

February 2007

The State of the Rental Market

We believe that 2006 will prove to be the toughest year for vacation home owners since 9/11, and probably longer. We have enclosed the forms for the 17th Annual Property Management Survey in which we ask, amongst many other questions, how many rental weeks an owner achieved for their house. We fully expect that the results will support the industry-wide view that 2006 was a horrendous year. Meantime, we have asked management companies based all around Florida for their views on the last 12 months, and without exception, all responding companies had found it tough. Many reasons were cited – for British travellers there were the terrorist threats last summer which severely impacted the holiday plans of many, and the perceived welcome (or lack of) by immigration officials on arrival. We know that a lot has been done in this area, however, there is still more to do to counter the image which has been portrayed in the British press, and collective traveller memory, which is then posted online. Of course the two previous hurricane seasons being so active had an effect on the holiday plans of many, along with the attractiveness of newer markets such as Dubai and Las Vegas which have seen a tremendous surge in visitors. Another reason which we feel to be an important factor has been the ‘tightening of the belt’ in Britain which was supported by a recent article in The Times. “Britons are in the grip of the tightest squeeze on their disposable income for nearly half a century” according to The Times. Data released by the Office of National Statistics showed that levels of disposable income were roughly the same throughout the 1990’s, but have experienced a sharp fall in the last three years. Domestic American tourists – an important emerging market for the villa owner, have also experienced a nationwide economic downturn. Gas prices really made a dip in the traditionally strong drive-in market (this market strengthened after 9/11), and Visit Florida (the official tourism marketing force of Florida) chose last year to market smaller Downtown attractions, lesser known towns and ‘Natural Florida’, (continued on page 8)

Governor Crist takes his oath amid muted celebrations.

Charlie Crist was sworn in as the 44th Governor of Florida at noon on January 2nd with promises of bipartisanship and clear, plain language.

He began his inaugural speech praising outgoing Governor Bush as the “greatest Governor in America” and a “beacon of light” during 8 hurricanes in 15 months. He went on to ask for a moments silence to remember President Gerald Ford.

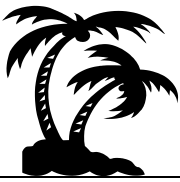
Crist had this to say regarding property taxes:

“I have traveled our beautiful state, and everywhere I go I hear from our people that escalating property taxes and insurance premiums are each day taking more from our wallets; diminishing bit by bit our opportunity to enjoy what Florida has to offer. In these travels with our great lieutenant governor, I have spoken with thousands of Floridians who are suffering.” (Continued on Page 8)

Keith Harpham – Very Sad News

We are very sad to have to bring you the news that Keith Harpham died suddenly at his home in Florida on January 25th. Newer readers may not be aware that Keith was the founder of Florida Homes And Travel eighteen years ago. We have a joint tribute to Keith by myself and Peter Stanhope of the Florida Brits club on page 8.

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Florida Homes and Travel

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Annual Survey Time

Keith published the first annual property management survey in July 1991, to a rather mixed reception from property management companies; because he felt the information gathered from owners could help others avoid potential pitfalls. The form for the 17th Annual Property Management Survey is enclosed with this issue. We respectfully urge you to take the time to complete the survey – even if you no longer depend on rentals and Management companies. Our survey is now about all aspects of ownership in Florida, and your information regarding expenses, such as property taxes, or time spent maintaining your home on holiday, will be invaluable in building a bigger picture of the “Florida Dream.”

We have asked a couple of more subjective questions, the answers to which cannot be represented by graphs or numbers, but if we receive the sort of feedback we are anticipating, could be referred back to relevant authorities.

Car Hire:

We have received notice from U Save that the Chevy Silverado (popular with homeowners planning serious furniture shopping or DIY) has been changed for a Dodge Dakota. This is still a double cab, but seats only 5 rather than the Silverado's 6. Also the convertible has changed from a Chrysler Sebring to a P T Cruiser.

The indications coming from the car hire companies are that prices are set to increase from April, and most particularly the 'plus' or 'platinum' option which allows 'All additional drivers and initial tank of fuel'. This is currently an extra £15 per week, it was doubled over Christmas and after massive objections it was returned to normal – but

is tipped to go up again. To secure the current rates book now for the rest of the year – if the rates go up you will have saved money, and if they don't go up, or even go down, we can re-book your car at the cheaper rate. No payment due until 5 weeks before travel.

St Pete's Climate Data –February- 1948-2003 (All in degrees Fahrenheit)

The average high temp is	71.7°
The average low temp is	55.6°
The highest temp (on February 22 nd 1975)	90°
The coldest night temp (on February 5 th 1996)	28°

Average Mortgage Rates

With zero points	Nov	Dec	Jan
Fixed 30 yrs	6.41%	6.35%	6.37%
Adjustable 1 yr	6.29%	6.23%	6.25%

Note: Mortgage rates are published as a service to readers to indicate trends and must not be relied on in entering into any agreement.

