)

## Fla House District 27

[Richard Gentry](#) (REP) \*Incumbent

## Fla House District 28

[Bill Partington](#) (REP) \*Incumbent

## Fla House District 29

[Webster Barnaby](#) (REP) \*Incumbent

## Fla House District 30

[Heather Louise Bendl](#) (REP)

[Chase Tramont](#) (REP) \*Incumbent

## Congress—District 6

[Aaron Baker](#) (REP)

[Purvi Dilip Bangdiwala](#) (NPA)

[Alexandra Van Cleef](#) (REP)

[Joshua Vasquez](#) (REP)

[Murchinson-Rivera "Ron"](#) (DEM)

[Charles Gambaro](#) (REP)

[Amr Metwally](#) (MGT)

[Eric Yonce](#) (DEM)

[Andrew Parrott](#) (LPF)

[Jose Valezqueza Cruz](#) (REP)

## Congress—District 7

[Marialana Kinter](#) (DEM)

[Michael Don Johnson](#), (REP)

[Sarah Ulrich](#) (REP)

**Volusia County Schools has 56 Career & Technical Education programs and 37 academies across 15 career clusters, such as aerospace, HVAC, criminal justice, culinary arts, emergency medical response, marketing and much more.**





## Museum of Arts & Sciences Reveals New Name, New Brand, and Visionary Plans for Its Future Campus

The Museum of Arts & Sciences in Daytona Beach has been renamed **The Cici & Hyatt Brown Museum of Art, Science & History**, marking a new era fueled by significant philanthropic support and visionary plans for a future campus. This transformation aims to create a cultural landmark that integrates art, science, and history under one iconic roof.

- **New name and transformative funding:** The museum received a \$75 million donation from Cici and Hyatt Brown, with a community fundraising goal of \$25 million matched at a 3-to-1 ratio, potentially totaling \$175 million for the new museum and endowment..

- **Ongoing community engagement and economic significance:** During construction, programs like mobile outreach, educational initiatives, and planetarium shows will continue, while leaders highlight the museum’s role as a catalyst for regional growth, tourism, and talent retention.

**Architectural vision and community impact:** The future campus design emphasizes visitor experiences that connect to local cultural history, featuring a planetarium sphere as a central icon to engage patrons and fulfill the museum’s mission.

**Timeline and operational transition:** The museum will close to the public on March 29, 2026, for construction to begin, with the new building expected to open in Fall 2028, unifying its offerings and expanding its regional cultural influence.





Join us on **Sunday February 22, 10AM – 3PM** at the **Riverfront Market in Downtown Daytona Beach!**

Riverfront Esplanade has unique finds from 45 local vendors, and live music by **Aaron Esposito**.

Come kick off your morning with **FREE** yoga led by Renew Yoga Studio 9 AM in the Rose Garden (255 S Beach St.) Just bring your mat & some water!

Mark your calendars—it's a day full of community, fun, and great vibes!

**Address: 179 S. Beach Street**



# THE MAYOR'S *Gala*

FEBRUARY 7, 2026 | 6 PM

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Seat reservations are available for \$150 per person

Host a table for 8 for \$1,200

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For information on Sponsorship benefits, please contact [Gala@firststepshelter.org](mailto:Gala@firststepshelter.org) or call 386-361-3800 x 201

Make your individual, table, or sponsorship purchases by going to [www.firststepshelter.org](http://www.firststepshelter.org)

All proceeds go towards First Step Shelter

## What is the Federal Reserve? Who Makes Up the Federal Reserve?

It's the US central bank, created by the **Federal Reserve Act** of 1913 to establish a monetary system that could respond effectively to stresses in the banking system.

### The Federal Reserve System includes

- Bd of Governors, in federal agency in Washington
  - 12 Federal Reserve Banks around the nation....
- |             |           |               |
|-------------|-----------|---------------|
| Boston      | New York  | Philadelphia  |
| Cleveland   | Richmond  | Atlanta       |
| Chicago     | St. Louis | Minneapolis   |
| Kansas City | Dallas    | San Francisco |

Fed performs 5 functions to serve promote the health/stability of the US economy/financial system:

- ◇ conducts the nation's monetary policy,
- ◇ promotes financial system stability,
- ◇ supervises/regulates financial institutions,
- ◇ fosters payment/settlement system safety and efficiency
- ◇ assists consumer protection/community development

### Three Key Entities for the Federal Reserve System

- ◇ Board of Governors, a federal agency in Washington DC
- ◇ 12 Federal Reserve Banks, operating around the US actions,
- ◇ the 12 voting members who serve on the Federal Open Market Committee that sets crucial monetary policy.



