

Fire Prevention Week Tips

The City of Marco Island celebrated Fire Prevention Week recently. Most fatal fires happen in homes and at least half of those are preventable so the City is asking citizens to think about fire prevention tips.

“Having a working smoke alarm is a vital part of a home’s fire safety, said Chief Mike Murphy. Additionally having and practicing an escape plan will assist families in avoiding fire risks.”

The leading causes of fires in homes are cooking, heaters, electrical overloads, worn or damaged wiring, smoking and candles. In fact, the number of fires caused by candles doubled nationwide between 1980 and 2002, when 130 people died and 1,350 were reported injured as a result of candle fires. In Florida last year, candle fires were blamed for two deaths and 42 injuries.

Tips for prevention include:

1. Burn candles in a sturdy holder and keep them away from children, pets and curtains.
2. Use flashlights, not candles, in jack-o-lanterns.
3. Use a flashlight instead of candles during a power outage.
4. Keep an approved fire extinguisher in the kitchen.
5. Do not use frayed extension cords and do not place extension cords under a rug or near a heat source.

6. Do not overload electrical outlets or extension cords.
7. If you smoke, do not smoke in bed and never walk away from a lighted cigarette.
8. Keep ovens, broiling pans and kitchen exhaust fans clean.
9. With small children in the house, turn handles away from the front of the stove.
10. When frying foods on stove, do NOT leave the stove unattended.
11. Do not wear loose or flowing sleeves when cooking.
12. If a fuse or circuit breaker should blow or keeps tripping, find out why.

13. Plan escape routes from every room and floor to an outdoor meeting place. Be sure everyone in the family knows and practices them. If there is only one exit from the upper floor, have slides or rope ladders available and practice proper use.
14. Install smoke detectors on every floor and in hallways leading to bedrooms.
15. Test smoke alarms and change smoke alarm batteries when changing the clocks for daylight savings time in the spring and fall months.

No Glass at the Beach!

*Why can't I bring glass bottles to the beach?
If the thought of a bare-footed child
stepping on broken glass does not make you think twice, how
about a fine?*

Glass on the beach is prohibited by Marco Island City Code: Sec. 54-36. Regulation of use and conduct on the beach.

(a) Possession of glass containers prohibited. It shall be unlawful for any person while on the beach or beach access areas to possess or utilize any glass bottle or container.

Sec. 54-33. Penalties; suspension or revocation of vendor permit.

(a) Pursuant to F.S. §162.22, a person found to be in violation of this article may be charged a fine, not to exceed \$500.00, and may be sentenced to a definite term of imprisonment, not to exceed 60 days.

(b) Violations of this article may also be prosecuted before a code enforcement board established by the City.

Per Marco Island Police Department 10/2006

Voting By Mail

by Donna Fiala

District 1, Board of Collier County Commissioners

I've been fortunate to serve on the Canvassing Board this year. Actually I didn't know what a canvassing board was, much less what it did, so I'm guessing others might be in the same boat.

The canvassing board is comprised of three people: a Judge, the Supervisor of Elections, and a member of the Commission. Their purpose is to look at all questionable ballots and/or envelopes to determine if the vote can be counted. Wow, have I learned a lot.

It started with the Marco Island election in March, in which all ballots were by mail. If you remember, the envelope said your signature must go on a line, followed by your address. If there is no signature, the envelope is rejected. The reason the signature must be on the outside envelope is for the elections office to compare it with the signature of the voter on file. With no signature there is no way to compare and the vote must be rejected. Also, if the voter PRINTS the name, or uses an address label, the envelope is rejected. Also, if the signature doesn't match the signature on file, and the canvassing board cannot reasonably find likenesses, the envelope must be rejected. A letter is sent

by the elections office to all whose signatures didn't qualify, telling the voter their vote didn't count and why. A signature card is also inserted if the signature didn't match. There can be many reasons they don't match, such as the one on file is old and the voter has had a stroke or illness/accident that changed his or her signature. There were many envelopes that didn't meet these requirements and had to be rejected.

Also, on MAIL-IN ballots, the addresses must appear on the envelope. If they don't, the envelope is rejected. All rejected envelopes are set aside and never opened. It broke my heart to see all those votes go to waste because the voters didn't follow directions, so I vowed to try to educate everyone I could before the next election.