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Letters

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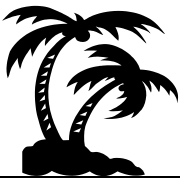
Jan Marie Doughty CPA

[Certified Public Accountant – USA - Licensed in Florida] has been assisting UK owners of Holiday Rental property in Florida for the past twelve years with:- Federal Tax Returns [1040NR], Tangible Personal Property Tax Returns Withholding Certificate applications

Contact Jan Marie Doughty CPA

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Call for a chat or to obtain further details.



Florida Homes and Travel

February 2007

News Roundup

Best Western is constructing a hotel to service Orlando Sanford International Airport with a view to it being open 2008. The hotel will overlook Don Knight Park at Lake Golden and have two restaurants.

The 63rd Osceola County Fair will be held from February 9th to 18th at Osceola Heritage Park. Highlights include a baby contest, livestock shows, pet shows, fashion shows, creative art competitions with food, flower arrangements, photography and needlework on show amongst other delights.

Virgin Atlantic hopes to increase its flights to Orlando International Airport this summer from 124 to 642 for the combined summer months. Virgin fared well in the recently announced British Travel Awards 2006. It was voted as Best Scheduled Airline, 2nd Favourite Airline, 3rd Best Economy Airline, Best Airline Lounge and Airline of the Year.

The Seminole Tribe of Florida has agreed a takeover of the Hard Rock Café International USA with Britain's Rank Group Plc for \$965 million. Members of the Seminole Tribe of Florida, of which there are around 3,300, currently receive around \$7,000 each per month as their share of money made mostly from casinos.

An unscientific report shows that for the first time more people are leaving Florida than moving in. Removals company United Van Lines reported 16,212 inbound shipments to Florida and 17,019 outbound ones last year. Two other companies reported the same findings. Unscientific it may be, but 'experts' believe it does underline a trend.

Woolworths is to enter the travel market with the installation of travel 'pods' in its large stores. The pods use online technology to offer flights, car hire and hotels. In the words of Lastminute.com travel

director John Bevan "it will be interesting to see if people want to buy their holiday from the same people they buy their 'pic n' mix' from."

Virgin Atlantic is countering the hike in Air Passenger Duty by giving discount vouchers to passengers who booked in advance of the December announcement by Chancellor Gordon Brown. Passengers who are liable for additional APD because they booked their flight on or before December 12, and have paid it online prior to arriving at the airport, will be given a voucher at the airport which can be exchanged for £20 off a future Economy booking or £40 off a future Premium Economy or Upper Class booking.

Gas prices are starting to come down following a drop in the global price of oil. The average price of a gallon of regular fuel in Florida was \$2.19 as we went to press.

We have received a warning regarding DIRECTV from a subscriber – too late to publish the letter this month, we will run it next month. But, suffice to say at this time do not enter into a contract this month – if you are considering doing so, please contact us first.

U.S. Senator Hilary Clinton stopped in Naples for breakfast with the United Food and Commercial Workers Union at the Naples Grande Hotel following her announcement that she is bidding to run for President in 2008.

MoneyCorp U.S. Dollar Update

On Christmas day the Pound was kicking around the \$1.96 level. By New Year's Day it was a cent higher and it was at that same level as January drew to a close. That doesn't sound overly exciting until you look what happened in the meantime. First it went down to \$1.93 as the Dollar embarked on a year-end rally. Then it went up to \$1.99 after the Bank of England sprung a surprise interest rate hike on an unsuspecting market. It fell back when the minutes of the MPC meeting showed a slim majority for that hike, reducing the possibility of a further move this quarter. Once again the Pound is reacting nervously to the changing interest rate story. It may get the chance for another pop at the magical \$2 target but next time it will need the assistance of an improving Euro and a weakening Dollar.

Average Daily Hotel Room Rate

Area	Dec 05	Dec 06
International Drive	\$95.83	\$103.64
Lake Buena Vista	\$109.39	\$123.17
Kissimmee East	\$73.91	\$81.66
Kissimmee West	\$54.75	\$55.56




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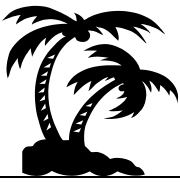
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Florida Homes and Travel

February 2007

Homes

Yvonne's Property Management has been ordered to pay at least \$75,000 to three British owners who were amongst the many clients of the company which closed following allegations of fraud. Three separate judges in the Circuit Court of Bartow decided that Yvonne's owed for the entirety of the promises made on each contract. The law suits charged that Yvonne's breached their contracts. The owners of Yvonne's, Walter and Yvonne Bernstein did not attend for any of the three hearings, and are proving difficult to locate, So if the British owners will see any of their money returned remains to be seen. Criminal investigations into Yvonne's possible fraudulent activity are still be investigated by the Polk County Sheriff's Office and Florida Department of Law Enforcement.

