

## CrossTalk by Jodi Cross

### Death, Taxes and Insurance

They say that death and taxes are inevitable, as Floridians, we can add insurance to that list as well. There are an awful lot of disgruntled Floridians lately! I know we were when we got our new mortgage payment and tax bill. Not to mention, insurance costs. When I called our mortgage company to see what our options were, the women on the phone told me she had been getting numerous calls from people in Florida and they were all saying they can't afford to live here anymore. I have to say we thought the same thing for a split second.

That was when we rolled out the scenario of moving back home to Rochester, NY. Don't get me wrong; I love so many things about the area, the beauty of the Finger Lakes, the inexpensive housing options and of course family. That all sounded so wonderful, but then came the sobering statistics that I remember oh so well, THE WEATHER!

As I Googled my home town, I found the two week weather forecast listing a high of 14 degrees and a low of 3 degrees. They also listed several other interesting facts; the average number of cloudy days is 200, the average snow fall of 70 inches, and there are 134 days per year, where the temperature is no higher than 32 degrees.

Sure the median home cost is \$121,000 which is a great value, but then you never want to leave it because it is so cold you don't want to go outside. And let's not forget the miserable chore of scrapping the snow and ice off your car just get to the grocery store to buy food, which you inevitably eat more of because you are depressed and can't leave the house.

I do believe that the State of Florida has a real problem and they need to address it immediately. We certainly can not continue with these escalating costs or it will impact our entire work force and economy.

However, there are tradeoffs and that is important to keep in mind. You can't expect to live in one of the most beautiful places in the world and not pay a little extra for it. Every time I come home from a trip, I look around and fall in love with Jupiter all over again.

Ultimately, I guess I will pay more to walk out my front door in a tee shirt and flip flops and take a stroll along the beach all year round. Let's face it; this is paradise and I for one love living in its splendor.

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