The Federal Open Market Committee (FOMC) is 12 voting members who shape US monetary policy....7 Board members of the Board of Governors and the NY Fed Reserve Bank, plus 4 rotating regional Federal Reserve Bank presidents....they assess economic conditions and vote on interest rate changes

### Permanent Voting Members (Board of Governors)

- **Jerome Powell** – Board Chair: usually considered **neutral**, with a balanced approach to monetary policy....
- **Michael Barr** – Vice Chair for Supervision: **Dovish**, often supports lower interest rates to support employment
- **Michelle Bowman** – **Hawkish**, often favors higher interest rates to control inflation.
- **Lisa Cook** – **Dovish**, focuses on employment/economic growth.
- **Philip Jefferson** – Vice Chair, Board of Governors: **Neutral**, with a data-driven approach.
- **Christopher Waller** – **Hawkish**, favors higher rates to inflation control.
- **John Williams** – President, NY Federal Reserve Bank: **Neutral**, balanced monetary policy view.

### Rotating Voting Members (Regional Fed Presidents)

- **Austan Goolsbee** – President, Chicago Fed: **Dovish**, supports lower interest rates.
- **Susan Collins** – President, Boston Fed: **Neutral**, with a balanced approach.
- **Alberto Musalem** – President, St Louis Fed: **Hawkish**, favors higher interest rates.
- **Jeffrey Schmid** – President, Kansas City Fed: **Hawkish**, focuses on inflation control.



Pt Orange Mayor Scott Stiltner,  
City Mgr Wayne Clark, Rep Chase Tramont

**Port Orange Mayor Scott Stiltner, Council members, and City Mgr Wayne Clark** met with Volusia legislative delegation and other State officials to advocate for key projects and request state funding to help strengthen critical infrastructure.

**Sean Pittman** is the City's lobbyist in Tallahassee. City leaders requested funding support for efforts aimed at flood mitigation and infrastructure improvements. These investments are essential to protecting neighborhoods/local businesses, and enhancing the quality of life for all residents

---

**County has a new online permit guide with project zoning and permitting info in one location to assist residents, business owners and developers with the permitting process.**

It determines what's allowed at your location, what permits you need, estimated costs and the correct applications to submit.

This Permit Guide consolidates info from different departments in a single, easy-to-navigate platform and simplifies regulatory requirements at every step.

Check out the Volusia County Permit Guide at [permitguide.volusia.org](http://permitguide.volusia.org).



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There are 2 paths to the top of Google: the slow path and the fast path.

Most businesses are stuck on the slow path: a frustrating cycle of guessing at SEO, waiting months for results, and spending thousands with no guarantee.



Your competitors who consistently dominate the top of Google are on the fast path. They understand a secret about how Google actually works. It is based on fixing one critical, yet common, mistake. This system allows them to get in front of customers ready to buy for less money and with results in weeks, not months.

Colby's short, 2-minute video reveals this number-one mistake and shows you the exact two-part system to fix it. It is the fastest, most direct path to getting new clients from Google.

Learn the #1 mistake most businesses make now at <https://www.clientsnextdoor.com/vmn>

# THE VOLUSIA REAL ESTATE SCORECARD

## VOLUSIA COUNTY - ALL PROPERTY TYPES

Source: Florida Realtors

NOVEMBER  
2025



## AVERAGE MORTGAGE RATES

Source: Mortgage News Daily

LAST UPDATED  
JANUARY 5, 2026



The Volusia Money & Real Estate Scorecard is a monthly report that identifies and tracks various key metrics that are important to Volusia County's economy and consumers. Compiled by Jami Gallegos, MBA, Owner & Lic. Broker of Lifestyle Realty Group, Inc.



**Jami Gallegos**

Owner / Broker / Real Estate Advisor

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🌐 LifeStyleRealty.Group

📍 1095 N. US Hwy 1 Suite 3  
Ormond Beach, FL 32174



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# THE FLORIDA SCORECARD

METRICS TO HELP SECURE FLORIDA'S FUTURE

View County Data... 

-  TALENT SUPPLY & EDUCATION
-  INNOVATION & ECON. DEVELOP.
-  INFRASTRUCTURE & GROWTH LEADERSHIP
-  BUSINESS CLIMATE & COMPETITIVENESS
-  CIVIC & GOVERNANCE
-  QUALITY OF LIFE

