

Karu and Y gets another chance
NEW OWNER TAKES A GAMBLE, 1C

WARPED
MODERN ROCK TOUR MAKES ITS ANNUAL STOP IN SOUTH FLORIDA, WEEKEND

Creamer shoots historic 60
FOURTH LPGA PLAYER TO DO SO, 1D



The Miami Herald

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BROWARD FINAL

THE ECONOMY | LOANS FOR ENTREPRENEURS



CARL JUSTE/MIAMI HERALD STAFF

STRUGGLING: "I'm losing money because I cannot get the financing I need to bring in larger shipments," says Mario Agudelo, who imports bananas, plantains and lemons from Latin America.

Small-business squeeze

Amid the subprime fiasco and a tanking economy, entrepreneurs are finding bank loans harder to come by

BY JIM WYSS
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Buckling under the subprime crisis and a limping economy, many banks are turning off the money taps to local entrepreneurs, forcing some to put their dreams on ice or scale back plans to expand.

The Small Business Administration, which provides banks with guarantees to encourage them to lend to entrepreneurs that might not otherwise qualify, reported

Wednesday it had backed 2,337 loans worth \$571.2 million in the South Florida District, which covers 24 counties south of Orlando, from October through June. That's down 31 percent in volume and 9 percent in dollar terms versus the same period last year.

One entrepreneur who's losing out is Mario Agudelo, who at 67 says he is still young enough to turn Del Sur Trading, the company he runs out of his Kendall home, into a

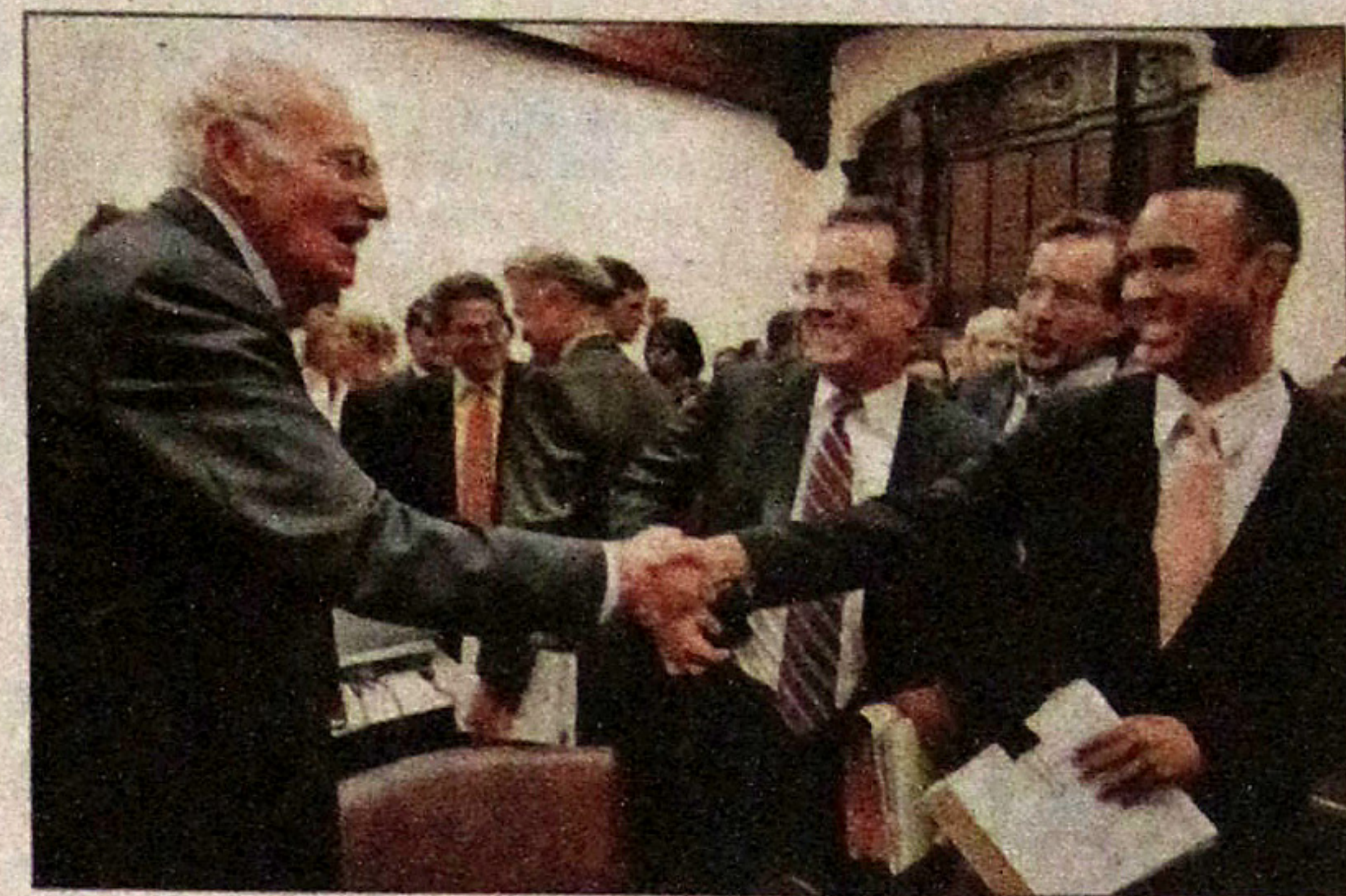
thriving enterprise. But first, he needs a loan.

