

# Healthy Life Lecture Series Continues

by Kathy Sullivan

The Healthy Life Lecture Series is sponsored by MICA in conjunction with The City of Marco Island, YMCA of Marco Island and Cleveland Clinic Florida Naples. All four institutions have joined together to bring these first class informative programs to Marco Island.

In December Dr. Kelly Gill discussed sleep disorders and gave some helpful hints to ensure a good night's sleep. Dr. Gill also outlined some of the major sleep disorders, how they are diagnosed and treatments available.

On January 19, Dr. Steven Goldberg, orthopaedic surgeon,

presented information on shoulder injuries and the advanced techniques that are now available to treat them.

Three more topics will be presented in February, March and April. Mark your calendar now and plan to attend.

## ***Arthritis and Joint Replacement*** by Michael Wilson, M.D.

Learn the latest about joint replacements. February 28, 2006 Mackle Park, 7PM

## ***Avoidance, Detection and Eradication of Skin Cancer***

by Stephen Ducatman, M.D. Take steps now to lower your risk of

this preventable disease. March 28, 2006 Mackle Park , 7 PM

## ***Healthy Heart-Healthy Lifestyle.***

Speaker and program to be announced.

All lectures are free and take place at Mackle Park at 7 PM. Refreshments are served and small door prizes are provided by the participating organizations.

On the final evening a drawing will be held for an Executive Physical donated by Cleveland Clinic and valued at \$2,700. Attend all five lectures and have five chances to win!

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## *Deed Restrictions... Continued from page 3*

physically attractive over time by imposing, and privately enforcing through fines and assessments, rules on architecture, landscaping, accessory buildings, fences, signs and related matters.

The Marco Island Civic Association works closely with the City of Marco Code Enforcement officials and the Building Department. Although our regulations vary, if MICA finds a violation of City codes, we will notify the Building Department or Code Enforcement Department. In the City's application for a building permit, it advises the applicant to check with MICA to see if there are applicable deed restrictions on the property.

Deed Restrictions apply to most of the Island. The exceptions are Old Marco, everything north of the center of Old Marco Lane, the Highlands, Esplanade, Hideaway and some of the beach front properties.

The City of Marco Island and Collier County have rezoned several residential properties to commercial. At the same time, the properties were still deed restricted as single family. Case in point: Mazzini properties on San Marco Road, east of Bald Eagle. MICA took this to court and after a long and costly battle, the Civic Association prevailed. The deed restrictions were upheld, thereby, protecting the

sanctity of the single family neighborhood.

MICA's ARC reviews all new construction, remodeling, and pool construction.

**1,500**

Average number of square feet in a new home built in 1970

**2,340**

Average number of square feet in a new home built in the United States today

**3,260**

Average number of square feet in a new home built on Marco Island today

# Meet Rony Joel

Rony Joel and his wife of almost 31 years, Nora, visited Naples over Christmas vacation in 1997, drove over the bridge to Marco Island, stopped at a realty office and returned to Pittsburgh with a house! When their youngest daughter graduated from high school in June 1999 they moved full time to Marco. Both of Rony and Nora's daughters have since graduated from the University of Florida.

Mr. Joel's engineering experience spans well over thirty years in both transportation and environmental. Mr. Joel served as Vice President-Pittsburgh, PA with Camp Dresser McKee, one of the top five water and wastewater treatment organizations in the world. He joined the City in July 2004 as Director of Public



Works and in February 2005 the independent utility division was added to his department.

A big challenge in his position is the constant criticism by well-intentioned individuals who don't necessarily have all the factual information. Mr. Joel's job, as with all city staff, is to implement policy set by the Marco Island City Council.

Joel is a Diplomat with the American Academy of Environmental Engineers, a member of the Marco Island Rotary, a member of this year's Leadership Marco class, and also holds the high honor of Eagle Scout with the Boy Scouts of America.