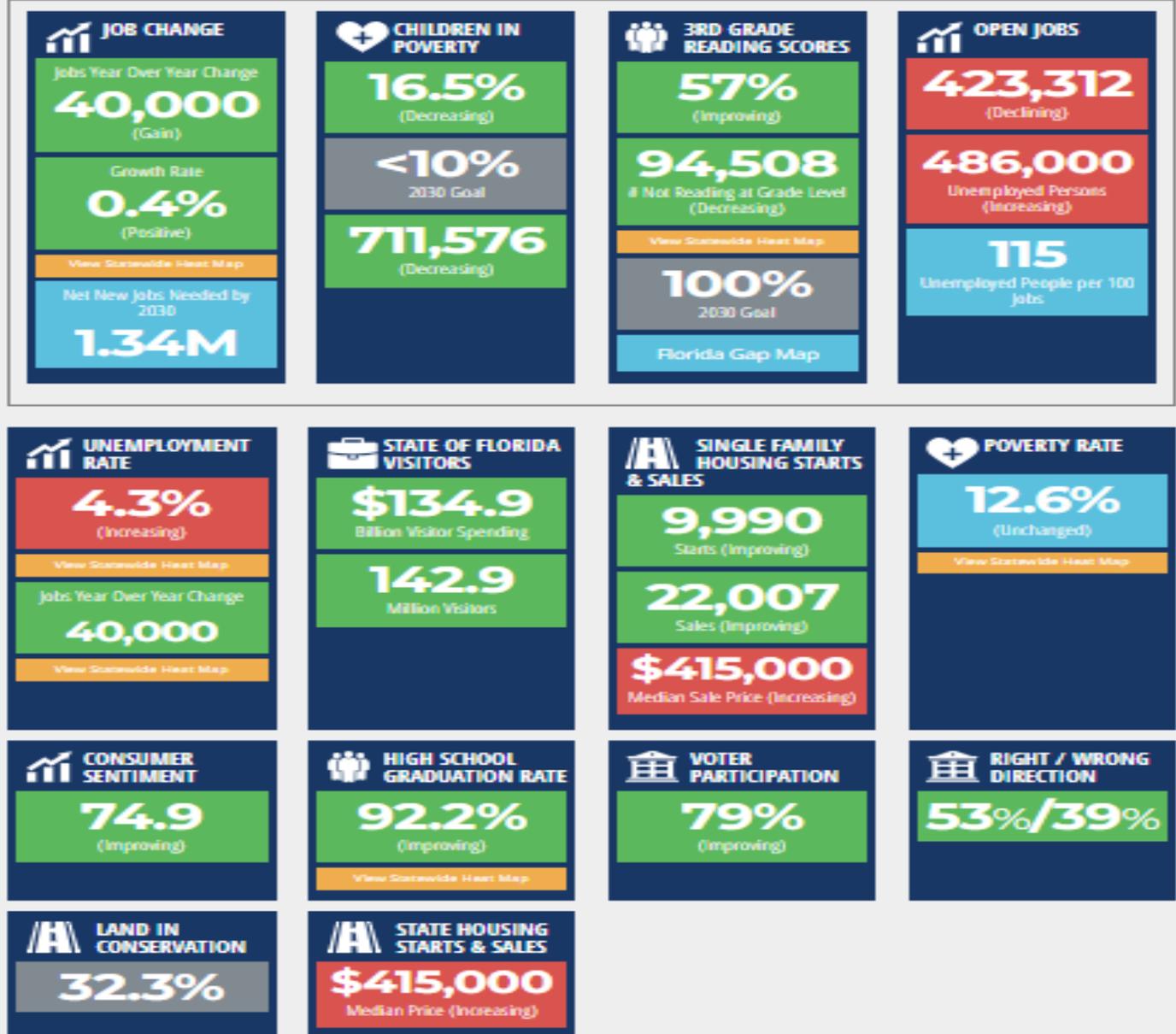
## State of Florida Metrics

Click any metric to get more information (What's this?)

Florida FutureCast

FLORIDA POPULATION 02/02/2026

**23,447,094**



The Fla Scorecard™ is a dynamic online tool that identifies and tracks key metrics that are important to Fla's economy today and into the future.

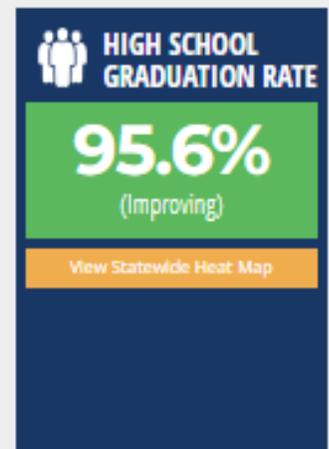
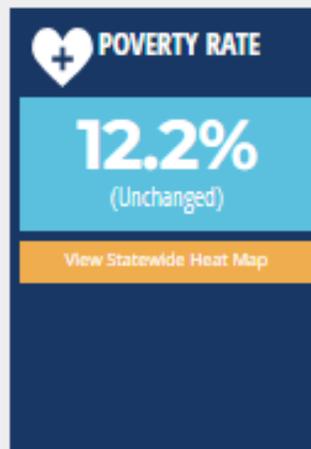


This is a supplement to the Fla Score Card that includes VOLUSIA COUNTY data...**GREEN** = Improving **RED** = Declining

## Volusia County Metrics (What is this?)

Volusia County FutureCast

Click any metric to get more information!