The voting equipment will also reject the ballots, once opened, if the voter wrote in red ink, checked their choice of candidates but outside of the box or between boxes or scratched out a choice and inserted another, etc. Again, the Canvassing Board goes to work to determine if the vote can be counted. Of course, red ink is okay, it just can't be read by the machine. And usually the Canvassing Board can figure out

what the voter meant with scratched out boxes, or lines next to them, etc. Some, of course, remain a mystery. At times a voter will insert a blank ballot, which I guess means they want to be able to register with the elections office that they voted in this race, but they didn't care for any of the candidates or issues. Sometimes the voter even writes out his or her opinions about the candidates, the issue, or why his or her vote was placed that way. We've also had husbands and wives fill each other's envelope/signature. When they come in together, and we can spot them and compare them, we can count them. But if one fills out the envelope and the other doesn't vote, we have no way of telling if someone else voted for the person whose name is on the envelope. Another glitch we saw was a note attached to the envelope saying someone else was voting for the voter. That vote cannot be counted. The voter must fill out a new signature card, even if they can only sign an X.

Have any of you recognized yourself in one of these categories? If so, make sure the next time you vote to follow the instructions carefully. Each and every vote is so important! We don't want to lose yours!

Update: Marco Healthcare Center

by Lynn Bradeen

There has been much activity in the past couple of months regarding the property where the Marco Healthcare Center is located.

In Deltona's plans for Marco Island they designated Marco Beach Unit 6, Tract A of a Replat of Tract L, for a hospital. This is the site of the Marco Healthcare Center. In 1978 Deed Restrictions were recorded by Deltona again designating the land as a "hospital site."

Deltona gave the land to Collier County in 1980 with provisions that the land be used for a hospital. Collier County subsequently gave the property to Naples Community Hospital (NCH) in 1981 for the sum of \$1.00 with the same hospital use provision. In accepting the land, NCH accepted all deed restrictions associated with the property. The deed from Collier County to NCH contained a reverter clause with a provision that if a "Certificate of Need" for a hospital was not obtained from the State of Florida, the property would revert back to Collier County. Through all of these transactions it was clearly the intent of all parties that this property would be used as a hospital, to benefit the entire Marco Island community.

In developing the property NCH solicited and accepted donations from Marco Island residents for a total of \$1.6

million, which paid for the building and equipment on the site.

In developing and creating the Marco Island community, Deltona donated other land as well to be used for explicit purposes, such as the land where the churches are located, Mackle Park, the YMCA, and the Marco Island Residents' Beach. These properties were given with specific use conditions and the recipients of these parcels of land continue to this day to meet the conditions of use put in place by the Deltona Corporation for the good of the Marco Island community.

Deltona had a plan for Marco Island and it included a 24/7 medical facility for the residents and visitors of the island on this site. It was Deltona's intention that the primary use of this property be a medical facility available to Marco residents and visitors 24 hours per day, seven days per week.

In 2005 NCH was in the midst of negotiations with MICA with regard to amending the Deed Restrictions when NCH closed the Healthcare Center at night, to the detriment of the community. If we are not careful, the citizens of Marco Island will lose health care services little by little.

As a homeowners' association, MICA is very concerned that our residents and visitors

have been forced to leave the island during the night to seek needed medical care because the Marco Healthcare Center has reduced its hours of service. The safety, health, and welfare of the citizens of Marco Island have been undermined by the actions of NCH.

The Marco Island Civic Association has surveyed its members many times over the last several years concerning medical facilities. MICA members have overwhelmingly and consistently expressed their desire to keep the Marco Healthcare Center open 24/7. A 24 hours per day, seven days per week health care center is critical to the Marco Island community for residents and visitors.

In an effort to reduce residential density, which the Marco Island City Council has committed to do, the City of Marco Island attempted to remove all residential density associated with properties in the Community Center Subdistrict (Overlay District 2-d.), which would include City owned property at San Marco Road and Heathwood Drive, the Medical Arts Building, and the Marco Healthcare Center (MHC) property. The properties are commercially zoned C1 and any residency associated with them would be as a conditional use,

continued on page 25

Property Tax

by Bill Harrison, Finance Director, City of Marco Island

A discussion of property taxes is timely, given the rapidly increasing property values on Marco Island over the past several years, now stalled with the recent weakness in the housing market nationally. In 1992, Florida voters approved the “Save Our Homes” constitutional amendment. With this law, owners of homesteaded properties are protected against rapid increases in property values. The taxable assessed valuation of a homesteaded property cannot increase more than 3% per year, lower if inflation is less than 3%. The law was touted as a way to protect the elderly on fixed incomes from being taxed out of their homes by increasing property values, resulting in higher property taxes.

