
MICA WAVE

A Periodic Publication of the Marco Island Civic Association.
News and Reviews of What's Really Happening on Marco Island.

Read by Over 20,000 Members.

February, 2005

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2005 Issue 1

MICA Discount Program Keeps the Bucks on Marco and in Your Pocket

by Ruth McCann

What is the ultimate program designed to keep Marco Islanders spending their Marco dollars at Marco Island businesses? Most business owners agree - it's the MICA Members Discount Program!

Businesses on the program cover many different areas, from boating to health care, from ice cream to seawall repair, and from pizza to dry cleaning! The next time you're in need of an air condition repairman or searching for a particular book, check the MICA Discount Program. You're sure to find a local Marco Island business waiting for your call or visit!

For example, Vantastic Tours, home based on Marco for almost 10 years, offers narrated eco tours of the Florida Everglades. They offer two five-hour tours each day in their air conditioned van, which includes stops for a nature walk, an airboat ride through the Everglades, a guided tour of Everglades City, and a wildlife habitat where their guests can hold a variety of animals. All along the tour the guests are soaking up facts about the Spanish settlers and later the American Indians, as well as the history of the Ever-

glades! Connie Fulmer of Vantastic Tours said that a good amount of their business comes from Marco Islanders who bring their family members and other visitors for this all-encompassing tour, and "they're happy to be able to use their MICA Discount Card."

Susan Vigneau, manager of Konrad's Restaurant at Marco Walk, stated that "the MICA Discount Card is used primarily by locals and those who have the card are sure to display it when they stop in for a delectable Konrad's dinner, making their meal even more enjoyable."

Marco residents, Joe and Kim Irigoyen, along with their three sons, started their mom and pop business, Islander Pool and Patio, 15 years ago, and built it on friendly and knowledgeable service. The Irigoyen's feel very appreciative to the residents of Marco Island for supporting their business and the local families they employ. "The MICA discount program is a great way to show residents our appreciation for all their support," stated Kim when asked why they participate in the program.

Past President Lynn Bradeen began the MICA Members

Discount Program nine years ago with approximately 12 businesses, by calling friends and business owners and explaining his thoughts on this clever idea to help keep residents shopping on Marco Island. The program has grown and now encompasses more than 90 local businesses whose owners now call the MICA office to inquire as to how they too can participate in the program!

Newly-installed Marco Island Chamber of Commerce President Judy Gewirtz said, "You can use it almost everywhere on the island. By using the MICA Discount Card, not only do you support island businesses, you also benefit from doing so." It's a win-win situation.

When you do use your MICA Discount Card, please remember to show your card prior to your order being rung up or tallied.

Why head off island when so much is here at your fingertips along with a nice discount? In addition, each time you use your discount card, you can reimburse yourself for your membership fee, making your membership quite a value!

President's Letter

by *Jim Arnold*

"Season" has descended upon Marco Island with a vengeance! The mad-pitched return of season is, of course, terrific for local businesses, and the traffic doesn't seem too terribly unbearable this year, either.

Our MICA Members Holiday Celebration was the best party MICA has ever thrown. J. Robert and Friends got the party started with bongos, steel drums, and some wild fiddling! When the children weren't sitting on Santa's lap, they put their muscles to work playing tug of war and other games which were run by MICA director Howard Jordan. Eddie the Elf had the kids jumping through hoops as well! The Drifters were spectacular and had everyone twisting in their seats and on their feet! As the fog rolled in from the Gulf, the night was capped with a colorful fireworks display to the delight of all. In the spirit of the holidays, many of you brought canned goods which the Kiwanis Club distributed to less fortunate families in the area.

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Of course, a successful event doesn't just happen on its own. I'd like to extend the thanks of the MICA Board of Directors to Richard Joyce, Jeanne LaPointe of LaPointe Gallerie, the Marco Dollar Store in Marco Town Center, the Kiwanis Club of Marco Island, the Marco Island Police Department personnel, the Marco Island Fire Department staff, and the Residents' Beach staff and Manager Dennis McCann.

MICA recently hosted seminars regarding two very hot topics in Southwest Florida: Mold and Water Conservation. Both seminars were very well attended and filled with information. You will find articles regarding both topics in this issue.

On Wednesday, February 16th MICA will be sponsoring a seminar at 7:00 p.m. at the Community Room of Marco Community Bank on what you can do to lower your Marco Island property taxes. Various legal and property experts will be conducting the seminar and answering your questions.

On Wednesday, March 16th MICA will be sponsoring a seminar at 7:00 p.m. at the Community Room of Marco Community Bank on "Lessons Learned from Hurricanes Charley, Frances, Ivan and Jeanne."

MICA's Annual Meeting was held on January 25 and the highlight of our Annual Meeting is always the much-anticipated presentation of the "Humanitarian

of the Year" Award. To see who earned this top honor, please turn to page 4.

Construction of the pavilion at the Residents' Beach continues to be on track. The Florida Department of Environmental Protection issued a permit and bids are out for a contractor at present. The form to have a name engraved on the building appears opposite this page. Don't miss this last opportunity to participate in the construction of the beach pavilion!

We are looking forward to a very special event, the February MICA FEST, which will be held on Saturday, February 26! J. Robert & Friends will kick off the "Fest" at 3:00 p.m., followed by the Cornell Gunter Coasters, who were inducted into the Rock and Roll Hall of Fame in 1987! Their hits included songs such as "Yakety Yak," "Charlie Brown," "Searchin'," "Poison Ivy," "Young Blood" and "Along Came Jones." You won't want to miss this event, so mark your calendar now! Bring your lawn chair or blanket for the "Concert on the Green." Cold beer, wine, soda, and delicious food will be available for purchase. Come and reminisce at the Residents' Beach on the 26th. We look forward to seeing you enjoying yourself. Fireworks will top off the evening, as well!

Thanks to all our members for your continued support. It is appreciated by your Board of Directors, who works for the betterment of Marco Island.

Beach Pavilion Fund Raiser Sizzles!

by Lynn Bradeen

MICA members have signed up in record numbers to have their names prominently displayed at Residents' Beach.

The new members' pavilion is out for bids and construction will start in April 2005. This will surely be the last opportunity members and supporters of our beautiful beach will have to put their family names into the Residents' Beach history book. Space is becoming limited and all interested members are encouraged to fill out the enrollment form and bring it to the MICA office or mail it in.

Many members missed the deadline to have their names placed on the Millenium Fountain and by getting your application in now you can assure that your name is included at Residents' Beach. Because of the large response the cut off date is rapidly approaching.

Placing your name will be a gift that lasts forever and is the perfect family gift. All net proceeds from the fund raiser will be used to pay for the construction of the new members' pavilion.

Don't Miss the Last Opportunity!

The Marco Island Civic Association is pleased to announce that along with a new Beach Pavilion at the Marco Island Residents' Beach comes a very rare opportunity.

Columns that support the Beach Pavilion will be encased in granite slabs. The granite will be engraved with the names of supporters of the Beach Pavilion and the Marco Island Residents' Beach.

You may have your name engraved on the granite columns with a minimum of 15 characters and spaces and a minimum charge of \$450. Each additional

space is charged at a rate of \$30 per character or space.

THIS WILL BE YOUR LAST CHANCE TO HAVE YOUR NAME ENGRAVED INTO HISTORY!

Requests will be filled on a first come, first served basis. All net proceeds will be applied toward Beach Pavilion construction.

Simply fill in the spaces below with the inscription exactly as you wish it to appear on the column, enclose check made payable to "MICA-Residents' Beach" for the amount required and send it to:

MARCO ISLAND CIVIC ASSOCIATION
1770 San Marco Road, #204, Marco Island, FL 34145.
Telephone: 239-642-7778

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34

Name: _____

Mailing Address: _____

Telephone #: _____

Number of characters: _____ X \$30= _____

TOTAL: _____ (Minimum charge of \$450 applies)

And the Award Goes To . . .

by Lynn Bradeen

The highly regarded “Humanitarian of the Year” award is given to outstanding and dedicated individuals who unselfishly serve their community. The Humanitarian Award is designed to honor the many “Good Samaritans” in our community who we seldom hear much about. It is a thank you to the many unsung heroes who do so much for so many and ask for nothing in return.

The MICA “Humanitarian of the Year” Award has become one of the most prestigious awards on Marco Island due to the qualifications and dedication of the recipients. Past honorees are: Mimi Torbush, Shirlee and Brian Barcic, Ward Bradeen, D’Ann and David Brandt, Dr. Sam and Mary Ann Durso, Judy and Arturo Perez, Maury Dailey, and Art Segal.

The 2005 “Humanitarian of the Year” Award was presented to long-time Marco Island resident Stephanie “Stevi” Vann Walthour at MICA’s Annual Meeting on January 25, whose family joined her for this very special presentation.