## House Delegation Members

	<p><b>Rep Richard Gentry</b> R – District 27          1302 Capital  <a href="mailto:Richard.gentry@FLhouse.gov">Richard.gentry@FLhouse.gov</a>          (850) 717-5027</p> <p>275 S Charles Richard Beall Blvd Unit 108          DeBary</p> <p>Legislative Staff          Jerry Bertsch Erika Benfield</p>	<ul style="list-style-type: none"> <li>• <a href="#">Public Counsel Oversight Joint Committee</a></li> <li>• <a href="#">State Affairs Committee</a></li> <li>• <a href="#">Government Operations Subcommittee</a></li> <li>• <a href="#">Natural Resources &amp; Disasters Subcommittee</a></li> <li>• <a href="#">Industries &amp; Professional Subcommittee</a></li> <li>• <a href="#">Transportation &amp; Economic Development Budget Subcommittee</a></li> </ul>
	<p><b>Rep Bill Partington</b> R – District 28          1301 Capital  <a href="mailto:Bill.partington@FLhouse.gov">Bill.partington@FLhouse.gov</a>          (850) 717-5028</p> <p>444 Seabreeze Blvd Ste 645          Daytona Beach</p> <p><b>Legislative Staff</b> - Sandy Morgan          Christian Velazquez</p>	<ul style="list-style-type: none"> <li>• <a href="#">Joint Select Collective Bargaining</a></li> <li>• <a href="#">Ways &amp; Means</a></li> <li>• <a href="#">Criminal Justice Subcommittee</a></li> <li>• <a href="#">Housing, Agriculture Tourism Subcommittee</a></li> <li>• <a href="#">Human Services Subcommittee</a></li> <li>• <a href="#">State Administration Budget Subcommittee</a></li> </ul>
	<p><b>Rep Webster Barnaby</b> R – District 29          317 Capital  <a href="mailto:Webster.barnaby@FLhouse.gov">Webster.barnaby@FLhouse.gov</a>          (850) 717-5029</p> <p>120 S Fla Ave          Deland, FL 32720          736-5042</p> <p><b>Legislative Staff</b> - Drake Wyman          Ryan Veitch</p>	<ul style="list-style-type: none"> <li>• <a href="#">Judiciary <i>Vice Chair</i></a></li> <li>• <a href="#">Criminal Justice Subcommittee <i>Vice Chair</i></a></li> <li>• <a href="#">Ways &amp; Means</a></li> <li>• <a href="#">Agriculture/Natural Resources Budget Subcommittee</a></li> <li>• <a href="#">Health Care Facilities/Systems Subcommittee</a></li> </ul>
	<p><b>Rep Chase Tramont</b> R - District 30          214 House Office Bldg  <a href="mailto:Chase.tramont@FLhouse.gov">Chase.tramont@FLhouse.gov</a>          (850) 717-5030</p> <p>5889 S Williamson Blvd Ste 201D          Port Orange 944-1010</p> <p><b>Legislative Staff</b> - Duncan DeMarsh          Julie Watts</p>	<ul style="list-style-type: none"> <li>• <a href="#">Commerce Committee</a></li> <li>• <a href="#">Economic Infrastructure Subcommittee</a></li> <li>• <a href="#">Housing, Agriculture &amp; Tourism Subcommittee</a></li> <li>• <a href="#">Rules &amp; Ethics Committee</a></li> <li>• <a href="#">Health Care Budget Subcommittee</a></li> <li>• <a href="#">Health Care Facilities/Systems Subcommittee</a></li> </ul>

January 2025, median rent for all bedroom counts and property types in Daytona Beach is \$1,700. It's slightly lower than the national average. Rent prices remained stable for the past year.

