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STATE OF FLORIDA
BEFORE THE PUBLIC SERVICE COMMISSION

IN RE:

SADDLEBROOK RESORT
CONDOMINIUM ASSOCIATION, INC.

V

WITHLACOCHEE RIVER ELECTRIC
COOPERATIVE, INC.

ORIGINAL

SEP 27 2002

INFORMAL COMPLAINT OF
SADDLEBROOK RESORT CONDOMINIUM ASSOCIATION, INC.,
5700 SADDLEBROOK WAY, WESLEY CHAPEL, FLORIDA
AGAINST WITHLACOCHEE RIVER ELECTRIC COOP
PURSUANT TO RULE 25-22.032
OF THE FLORIDA ADMINISTRATIVE CODE

021011-EC

COMES NOW Saddlebrook Resort Condominium Association, Inc.,
(hereinafter "SRCA") by and through its undersigned
representative, and hereby files this informal complaint pursuant
to Rule 25-22.032, Florida Administrative Code, against
Withlacoochee River Electric Cooperative, Inc., (hereinafter
"WREC"), and requests the Florida Public Service Commission
determine that SRCA's unit owners be allowed to take service from
WREC through master meters in a similar manner as WREC serves the
rest of Saddlebrook Resort including, the lobby and check-in
area, restaurants, and convention facilities, and reclassify
SRCA owners under WREC's rate structure, as General Service
Demand accounts rather than Residential.

I. Applicable Statutes, Rules, or PSC Orders :

The statutes, rules, and orders which guide SRCA's request
for the Commission's determination are as follows:

DOCUMENT NUMBER-DATE
10416 SEP 27 02
FPSC-COMMISSION CLERK

1) Chapter 366.04(2)(a)&(b), Florida Statutes, which grants the commission authority to prescribe a rate structure for all electric utilities, and a uniform systems and classifications of accounts.

2) Rule 25-9.051, F.A.C., which defines rate structure as the classification system used in justifying different rates, and more specifically, to the rate relationship between various customer classes, as well as the rate relationship between members of a customer class,

3) Rule 25-9.052(4), F.A.C., which allows the Commission the ability to determine whether a rate structure of a utility is fair, just and reasonable. If the Commission initiates proceedings to prescribe a rate structure that is fair, just and reasonable, it may consider the following: a) cost of providing service to each customer class, b) load characteristics of the various classes of customers, c) fairness in apportioning costs, d) avoidance of undue discrimination, and e) encouragement of efficiency.

4) Chapter 366.81, Florida Statutes, commonly known as the Florida Energy Efficiency and Conservation Act ("FEECA"), which provides that energy conservation, reduction in, and control of, the growth rates of electric consumption and of weather sensitive peak demand are of particular importance.

5) Rule 25-17.001, Florida Administrative Code, interprets FEECA and provides that, increasing the efficiency of the end-use consumption of electricity, to the extent it is cost effective, is a priority. The rule also establishes that reducing

the growth rate of weather sensitive peak demand on the electric system to the extent cost effective, is also a priority.

6) Rule 25-6.049(5)(a) and (5)(a)(3), Florida Administrative Code, were established for the purpose of fostering energy conservation. Section 25-6.049(5)(a) provides that individual electric metering by the utility company shall be required for each separate occupancy unit of condominiums for which construction is commenced after January 1, 1981. However, 25-6.049(5)(a)(3) of the rule allows specific exceptions to the individual metering requirement for: motels, hotels, and similar facilities.

SRCA acknowledges that WREC may not be bound by the mandate of this rule, however, SRCA believes various orders by the Commission interpreting Rule 25-6.049(5)(a)(3), (See #7 below), are instructive in determining for the purposes of Chapter 366.81, whether the rate structure of WREC is unduly discriminatory and/or in violation of FEECA under the facts of SRCA's particular situation.

7) Commission Orders - PSC 98-1193 FOF-EU Re: Holiday Villas II, and PSC-01-0626-PAA-EU, Re: Sundestin and Dunes of Panama, established that the type of facilities exempted from the individual metering requirement is those that operate similar to hotels and motels where the occupants of the units are not billed for their use of electricity, and where it is impractical, if nearly impossible, to attribute and bill electric usage to the daily and weekly guests of the resort. As with SRCA guests, the guests in the above cases were billed a bundled rate for the limited use of the rooms rented while vacationing or

attending conventions at the resort. The Commission found in both cases that there was a substantial hardship and discrimination as a result of the condominium resorts in question paying a higher rate for electric than similarly situated facilities.

III. Type of Action Requested: SRCA requests the Commission make a determination that WREC's classification of the owners of the units at SRCA, as residential is either unduly discriminatory, not just and fair, or not reasonable under the facts in this particular situation. SRCA seeks a determination allowing SRCA owners who dedicate the use of their units to the operation of Saddlebrook Resort as a hotel, to take service from WREC through master metering, and served under WREC general Service demand rate or other lower cost tariffed rate.

IV. Facts Which Demonstrate Undue Discrimination and/or Unjust or Unreasonable Classification as Residential: "SRCA" is an association which represents investor/owners of condominium units at Walking Village, located in the Saddlebrook Resort at 5700 Saddlebrook Way, Wesley Chapel, Florida, 33543. Each owner is a member of the WREC, receives service from WREC through individual meters, and is served by WREC under its residential rate schedule. "SRCA" operates under the name of Saddlebrook Resort. Each unit owner in Walking Village has dedicated the use of their units to the operation of Saddlebrook as a first class resort and convention facility.

Saddlebrook is a well known Golf & Tennis Resort that operates pursuant to Chapter 509.242 of the Florida Statutes as a public lodging establishment most appropriately fitting the definition in paragraph 509.242(a) Hotel. The statute defines a

hotel as "any public lodging establishment containing sleeping room accommodations for 25 or more guests and providing the services generally recognized as a hotel in the community in which it is situated or by the industry". Chapter 509.242(a), Florida Statutes.

"Saddlebrook" is registered with and licensed by the Florida Department of Business and Professional Regulation to engage in the business of providing transient lodging accommodations. A copy of said registration is attached as Exhibit "1". Saddlebrook Resort also holds an occupational license from Pasco County where it is listed as a hotel. A copy of said license is attached as Exhibit "2". Saddlebrook also is registered with the Florida Department of Revenue to collect and remit sales taxes on revenue realized from providing such transient accommodations.

"Saddlebrook" is engaged in the business of providing short term (daily, weekly) lodging to vacationers. The resort competes directly for room night business with other hotels and motels in Wesley Chapel, Tampa, St. Petersburg, Clearwater, and surrounding areas. Saddlebrook Resort is home to the Arnold Palmer Golf School and Hopman Tennis Academy. It has seven restaurants including, TD's Sports Bar, Dempseys Steak House, Polo Lounge, Poolside Café, Terrace Green, and Cypress Restaurant on premises along with its Sports Village and Fitness Center, and 7000 square foot European Spa. Saddlebrook competes nationally for corporate convention business.

The resort has 33 meeting rooms with over 60,000 square feet of flexible meeting space. To maintain its market share the resort regularly advertises and promotes its business with travel

agents and in trade shows both in this country and abroad. Petitioner utilizes a full color-marketing brochure as one of the many methods to promote its business and keep the units occupied with guests, and advertises regularly in trade magazines. Copies of the resort's marketing brochure and magazine advertising are attached as Composite Exhibit "3".

Saddlebrook maintains a twenty-four registration desk with a large lobby area where guests must check-in to receive their room assignments. The lobby area at Saddlebrook also includes concierge desk, bell captain's station, and clothing boutique. Registration, check-in, and checkout are accomplished in the same manner as comparable resort hotels.

Telephone service for the petitioner is provided through a master telephone PBX with all calls ringing directly into the switchboard as a hotel or motel. Guestrooms are furnished with calling instructions and all charges are listed in compliance with the Department of Business Regulation, the FCC, and the PSC. To maintain this expensive type of telephone operation, which is identical to most modern day hotels and motels, requires an investment of capital and time and effort of management.

Saddlebrook Resort employs a general manager who is responsible for the supervision, operation and care of the resort. His duties are similar to those persons holding the title of general manager in any other resort hotel of its size, including oversight and supervision of housekeeping, maintenance, security, guest services, marketing and advertising. It is the general manager's responsibility to operate the resort in a fiscally responsible manner.

It is also the responsibility of the general manager to do the best job he can to insure his property competes well with other hotels and motels in the area for guestroom nights. Rates for guest room nights must be kept in line with other similar facilities. Advertising dollars must also be expended to fill the needed amount of room nights. These principles exist for resort hotels throughout Florida and also exist for the Saddlebrook based on its manner of operation.

Without being allowed to master meter its facility, the owners at SRCA will pay approximately 25%-30% more for the same electric to operate as competing hotels and motels. This creates a substantial hardship and discriminates against SRCA owners in their efforts to compete in the room rental business and pay all the associated costs (including taxes), of operating a resort hotel facility. It also violates principles of fairness and therefore is unjust and/or unreasonable in that other competition hotels and motels throughout the state and the surrounding area will spend less money on electricity and be able to spend more on advertising or upgrading their facilities to attract the traveling public.

In addition, the type of facilities exempted by the PSC in Order # PSC 98-1193 FOF-EU Re: Holiday Villas II, and PSC-01-0626-PAA-EU, Re: Sundestin and Dunes are all resort condominiums that operate similar to hotels and motels where the occupants of the units are not billed for their use of electricity. At Dunes, Holiday Villas, and Sundestin, like Saddlebrook, it is impractical, if nearly impossible, to attribute and bill electric usage to the daily and weekly guests of the resort. The guests

are billed a bundled rate for the limited use of the rooms rented while vacationing or attending conventions at the resorts. In the case of Holiday Villas, Dunes, and Sundestin, the PSC found the service by the utility to the resort on the higher residential rate to be discriminatory or unfair, and allowed the resort condominiums to take service under the utilities general service demand rates through master meters. Saddlebrook should be no different.

SRCA requested a study be conducted by Tom Saxon, former Commissioner of the City of Madeira Beach and former employee of Florida Power who has worked with the hospitality industry for many years, including the time he was employed by Florida Power. A copy of his report is attached as Exhibit "4".

V. Conservation Issue: The development of Rule 25-6.049 F.AC. was in great part to encourage conservation of electricity. Now, Chapter 366.81 specifically establishes conservation as a priority.

The PSC, its Staff, and electric utilities in Florida have adhered to the philosophy that the end user will be more inclined to be conscious of conservation if such user is made aware of his or her electric use and associated costs. Section(5)(a) of the rule follows this theory by requiring individual metering. However, the implication which can be derived from this section is that the condominiums required to be individually metered are those that are residential in nature. By requiring individual metering for a residential condominium the owner occupant will be made aware of monthly electric usage and associated costs and will be more inclined to conserve electricity.

This theory was not applicable in the case of Holiday Villas, Dunes, and Sundestin. Nor is it applicable for SRCA, since Saddlebrook operates as a resort hotel catering to the transient public. The owner/investors of units at SRCA are not the ones responsible for energy conservation at the resort. The chief engineer, maintenance, and housekeeping staff at Saddlebrook have responsibility for energy conservation just like their counterparts in nearby hotels and motels.

WREC forwards the monthly electric bills for the units at SRCA to owners located in all parts of the country. This is not conducive to energy conservation as neither the chief engineer, maintenance or housekeeping staff ever learn whether their efforts towards energy conservation are effective. This is contrary to the position of the Commission that the end user should receive the electric bills to foster conservation. In the instant case, the resort is in fact the end user, as it rents the units to guest on a temporary basis that pay a bundled rate for the room, and never see the electric bill. In this particular case, it appears that individual metering of the units at Saddlebrook is contrary to FEECA.

Recognizing that timeshare resorts are similar in nature to hotels and motels, the Commission amended Rule 25.6-049(5)(a)(3) to include timeshare resorts in the exception from the individual metering rule. The theory being that conservation would be better served by the resort receiving one master bill for electric instead of many individual bills. In this manner the resort manager would have more awareness of total electric usage for the timeshare resort and hopefully, as a result, pay closer attention

to energy conservation methods which reduce electric consumption and lower costs. This would also hold true for SRCA and be more in keeping with the priority of energy conservation established by the legislature.

The nature of timeshare resorts did not change by the commission's action. Nor did the characteristics of their electric usage. Timeshare resorts are still owned and operated as condominiums and used primarily by the owners for vacation weeks. Transient rentals are minimal, and as a result the petitioner's electric load data is substantially more like a hotel or motel than most timeshare resorts in Florida.

Many timeshare owners live in their units for a week or more at a time during their vacation, while Petitioner's regular transient rental business is generally for shorter periods. As such, "Saddlebrook's" electric usage characteristics are more similar to hotels or motels than that of most timeshare resorts in Florida. Energy conservation at Saddlebrook would be better served, like timeshares in Florida through master metering.

Owners of timeshares condominiums in this state also derive the benefit of lower electric costs as a result of being allowed to master meter the resort, while owners at Saddlebrook continue to pay the higher residential electric rates. This is patently unfair and discriminatory.

VI. Conclusion By determining that WREC residential classification of the unit owners electric at Saddlebrook is unduly discriminatory and/or unjust or unfair, and allowing them to take service from WREC through master metering and charged at WREC general service demand rate, or other lower cost commercial


rate, the interests of the public relating to energy conservation would be better served. By master metering SRCA would be more efficient in his efforts to control and conserve electric. In addition, the principles of fairness would be met in that the owner/investors at "Saddlebrook" would receive the benefits of lower electric costs due to master metering, as their owner/investor counterparts do at the Dunes, Holiday Villas, and Sundestin, and timeshares in Florida. SRCA would also be able to compete with hotels and motels in the state and the area on a more even basis, as SRCA would not be paying higher costs for electric than their hotel/motel competitors.

VII. Duration - Recognizing that the rules governing use of the units at "SRCA" will not change by such determination, SRCA requests such determination be permanent with the condition that it continues to operate as a hotel, motel, or resort condominium in accordance with Chapter 509.242 of the Florida Statutes. In the event Petitioner changes its operation from primarily a transient rental facility to primarily a residential facility, the residential classification would be automatically deemed to be proper, and the facility would then be required to revert back to individual metering for the occupancy units.