"I'm losing money because I cannot get the financing I need to bring in larger shipments," said Agudelo, who makes about \$500 from each container of bananas, plantains and lemons he imports from Latin America. "If you're a big company it seems easy to get loans, but what about the small businesses? The

*TURN TO LOANS, 2A

MIAMIHERALD.COM: To see which banks are lending, visit MiamiHerald.com/small_business. Also network with other small-business owners on the Small Biz Buzz message board.

MIAMI



RONNA GRADUS/MIAMI HERALD STAFF

TAKING IT OUTSIDE: Businessman Norman Braman, left, and Eric Alexander Hernandez, an assistant attorney for Miami-Dade, prepare to leave court Thursday.

Make a deal on megaplan, judge orders

A Circuit Court judge told parties to seek an out-of-court solution to a suit seeking to block Miami's plans to finance a baseball stadium and other projects.

BY CHARLES RABIN
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After two nights of intense but failed mediation, Miami-Dade Circuit Court Judge Jeri Beth Cohen surprised a packed courtroom Thursday by putting on hold a highly anticipated trial over the fate of Miami's megaplan.

Instead, she ordered the parties to try to reach a settlement out of court.

"We will resume Monday morning," Cohen said.

With those words, attorneys for Miami, Miami-Dade County and the Florida Marlins — and their courtroom foe, auto dealer Norman Braman — left the courthouse in a bid to resolve the impasse.

Hanging in the balance is the future of a plan to build a new baseball stadium in Little

Havana and spur billions of dollars in other urban projects in Miami.

"If we can work something out for the community, that's my goal," said Braman, the 75-year-old billionaire who is fighting the plan to build the Marlins a \$609 million baseball stadium and parking garage using mostly tourist tax dollars.

His contention: Government is planning to improperly use public dollars targeted for slum and blight. Officials counter that the so-called megaplan will spark a vital economic rebirth that

*TURN TO MEGAPLAN, 4A

MiamiHerald.com
See past coverage on the lawsuit

FLORIDA

Disney's gun stance draws fire

Walt Disney World said its employees are exempt from a law that lets workers keep guns in their cars.

BY MARC CAPUTO
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TALLAHASSEE — Chip and Dale's boss wants to pack heat.

It's not that Susan Fiore's worried about her fur-suited Disney World workers — it's those outside the Orlando-area theme park who worry her.

Although a new and controversial National Rifle Association-backed law sought to give Floridians like her the peace of mind to carry a piece almost anywhere in their cars, Disney World has found what it says is an out-tucked in the law.

The exemption is for employers with a federal explosives permit, which Disney has for its massive, daily fireworks shows.