Mr. Joel holds an M.B.A. from Baldwin-Wallace College, a Masters in environmental civil engineering from Purdue University, and a Bachelors in civil engineering from Cleveland State University.

Mr. Joel reported good

news in that the South Collier Boulevard project is on schedule and on budget to be completed by early May 2006.

Additionally, workshops with MICA, Restaurant Association, Realtors, Chamber and the Condo Association were held and based upon that feedback a plan was devised and implemented for the North Collier Boulevard project. The first phase of the project, north of San Marco Road to the Smokehouse Bay Bridge, is scheduled to begin on April 1, 2006, and to be completed December 15, 2006. The second phase, Smokehouse Bay Bridge to Rose Court, will run from April 1, 2007 to December 15, 2007. Based upon funds available, the remaining portion of North Collier Boulevard to Buttonwood Court will have minor road repairs performed.



## Unused Cell Phones Cluttering Your Drawers?

Drop them at the MICA office and The Shelter for Abused Women and Children will retrofit them to dial 911 only.

# Concerned About Your Pension?

by Howard Jordon CFP®, AAMS

In the wake of poor market performance over the past few years, a number of traditional pension plans sponsored by private employers do not have sufficient assets to provide the promised benefits. These plans are under funded.

In general, if your plan is a traditional pension plan, it promises to pay you a specified monthly benefit in retirement. Your plan may specify a flat dollar amount, such as \$700 per month. Or, more commonly, it may specify a benefit formula, which takes into consideration other factors such as your age and your length of service. For example, your plan may provide for a benefit equal to 10% of your average salary, based on your three highest wage earning years with your employer, for every year of service with your employer.

With a traditional pension plan, your employer is responsible for making all contributions to the plan. Each year, your employer must hire an actuary to calculate, based on interest rate and other assumptions, the amount that must be deposited into the plan so that the plan will be able to provide the promised retirement benefit.

So, how will you know if your plan is under funded? If you want to check the status of your pension plan, simply ask your Plan Administrator to tell

you what your plan's funded percentage is. In fact, you may want to inquire even if you are not concerned about your plan.

What happens if your plan is under funded? Don't panic. Even if your plan is under funded, it may not be in trouble. Many plans become under funded for one reason or another. It doesn't mean your employer will not be able to cure the plan. Most plans recover quite nicely within a couple of years. And, for those plans that continue to have trouble, help may be available from the Pension Benefit Guarantee Corporation (the "PBGC").

The PBGC is a federal agency that protects and insures pension benefits in private sector pension plans. When a plan has insufficient assets to pay all promised benefits and the employer is not able to cure the plan, the PBGC will step in to pay the promised benefit, up to certain limits set by law. When this happens, it is likely that some employees will not receive the entire benefit promised under the plan. The Summary Plan Description, provided by your Plan Administrator, will tell you if your plan is covered by the PBGC.

What should you do first if you find your plan is in trouble? Unfortunately, your options are

limited with regard to the plan. However, you are able to reexamine how you save for retirement. For example, you may need to add a column or two of additional support by increasing your salary deferral contributions to your 401(k), if any, and your IRA or annuity.

It is always wise to stay informed, especially about one of the resources supporting your retirement plan. Your inquiry may uncover a need to modify how you save for retirement by adding another "column of support".

One of the most important steps you can make now is to become informed: informed about your pension plan and informed about other options. You will want to consult with your Financial Advisor as a part of your information gathering process and to review any additional proactive steps you may want to take.

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# Common Mistakes in Estate Planning

*by Ann Howard Banzet*

*Cheffy Passidomo Wilson & Johnson, LLP, Naples, Florida*

While not everyone needs estate tax planning, everyone needs estate planning. Here are four common mistakes that can be quite costly, but are easy to avoid with just a little bit of planning.

## **1. Failure to Have a Plan.**

Unexpected death or disability can happen at any time. According to a 2003 survey by the AARP, over fifty-seven percent of American adults do not have a will. Failure to have a will means that your assets will pass via Florida's laws of intestacy.