Osceola County saw an increase in takings of the resort tax of 12% in November 2006 over November 2005, despite occupancy levels being down by 7.2%. The average room rate was up 10.3% on the previous November.

Orange County by contrast saw only a 1% rise in November resort tax collections (the 1 cent increase in the tax rate from September was disregarded for the purposes of comparison).

Southwest Florida Water Management District (SWFWMD also known as Swiftmud) declared a "Phase II (Severe Water Shortage) Order which went into effect on January 16, 2007 and remains in place until July 31st 2007. Irrigation of residential land is limited to 1 day a week and properties of less than 2 acres may only water before 8am or after 6pm. The restrictions do not affect those using reclaimed water. Addresses ending in 0 or 1 water on a Monday, 2 or 3 on a Tuesday, 4 or 5 on Wednesday, 6 or 7 on Thursday, 8 or 9 on a Friday and those whose

addresses can not be determined and common areas may be watered on a Friday. 2006 proved to be one of the driest on record, particularly in Central Florida. The Kissimmee area itself had the lowest level of rainfall in nearly 100 years and Orlando had the third worst year since 1940.

Home prices may be 'depressed' elsewhere, but the biggest sale through the MLS in Naples last year was a waterfront estate in the exclusive neighbourhood of Port Royal which sold for a cool \$14.9 million. It was not alone, 28 homes and 11 condos in the Naples area sold for \$5 million or more during 2006. Lee County currently has a listing of an estate in Gulf Harbour for \$15.9 million, whilst in Collier the highest current listing is \$19.9 million for a gated estate on Marina Drive which fronts Naples Bay.

Indications are that snowbirds are reducing the length of their vacations from three months to two. Abraham Pizam, Dean of the Rosen School of Hospitality Management at the University of Central Florida says "Snowbirds are not returning to Florida as they used to". He went on "Other destinations are competing with us as well. Also, remember that snowbirds have a lot of expenses, with insurance and medical costs, and they have less money for trips. So, rather than cutting out the vacation completely, they're staying for a shorter time."

Governor Charlie Crist has turned his attention to property taxes following his success with homeowner insurance (see opposite). Along with doubling the homestead exemption to \$50,000 and making it portable (offsetting more of the burden to non homesteaders like villa owners) he proposes a 3% cap for business properties. He wants to reign-in the spending of local government. In the last decade property tax levies state-wide have risen from \$12.3 billion to \$30.5 billion. After public consultation during February (see below) he hopes amendments will be pushed through the legislature this spring, to go before the voters in early summer, to be implemented in local government budgets by the autumn.

Florida Tax Watch – the association which represents seasonal owners in Florida regarding property taxes - has issued a call to action to have your say about taxation without representation. The Florida Senate Finance and Taxation Committee will be holding Property Tax Reform hearings which will be taking place around Florida during February. To find details of the hearings nearest you log on to www.flsenate.gov and check the locations. You can also pass on your comments to the committee by emailing propertytaxreform@flsenate.gov.

International Inspection Services

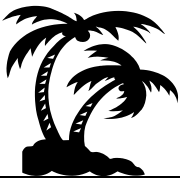


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February 2007

Review of Existing Home Sales in 2006

Florida's housing market mirrored the national trend in 2006, with sales of existing single-family homes slowing to a more sustainable pace following a five-year run of record closings. By year's end, a total of 180,037 homes changed hands state-wide for a 28 percent decrease compared to the 248,575 homes sold in 2005, according to the *Florida Association of Realtors®* (FAR). At the same time, 2006 sales figures made it into the record books for several markets around the state; 2006 also is expected to be the third highest sales year on record nationally, according to the *National Association of Realtors®* (NAR).

Statewide, the median existing home sales price rose 6 percent to reach \$248,300; in 2005, it was \$235,200. In 2001, Florida's median existing home sales price was \$127,700, which represents a gain of 94.4 percent over the five-year period, according to FAR records.

Looking to Florida's existing condominium market, sales of existing condos also decreased in 2006, with a total of 55,594 condos sold state-wide compared to 83,049 in 2005 for a 33 percent decrease, according to FAR. The state-wide median sales price for condos in 2006 was \$211,300; a year ago, it was \$209,900 for a 1 percent increase.

In 2006, the rate for a 30-year, fixed-rate mortgage averaged 6.1 percent; in 2005, the average rate was 5.87 percent. FAR's sales figures reflect closings, which typically occur 30 to 90 days after sales contracts are written.

Among the state's larger metropolitan statistical areas (MSAs), Orlando reported a total of 27,212 existing homes sold last year, down 26 percent from the area's 2005 sales activity, when 36,727 homes changed hands. The existing-home median sales price rose 14 percent to \$262,900; the year before, it was \$231,400. A total of 4,933 existing condos sold in the Orlando market in 2006, a 2 percent increase over the 4,833 condos sold the year before. The existing condo median price for the area was \$166,100, a 3 percent decrease from the 2005 figure of \$171,100.