At a very young age Stevi became a leader. She attended a local middle school and graduated from Lely High School in Naples. While attending Lely our award winner served as president of both the Junior and Senior Class and was also a member of the Student Council



as well as being very active in several service and civic clubs. While earning a degree in Communications at the University of South Florida, Stevi continued working hard for several organizations that helped other people. Fund raising for worthy causes has always been a passion for our honoree.

Eventually, Stevi, her husband, and two other couples opened the popular Rookies Bar and Grill. Stevi organized and ran the Rookies Golf Tournament for many years that successfully raised money to benefit Kids with Cancer and helped numerous Marco Island families. The Marco Island Kiwanis Club was

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Taking Care of Business

by Ruth McCann

According to the bylaws of the Marco Island Civic Association, a meeting of the membership is required to be held each January, and that meeting was held on January 25 at the United Church.

President Jim Arnold reviewed the highlights of the association over the past year, including the July Fourth Celebration, which was full of fun and festivities at the Residents' Beach. MICA is planning another day of celebration for our country's Independence Day in 2005! Mr. Arnold highlighted the importance of the conclusion of a long-fought lawsuit, in which MICA was successful in upholding the deed restrictions and protecting the single-family neighborhood. The MICA office relocated during August to the Marco Community Bank building on San Marco Road and members have found us!

Jim Arnold invited all members to attend several upcoming MICA events, including a Property Tax Seminar, a seminar to review "Lessons Learned from the Four Hurricanes of 2005," and the February *MICAFEST* on February 26 at Residents' Beach featuring the Cornell Gunter Coasters.

At the Annual Meeting the members accepted the nominees recommended by MICA's

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Insurance & Mold Topic Draws Crowd

by Maury Dailey

Calling your insurance company to ask what would happen if you had mold could be on your record affecting future insurability. The record is called a CLUE Report, Comprehensive Loss Underwriters Evaluation Report. This is but one of the areas of discussion that drew a standing room only crowd at the Marco Island Community Bank Community Room in November.

The Marco Island Civic Association kicked off a series of home owner awareness programs with its first program, "Mold, It's What You Don't See That Gets You". The event was developed by Maury Dailey of Sunrise Realty. Dailey, acting as moderator, had a panel that included Ann Carlano of Carlano Home Inspection Services and Joel Cox of Advanced Insurance Underwriters. In addition, George Wilson of Fire-Water Restoration Services added valuable information from a restoration perspective.

A relatively new instrument to determine the risk of insuring a property or customer is a report called a CLUE Report. This report documents any claims including inquiries that customers make to their insurance company. The report was initially set up to prevent insurance fraud. But with rising insurance losses over mold incidences these reports are becoming prevalent in determining the risk of insuring a

property or consumer.

Joel Cox confirmed that an insurance company has up to 60 days to review a customer's risk potential. The insurance company can drop a customer anytime during that period. The real estate ramifications are significant. "If a home buyer doesn't get their insurance until right before their closing they could find out after closing that due to the property or the buyer's claim history, either here or back home, their insurance can get dropped. The lender will demand insurance. Once dropped by one insurance company it's unlikely another will pick them up", said Cox. It would force the buyer to an alternative source at a much higher rate.

Dailey recommended buyers ask sellers for a copy of a CLUE Report on their property to see if adverse insurance issues might exist before buying. Only an insurance company, lender or property owner can request a CLUE Report.

Saying that mold is everywhere, Carlano differentiated types of mold. Toxic types of mold affect your body beyond the sneezing or allergic level. George Wilson said he experiences a kind of tremor in his hands when he is around a certain type of toxic mold. Carlano also discussed when mold is a serious problem and when it isn't. Much of that has to do with the size of the affected

area. A specialist should be contacted to determine the course to take. "Mold is made up of spores. The first thing consumers do when confronting a musty home is turn the air-conditioning system to a low setting. That spreads the mold spores throughout the ventilation system and the home," said Carlano.

Humidistat systems were debated. These systems, either serial or parallel types, take moisture out of the air. However, consumers, property caretakers and renters can get easily confused on how to use them. The temperature in a home can reach 85 degrees before the humidistat calls for the air-conditioner to go on. Wilson pointed out that some large homebuilders have eliminated humidistat systems as an optional feature due to problems surrounding these systems.

Additional homeowner awareness programs are scheduled. They include challenging real estate taxes and more. Jim Arnold, President of Marco Island Civic Association, said, "We created this series of programs to keep property owners aware of current issues affecting them." Maury Dailey of Sunrise Realty said, "Our company enjoys conducting events to protect and inform consumers of various issues before them. Last May we held

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Humanitarian*

fortunate to have our honoree as a board member for several years, and she still heads their Scholarship Fund for high school seniors. As Co-Chair for an event of the local Cancer Society, our honoree raised a record amount of money for the time.

Stevi became a Den Mother to lend a helping hand while her son was a Cub Scout. From the Tommie Barfield Pumpkin Patch to the Kiwanis' Fourth of July t-shirt design contest to the Kiwanis Christmas Children's Fund, Stevi was there taking charge and making everything she volunteered for a complete success. She was also named

the "Kiwanian of the Year" in 2001 for her tireless work with children. Our "Humanitarian" chaired a Kiwanis fund raiser that provided \$23,500 to the Marco Island Charter Middle School.

Stevi's home and garage are usually stuffed with clothing, toys, and furniture that gets sorted out and designated to the Abused Women's Shelter, Manatee School or the girls in Immokalee. Stevi personally arranges transportation and delivery of all the donated items.

One of Stevi Walthour's most rewarding and heartfelt endeavors is the dedication of many hours of service to the Immokalee PACE Center for

Girls. PACE provides girls and young women, 11-17, an opportunity for a better future through education, counseling, training and advocacy. Our "Humanitarian of the Year" is a mentor and a member of the PACE Advisory Board. In addition, raising funds for the PACE Center is almost a full-time job.

Of course, our 2005 "Humanitarian of the Year" Stevi Walthour also has to devote time to her husband and two children, Cullen and Kira, and a full-time job at the Marriott Marco Island Resort. The MICA 2005 award winner personifies the word "humanitarian."

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Annual Meeting*

Nominating Committee, and the nominees are Jim Arnold, Jim Johnson, Howard Jordan, Preston Mottram, Thomas Pollak, and Beverly Trotter. Ballots will be mailed to all MICA members in upcoming weeks. The MICA Board of Directors thanked Nominating Committee members, Jack Patterson, Jan Brewer, and Arleen Soldano for their service to the association.

Past President Lynn Bradeen then presented the prestigious "Humanitarian of

the Year" Award to Stephanie "Stevi" Vann Walthour for her exemplary, selfless service to the community. An article appears on page 4.

Pieter VanBennekom spoke to the audience recalling stories as an international journalist for United Press International. Mr. VanBennekom stated that he had seven expulsions from countries on his record, the most of any news reporter! During that time he was assigned to countries in South America, and there was some speculation that a couple of

the expulsions were due to a curse placed on him by a Venezuelan witch at the World Congress of Witchcraft! Eventually, just to be on the safe side, he flew to Rio de Janeiro for a ceremony to have the curse washed away by another practitioner of black magic! Pieter later became President and CEO of United Press International, so it appears that the curse was lifted! He now oversees the publication of business to business newsletters and is based out of a much safer locale, Malvern, Pennsylvania!

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Insurance & Mold*

a program on renovation issues affecting condominiums. It was well attended and will be repeated this Spring.”

For additional information about the programs you can contact the Marco Island Civic Association. Contact your professional Realtor® for more information about mold. There are web links and other information sources they can direct you to.

*Maury Dailey is the Broker/
Owner of Sunrise Realty of
Florida, Inc. You can direct questions
and comments to him at
SunX@MarcoRealty4U.com.*



The members of the MICA Board of Directors express their deepest sympathies to MICA's Vice President Preston Mottram and his family. Preston's wife, Lou, passed away on November 22, 2004. Preston and Lou enjoyed more than 56 wonderful years together along with their daughters, Gayle and Susan and their families.



*The Marco Police Foundation presents
the second annual*

Spring Frolic Dinner Dance

featuring The Lords of Cool!

Saturday April 9, 2005

**Proceeds benefit the Scholarship Fund for
Police Officer's Children**

**Tickets \$50 per
person.**

**For tickets call
Dick Shanahan
389-4546
or Debra Sanders
394-1758**

**Come join the fun and support the Marco Police
Department**

~ Thank you to our sponsor Sanders Investors, Inc. ~

Meet Your City Manager: A. William Moss

A. William “Bill” Moss was hired as Marco Island’s first City Manager in March 1998. He was selected by the seven-member City Council to establish the newly formed government and to identify and provide required services to the people of Marco Island. His selection was based upon his previous education, experience, and qualifications necessary to meet the unique challenge of establishing and managing municipal services.

Bill has over 30 years of city management experience. His interest in city management developed while he was a student at Southern Illinois University in Carbondale, Illinois. Appointed by the student body president to serve with the Carbondale City Council, Bill was exposed to the council-manager form of government and the role of a city manager. He adjusted his curriculum to allow for more exposure to local government. He graduated with a Bachelor of Science Degree in Business with a major in Economics.

