

Wendy McKinney and Janet Vergedem's silly clay fish, which are made in a limited number. Many artists will customize a piece if requested, and Karen is always willing to check with the artist for you. A bistro table and stools are displayed and can be custom ordered to your specifications.

If you're looking for the perfect, unique Christmas gift for the person who has everything, you're sure to find something he or she doesn't have at Karisma Gallery. Stocking stuffers abound as well. How about an adorable battery-operated alarm clock for

your daughter or wife's stocking?

Artistry is in the air at Karisma Gallery! Each piece at Karisma is unique. You will not find these products anywhere else. Prices for this exclusive artwork are very reasonable, ranging from a few dollars on up. Take a peak at some of the merchandise on Karen's website, karismagalleries.com, but, of course, there's nothing like stopping by the gallery in person.

Karisma Gallery is located in Marco Walk, facing Collier Boulevard, across from the Hilton Hotel, at 599 South Collier Boulevard, 389-0955.

Jim Hughes
ELECTRIC CO. Inc.
Custom Service
394-7314

Sam Cimlnero's



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MICA Discount Program New Members



WOW!! PLEASE JOIN US IN WELCOMING THE FOLLOWING MARCO ISLAND BUSINESSES TO MICA'S DISCOUNT PROGRAM BY STOPPING BY AND TAKING ADVANTAGE OF THE DISCOUNTS THEY ARE OFFERING TO MICA MEMBERS!

A. Pinto Self Storage

10% off self storage rental fee &
 10% off document shredding
 994 N Barfield Drive, Unit 23 394-1822

Angelica's Boutique

Latest fashion in clothing & accessories including handbags, costume jewelry, shawls, sunglasses, belts, etc.
 Your styles at your price!
 681 S Collier Blvd. 394-6632

Kid'n Around

An old fashioned kids' store
 1089 N Collier Blvd, Town Center
 389-0966

Marco Island Small Engine

10% off parts. 47 Front Street #6, 389-0200

Mobile Tactics

20% off CCW & other private classes, by appointment
 555 E Elkcam Circle, 866-662-4400

Ne Ne's Kitchen

10% off breakfast & lunch, dine-in only
 356 North Collier Blvd., 394-3854

Sailmaker, Bronwen McKiever

20% off do-it-yourself Sunbrella cloths, vinyls & cleaning products. "The only sailmaker between Ft. Lauderdale & Sarasota"
 350 Royal Palm Drive, 248-3169

Sherwin-Williams

15% off to MICA preferred customers
 814 Bald Eagle Drive, 642-3236

Sunrise Realty

Commission discount for MICA members that Sunrise Realty represents
 606 Bald Eagle Drive, 394-2054

Two By Faux Finishes

10% off master bathroom color wash
 272-3090

MARCO ISLAND CIVIC ASSOCIATION "MEMBERS ONLY" DISCOUNT PROGRAM

The following businesses would like to say "thank you" and are extending a minimum 10% discount to MICA & Residents' Beach members who present their MICA membership cards AT THE TIME OF PURCHASE. These discounts are not valid with any other offers and are at the discretion of each business. Discounts are for MICA & Residents' Beach members' purchases only.

Airboat Experience

Base of Goodland Bridge, 642-3141

Always There Home Health Care

After first month of service, deduct 5% discount on weekly billing. Not to be combined with other offers.

317 N. Collier Blvd #201, 389-0170

Angelica's Boutique

Latest fashion in clothing & accessories including handbags, costume jewelry, shawls, sunglasses, belts, etc.

Your styles at your price!

681 S Collier Blvd. 394-6632

A. Pinto Self Storage

10% off self storage rental fee & 10% off document shredding

994 N Barfield Drive, Unit 23 394-1822

Dr. Constance Aria

Licensed Psychologist
997 N Collier Blvd, Suite D
Royal Palm Mall, 394-5599

Autocraft

5% off non-insurance repairs
Present card prior to estimate being prepared

754 Elkcam Circle, 642-5309

Avon by Judy & Lucinda

10% discount. 642-0297

Balloon Dreams & Party Themes

850 Bald Eagle Drive-Lanai Plaza
642-9698

Beachworks

10% off excluding sale items
Marco Town Center Mall 642-4888

Beach Unlimited

1001 N. Collier Blvd, 642-4888

Blue Marlin Marine Construction

10% off Seawall Inspections
418 S. Barfield Dr. Suite A
642-4284

Jeffrey M Bogan Insurance Agency, Inc.

