

Coconut Telegraph

March 2009
Volume 27 Issue #27

Prestige Publishing, Inc
101425 Overseas Highway
PMB #628
Key Largo, FL 33037

Phone 305-304-2837

Deadline
for the
Coconut Telegraph's
April issue is
Monday
March 23, 2009

Call Denise at
305-304-2837
TheCoconutTelegraph@yahoo.com

Cast of Characters:

Editor/Sales/Distribution
Denise Malefyt

Sales
Marty Sutton

Advertising Production
Sue Beal

Newspaper Production
Nikki Dunn

Contributors
Rachel R. Peine
Rich Peine



Articles

Entertainer of the Month, Frank Carmelitano	3
Purple Isles Art Guild.....	4
Artists Invited to GLEE Expo	5
Enjoy the Butterflies.....	6
It's Never Too Late.....	7
Artist of the Month, F. True Lansden, M.D.	8
Restaurant of the Month, Paradise Pub & Grill.....	9
American Legion March Events	10
Bartender of the Month, Captain Tiki Fiorentino	11
Getting from Here to There- the map page.....	12
Adopt an Animal Shelter Pet	15
Useless Facts You Should Know	16
Benefit Dinner for Coral Shores Team	16
Conch Characters	17
Rescued Dolphin.....	19
Around About Town.....	19
Business in the Keys	21
Coco 'Nut' Funnies.....	23

Editorial: Lessons of Foreclosure

In this time of economic uncertainty we all know someone that has been through the cycle of foreclosure. Here are a few personal experiences....

The college student that has had to move three times in one year because their landlords' mortgages foreclosed. The landlords did not disclose this when leasing the property.

The real estate lady that couldn't find work and was turned down for assistance because she owned a home. "But my house is in foreclosure because I can't pay the mortgage!" she told them. "Sorry, we don't usually have people in here that own a home," they said.

The family man that lost his home to foreclosure moved his wife and children to a rented home that soon foreclosed, moved again, that house foreclosed, moved again, that house also foreclosed, all within a year!

It is a rather harrowing experience.

The upside is that you are no longer paying for a house that devalued to the point of being worth half of what you mortgaged it for. You no longer are burdened by property taxes and the outrageous cost of insurance.

With a rise in foreclosures there is no time to sit around and do nothing because you are embarrassed to reach out for help.

Step 1. Denial. "This can't be happening to me!" Get over it.

Step 2. Looking for a new loan. Sorry, but it is next to impossible. Go buy a lottery ticket.

Step 3. Panic. Face reality.

Step 4. Prolong the process. If you can't afford to pay a lawyer call a reputable real estate professional that specializes in foreclosures. Call now, you may have options.

Step 5. If you have run out of options start packing and save up some money to move.

Step 6. Find a stable landlord you can trust.

Step 7. Before signing a lease check with the County Clerk's office to find out if a foreclosure has been filed on that property.

In a foreclosure you most likely have 10 days to get out. If your mortgage holder threatens to ruin your reputation, show pictures of the "mess" you left, badgers you in public, or acts unprofessional in anyway you can report them to the state and they can lose their license. Remember, this is no picnic for them either.

The good news is... 10 years ago if you had a foreclosure you'd probably not have much hope of owning another house. Now with foreclosures happening everywhere and vacant buildings all over the stigma is gone and there is hope. If you are facing foreclosure and need help call Jim Wilson at 305-942-1777. He is a realtor and an expert at foreclosure and short sales.

Disclaimer

The Coconut Telegraph C 2006 is published monthly by Prestige Publishing, INC. All rights reserved. No part of this publication may be reproduced without written consent of the publisher. The Coconut Telegraph welcomes written articles, photos, and artwork of local interest to be used and/or edited at the discretion of

the publisher. The Coconut Telegraph assumes in good faith that all editorial and advertising material submitted are the original property of the advertiser. The Coconut Telegraph may not be held responsible for errors, omissions, or for circumstances beyond our control that may affect the distribution schedule.

Entertainer of the Month Frank Carmelitano



By Rachel R. Peine; Photo by Rich Peine

It's Sunday morning (well, actually around 1:00 in the afternoon), and pelicans are gliding down to the pilings near the dock at Snapper's. The aura at the patio tables and outside bar has that easy, mellow feel of people taking their time to enjoy the bloody marys, the ocean, and the relaxing sound of Frank Carmelitano's jazz guitar.

Frank's background contributes to his blend of styles. When Frank was 12, his family moved from the U.S to

Spain for several years - his father was an abstract expressionist painter who wanted to bring up his family in a more welcoming environment. After leaving home at 17, Frank stayed in Europe for a while, studying and playing. He developed his own style of jazz and popular music, influenced by jazz players like Joe Pass, Wes Montgomery, and Earl Klugh. He studied classical guitar for many years and also studied music at the University

Continued on page 20...

STIMULATE THIS!

Where is John Galt*
now that we need him?

Bring in
this ad & get
20% OFF
all cash purchases
over \$25

- Limit one coupon per customer
- Offer ends 3/25/09
- Not to be combined with other offers
- Ask for the "Ayn Rand Readers" special!

* John Galt is the heroic main character in Ayn Rand's novel *Atlas Shrugged*. Galt is a creator and inventor who embodies the power of the individual. He serves as a counterpoint to the social and economic structure depicted in the novel. The depiction portrays a society based on oppressive bureaucratic functionaries and a culture that embraces the stifling mediocrity and egalitarianism of socialistic idealism. He is a metaphorical Atlas of Greek mythology, holding up the world. We could use him to save us now!

Keys Kritters Pet Store

"Your Community's Pet Store"

U.S. 1 • MM 100.5 • Key Largo • 451-2627

OPEN: MON 9:30 - 8:00
TUES - SAT 9:30 - 5:30

We Stock Guitar Strings
— New & Used Guitars —



CORAL FINANCIAL
Jewelry & Pawn

MM102
Oceanside
Key Largo

453-5300

Custom
Jewelry

On-Site
Jewelry
Repair

Galley: 305.453.1905



WHERE THE LOCALS GO
FOR GREAT FOOD & FUN
AT AFFORDABLE PRICES

Special \$10.95
Friday Night
All-U-Can-Eat
FISH FRY





SHARKEYS
PUB
downstairs

THE GALLEY
RESTAURANT
upstairs

The best local sports bar
with 12 TVs, darts,
pool, video games,
happy hour 7 days/wk.

Casual family-style dining
restaurant with inside and
outside dining.... serving
breakfast, lunch & dinner

Two Great Times • One Great Place!

MM 100 Oceanside • Next to Marina Del Mar • Turn East at the Holiday Inn • 522 Caribbean Drive

Sharkey's 305.453.0999

BITE ME

LIVE MUSIC Every Night - Rain or Shine!

Music Schedule

Sun	6-10	Ted Hyde Band
Mon	7-10	Alan Truesdale
Tues	7-10	Dwayne McGregor
Wed	7-10	Paul Moen
Fri	7:30 - 11	Micah & Friends
Sat	7:30 - 11	Just Not Right Band