Bill Moss then enlisted in the U.S. Army and attended the Infantry Officers Candidate School in Ft. Benning, Georgia. He was assigned to an infantry unit in West Germany as his first tour and then to Viet Nam, where he earned the Bronze Star. He left the Army after 3½



years and went to Australia to visit a young lady he had met earlier. Her name was Faye Gordon, and she has been his spouse and friend for 30 years.

Bill and Faye returned to the United States in order for him to pursue a career in local government management. He earned a Master of Public Affairs degree at Southern Illinois University while working with the City of Carbondale, Illinois where he became the Assistant City Manager. He was then hired as the City Manager of Atlantic Beach, Florida, where he served for 3½ years before assuming a position as City Manager for North Myrtle Beach, South Carolina. Bill served as their City Manager for 13 years. During that time, he was appointed to the Board of Directors for the South Carolina Municipal Association, and he served on the Board of Directors and as President of the South Carolina

City/County Management Association. Bill also attended the State of South Carolina Executive Institute.

Bill and Faye have two children. Jason, their son, is an attorney in Columbia, SC, and Karen, their daughter, is a Speech Pathologist in Naples, FL.

Bill and Fay live on Marco Island. They enjoy meeting Island residents and visitors, exercise activities, including tennis, reading, and fishing.

Did you know???

According to a survey of 398 Carlson Wagonlit travel agents relating to all the domestic destinations booked for 2005, Ft. Myers, Florida, is ranked number eight in the top 10 destinations! You weren't surprised, were you? The destinations and their rankings are listed here.

- 1 Las Vegas
- 2 Orlando
- 3 Maui
- 4 Honolulu
- 5 New York
- 6 Phoenix
- 7 Anchorage
- 8 Ft Myers, FL
- 9 Kauai
- 10 San Francisco

Marco Island Utilities and Water Conservation

The City of Marco Island is finalizing its Business Plan for the Marco Island Utilities. The Plan will address such diverse issues as: long-term water supply, increasing water treatment capacity, expanding the wastewater treatment plant, providing sanitary sewers throughout the island to replace septic tanks, improving water pressure, improving reliability, etc. One important component of the Business Plan is water conservation.

Because irrigation is the single-family homeowner's largest use of water, the easiest way to conserve is to make sure your system is operating properly. Malfunctioning or improper settings of irrigation systems are the greatest cause of water loss. The following information should help you manage your water system and reduce your water bill.

Managing Your Irrigation System

Set irrigation times to adequately meet needs based on the season of year.

Irrigation Cycles

Set the timer to water based on the season rather than an automatic year-round setting of three days per week.

Fall and Winter. From November through February, temperatures get cooler and plants go into a dormant or resting stage. Irrigation should be limited to twice each week.

Spring. March, April and May are months with little rainfall and the driest soil conditions. A watering cycle of two days each week may suffice. Consider watering three times per week only if grass and shrubs show signs of stress. Most grass will fold along the blade line and will not open in the cooler evening hours when water is needed. Plants and shrubs will wilt. When spotted areas beyond the range of the sprinkler heads show signs of stress, consider watering using a hose and nozzle rather than lengthening the watering cycle or adding days for the entire sprinkler system.

Summer. June through September is historically the rainy season. During the summer months, lawns and landscaping need about 1 to 1½ inches of water a week. For normal rainfall during the summer, a sprinkler system may not be necessary at all. Turn off the automatic timer and turn on for just one cycle during a long spell without rain. If away for an extended period, consider setting sprinkler controls to operate one day each week. If the system is turned off, operate once each month to keep valves from freezing up. In October, if rain stops, consider irrigation similar to the spring cycle, two days each week.

Irrigation cycles should never be set for more than the three designated days each week, and only between the hours of midnight and 8:00 am. As much as 30 percent of water can be lost to irrigation by watering the lawn mid-day.

Lawns need only about 1/2 to 3/4 of an inch of water at a time. To determine how long it takes your irrigation system to put out 1/2 inch of water, place empty tuna cans around the yard and measure the water collected in 15 or 20 minutes. Spread several cans around your yard to test for even distribution of water. Increase or decrease the length of the cycle to achieve desired quantity of water.

To learn how much water is consumed by irrigation for one cycle, read the last four digits of your meter, including the fixed "0," before you go to bed. Read it again when you get up in the morning after your irrigation system has completed its cycle. Subtract the difference. You can then multiply that consumption by the number of times you irrigate each month to determine how much water is consumed by irrigation. Reducing your frequency from three days to two days each week will reduce your consumption by 33 percent.

Set spray head zones for 15-20 minute cycles and rotor zones for 45-50 minutes.

If you don't want to measure your flow, set your cycle to last 15 to 20 minutes for zones with spray heads and 45-50 minutes for zones with rotor sprinklers.

While water uses for irrigation will depend on the landscape, turf, soil conditions and size of yard, a rule of thumb is that a six-zone system operating 15 minutes per zone on two days per week will use 1,500-1,800 gallons each day, or 12, 000-15,000 gallons each month. See the "[Meet your Water Meter](#)" section of the city's brochure to learn more about measuring water consumption and detecting leaks.

Water Conservation Tips

Many residents are looking to replace landscape plants, either for a change of scenery, or due to storm damage. Keep in mind that native plants will not only thrive on less water during the dry season, but will also survive the rainy season. Make a landscape plan before planting, grouping those with the same water and sunshine needs together.

Whether using irrigation at home or business, everyone

needs to closely monitor outdoor water use. Watering less frequently but thoroughly will help lighten the load on both pocketbooks and the shared regional pool of water.

Keep water conservation in mind, since only constant awareness will maintain a constant water supply. Big Cypress Water Basin offers free assistance with landscaping plans by calling 239-353-4244

Pick up your copy of the Marco Island Utilities and Water Conservation booklet for more information.

Cafe de Marco

*Fresh
Seafood
since 1983*

244 Palm Street, Olde Marco
Reservations please 394-6262

City of Marco Island Water Irrigation Restrictions

ODD Numbered Addresses
3 days each week: Monday, Wednesday, Saturday;
12:01 AM to 8:00 AM for irrigation systems

EVEN Numbered Addresses
3 days each week: Tuesday, Thursday, Sunday,
12:01 AM to 8:00 AM for irrigation systems

REMEMBER, FRIDAYS ARE DRY DAYS

Marco Players, Inc..

Visit our brand new theater in Marco Town Center Mall -
thanks to the Theater Angels, Marco Players now have tiered seating, new theater seats, stage and carpet.

Don't Dress for Dinner
February 17th - March 6th 2005

Over the River & through the Woods
March 31st - April 17th 2005

Season tickets are available (\$64) Call 642-7270
Tickets for individual performances (\$18) on sale at new BOX OFFICE in Marco Town Center Mall - call 642-3854



**MICA
Holiday
Party
2004**



more pictures on pages 36 and 37

The Homestead Exemption

by Todd L. Bradley, Esq.

What is meant by “Homestead”?

A “Homestead” is the primary dwelling owned by a Florida resident. In a municipality, the Homestead may not exceed one-half acre in size. Outside of a municipality, the Homestead may be composed of the residence and up to 160 contiguous acres.

Are there benefits to being Homestead?

Yes, the Homestead receives a \$25,000 exemption on its assessed value for real property taxes. In addition, the assessed value of the Homestead may only be increased up to 3% annually – which as most know is far less than what the actual appreciation has been for real estate in Southwest Florida. The Homestead is also exempt from the claims of unsecured creditors. Thus, a general creditor cannot take your residence. This exemption from creditors may also extend to one’s surviving spouse or heirs-at-law.

Should I title the Homestead in a Revocable or Living Trust?

It is generally not recommended to hold your Homestead in a Revocable or Living Trust. According to the Federal Bankruptcy Court for the Middle District of Florida (which includes Southwest Florida), holding the Homestead in a Revocable or Living Trust may cause the property to lose its creditor protected status under the Florida Constitution.

How do I file for the Homestead Exemption?

New applications for the Homestead Exemption should be made in person prior to March 1st at the Property Appraiser’s office. You are eligible for filing that year if you are a resident on or before January 1st of such year. Otherwise, you are not eligible for the current year but will be eligible for the following year and may pre-file for the exemption any time after March 1st.

How do I prove my residency in Florida in order to file for the Homestead Exemption?

Proof of legal residence will require that you have some ownership document identifying the property such as a deed, contract for sale or tax bill. You must have legal and equitable title to the property as of January 1st of the year in order to qualify for the Homestead Exemption for that year. Further evidence of residency can be provided by a Voter Registration, a Declaration of Domicile filed with the Clerk of the Circuit Court, or a Florida Drivers License or Vehicle Registration.

Can I file for homestead in Florida and my spouse file for a residency-based exemption in another state?

The Property Appraiser’s Office permits only one Homestead Exemption per

“family unit”. Thus, if you apply for a Homestead Exemption in Collier County, your spouse may not claim a residency-based exemption in another state. If your spouse does claim a residency-based exemption in another state, you are not eligible for the Homestead Exemption.