Many people assume that if they are survived by a spouse and have no will (that is, die "intestate") their assets will automatically pass to the spouse. Under Florida law, this is only true if the decedent had no children. If the decedent is survived by a spouse and children or grandchildren from the marriage, the first \$60,000 of the estate, plus one-half of the remaining estate will pass to the surviving spouse. The rest of the estate will be divided among the children. If the decedent has children other than with the surviving spouse, the surviving spouse will receive only one-half of the estate. Also, a spouse who is legally separated from a decedent will still be treated as a spouse for this purpose.

An estate plan includes more than just a will. A comprehensive plan begins with preparations for the chance that you become incapacitated and are unable to make your own personal, health care, and financial decisions. If you fail to name someone to make those decisions for you, then a court may have to appoint someone to make those decisions for you. If you have minor children, you should be certain to name a legal guardian for them in the event something happens to you.

## **2. Failure to review and update an existing plan.**

An estate plan is only as good as it is current. Life events, such as birth, marriage, divorce, death, retirement, change in income and change in net worth, as well as changes in law, are some of the key times when a plan should be reviewed.

A prime example is a person who has a will, marries subsequent to the date of the will and dies without executing a new will. Under Florida law, unless the parties entered into a prenuptial or postnuptial agreement waiving the right, the surviving spouse is considered a pretermitted spouse and will be awarded an intestate share of the deceased's estate. The same rule applies to children (not grandchildren) who are born or adopted after the date of the will.

Divorce or annulment following the execution of a will in Florida revokes all gifts and administrative appointments in favor of the former spouse. While the rest of the will will be valid, the ex-spouse is treated as predeceasing the testator. This rule only applies to divorce or annulment for the testator. It does not apply to spouses of children or grandchildren.

## **3. Failure to have correct beneficiary designations.**

Certain assets, such as IRAs, 401(k)s and other Qualified Retirement plans, annuities and life insurance, pass outside of a will through beneficiary designations. If you name a minor child as a beneficiary, that child will receive the money at age 18, regardless of what your other estate planning documents may provide. If you name your former spouse as a beneficiary, divorce does not remove the designation, so absent a change of beneficiary designation, the former spouse would still receive the assets.

A major problem in this area concerns IRAs and Qualified Retirement Plans. The rules regarding distributions from these plans are complex. Even if you do not have a taxable estate for estate tax purposes, an

*Continued on page 13*

# Safe Boating is No Accident

by *Tony Saputo, Public Affairs Officer*  
*U.S. Coast Guard Auxiliary, Flotilla 95 Marco Island*

Whether you are the proud owner of a new boat or a veteran boater, if you are boating around Marco Island, the 10,000 Islands or around Naples during January, February, March and April, you are boating during the busiest time of the year. How many times have you shaken your head because of the way you observed a boat being operated in an unsafe manner? Or wondered if the other boat operator knows the navigation rules? Do you have the required equipment aboard your boat to meet Federal and State regulations?

Responsibility for operating a boat and meeting the equipment requirements begins before you step aboard a boat and long before you get underway. By enrolling in a boating course such as Boating Skills and Seamanship (4 weeks), a two evening GPS class, a two evening class on how to read and navigate with a nautical

chart. You will become a safer, more knowledgeable recreational boater.

We presently have 24 people taking our Boating Skills and Seamanship course that started on January 9 and 18 people that completed our GPS class on January 11.

Registration for the next GPS class will begin on February 7 and February 13 for the next Boating Skills and Seamanship class. Registration for How to Read and Navigate with a Nautical Chart will be on March 7. All classes are held at the Coast Guard Auxiliary station located in Caxambas Park and begin at 7:00 PM and end at 9:30PM.

For further information about boating classes, please call Joe Calzone, Public Education Officer at 239-389-3605.

Another important mission of the Coast Guard Auxiliary is our Vessel Safety Check Program. What is a Vessel Safety Check?

