



All About QR Codes:

They come to us from Japan where they are very common. QR is short for Quick Response (they can be read quickly by a cell phone). They are used to take a piece of information from a transitory media and put it into your cell phone. You may soon see QR Codes in a magazine advertisement, or on a billboard, a web page or even on a t-shirt. Once it is recorded in your cell phone, it may give you details about a business (allowing users to search for nearby locations), or details about the person wearing the t-shirt, or show you a URL which you can click to see a trailer for a movie, or it may give you a coupon which you can use in a local outlet.

The reason why they are more useful than a standard barcode is that they can store (and digitally present) much more data, including URL links, geo-coordinates and text. The other key feature of QR Codes is that instead of requiring a chunky hand-held scanner to scan them, many modern cell phones can scan them.

How does the cell phone read the code?

The cell phone needs a QR code reader, like this one from [Kaywa](#). It takes literally 1 minute for someone with an iPhone or Android phone to find and install the reader.

How do you generate a code?

You can easily generate a QR code using a site like [Kaywa.com](#) or you can use the Open Source code to generate codes for you if you have a smart developer on hand.

Can you use QR codes to benefit search marketing?

Yes. The code shown above takes you to a site that shows all relevant information about the house for sale as shown at the right. If you add them to your website, the search engines will see that your pages

have changed, and that you are updating pages. The search engine will see a new image and index it accordingly. At some point soon, the search engines will likely recognize QR codes and possibly index the content in them.

Will your customers use them?

Today, few may use them, but those that do will certainly appreciate your technical knowledge, and those that don't will certainly be inquisitive, which may open the door for conversation and a potential sale. Those that do use QR codes will definitely have a high tech know-how and may be more receptive to your presence on the web, your Twitter presence, Facebook, MySpace, YouTube etc.

How could you use a QR code?

Your business, no matter how small or large, could use QR codes in a number of ways. You might auto-generate one next to every product on your web site containing all the product details, the phone number to call and the URL link to the page so they can show their friends on their cell phone. You could add one to your business card containing your contact details so it is easy for someone to add you to their contacts on their cell phone.

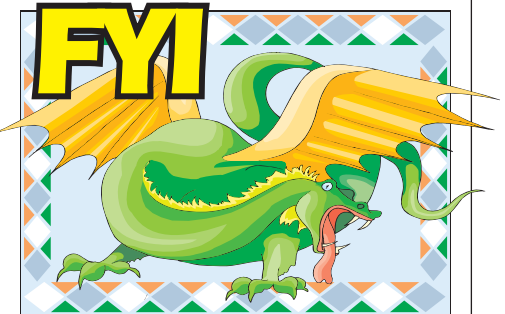
Add them to print advertising, flyers, posters, invites, TV ads, etc. to show:

- Product details
- Contact details
- Offer details
- Event details
- Competition details
- A coupon
- Twitter, Facebook, MySpace IDs
- A link to your YouTube video



**20966 Second Ave
Cudjoe Key**

Open-water canal, fabulous boating, wonderful view, 4 bedrooms, 3 baths, large lot, three davits, seawall.



Vampire Electricity

Many appliances use electricity even when they're turned off. It is called a phantom load, or vampire electricity, and as much as 75 percent of the electricity used by home electronics and small appliances is used while they're turned off.



Barbara Anderson, REALTOR®



Cell: **305-896-8821**
Office 305-294-6008

521 Simonton Street
Key West FL 33030

"Any property, any time"

Autumn 2011

What is a HUD1?

The HUD1 is a form used by the settlement agent (also called the closing agent) to itemize all charges imposed upon borrower and seller for a real estate transaction. It gives each party a complete list of their incoming and outgoing funds.

Fees associated with the transaction but paid prior to closing are also included on the HUD1. They are normally marked *POC* for Paid Outside of Closing.

WHEN IS THE HUD1 USED?

The statutes of the Real Estate Settlement Procedures Act (RESPA) require that the form be used as the standard real estate settlement form in all transactions in the United States which involve Federally realted mortgage. It is used for nearly all transactions that involve a buyer and seller, including cash closings.

WHEN IS THE HUD1 DISTRIBUTED?

RESPA states that you should be given a copy of the HUD1 at least one day prior to the settlement. IN real life, entries may still be coming in a few hours before a closing. Most buyers and sellers study the statement on their own, with their real estate agent and with the settlement agent. The more people who review it, the more likely that errors will be detected.

Don't assume that the closing agent is always correct, especially in today's market. Mistakes happen. There are many times when errors are found at the last minute at closing. Ask as many questions as necessary to help you understand all the charges.