15% off annual premium for long term care. 261-6533

Cache Dry Cleaners

666 Bald Eagle Dr., Below MICA office
394-0099

Carolyn's Personal Growth Center -

Carolyn Katchmar, Counselor-Marco
Healthcare Center
40 Heathwood Drive, 394-1784

Cedar Bay Marina

10% off boat rentals & .10/gal off fuel
705 E Elkcam Circle, 394-9333

Champions Pizza

10% off any Large Pizza
910 N Collier Blvd, 642-5662

China Rose Florist

10% off fresh flowers,
excluding out-of-town orders
678 Bald Eagle Drive, 642-6663

Cold Stone Ice Cream

\$1 off purchase or
\$3 off ice cream cake
Esplanade, 111 N. Collier Blvd,
393-0046

Mai Cooley Cleaning

393-1727

Critter Cafe

10% off all goods excluding dog & cat
food - 810 Bald Eagle Drive, 389-8488

Crystal Blue Pools

New customers take 10% off first
3 months' service
799 E Elkcam Circle, 394-8240

Dry Clean & More

Shops of Marco, 642-7222

Dry 'n Clean Carpet Cleaning

Complete dry cleaning of your carpets
642-0092

Enterprise Rent-A-Car

10% off daily & weekly rates
Across from Texaco
717 Bald Eagle Drive #1C, 642-4488

Favorite Finds Antique Shop

10 Marco Lake Drive, 642-6206

Front Street Italian Steakhouse

10% off menu entrees
23 Front Street, 393-2255

Georgie's and the Shoe Resort

Town Center Mall, 394-2621

GNC, General Nutrition Cntr

Shops of Marco, 642-3336

Great Garage Doors

10% off tension spring repairs, 642-9050

Gulf American Marine Inc.

10% off parts
994 N Barfield Dr, Suite 4,
642-9515

**H.I. Studios, Ltd,
Memorable Keepsakes,**
393-6273

Harbor Goldsmith

10% discount on non-sale items
1 Front Street, 394-2975

Holiday Rentals

10% off all crib rentals
1759 San Marco Road
394-6349 or 1-800-472-4064

House of Mozart Restaurant

151 S Barfield Dr, 642-5220

Island Pet Sitters

389-1837, 272-1659

Island Print Shop

10% off all printing - excludes copies
& typesetting 11 Front Street, 642-0077

Islander Pool and Patio, Inc.

10% off patio accessories & pool toys
559 Bald Eagle Drive, 642-4844

JetSet Surf Shop

10% off everything except hardgoods
674 Bald Eagle Drive, 394-5544

Jewelry by Laura

at the Marriott Hotel,
394-2511

Joey's Pizza & Pasta House

10% off entree items. Dine in Only
257 N Collier Boulevard, 389-2433

Kahuna Sailing Catamaran

10% off all trips, including Shell Kat &
Sailing Club & School
1081 Bald Eagle Drive, 642-7704

Karisma Gallery

Pottery, jewelry, mixed media with an
island flair, 389-0955
Marco Walk, 599 S. Collier Blvd #315

Kid'n Around

An old fashioned kids' store
1089 N Collier Blvd, Town Center
389-0966

Konrad's Restaurant

Marco Walk, 642-3332

La Casita Restaurant

1817 San Marco Road, 642-7600

Little Caesar's Pizza

10% discount off regular menu prices
911 N Collier Boulevard,
394-4422

Lotus Blossom Feng Shui Designs

10% discount on 1st consultation
404-0678

Maintain Domain, etc.

Joan Jennings, 941-394-1971

Marco Community Bank

1770 San Marco Road, 389-5200

Marco Cat

Town Center Mall, 394-6944

Marco Craft & Shell

Marco Town Center Mall, 394-7020

Marco Island Fine Jewelry

Jewelry & Fine Gifts
Town Center Mall, 394-3377

Marco Island Floor Covering

Special discounts vary from product to product, We will not be undersold.
1711 San Marco Road, 394-1171

Marco Island Photography

642-3500

Marco Island Princess

Marco River Marina, 642-5415

Marco Island Ski & Watersports, Inc

10% off their water sports activities at the Marriott and Hilton Hotels, 393-4344