Property Insurance

A special session of the Legislature was held in January to try and crack the nut that is property insurance. One of the pledges Governor Crist made was that he would reduce sky high premiums, and having made his demands clear he stepped back and let the House and the Senate get on with it. Here is a brief run down of the results which were signed into law on January 25th:

- Consumers will be able to pay premiums by instalments, quarterly or half-yearly.
- Eliminates the cap on deductibles so homeowners can choose deductibles other than the standard 2, 5 or 10%.
- Allows insurance companies to offer discounts to policyholders who obtain multiple lines of insurance through the same company, such as home and auto.
- Allows homeowners to exclude windstorm coverage from their policies by writing a statement and providing approval from the mortgage holder.
- Repeals the 21% January 1st Citizens rate hike, and refunds those that have already paid it.
- Repeals the proposed 56% Citizens rate hike anticipated for March 2007.
- Eliminates the requirement for Citizens to charge the highest rates.
- Delays until 2008 the requirement that Citizens impose a 10% premium assessment on non-homesteaded policyholders if a deficit occurs.
- Removes a requirement that non-homesteaded policies are ineligible for coverage by Citizens from March 2007 unless rejected by 3 surplus lines and one authorised insurance company.
- Prohibits excess profits by property insurers, and requires return of excess profits to policyholders.
- Suspends the 'use and file' procedure which allows companies to start charging for a rate increase before approval has been received.
- Insurance companies must pay or deny property claim within 90 days of notice of the claim.
- Every property will receive a simple grade indicating its hurricane resistance strength and how it can be increased.

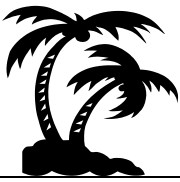
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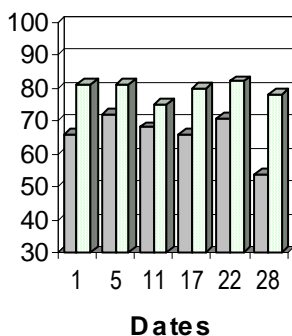
The State of The Rental Market

Continued from page 1

diverting interest away from the highly dependent Central Florida and Gulf beach areas. So, travellers were not travelling – but last year, this was not the full picture. Last year homeowners began to feel the first bite of the relentless increases in all areas of expenditure. Firstly home insurance premiums shot up, often more than once, as insurers attempted to restock their war chests against future hurricanes. Sink holes also played a part in some areas, particularly just north of Tampa Bay, and companies started to drop sections of coverage, and in some cases, drop cover entirely, forcing homeowners into the expensive clutches of the Citizens Property Insurance Corp (the State insurer of last resort). Utility prices rose all summer as the world was hit with higher fuel costs, and in addition Florida tried to restrict over-use of its precious water resources by higher pricing strategies. Management companies have also been affected by the same costs, and have had to absorb or pass on higher charges, and then, to cap the year off, in November the property tax demands arrived on doormats – with charges reflecting the last few years of astounding increases in property values (while the housing market may have stalled this year – values are still holding high).

For many villa owners it is a fine balance of how many rental weeks are required to break even over a year, and with the rentals so severely down last year and expenses up, experts are predicting that many homeowners will be forced to sell up this year – and potentially for huge losses. Over the coming months we will be examining the information our survey provides us, just how damaging was 2006? What impact have the price increases had etc?

**January Miami
High/Low Temperatures**



Governor Crist takes his oath...

Continued from page 1

“One of those Floridians is Guinevive Kilgore. An 83-year-old, African-American woman from Pensacola. Guinevive told us that her property insurance this year climbed from a thousand dollars a year to more than \$5,000.”

Skyrocketing property insurance and property tax rates are a real threat to our citizens. The impact can be crippling.

“Some of our families are no longer able to afford their homes, spending down their retirement to keep a roof over their head, leveraging their children's future to keep food on the table. This cannot - this will not - stand.”

“And this coming March, when the Legislature convenes in its annual session, I pledge to work with our state leaders to put before the people a constitutional amendment to cut property taxes. Floridians - Democrats, Republicans, and independents - all want this relief. Just like state government, local governments must live within its means too, and we must give the people the opportunity to amend their constitution to lower their property taxes and we will.”

Crist broke with tradition for his inauguration by choosing not to have the State song played. The language of “The Old Folks at Home” written in 1851 is thought to be a little dated, and racially offensive, despite a couple of modern makeovers. Crist instead chose the aptly titled “The Florida Song”. It was written by Charles Atkins, a renowned jazz musician who lives in Tallahassee. Atkins began to develop his musical talent while he was a student at The Florida School for the Deaf and Blind in St. Augustine, the same school once attended by Ray Charles.

