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# Money

### DOREEN'S DEALS

## Making the most of Florida's tax holiday



Doreen Christensen

Tell the taxman to take a hike starting Friday. That's when Florida's back-to-school sales tax holiday starts, running through Aug. 16.

For 10 days, pay zero tax on hundreds of items, from clothes (\$100 or less) to school supplies (\$15 or less) to computers and tablets (\$750 or less).

It's worth noting the tax holiday is not just for families and kids.

Senior citizens can take this opportunity to stock up on Depend undergarments, suspenders, hairnets and support hosiery!

I can't imagine any teens or 'tweens having those items on must-have lists.

All joking aside, check our nifty searchable list at SunSentinel.com/TaxHoliday to see which items are exempt.

There are some great deals being offered around South Florida, but first, let's talk about adding coupons to tax savings so you'll get the most savings during this once-a-year event.

Since the tax holiday spans two full shopping weekends, you could miss an opportunity to save if you're not well-organized.

I recommend you grab an envelope, scissors and your newspaper inserts and circulars and start clipping retail and manufacturer coupons.

Put 'em in the envelope and keep it in your car or purse so you won't be caught flat-footed at a hot sale over the next two weeks.

To get you started, I scouted these offers in this weekend's paper:

**Target:** Get a free \$5 gift card when you spend \$25 on school supplies with a coupon on Page 2 in the circular. Also, save \$5 on three underwear items with a store coupon on Page 5.

Both expire Saturday.

**Office Depot and OfficeMax:** Bag 10-cent composition books, 50-cent crayons, pens and \$1 scissors, folders, pencil pouches at the Boca



MARK RANDALL/STAFF PHOTOGRAPHER

Freedom Boat Club dockmaster Leah Davis checks out a boat to members Carlos and Marietta Alvarez of Jupiter at Lake Park Harbor Marina.

## 'Boating without the hassle'

### Boat clubs offer convenience and lower costs

BY DOREEN HEMLOCK

Staff writer

It's getting easier to enjoy South Florida's waterways without owning a boat.

Boat clubs are expanding, offering members access to their club fleet for a one-time charge to join and monthly fees. Plus, new boat-sharing websites now let consumers take out privately owned boats, with or without captains, much like renting out private homes through Airbnb.

Freedom Boat Club, the country's largest boat club chain with 10,000 members in 19 states, is leading the club expansion under a new owner and improved franchise system.

In southeast Florida, Freedom opened in July in Deerfield Beach and in March in Fort Lauderdale. It debuted in February in Stuart and last year in West Palm Beach-Lake Park. It also has plans to open in Miami soon and add marina space for existing clubs.

Nationwide, the chain aims to reach 100 clubs this year, nearly double the number three years ago. Members can reserve anywhere, so families can enjoy boating when they travel, said CEO John Giglio, 40, who worked his way up from operations to sales and took full ownership in 2012.

Marietta and Carlos Alvarez joined Freedom in Palm Beach County last year and now boat almost every week, about double what they did when they owned their own boat. They love the ease of reserving online, showing up at the pier, heading out and then leaving all of the cleanup to the club staff.

With their own boat, they were lucky to hit the water twice a month because of the work involved: transporting it to the water, cleaning it and then hauling it back home.

"This is one way to really enjoy the boating lifestyle — without the hassle," said Marietta Alvarez, 62, of Jupiter Farms. She now sometimes packs a lunch for the couple to simply motor out for the afternoon, drop anchor and read books.

Boat clubs and boat-sharing sites are appealing both to older boaters seeking fewer headaches and millennials who may not have the money to buy a boat or simply don't want to. They're mobilizing new technologies to make it simpler for users to book, pay and search for boats online. And they're tapping into the "sharing economy" that is propelling companies like Uber and Lyft.

Boatsetter.com of Aventura, for instance, now offers more than 200 privately owned boats for rental in South Florida, plus options for captains that know each boat. It expects to offer 1,000 boats in South Florida and 3,000 nationwide by January, said CEO Andy Sturmer.

Launched commercially this year, the boat-sharing company is working with marinas to encourage boat owners to join and earn extra cash while their boats usually sit idle. On average, boat owners in the U.S. take out their boats just twice a month, said Sturmer, a marina owner with a tech background.

See BOATS, 4D

## Univita laying off 1,000 at 4 units

BY DONNA GEHRKE-WHITE

Staff writer

Just over 1,000 workers are being laid off after Univita of Florida abruptly told insurers this week that it would no longer provide home care products to Medicaid patients in the state.

The most layoffs — 591 — are coming from Univita's headquarters in western Miramar or at a nearby satellite office, according to notices filed with the state.

Plans to dismiss 217 workers were filed in a separate notice to the state by Southeast Homecare, a Fort Lauderdale company that is managed by Univita, according to state corporation records. Southeast Homecare offers nursing care, physical therapy, occupational therapy, speech pathology, medical social and home health aide services throughout Florida.

Univita Homecare Solutions, a pharmacy running out of Univita's headquarters, informed the state of plans to lay off 120.

A fourth outlet, Univita Health, which provides comprehensive nursing, equipment and other medical care, told the state it will lay off 74.

The layoffs, totaling 1,002, have already taken place or will be completed by Aug. 12, according to the four filings.