*TURN TO GUNS, 2A

MEXICO

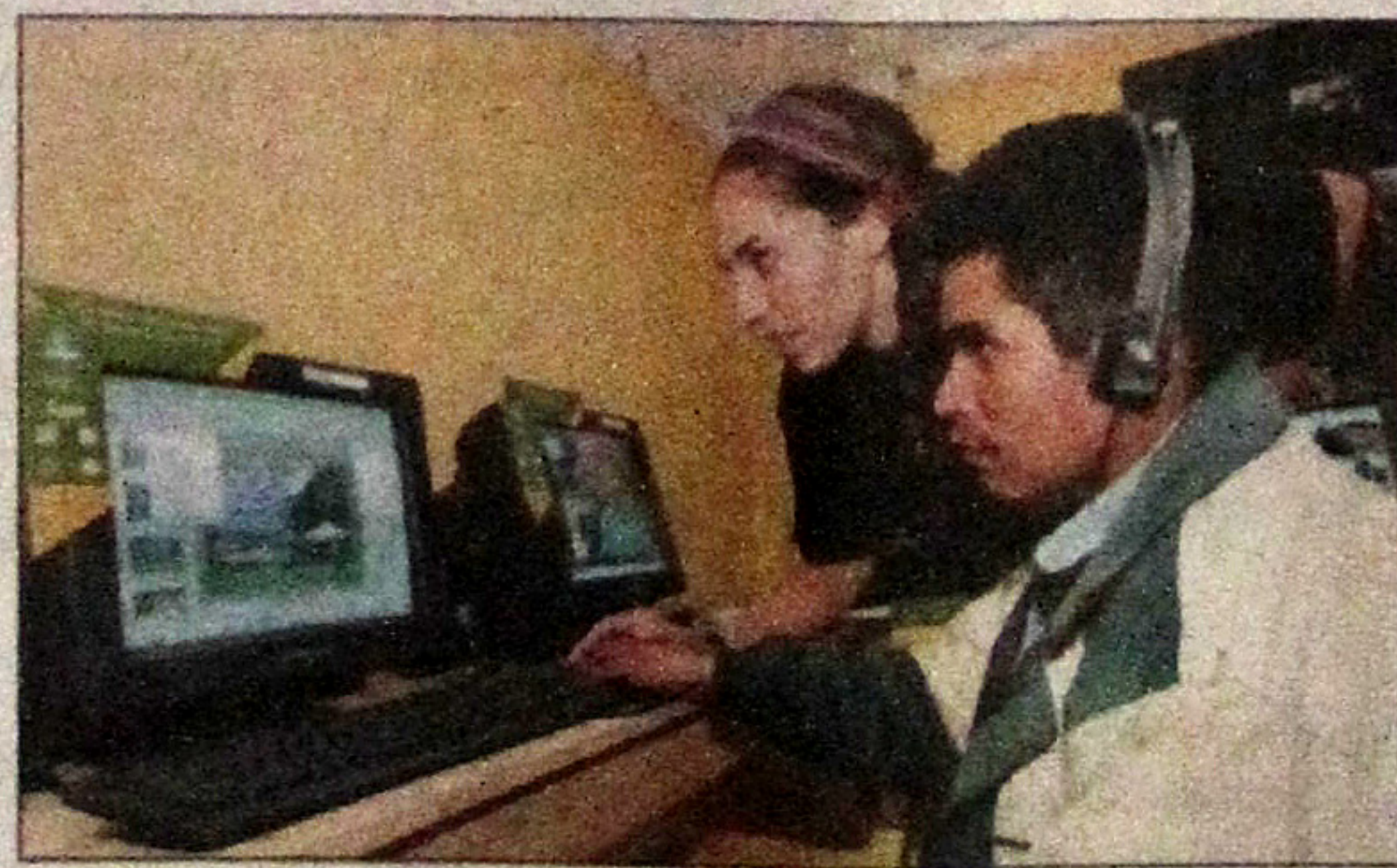
U.S. dollars fuel Maya city's boom

Maya migrants to Florida and elsewhere are sending millions home, spurring growth and the discovery of cyberspace.