To show the impact on Marco Island residents, two representative properties are used as an example. The first house was purchased in 1994 for \$200,000 and immediately homesteaded by the new full-time residents. The second property, a beachfront condo, was also purchased for \$200,000 but is used as a seasonal residence and is not eligible for homestead protection. Both properties are

now worth \$1,000,000 in market value and continue to be owned by the original buyers.

With the “Save Our Homes” limit of 3% annual increases in taxable value and the \$25,000 homestead exemption, the homesteaded property has a taxable value of around \$250,000 in 2006, with a total property tax bill of around \$3,250. The non-homesteaded condo pays around \$13,000 in property taxes in 2006, four times as much for essentially the same governmental services.

The large majority of property taxes go to support schools and county government. The City of Marco Island only receives around 10% of the total property taxes paid on the island by property owners. The Marco Island City Council has routinely reduced the tax rate on the island. The local tax levy was \$1.87 per \$1,000 taxable value pre-incorporation and now stands at \$1.32 per \$1,000 taxable value. The owner of the homesteaded property in the example above now pays no more in City property taxes than was paid in 1997, the year of incorporation.

There is growing state-wide concern about the “Save Our

Homes” amendment. Some are now calling it the “Save Our Mansions” amendment. This is because those who live in larger houses, many near the beach, have enjoyed huge increases in property values without paying proportionally higher taxes. Since governmental services have to be paid by someone, the tax burden is shifted to others, such as younger families in new, smaller homes with a much higher taxable value, business owners, and non-homesteaded properties.

Another issue of concern is the proposed “Portability” of untaxed property values protected by the “Save Our Homes” amendment. Long-term owners of homesteaded properties would like to be able to sell their current home and carry the tax savings from their current lower taxable assessed valuation to a new home, either moving up to a larger home or downsizing as personal needs change. While this concept would surely benefit those of us who are currently homesteaded, it would exacerbate current inequities and place additional tax burdens on others.

2006 MICA Membership Survey Results

	Yes	No	Undecided		
1. Are you a Marco Island Residents' Beach member? <i>If not, please go directly to question 4.</i>	2,096	257	-		
2. Would you pay (\$15-30) to attend a concert with well known entertainment at Residents' Beach?	1,233	527	286		
3. What kind of music would you like to hear at future events at Residents' Beach?	Oldies	Jazz	Country	Classical	Blues
	1,234	504	669	462	356
	Excellent	Good	Fair	Poor	
4. How would you rate the MICA WAVE?	571	1,197	166	18	
5. If you have accessed the MICA website, www.marcocivic.com, how would you rate it?	122	424	76	2	
6. Are you aware that MICA offers two memberships: MICA and Residents' Beach?	Yes	No	Undecided		
	2,001	364	1		
7. Would you attend a MICA sponsored lecture series on topics of interest such as health, hurricanes, taxes, insurance, fraud?	1,325	566	402		
8. Should the City of Marco Island obtain a right of first refusal on the Marco River Marina property for public use?	1,536	412	337		
9. Should Tract K be retained for school or public use?	1,479	245	460		
10. Should the City Charter be amended from an appointed City Manager-type government to an elected mayoral-type government?	1,074	844	375		
11. Are you in favor of a teen center on Marco Island?	1,246	584	408		
12. Should the City establish a canal/waterway maintenance program?	1,462	546	631		
13. Do you favor additional medical and hospital facilities on Marco Island?	1,734	470	203		
14. Should commercial development be permitted on single-family residential zoned lots?	102	2,182	172		
15. Should the City insist that as older condominiums on Collier Boulevard are redeveloped that new construction not allow for the canyonization of Collier Blvd?	1,626	297	371		
16. When should Veterans Park (the Glon property) be developed?	Immediately	2 years	5 years	10 years+	
	523	518	616	328	
Please rate the performance of the following:	Excellent	Good	Fair	Poor	
17. Marco Island City Council	171	836	723	576	
18. Marco Island Planning Board	196	830	806	426	
19. Marco Island City Manager	317	787	569	952	
20. Marco Island Fire Department	1,180	895	139	41	
21. Marco Island Police Department	1,009	1,014	240	76	
22. Marco Island Code Enforcement Department	276	989	611	332	

Charitable Lead Trusts

by Howard J Jordan, CFP®, AAMS

Vice President Investments Raymond James and Associates

Charitable lead trusts are useful income, gift and estate planning tools for charitably inclined taxpayers. These irrevocable trusts offer benefits worthy of consideration by many, including possible income tax deduction, charitable good feelings, removing assets from an estate and providing a future sum for a chosen beneficiary.