Are there any disadvantages to the Homestead?

There are certain restrictions on transferring or bequeathing your Homestead. For example, even if the Homestead is titled solely in your name, if you have a surviving spouse who has not waived any Homestead rights, he or she would be entitled to a life estate in the residence at your death. In addition, keep in mind that Florida residents as of January 1 may also need to file an intangible tax return. Thus, you should examine the timing for filing for the Homestead Exemption.

Before becoming a Florida resident, you should consult with an attorney as to the best procedure and timing.

Todd L. Bradley is a shareholder in the law firm of Grant, Fridkin, Pearson, Athan & Crown, P.A. Todd obtained his Masters degree in taxation from New York University and is Board Certified in Wills, Trusts and Estates.

Dehydration

by Sarah Asbell and Jessica Valencia, Summer Day Café

As you check off your list of things for the beach don't forget one of the most important things, water. We all know we need to "drink more water", so when heading out anywhere take it with you. Sipping at stop signs and lights can help improve your concentration, your metabolism and help ease muscle cramps. Why? These are some results of dehydration. Drinking water throughout the day can help hydrate your body and improve your body's well being.

Did you know that 75% of Americans are chronically dehydrated? Dehydration causes stress and stress causes further dehydration. The "dry mouth" is the very last sign of dehydration. Not to mention 37% of Americans' thirst mechanism is so weak it is often mistaken for hunger. So, before you feed what you think are hunger pangs, try drinking a glass of water and waiting fifteen minutes before choosing to eat something. This can help cut down on extra calories, and in turn help reduce weight gain. A study at the University of Washington showed that 100% of dieters who drank a glass of water shut down their midnight hunger pangs.

Unintentionally chronic dehydration is at the root of many serious diseases, including asthma, renal dysfunction, endocrine system and adrenal fatigue, high blood pressure and

other cardiovascular problems, arthritis, ulcers, pancreatitis, digestive difficulties and lower back pain. It is also one of the leading causes of Alzheimer's disease. The number one trigger of daytime fatigue is lack of water. Not only can fatigue get you down but a 2% drop in body water can also trigger fuzzy short-term memory. (Can't remember where you parked your car? Time to drink a little more water.)

I'm sure everyone has heard the "eight 8-ounce glasses a day" line, but is that what you really need? Yes and No. The latest study by the Institute of Medicine of the National Academies recommends that women should get 91-ounces of fluid a day while men should get 125 ounces a day. If it seems like a lot to drink, don't worry. They also say that 19% of that can come from the fluid in food. For example, cucumbers, tomatoes and zucchini are all more than 90% water. Another recommendation for the amount of water you should drink suggests dividing your weight in half to determine the number of ounces you should consume (ie: a 150 lb person should consume 75 ounces of water). In reality, the size of each individual and the physical activity that one does in a day can also change the body's requirements of fluid. If you

try to drink eight 8-ounces of water a day you are headed in the right direction.

So how do you drink all this water without running to the restroom every half an hour? The more pure the water you drink, the better your body absorbs it. When you drink liquids such as tea or soda your body is busy breaking down the molecules in these drinks to see what it needs and what needs to be excreted, it doesn't have much time to absorb the benefits of the water molecules found in those liquids. When you drink pure water, your body is able to absorb it more rapidly into your cells. Purified and distilled water comes highly recommended.

If you choose to drink bottled water, please make sure that you recycle your bottles. Every year more than 14 billion plastic water containers (not including gallon size or larger) end up in the trash. With Marco's curbside recycling bins, there is no excuse not to recycle. One easy way to cut down on waste is joining a water delivery service and filling up your reusable bottles. Not only does it cut out waste but it helps the pocketbook as well.

The Summer Day Café participates in MICA's Members Only Discount Program, and is located at The Marco Town Center Mall and can be reached by calling 239-394-8361.

Bill, Bill, Bill!

by Ruth McCann

We're still playing "Meet Your Gate Attendant" and in this issue we're getting "up close and personal" with Gate Attendant Bill Ames, who grew up in Jersey City, New Jersey. He attended Jersey City Junior College. Bill met his wife, Gloria, at the lake where his parents' had a true log cabin. Bill has fond memories of those times, recalling that the cabin was built of full oak logs and situated on a rustic lake. Bill and Gloria were married in 1950 and moved to Bergen County, about 30 miles from his birthplace. There Bill's part-time job working in electronics turned into a lifelong career and a business he eventually purchased. Until his retirement, Bill's company serviced electronics and security systems.

Bill and Gloria raised a large family, four girls and a boy, Mary Beth, Christine, Kathleen, Julie, and Timothy. All their children attended college in Colorado, and some have remained there. Julie and Tim relocated to the Boynton Beach, Florida, area, as did Bill and Gloria upon their "retirement." They lived for 11 years with Bill working in management at St. Andrews Country Club, before their move across the state to Marco Island in 1998. By 2000 Bill and Gloria had enough "togetherness" and Bill began to work as a



fill-in gate attendant at the Residents' Beach. He has since graduated to the mid-day shift on a permanent

basis! Bill enjoys boating, kayaking, biking, and spending time with his seven grandchildren.



*Obviously, this photo wasn't taken on Marco!
Just a glimpse of what we are not seeing in
Southwest Florida!*

The Florida Intangible Tax

by Howard J. Jordon AAMS

Rather than institute a state income tax, the state of Florida raises revenues in a variety of other ways. Florida imposes an “intangible property” tax on all non-exempt property owned by Florida residents. The tax is imposed on all intangible property having legal “situs” in the state of Florida. Situs refers to the “location” of something for tax purposes. Intangible property, generally speaking, has situs in the state of residence of the owner.

Typical examples of intangible property include common stocks, bonds, mortgages, mutual funds, and the like. The tax is imposed using the value of intangible assets as of January 1 of the year. For publicly traded stocks, bonds, mutual funds, etc. the value is the closing price on the last business day of the previous year. The tax is imposed on all individuals who are residents of Florida on January 1 of each year.

Certain types of intangible property are exempt from the tax. The exempt assets include: 1) cash; 2) franchises; 3) general and private limited partnership interests; 4) Florida municipal bonds; 5) **direct** U.S. Government agency bonds; 6) property held in a tax qualified retirement plan or an IRA; 7) notes secured by real estate outside Florida; 8) units of unit investment trusts organized under the Investment

Company Act of 1940 if the assets of the trust consist **solely** of exempt property (e.g. Florida municipals or U.S. government bonds).

“Cash” includes not only paper currency and coins but certificates of deposit, checking accounts, bank money market accounts, and the cash value of life insurance and annuity contracts as well. Cash also includes the accrued interest on cash deposits. Money market mutual funds are **not** considered cash. However, if the money market mutual fund meets the exception number 8 above (i.e., it is properly organized and invests **solely** in U.S. government paper) you may be able to secure an exemption on that ground.

Public limited partnership interests are not exempt and are to be valued at the traded market value when traded on an exchange or over the counter. If there is not a traded market value, it is to be valued at the acquisition cost. If the owner feels that partnership should be valued at a lesser value, he/she may submit evidence (naturally, they don’t define this term) along with the return to support that.

The tax is imposed according to the following schedule:

Single	Rate
\$0 - \$250,000	0
Over \$250,000	1 mill

Married/Joint	Rate
\$0 - \$500,000	0
Over \$500,000	1 mill

A “mill” equals \$1 for every \$1,000 of intangible property or .001. One mill equals 10 “basis points” (a basis point equals .01% or .0001).

Consider this example: a couple (a married couple who are residents of Florida) have \$1,300,000 worth of non-exempt intangible property.

Their tax will be \$800
 $[(500,000 \times 0) + (800,000 \times .001)]$

New residents of Florida should pay the tax enthusiastically since it only applies to residents (and they are trying to establish their residence) and the rate is so much lower than state income tax rates. Existing residents may wish to purchase Florida municipal bonds. However, if the yield on a comparable out of state bond is more than 20 basis points higher than the Florida bond, the better economic decision is to buy the out of state bond. Note, however, that the intangible tax is a deductible tax for federal income tax purposes.

*Howard Jordon is Vice President
 Investments of Raymond James &
 Associates, Inc.*

*He can be reached for comments
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 Howard.jordon@Raymondjames.com*

Advances in Back Pain Relief

by Dr. Roger Sessions

The word “pain” comes from the Latin “poena” which means punishment or torment. In 1931, the famous missionary Dr. Albert Schweitzer wrote that “Pain is a more terrible lord of mankind than even death itself.” Ancient civilizations recorded their thoughts on pain on stone tablets and on walls. The treatments they tried to eliminate pain included heat, water and sun, among others. Early men and women believed that pain was caused by evil demons or spirits. Thus, people turned to sorcerers, shamans, priests or priestesses for pain relief and used various herbs, potions, rituals and ceremonies to treat their pain.