**Federal Reserve sets the federal funds rate...the rate which banks lend to each other**

**Volusia Legislative Delegation  
2025 Session Dates—March 4 – May 2**

	<p><b><u>Sen Tom Leek</u></b> R – District 7 310 Senate Office Bldg (850) 487-5007 <a href="mailto:Leek.tom@flsenate.gov">Leek.tom@flsenate.gov</a> 780 W Granada Blvd (386) 446-7610 Ormond Beach 32174 <b>Legislative Aides</b> - Danielle Curbow, Michael Murtha, Lynnette Phillips</p>	<ul style="list-style-type: none"> <li>• <a href="#">Commerce and Tourism, Chair</a></li> <li>• <a href="#">Appropriations Committee on Higher Education</a></li> <li>• <a href="#">Appropriations Committee on Transportation, Tourism, and Economic Development</a></li> <li>• <a href="#">Community Affairs</a></li> <li>• <a href="#">Fiscal Policy</a></li> <li>• <a href="#">Health Policy</a></li> <li>• <a href="#">Judiciary</a></li> <li>• <a href="#">Joint Administrative Procedures Committee</a></li> </ul>
	<p><b><u>Sen Tom Wright</u></b> R – District 8 412 Senate Office Bldg (850) 487-5008 <a href="mailto:Wright.tom@flsenate.gov">Wright.tom@flsenate.gov</a> 4606 S Clyde Morris Blvd Suite 2-J Port Orange 32129 304-7630 <b>Legislative Aides</b> - Charlene Gagnier, Christopher Morris, Diane Suddes</p>	<ul style="list-style-type: none"> <li>• <a href="#">Military and Veterans Affairs, Space, and Domestic Security, Chair</a></li> <li>• <a href="#">Appropriations</a></li> <li>• <a href="#">Appropriations Committee /Crinal and Civil Justice</a></li> <li>• <a href="#">Appropriations Committee on Transportation, Tourism, and Economic Development</a></li> <li>• <a href="#">Commerce and Tourism</a></li> <li>• <a href="#">Rules</a></li> <li>• <a href="#">Transportation</a></li> <li>• <a href="#">Joint Legislative Auditing Committee</a></li> </ul>

**Price of home insurance increases 3.1%**

Home insurance costs in Fla did indeed spike in the 3rd quarter of 2024, with the statewide average pre-

mium for a single-family home policy increasing by 3.1% between the 2nd and 3rd quarters. This follows 2 straight quarters of smaller increases, which experts attributed to a decrease in lawsuits, a mild 2023 hurricane season, and lower hikes in the cost of reinsurance.

However, it's uncertain whether this 3.1% spike indicates a new upward trend for 2025. Factors such as rising home prices, inflation, and contin-

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## Congressional Delegation for Volusia County



**Sen Rick Scott R**

110 Hart Senate Office Bldg Washington DC 20510

[Rick\\_scott@senate.gov](mailto:Rick_scott@senate.gov) 202-224-5274

District Office 225 E Robinson St Orlando

District Director—Barry Cotton

[Barry\\_cotton@senate.gov](mailto:Barry_cotton@senate.gov) 407-872-7161—C

Committees - [Foreign Relations](#); [Special Committee on Aging \(Chair\)](#); [Armed Services](#); [Homeland Security/Governmental Affairs](#); [Budget](#) ; [Senate Steering Committee](#)



**Sen Ashley Moody R**

B40-B Dirksen Senate Office Building Washington, DC 20510

[Ashley\\_Moody@senate.gov](mailto:Ashley_Moody@senate.gov) 202-224-3041

District Office

District Director—Alexander Quinione [alexander\\_quiniones@moody.senate.gov](mailto:alexander_quiniones@moody.senate.gov)

Committees [Health, Education, Labor, and Pensions](#); [Homeland Security & Governmental Affairs](#); [Judiciary](#); [Joint Economic Committee](#); [Special Committee on Aging](#)



**Cong Corrie Mills R**

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Committees [Armed Services](#) [Foreign Affairs](#)



**Cong Randy Fine R**

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Committees [Education & Workforce](#) [Foreign Affairs](#)





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Kaitlyn Thom,  
Jane Terrell (Universal Engineering Services)



Kim Short (Daytona Toyota/Deland Kia)  
School Bd member Donna Brosemer



Ted Doran (Doran Foxman Sims Wolfe & Yoon)  
School Bd member Jamie Haynes



Andrew Spar (Fla Education Assn)  
Doug and Laura Reece (Intracoastal Bank)



Jeanna Butler Thompson (Adams Cameron Realty)  
Todd Sparger (Spruce Creek HS)



John Reid (State Attorney's Office)  
Barbara Reid (Wright & Casey)



Kathryn Neel (McGyver Labs)  
Charlie Howell



Tom Jordan  
Nathalia Smith (Pixie Dust Accounting)



Valerie Uy (Phemotron Systems)



Aniju Varughese (AVA Community Investment Group)  
Lisa Martin NSB City Commission



John Barkley (City of Oak Hill)  
Steve Cameron (Waste Pro)



Bill Lites (Zev Cohen Associates)  
Monty Fletcher (Team Volusia)



Jessica Lovatt (Volusia Manufacturers Assn)  
Melissa Burt DeVriese (Security First Insurance Co)



Mike Horn (Integrative Wealth Mngt)  
GG Galloway (CBC Benchmark Realty)



Courie Woodard (CBC Benchmark Realty)  
Adriene Miles

## Volusia Calendar

Volusia Calendar is part of the Volusia Matters brand .....Community and Government sections....