VII. Contact With WREC - SRCA's representative has had numerous discussions with WREC concerning the issue of master metering since early 2000. WREC appeared willing to consider the master metering of Saddlebrook initially, and requested authorization to work with the Association on behalf of the owners at Saddlebrook. After numerous board meetings and annual owner's meeting, the issue was approved by the owners at

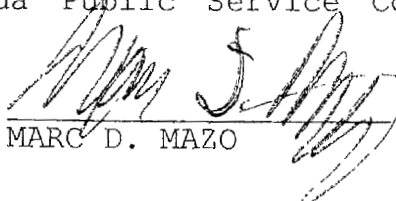
Saddlebrook. Thereafter, the President of the Association, Elmer Gehrke, sent a letter to WREC informing them of the owner's resolution and many of the facts that make master metering appropriate for Saddlebrook. A copy of Mr. Gehrke's letter to WREC is attached as Exhibit "5". Following receipt of the letter by WREC, the parties had further discussions regarding the master metering. However, WREC has taken the position that it will not reclassify SRCA and serve its owners through master meters on a lower commercial rate. While SRCA is not unwilling to communicate directly with WREC, it believes without Commission intervention the complaint will not be resolved to the satisfaction of SRCA.

WHEREFORE, for all of the foregoing reasons, SRCA respectfully requests the Public Service Commission make the determination requested.



MARC D. MAZO
14252 Puffin Court
Clearwater, Florida 33762
727-573-5787 - Telephone
727-573-5675 - Facsimile
Authorized Representative
Saddlebrook Condominium Association, Inc.

I HEREBY CERTIFY that an original and (2) copies of the Informal Complaint have been furnished by U.S. Mail this ____ day of September, 2002 to the Florida Public Service Commission, Division of Consumer Affairs.



MARC D. MAZO

DISPLAY IN A CONSPICUOUS PLACE LICENSE IS NOT TRANSFERABLE
LICENSEE IS RESPONSIBLE FOR RENEWAL OF LICENSE PRIOR TO EXPIRATION DATE

AUDIT CONTROL NO 046882

PR 11R-021 22B-0001 12/01/01

046131 STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF HOTELS AND RESTAURANTS 1940 North Monroe Street Suite 60
TALLAHASSEE, FLORIDA 32399-1015 (850) 922-5335

LICENSE NUMBER

61 00017C-

LODGING	
CLASS	UNITS
CON	720

TRANSIENT FOOD SERVICE	
SEATS	SERVICE

USED SADDLEBROOK RESORTS INC
SADDLEBROOK RESORTS CONDO
5700 SADDLEBROOK WAY
WESLEY CHAPEL FL 33543-4411

FILED SADDLEBROOK RESORTS INC
SADDLEBROOK RESORTS CONDO
5700 SADDLEBROOK WAY
WESLEY CHAPEL FL 33543-4411

LICENSE

EXPIRATION DATE 02/01/2003

Jeb Bush, Governor
Kim Binkley-Seyer, Secretary

Exhibit "1"

PASCO COUNTY OCCUPATIONAL LICENSE 2001-02

Issued pursuant and subject to Florida Statutes and Pasco County Ordinances. Issuance does not certify compliance with zoning or other laws. This license must be posted conspicuously in place of business. Expires September 30.

Mike Olson
TAX COLLECTOR
PASCO COUNTY FLORIDA

ACCOUNT NO: 1517
SIC CODE: 7011

TYPE OF BUSINESS:
HOTEL



SADDLEBROOK RESORT
SADDLEBROOK RESORTS INC
ATTN CARMEN/ACCOUNTING DEPT
5700 SADDLEBROOK WAY
WESLEY CHAPEL FL 33543-4499



LOCATION ADDRESS:
5700 SADDLEBROOK WAY
WESLEY CHAPEL

DATE	RECEIPT	AMOUNT
08/28/01	396469	442.50

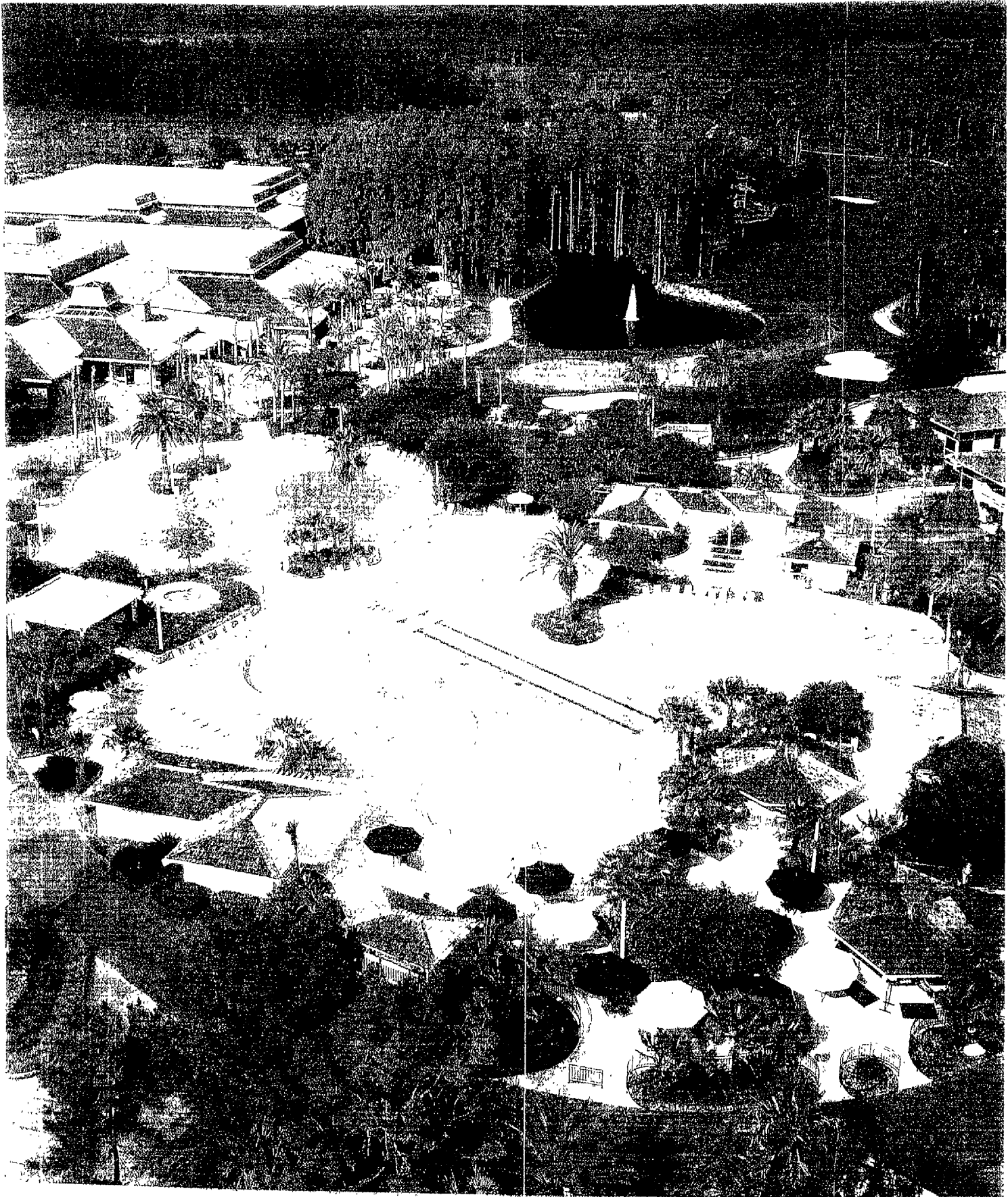
Exhibit "2"

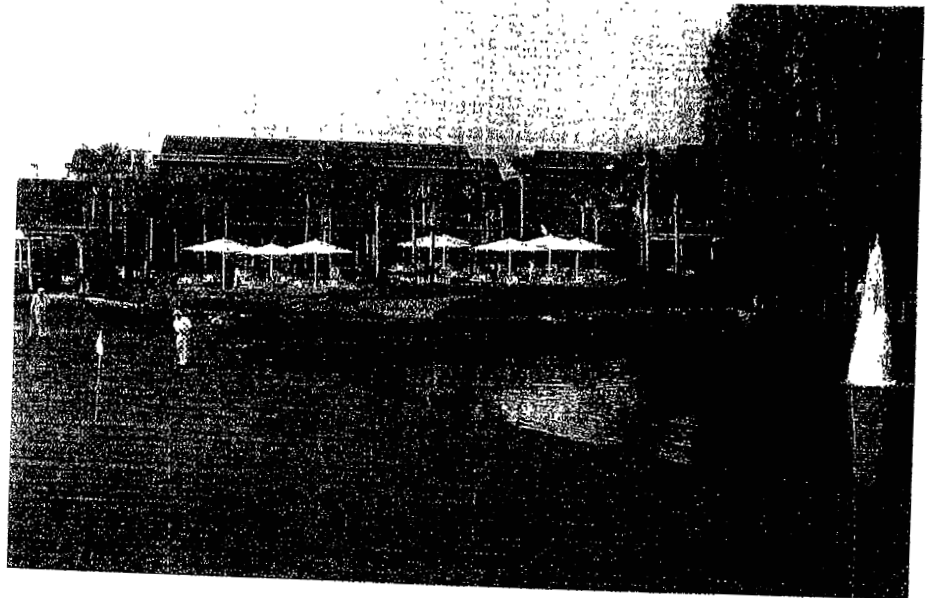
Saddlebrook
RESORT ♦ TAMPA[®]
Golf • Tennis • Spa • Meetings



SADDLEBROOK RESORT ♦ TAMPA

Composite Exhibit "3" A





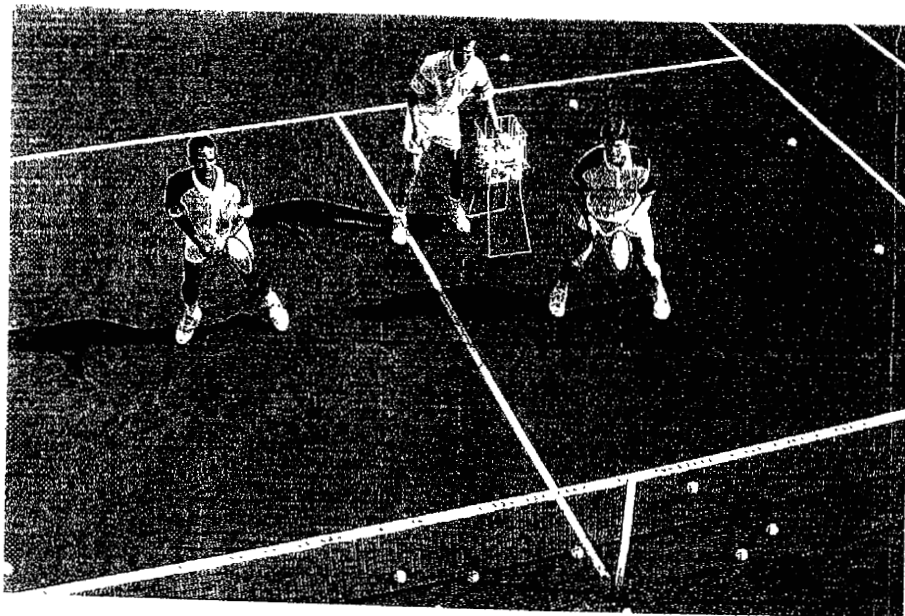
GREAT GOLF IS ONLY THE BEGINNING

"One of Florida's quintessential golf resorts" is how a well-known national sports writer refers to Saddlebrook Resort. Arnold Palmer designed both of our championship 18-hole courses. His namesake features open, undulating fairways and lots of lakes, streams and ponds. The Saddlebrook course is tight and flat, with tree-lined fairways and water on most holes. Both courses highlight some of Florida's most spectacular scenery. Each satisfies the most demanding player.

Want to improve your game? The Arnold Palmer Golf Academy will make you a better golfer, no matter how good you are. No gimmicks. No gurus. Just personalized instruction that makes learning fun. Our four-to-one student-teacher ratio means you get lots of individual attention.



*Challenge
Arnold Pal-
signature co.
and impre
your game at
Arnold Pal.
Golf Acade*



ONE OF AMERICA'S TOP TENNIS RESORTS

Racquet magazine says Saddlebrook is "Arguably the best tennis resort in the nation." You'll find everything you need here for a great game: one of America's largest tennis complexes, knowledgeable and helpful staff, and one of the best tennis schools.

Saddlebrook features 15 beautifully maintained courts - all Grand Slam tournament surfaces -- Har-Turf, Deco-Turf, Rebound, red clay and even Wimbledon-style grass.

The world renowned Hopman Tennis Program is the perfect place to improve your game. You'll benefit from concentrated clinics grouped with players who match your ability. Our on-court student-teacher ratio never exceeds four-to-one, guaranteed.



*Harry Hopman
was the winner,
Davis Cup coach
of all time.
You'll learn his
imaginative drills
to achieve your
very best.*

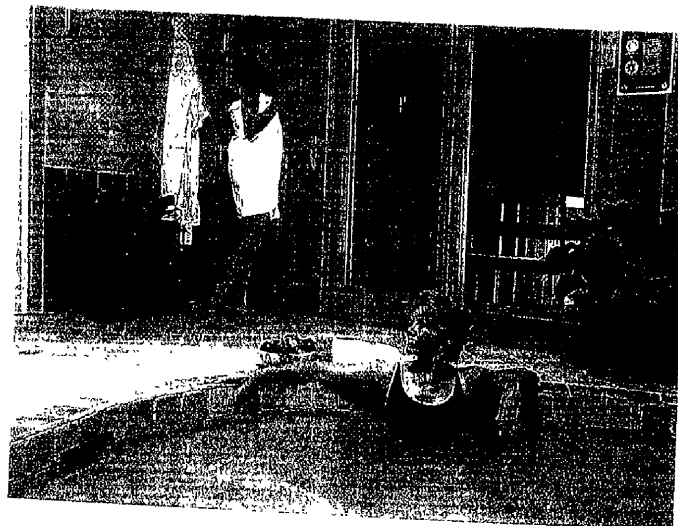


GET AWAY FROM IT ALL AT OUR SPA

Indulge in some personal pampering at our elegant Spa. Just step through the lush Spa Terrace Garden and enter a world where everything and everyone caters to you alone.

In our magnificent 7,000 square foot European-style Spa you can unwind with a full array of luxurious spa services including body treatments, water therapies, facials and massages, as well as hair and nail care. Spa amenities include saunas, whirlpools, steam rooms, herbal tea bars and even a unique Couples Massage Room.

Whether you are looking for a way to relax those tired muscles after a day on the golf course, tennis courts, or a place to refresh and rejuvenate your mind and spirit, you'll want to treat yourself to a Spa visit during your Saddlebrook stay.



