## A birthday (hers) is no cakewalk

The celebration lasts five minutes, but still

n our house, we call it the five-

minute birthday.
It started when the kids were little and wanted Mom to open her presents ASAP. Now, as my wife hauls herself out of bed on her big day, I toss a meager pile of gifts next to her place at the breakfast table. She walks in with her coffee and

says, "Oh! Pre-

sents." She opens them while I'm stuffing my face with yogurt or oatmeal, and just about the time she's admiring the last one, I take a sip of tea, stand up with an empty bowl in my hand, give her a peck on the top of her head and say "Happy birthday!" as I scoot

Mark Hohmeister Associate Editor

down the hall to get ready for work. That's it. Her birthday, over in five minutes.

I understand that other women get flowers and balloons and surprise parties and Facebook tributes to "the most wonderful wife in the

But maybe other guys are more creative than I am. Maybe they know how better to refine an Internet search (I Googled "wife birthday ideas" and got 72,900,000 returns). Maybe they have the El Gifto app on their iPhones. ("El Gifto allows you to personalize your shopping with helpful categories that describe the person you're shopping

I've read the advice columns on what *not* to get your wife, so I'm well aware that a lawnmower or box of vacuum cleaner bags is not appropriate. (My favorite was don't give her anything that belonged to your mother.) I'm also well aware that, despite what any advice columnist might say, I'm not setting foot in Victoria's Secret or giving her a "gift certificate" for a "personal massage." With age comes a certain

My wife usually is happy just to get calls from her siblings, who sing her a mournful Spanish tune "Un Año Mas" about one more year of your life passing by. If they're lucky, they can make it all the way through without bursting into laughter.

So, I mark it as a success if I can good) and come up with a half-de-

This year, success was hard to come by.

What she really wanted was an MP3 player so she could listen to audio books downloaded from the library (how's that for a shameless plug?). My son helped me pick one. But it was still several weeks before her birthday, and I couldn't see making her wrestle with my 7-year-old iPod any longer, so when she came home one day, I handed her an MP3

She loved it. But it didn't solve the

birthday problem. Then, inspiration.

On a recent trip, she lost one of her favorite earrings. As she mourned with its surviving partner, I caught a quick glimpse of motherof-pearl. So, a week before the big day, I dropped by Quincie Hamby's studio and tried to describe it. I think it had blue limpet shells, I said. After we picked through some simi-



HEATHER WITHERSPOON/MCCLATCHY-TRIBUNE



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lar shells and discussed whether it had a turquoise accent, Quincie retreated to her workshop and whipped up a brand new pair.

Whoa, am I awesome or what? Several days of self-congratulation ended when I happened to look at the top of my wife's bureau. There, hanging on her earring rack, were two lovely earrings with blue limpet shells. Aaaarrghh! I'd replaced the wrong ones.

By birthday eve, things were looking up. A package had arrived from sender unknown, and I made an emergency trip to Nomads. Thus, on Tuesday morning, when my wife wandered to the breakfast table, there by her place mat was a Quincie Hamby package, a Nomads box and the unknown gift.

I came clean on the duplicates. She liked the Nomads offering. And the package? That contained two

cloth lunch bags that she had ordered. Oh. Well, at least I made her

Peck on the head. "Happy birthday!" Dash down the hall.

Tuesday night, we went out to eat with my son and his wife. Dinner was lovely, and during the meal he handed his mom a familiar-looking package.

Turns out, he'd gone to see Quincie, too. After he'd introduced himself, she said, "I'll show you what your mother likes." It was a beautiful pair of earrings I'd been admiring the whole time she was working on my little disaster.

They say it's better to be lucky than good. As birthdays go, this one didn't turn out half bad.

Contact Mark Hohmeister at mhohmeister@tallahassee.com or (850) 599-2330. Or follow him on Twitter

## Foreclosure bill offers benefits for associations

ov. Rick Scott on Friday signed House Bill 87, which is intended to speed up the foreclosure process. Data from the Legislature's Office of Economic and Demographic Research indicates that the average mortgage foreclosure case takes 853 days to complete. Community associations have been particularly affected by these delays for a number of reasons.

First, if the owner is not paying the mortgage, the owner is also likely not paying assessments due to the association. With more and more units in foreclosure and owners not paying assessments, the burden to fund the association's budget falls on the remaining owners who are not in foreclosure. This can, in some cases, push those owners into foreclosure themselves.



My View

Further, if at the conclusion of the foreclosure case, the bank takes title to the unit, the bank has a statutory "safe harbor" that limits the bank's responsibility for past due assessments to 12 months past due assessment or 1 percent of the original mortgage debt, whichever is less. However, because foreclosures are taking two to three years to complete, the association will typically not recover all of its past due assessments from the bank, and the shortfall must be absorbed by the remaining owners.

Therefore, it is in the best interest of associations that the units make their way through the foreclosure process as quickly as possible so they can be transferred to new owners who will begin to pay assess-

ments to the association.

HB 87 includes an important provision for community associations related to the "order to show cause process" that is currently in the law. The current order to show cause process allows the bank to request that the court enter an order requiring the owner in foreclosure to show cause why a final judgment should not be entered. HB 87 extends this right to request an order to show cause to junior lien holders, including a condominium, cooperative or homeowners' association.

HB 87 also includes a number of protections for owners in foreclosure.