An estimated 90 million Americans suffer from chronic pain or continuous pain which lasts more than 6 months, with the resulting disability and lost productivity amounting to more than \$100 billion a year. According to the American Academy of Orthopedic Surgeons, 80 percent of Americans will experience back pain some time in their life. And, in a September 2004 survey it was found that one in three Connecticut adults are experiencing pain on a daily basis while as many as 60 percent of Connecticut adults experience pain on a monthly basis.

A doctor’s solution for pain management typically consists solely of the use of drugs. However, according to conservative estimates in the *American Journal of Medicine*, 107,000 patients are hospitalized

annually for nonsteroidal anti-inflammatory drug (NSAID)-related gastrointestinal complications and at least 16,500 related deaths occur each year among arthritis patients alone. These anti-inflammatory drugs include Advil®, Aleve®, Tylenol®, ibuprofen, naproxen, and Aspirin®. *The New England Journal of Medicine* in June 1999 reported that “If deaths from gastrointestinal toxic effects from NSAIDS were treated separately in the National Vital Statistics reports, these effects would constitute the 15th most common cause of death in the United States. Yet these toxic effects remain mainly a ‘silent epidemic,’ with many physicians and most patients unaware of the magnitude of the problem. Furthermore, the mortality statistics do not include deaths ascribed to the use of over-the-counter NSAIDS.” Doctors frequently prescribe prescription narcotics, which dull the patient’s perception of pain by preventing pain messages from reaching the brain. But many of the most heavily prescribed narcotics, such as morphine, have serious negative side effects such as sedation and the potential for addiction.

Over the past few decades many doctors, scientists and companies have been studying the causes and mechanisms of pain in hopes of finding out how to manage and relieve this worldwide crisis. One company specializing in nanotechnology, Ferris Pharmaceuticals Inc. of

Hinsdale, Illinois, has participated in a number of medical and scientific studies on relieving pain. The result of Ferris Pharmaceuticals’ research on back pain was the invention of the ActiveWorks® Pain relief systems for acute and chronic back pain. Ferris Pharmaceuticals’ research led to the discovery of the NanoTech™ Pain relief systems for acute and chronic limb pain for the shoulders, elbow, wrist, ankle, and knee.

In the January 2003 issue of *Orthopedics* by Dr. Brian Cole, M.D. (Department of Orthopedic Surgery, Division of Sports Medicine, Rush Presbyterian-St. Luke’s Medical Center, Chicago, Illinois), Dr. Cole found that patients had significant reduction in postoperative pain and lower skin temperatures after knee surgery when using the Ferris Pharmaceuticals NanoTech™ Pain Pad. In his study Dr. Cole found “statistically significant reduction of postoperative pain” and “less postoperative swelling”

In the February 2004 *Journal of Pain of the American Pain Society*, it was reported in a clinical study by Alvin J. Beitz, PhD and Alan R. Kahn, M.D., that the Ferris Pharmaceuticals NanoTech™ Pain Pad was “useful for reducing pain,” there was “a significant reduction in Fos expression,” and that the pad “significantly reduced both the number of inflammatory cells and the spread of inflammation.” Dr. Beitz and Dr. Kahn also found that the tested Ferris Pharmaceuticals NanoTech™ Pain Pad

“produces a local analgesic effect when applied to the skin.”

Two important back pain studies have been performed with the Ferris Pharmaceuticals NanoTech™ back pain relief system. In each of these studies, the patients were treated for 10 days. The patients had back pain for at least six months prior to enrolling in the study.

In the most recent study of patients with untreatable chronic lower back pain by Dr. Alan Kahn, M.D. and Dr. Hans Ersgaard, M.D., 87 percent of the patients responded well within the 10-day treatment period with 73 percent of the patients experiencing total relief from lower back pain with the Ferris Pharmaceuticals NanoTech™ back pain relief system.

In an earlier study that examined 47 participants suffering from chronic back pain, 72 percent of the participants treated with the ActiveWorks™ back pain relief system obtained relief and 90 percent of those discontinued the use of their back pain medications. Of those who received back pain relief, 27 percent had pain relief within four hours or less of beginning to use the product. And more than two weeks after completing treatment, the participants in the study reported that the ActiveWorks® provided significant lasting relief when compared to their regular treatment methods.

NanoTech™ Pain Pads contain no drugs or harmful chemicals. Over 100 million tons (of 4x4 inch pads of the material) have been used in healthcare facilities worldwide over the past 12 years without a

single reported adverse reaction (no MDR's or Medical Device Reports). The Ferris Pharmaceuticals NanoTech™ pain relief system is comfortable to wear and causes no discomfort upon application and removal during the recommended 10-day treatment process.

Dr. Alvin Beitz, an eminent neurophysiologist, suggests that the NanoTech™ pain relief systems relieve pain by disrupting the signals sent through the pain circuitry and by simultaneously activating the pain relief mechanisms which exist in the spinal cord. Dr. Beitz also speculates that the NanoTech™ Pain Pad somehow activates a different type of new neuron.

Evidence presented by Dr. Brian Cole suggests that this pain relief effect is accomplished by the selective absorption of very small (nano) quantities of sodium ions from the skin into the NanoTech™ Pain Pad. The absorption of the sodium disrupts the pain signal transmission so the pain receptor and transmission systems are not activated, therefore the pain is “short-circuited.”

According to Dr. Beitz, the NanoTech™ pain relief system uses spinal cord pathways similar to those seen with acupuncture. However, the NanoTech™ pain relief system provides added advantages over acupuncture. First, it eliminates the use of needles in order to get the beneficial effects, and second, the treatment can be delivered continuously rather than just during the limited time that a person is able to be treated at the office, which speeds up the healing process.

In the thousands of years since mankind first suffered with pain and the accompanying anxiety and depression, science and physicians have provided us with dramatic improvements in pain management. In 1869 Friedrich Bayer founded a small company in Barmen, Germany, to produce dyes. In 1887, a Bayer chemist developed a “wonder drug” called the aspirin which has been used ever since to relieve pain. And, now in the 21st century scientists have again developed another “breakthrough” medical device- the drug-free ActiveWorks® back pain relief system.

For more information on the Ferris Pharmaceuticals ActiveWorks® back pain relief system for your chronic or acute pain or the other PolyMem® family of products, call toll-free 1-800-POLYMEM. Or, please visit and speak with Elizabeth LaLonde, a Registered Nurse with over 25 years experience specializing in patient pain, ostomy and wound care. Elizabeth LaLonde is at the Medical Shoppe of Marco at the Shops of Marco, 135 S. Barfield Drive, Marco Island. Hours are 9 a.m. to 5 p.m. Monday through Friday and Saturday 10:00am to 2:00 p.m. Her office can be reached at 239-389-4890.

Dr. Roger Sessions is a Staff Physician at the Baylor Regional Medical Center, Grapevine, Texas; Diplomat of the American College of Emergency Physicians; Assistant Director of Baylor Regional EMS; Director of the North Texas Medical Center; and, a member of the American College of Sports Medicine.

The Marco Island Coast Guard Auxiliary

by Randy Weimer FSO - PA

The United States Coast Guard Auxiliary was created by an act of Congress on June 23, 1939. It was originally called the Coast Guard Reserve. The name was changed to the Coast Guard Auxiliary on Feb 19, 1941. The Coast Guard and Auxiliary were at first organized under the direction of the Department of Transportation. However, today both are administered by the Department of Homeland Security.

The Marco Auxiliary is entering its 38th year of service to Marco Island and the Ten Thousand Islands. Fifty years ago the Naples Auxiliary was the only Coast Guard Auxiliary in the area. Then, as the area grew, Naples started the Marco Auxiliary. Today the Marco Island Auxiliary is assigned an AOR (area of responsibility) that is 220 square miles and takes in the Ten Thousand Islands. The Auxiliary on Marco Island has over 60 members, 18 authorized vessels 18 ft to 44 feet, 1 base radio station and seven home based land radio stations. The auxiliary is not a law enforcement agency but serves as a support team for and operates under orders from, the Coast Guard. All of our members are required to undergo strict Homeland Security clearance checks.

We offer a wide variety of boating programs including our

most popular course, Boating Skills and Seamanship. All of our classes are taught by certified Coast Guard instructors. These programs are designed for individuals who either own a boat or are thinking of buying a boat. They provide valuable information to help make us all safe boaters. Other courses include GPS, Advanced Coastal Navigation, Weather, How to Read a Chart, Hurricanes and Your Boat, and many water safety programs aimed at school age children.

Unfortunately, Florida leads the nation in boating fatalities, injuries and accidents. Courses such as the ones we offer are a key to a safer boating public. We encourage all boaters to expand their knowledge base by looking into the various Auxiliary courses that are offered. Many insurance companies give discounts on boat insurance if you successfully complete these classes and present them with the appropriate certificates. Current Florida Law requires that anyone born after September 30, 1980, and operating a vessel powered by a 10 horsepower or more motor, must pass an approved boater safety education course. They must also have in their possession, photographic identification and a boater safety identification card issued by the Florida Fish and Wildlife Conservation Commission.