*Bask in the
tranquility
of our
European-style
Spa.*

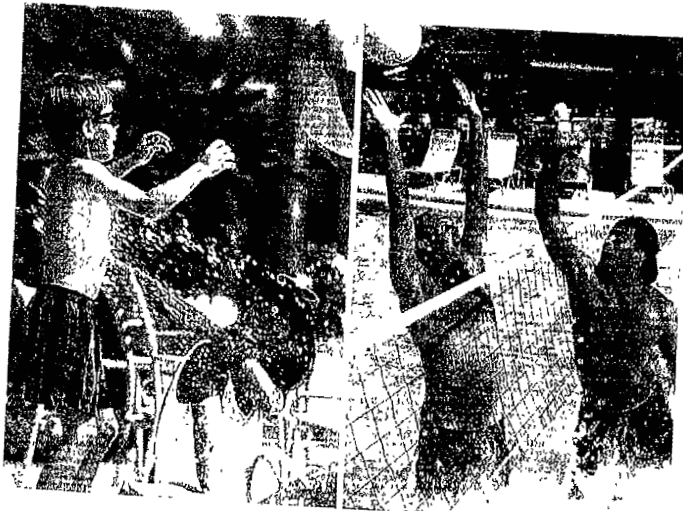


REFRESHING FUN AT THE SUPERPOOL

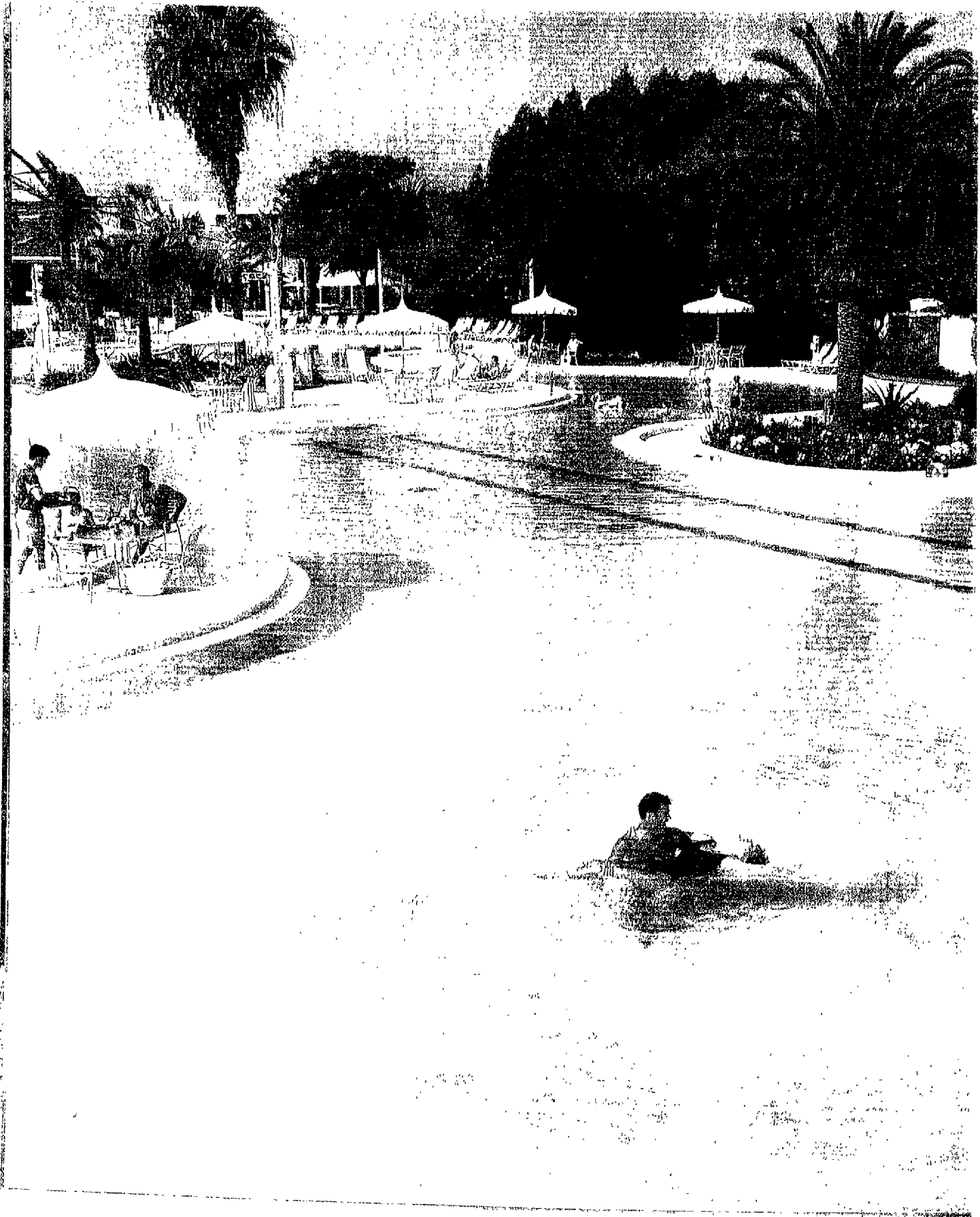
At the center of Saddlebrook's Walking Village, you'll find our magnificent half million gallon Superpool. It's as big as a football field, and lots of fun for swimming laps or just floating about. The water is delightful and invigorating all year 'round.

Relax and tan in Florida's golden sunshine at poolside. Resort staff provides complimentary towels and lounges. When you're thirsty, they'll order beverages from the Pool Bar for you. And, if you're hungry, they'll serve you delicious snacks, sandwiches, or even a light meal right from the Poolside Cafe.

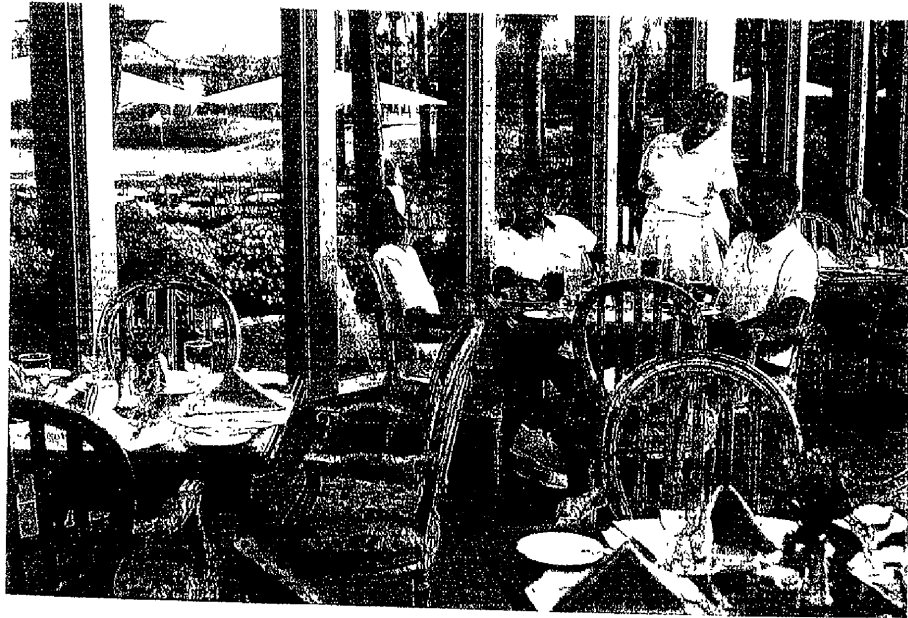
The Superpool is a favorite spot to join your friends and meet new ones any time of the day. It's spectacular at night, too, especially when there's live entertainment at the bandstand.



*Swim, play,
sun and relax
around our
magnificent
Superpool.*



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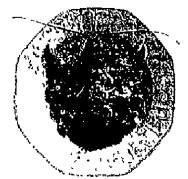


AWARD-WINNING DINING AWAITS YOU

Guests rave about Saddlebrook's superb food, from breakfast to late night room service. You'll find something delicious on every menu, whether you're in the mood for a light snack or a six-course dinner. Our award-winning chefs prepare everything from the freshest ingredients for each of the resort's four distinctively elegant restaurants.

The Cypress Restaurant and Terrace on the Green offers you a full menu for breakfast, lunch and dinner, featuring market-fresh seafood. Dempsey's Steak House serves prime steaks and unique pasta dishes nightly, in a relaxed, informal setting.

You'll find Floribbean delights served all day long at the Poolside Cafe. TD's Sports Bar features delicious sandwiches and light fare.



*Every dish
is prepared
fresh by our
talented chefs in
the resort's four
restaurants.*



"3" A



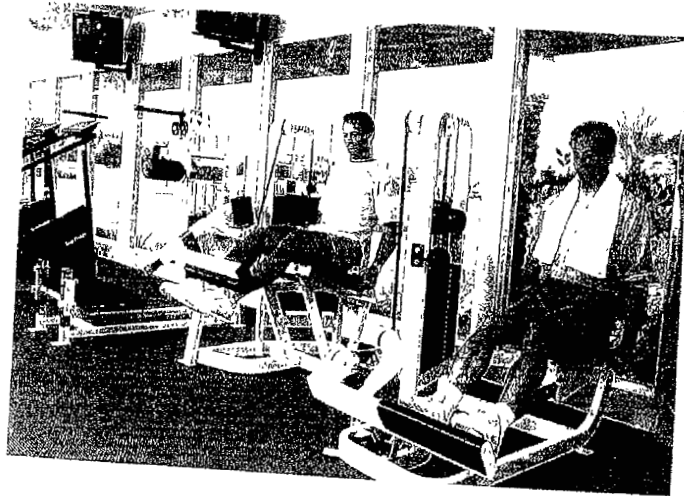
SAMPLE SADDLEBROOK'S LIFESTYLE

From the Old World charm and tropical ambience of our lobby and lounges, to our state-of-the-art Fitness Center, and new Wellness Center, Saddlebrook is the perfect place for fitness, recreation and relaxation -- with a friendly staff that's always eager to serve you.

After a day on the greens or tennis courts, stop by our outdoor Poolside Cafe and bar. Sports fans gather at TD's Sports Bar, with 8 big screen TVs to catch all the action. Or make it the Polo Lounge for cocktails and conversation before and after dinner, with music nightly. And many weekends and holidays, you'll also enjoy live entertainment at the Superpool bandstand.

For serious training or fun, head for the Fitness Center featuring the latest workout equipment including Reebok® Skywalker, Lifeceles™, treadmills, Cybex™ machines, Startrasters™ and much more.

How well you feel is key to how well you live. Our Wellness Center offers a range of individual and group programs designed to help you achieve and maintain optimal health - to get more out of life.



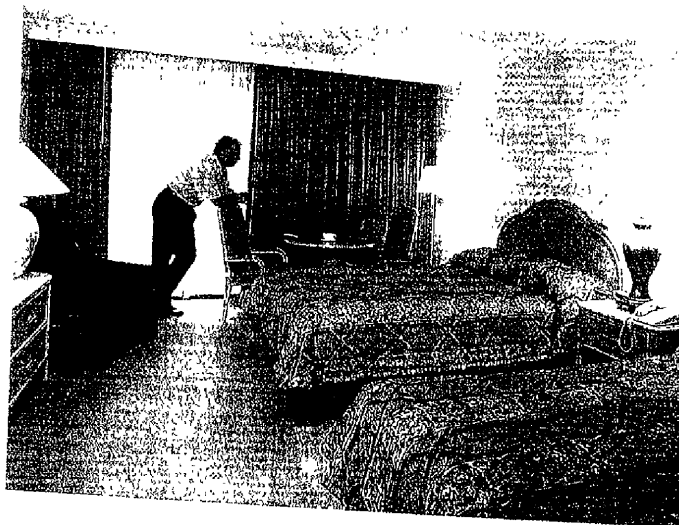
*Enjoy a round
game of Volleyball,
Basketball,
Bocce Ball
at our
Sports Villa*



DELUXE ACCOMMODATIONS HIGHLIGHT OUR WALKING VILLAGE

Saddlebrook guests really appreciate the convenience of our unique resort layout. Whether you drive in or arrive by airport shuttle, once here you'll find everything just a short walk away. Restaurants, meeting rooms, tennis courts and fast tees of our golf courses surround the Superpool. Our golf and tennis shops, plus our elegant new E Boutique are nearby, as is the Guest Activities Center where you can sign-up your children ages 4-12 for a day full of fun S'Kids Club activities, plan a fishing outing or rent a bike to explore our lush 480 acres.

The farthest accommodations are only a four-minute stroll from the main building. And all 800 of our deluxe guest rooms and spacious one-, two-, and three-bedroom suites are bright, cheerful and tastefully decorated, with every amenity to make your stay comfortable.



*E Boutique
features the latest
ladies fashion
and apparel as
well*



2002 PACKAGES, SERVICES, & RATES



SADDLEBROOK RESORT TAMPA

Exhibit "3" B

WELCOME TO OUR EUROPEAN-STYLE LUXURY SPA

Step through our lush Terrace Garden into the Spa - a cool, inviting haven of understated elegance, relaxation and pampering. We offer you a tantalizing array of disciplines including Massage Therapy, Hydrotherapy, Herbal and Seaweed Body Wraps, Moor Mud Treatments and Aromatherapy, as well as the personal beauty services of skin care, hair care and nail care.



Our services, appropriately designed for both men and women, are performed in the comfort of private treatment rooms. You are invited to indulge in our specially designed couple's treatment room with soaking tub. Our professionally trained and

licensed staff is skilled in the latest spa therapies.

Men's and women's private dressing rooms, whirlpools, saunas and steam rooms are also available along with towels, robes, slippers, toiletries and complimentary fruit and herbal teas. As a Pevonia Institute Spa, Pevonia Botanica skin and body care products are used in most of our professional treatments and are also available for sale.

Open seven days a week, our goal is to offer you the best in spa services, from the finest products and equipment to the most knowledgeable and sensitive therapists, all in a luxurious and peaceful setting. We cordially invite you to come and experience new levels of relaxation, rejuvenation and pampering at The Spa at Saddlebrook Resort.





THE BEST WAY TO ENJOY YOUR SADDLEBROOK SPA EXPERIENCE

Allow yourself some time to check in, receive your locker and prepare for your visit. We suggest that you arrive at least 30 minutes prior to your appointment for any of our body services.

You will be welcomed by our Spa attendant and shown to the men's or women's dressing room, where you will change into your complimentary robe and slippers. Our therapist will then escort you to a private treatment room specially designed for your comfort and relaxation. The therapist will leave the room while you disrobe and lie down on the treatment table, covering yourself with the drape. During your massage, you will be warmly draped at all times and only the specific body area being worked on will be exposed. Although we recommend you undress completely for most body services, you may choose to wear undergarments if it will make you feel more comfortable. You may wish to wear a bathing suit for hydrotherapy services.

The women's and men's dressing rooms include a whirlpool, sauna and steam room. You may wish to wear a bathing suit there

as well. Time spent in the whirlpool, sauna or steam room should not exceed ten minutes unless otherwise suggested by your therapist.