BY SUSANA HAYWARD
Special to The Miami Herald

SAN JUAN CHAMULA, Chiapas — It's an hour later in the rest of Mexico, but according to the Maya calendar it's the holy time of noon in this traditional township. When the church bell peals thunderously 12 times, everyone stops what they are doing and makes the sign of the cross.

Once the ringing ends, the thud of hammers again echoes across the sprawling farmlands around this autonomous city, home to 100,000 Tzotzil-speaking Mayas.



JANET SCHWARTZ/FOR THE MIAMI HERALD-MCT

DISCOVERY: The first cybercafe in San Juan Chamula has drawn lines since it opened in April.

San Juan Chamula, a mostly ceremonial center that long resisted outsiders, is undergoing a construction boom, thanks mostly to young people who recently departed in droves to work in the United States and are

sending millions of dollars home.

*TURN TO CHIAPAS, 2A

MiamiHerald.com
See a photo gallery at Today's Extras

FLORIDA SUPREME COURT

Some porn OK'd for sex offenders

A sex-offender case from Miami prompted a Florida Supreme Court ruling that allows offenders on probation to possess certain pornography.

BY EVAN S. BENN
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Florida sex offenders on probation can possess pornography so long as it does not relate to an offender's "particular deviant behavior pattern," the state's Supreme Court ruled Thursday.

The 5-2 decision overturned a 2006 Third District Court of Appeal ruling on a Miami case in which the appellate court said offenders cannot have any sexually

explicit material.

In the Miami case at issue, Donald Kasischke pleaded guilty in 2001 to three counts each of lewd or lascivious battery and exhibition on a 15-year-old boy. He was sentenced to a year in prison followed by two years of community control and eight years of probation.

A search of Kasischke's home after his release turned up pornographic photos and a videotape. The porn contained images of young males having sex, but it could not be

*TURN TO OFFENDERS, 4A

MiamiHerald.com
Read the Supreme Court decision

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FIND OUT WHY COMIC TONY ROCK IS TAKING ON THE WWE

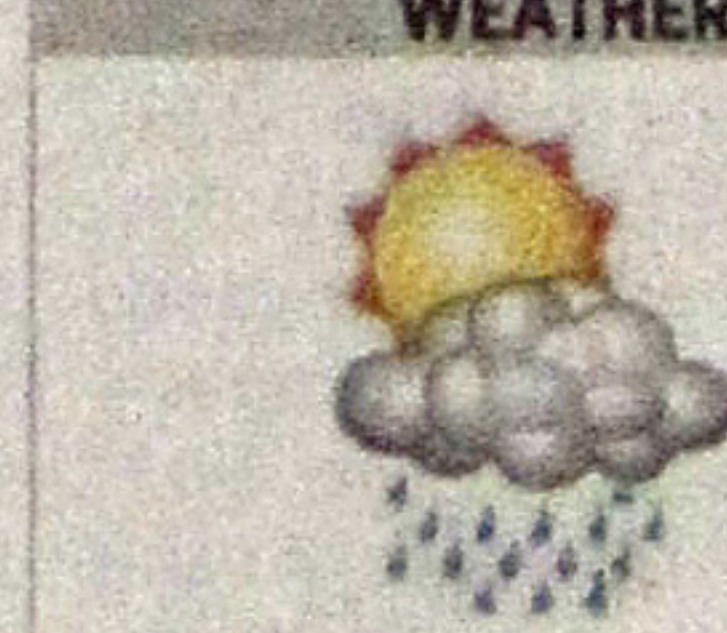


LOCAL, 1B

ARREST OF POLICE CHIEF'S WIFE SPURS DEBATE

CASE OF FORT LAUDERDALE CHIEF FRANK ADDERLEY'S WIFE, WHO SHOT AT HIM, FUELS CHARGES OF NEPOTISM

WEATHER



HIGH 90 | LOW 77
• Forecast, back of Section B

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