The easiest way to understand a charitable lead trust is to compare it to its “kissin’ cousin,” the charitable remainder trust. Simply stated, in a charitable remainder trust the grantor donates an asset to a trust. The trust pays a distribution, computed according to a pre-set formula, to the grantor (or some other non-charitable beneficiary selected by the grantor). The cash distributions continue for a specified period of time or for the life of the grantor (or other non-charitable

beneficiary) after which whatever is left in the trust goes to the charity.

Charitable lead trusts are a mirror image of this structure. In a charitable lead trust (also sometimes called a “charitable income trust” or “front trust”) the grantor donates cash or an income producing asset. The trust pays a distribution, according to a formula spelled out in the trust, to the charity for a specified period of time. After that period of time the principal of the trust is paid to the non-charitable “remainder beneficiary” designated by the grantor. Typically, the remainder beneficiary is a member of the grantor’s family, other than the grantor or his spouse.

Charitable remainder trusts involve a gift and income tax deduction for the gift to the charity. The deduction is equal to the present value, computed per Internal Revenue Service (IRS) tables, of the charity’s future interest. Although there is always a gift tax deduction involved in a charitable lead trust, there may or may not be an income tax deduction. An income tax deduction is available **only** if the grantor is taxed on the income of the trust (according to the so-called “grantor trust rules”) and the distribution to the charity is in the form of a

guaranteed annuity interest or a unitrust interest.

The annuity and unitrust interests are substantially the same concepts as are involved in the two types of charitable remainder trusts. The gift tax (and income tax, if applicable) deduction is computed based on the present value, again per IRS tables, of the charity’s income interest. Investors should note that for any trust (either lead or remainder) established after May 1, 1989 the interest rate used to calculate the present values is adjusted each month. The rate equals 120 percent of the federal midterm rate (the same rate applied to a number of IRS computations). This rate is published monthly by the IRS.

With a charitable remainder trust, unless the grantor’s insurable, the donation to the charity must come at the expense of the heirs. If the principal is going to the charity, then it can’t go to the children, too. With a charitable lead trust, if the grantor can afford to give up the income, he or she can pass an income producing (and potentially appreciating) asset on to heirs and satisfy charitable desires. Charitable lead trusts can solve financial planning problems for many individuals and should only be used with the aid of a qualified professional.

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An Island Progressing

Collier Boulevard Project Update

Welcome home. November is the time of year where many seasonal visitors return to paradise. Upon their return they will see progress showcasing a refreshing new look along Collier Boulevard.

“Progress is the activity of today and the assurance of tomorrow”— Ralph Waldo Emerson

Indeed that is a statement true here on Marco Island. The South Collier Boulevard is completed. The contractor has completed the asphalt paving for the north bound lanes of North Collier Boulevard from San Marco Road to Amazon Court. On Friday, 10-27-06, the contractor switched the traffic over to the new pavement. Two-way traffic from the west side of North Collier Boulevard to the east side of North Collier Boulevard will start in the

vicinity of Amazon Court and will continue south to the median opening near the Beach View Condominiums. From that point, four (4) lanes of traffic will continue along South Collier Boulevard.

This traffic switch will allow the contractor to begin the asphalt demolition and removal within Section 3, from San Marco Road to Amazon Court on the west side. All street, residential and business access will be available during the demolition process. Informational signs will be placed in the area to assist the public in accessing locations along the Boulevard.

The goal is to have all four lanes, from Smokehouse Bridge to San Marco Road, of traffic on December 15th when work is scheduled to halt for the season. In April 2007, road work will

resume on the west side from Amazon Court to the Smokehouse Bay Bridge, and the next phase of North Collier Boulevard will begin from the Smokehouse Bay Bridge to Rose Court.

Street resurfacing between Rose Court and the Jolley Bridge is set to commence on November 13th and will be completed by December 15th. New landscaping will be planted in the medians after December.