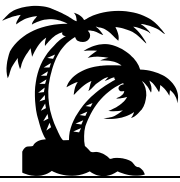
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February 2007

In another sign of his wider sensitivities Crist cancelled a \$100-a-ticket inaugural ball in Tallahassee saying it was *“wrong to hold a lavish party while many Floridians are paying higher insurance premiums and property taxes.”*

Following his oath ceremony, the day continued with the inaugural parade and the Governor’s Mansion “The Peoples’ House” Tour and street festival.

Coastal Gazette

Bus loads of Floridians from the Gulf coast and South Florida travelled up to Tallahassee to protest about homeowners’ insurance costs during the special session of the legislature in January.

Manatee County commissioners are intending to sell methane gas generated by the rotting waste of its Lena Road landfill site. The gas will be turned into electricity to be sold to Florida Power and Light. The sale could bring in around \$10 million to Manatee County over the next fifteen to twenty years. Sarasota and Charlotte counties are closely watching and may well follow suit.

Calling all amateur photographers, Marco Island is running a competition for full-time and seasonal residents over the age of 14 to submit up to three photos that exemplify “Southwest Florida Nature – A visual celebration of community conservation, reflecting the beauty of the natural species of Southwest Florida and the Everglades.” The closing date is March 1st; application forms can be picked up from the lobby of City Hall.

The Sarasota County Commission met on December 19th to discuss increasing impact fees, but postponed a vote. They met again in January and put the decision back to March 14th.

Red tide has been detected between Sarasota

and Collier counties with the highest levels in South Charlotte County, and around Boca Grande in Lee County. Manatee and Pinellas are currently red tide free.

A Fort Myers community has hired a trapper after finding as many as 4 alligators active in their canal. One 8 foot specimen apparently was spotted eating a house cat. It is unusual to have so many alligators in one small area.

It may have taken 15 years to plan, but it should be open by 2009 – University Town Center, at University Parkway and I 75, will be the areas largest mall, and Nordstrom will be the first of 3 anchors. The plans also include 1,750 homes and a trolley system to take residents and shoppers to the upscale stores.

Florida Lottery Winning Numbers						
Date	Numbers					
01/27/2007	21	-	27	-	28	- 38 - 42 - 49
01/24/2007	03	-	05	-	17	- 19 - 35 - 39
01/17/2007	13	-	14	-	28	- 33 - 34 - 45
01/13/2007	16	-	24	-	28	- 37 - 46 - 47
01/10/2007	03	-	10	-	26	- 40 - 41 - 52
01/06/2007	12	-	19	-	20	- 29 - 36 - 49
01/03/2007	08	-	24	-	33	- 36 - 50 - 51
12/30/2006	08	-	14	-	15	- 16 - 18 - 26
12/27/2006	10	-	30	-	39	- 41 - 48 - 49
12/23/2006	04	-	10	-	28	- 35 - 44 - 49
12/20/2006	04	-	34	-	35	- 36 - 39 - 52
12/16/2006	01	-	06	-	32	- 38 - 41 - 53
12/13/2006	18	-	23	-	26	- 40 - 43 - 45
12/09/2006	01	-	18	-	25	- 33 - 39 - 43
12/06/2006	09	-	11	-	17	- 18 - 45 - 46
12/02/2006	21	-	22	-	23	- 40 - 48 - 53
11/29/2006	09	-	14	-	25	- 37 - 42 - 52

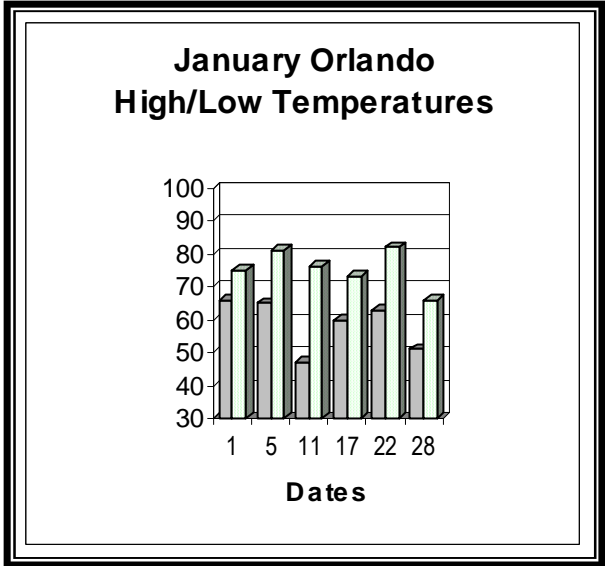
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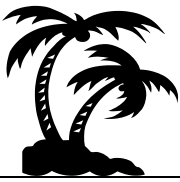
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Florida Homes and Travel

February 2007

Keith Harpham

This month we were to have continued with 'Island of Bones', a travel article about Keith and Kathleen's trip down the Florida Keys. We have postponed the continuation of that trip, and these pages feel the appropriate ones in which to offer our tribute, as Keith so often filled them with his wonderful, enjoyable journals of their travels.