For a sample HUD1 and guidelines and instructions go to this link for more information: www.hud.gov/offices/adm/hudclips/forms/hud1.cfm



Parking Violation Fees for the City of Key West

City Hall at Habana Plaza
3104 Flagler Ave. Key West, FL 3304025
305-292-8200

Violations must be paid within 10 calendar days or an additional late charge of \$5.00 will be assessed. After 20 days, an additional late charge of \$5.00 will be assessed—total late fee of \$10.00 per ticket. Parking violations will be considered delinquent after 30 days and sent to a collection agency.

CODE:	OFFENSE:	FINE:
OTH	Vehicle parked on public right-of-way facing on-coming traffic	\$35.00
SID	Vehicle parked on sidewalk on a public right-of-way	\$35.00
FIR	Vehicle illegally parked near a fire hydrant (within 15 feet)	\$175.00
DES	Failure to park vehicle within authorized parking space	\$35.00
NPZ	Parked in a designated no parking zone	\$35.00
RV	RV/Oversize vehicle parked illegally on a public right-of-way	\$75.00
HAN	Unauthorized use of handicapped parking space	\$250.00
OTH	Other parking violations to wit:	\$35.00
FLN	Parked in designated fire lane	\$175.00

THERE ARE TWO TYPES OF RESIDENTIAL PARKING PERMITS AVAILABLE: There is a \$6.25 permit fee for applicants. One permit is allowed per vehicle.

Residential Parking Permits may be applied for and purchased at the Parking Collections Department in City Hall at Habana Plaza, 3104 Flagler Ave., Key West, FL 33040, Mon - Fri, 8:00 a.m. to 4:45 p.m. Contact Toni Michelle Gage, Supervisor of Parking Collections, at (305) 809-3864.

Any resident of Monroe County may park in Residential Parking spaces if their vehicle has a Monroe County tag, whether they live in the area or not. Residents who have out-of-state tags on their vehicles will be cited for parking in an "RP" space if they do not have a permit.

Your Rights Regarding Credit Repair

No one can legally remove accurate and timely negative information from a credit report. The law allows you to ask for an investigation of information in your file that you dispute as inaccurate or incomplete. There is no charge for this. Some people hire a company to investigate on their behalf, but anything a credit repair clinic can do legally, you can do for yourself at little or no cost. According to the Fair Credit Reporting Act (FCRA):

- You're entitled to a free report if a company takes "adverse action" against you, like denying your application for credit, insurance, or employment. You have to ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company.

You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft.

- Each of the nationwide consumer reporting companies - Equifax, Experian, and TransUnion - is required to provide you with a free copy of your credit report once every 12 months, if you ask for it. The three companies have a central website, a toll-free telephone number, and a mailing address for consumers to order the free annual credit reports the government entitles them to. To order, click on annualcreditreport.com or call 1-877-322-8228 or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service P.O. Box 105281

Atlanta, GA 30348-5281

Print it from ftc.gov/credit. You may order reports from each of the three consumer reporting companies at the same time, or you can stagger your requests, ordering one from each company through the year from the central address. Don't contact the three nationwide consumer reporting companies individually or at another address because you may end up paying for a report that you're entitled to get for free. In fact,

The Closing Department, Inc.

Wendy Gonzalez
3432 Duck Avenue
Key West, FL 33040

305.293.9925
305.293.9924
wendy.closing@comcast.net

REAL ESTATE RAMBLINGS

Knowledge and information about Key West F

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each consumer reporting company may charge you up to \$10.50 to purchase an additional copy of your report within a 12-month period. It doesn't cost anything to dispute mistakes or outdated items on your credit report. Under the FCRA, both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights under the FCRA, contact the consumer reporting company and the information provider.

POCKET PARKS OF KEY WEST



Alvin Frazier III Memorial Park
 Corner of Flagler and 18th Streets
 Key West FL
 17R E 423357 N 2716917

Alvin Frazier III was a talented man with a special eye for welding. His widow had this park named for him because pieces of art are usually placed here for long periods of time.



Island Joe's Café and Coffee Roasting Co.
 519 Fleming Street Key West, FL 33040
www.ijscafes.com

Located just off Duval Street around the corner from Starbucks and Margaritaville, you will find Island Joe's Café and Coffee Roasting Co.

We offer fresh roasted gourmet coffee and espresso, which we roast at our café, plus fresh baked pastries, an assortment of Bagels served with cream cheese and homemade jam or try our fresh baked croissants with ham, sausage or smoked bacon and cheese, and Homemade Key Lime Pies. We also offer a nice range of loose leaf tea, organic tea and fair trade. On weekends join us for homemade butterflake biscuits and slow-cooked (to keep it moist) sausage gravy, or Belgian Waffles, served with homemade jams or toasted pecans and a fresh sliced banana.