Marco Island Small Engine

10% off parts 47 Front Street #6,
389-0200

Marco Pool Service

10% off chemicals
812 Elkcam Circle, 394-3946

Marco River Marina

10% off retail goods-excluding sale items & fuel
951 Bald Eagle Drive, 394-2502

Marco Upholstery

10% off cornices & headboards, not to be used with any other offers
919 N Collier Blvd,
394-8338

Margie's

Please present at time of purchase
Shops of Marco, 389-4224

Mobile Tactics

20% off CCW & other private classes, by appointment
555 E Elkcam Circle, 866-662-4400

Ne Ne's Kitchen

10% off breakfast & lunch, dine-in only
356 North Collier Blvd., 394-3854

Nikken

10% off retail wellness products
651 S Collier Boulevard,
394-1580

Off the Hook Adventures

Sailing, Shelling Sightseeing Charters
\$30 off half day sailing charter &
\$50 off full day sailing charter
239-571-HOOK

Old Marco Lodge

401 Papaya - Goodland,
642-7227

Optical Boutique of Marco

Marco Walk #209, 642-4776

Chet Palys Screen

PO Box 801, Marco,
394-0310

Paradise Shrimp Company

10% discount on fresh, raw seafood
Not valid with other discounts
721 Bald Eagle Dr,
394-3686

Prime Outlets

Discount pack at Management Office
1722 Isle of Capri Rd, Naples,
775-8083

Roberto's Gourmet Coffee

Marco Town Center,
394-8388

Rolsafe Shutters

909 N Collier Blvd,
394-7489

Royal Palm Hair Studio, Inc.

10% off all hair products by Joico & Paul Mitchell
981 N Collier Blvd,
394-7800

Sailmaker, Bronwen McKiever

20% off do-it-yourself Sunbrella cloths, vinyls & cleaning products.
"The only sailmaker between Ft. Lauderdale & Sarasota"
350 Royal Palm Drive,
248-3169

The Sand Bar

10% off food. Regular menu items only (please present card before ordering)
826 E Elkcam Circle,
642-3625

Scubadventures

1141 Bald Eagle Drive,
389-7889

Sealco of S.W. FL., inc

10% on any exterior repaint with premium paint package,
642-0906

Shattuck Lawn & Landscape

New customers take 10% off 1st 3 months service
389-6244

Shells by Emily

The Resort Bldg,
651 S Collier Blvd, 394-5575

Sherwin-Williams

15% off to MICA preferred customers
814 Bald Eagle Drive, 642-3236

Snook Inn Restaurant

10% off entire bill
1215 Bald Eagle Drive,
394-3313

Southern Comfort Air

10% off any repair or service work
107 North Sunset Drive, 642-6642

Southwest Marine

960 Chalmer Drive #101, 394-4168

Summer Day Café

10% off vitamins
Town Center Mall, 394-8361

Suncoast Pools

594-9353

Sunrise Realty

Commission discount for MICA members that Sunrise Realty represents
606 Bald Eagle Drive, 394-2054

Sunshine Books

10% off hardback books
1000 N. Collier Blvd, 394-5343 and
677 S. Collier Blvd, 393-0353

Tide Beachfront Bar & Grill

(at Apollo Beach Front)
900 S Collier Blvd, 389-0509

Tiny Tikes Treasures

247 N Collier Blvd 389-1868
4776 Radio Rd, Naples 417-2742

Townsend Retirement Services

10% off Long Term Care Insurance
654 Bald Eagle Drive
642-7299 or Toll Free 800-831-8328

Two By Faux Finishes

10% off master bathroom color wash
272-3090

Vantastic Tours

10% off up to 2 children's fares when each child is accompanied by an adult.
394-7699

Walkers Marine

Parts & service discounted 10% to customers in Walkers Marine computer
785 Bald Eagle Drive, 642-6764

Hurricane Category Five

by Daryl E. Salerno

The Marco Community Bank, the YMCA of Marco Island, and Naples artist Gene Masters Salerno are partnering for two important causes, Hurricane Katrina Relief Drive and a new building fund for the expansion of facilities at the Marco YMCA.

“Hurricane Category Five” is a major piece of artwork by Naples artist Gene Masters Salerno that will be on display at Marco Community Bank in January 2006. This passionate and dramatic 6 ft x 4 ft oil painting on canvas was created during the last two hurricanes of 2004.