These identification cards will be processed at no charge upon completing the courses offered by the Marco Island Coast Guard Auxiliary.

Free Vessel Safety Checks (inspections) are available from certified Coast Guard Auxiliary members here on Marco Island. They can be done right at your dock. The goal of these inspections is to assure that you have all of the required safety equipment on your boat. The Auxiliary will work with you until your boat meets all of the Coast Guard safety requirements. You will then be awarded a Vessel Safety Check Certificate to affix to your boat.

In addition to an elected Flotilla Commander and Vice Commander, we have twelve appointed Staff Officers in our Flotilla that have separate assigned responsibilities, including a certified Marine Safety Officer who responds to water pollution investigations.

Although our vessel facilities (boats) are privately owned, they must be inspected to meet USCG standards. The required equipment on board costs the member an average of twelve hundred dollars. The coxswains and crews on all of our boats must be certified as well as undergo annual requalifications. A coxswain undergoes 4 months of training and then must be tested on the water in the

daytime and nighttime by a QE (Qualified Coast Guard Examiner). Crewmembers undergo similar training and testing.

Anytime an auxiliary vessel is on the water flying the Patrol Ensign and the Coast Guard Patrol Sign, that vessel is under US Coast Guard orders. It is assigned as Coast Guard Property, as is the radio equipment supporting it. The Marco Auxiliary is designated as Flotilla 5 in Division 9 and is under the command of the United States Coast Guard Seventh District. Flotilla 5 has supported the Coast Guard with well over twenty thousand hours in 2004 including many search & rescue missions and boater distress calls.

The importance of the Auxiliary became very evident after 9/11 when it was called upon to fill vacant USCG positions in stations that had deployed staff to meet the demands of national security. Today our trained members are utilized to staff positions at the Fort Myers Coast Guard Station.

Our Auxiliary station on Marco Island (located at Caxambas Park) has received many awards from the USCG. Its accomplishments include leadership in establishing new seminars on boating safety, installing updated radio communications, providing docking for emergency response vessels and for completing a 24-month re-charting of the Ten Thousand Island.

For information on boating classes, vessel inspections, seminars and availability of speakers please call the station at 394-5911 and leave a message. If you would like information on joining this fine family of volunteers and have eight hours a month to give, please call also. Information on the Auxiliary membership requirements, class dates, and course descriptions is also available at our web site: www.uscgaux.org/~0700905.

Special Note on Boating Speed Zones

We get many questions about local boating speed zones. Therefore, in conjunction with local authorities, the following information was prepared to briefly cover some examples of common boating speed zones found around Marco Island.

Boat speed limits are posted throughout our waterways, just be alert for the white signs and markers while on the water. Remember that PWC's (personal watercraft) are class A motorboats and must follow the same rules as other boats. Boat speed limits do not give anyone the option to operate in an unsafe manner. There is no "right-of-way" on the water! Some speed zone examples are shown below.

On the Gulf- Boats must be operated in a safe manner, at a safe speed.

From the entrance of Capri Pass to speed marker just past the Snook Inn- Idle speed (no wake and a minimum speed

at which you can still maintain control).

From this point up to within 300 feet either side of the Jolley Bridge- 30 miles per hour within the channel.

Within 300 feet either side of the Jolley Bridge- Slow speed (minimum wake and boat in an off-plane position, riding level in the water with the bow down).

Outside of the Marco River channel- Unless marked otherwise, the speed limit is slow speed.

Marco Island bays and canals- Idle speed. This includes all bays* and canals on Marco Island. Also included in this speed limit is the area along the seawalls east of the Jolley Bridge.

Special speed zones- areas such as Rookery Bay and some areas around Goodland are marked with 20 miles per hour signs.

* Barfield Bay speed limits are under evaluation by the City of Marco Island.

Boating authorities can suspend speed limits at any time if unsafe conditions exist. Monitor channel 16 on your VHF radio at all times for safety alerts and emergencies.

Please remember, safety is everyone's responsibility. We cannot possibly cover all of the specific speed zones on Marco; so we have included some here for clarification purposes. Water speed zones are clearly marked! It is the boater's responsibility to operate his/her watercraft in a safe manner; this includes operation at no more than the posted and safe speed. Courtesy goes a long way on the water, if in doubt, give-way.

United Way of Collier County

by Shannon Anderson

Isn't it great to have Marco Island as your place in the sun? Whether you are here year 'round, a few months or few weeks, very few will argue that Marco has the best of so much for so many. It's easy to understand why the residents are justly proud of their community.

Residents and civic groups seek to improve life on the island for all residents through hard work and generosity and donations to the United Way assist with that task.

From the beginning of the Marco YMCA's existence, the United Way of Collier County

has been a generous supporter, helping to pay for supervised, after-school care. The United Way also helps to fund Marco's scouting activities, with approximately 115 children benefiting.

Marco residents can count on all United Way-funded agencies including those off the island to give support in times of crisis. Unfortunately, Marco Island shares some of the same serious issues that exist throughout Collier County. Project Help provides 24 hour-a-day counseling for survivors of rape, crimes and suicide and offers support groups as well. Typically, 60 individuals from Marco are served by Project Help annually.

Some agencies hope the need for their services declines.

The Child Protection Team (CPT) is one such agency. Their mission is to provide medical and social diagnosis of child abuse and neglect. This past year, CPT was involved with 64 children from Marco.

The list of agencies that serve Marco residents continues: Sunrise/Tech of Collier County, providing the developmentally disabled opportunities to live productively in the community; Step by Step, delivering intervention programs for preschoolers with development delays; the Care Club, caring for Alzheimer's sufferers in Collier's only licensed adult day program. These are a few of the 29 local agencies that are supported by the United Way.

Although many businesses support the United Way generously, Collier County doesn't have as many large businesses from which to draw support as other communities do. In addition, local government does not fund charitable organizations. The financial support of the residents of Marco Island and the rest of Collier County are greatly needed for the United Way to meet its goal of \$2.5 million. Thank you for your support.

Please contact the United Way for more information at 239-261-7112. And finally, you may lend your support to the United Way by sending your tax-deductible gift to: The United Way of Collier County 848 1st Avenue N. Ste. 240 Naples, FL 34102



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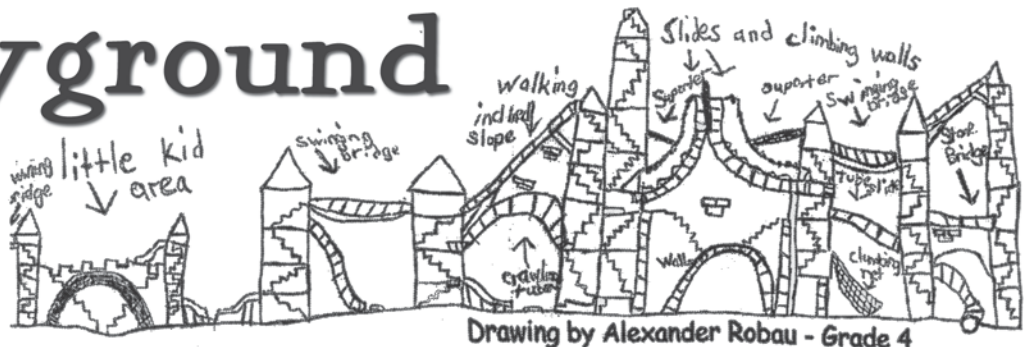


MICA's Architectural Review Committee (ARC) meets the second and fourth Monday of each month and is looking for qualified individuals to serve on the committee.

The ARC reviews construction plans for compliance with the deed restrictions.

If you are interested in obtaining further information, please call the MICA office at 239-642-7778.

The Mackle Park Playground



Come Join us March 8-13

The City of Marco Island in conjunction with community organizations and volunteers from across the island will build a state-of-the-art playground for the youth of the island. What makes this project unique is that the playground is designed by children, and the entire community will help supply the labor to build the playground.

Calling All Volunteers!

Please call and sign up for
a shift

8am - 12pm
12:30pm - 5pm
5:30pm - close

Heidi Moss 825-8269
Natalie Kirstein 394-2986
Jill Baldwin 642-1076

Skilled Volunteers:

Cutting a straight line with a circular saw; familiar with power tools, measuring, cutting etc.

Unskilled Volunteers:

Carrying, assembling, sanding, shovelling, carpenters, helpers.

Also need:

Food service, Childcare, sign-in table etc.

There will be food, refreshments and childcare on-site.

Please let us know if you can donate or loan tools!

Mackle Park Community Park 642-0575

Nonprofit Collier County Animal League, Inc. Formed to Save Lives of Local Animals

Foster homes, volunteers and donations urgently needed

Ronnye Randall, a health care industry consultant, couldn't stand the idea of the stray dog she had turned in to the county shelter being put down, so she decided to do something about it.