Before any body service such as a massage, wrap or salt glo, we ask that you please shower. Also it is advisable to drink plenty of water two hours before and after exercise or heat treatments. Drinking 12 to 16 oz. of water after a massage is recommended. Our health experts suggest you receive only one heat treatment per day. Pregnant women and individuals with varicose veins should avoid all heat treatments. For at least one hour following any of our heat treatments, it is important that you rest and not participate in any vigorous activity.

To insure that services you select are not contra-indicated, we request you inform your therapist of any medical condition you may have and/or prescription medication you are taking. Also, please consult our spa programmers for suggestions on service combinations, as many of our treatments are designed to complement each other.



SPA MULTI-DAY PACKAGES

Packages include • Daily use of whirlpool, steam room and sauna
• Unlimited biking • Daily use of Fitness Center

Enhance any Spa package by adding the following:

- Shopping excursion to fashionable International Plaza mall, home of Neiman-Marcus, Lord & Taylor, Nordstrom, Dillard's and over 200 other fine shops • Golf on either of our two picturesque, 18-hole courses, designed by Arnold Palmer • Tennis times on our courts in one of the major tournament surfaces: Har-Tru, Deco-Turf (hard court) Red Clay and Wimbledon-style grass
- Accommodations in our elegantly appointed Executive Suite

Oasis of Serenity - Two night minimum

Imagine a day of wellness where you escape the stress of daily life and enter a world of serenity. Your journey consists of:

- Signature Spa gift delivered to your room upon arrival
- Souvenir photograph • Choice of 4 Paradise Spa treatments
- Welcome cocktail • Lunch daily at the Spa Terrace featuring spa cuisine selections • Dinner nightly at the Cypress Restaurant or Dempsey's Steak House

	SINGLE	DOUBLE	TRIPLE	QUAD
January 13 - May 9, 2002				
Deluxe Guest Room	\$389	299		
One Bedroom Suite	\$409	309		
Two Bedroom Suite		369	315	289
May 10 - September 30, 2002				
Deluxe Guest Room	\$279	244		
One Bedroom Suite	\$289	249		
Two Bedroom Suite		264	246	237
October 1, 2002 - January 11, 2003				
Deluxe Guest Room	\$339	274		
One Bedroom Suite	\$369	289		
Two Bedroom Suite		335	293	272

Rates are per adult, per night

An 18% service charge will automatically be added to all à la carte services



Romantic Rendezvous' - Two night minimum

Treat yourself and the one you love to our ideal romantic getaway. This retreat of timeless beauty and serenity provides:

- Signature Spa gift delivered to your suite upon arrival
- Champagne and floral arrangement delivered to the suite
- Chocolate-covered strawberries • Souvenir photograph
- Couples Aromatherapy Massage with Rose Petal bath
- Your choice of 3 additional Paradise Spa Treatments from our seductive selection • Lunch daily at the Spa Terrace featuring spa cuisine selections • Dinner nightly, including your choice of one romantic candlelight dinner for two served in your suite or on the 18th Fairway of the Saddlebrook course - a meal prepared especially for you and served by your own personal butler.

January 13 - May 9, 2002

One Bedroom Suite	\$698
Executive Suite	\$898

May 10 - September 30, 2002

One Bedroom Suite	\$578
Executive Suite	\$898

October 1, 2002 - January 11, 2003

One Bedroom Suite	\$658
Executive Suite	\$898

Rates are per couple, per night, based on double occupancy.



Me and Mom - Two night minimum

Escape to a world that perfectly combines relaxation and rejuvenation. This unforgettable experience will be one of your most cherished moments. This togetherness package includes:

- Signature Spa gift delivered to your room upon arrival
- Souvenir photograph • Choice of 4 Paradise Spa treatments per person • Welcome cocktail • Lunch daily at the Spa Terrace featuring spa cuisine selections • Dinner nightly at the Cypress Restaurant or Dempsey's Steak House • Assorted chocolates

	DOUBLE	TRIPLE	QUAD
January 13 - May 9, 2002			
Deluxe Guest Room	\$299		
One Bedroom Suite	\$309		
Two Bedroom Suite	\$369	315	289
May 10 - September 30, 2002			
Deluxe Guest Room	\$244		
One Bedroom Suite	\$249		
Two Bedroom Suite	\$264	246	237
October 1, 2002 - January 11, 2003			
Deluxe Guest Room	\$274		
One Bedroom Suite	\$289		
Two Bedroom Suite	\$335	293	272

Rates are per adult, per night



DAY SPA PACKAGES

These exclusive packages, pre-selected for your convenience and pleasure, make extraordinary gifts of special care. Treat yourself, too, and discover the joy of not only giving but receiving.

Saddlebrook Sampler - 1.75 hours \$100

Experience what The Spa at Saddlebrook Resort has to offer. As a perfect introduction to the Spa or just as a little pick-me-up. You'll begin with your choice of a 25 minute Swedish massage or facial, followed by your choice of a traditional manicure or pedicure and finish with a hydrating aromatic scalp treatment.

The Blushing Bride - 4 hours \$315

The perfect prelude to the most exciting day of your life. Exhilarate your senses with our Florida citrus scrub followed by our Saddlebrook aromatic massage, illuminating C & Sea facial, French manicure, French pedicure as well as a complimentary bottle of champagne and Spa lunch.

All spa packages are inclusive of gratuity, tax, and service charges. An 18% service charge will automatically be added to all late date services.

Mother-to-Be - 3.5 hours \$215

Specially selected treatments designed for the mother-to-be. Begin with our exclusive pregnancy massage (designed for pregnant women twelve weeks to full term), a refresher facial, a soothing sea scape pedicure, classic manicure and conclude with a nourishing spa lunch.

Relax, Refresh, Renew - 2.5 hours \$215

This aromatherapy package begins with a full aromati. body exfoliation followed by an aromatherapy massage with our exclusive blend of aromatherapy oils and an aromatic scalp treatment. Bring the ambiance home with our perfect gift - your own bottle of aromatherapy massage oil.

King for a Day - 3.5 hours \$215

This is an unforgettable experience: a head-to-toe 'pick-me-up' acting as the perfect antidote to your stressful lifestyle. This popular gentleman's package consists of a revitalizing hair and scalp treatment, relaxing body massage, regenerating fitness facial and a classic manicure. A delicious spa lunch is also included. You will feel rejuvenated and ready to greet the world.

Spa Sanctuary - 5 hours \$315

Imagine a day of wellness where you escape the stress of daily life and enter a world of nurturing. Your journey includes a European Facial, a 50-minute Swedish massage, sea scape pedicure, and a classic manicure. Complete the experience with a shampoo and style. A spa cuisine lunch is also included to nourish your body. You'll go home with a newly restored sense of well-being, plus a special gift.

Back to Nature - 4 hours \$315

Escape from a world of stress and responsibility into a world nurtured by Mother Nature. Begin with a 50 minute Relaxation on the Rocks stone massage followed by a Stones of Beauty facial, traditional manicure, Stepping Stone pedicure and spa lunch.



SEASONAL DAY SPA PACKAGES

Winter Warmer (valid 1/01-3/31/02 and 12/01-30/02)** - Enjoy an indulgent treat with treatments to warm you up in preparation for the winter weather. Start off with an Herbal Body Wrap, 50-minute Swedish Massage and finish up with Paraffin Manicure and Pedicure. Cost: \$220*

Valentine's Special for Couples (valid 2/1-2/15/02)** - Spend quality time with someone special! Start with a private 25-minute Aromatherapy Bath for two. Share champagne and strawberries dipped in chocolate, followed by a 50-minute Swedish Massage for two. Cost: \$215*

Mother's Day Spa Special (valid 4/30-5/12/02)** - Treat mother as a queen for the day with this special pampering package for her! Includes a Anti-stress Hydrotherapy, Reflex Foot Therapy, Deep Cleansing Facial and Classic Manicure. Cost: \$245*

Summer Glo Package (valid 5/10-9/30/02)** - Look great and feel great for the summer months! Start with a Sun Soother Wrap, 50-minute Swedish Massage and finish with a Classic Manicure. Cost: \$190*

**Gift Certificates for the Winter Warmer, Valentine's Day Couples, Mother's Day Special and Summer Glo Package may be purchased at anytime during the valid dates and may be redeemed within one year from the date of purchase.

An 18% service charge will automatically be added to all à la carte services.

3" B

MENU OF SPA SERVICES

V Denotes Paradise Spa Treatment



FOR THE FACE

The Spa at Saddlebrook Resort proudly uses Pevonia Botanica skin care products. Containing only the finest botanical ingredients, delivering remarkable, highly visible results. All formulas are proven non-comedogenic, contain no mineral oil, lanolin, artificial fragrances, artificial colors, or alcohol, and are not tested on animals. Whatever your skin type, Pevonia Botanica has the ideal regimen to keep your skin looking youthful and radiant.

All of our face treatments include the following. Skin analysis, cleansing, toning, deep pore cleansing, massage, mask, and hydration.

European Facial **V** - 50 min. \$75

A perfect introduction to serious skin care. This fundamental treatment consists of deep pore cleansing, exfoliation, steaming, relaxing massage of the face and neck, and a mask to soothe, repair and revitalize your skin, delivering a beautiful, healthy glow.

A personal repair ampoule for your specific skin type may be added for an additional \$10.

Choose from:

• Optimal 'C' Complex • Propolis • Collagen • Vitaminc Concentrate • DNA • Soothing Formula • Elastin

Luminous 'C' and 'Sea' Facial - 50 min. \$90

This vitamin rich treatment contains a potent combination of stabilized vitamin C with the latest advanced formulation of pure, freeze-dried seaweed. This treatment reduces fine lines, strengthens skin's elasticity, counteracts photoaging, and restores a youthful appearance, leaving the skin illuminated.

Anti-Free Radical Facial - 50 min. \$90

This intensive treatment soothes fine lines, hydrates, and energizes your skin. A unique mask, delightfully scented with lavender essential oil, becomes soothingly warm and then cools to a refreshing chill. Your skin is left firmer, more radiant, and rejuvenated.

Plantomer or Sun Lover's Facial - 50 min. \$90

The best of the plant world and the sea come together in this hydrating facial that is an excellent treatment to reverse the damaging effects of UV rays. Plantomer is a unique blend of laminaria digitata from the depths of Brittany's sea and propolis imported from the renowned Jura Mountains of France. This cool, gentle treatment heals, strengthens, and deeply hydrates the skin, leaving it tightened, refreshed, and healthy with an exceptional glow.

An 18% service charge will automatically be added to all à la carte services

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RS2 Rosacea Facial - 50 min. \$90

Finally a facial treatment designed specifically for Rosacea or extremely sensitive skin with highly visible results. Rich in green tea, chamomile, and licorice extract, this facial soothes the skin, eases discoloration and redness while hydrating and nourishing the skin. Your skin will emerge calm and hydrated



Oxygenating Facial - 50 min. \$80

An excellent choice for all skin types to improve elasticity, refine pores, and oxygenate the skin. This powerful treatment keeps oxygen active on the skin and increases absorption of a concentrated 'C' complex ampoule, promoting cell repair and protection against free radicals. This facial delivers immediate, visible results and radiant skin.

Men's Fitness Facial [Ⓜ] - 25 min. \$50

A treatment specifically designed for men's skin that helps to prevent or relieve common men's skin conditions such as razor burn, ingrown hair, and sensitivity. The treatment is complete with a soothing and hydrating propolis ampoule and an anti-stress facial massage.

Stones of Beauty - 50 min. \$95

Experience a facial unlike any other. This treatment combines revitalizing benefits of a deep cleansing while incorporating warm and cool stones to help relieve stress, increase circulation and decrease puffiness. Great for all skin types.

Back Facial [Ⓜ] 50 min. \$75

Dedicated to the beauty and purification of the back, this treatment features deep pore cleansing, exfoliation, steaming, and a mask to draw impurities and thoroughly cleanse those hard-to-reach areas.

Refresher Facial [Ⓜ] - 25 min. \$50

Perfect for those pressed for time that want to enjoy the spa experience. This pared-down version of our European facial includes cleansing, a light massage, mask, eye cream, and a personalized moisturizer.

Youthful Lip Smoothing Treatment [Ⓜ] - 25 min. \$50, when added to a facial \$25

Beautify and smooth your lips. Azelaic acid lightens the skin while shea butter and vitamin E nourish and hydrate. Collagen and elastin rejuvenate and smooth fine lines for visible results. Can be done on its own or added to any facial treatment.

High Performance Anti-Aging Treatments - 75 min. \$100

Give your skin the gift of youth and renewed radiance with these unique, pure botanical active treatments. These highly specialized treatments produce immediate, visible results. Allow your esthetician decide which treatment is best for you. Contact lenses should be removed prior to any High Performance Treatment.

Lightening Treatment: Effectively concentrating on 'age spots', this treatment helps hyper pigmentation and leaves skin fresh and vibrant.

Collagen Treatment: Holds off the effects of time. This treatment effectively fights against premature aging, smoothes wrinkles, and fine lines.

Elastin Treatment: Your skin will feel tighter and smoother and have improved elasticity and suppleness.

DNA Treatment: Rejuvenate your skin texture for youthful health and beauty. This intensive cellular treatment tightens the pores, smoothes and evens skin texture.

Hyaluronic Acid Treatment: The ultimate treatment for skin in need of intense hydration. This moisture-binding, healing, and deeply hydrating treatment helps boost the inner hydration of the epidermis.

FOR YOUR EYES ONLY

The perfect complement to your facial treatment

High Performance Eye Lift [™] 50 min. \$70, add to any facial \$35

This rejuvenating eye-lift treatment tightens the eye contour, smooths wrinkles and strengthens and firms the eyelids. This remarkable treatment improves blood circulation, alleviates dark circles and eases stress and fatigue. An ideal treatment to add to any facial. For your comfort, we recommend removal of contact lenses.

Eye Treatment for Fine Lines, Wrinkles & Puffiness [™] 25 min. \$45, add to any facial \$30

An effective treatment for everyone concerned about wrinkles and puffiness around the eyes. An innovative collagen mask aids in smoothing wrinkles, while a ginkgo biloba mask is applied to reduce puffiness. For your comfort, we recommend removal of contact lenses.

BODY THERAPIES

Truly therapeutic and rebalancing Body treatments are a remedy for today's hectic pace.

Aromatherapy Salt Glo [™] 25 min. \$50

This deep, yet gentle body exfoliating treatment uses a blend of sea salts, mineral salts and aromatic essential oils to relieve stress, remove dull surface skin cells, improve circulation and provide a softer, smoother looking skin. Ideal before any massage or body treatment.

