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Joe Steckler



Dangers of the Wrong Decision

In my last column I talked about protecting our ability to age well. I mentioned some ways to support nonprofits that assist us with low cost services. Since we are a community with a large number of aging people, we need to consider where we live and what we can do to ensure our quality of life. In Florida, that entails a healthy respect for severe weather, especially when we can no longer do what we could when we were younger.

Hurricanes should always be taken seriously. As we were preparing for Hurricane Dorian, I read a comment on the Internet disparaging all the media hype and insisting we were perfectly safe from hurricanes. After all, the government put the space program at the Cape because hurricanes always miss us. This may be, but I prefer to err on the side of caution, following recommended preparation and evacuation guidelines.

I say the foregoing because I have been at sea and experienced the full force of major storms. As a Naval Officer I spent many years on surface ships and submarines, riding out two typhoons in the Pacific on submarines. These events taught me the dangers of water force and the importance of smart decision-making.

My first hurricane experience occurred as a young officer on my second submarine. We were en route to Yokosuka, Japan, and had to maintain our position as reported to our command at Pearl Harbor. Not wanting to slow our speed of advance, the Captain elected to remain on the surface and snorkel—running our engines as though we were submerged—so we could go faster and save our

battery.

The thinking was good but the force of the water on our steel deck was disastrous. I watched through the periscope as the water pulled about 32 steel bolts (1" in diameter and 3" long) out of the steel rails in which they were bolted, then washed away a large section of the main deck. We made repairs in Yokosuka, but the decision to snorkel on the surface was to remain forever etched on my mind.

Ten years later I encountered another typhoon, this time as the Commanding Officer of a submarine. I changed my course, avoided the major effects of the storm, and arrived at Yokosuka a day late with no damage to my ship. Three other Commanding Officers did not avoid the storm and arrived at Yokosuka with major damage.

Life is a constant cycle of changing events and decision-making. Making the wrong decision about staying in the path of a hurricane can have severe consequences. While the winds may diminish, if you are in a location prone to flooding or if you encounter a water surge, you may be left with no safe haven. Riding out a storm is a matter of choice, but it is always better to ensure you have options to remain safe. In this case it is your call to protect your ability to age well by making the right decision.

Contact Helping Seniors at 321-473-7770 or at P.O. Box 372936, Satellite Beach, FL 32937.

Joe Steckler
 President, Helping Seniors of Brevard County

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New Company to Save Florida Homeowners Billions Of Dollars in Overpaid Property Taxes

Florida Homestead Check, LLC has begun operations at its new 8,000 sq. ft. facility at 1525 The Greens Way, Jacksonville Beach, FL. The company was founded by Blake F. Deal III, a real estate attorney with 23 years of experience who will serve as CEO, and presently has 18 employees. The iconic former Miami Dolphins quarterback, Dan Marino, is the company's spokesman.

According to Deal, Florida has some of the most generous property tax laws in the nation with regards to exemptions and savings for homeowners who have established their principal residence or "homestead" in the State. However, research conducted by the company indicates that due to the complexity of the "homestead laws" that approximately 70-80% of Florida homeowners overpay property taxes because they have failed to file for available exemptions or correct market valuation errors.

"Think of us as a TurboTax or H&R Block of Property taxes" stated Deal. "No-one ever thought that such assistance was required but since the advent of the 'portability' laws in 2008 the property tax situation in Florida has become quite complicated. We are proud to offer an easy to use and affordable tool to title agents, real estate agents, and any homeowner to make sure that property tax savings are maximized."

The company employs patent-pending artificial intelligence software that takes basic information about the property supplied by the homeowner and which then searches a large database that the company has built from gov-

ernmental data sources. The result of the analysis is a "Homestead Check™" which costs \$100 and reports whether or not any additional savings or exemptions are available. If so, the report then details the amount of money to be saved for each issue, followed by step-by-step instructions for repairing the situation. The company also offers the Homestead Counselors™ division which offers 30 minute one-on-one counseling sessions with a property tax counselor for a cost of \$50. Although the goal of the Homestead Check™ and the Homestead Counselors™ is to enable homeowners to repair any issues identified on their own, the company also offers the Homestead Doctors™ service which will task an experienced tax repair specialist with fixing any issues.

In a recent market survey of 5 major metropolitan areas of Florida which analyzed homes presently for sale for over \$500,000, the company found market valuation errors that if not corrected by closing would result in an average of a \$3,600 higher tax bill for the seller if they sold their home and moved to another home in Florida. Florida Homestead Check offers its services through its Real Estate Professional (REP) program to title agents, real estate attorneys, and real estate brokers throughout the state, as well as to the general public via its website at www.floridahomesteadcheck.com.