Soon the reality of this progress, for the future on Marco Island, will be visible to all. The roadway, the underground power lines, and the new lights showcase a community moving ahead. On behalf of the City, we thank you for your patience while we continue enhancing Marco Island.

Regards,
A. William Moss
City Manager

MICA's Annual Membership Meeting, continued from page 1

a childhood spent largely in an orphanage and a succession of foster homes. After graduating from Ann Arbor's St. Thomas High School in 1955, and enrolling at Ferris State University in Big Rapids, Michigan, Monaghan enlisted in the U.S. Marine Corps in 1956. Honorably discharged three years later, he returned to Ann Arbor, where he enrolled at the University of Michigan.

While still a student, Monaghan founded Domino's Pizza. He and his brother, James, borrowed \$900 to buy a small pizza store called DomiNick's in Ypsilanti. He later bought his brother's share of the business, and opened additional stores in Ann Arbor and Mt. Pleasant, Michigan. By 1998, Domino's had 6,250 stores, and ranked as the world's largest pizza delivery chain, pioneering

a number of industry innovations inspired by Monaghan. He sold Domino's Pizza in 1998 to Bain Capital, Inc., leaving behind its day-to-day operations, which he had overseen for 38 years.

MICA members are encouraged to attend MICA's Annual Membership Meeting on January 30. It will prove to be a most delightful evening! We look forward to seeing old friends and meeting new ones!

Sun-N-Fun Lagoon

Sun-N-Fun Lagoon water park was the place to be this summer for water thrills. The park opened to the public on June 21, and through Labor Day weekend, nearly 80,000 people visited the park to enjoy the three water slides, lazy river and four swimming pools. With school back in session, now is the perfect time for adults to discover Sun-N-Fun Lagoon.

"We want adults to feel included in the excitement here at Sun-N-Fun Lagoon. The experience and thrill of riding down the water slides, floating in Sunny's River and enjoying a day with family is what makes this park a success," said Park & Recreation Director Barry Williams.

Sun-N-Fun is located inside North Collier Regional Park at 15000 Livingston Road. Please call 239-254-4000 for winter hours.

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MICA extends a special thanks to Residents' Beach members who contributed additional funds to the Beach Pavilion. A check in the amount of \$9,661.00 was written to directly reduce the principal of the beach pavilion loan. Our sincere thanks!

Comments made in the Year 1955

"I'll tell you one thing, if things keep going the way they are, it's going to be impossible to buy a week's groceries for \$20."

"Have you seen the new cars coming out next year? It won't be long before \$2000 will only buy a used one."

"If cigarettes keep going up in price, I'm going to quit. A quarter a pack is ridiculous."

"Did you hear the post office is thinking about charging a dime just to mail a letter?"

"If they raise the minimum wage to \$1, nobody will be able to hire outside help at the store."

"When I first started driving, who would have thought gas would someday cost 29 cents a gallon. Guess we'd be better off leaving the car in the garage."

"Kids today are impossible. Those duck tail hair cuts make it impossible to stay groomed. Next thing you know, boys will be wearing their hair as long as the girls."

"I'm afraid to send my kids to the movies any more. Ever since they let Clark Gable get by with saying 'damn' in 'Gone With The Wind,' it seems every new movie has either "hell" or "damn" in it.

"I read the other day where some scientist thinks it's possible to put a man on the moon by the end of the century. They even have some fellows

they call astronauts preparing for it down in Texas."

"Did you see where some baseball player just signed a contract for \$75,000 a year just to play ball? It wouldn't surprise me if someday they'll be making more than the president."

"It's too bad things are so tough nowadays. I see where a few married women are having to work to make ends meet."

"It won't be long before young couples are going to have to hire someone to watch their kids so they can both work."

"I'm just afraid the Volkswagen car is going to open the door to a whole lot of foreign business."

"Thank goodness I won't live to see the day when the Government takes half our income in taxes. I sometimes wonder if we are electing the best people ?

"The drive-in restaurant is convenient in nice weather, but I seriously doubt they will ever catch on."

"There is no sense going to Vancouver anymore for a weekend. It costs nearly \$15 a night to stay in a hotel."

"No one can afford to be sick any more; \$35 a day in the hospital is too rich for my blood."

"If they think I'll pay 50 cents for a hair cut, forget it."