Saddlebrook Sun Soother [™] 50 min. \$75

A gentle treatment using our signature mint aloe body mask and aloe vera gel to help soothe and cool sunburned skin and to minimize discomfort and redness by drawing heat from the body. A must for sun lovers!

Body Bronzer [™] 50 min. \$75. Application of tanning lotion only; 25 min. \$50

Enjoy the warm glow of a golden Florida tan while avoiding the harmful rays of the sun and its inevitable aging effects on the skin. Start with an exfoliating body scrub to eliminate dry skin and smooth the body; followed by two even and flawless applications of our signature self tanning lotion.

Aromatic Herbal Wrap [™] 25 min. \$50

Unwind, rejuvenate, and soothe your senses with our exclusive blend of stress reducing herbs. As your body is gently wrapped in this aromatic cocoon of comforting warmth, you can actually feel the toxins and tension being released as you drift into serenity.

Soothing Sea Wrap [™] 50 min. \$75; add Cellulite Treatment \$25

A gentle treatment that is excellent for toning and detoxifying the entire body. Seaweed is combined with our signature aloe vera gel you will experience deep hydration and remineralization while improving the skin's elasticity and stimulating your metabolism.

Vichy Shower - Add to Salt Glo treatment for an additional \$15

Let your mind and body become one as you relax to the hypnotic rain shower of our high-effusion showerheads. By stimulating the nerve endings and increasing circulation, you will experience a heightened sense of relaxation.

Florida Citrus Scrub [™] 25 min. \$50

This softening full-body scrub is formulated with natural essential oils of oranges to exfoliate and soften the skin naturally. Indulge your senses in the essence of pure Florida. A perfect treatment following the Florida Citrus soak.



Cellulite Treatment [Ⓢ] - 25 min. \$55

Ideal for firming and reducing the appearance of cellulite, by applying an activating gel specially formulated to smooth down fatty deposits on cellulitic areas. You will be wrapped in a blanket of warmth to help activate the gel and begin the breakdown of fatty deposits. Finally, an ampoule of Guaranine extract will be applied to the areas of cellulite to help tighten the skin to enhance a shimmering firming effect.

Moor Mud Body Mask [Ⓢ] - 50 min. \$75

This wonderful stress-relieving wrap uses natural mud rich in vitamins, minerals, amino acids, and phyto-hormones. This treatment is very good for people suffering from arthritis, joint pain, and inflammation as well as providing an overall calming, healing, hydrating and balancing effect.

MASSAGE THERAPIES

Relaxation on the Rocks - 50 min. \$110, 80 min. \$145

This ancient art of healing uses elements of Mother Nature to bring relief to tense muscles and sore joints by the application of deep penetrating heat with smooth heated stones. Imagine a massage as relaxing as a Swedish massage, but ten times as penetrating. The heat and healing energy of the stones sinks into the deepest layers of muscle to bring you to a new level of relaxation.



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[Ⓢ] Denotes Paradise Spa Treatment

Saddlebrook Aromatic Massage - 25 min. \$60; 50 min. \$90; 80 min. \$120

This unique massage will help soothe the body, mind, and spirit. Upon arrival, you will designate the oil of your choice and prepare to reach the ultimate level of relaxation. Upon completion of the massage you will receive the remainder of the oil to take with you, so you may relive the Saddlebrook experience over and over again.



Couples Massage & Aromatherapy Bath - \$165; without bath \$150

It's time to rekindle the flame and indulge in the privacy of a treatment room specifically designed for couples to receive simultaneous relaxation. It all begins with a 25 minute aromatherapy bath for two and finishes with each receiving a 50 minute after bath massage.

Reflex Foot Massage [Ⓢ] - 25 min. \$50

Heavenly for tired feet, this therapeutic technique accompanied with a relaxing foot massage stimulates specific pressure points of the feet to increase circulation, relieve stress and ease pain.

Sports Massage - 25 min. \$55, 50 min. \$85, 80 min. \$120

This invigorating massage consists of many different techniques and is meant for active people with sore muscles or a limited range of motion. By using deeper more specific pressure this treatment will help improve your stamina, lessen pain, increase flexibility and help prevent injury.

An 18% service charge will automatically be added to all a la carte services.

Neuromuscular Therapy 80 min. \$130; 50 min. \$100

Anyone who suffers with chronic pain, sore muscles or postural problems will appreciate this deep, specific massage that concentrates on your individual problem areas. The recommended initial treatment of 80 minutes includes a Posture Assessment followed by Massage. After the initial treatment, you may continue with the 50 minute Neuromuscular Therapy treatment to further enhance relaxation, harmony, and balance within the body.

Swedish Massage ^W 25 min. \$50; 50 min. \$75; 80 min. \$110

Based on classic European massage techniques, this full body massage helps soothe and relax tired muscles, increases circulation and improves overall skin tone while inducing a feeling of overall well-being.

Maternity Massage ^W 50 min. \$75

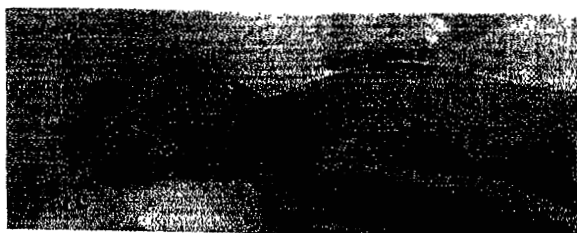
A gentle soothing massage for all expecting mothers, enjoy a full body relaxation massage. Helps relieve stress on weight bearing joints and alleviate back and neck pain, while lying on your back, side or stomach supported by our specially designed body cushion. You'll feel the stress and tension fade away with the kind of pampering every mother-to-be deserves. Designed for pregnant women twelve weeks to full term.

Saddlebrook Executive Massage - Swedish \$110; Sports \$120

Feel your stress and troubles fade away as you relax in a private aromatic whirlpool tub followed by your choice of a Swedish or Sports massage. Perfect for anyone trying to escape for the day.

Shiatsu - 50 min. \$85

Available by special appointment.



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^W Denotes Paradise Spa Treatment



MAGIC WATERS

These treatments are recommended for relief of aches and pains, detoxification, increased circulation and stress reduction.

All Hydrotherapy treatments are done in our digitally pressurized tub featuring 48 high pressure water jets, 207 air jets and a water wand that produces a fine stream of water enabling under water massage and lymphatic drainage. The tub ensures strict sanitary conditions through a unique sanitation system which automatically mixes fresh water with anti-bacterial liquid.

Anti-Stress ^W 25 min. \$55

A relaxing blend of oils, bubbles and the warmth of a personal whirlpool helps to soothe the skin, relieve stress and rejuvenate tired muscles.

Moor Mud Bath ^W 25 min. \$55

Get back to nature with a basic therapeutic treatment known for its curative properties. The natural mud combined with hydrotherapy, helps alleviate aches and pains, rheumatism, arthritis, and induces a sense of deep relaxation.

An 18% service charge will automatically be added to all à la carte services.

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Soak in the Sea [Ⓢ] 25 min. \$55

While extremely relaxing the use of seaweed is also detoxifying as well as revitalizing. This treatment will also increase circulation as well as metabolism and produce an overall sense of well-being.

Underwater Lymphatic Hydro Massage [Ⓢ] 25 min. \$55

With the use of the water wand a fine stream of water is used to combat stress and fatigue as well as provide lymphatic drainage and a reduction of edema (swelling) all while being submerged in a warm tub of water. Additional benefits are deep detoxification, increased circulation, and relief from everyday stress.

Florida Citrus Soak [Ⓢ] 25 min. \$55

Experience nature's gift to Florida in this bath of pure orange essence. The aroma of pure essential oils of oranges revitalizes the senses and the healing properties of nourish and hydrate your skin. A perfect combination with the Florida Citrus Scrub.



Saddlebrook Sports Recovery Treatment - 90 minutes \$125

Whether it's tennis, golf, or any other various forms of fitness and exercise, this is the treatment for you. Designed for the athlete or the weekend warrior this treatment will relieve the aches and pains of stiff joints and sore muscles as well as get you prepared for another intense day of activity. You will begin with a sport soak in a special blend of bath salts and essential oils specifically designed for the recovery of athletes, followed by a deep tissue sports massage using specific Sports blended oils to produce a warming effect followed by a gradual cooling and tingling effect. A must for anyone with an active life style.

French Manicure [Ⓢ] 30 minutes \$30

A classic manicure with application of special polish for French Manicure.

Classic Pedicure [Ⓢ] 30 minutes \$40

Indulge by treating yourself to a delightful sea salt foot bath, an exfoliating sea salt scrub followed by a light massage with moisturizer to soothe and soften. This service includes cuticle shaping, nail shaping, and polish application.

French Pedicure [Ⓢ] 30 minutes \$45

A classic pedicure with application of special polish for French Pedicure.

Stepping Stones - 50 minutes \$70

A classic pedicure with emphasis on increased heat and relaxation with the use of heated stones. Let the tension fade away as the heat penetrates the feet and lower leg to induce a new level of relaxation.



Paraffin Treatment for Hands or Feet - 15 minutes \$12

Polish Change - 15 minutes \$15

Acrylic Nails-Full Set [Ⓢ] 90 minutes \$70

Acrylic Nails-Fill [Ⓢ] 60 Minutes \$45

EYELASH & EYEBROW TINTING

Intensify the color of your lashes and brows with this safe, natural technique.

Eyelash or Eyebrow Tinting [Ⓢ] 25 min. \$30 ea, add to facial \$20

A great alternative to mascara and brow pencils. Especially wonderful for athletes, swimmers, and anyone sensitive to mascara. Eliminates one last step to your beauty regimen on those challenging mornings.

3" B

HAIR REMOVAL

Our waxing experts use the quickest, most effective comfortable techniques to keep your skin silky, touchable and hair free.

Recommendations: Hair growth must be approximately 1/4" long but no longer than 1/2" to receive waxing services.

We regret that waxing services cannot be performed on clients taking Accutane, Retin-A, or any antibiotics, due to the sensitivity of the skin.

<i>Half Leg</i>	<i>\$45</i>	<i>Full Leg</i>	<i>\$70</i>
<i>Bikini</i>	<i>from \$30</i>	<i>Face</i>	<i>\$40</i>
<i>Chin or Lip</i>	<i>\$15</i>	<i>Eyebrow Design</i>	<i>\$20</i>
<i>Full Arm</i>	<i>\$30</i>	<i>Half Arm</i>	<i>\$20</i>
<i>Under Arm</i>	<i>\$30</i>		

SALON SERVICES

The Salon at Saddlebrook Resort proudly features Phylogie and Redken hair care products to make you look your best.

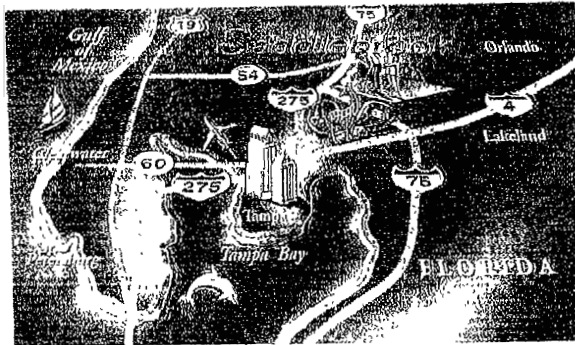
<i>Haircut</i>	<i>from \$40</i>	<i>Haircut & Style</i>	<i>from \$65</i>
<i>Shampoo & Style</i>	<i>from \$30</i>	<i>Updo</i>	<i>from \$45</i>
<i>Men's Haircut</i>	<i>\$25</i>	<i>Texturizing Perm</i>	<i>from \$100</i>
<i>Single Process Color</i>	<i>from \$65</i>	<i>Highlighting</i>	<i>from \$100</i>

Aromatherapy Scalp Treatment 45 min. \$45; with shampoo & style \$65

While relaxing in our salon, a blend of rosemary, lemon, and eucalyptus essential oils are massaged into your scalp, leaving hair feeling healthy and alive. This aromatic hair and scalp treatment is the ultimate for the senses. Recommended for thinning hair, and dry and/or sensitive scalp. This treatment is most beneficial when left on for several hours or overnight.

All prices are dependent upon the length and amount of hair.

An 18% service charge will automatically be added to all hair care services.



Saddlebrook is located 12 miles north of Tampa. Take I-75 to SR 54, then east 1 mile. Tampa International Airport is 30 minutes from the resort.

GENERAL INFORMATION

Appointments - Being on time for your appointment is greatly appreciated so that you may receive your full service and so our other guests are not inconvenienced. Arriving a minimum of 30 minutes prior to your appointment allows you time to check in, receive your robe, slippers and locker and prepare for your service. You may use the steam room, sauna and whirlpool prior to and after your services.

Reservations - We suggest making all Spa and Salon reservations at least 72 hours in advance.

Cancellation Policy - Because your Spa and Salon services are reserved for you, we ask that you notify us at least 4 hours in advance if you need to cancel or re-schedule. 50% of the value of your service will be charged for cancellations with less than 4 hours notice. Day Spa packages require 24-hour notice. All no-shows are charged full value.

Facility Use - Facilities include Mens and Womens whirlpools, saunas, steam rooms, showers and dressing rooms. Guests receiving a Spa or Salon service may enjoy these facilities before or after their service at no additional charge. Resort guests may enjoy use of Spa and Fitness Center facilities for a daily fee of \$10.

Age - The Spa and its facilities are for guests 16 years and older, however guests younger than 16 may enjoy use of the Salon services.

Gift Certificates - A Spa Gift Certificate is ideal for any special occasion or as a thank you. Phone, mail and internet orders available.

Service Charge - An 18% service charge will be automatically added to all à la carte spa and salon services. Package prices are inclusive.

Hours of Operation - The Spa and Salon hours are 9am-8pm daily. Hours may vary by season.