A personal tribute.

Today I feel like I have lost the brother I never had.

Keith Harpham, the founder and, up to 2002, the Publisher and Editor of Florida Homes & Travel, was my closest friend, Florida associate, confidante and 'right hand man' for 17 years, and I cannot believe that I can't just lift the telephone right now to speak together again as we last did around Christmastime.

When Jean and I were looking at the possibility of buying our place in the sunshine of Florida, way back in the mists of time and before many of you will have even thought of doing so, the salesman for the builders asked if I had heard of a new Florida newsletter being published by someone who had earlier bought a home in Florida. That was in September 1989 and I remember ringing Keith Harpham in Church Crookham, Hants that very evening. The always quietly spoken and charming Keith, told me how he and Kathleen had bought their place in New Port Richey, north of Tampa, in the '80's and finding that there was no information available for owners or would-be owners of Florida second-homes (the rental concept hadn't even begun to catch on yet) he decided that he would start to publish something to help them based on their experiences and knowledge acquired. I immediately decided to subscribe and we then bought our Orlando/Kissimmee home at that time. It was always a very good read (as it continues to be to this day).

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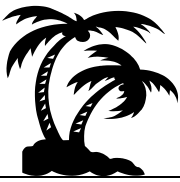
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A year or so later I brought a group of our contemporaries, all having bought in Florida about the same time, together in York for the first ever 'Florida Brits get-together'. It was an information swapping and mutual support group afternoon - and it was so popular that I had unwittingly given birth to the Florida Brits Club! They wanted me to plan another get-together but hopefully 'darn sarf'. So, in April of 1991 we held the first FBC event in the south at the Swallow Hotel, Waltham Abbey, Essex and we invited Keith and Kathleen Harpham to come along, to join in and to promote their own FH&T newsletter publication which, I always felt, was very complimentary to what Jean and I were doing anyway.

Keith was always a very impeccable man in the way that he could present facts, statistics, information and the latest news on what was happening in Florida for us 'non residents' 4000 miles away. He quickly picked up the opportunity to contribute to our 'get-together' programmes and before long he became a firm fixture as the opening speaker, and the first one after the tea break, at each of our growing cycle of regional meetings, at five centres around the country. Kathleen was always also on hand to assist Jean with the registration and infopacks table at every get-together which soon came to be quite social occasions with some long-time friendships made within our 'Florida Brits' many of which continue to this day.

Then I had this crazy idea of holding a National Convention, a place for all owners of Florida homes to meet together once a year with visiting speakers, maybe even from Florida, coming in to speak on major topics. A 'big deal' weekend event! Keith was very supportive of the idea and so, in September of 1991, we held the first Florida Brits Convention in Northampton, with Keith once again a contributing speaker but with other specialist speakers and presentations also being invited. From those earliest days Keith & Kathleen were with Jean and myself at almost every one of the 55 regional meetings which we did over the years and the 12 national conventions which we did together up until 2002 when they ceased. Keith was always my 'right hand man' at these events acting as stage manager, controlling the sound, the lights, the videos and the microphones, as well as taking pictures of the speakers, while I did the introductions and presentations. We were a 'team' and we worked wonderfully together. It was a synergy of our two Florida interests, their newsletter and our informational club, brought together by kindred spirits which worked so well that it grew both of groups equally. Each one fed the other. Many people saw us as a 'dynamic duo' of husband and wife teams, so much so that they expected each one to take over the others activities when we each retired - but that was never in either of our plans !



Florida Homes and Travel

February 2007

In 2002 Keith & Kathleen decided to retire completely from their travel and publishing business to be free to spend more winter time at their Florida home and travel the USA. In fact they also more recently acquired a passion for cruising the Caribbean and the Mediterranean. They were at the height of their 'golden years' together when, in 2006, they each fell victim to personal illnesses and also family illness occurred, which must have brought a great deal of stress onto both of them.

They had recently decided to take a short break to their Florida home, a quick two weeks stay in place of the long winterings that they had been able to find time for in previous years but this year seemed impossible with other family commitments. It was cruelly ironic, therefore, that Keith should die so suddenly, and so unexpectedly, on the fourth day of that brief stay after doing only a little light gardening on Thursday the 25th January 2007. No opportunity to even say 'goodbye'.

Jean & I were privileged to be invited to attend Keith & Kathleen's Ruby Wedding in September of 2005 when the whole of their family and their wide circle of friends, including some other Florida friends, came together to celebrate their 40 years of happy marriage. In retrospect I feel honoured that Keith asked me to take a family group picture, with their two sons, their wives and their two grandchildren at the end of that very happy day. It will be a wonderful reminder of Keith for their family album and grandchildren in the future.