If you have an annual /semi-annual event (not monthly), please e-mail me the event name and date. It's to help business/ community folks plan their calendar AND avoid scheduling conflicts. Volusia Calendar will appear in Volusia Matters newsletter each month., so e-mail your MAJOR events to [Jim@jimcameronconsulting.com](mailto:Jim@jimcameronconsulting.com)

### Community Calendar

**February 7...1st Step Shelter Mayor's Gala—6 PM DB Hilton**

**February 13...Team Volusia Board Mgt—Sanborn Center Deland**

**February 15....Daytona 500**

**February 20...Volusia Economic Q Breakfast—7:30 AM Daytona Intl Airport**

**February 27—March 8....85th annual Daytona Beach Bike Week**

**March 6...FUTURES' Caribbean Party—6 PM ERAU Henderson Ctr**

**March 7....Daytona 200 Motorcycle Race**

**March 12...Team Volusia Annual Mtg—5 PM Daytona State College (Mori Hosseinni Ctr)**

**March 26...SE Volusia Chamber Amazing Race Series**

**April....Pt Orange/S Daytona Chamber Tasteful Affair....Restaurant Showcase.....6 PM**

### Governmental Calendar

**January 13....Legislature Begins....Adjourns March 13**

**February 9 ....County's Charter Review Commission—5:30 PM Daytona Intl Airport**

**February 23-24.....Volusia Days at the Capital (Daytona Regional Chamber)**

**March 9.....Volusia Elected Officials Roundtable— 9 AM Daytona Intl Airport**



Vern Weatherholtz, John Nicholson



Connor Rand, Brian Bentley (Daytona Beach CVB)



## Local Government Links

[Volusia County Council](#) February 3-9 AM, 17-4 PM County Admin Bldg

[Daytona Beach City Commission](#) February 4, 18 - 6 pm City Hall

[Ormond Beach City Commission](#) February 3, 17 - 7 pm City Hall

[Port Orange City Council](#) February 3, 17 - 6:30 City Hall

[Holly Hill City Commission](#) February 10, 24 - 6 pm City Hall

[South Daytona City Council](#) February 10 - 6 pm City Hall

[DB Shores City Commission](#) February 3 - 6 pm City Hall

[DeBary City Council](#) February 4 - 6:30 pm City Hall

[Deland City Commission](#) February 2, 16 - 7 pm City Hall

[Deltona City Commission](#) February 2, 16 - 6:30 pm City Hall

[Edgewater City Council](#) February 2 – 6 pm City Hall

[Lake Helen City Commission](#) February 12 - 7 pm City Hall

[New Smyrna Bch Commission](#) February 10, 24 - 6:30 pm City Hall

[Oak Hill City Commission](#) February 9- 6 pm City Hall

[Orange City City Council](#) February 10, 24 - 6:30 pm City Hall

[Ponce Inlet Town Council](#) February 4 - 6 pm City Hall

[School Board of Volusia](#) February 10 - 4:30 pm Deland

[River to Sea TPO](#) February 25, 9 am 1540 Cornerstone Blvd Ste 240 DB

## First Step Shelter Stats— December 2025

Shelter Intakes						2025						Total
	2020	2021	2022	2023	2024	Q1	Q2	Q3	Oct	Nov	Dec	
DBPD	54	65	89	123	270	68	97	79	23	18	32	918
OBPD	2	2	5	2	8	5	4	3	1	0	1	33
POPD	0	2	4	8	9	4	5	6	2	0	3	43
DBSPD	0	0	0	1	3	0	2	0	0	0	0	6
SDPD	1	2	1	0	0	0	0	0	0	0	0	4
PIPD	0	0	2	0	0	0	0	0	0	0	0	2
HHPD	2	1	6	10	20	2	5	6	0	0	2	54
VCSO	3	3	18	36	17	15	7	13	4	4	3	123
NSBPD	-	-	-	2	6	5	0	3	1	0	4	21
Deland PD	-	-	-	-	13	5	17	9	4	4	2	54
Oak Hill VCSO	-	-	-	-	-	0	0	0	0	0	0	0
Total Law Enforcement	62	75	125	182	346	104	137	119	35	26	47	1258
DOC			3	12	11	7	1	3	0	1	1	39
Total Hospitals	38	20	50	57	108	27	27	19	8	3	6	363
Total SS and Worship	55	145	165	100	79	7	16	19	5	8	3	602
FSS Help Line			37	6	0	0	0	0	0	0	0	43
<b>Total</b>	<b>155</b>	<b>240</b>	<b>380</b>	<b>357</b>	<b>544</b>	<b>145</b>	<b>181</b>	<b>160</b>	<b>48</b>	<b>38</b>	<b>57</b>	<b>2305</b>