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5700 Saddlebrook Way Wesley Chapel, Florida 33543-4499

813/907-1119 800/729-8383 Fax 813/907-4409

www.saddlebrookresort.com

or call your professional travel planner

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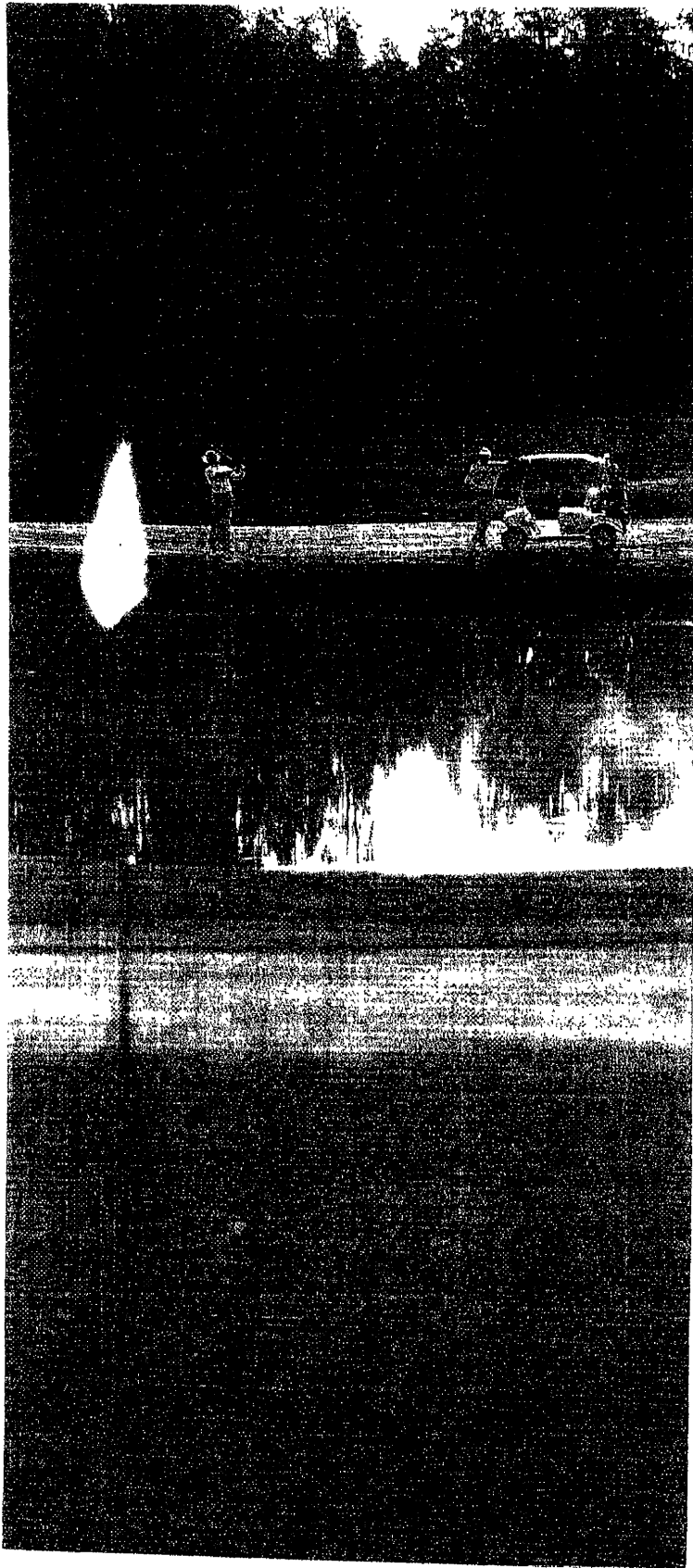
Saddlebrook
RESORT • TAMPA
Golf Tennis Spa Meetings



2002 PACKAGES & RATES

SADDLEBROOK RESORT TAMPA

Exhibit "3" C



GOLF AT SADDLEBROOK RESORT

Discover the pleasures of Saddlebrook, recognized by many players as Florida's quintessential golf resort. The natural beauty of our wooded countryside and flower-laden landscape encircle two 18-hole Arnold Palmer signature championship courses.

Both are formidable because of the difficulty of rolling terrain. Magnificent cypress and pine trees border the fairways. Water is plentiful. The par 70 Saddlebrook Course is tree-lined and tight. The par 71 Palmer Course is more open and features undulating fairways and greens.

Saddlebrook is also home to the Arnold Palmer Golf Academy. Mr. Palmer's hand-selected teaching professionals offer programs year-round for adults and juniors of all levels.

Ask for our Golf Academy brochure and rates or visit our web site at www.golf-academy.com.

GOLF ESCAPE PACKAGE

Whether you're a low handicap player or weekend warrior, you'll enjoy great golf on both courses.

Includes: Accommodations, Breakfast each morning, One dinner per three night stay, 18 holes of golf guaranteed daily, cart and greens fees, Second round at cart fee only (as available), Use of practice range and one bucket of balls daily, Nightly club cleaning and storage, 60 day advance tee times, Golf gift set, S'Kids Club daily (ages 4-12), Daily Spa admittance (Spa services are extra).

Daily bicycle use, Welcome cocktail, Resort fee amenities.

Rates are per adult, per night.

January 13 - May 9, 2002

3 NIGHT MINIMUM	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$395	295		
One Bedroom Suite	\$425	310		
Two Bedroom Suite		385	322	290

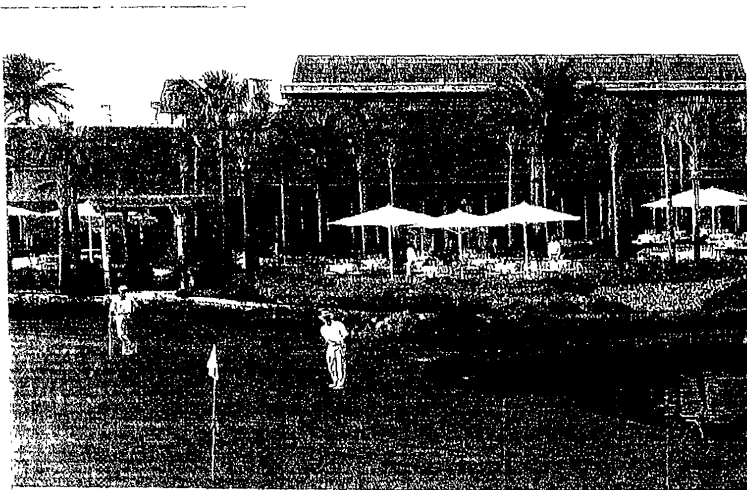
Non-golfers deduct \$125 per night

October 1, 2002 - January 11, 2003

3 NIGHT MINIMUM	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$327	243		
One Bedroom Suite	\$349	254		
Two Bedroom Suite		306	257	233

Non-golfers deduct \$90 per night

Rates are subject to applicable taxes. No room change for children under 13 sharing with an adult (recreation and meals are extra).



GOLF AROUND

If golf is your passion, Saddlebrook Resort created this package just for you. It's an unbelievable opportunity to experience some of the finest golf courses in Florida, starting right here at Saddlebrook Resort. First, play the greens of our two 18-hole Arnold Palmer signature courses. Then test your skill at two of three premier area courses. This unique getaway includes greens fees and golf carts at the courses you select, where you'll be treated as an honored guest. Includes: Accommodations Daily breakfast One dinner Two Saddlebrook Resort golf rounds Second same day Saddlebrook golf round at cart fee (as available) Practice range use (one bucket of balls daily) Two area course golf rounds Nightly club cleaning and storage 60 day advance tee times Golf gift set Daily Spa admittance (Spa services extra) Welcome cocktail Resort fee amenities Rates are per adult, four nights.

January 13 - May 9, 2002

	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$1,500	1,100		
One Bedroom Suite	\$1,620	1,160		
Two Bedroom Suite		1,460	1,207	1,080

Non-golfers deduct \$500

October 1, 2002 - January 11, 2003

	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$1,200	870		
One Bedroom Suite	\$1,300	920		
Two Bedroom Suite		1,120	927	830

Non-golfers deduct \$300

Rates are subject to applicable taxes. No room charge for children under 13 sharing with an adult (recreation and meals are extra)

2

Tournament Players Club (TPC) of Tampa Bay, Lutz Only a 20-minute drive.

Home of the Verizon Classic, this Bobby Weed design features the dramatic mounding and numerous hazards common to most TPC Stadium courses. A Golf Digest 4-Star property, the Tournament Players Club of Tampa Bay is consistently selected as the Best Daily Fee Club in the Tampa area by the readers of the Tampa Tribune.


Lake Jovita, Pasco County Only a 15-minute drive.

With its rolling hills, valleys, lakes and forests, this course looks and plays like North Carolina. The elevation makes Lake Jovita Golf Course unique in Florida. Recently named one of the top 10 best new upscale courses by Golf Digest, the 220-acre South Golf Course design consultant was PGA-great Tom Lehman. A second 18-hole championship course is scheduled to open in 2002.

World Woods Golf Club, Punta Gorda Isles A 50-minute drive - and well worth it!

Experience two 18-hole championship courses designed by Tom Fazio in one breathtaking location! Choose the Pine Barrens Course with its rugged bunkering and native terrain, or Rolling Oaks Course with its undulating greens and more traditional design. They're sure to test your strategy and challenge your skill.



Lake Jovita 



"3" C



THE SPA AT SADDLEBROOK RESORT

For personal pampering at its best, our Spa offers a tantalizing array of experiences including massages, hydrotherapy, Vichy shower, herbal and seaweed body wraps, moor mud treatments, aromatherapy and more, provided by our professional staff. Our 12 private treatment rooms include a unique Couple's Massage room. We also provide total beauty services for hair, skin and nails at our elegant Salon.

For the ultimate Spa experience, choose one of these three Spa overnight packages. Each includes use of the whirlpool, steam room and sauna, unlimited biking, and use of the Fitness Center. Plus, you can add a shopping excursion, golf, tennis and/or ultra-luxury Executive Suite accommodations.

Or, if you're short on time, enjoy one of our rejuvenating Day Spa packages. For complete details and pricing of both overnight and Day Spa packages, see our Spa brochure or visit our web site at www.saddlebrookresort.com.

Oasis of Serenity - Two night minimum

Step into a world of total relaxation with a getaway that includes four Paradise Spa Treatments, lunch and dinner daily, a Signature Spa gift, photograph, welcome cocktail and more. It's a journey of tranquility you'll never forget.

Me and Mom - Two night minimum

Share an escape that's the perfect combination of relaxation and rejuvenation. This togetherness package includes four Paradise Spa Treatments, lunch and dinner daily, a Signature Spa gift, photograph, scrumptious chocolates and other delights.

Romantic Rendezvous' - Two night minimum

Rediscover romance as you enjoy a Couples Aromatherapy Massage and Rose Petal Bath plus three other Paradise Spa Treatments, champagne, flowers and chocolate-covered strawberries in your room, a Signature Spa gift, photograph, as well as lunch and dinner daily - including a meal prepared especially for you and served in your suite or on the 18th green by your own personal butler.

Days of Indulgence

The Spa at Saddlebrook Resort offers a superb selection of Day Spa packages for full-day and half-day visits. You'll find pricing and details for these Spa experiences in our Spa brochure.

3 C



OUR TENNIS IS TERRIFIC, TOO!

Tennis magazine lists Saddlebrook among its Top 50 Tennis Resorts, while *Racquet* magazine says Saddlebrook is "arguably the best tennis resort in the nation." You'll find everything you need for a great game. 45 beautifully maintained courts in all Grand Slam tournament surfaces - Har-Tiu, Deco Tint, Red Clay, Rebound and Wimbledon-style grass. It's not unusual to spot top-ranked players and touring pros working out on our courts.

The world renowned Hopman Tennis Program is the perfect place to improve your game. You'll benefit from concentrated clinics with players who match your ability. Our on-court student/professional ratio never exceeds 4-to-1, guaranteed.

If playing just for fun is more your style, our Tennis Shop - featuring an impressive selection of name brand sportswear and equipment - will happily arrange game matching and court times for you.

Ask for our Hopman Tennis Program brochure and rates or visit our web site at www.hopman.com.

SUNTASTIC SUMMER

Our championship golf courses test your skills, our tennis courts challenge you, our S'Kids Club is perfect for your kids and our *Sounds of Summer* poolside entertainment will enchant you. **Suntastic Summer Includes:** Accommodations Breakfast each morning Dinner each evening 18 holes of golf daily, cart and greens fees 2nd round at cart fee only (as available) 60 day advance tee times Nightly club cleaning and storage Use of practice range and one bucket of balls daily S'Kids Club daily (ages 4-12) Daily Spa admittance (Spa services are extra) One hour Har-Tiu court time daily Daily on-property biking Weekend *'Sounds of Summer'* entertainment Resort fee amenities

Rates are per adult, per night.

May 10 - September 30, 2002

2 NIGHT MINIMUM	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$217	177		
One Bedroom Suite	\$227	182		
Two Bedroom Suite		202	181	170

Non-golfers deduct \$50 per night. Rates are subject to applicable taxes. No room charge for children under 13 sharing with an adult (recreation and meals are extra).

"3" c



EASTER SUNNY BUNNY

Includes: Accommodations Breakfast each morning One dinner per two night stay 18 holes of golf daily, cart and greens fees 2nd round at cart fee only (subject to tee time availability) 60 day advance tee times Nightly club cleaning and storage Use of practice range and one bucket of balls daily Daily Spa admittance (Spa services are extra) One hour use of bicycle daily S'Kids Club daily (ages 4-12) One welcome adult beverage Resort fee amenities Holiday fun for everyone *Rates are per adult, per night.*

March 27 - April 3, 2002

2 NIGHT MINIMUM	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$270	205		
One Bedroom Suite	\$290	215		
Two Bedroom Suite		260	220	200

Non-golfers deduct \$65 per night

Rates are subject to applicable taxes No room charge for children under 13 sharing with adults (recreation and meals extra)



THANKSGIVING HARVEST HOLIDAY

Includes: Accommodations Breakfast each morning One dinner per two-night stay 18 holes of golf daily, cart and greens fees 2nd round at cart fee only (as available) 60 day advance tee times Nightly club cleaning and storage Use of practice range and one bucket of balls daily Spa admittance daily (Spa services are extra) One hour use of bicycle daily S'Kids Club daily (ages 4-12) One welcome adult beverage Resort fee amenities

Rates are per adult, per night.

November 24 - 30, 2002

2 NIGHT MINIMUM	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$234	179		
One Bedroom Suite	\$244	184		
Two Bedroom Suite		220	188	172

Non-golfers deduct \$55 per night

Rates are subject to applicable taxes No room charge for children under 13 sharing with adults (recreation and meals extra)

GIFTS & GLITTER

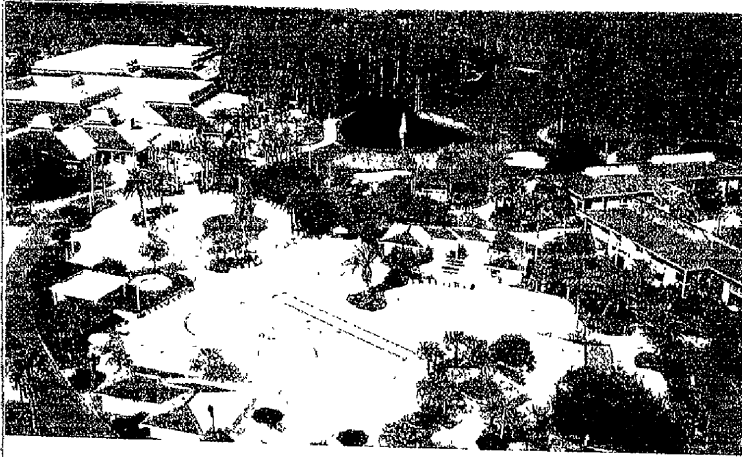
Includes: Accommodations Breakfast each morning One dinner every 2 evenings Spa admittance daily (Spa services are extra) S'Kids Club daily (ages 4-12) Daily holiday activities Resort fee amenities *Rates are per adult, per night.*

December 20, 2002 - January 1, 2003

2 NIGHT MINIMUM	DOUBLE	QUAD
Deluxe Guest Room	\$113	
One Bedroom Suite	\$118	
Two Bedroom Suite		106

Rates are subject to applicable taxes No room charge for children under 13 sharing with adults (recreation and meals extra)

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NIGHTLY RATES

Rates are per person, per night and include breakfast, dinner and resort fee amenities.