And so I have tried to pay a tribute to the man and friend that I knew for so many years. We spent so much time together both here and in Florida, at each others homes, at each others Ruby weddings and in each others confidence. Keith has been a major figure in the 'Brits in Florida' thing for many years and so many people have him to thank for the ways that they got to know how to buy or to run their homes in Florida, even how they came to emigrate to Florida in some cases. We all owe him such a great debt of gratitude.

So our collective hearts must now go out to Kathleen, her sons Jeremy and Ian who have flown out to be with her and to bring Keith back home again, their wives and the two small grandchildren, Sam and Zoë, whom Keith had all too short a time to enjoy. At only 63 years of age Keith was snatched from us all far too early.

It was a great honour for us to have known this quiet and gentle man of so much wisdom.

Peter & Jean Stanhope.

Florida Brits Group.

My Mentor

Thank you Peter and Jean for your tribute. Tim and I did not meet Keith until 2002 when he posted on Top-Forums that he was looking for a successor as he

wished to retire. We had been in love with Florida since our first visit in 1992, and finally achieved our dream with the purchase of our Florida home in 2001. In the early spring of 2002, as I was home with a 9 month-old baby, Tim saw the posting and thought it would be a great opportunity for me. We got in touch, and so began our relationship with Keith and Kathleen. Keith had put so much into building up Florida Homes And Travel that we felt we were very much being 'selected/vetted' to make sure we would be keeping to the spirit of the paper – which we very much wanted to. I was overjoyed when Keith finally said yes, I could buy the paper!

I was also in great trepidation about the whole thing, but Keith and Kathleen had meticulously built up a complete business, which they then spent many evenings with us to demonstrate and explain. Keith was a great man for figures, and the systems he set up for management of subscribers need no alteration. We worked together for a couple of months, to check that I could find the right news articles and I finally went alone for the September issue. Keith continued to be a mentor to me for the first couple of years, and it was a source of comfort to know that for the tricky questions and decisions, I could drop him an email and get a knowledgeable, helpful reply. I feel the loss of my mentor very much. But more than that, over the 5 years, Keith and Kathleen became good friends, we met up for dinner once or twice a year, they visited us in Florida, and we were honoured to take our two boys to their home in New Port Richey for the day, to eat fresh doughnuts, to swim in their pool, spend time on their favourite beach, and have a BBQ with the evening sunset on their deck.

Keith was truly one of life's Good People, and Tim and I will miss him very much. Our love, thoughts and prayers are with you Kathleen, and all your family.

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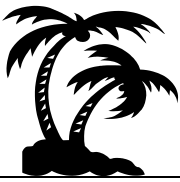
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Florida Homes and Travel

February 2007

Weird News

A flock of confused and injured pelicans had to be returned to Florida in the cargo hold of a plane when their own attempt at migration went rather awry. The birds had got separated from the rest of their flock on a frozen Minnesota Lake where they got trapped. The birds were rescued on the brink of death, restored to some health, put into carriers and taken to the Southwest Florida's Clinic for the Rehabilitation of Wildlife (the CROW centre) for their final recovery and to be released with the Florida flock at the Ding Darling National Wildlife Refuge.

A hunter's wife had rather a shock when she went to get the family dinner out of the fridge. A duck that had been shot two days before and had been in the fridge in the interim suddenly looked up at her! The good lady then freaked out and told her daughter to take it straight to the animal hospital where it has been treated for gunshot wounds to its wing and leg and given a 75% chance of survival. We have since heard that this duck was pronounced dead once more, before returning to life again! The sanctuary vet stopped short of saying that this was perfectly understandable – but did say that ducks have a lower metabolism than us, and this one is very passive!

Next time you are on the interstate considering changing lanes to overtake a car in front; you might want to do more than check your mirrors. Maybe you should look up, just once, to make sure that no aeroplanes are coming into land. A pilot who lost power in his 1976 twin-engine Piper plane landed on I 75 after finding a safe area in between traffic. He then taxied to the wide median and amazingly no one was hurt!

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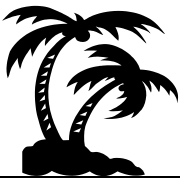
You might also want to check the skies if you have to change your tyre. Raymond Rodriguez was changing his tyre in Tampa when a piercing whistle was followed by a crunch as an 18 inch chunk of ice landed on the roof of a nearby Ford Mustang. The FAA is checking flight schedules to see if the ice came from a plane, but it did not have a blue tint which would indicate if it came from a plane toilet! The National Weather Service stated that weather conditions in Tampa were not favourable for formation of large ice balls. However, the owner of the car denied it was an act of God – “This came off an airplane” he said firmly.

A 60 yr-old woman on the US Secret Service's Top Ten most wanted fugitives list was arrested in Kissimmee on January 24th. Former Bank of America employee Karen Faye Wolfe had been missing since April accused of defrauding the bank of \$855,000 by submitting accounting tickets which falsely indicated that the money was being shipped by the Bank of America central vault to the Federal Reserve Bank in Memphis.