## Rose Ann Tornatore Safe Zone Referrals— December 2025

All LEO Referrals	11.23.2020	2025										Total
	2020	2021	2022	2023	2024	Q1	Q2	Q3	Oct	Nov	Dec	
DBPD	77	2534	341	543	924	196	185	164	54	62	71	5151
PIPD	0	0	4	3	2	0	0	0	0	0	0	9
OBPD	2	22	27	24	25	5	5	9	2	1	3	125
POPD	0	27	25	30	41	11	7	13	2	1	6	163
DBSPD	0	20	12	15	10	6	8	1	2	1	0	75
SDPD	1	10	8	2	0	0	0	0	0	0	0	21
HHPD	8	20	20	48	72	4	7	8	1	3	7	198
NSBPD	-	-	-	14	24	7	4	5	1	2	5	62
Deland PD	-	-	-	-	43	18	33	22	5	9	8	138
Volusia County Sheriff	3	3	18	101	79	33	10	35	5	10	3	300
Volusia County Sheriff Oak Hill	-	-	-	-	0	0	1	0	0	0	0	1
<b>Total</b>	<b>91</b>	<b>2636</b>	<b>455</b>	<b>780</b>	<b>1220</b>	<b>280</b>	<b>260</b>	<b>257</b>	<b>72</b>	<b>89</b>	<b>103</b>	<b>6243</b>

[Click here](#) for more details regarding First Step Shelter....



## **What are you reading?**

Do you have a book that you're reading now or recently read?  
If so, text it to 566-2140

- Abbas Abdulhussein Turning Ordinary Moments into Extraordinary Results
- Alhadi Abdulhussein - The Big Short
- Alex Redkin—Soul of America Jon Meacham
- Amanda Thorpe Tattooist of Auschwitz Heather Morris
- Ammie Olson - The Atlas Paradox Olivie Blake
- Anne Ruby Performance Outrage Brooks Williams
- Ben Johnson - Better Off Dead Jack Reacher Series
- Bill Partington Sr Traffic .....Tom Vanderbilt.
- Billie Wheeler The Women Kristen Hannah
- Bob Apgar Democracy Awakening Heather Richardson
- Bob Williams Hillbilly Elegy JD Vance
- Bobbie Doyle - Heaven and Earth Grocery Store James McBride
- Judge Bobby Pickens - An American Life Ronald Reagan
- Elizabeth Albert—You're the Leader You've Been Waiting For.....Eric Klein
- Judge Bryan Feigenbaum - Under the Banner of Heaven .....Jon Krakauer
- Brandon Frey-12 Rules for Life .....Jordan Peterson
- Cathy Washington-Lead Guide or Get Out of the Way Frank Sennett
- Charlene Gagnier—How to Win Friends & Influence People Dale Carnegie
- Chris Via Warrior Diplomat Cong Mike Waltz
- Chuck Gaurra - If These Walls Could Talk
- Colby Allman The Richest Man in Babylon George Samuel Clayson
- Cynthia Slater—Untold Story of Harry Moore America's First Civil Rights Martyr Ben Green
- Dale Ketcham Black Tongue Thief Christopher Beuhlman
- Dan Francati - Killing the Witches Bill O'Reilly
- Darold Schonsheck Prodigal Daughter Jeff Archer
- David Batten-Georgia Bottoms Mark Childress
- Debbie Phillips—Elon Musk...Walter Isaacson
- David Santiago—Confronting the Presidents ...Bill O'Reilly
- Deborah Crock Forrester—Dorito Effect
- Debra Kay Snow—Princesses Behaving Badly
- Deric Feacher—Performance Outrage Brooks Williams
- Didiayer Snyder - Don't Just Stand There Pray Something Ronald Dunn
- Don Burnett How to Swim with Sharks Harvey McKay
- Donna Brosemer—Patriots Toolbox Heartland
- Doug Daniels After the Empire Emmanuel Todd
- Duncan Demarsh Hard Truths....Michael Waltz