“It is my hope that by bringing this painting in front of the public, it will rekindle an awareness of the ongoing need of our neighbors who were victims of the hurricanes and less fortunate than many of us,” says Masters.

22” x 28” full color prints will be signed and numbered by the artist and made available for a donation of \$125.00 to the American Red Cross Hurricane Relief or to the Marco Island YMCA Building Fund. For a signed print of this painting, you can contact the offices of MICA and pick one up directly there.

My husband started his painting “Hurricane Category Five” during the last two of the fierce hurricanes that devastated Southwest Florida in 2004. The sky was dark and the wind made some of our large trees bend in half. It looked like all the palm fronds would be ripped right off and stripped naked. I was just



William Botero, Kennedy Gallery of Marco, who donated the frame and the artist Gene Masters.

praying that the studio, a separate modular building on our property wouldn't be lifted right up like in the movie “The Wizard of Oz” and tossed into crumbles.

Almost all of our friends had gone north. We were all scared because we had already been through one hurricane that deadened our power lines and the other that did such damage to Punta Gorda and Port Charlotte. Trailers were leveled and roofs ripped right off.

It is because of the awareness of their suffering that Gene decided to use the power of art to try to touch people's hearts and to try to set up a program where they could donate to relief funds and receive a print of the painting.

Before I tell you a little about the physical painting, I want to tell you why I think it is so unique.

First, people do not paint visions anymore. That was Salvador Dali and he was and is little understood. Hieronymus Bach was another visionary painter from the 1200s. In our world in love with technology and wrestling time with multi-tasking, who would do such a thing as to get up in the middle of the night and go to an out building, turn on the air conditioner and work on a project that takes weeks, even months to complete. And the medium he works in is an age old medium.

continued on page 30

No Shoes... No Shirt...No Problems...



LTC Tom Schalk, Residents' Beach Member, stationed at Zakho Military Academy in Northern Iraq, enjoying his new shirt!



Where was this photo taken? The first member to call the MICA office (239-642-7778) and correctly identify the location will receive a free Residents' Beach t-shirt!



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Did you know?

All MICA and
Residents' Beach
applications are
available on
MICA's website at
marcocivic.com

“Hurricane”...continued from page 28
Oil paint stays wet, which is good for the process of painting, but bad for a deadline-oriented society. What kind of driven person would do this and then have to get up and go to work!!!

Extremes are food for artists. The extreme hurricane weather, the extreme fear that went with it all equaled extreme energy in the artist’s brain and that demands the outlet to canvas.

To be able to synthesize that energy in a constructive way, to be able to focus it, to tame it long enough to capture it on canvas, that takes a master painter. So much more goes into that than just a few classes in how to apply paint, mix color, get texture, etc. I believe that an artist brings to his canvas everything that has happened in his life. Some of the positive influences that have contributed to Gene’s mastery mentioned are the classes in Tai Chi which teach about Ochi energy and about balance; Karate for discipline and focus, and love, that magical ingredient that makes everything else pale by comparison.

Love transformed into compassion created the painting “Hurricane Category Five.” The suffering and death vividly depicted are balanced by a ray of hope. That hope is shown in the bravery and concern of the almost life-size character in the center. He is protecting a child and her doll from falling (across) beam. At the center there are shards everywhere piercing. For the viewer, the chaos happening in the painting can pierce into a moment

of recognition creating compassion.

“The hope for the survival of our species against natural phenomena greater than us, is in our willingness to see every human suffering as part of our own and to work together. It is my intention with this painting to bring back this awareness and that the prints will regenerate the beautiful spirit of giving to this important cause,” said Gene Masters.

When it comes to mixing color, here’s one for the history books. The colors used in “Hurricane Category Five” came from a very unique source. To get that yucky grey-green muck color that even the sky reflected during the storm, Gene used what he calls the “mud from his previous paintings.” The mud is the residue in the bottom of his painting jar where he rinsed his brushes.

It is our sincere hope that this mud plus his talent will be well received and that the generous donations will flow to the people who really need the help. We were fortunate on this journey to have the frame donated by William Botero of Botero Galleries of Naples and Kennedy Gallery of Marco Island. The prints were generously donated by a Pennsylvania printer at the request of Marco Island resident Bill Miller.