A vessel safety check is a FREE examination to boaters who wish to be sure that their vessel meets all federal and state equipment requirements. A VSC is NOT a law enforcement issue. No citations are issued if your boat does not meet the requirements nor is any other organization provided a copy of the evaluation. The boat owner will be given a copy of the completed vessel examiner's evaluation so that the boater may follow some of the suggestions given. Vessels that pass will be given a distinctive decal to affix to your vessel.

Please call Adriaan terMeulen at 239-389-5729 for an appointment. Vessel examiners will come to your home or meet you at a boat ramp or marina to examine your boat.

The Coast Guard Auxiliary offers vessel safety checks and boating classes to assist the Coast Guard in promoting BOATING SAFETY!!!!

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## *Common Mistakes...*

*Continued from page 12*

improper beneficiary designation may trigger unnecessary income tax consequences. Proper planning may allow the monies from these plans to be rolled over to a surviving spouse or paid out over a long period of time to reduce the tax consequences.

## **4. Failure to obtain competent assistance in estate planning.**

One of the main reasons people do not talk with an estate planning attorney is that they do not know what they need to do. An estate planning attorney can explain your options, talk with you to help you figure out what plan is right for you based on

your circumstances, and then put it together for you.

An estate plan is an investment that will give you peace of mind that your loved ones will be taken care of, your assets will pass as you want, and in the event of your own disability or incapacity, you will have someone to take care of you.

*Candidates Night...Continued from page 1*

1. How many days and minimum length from a man-made structure would you support for anchoring within the Marco Island city limits?

**Batte:** Study the situation, possibly have designated anchoring areas, must be enforceable

**Boyce:** Welcome transient boaters, no live-aboards in internal waterways

**Forcht:** 3 days, 300 feet

**Kiester:** 1 central mooring location with adequate services, easy to police

**Popoff:** 3 days, 300 feet

**Simons:** 3 days, 300 feet

**Stefanides:** 3 days, 200 feet.

2. What action do you believe should be taken by the City of Marco regarding a city-wide sewer system?

**Batte:** Need more info. City left the people behind in decision making. Concerned about canals and the cost of sewer. Must be better explained to residents

**Boyce:** As an engineer and considering build out, supports sewerage the entire island over the next 15-20 years

**Forcht:** Opposed to sewers. Believes there could be more costs in years to come with sewers. Need to study more and look for outside funding of sewers

**Kiester:** Opposed to sewers. Believes sewer system is not justified by data and is not the answer to all problems

**Popoff:** More research is needed, need to listen to the people

**Simons:** Need more info. Wait until March 8 public meeting. Island has had some areas sewerage for 40 years and others have had septic

**Stefanides:** City has been talking about sewers since 1999. The sewer plant is 30 years old. Concerned about Marco's environmental future as well.

3. The Marco Healthcare Center has reduced its hours of operation and is currently open from 8 a.m. to 10:30 p.m. What would you suggest be done with regard to 24 hour health care on Marco Island?

**Batte:** Citizens deserve 24 hour care. City needs to take active leadership role in ensuring there is 24 hour care on Marco.

**Boyce:** Marco should have 24 hour care, but the decision to close was a business decision by NCH. EMS and other hospitals can accommodate

**Forcht:** Need 24 hour care on Marco

**Kiester:** It is essential to have 24 hour care on Marco. City needs to address, possibly leverage competition with the new Collier Regional Medical Center

**Popoff:** Marco Island residents paid for and built the Marco Healthcare Center. Naples Community Hospital paid \$1 for the land. Marco residents should have a fully staffed/24 hour medical facility. If Naples Community Hospital does not want to operate it, the City should look for another entity

**Simons:** Does not think the City should be in the healthcare business. EMS does a fine job

**Stefanides:** Would encourage MICA to see if the hours could be extended. EMS provides immediate care and there will soon be a new hospital close to Marco.