In May of 2004, Randall found "Fate," as the little black lab came to be called, while out walking her own three dogs. He had no identification tags, so she took him to the county shelter.

"He didn't look like he had been dumped or abused, so I assumed he had got out in the storms the night before and that his owners would quickly pick him up," said Randall.

Unfortunately, no one claimed little Fate, and, because he had an injury to one of his front legs and also had Heartworm, a fatal parasitic condition if left untreated, the shelter prepared to euthanize him, as they do not have the resources to treat or care for dogs in such condition.

The thought of this friendly, happy young pup being put down was too much for Randall to bear, so she set about trying to find his owners or, if that failed, to find him a suitable home.

"I put up flyers in all the nearby shops and posted them in the local residential communities," she said. "But it



Honeybear is one of the animals at the Collier County Animal League, Inc. looking for a new home

was pretty stressful, as I knew if I didn't find him a home quickly, he would be euthanized."

Fortunately, this story had a happy ending, as a wonderfully generous family agreed to adopt Fate and treat his medical conditions at their own expense.

After experiencing the satisfaction of finding a home for Fate, Randall began to research whether it would be possible to find homes for other animals in the county shelter that would otherwise be euthanized. She quickly met Tammy Morris, owner of Amigo's Restaurant on Marco Island, who had been quietly rescuing dogs and cats from shelter for over 13 years. Morris had been using her network of friends, family and customers to find the animals permanent homes, paying for any medical

treatments needed out of her own pocket. The two began working together toward their common goal and, over the last seven months, working with other individuals and rescue organizations have found homes for over 150 animals.

As Randall and Morris met more and more animal lovers who wanted to get involved with their efforts, they decided to organize the process, and recently formed the nonprofit organization Collier County Animal League, Inc. (CCAL).

"We've just filed our incorporation papers and are waiting to get our exempt status so that we can accept tax deductible donations," said Randall. "Then we can really start helping some of the more desperate cases that need expensive medical treatment," she continued.

CCAL's stated mission is to end euthanasia in Collier County by reducing the population of homeless and unwanted animals through low cost and no cost spay/neuter programs and community education; and by helping local animal shelters and rescue organizations with any needs that are not covered by their operating budgets.

“Thanks to some extremely generous benefactors, we have already been able to save the lives of many animals who needed medical treatment,” said Randall.

CCAL has treated approximately 25 dogs for heartworm; spayed/neutered, tested and vaccinated 50 cats; treated four orthopedic injuries; paid for diagnostics on several animals hit by cars; and treated four eye injuries.

CCAL also rescues healthy animals from local shelters that have simply been there too long and that are going to be euthanized to make space for more incoming animals.

“It’s tragic, really,” said Randall. “These animals would make great pets for someone, but the local shelter simply doesn’t have the resources to hold on to them forever. We try to put as many as possible into foster homes until we can find them a permanent home.”

CCAL holds 1 to 2 adoption events a month at local businesses and currently has 17 cats and 8 dogs available for adoption. All of the cuddly creatures needing loving homes can be seen online at www.CCAL.petfinder.com. Adoption fees are \$40 for cats and \$50 for dogs.

“Right now, with the current rate of animal intakes at the county shelter, we’re facing an uphill battle,” said Randall. “Although it’s always heart-breaking when we can’t rescue a particular dog or cat, we are so encouraged by the support of

the local community so far that we are optimistic we can help make unnecessary euthanasia a thing of the past,” she continued.

CCAL is always grateful to receive donations to cover medical costs and animal supplies, and urgently needs foster homes and volunteers.

If you would like to find out how you can help end animal euthanasia in Collier County, contact Ronnye Randall, president, Collier County

Animal League, Inc.,

(239) 642-5300;

e-mail info@collierrescue.com.

Contact Information:

Ronnys Randall, President

Collier County Animal League, Inc.

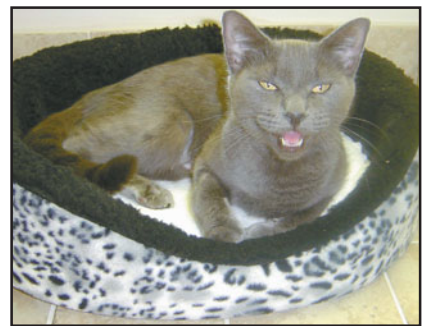
589 Tripoli Court

Marco Island, FL 34145

Phone: (239) 642-5300

Fax: (707) 598-7680

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Brian Hood

MICA Letters

Dear MICA,

Just a note to tell you how much we enjoyed your latest publication of MICAWAVE - what a great little magazine. We read each article and found the subjects so interesting and informative - it is wonderful to read through the articles and learn so much about our beautiful Island. Your choice of articles was fabulous and so well written.

As condo owners on the beach, we are very grateful for your concern and caring - Thank You so much for representing us. Can't tell you how much you are appreciated - what a joy to know your group is watching over the residents of Marco Island and all their needs and wants.

Congratulations, and many thanks for your MICAWAVE.

Jim and Joan Dunne



Sunrise Realty
of florida, inc.

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Sun Times Real Estate column by Maury Dailey

Steve Brausen, Neal Bedford, Maury Dailey,
Pat Frates, Bonnie Hurt, Joanne Leithauser,
Donn May, Werner Schaefer

AmSouth Bank Bldg., 606 Bald Eagle, Suite 202, Marco Island
Call us or see us on line at
239.394.2054 or www.MarcoRealty4U.com

Emergency Information

Name:	Date of Birth:	Today's Date:	
Address:	City:	State:	Zip:
Physician:	Phone:		
Family Doctor:	Home Phone:	Work Phone:	
Emergency Contact Name:	Phone:	Relationship:	
Allergies:			
Medications:			

Courtesy of the Marco Island Civic Association
MICA

Be on the look out....

This card will be sent to you in future mailings.

It's a good idea to fill out and place one on your refrigerator and another in the glove compartment of your car.

It may help guide personnel in the event of an emergency.

Islander Pool and Patio

by Staff

Men, you have been keeping a wonderful secret from your wives! When thinking of a pool supply store, what comes to mind are floats and chlorine. Islander Pool and Patio couldn't be further from that picture. What a surprise I encountered when I walked into Islander Pool and Patio for the first time! Beautiful patio accessories abound, like clocks and thermometers, tableware, wall décor, candles, and wind chimes. Towel racks, outdoor lamps, patio mats, and placements round out the décor. They also sell hot



tubs, Telescope Patio furniture, pool heaters, and the more typical floats, toys, and water exercise equipment. They also offer pool service with on-staff repair specialists, water testing, and in-store equipment repairs free of charge on labor.

Marco residents and owners, Joe and Kim Irigoyen, are very active in the community, from chairing the Tommie Barfield Pumpkin Patch Committee for a number of years to coaching sports at the Charter Middle School.

For the months of February, March, and April, Islander Pool and Patio is also offering MICA members an extra 5% off Telescope furniture, and 5% off foam chairs.

For more information about the company and discounts you can log onto:

www.islanderpoolandpatio.com
The store is located at 559 Bald Eagle drive, between Su's Garden Restaurant & Marco Office Supply.

Islander Pool & Patio, Inc.

Owned and Operated by Marco Island Residents Since 1990

~ Pool Supplies ~
~ Patio Furniture ~
~ Heater Installations ~
~ Sundance Spas ~

559 Bald Eagle Drive
(next to Marco Office Supply)
642-4844
www.islanderpoolandpatio.com

Chlorine Discount Cards Available!

\$10.00 OFF Foam Chairs
Save! **Chairs & Floats** *Save!* **\$5.00 OFF** Foam Floats

Stop in and see our selection of foam floats and other pool accessories!

Expires 3/31/05 - Limit One Per Customer

Most folks are about as happy as they make up their minds to be.

Abraham Lincoln
(1809-1865)

Did you Know?