International terrorism appears to have reached Kissimmee with the discovery of homemade bombs inside the home of a 20-year-old man. The discovery was made after notes were found around Kissimmee one of which stated “The city of Kissimmee is going to be bombed by Al Qaeda, God willing”.

A Pensacola Police Officer has been fired, given two years probation and been forced to write a letter of apology after pleading no contest to charges of extortion. Officer Shawn Shields found a girl of 16 and a young man of 19 in a parked car in April 2003. He ordered the pair out of the car, and telling them that he could charge them with lewd and lascivious behaviour – he ordered the girl to do 5 topless jumping jacks while he watched with his torch. The City has settled a claim of \$35,000 with the girl after both teens passed a polygraph test, and she sued the City.

This weekend's Super Bowl in Miami will feature 66 specialized canine bomb teams working as part of a massive local, state and federal security effort to protect one of the world's highest-profile public events from terrorists. The security plan is six inches thick. It includes jet fighters, helicopters, tactical weapons teams, mobile bomb labs and robots, high-tech X-ray machines and sensors, intelligence databases and hundreds of uniformed police officers. The Super Bowl is a Level One national security event, right behind a presidential inauguration in importance.



Florida Homes and Travel

February 2007

Theme Park News

Walt Disney World, The Rose and Crown dining room in Epcot's United Kingdom pavilion will be closing for rehab from February 21 to March 14 2007. The Pub will remain open, but no food will be available. The Liberty Square Riverboat in the Magic Kingdom will be closed for refurbishment between Feb 27th and March 1st. Turtle Talk with Crush, which is really wowing adults and kids alike, is closed until February 17th.

The first family to sleep in the newly created royal suite inside Cinderella's castle were a family of four from Michigan. One of the top prizes in Disney's 'Year of a Million Dreams' celebration, the suite has been completed to look like a 17th century royal castle suite. There are stained glass windows featuring scenes from the Cinderella story, and overlooking Fantasy Land in one direction and Liberty Square in another. The bathroom is modelled on a grotto, with a sunken spa tub, tiled walls featuring woodland scenes and the castle, and stars on the ceiling. The living area is luxuriously furnished, complete with 17th century phone? The bedroom in true 17th century style comes complete with two matching double beds, King size I am sure, with sumptuous gold and blue linen and throws. On the shelves are the glass slipper and a crown of course. The piece de résistance however, is the 17th century portrait of Cinderella - which turns into a flat screen T.V! Don't you just love Disney?

It's the wondrous world of Woody the Cowboy, Buzz Lightyear and Green Army Men. Coming in 2008, guests of Walt Disney World get to ride and play inside an energy-filled toybox of fun with the debut of "Toy Story Mania."

Celebrating the Disney-Pixar classics "Toy Story" and "Toy Story II," "Toy Story Mania" will take the interactive ride-game experience to exciting new heights. High-tech yet rooted in classic midway games of skill, "Toy Story Mania" will match the delightful characters of the films with games that best suit their very animated personalities.

Fun for the whole family, "Toy Story Mania" will immerse guests of Disney-MGM Studios into the "Toy Story" world as never before. Donning 3-D glasses, guests shrink to the size of a toy, and hop into fanciful ride vehicles that travel and twist along a colourful midway-themed route. Upon arriving at each game booth, they will aim for animated targets using their own special on-board "toy cannon."

As guests score points, they will be cheered on by favourite "Toy Story" friends like Woody, Buzz

Lightyear, Hamm, Bo Peep and the Little Green Men. Hidden targets garner players extra points and lead to different levels of play. The energy of the characters, the competition with other riders and the hilarious, unpredictable game action make this a unique experience that families will want to try again and again.

No matter how many times guests return to ride and play, they can be sure every ride-through will be different. Players pair up and sit side-by-side for a friendly competition that delivers an ever-changing variety of targets and surprises.

SeaWorld Orlando – Those who crave the taste for a well-marinated country concert can discover the smokin' hot flavour during SeaWorld's BUD & BBQ Feb. 3, 10 and 17. The zesty recipe includes live performances from award-winning country and classic rock artists, savoury barbeque, ice-cold Budweiser, and a heaping of thrilling rides and attractions. All Bud & BBQ concerts are included with park and annual passport admission.

Sara Evans adds sultry spice to country music on Saturday, February 3. Rock superstar Dennis DeYoung cranks up the classics when he performs The Music of Styx on Saturday, February 10. The final concert of the season concludes with Little Big Town as they play their hot country hits on Saturday, February 17.

From Budweiser BBQ chicken to Bud Light chilli pepper baby back ribs, Michelob Ultra Amber Bock chilli and "Smokey Creek" spare ribs, guests can indulge on the succulent seasoning of country cooking with a touch of pizzazz. From noon to 3 p.m. and sampling booths available throughout the day. Additional charges apply to all food and beverage items.

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