4. The issue of density on Marco Island will again be addressed by City Council. What is your position regarding Planned Unit Developments and density in general?

**Batte:** Keep Marco as it is, as a neighborhood. That's why we moved here. Get feedback from residents

**Boyce:** Never has seen a perfect set of zoning laws that fit each situation. Zoning laws can always be interpreted in different ways. Planning Board and City Council work well together.

**Forcht:** Likes the feel of Marco. Does not want Marco to become another big city

**Kiester:** City needs a “Redevelopment Plan” in place

**Popoff:** Need to limit units in wetlands. Downtown, Town Center, could be very nice. Must be careful about building

**Simons:** Concerned about replacing the older, smaller condos on Collier Boulevard. More and bigger is not better. Foresees infrastructure problems with redevelopment

**Stefanides:** Mixed use and canyonization of Collier Boulevard concern him.

5. Are you allied to any special interest group and has any special interest group promoted your candidacy? Question from audience: are you allied to Marco Island Taxpayers Association (MITA)?

**Batte:** No

**Boyce:** No

**Forcht:** No, knows Faye Biles (MITA), but is not a member

**Kiester:** No

**Popoff:** No

**Simons:** No

**Stefanides:** No, he receives MITA & MICA newsletters.

6. If you are elected to City Council, would you be receptive to considering the results of membership surveys, such as the MICA survey?

**Batte:** Yes

**Boyce:** Yes, but must determine if the viewpoint and results match the voters as a whole

**Forcht:** Yes. City Council meeting is an appropriate venue for residents to speak as well

**Kiester:** Yes

**Popoff:** Yes

**Simons:** Yes.

7. Have you ever been arrested?

**Batte:** No

**Boyce:** Occasionally

**Forcht:** No

**Kiester:** No

**Popoff:** No

**Simons:** No

**Stefanides:** No.

8. July Fourth fireworks have been funded by the City of Marco the last two years with the Marco Island Restaurant Association reimbursing a portion through a fundraiser. Who should pay for July Fourth fireworks?

**Batte:** City of Marco Island

**Boyce:** City of Marco Island, but other organizations should contribute as well

**Forcht:** City of Marco Island

**Kiester:** City of Marco Island, but look for other sources to supplement

**Popoff:** City of Marco Island

**Simons:** City of Marco Island

**Stefanides:** City of Marco Island.

9. Would you be in favor of the City purchasing Marco River Marina?

**Batte:** Hadn’t heard about this. Be cautious, study, be responsible with decision

**Boyce:** Marco is boating community, tremendous asset to city

**Forcht:** Study situation

**Popoff:** Not aware of the possibility. Need more info

**Stefanides:** Appoint citizens’ task force to review and make recommendation to City Council

**Simons:** Hadn’t heard about this. Issues of cost, timing and payback.

# The ABC's of Basic Exercise Training

by Jann Brewer,  
ACE Certified Personal Trainer, Co-owner of Marco Fitness Club

Exercise is beneficial to your physical and mental well being. You should try to incorporate some sort of exercise into your life every day. It will require a lifelong commitment on your part, perhaps requiring lifestyle change.

If you don't have an exercise routine and would like to start one it is best to check with your doctor first. The rule of thumb is that if you are 35 or under and are in good health, you probably won't need to see

the doctor. Most guidelines suggest that if you are 50 or older, you should consult with a physician before beginning an exercise program.

However, no matter what your age, if you have high blood pressure, heart trouble, a family history of stroke or heart attacks, breathlessness after exertion or dizzy spells, go to your doctor for a full check up. He will then determine if you can start an exercise program, or if you will

need further care. He may also suggest some exercise guidelines for you to follow.

If you have arthritis, or suspect that you may have it, check with your doctor about exercise, and the kind of exercise he recommends. Severe muscle, ligament or tendon problems should also send you to the doctor for his approval. If you are taking cholesterol reducing drugs, you should see your doctor about exercising.

*Continued on page 19*

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