January 13 - May 9, 2002

	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$327	200		
One Bedroom Suite	\$352	212		
Two Bedroom Suite		287	216	180

May 10 - September 30, 2002

	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$187	130		
One Bedroom Suite	\$217	145		
Two Bedroom Suite		180	144	126

October 1, 2002 - January 11, 2003

	SINGLE	DOUBLE	TRIPLE	QUAD
Deluxe Guest Room	\$277	175		
One Bedroom Suite	\$322	197		
Two Bedroom Suite		259	197	166

Tennis Court Fees	(hourly)	FROM
Singles		\$14
Doubles		\$18
Spa Admittance	(daily)	\$10

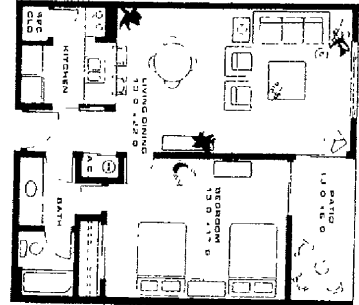
Golf Rates - Cart & Greens Fees

RATES ARE PER PERSON

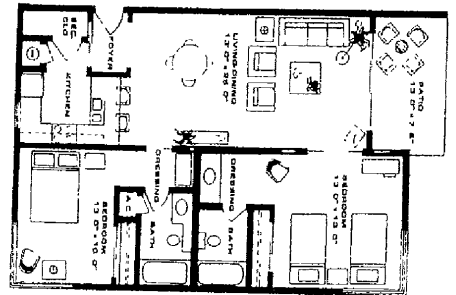
January 13 - May 9, 2002	\$145
May 10 - September 30, 2002	70
October 1, 2002 - January 11, 2003	105

Rates are in U.S. dollars and subject to applicable taxes. No room charge for children under 13 sharing with an adult (meals and recreation are extra)

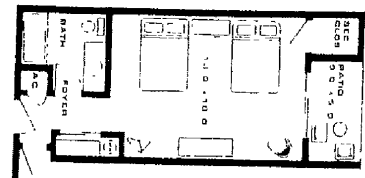
ACCOMMODATIONS



One Bedroom Suite: (1-2 guests) Luxurious suite with fully-equipped kitchen and serving bar, living room with separate dining area and color TV. Spacious bedroom includes two double beds. Patio or balcony has living room or bedroom access



Two Bedroom Suite: (2-4 guests) Living room with separate dining area, color TV. Fully-equipped kitchen with serving bar. Executive twin-bed bedroom features sliding French doors off living room and separate dressing area and bath. Second private bedroom has a queen-sized bed, dressing area and bath. Patio or balcony entrance off living room



Deluxe Guest Room: (1-2 guests) Elegantly decorated bedroom with 2 double beds, color TV and private balcony or patio

RESORT INFORMATION

♦ **Accommodations:** 800 bedrooms in spacious, deluxe guest rooms, one-, two- and three-bedroom suites. Centrally located clusters, approximately 50 suites each. Laundry facilities and ice machines in each cluster. Furnished patio or balcony. Suites feature fully equipped kitchens and ample dining rooms. Remote controlled cable TV. Fully stocked guest bar in all rooms. Individual climate controls. Turn down service upon request.

Amenities: 4 restaurants, from poolside casual to informal and elegant. Spa menu. Moderately priced children's menus. 2 outdoor dining areas. Cocktail lounge with nightly entertainment. Sports bar with large screen TVs, specialty micro-brews and liquors. Pool bar. Room Service dining. Concierge/Guest Services desk. Dry cleaning and laundry, same day service, Monday-Saturday. Full service hair salon. Boutique. Complete golf and tennis pro shops. Sundry/Notions Shop. Safe deposit boxes. Airport shuttle. Car rental available. Business Center.

SADDLEBROOK ACTIVITIES

- ♦ **Golf:** Two 18-hole Arnold Palmer signature courses, home of the Arnold Palmer Golf Academy, golf practice range, and Scoring Zone short game practice area.
- ♦ **Tennis:** 45 tennis courts featuring: 31 Har-Tri, 9 Deco-Turf, 2 grass, 2 red clay, and 1 Rebound; includes 5 Har-Tri lighted courts; home of the Hopman Tennis Program.
- ♦ **Spa:** A 7,000 sq. ft. luxurious European-style Spa features massages, body wraps, mud treatments and scrubs, plus hair and nail care, steam, sauna and whirlpools with men's and women's dressing rooms.
- ♦ **Water Sports:** 500,000 gallon Superpool with water volleyball and basketball, 25 meter racing lanes, twin whirlpool hot tubs; 2 additional swimming pools.
- ♦ **Personal Fitness:** Fitness Center with Fitness and Sports Conditioning staff and state-of-the-art cardiovascular and strength training equipment - surrounded by an open-air pavilion, a Bocce Ball court, a Basketball court, 3 Volleyball courts and an activities field at The Sports Village.
- ♦ **Fishing:** Bass fishing in privately stocked resort lakes.
- ♦ **Family Fun:** Bicycling; Children's playground and Guest Activities department.
- ♦ **S'Kids Club:** Supervised children's program year round; ages 4-12.



LAKESIDE VILLAGE 2002 LONG TERM RATES

Lakeside Village is perfect for extended stays at Saddlebrook Resort. Just a stroll away from our unique Walking Village, Lakeside features its own swimming pool and Jacuzzi spa. The newly renovated, spacious suites offer fully equipped kitchens, washers and dryers, and guests have access to all resort services.

The rates below represent a 30 night stay. Rates are also available for 7, 14 and 21 nights, as well as 7 and 12 months.

	Jan 1 to May 31	June 1 to Sept 30	Oct 1 to Dec 31
One Bedroom Suite	\$3150	1800	2500
Two Bedroom Suite	\$3500	2250	2900
Three Bedroom Suite	\$3950	2500	3100

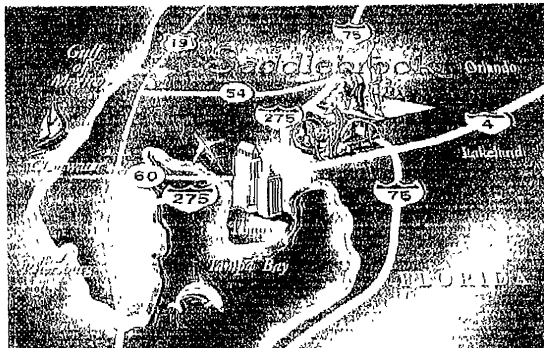
All rates are subject to change and applicable taxes.

Deposit & Payment: A 25% security deposit is due within 10 days of confirmation. Full payment is required upon check-in. Payment for stays in excess of one month may be made monthly with each payment due one week prior to the month of stay. Security deposits will be refunded by mail after the suite is inspected at the end of your stay.

Cancellation: For full refund of deposit, cancellations must be received 30 days prior to arrival.

Housekeeping: Housekeeping service is available upon request at a minimal charge.

3" C



Saddlebrook is located 12 miles north of Tampa. Take I-75 to SR 54, then east 1 mile. Tampa International Airport is 30 miles from the resort via Resort Shuttle, Inc.

RESERVATIONS & CANCELLATIONS

Deposit: An advance guest room deposit, equal to the room rate for one night, must be received within 14 days of your initial request to guarantee availability of accommodations.

Cancellation: Notification must be received 48 hours prior to arrival date.

Check-In: After 3:00 pm **Check-Out:** 12 noon

Taxes: All rates are in U.S. dollars, subject to 6% state and 2% county tax.

Transportation: Shuttle to/from Tampa International Airport provided by Resort Shuttle, Inc., \$22.00 per person each way.

Children: No room charge for children under 13 sharing with an adult. (Meals and recreation are extra.)

Pets: Only handicapped assistant animals are permitted on resort property.

Meals: Package meals are for paying adults; children's meals are extra.

Rates: All rates, availability and packages components are subject to change. No refunds or substitutions on package inclusions.

Saddlebrook
RESORT • TAMPA
Golf • Tennis • Spa • Meetings

5700 Saddlebrook Way Wesley Chapel, Florida 33543-4499

813/973-1111 800/729-8383 Fax 813/973-4504

www.saddlebrookresort.com

or contact your professional travel planner

3" C

RESORT INFORMATION

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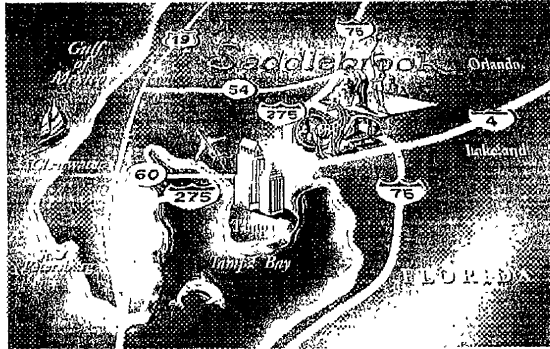
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Taxes: All rates are in U.S. dollars, subject to 6% state and 2% county tax.

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Golf • Tennis • Spa • Meetings

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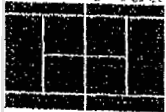
813/973-1111 800/729-8383 Fax 813/973-4504

www.saddlebrookresort.com

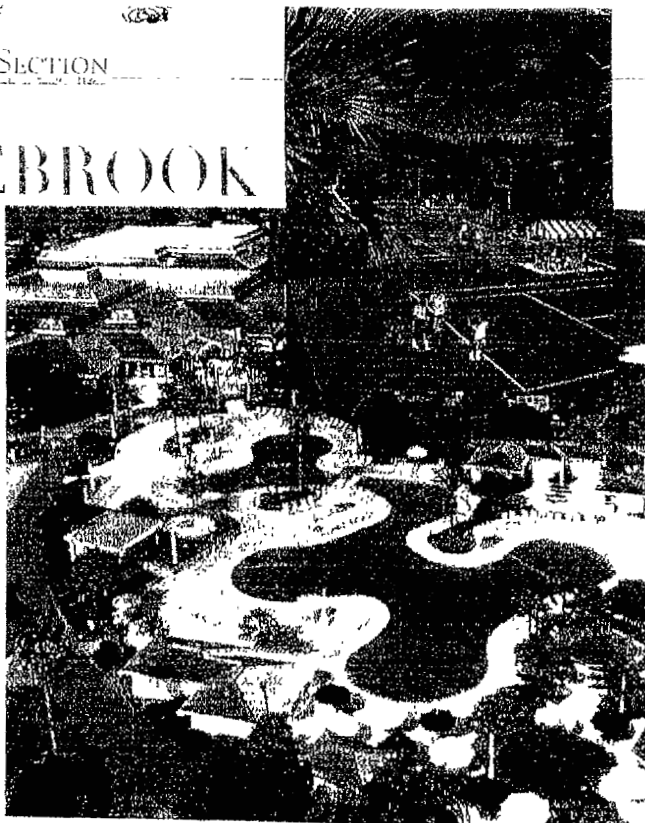
or contact your professional travel planner

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SADDLEBROOK RESORT



There are two ways--easy and hard--to tackle a grueling tennis program like the one at Saddlebrook's Hopman Tennis School north of Tampa. The hard way is to book for August, when a withering climate of high heat and humidity only adds to the degree of difficulty. The easy way is to come in winter, when Saddlebrook basks in long stretches of sunny days when high temperatures hover in the low 70s. It's up to you. Either way,



the 5-hour-a-day sessions promise to "push you to your personal limits" while at the same time the teaching staff hones your strokes

and builds your strength and endurance. And if you choose, the immersion can go even deeper than that. Neuroscientist Dr. Nick

Hall can help you with everything from how nutrition affects the way you perform to using tennis as a means to recover from stress. At the fitness center, personal trainers--among them the renowned Pat Etcheberry--can assist you in developing tennis-specific training programs. After training, massages at the spa can leave you in better shape to tackle the next day's drills.

For information, contact 800-729-8383 or log onto www.saddlebrookresort.com.

See next page for competition. Both Colony & Ponte Vedra are master metered and charge commercial demand rates for electric.

TAMPA ♦ FLORIDA

RATED
ULTRA INTENSE
BY TENNIS MAGAZINE

Manana Fungo trains at Saddlebrook Resort

Hopman Tennis at Saddlebrook Resort

You'll benefit from the Hopman Tennis Program at Saddlebrook Resort, whether you're an adult or junior, beginner or pro. You'll get lots of personal attention, acquire strength and endurance, and have fun, too! Howard Moore, Alvaro Betancur and Corly Davis head a staff of 50 tennis professionals. You will enjoy four-star accommodations and dining, plus a friendly resort atmosphere. Call today for brochures and rates: 800/729-8383.

Hopman Benefits • Five hours of intensive daily instruction • On court 1:1 student/pro ratio • Video analysis • 45 Grand Slam courts - red clay, Har-Tu, Rebound Ace, Deco-Turf & grass • Fitness program.

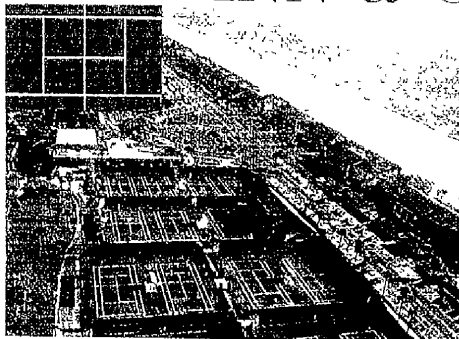
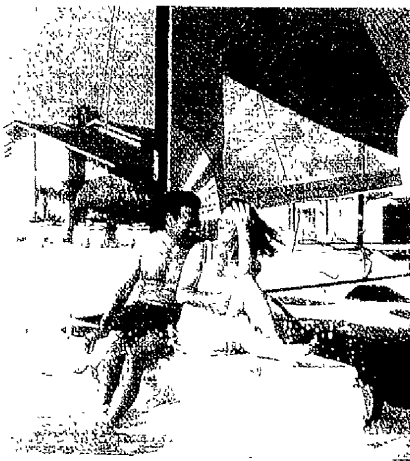
Resort Features • Two 18-hole Arnold Palmer signature golf courses • 800,000 gallon Superpool • Fitness Center • European-style Luxury Spa • Saddlebrook Prep • Fully accredited middle/high school for junior tennis & golf players.