A woman answering the telephones at Univita's headquarters on Friday said only marketing director Robert Alonso could comment. He did not return a phone call. Despite repeated requests for interviews, no executive at Univita has spoken about the company deciding not to provide the home care products to Medicaid patients.

Univita lost its HMO contracts after it told insurers it would no longer provide home health durable medical equipment or intravenous therapy for the state's Medicaid patients, said Sheshia Coleman, a spokeswoman for the Florida Agency Health Care Administration. The state agency then sent out an email on Tuesday afternoon, telling subcontractors that Univita wouldn't be overseeing the distribution of HMO home care products. Providers were told in the email that "effective immediately, Univita will no longer process new prior authorization requests."

On Friday, Coleman, of the Florida Agency Health Care Administration, said that subcontractors who hadn't been paid by Univita for providing Medicaid services "should contact the health plans directly to ensure they get paid."

In another email, she said her agency "is working with the health plans to ensure a smooth transition and that there is no lapse in service or equipment issues for Medicaid enrollees."

In 2011, the Florida Legislature created the Statewide Managed Care Program for qualified Medicaid recipients to get their health care from a managed care plan, including prescriptions, medical equipment, doctors' visits and hospitalization. It was gradually set up throughout the state.

Researcher Barbara Hijek contributed to this report.

## BOATS

Continued from Page 1D

So, what does it cost for boaters?

Prices vary by boat club locale, but Freedom's fees in West Palm Beach run from \$2,750 to \$5,500 to join and \$149 to \$299 monthly, said Dan Lund, a 30-year U.S. Marine who recently bought the franchise for Palm Beach and Martin counties. Those charges include safety and navigation training, maintenance, insurance and all other costs — except the gas you use when you take out the boat.

Members can keep four online reservations at any time and even take boats for overnight stays. The chain keeps one boat for 10 members, buys new and keeps boats only three years, Lund said. The monthly fee stays the same — paid month to month, with no annual contract.

That makes clubs more affordable than owning a boat, said Joe Polidore, vice president with the Freedom franchise holder for most of Miami-Dade and all of Broward counties.

With the price of new boats rising, a 23-foot center-console fishing boat can cost \$65,000. Put down 20 percent, get a 15-year loan, and that runs about \$500 per month. Add at least \$300 monthly for dockage and \$200 monthly for insurance, and the total tops \$193,000 over 15 years, not counting registration, licenses, maintenance and other fees. That compares with less than \$65,000 spent over 15 years at Freedom in South Florida, Poli-



MARK RANDALL/STAFF PHOTOGRAPHER

Dan Lund is the Freedom Boat Club franchise owner for Palm Beach and Martin counties.

dore estimated.

Renting through a boat-sharing site can range from hundreds to thousands per day, depending on the size of the boat. Taking out a 40-foot pontoon for about \$1,000 for the day can work out to an affordable \$100 per day for 10 people, with insurance included on Boatsetter.com, said CEO Sturmer.

Insurance coverage and extra fees are both areas for boaters to watch carefully. Some boat clubs charge extra for maintenance and other fees, and some rental options don't include insur-

ance.

Avid boaters who like to head out daily might prefer ownership, and people who want to cruise for a week or longer with friends might consider a charter company instead, boating veterans said.

Yet there's no question that options to traditional boat ownership are exploding since the recession.

South Florida Boat Club, a two-club group started in 2003 with locales in Fort Lauderdale and Key Biscayne in Miami, now has roughly 40 boats for members, about double the fleet

three years ago. It expects about 60 boats in three years as membership rises, said sales director Richard Berglund.

"This has probably been the busiest year we've ever had," Berglund said.

At his two new Freedom locales in Palm Beach and Martin Counties, Lund said he has signed up 180 members so far, offering 18 boats mainly 19 to 26 feet and seating up to 13 people each. He plans to open at least three more locales in Palm Beach and one more in Martin County in the next five years.

But there are challenges to growth in South Florida, mainly because of limited marina space.

Freedom's months-old Deerfield Beach and Fort Lauderdale locales so far have just five boats each, because "marinas in the area are full right now," Polidore said. He wants the clubs to offer easy drive-up access to marinas in key boating areas, such as the Intra-coastal Waterway.

Freedom CEO Giglio is looking into buying some small marinas to make sure the clubs can expand, especially in Florida.

"The real-estate turmoil years back when they were knocking down marinas and putting up condos really hurt our business," said Giglio, who is based in Venice in west Florida and owns more than a dozen clubs on the state's Gulf coast and in the Florida Keys.

Freedom already has increased annual revenues from about \$15 million in 2012 to about \$50 million now, and Giglio sees that total tripling in five years, provided clubs can find marina space.

With the chain expanding in California and to inland lakes, its growth is drawing interest from entrepreneurs to open franchises in Spain, Mexico and Canada. Giglio is considering international options.

For the Alvarezes, more clubs worldwide means more places to enjoy their Freedom membership.

The couple now regularly take their family for outings to nearby Peanut Island, which their grandson calls "Pirate Island." When they visited their daughter in Maryland's Annapolis area, they spent two days boating with her family and pals through a club in that area. And they also plan to book a day boating with friends when they visit the South Carolina area soon.

"When you're out on a boat," Marietta Alvarez said, "you never really have a bad day."

Staff researcher Barbara Hijek contributed to this report.

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