You can read the Naples Daily News and the Marco Island Eagle on line early at no cost at www.marconews.com

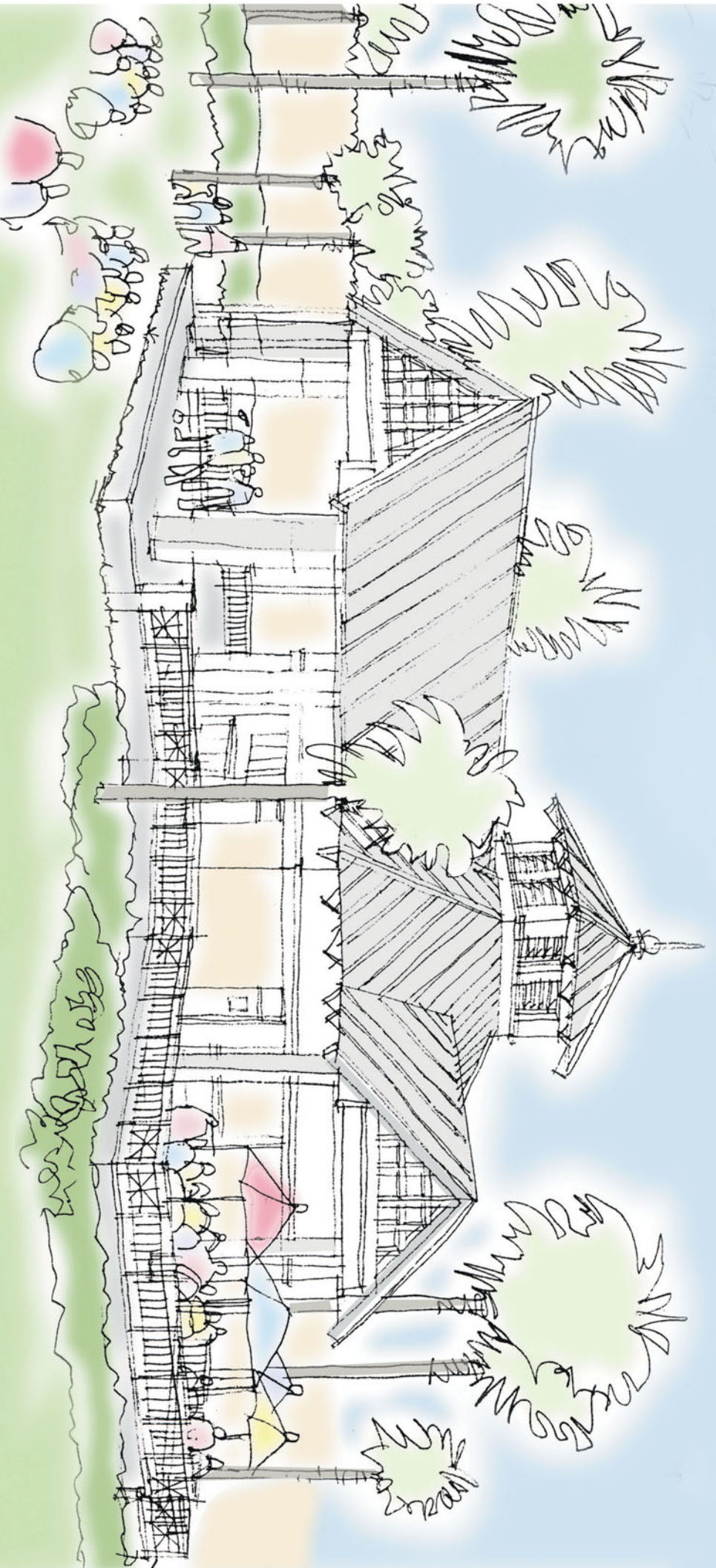
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Proposed Residents' Beach Pavilion

Spotlight on Konrad's Restaurant

by Ruth McCann

A visit to Konrad's Restaurant is such a treat. No easily accessible parking? No problem! Valet parking is at their doorstep. A few minutes until your table is ready? No problem! The lounge is just a few feet away with a full bar and an amazing wine selection encompassing 67 different wines. Just think - you could dine at Konrad's on 67 consecutive evenings and never drink the same wine twice!

The entrée menu is just as varied, ranging from Bavarian specialties to seafood, to chicken and pasta, to beef and lamb. Konrad's uses only the freshest, natural ingredients and every meal begins with a trip to the fabulously fresh salad bar. The shrimp is hand picked from the docks of Ft. Myers Beach, and



all beef is aged in house. They cut and smoke all of their meats and seafood on the premises, giving their chefs creative freedom to accommodate any request.

Konrad's Restaurant first opened its doors January 2, 1992, under the helm of owner-chef, Konrad Mayerhofer. Konrad is a native of Germany and has an extensive resume beginning with an apprenticeship in Germany, five years in Switzerland and

England, followed by seven years aboard the Royal Viking Cruise Line and the Essex House in New York City. Upon arriving on Marco, Konrad served as executive chef at the Marco Marriott Resort.

Konrad has continued the standards of his training at his elegant yet casual restaurant located in the Marco Walk. The restaurant's lounge menu was recently expanded, so if you're not in the mood for a full course meal, how about an appetizer or a sandwich in the lounge? Outside dining is available for those beautiful winter evenings as well. Konrad's is open for dinner from 5 to 10 p.m., with the lounge menu available until closing. They offer 10% off food with your MICA Discount Card. You can view the full menu and read all about Konrad's at www.konradsrestaurant.com. Call 642-3332 for reservations.



Remember When?

The picnic area at Residents' Beach prior to raising of elevation!

MARCO ISLAND CIVIC ASSOCIATION - RESIDENTS' BEACH
1770 San Marco Road, #204, Marco Island, FL 34145
Phone: 239-642-7778 Fax: 239-642-8663

APPLICATION FOR 2004-2005 RESIDENTS' BEACH USE

Enclosed is my check for \$100.00 covering application fee for my **non-transferrable** Residents' Beach membership. Fiscal year is September 1, 2004 through August 31, 2005. Fees are not prorated. PLEASE MAKE CHECKS PAYABLE TO MICA - RESIDENTS' BEACH.

I certify that I am a Marco Island resident, and in support of this application, I AM SUBMITTING HEREWITH PROOF that I qualify for membership by including legible copies of **one of the following** with my application:

- Copy of 2004 proposed tax statement or 2003 or later tax bill, or homestead exemption card for **improved** residential dwelling on Marco Island showing the street address. OR
- Copy of current homeowner's, wind, or flood insurance policy for my home on Marco Island, showing the street address. OR
- Copy of current condominium maintenance fee billing for my dwelling showing Marco Island street address. OR
- **New property owners:** copy of warranty deed or copy of closing statement.

ONLY THE ABOVE DOCUMENTS WILL BE CONSIDERED AS ACCEPTABLE PROOF OF RESIDENCY.
DO NOT SUBMIT ORIGINALS. ORIGINALS WILL NOT BE RETURNED TO YOU.

License plate number(s) will appear on the Residents' Beach decal(s). Therefore, **I AM ALSO SUBMITTING: one or two [please circle] copies of current vehicle registration(s), showing the license plate number(s), in names appearing on application.**

If either vehicle is leased and your name is not shown on the car registration, please also submit copies of the lease(s) or insurance card(s) showing your name. Vehicle titles will not be accepted.

- **I also wish to join the Marco Island Civic Association, therefore, enclosed is an additional \$25, for a total of \$125.** (This is a \$10 discount given when both Residents' Beach & MICA memberships are purchased simultaneously).

I understand that: 1) Residents' Beach membership will be granted only to natural persons (not corporations or trusts); 2) not more than one membership will be issued to any resident; 3) membership is non-transferrable; 4) members entering Residents' Beach without a decal affixed to their car (decal must match license plate) must present photo identification to the guard; 5) there is no refund of fees; 6) the fee to replace a car decal is \$10.00. As a member of Residents' Beach I waive for myself and any of my guests any cause of action that may arise for damages of any kind and matter. I understand that any violation of membership rules and beach access regulations will be grounds for cancellation of my membership. Under penalties of perjury, I declare that I have read the foregoing application and that the facts stated in it are true.

MARCO RESIDENTIAL PROPERTY ADDRESS _____

BUSINESS ADDRESS OR PO BOX IS NOT ACCEPTABLE

Date

Signature of Applicant

Please print legibly

Name: _____

Mailing Address: _____

Daytime phone #: _____

Fax #: _____

E-mail address: _____

South Naples Citrus Grove

South Naples Citrus Grove is a family owned and operated business for over 20 years. Our 120 acre grove is located 1½ miles east of Collier Boulevard (S.R. 951) on Sabal Palm Road in Naples Florida.

Our retail store has already bagged fruit, many varieties of Marmalades, Orange Blossom Honey, Grapefruit Spoons, Knives, Peelers, and Sippers. We also box our fruit so you can take it on the airplane.

From our shipping department you can order gift fruit boxes to be shipped to your friends and family for Christmas and other special occasions. During January and February we receive many orders for the yearly seasonal treat known as the Honeybell Tangelo. What better way is there than to send



a fresh picked gift box of Florida citrus to friends and family sending “A Little Florida Sunshine” their way.

We are a seasonal business opening approximately November 20th and closing for the season around May 10th each year. Our business hours are 9 A.M. till 5 P.M. Monday through Saturday and closed on Sundays.

We grow three varieties of grapefruit: Pink, Ruby Red, and Star. Orange varieties through season are: Hamlin, Navel, Page, Orlando and Honeybell Tangelos, Temple, Pineapple, and Valencia. Tangerine varieties available through season are: Sunburst, Poncan, Dancy, and Murcott honey tangerine.

So come on in and see how the fruit is washed and waxed, bagged and trayed. Best of all, try before you buy because samples are always-always available.

You can also visit us on our website at www.naplescitrus.com or e-mail us at snctitrus@earthlink.net. We can be reached by phone on our toll-free line at (888)547-6837 or locally at (239)774-3838.



Congratulations to MICA Board member JoAnne Youman and her husband Bob, who celebrated their 50th wedding anniversary on November 21, 2004. Pictures of then and now!