Saddlebrook RESORT • TAMPA
Golf • Tennis • Spa • More...

5700 Saddlebrook Way • Wesley Chapel, FL 33543-4499 • 813/973-1111 • Fax 813/973-2936 • www.hopman.com

Exhibit "3" 0

PONTE VEDRA INN & CLUB

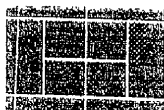


In November the Ponte Vedra Inn & Club in northeast Florida completed a four-year, \$50 million renovation that, among other things, expanded the oceanfront Fitness Center, added 21 new guest rooms and introduced 5,000 square feet of luxury retail space.

Winter guests will be the first to experience all these enhancements, and among the guests the Inn has always treated well are tennis players.

Former touring pro Mike Leach heads the tennis operation on the Inn's 15 Har-Tru courts. Since coming there in 1992, he has beefed up an already substantial program and expanded the membership. That means that even if you check in during the slower winter months, you'll still find plenty of tennis action and available players, and a climate conducive to playing for hours on end. The "Grand Slam" package—starting at \$164 per person—bundles lodging with unlimited court time, a drill clinic, 90 minutes of specialized tennis coaching and more. Leach's seasonal tip is to use this off-season to experiment with a new stroke, then by spring, when you need it, you'll own it.

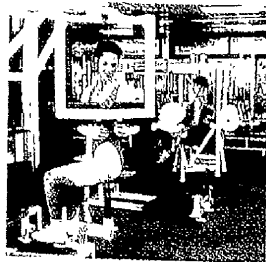
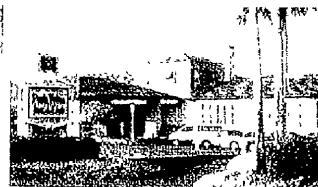
For more information, call 800-234-7842 or log on to www.pvresorts.com



The Ponte Vedra Inn & Club is a premier resort in Ponte Vedra Beach, Florida, offering world-class tennis facilities, luxury accommodations, and exceptional dining. The resort features 15 Har-Tru tennis courts, a state-of-the-art Fitness Center, and a variety of guest rooms and suites. The property is surrounded by lush landscaping and offers a serene coastal atmosphere. For more information, visit www.pvresorts.com.

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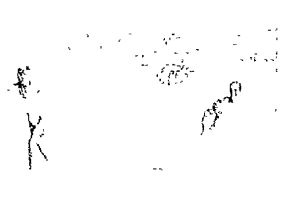
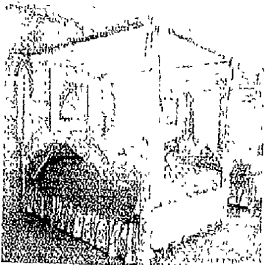
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Ponte Vedra Inn & Club

Welcome to the crown jewel of Florida's northeast shore – the Ponte Vedra Inn & Club! Since its celebrated opening in 1928, this historic oceanfront resort has served three generations of vacationing guests with award-winning lodging, recreation, dining and gracious hospitality. Attractive packages available. We invite you call for more information.

Ponte Vedra Beach, Florida
(800) 234-7842
www.pvresorts.com



For more information, call 800-234-7842 or visit www.pvresorts.com

Exhibit "3" D

"They had a keener eye than the inspectors we typically had in the past."

— LAUREN KERR, Mobil spokeswoman on replacement inspectors

Stars are out for region's restaurants and hotels

■ Armani's and the Hyatt Regency Westshore are the big winners in the latest Mobil Travel Guide report.

By MARK ALBRIGHT
Times Staff Writer

The Mobil Travel Guide has taken away Saddlebrook Resort's fourth star and knighted Armani's as the Tampa Bay area's only four-star restaurant.

The ratings released Tuesday surprised the management at Saddlebrook, a 1,000-unit condominium, tennis and golf resort in Wesley Chapel that rents its rooms like a hotel.

Florida's ★★★★★ hotels

- Ritz-Carlton in Naples
- Breakers in Palm Beach
- Four Seasons Palm Beach

No Florida restaurant was among the 18 nationally given the top five-star rating.

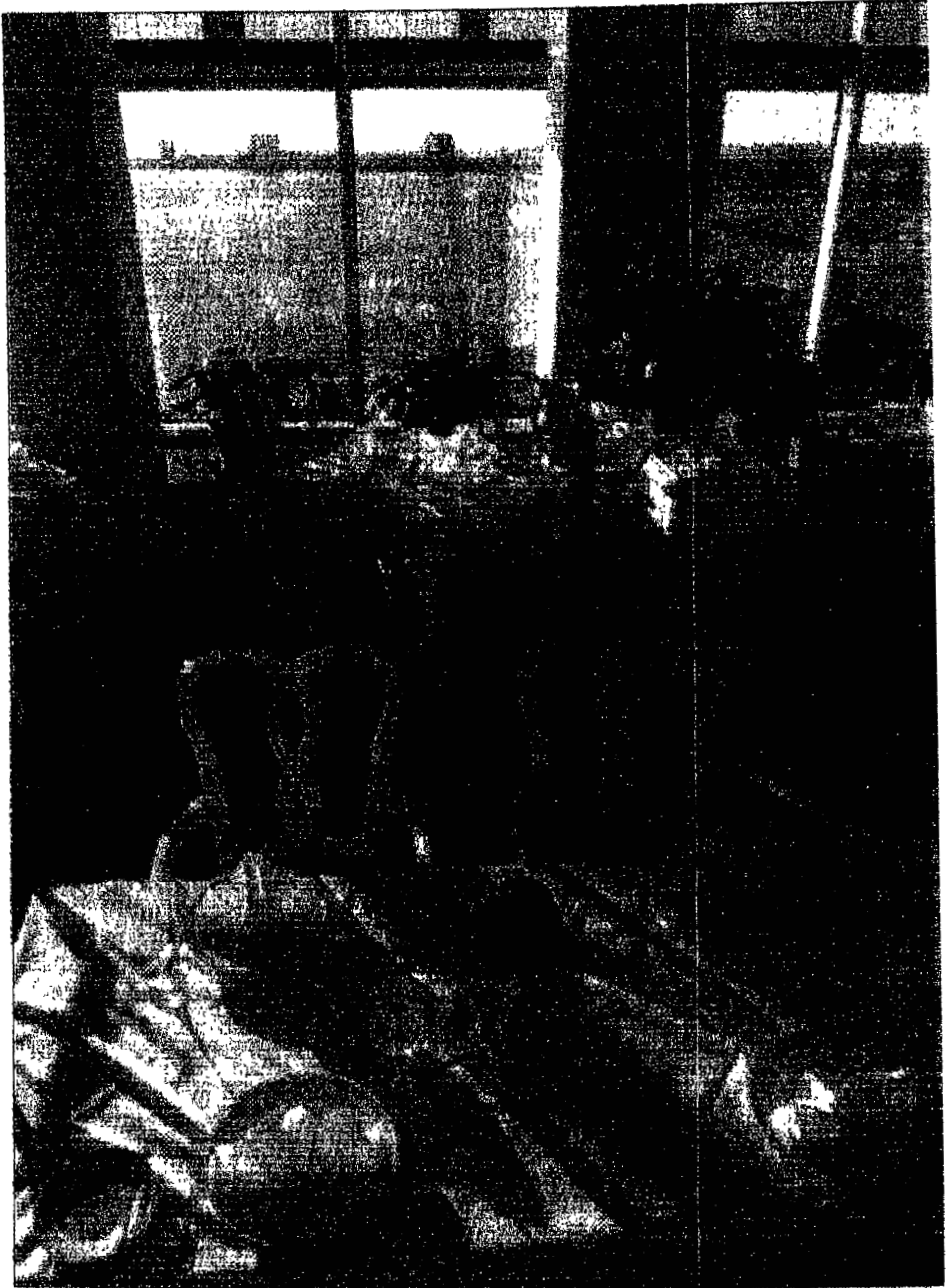
got Mobil's top rating, only three are in tourist-rich Florida: the Ritz-Carlton in Naples, the Breakers in Palm Beach and the Four Seasons Palm Beach. No Florida restaurant was among the 18 nationally given the prestigious five-star rating.

Locally, the big winner in the travel guide's 2000 edition is the Hyatt Regency Westshore in Tampa. The waterfront hotel retained its four-star rating. And one of its two signature restaurants, Armani's, became the only Tampa Bay area restaurant in years to get a fourth star.

"Armani's is pure Northern Italian," Hyatt general manager Don McDaniel said. He heaped credit on Hon. B. J. ...

"I didn't even know they had inspectors here," said Dick Boehning, general manager of the resort that was downgraded to a three-star property despite spending \$4-million on upgrades each of the past five years.

Once again, no Tampa Bay restaurant or hotel was granted a five-star rating in the prestigious guidebook's annual ratings of hotels and restaurants. Of the 24 hotels nationally that



Times photo — SCOTT KEELI

Armani's, one of the Hyatt Regency Westshore's two signature restaurants, became the only Tampa Bay area restaurant in years to get a fourth star.



In addition to the Hyatt Regency Westshore, the Renaissance Vinoy Resort in St. Petersburg is now Tampa Bay's only other four-star hotel.

Exhibit 3 E

September 24, 2002

Mr. Marc Mazo
Power Check Consultants
14252 Puffin Court
Clearwater, Fl 33762

Re: Saddlebrook Resort

Dear Mr. Mazo:

Per your request, enclosed are my findings regarding your question whether or not Saddlebrook Resort operates like a hotel, motel, or similar facility. The following are my findings pertaining to the property:

The site has:

- A hotel type telephone system or central PBX that serves all units.
- Hotel call accounting system used to price calls and bill to the guest folio upon checkout.
- Daily maid service available.
- 24 Hour front desk check-in.
- Daily and weekly rentals.
- Central Reservation System.
- Regular resort vacation advertising through brochures, newspaper, and magazines.
- Conservation efforts by engineering staff and management.
- Monthly sales tax reports filed with the Florida Department of Revenue for sales tax on transient room rentals.
- Over 60,000 square feet of convention meeting space.
- On site restaurant and bars.
- Concierge and valet service.
- Extensive health & spa facility on site.
- Exclusive golf and tennis facilities on site.
- Daily activities available for guests.
- Room service and catering services.

Exhibit "4"

Mazo
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9-24-2002

As an experienced professional who worked with and in the resort industry for over five years, it is my opinion that the subject property clearly operates like a hotel/motel or similar facility and competes regularly for business against the area hotels and motels.

Rule 6.25-049 Florida Administrative Code was clearly developed to encourage conservation measures by individual home owners. The commission also recognized that businesses catering to transient rentals that do not pay or ever see the electric bills will not be encouraged to conserve energy by this code and therefore provided exclusions to the individual metering requirement. In my opinion energy conservation at Saddlebrook will be more effective if the resort is allowed to master meter the occupancy units.

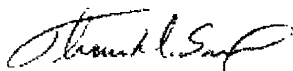
Currently Rule 6-25.049(5)(a)(3), Florida Administrative Code excludes hotels, motels, and similar facilities from the individual metering requirement. While WREC might not be subject to the mandate of this rule, the criteria used by the Commission to determine what facilities are exempt from the individual metering requirement of the rule is instructive in this situation. Based on the continued operation of Saddlebrook Resort as a public lodging establishment, Saddlebrook would be subjected to undue discrimination or unfair charges, if it is not reclassified by WREC and served through master meters on WREC general service demand rate classification. In addition, continued service to Saddlebrook by WREC on individual meters will not be in the best interest of energy conservation. It is the resort staff that is responsible for conservation at Saddlebrook, not the unit owners. By master metering the facility, the staff at Saddlebrook will see the electric bills on a monthly basis, and be able to use the electric billing to help determine whether their conservation efforts are working, and if more attention is needed to reduce peak energy consumption.

Revenue Factors:

The loss of customer charges for the power company would consist of \$9.75 per unit; however, this loss will be offset by commercial customer charges of \$24.63 per meter and a reduction in labor cost because WREC will no longer need to read 507 meters or process and mail billings for these accounts. Saddlebrook can anticipate a 20 to 30% savings on their total electric bill while the profit impact to the power company is minimal. In my opinion, all parties involved should embrace the rate change.

If I can be of any further assistance, please do not hesitate to contact me.

Sincerely,



Thomas W. Saxon

Exhibit "4"

**Saddlebrook Resort
Condominium Association, Inc.**

August 31, 2001

Mr Duane Vann
Withlacoochee River Electric Cooperative, Inc
P O Box 278
Dade City, Fl 33526

Dear Mr Van

Pursuant to the By Laws of the Condominium Association, the owners recently passed an amendment to treat the electric expense for each unit within Saddlebrook's Walking Village as a common expense in the same manner as other utilities, including gas, water, sewer, and garbage

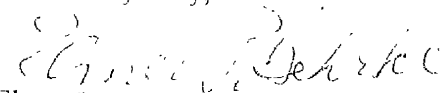
While made up of individually owned condominiums, Saddlebrook operates as a Resort Hotel & Convention Facility with no permanent residents. It is licensed with the Department of Business & Professional Regulation, Division of Hotel and Restaurant for transient rentals. Saddlebrook pays state sales tax and county bed tax on its rentals.

Electric conservation efforts at Saddlebrook are the responsibility of Management. To accomplish this, the resort operates a full time maintenance and engineering department, similar to other large resort hotel's within Florida. Owners are investors that have entered an agreement dedicating the use of their units to the operation of the facility as a First Class Resort Hotel, and do not have the authority or responsibility for energy conservation at the resort.

Saddlebrook competes regularly for room night rentals with other hotels and resorts in the area and throughout the State of Florida. These facilities are generally served by the electric company at the lower general service demand rate. As a result of its operating structure, we believe Saddlebrook is placed at a disadvantage by having to pay the higher residential rates for electric for its rental units. Therefore, we are hereby requesting your assistance in converting to master metering and service under the most economical non-residential rate.

Our representative in this matter is Mr Marc Mazo. We appreciate your cooperation with him in this regard. His address is 14252 Puffin Court, Clearwater, Florida, 33762 and his telephone number is 727-573-5787.

Yours very truly,


Elmer P. Gehrke, President

Saddlebrook Resort Condominium Association, Inc
c/o Saddlebrook Resorts Inc. 5700 Saddlebrook Way Wesley Chapel, Florida 33543 (813) 973-1111

Exhibit "S"