You can’t buy this painting, but you can buy a print. 100% of the proceeds will go to the hurricane victims or to the YMCA Building Fund. It’s your choice. Contact the artist: 239-253-1027 or website www.genemasters.com.

GAP...continued from page 23

We hope to keep government out of this category of housing all together. The developer will be allowed a very small density bonus for building this type of housing, plus he’ll receive fast track permitting. We will be encouraging employers to participate with a down payment assistance program for their employees purchasing a GAP home.

There will be no rental units. Our team will be working with developers to devote a percentage of their development to GAP housing. They won’t make as much money as a market rate home, but they won’t lose any money either.

If this initiative is as successful as I think it will be, we’ll revolutionize the housing market in Collier County.

A second subject I thought would be of interest to you is how the Tourist Tax Dollars have been spent or will be spent in the next few months. The investment is just under \$8.5 million, well above the percentage of tourist tax dollars collected from Marco Island hotels and vacation homes. *See chart on pg 23*

It’s seldom we see how TDC dollars are actually spent on Marco. It is also important to remember that each advertisement for our area includes copy about Marco Island as part of the brand message “Naples, Marco Island, Everglades.” The TV spot has several images of the Marco Island area amenities. TDC invested \$1,600,000 in FY 05 in advertising our destination, and 1/3 (\$530,000) of that was a benefit to Marco Island.

Choosing a Mortgage Program

by Ed d'Alessandro

There isn't a single or simple answer to the question of what type of mortgage to choose. The right type of mortgage for you depends on many different factors like your current financial picture, what your financial future looks like, how long you intend to keep your house and how comfortable you are with your mortgage payment changing.

Let's look at several loan programs: a 15-year fixed-rate mortgage can save you thousands of dollars in interest payments over the life of the loan, but your monthly payments will be higher. An adjustable rate mortgage may get you started with a lower monthly payment than a fixed-rate mortgage but your payments could get higher when the interest rate changes. A loan program tied to an index like the Monthly Treasury Average or the Cost of Funds Index offers very low payments

with the possibility of negative equity.

There are programs that offer interest rates as low as 1%, programs that finance 100% of your mortgage and other programs that offer realistic ways to pay off your mortgage in as little as 10 years. Essentially every program is credit and asset driven. When people call me and ask what's the best rate they can get, my answer is that it depends. Any good banker or mortgage professional will get you the best rate you qualify for. With low credit scores you can expect to pay higher interest rates; with credit scores in the 700's many doors open as to the best programs and the best interest rates. The best way to find the "right" answer is to discuss your mortgage options and your preferences with your banker, a mortgage professional and your realtor.

Ed d'Alessandro, 1st Integrity Mortgage, Inc., 239-642-4211 or 888-213-2660

Habitat's Home Store

By Kathy Sullivan

In addition to building affordable housing, Habitat for Humanity of Collier County Inc. runs the Home Store at their headquarters in East Naples. The home store is chuck full of new and slightly used donated household items that are for sale at very reasonable prices. The manager, Jenn Pash, and her hard working volunteer staff sort through the donations and only the "best stuff" makes it to the showroom floor. Other usable, but not in great condition, items are donated to Habitat families in need.

Think about calling the Home Store (732-6388) if you're redecorating or moving and have furniture, pictures, lamps or accessories in good condition that you are willing to donate. Habitat will send a truck to your home for the pick up and you can claim a charitable deduction on your income tax. Or visit the Home Store if you're furnishing a house or condo. Your new furnishings will be delivered to your place on Marco.

Both ways you benefit and the community benefits. All proceeds go to the support of Habitat home building in Collier County. The Home Store is located at 11145 Tamiami Trail E. and is open Tuesday through Saturday. Hours are Tues – Friday 10 AM – 6 PM. and Saturday the store closes at 3PM.

***Remember...
State Law Says
no glass at the beach!***

Humanitarian of the Year

The Marco Island Civic Association is looking for a dedicated, hard-working, persistent individual who makes our community a better place to live.

If you know of such an individual who you believe embodies the term “Humanitarian of the Year,” please call Ruth McCann at the MICA office at 239-642-7778. MICA’s “Humanitarian of the Year” will be honored at MICA’s Annual Meeting in January 2006.

The clear-up at Residents’ Beach after Hurricane Wilma



MARCO ISLAND CIVIC ASSOCIATION

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