First, it requires the bank to file certain documents at the beginning of the case to establish the bank's authority to enforce the note, thereby ensuring the availability of documents necessary to the prosecution of the case. Second, it fully retains the right of the owner in foreclosure to raise a genuine issue of material fact or a legal defense that would preclude the court from entering a final judgment of foreclosure. Third, the ered by the judge at a hearing, which will ensure that the owner in foreclosure has been given judicial due process and an opportunity for full consideration of the evidence and arguments.

HB 87 is a step in the right direction in fixing the current mortgage foreclosure crisis. HB 87 will assist in moving cases through the foreclosure process while ensuring that owners in foreclosure are given due process before a final judgment is entered. HB 87 also takes into consideration the plight of community associations and gives them a tool to move stalled cases through the foreclosure process, in those cases where the file is ready for the entry of a final judgment.

I applaud Gov. Scott for approving the bill. And the bill's sponsor, Rep. Kathleen Passidomo, R-Naples, also should be commended for her tireless work over the past three years to get the bill passed.

Yeline Goin, a resident of Tallahassee, is an attorney at Becker & Poliakoff and executive director of CALL (Community Association Leadership Lobby). Contact her at ygoin@becker-polia-

## Not-quite-presidential library tells South's story

his spring will be remembered, by history junkies at least, for the opening of a major new institution, one named after a polarizing leader, devoted to a divisive period, subsidized by taxpayers and

stationed in the Craig South. I'm not **Fehrman** talking about Los Angeles the presidential Times library of George W.

Bush but the "presidential library" of Jefferson Davis, the one and only chief executive of the Confederate States of America, which was dedicated Monday in Biloxi, Miss.

The Davis library, of course, is not one of the 13 official libraries overseen by the National Archives and Records Administration. After all, Jefferson Davis was not exactly an American president. But that hasn't stopped the Sons of Confederate Veterans, an influential Southern heritage group, from co-opting the idea of a presidential library.

For the Sons, the library is a chance to defend a man who has been mocked since the end of the Civil War, when North-

erners delighted in rumors that Davis was captured wearing women's clothing. For the rest of us, it's a reminder that history, and especially the sort of public history you'll encounter this summer on vacation, is shaped and supported by powerful interests. Best to apply some skepticism with your sunscreen.

Last year, I visited Biloxi to learn about the Davis library, which shares a beachfront site with Beauvoir, the mansion Davis retreated to in 1877. "Our pine knot fires soar in the chimneys," he wrote during his first winter there. "In their light I try to bury my unhappi-

Davis' widow sold Beauvoir to Sons' Mississippi Division for a mere \$10,000. Her one request was that the property become a home for Confederate veterans - and, as the new deed put it, a "perpetual memorial sacred to the memory of Jefferson Davis.

That's exactly what happened. Then, in the 1990s, Beauvoir's board decided to add a research library - or, at the suggestion of someone from the Museum of the Confederacy, a presidential li-

The board loved the idea, and Mississippi's Legislature liked it, too. The state gave Beauvoir \$4.5 million, and when the library opened in 1998, more than 3,000 supporters attended the dedica-

Then, in 2005, Hurricane Katrina hit. The library's entire first floor was swept away. The old soldiers hospital, whose three-brick-thick walls had led the staff to joke about holding a sleepover there when the next big hurricane hit, simply disappeared.

Davis die-hards got right to work, patching Beauvoir's roof with the banner from a local car dealership and cleaning the artifacts, a third of which had been lost, with diesel fuel. When it came time to rebuild, FEMA stepped in, contributing about \$4 million to rehab Beauvoir and about \$10 million to build a new library.

At 24,000 square feet, this library will offer an impressive rallying point for the "Lost Cause" — the myth of a gentle and just South dragged into the War of Northern Ag-

Sometimes this mythologizing is useful. (Southern heritage groups have done a good job exploring the lives of regular Confederate soldiers.) Sometimes it's harmless fun. (The library's gift shop features a machine that turns Lincoln pennies into Davis pennies.)

But sometimes it's neither. The black Confederate soldier - and its concurrent image of the beloved slave master — is a favorite way for outfits like the Sons to prop up the Lost Cause.

It's also nonsense. Historians' best estimates suggest that black soldiers made up less than 1 percent of

the Confederate army. When, at the start of the war, someone told Davis he might recruit black soldiers, he replied that the idea was "stark madness."

And yet, today, the idea

continues to circulate. The Davis library and its museum galleries hope to "tell the side of the story that never gets told." And yet the title of 'presidential library" is as symbolically empty as the

presence in the Confederate army of a few black soldiers. Davis' personal papers do not reside in Biloxi. Instead, they're scattered across several universities and, in a particularly painful twist for Southerners, the New York Public

Regardless, Beauvoir remains worth a visit. The mansion's tours focus less on the Lost Cause than on the facts of Davis' impressive life — his service in the Mexican-American War and the U.S. Senate, both of which led his contemporaries to think he might someday be an American president.

But the Davis library deserves a visit as well. After all, in their public exhibits and programming, even the real presidential libraries relate a self-serving version of history.

That's the method you'll find in Ronald Reagan's library in Simi Valley, in Bill Clinton's in Little Rock, Ark., and in all the rest. But the best place to see it in action — and to see it exposed — is in Biloxi.

Craig Fehrman is working on a book on presidents and their books