- Ernie Audino— Front Towards Enemy... Daniel Green
- Erika Benefield— Drive Through Napa Book
- Frank Farmer— A World Undone ... GJ Meyer
- Fred Guzman Debt of Honor Tom Clancy
- Fred Lowry Books of Matthew and Luke
- Georgia Turner Leaving God for God Phil Davis
- Holley Miranda Mother of God Paul Roslie
- Hardy Smith Ego Is The Enemy..... Ryan Holiday
- Hugh Grimes - Let Them Theory .... Mel Robbins
- Hyatt Brown - How to Hide an Empire... A History of the US..... Daniel Immerwahr
- Jake Johansson Wealth of Nations Adam Smith
- Jami Gallegos - What It Takes to Save a Life.... Kwane Stewart
- Jason Leslie - Wealth of Nations Adam Smith
- Jayme Dickey— Let Them Theory ... Mel Robbins
- Jayson Meyer - Wizard of Menlo Park (Thomas Edison bio)
- Jeff Brower Life Force Tony Robbins
- Jenny Nazek - When Things Fall Apart and Places that Scare You
- Jesse Thompson - David and Goliath..
- Jessica Lovatt— Future is Faster than You Think..
- Jim Clayton— Social Justice Fallacies Thomas Sowell
- Jim Tobin The Firm..... John Grisham
- JJ Royer Covenant of Water..... Abraham Verghese
- Joe Yarbrough - Big Sky... AB Guthrie
- John Booker - The National Parks Ken Burns
- John Danio - Millionaire Milestones
- John Phillips - First 90 Days..... Michael Watkins
- Joni Hunt - Between Two Kingdoms Suleika Jaouad
- Judge Matt Foxman - Start Stay Or Leave Trey Gowdy
- Judge Mike Orfinger- Calamity of Souls David Baldacci
- Kathy Smith- Words are Powerful Susie Yelvington
- Ken Hunt- Starbucks Experience Joseph Mitchell
- Kent Sharples - Empire of the Summer Moon
- Kevin Captain— Never Split the Difference.... Chris Voss
- Larry McDemott— 2034 .... Elliott Ackerman
- Leila Gosney— Hillbilly Elegy.... JD Vance
- Linda Bradley - Seven Girls Gone Allison Brenna
- Linda Cuthbert - Enough Cassidy Hutchinson
- Lise Forte— Never Split the Difference Chris Voss
- Lois Paritsky Edmund Fitzgerald Legendary Shipwreck
- Lori Tolland The Last Lecture Randy Pausch
- Loretta Arthur - Sea & the Stars Robert Wilder
- Lynn Flanders 5 Dysfunctions of a Team .... Pat Lencioni
- Mark Zahn— Goliath .. Life of Robert Schuller
- Marguerite Ardito— 15-Minute City.. Carlos Moreno
- Mary Bennett - Making of Vince Carter Michelle Carter
- Mary Margaret Kelley - The 2% Way ... Myron Rolle
- Matt Reinhart - Bleachers John Grisham
- Melissa Cohen - A Hole in the Apple ... Harley Carnes
- Merrick Bruner - Advise & Consent... Alan Drury
- Michael Burton— Demon of Unrest
- Michael Kahn - Exodus Leon Uris
- Michelle Carter Scott Making of Vince Carter
- Michael Fowler— How to Know a Person David Brooks
- Mike Pawelski Relentless Sales John Alwinson

- Mike Scudiero- Blossom: Cultivating More Joy/ Success Nancy Lohman
- Mike Springer Outliers ...Malcolm Gladwell
- Nancy Miller—Let Them Theory Mel Robbins
- Nate Quartier—Endurance: Shackleton’s Incredible Voyage...Alfred Lansing
- Nick Conte Art of Practice
- Pat Northey - Audubon Birds of Fla
- Pete Peterson—It Isn’t a Diet, It’s a Lifestyle.... Michael Peterson
- Pierre Lewis Lead from Any Seat ....Andrei Anca
- Powell Brown—1929 .....Andrew Ross Sorkin
- Randy Hartman Who Moved My Cheese
- Renae Ann—Bible in 52 Weeks .. Dr Kim Moore
- Richard Bryan—Blind Spots ....Marty Makary
- Rick Durgin—Sideline CEO
- RJ Larizza - Never Flinch ..Stephen King
- Rob Merrell The Sun Also Rises Ernest Hemingway
- Robert Campbell—Book of Proverbs
- Robin King - Zen in The Art of Writing Ray Bradbury
- Rolan Roberts - Keys to Good Governance David Barton
- Ron Nowwiski War at Sea Nathan Miller
- Roy Johnson Book of Romans
- Shawn Goepfert- Living by the Word..Seth Jones
- Stan Escudero 1177 Eric Cline
- Stephanie Ford Broken Country ..Claire Leslie Hall
- Sue Barry - Lessons in Chemistry Bonnie Garmus
- Susan Persis—Shogun James Clavel
- Ted Rover - I Am N Marharaj
- Teresa Rand Culture Shock Jim Clifton
- Terri Hinks - Good Bye Things Fumio Sasak
- Tom Self - Living Athena
- Toni Hunt 360 Leader John Maxwell
- Tony Servance -
- Traci Woodard - Walking with God . Tim Gray Jeff Cavins
- Valerie Uy -
- Valli Perrine - Wine Lovers’ Bucket List—Simon Wolf
- Vic Baker - Government Gangsters Kash Patel
- Victoria Fahlberg Cost of Discipleship.....Deitrik Bonhoeffer

**Property tax is based on a property’s assessed value, which is appraised for market value as of January 1 of each year.**

**Fla homeowners (permanent residences) are currently [eligible for a homestead exemption](#) on first \$25,000 which applies to all property taxes including school district taxes. Another additional \$25,000 exemption applies only to non-school taxes.**