

The
Madison Policy Digest

Friday · July 20th · 2007

Presented by: **The James Madison Institute**

“CELEBRATING 20 YEARS AS FLORIDA’S PREMIER FREE-MARKET THINK TANK”

JMI News Briefs

* Yesterday, President McClure gave a graduation commencement to the Boys & Girls Town of Tallahassee.

* Monday in Orlando, Policy Director Bob Sanchez served as a panelist for the Judicial Reform Round Table at the Constitutional Reform Conference.

* Last Friday, Policy Director Sanchez served as a judge for the Mock Congressional Hearing portion of the "We the People. . .the Citizen and the Constitution" Summer Institute for Teachers sponsored by the Florida Law-Related Education Association.

Featured Topics

**THE BIGGEST RISK TO TAXPAYERS
AMRMAGEDDON
NOT AS ADVERTISED
LOOKING FOR HEALTH CARE 2.0**

Citizens' Rapid Growth Alarming

Tampa Tribune

By Russell Ray

July 17, 2007

TAMPA - It wasn't supposed to be like this.

Citizens Property Insurance Corp., established by the state for homeowners who could not get insurance in the private market, has evolved into an industry titan. With more than 1.3 million policyholders, it is now the state's largest property insurer, eclipsing State Farm.

Its recent rapid-fire growth has lead to another distinction: Citizens says it's now one of the largest property insurers in the nation.

The state-backed insurer didn't want to grow and increase its exposure in Florida's high-risk market, but Citizens is required by law to take on policies that no other company will cover. And that's happening with continued frequency as private companies reduce their risk in Florida, which was raked by storms in 2004 and 2005.

For complete article click here: <http://www.tbo.com/news/nationworld/MGBUADNS74F.html>

Businesses cringe at entrusting land to voters

A ballot initiative would involve the public in land-use changes.

St. Petersburg Times

By Jennifer Liberto

July 17, 2007

TALLAHASSEE - It's not often that a ballot initiative gets compared to "Armageddon" or a "nuclear bomb."

But that's the kind of rhetoric that business groups are using to describe a little-known group called Hometown Democracy that wants to give voters direct control over new development.

You may not have heard of Hometown Democracy, but you will. Opponents are predicting it will be the costliest ballot initiative fight to date: maybe as much as \$65-million.

The group officially has 262,000 of the 611,000 verified signatures needed by Feb. 1 to get its initiative on the November 2008 ballot, according to state records.

For complete article click here:

http://www.sptimes.com/2007/07/17/State/Businesses_cringe_at_.shtml

Broward plans cuts, but could avoid layoffs

Broward will cut \$90 million and about 325 jobs but layoffs aren't expected.

Miami Herald

By Amy Sherman

July 19, 2007

The owner of the median homesteaded property in Broward will save almost \$150 on the county portion of his or her tax bill if county commissioners adopt a proposed 2007-08 budget released Tuesday.

For residents, the \$90 million in cuts will mean fewer parks programs, fewer new books at the libraries and less access to outpatient drug treatment.

And residents will pay higher fees for weekend park admission, overdue books, pet adoption and many other services.

"I don't think it's going to be painful," said Mayor Josephus Eggleton Jr. "It may create some minor inconveniences."

The \$3.6 billion budget contains few surprises since county commissioners have held several workshops to hash out ways to trim money. Broward got a head start on many elected bodies because officials decided early in the budget year to cut spending even before the Legislature imposed property-tax reform.

For complete article click here: <http://www.miamiherald.com/467/story/173847.html>

Opinion

Where Are the Innovators in Health Care?

The Wall Street Journal

By Regina E. Herzlinger

July 19, 2007

No sector of our economy is more in need of innovation than health care, yet its many regulations handcuff entrepreneurs. A consumer-driven health-care system will unlock these shackles to bring about a much-needed entrepreneurial revolution.

Health care's \$2.2 trillion of costs (17% of GDP), breaks the backs of U.S. firms that compete with companies in countries spending, at most, 12% of GDP on health care. Yet, despite this torrent of cash, more than 40 million Americans lack health insurance, mostly because they cannot afford it. Although some claim we have the world's best health-care system, where are the quality outcome metrics to back this up? Don't try that one on the loved ones of the 300,000 people killed by hospital "medical errors" in the past few years.

In almost every sector of our economy, brilliant, effective innovators have forced sluggish U.S. industries to become more productive. Sam Walton's exquisitely detailed supply chain management, coupled with his daring decision to locate Wal-Marts in rural areas, kick-started the boom in retailing, while Bill Gates, Steve Jobs and Michael Dell drove productivity in the IT sector. These entrepreneurs, and so many others, have fundamentally improved our economy by making goods and services better, cheaper and more accessible.

For complete article click here: <http://www.manhattan-institute.org/html/wsj-where-are-the-innovators-in-health-care.htm>

Quote of the Week

“Of all human powers operating on the affairs of mankind, none is greater than that of competition.”

– *Henry Clay*

Cartoon of the Week



Ed Gamble, *The Florida Times-Union*

Speakers' Bureau

Need a speaker for your next event? JMI's team and network of scholars are available to headline or participate in your organization's next gathering. JMI staff will help you match the topic with the appropriate speaker. To learn more contact Thomas at 850-386-3131 or Thomas@JamesMadison.org

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www.JamesMadison.org

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