From our Café, we roast and ship to Canada, China, Chile, England, Egypt, Puerto Rico and the US, including Seattle. Our corporate customers include Publix, Kroger, Sysco Foods, Whole Foods, Navy Exchange and Kehe.



Key West Butterfly & Nature Conservatory
 1316 Duval Street
 Key West FL 33040
 305-296-2988 www.keywestbutterfly.com

Key West has always been an interesting place to live, but the addition of the world-class attraction known as the Key West Butterfly & Nature Conservatory really brings a new level of respect and authority to the Southernmost City.

The Gift Shop has almost anything imaginable that a butterfly image could be applied to. The Learning Center is fascinating with well thought displays and explanations of the miracles you are about to witness.

But nothing can prepare you for the moment when you pass through the air doors and are instantly surrounded by hundreds of fluttery, friendly, flying flowers. The effect is arresting. It seems you are in a space you shouldn't be allowed into. And don't want to tell anyone else because then you would have to share it, and it is so nice.

Adult admission is \$10, a bargain for such a visual experience. Locals get 10% off. Go. Now.





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Blessing of the Animals

As autumn arrives, people in various places may notice something odd. A procession of animals, everything from dogs and cats to hamsters and even horses, is led to churches for a special ceremony called the Blessing of Pets. This custom is conducted in remembrance of St. Francis of Assisi's love for all creatures.

Francis, whose feast day is October 4th, loved the larks flying about his hilltop town. He and his early brothers, staying in a small hovel, allowed themselves to be displaced by a donkey. Francis wrote a Canticle of the Creatures, an ode to God's living things:

All praise to you, Oh Lord, for all these brother and sister creatures.

And there was testimony in the cause for St. Clare of Assisi's canonization that referred to her little cat!

That there are today over 62 million cats in the U.S. attests to the continuing affection we have for our furry, feathered or finned friends. We've even had a cat called Socks in the White House. Other popular presidential pets range from Abraham Lincoln's Fido to Lyndon Johnson's beagles, named Him and Her.

For single householders, a pet can be a true companion. Many people arrive home from work to find a furry friend overjoyed at their return. Many a senior has a lap filled with a purring fellow creature. The bond between person and pet is like no other relationship, because the communication between fellow creatures is at its most basic. Eye-to-eye, a man and his dog, or a woman and her cat, are two creatures of love.

No wonder people enjoy the opportunity to take their animal companions to church for a special blessing. Church is the place where the bond of creation is celebrated.

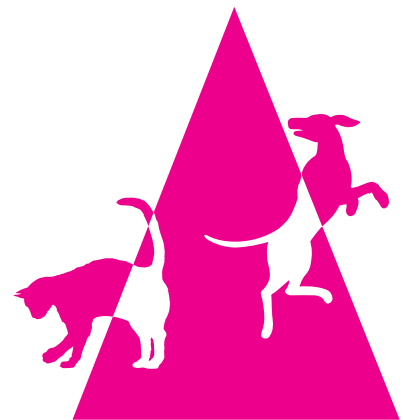
At Franciscan churches, a friar with brown robe and white cord often welcomes each animal with a special prayer. The Blessing of Pets usually goes like this:

"Blessed are you, Lord God, maker of all living creatures. You called forth fish in the sea, birds in the air and animals on the land. You inspired St. Francis to call all of them his brothers and sisters. We ask you to bless this pet. By the power of your love, enable it to live according to your plan. May we always praise you for all your beauty in creation.

Blessed are you, Lord our God, in all your creatures! Amen."

Street Lights

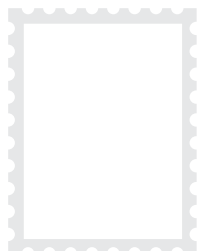
If you see a burned or malfunctioning street light, call Keys Energy Service at 305 295-1010 24 hours a day. They will need to know the street address closest to the pole, the yellow pole number and the problem.



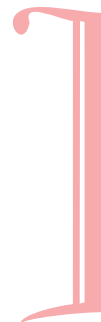
**Amber's
Dog Walking
& Pup Sitting
Service
305-896-5121**

Where your "Fido" is treated like family

Tues, Oct 4, 2011 2:00 pm at St Mary Star of the Sea School



"And if we really love and admire the genius of a certain place, what we take away from it is not just memories but lessons in how to live, how to create new places that are worth fighting for and will someday be worth mourning." -Karen E. Steen Metropolis magazine Feb 2002



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