
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, 2006

Visit our web site: www.marcocivic.com

2006 Issue 1

Marco Island City Council Candidates

MICA hosted its City Council Candidates Night on January 25 at the United Church of Marco. It was the first opportunity for the 150 people in attendance to meet the seven candidates and hear what they had to say.

MICA President Jim Arnold moderated the evening and posed many relevant questions to the candidates.

The Marco Island residents who filed and qualified to run for Marco Island City Council are Joseph Batte, Heyward

Boyce, Ted Forcht, Chuck Kiester, Rob Popoff, Joseph Simons, and Steve Stefanides. Some very interesting responses came forth. Some of the questions and the candidates' responses are listed on page 14.



President's Letter

Welcome back to all you snowbirds! We're glad to see you again and appreciate your returning.

MICA has had an extremely busy couple of months. We have hosted our Annual Meeting, a Marco Island City Council Candidates Night, co-sponsored health seminars, and unveiled a wonderful piece of sculpture at Sarazen Park. In addition, we surveyed our members regarding a proposed waterways ordinance and represented the members before City Council regarding decreasing density on our beautiful island. This edition is full of articles and pictures of some of these events.

MICA's 2006 Humanitarian of the Year Award was presented at our Annual Meeting to a very deserving Luise Romano. As always, Luise was gracious in accepting the award, stating that she felt honored to follow past recipients. Please read the full article on page 8.

The Residents' Beach Pavilion has been under construction since June and is so very close to opening. We look forward to taking down the construction tape and signs and opening the doors to this fabulous new facility to our members!

Please enjoy reading this issue of the *MICAWAVE*, possibly sitting under a palm tree!

Anchoring - How Long?

by Ruth McCann

The Marco Island Civic Association recently surveyed its members with regard to the length of time boats should be permitted to anchor in the Marco Island waterways. On December 6 MICA mailed 5,930 surveys to our members. The survey consisted of just one question, which is listed below along with the number of respective responses.

How long should a boat be permitted to anchor in the waterways within the corporate limits of the City of Marco Island?

One day	536
Two days	280
Three days	692
Four to seven days	329
Eight to fourteen days	111
Fifteen days or more	120

Although "zero" and "thirty" days were not options from which to choose, 34 members wrote in votes for "zero" days and one member wrote in "thirty" days. We also received various notes from members saying they did not live on the water, did not feel qualified to answer the question, and therefore, did not enter any number of days.

Based upon the fact that 75% of the respondents wished to limit anchoring to three days or less, the MICA Board of Directors voted unanimously to endorse an anchoring limit of three days or less. In addition, to protect the sanctity of the single-family homes and neighborhoods, the MICA Board also recommends anchoring at no less than 200 feet from any man-made structure. To make the City Council aware of the wishes of property owners on Marco Island and to assist in their decision making, this information was supplied to the seven members of City Council.

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MICA Celebrates 20 Years of Deed Restriction Oversight

by Bill Patterson, Deed Restriction Specialist

Homeowners associations and their counterparts, such as condominium or cooperative owners associations, have undergone explosive growth in the past few decades. In 1965 there were only 500 such associations. The latest information from the Community Associations Institute (CAI), the trade group for homeowners associations, indicates there are more than 250,000 associations in the United States.

Approximately 50 million people now live in developments governed by homeowners associations. This growth is accelerating, with an estimated four out of every five housing starts included in a homeowners association.

In the absence of state legislation to the contrary, an association's rules will take precedence over less restrictive local land use regulations because the residents of the association have agreed contractually to be bound by those rules. Thus, a homeowners association is able to restrict, or even prohibit, uses of property that would be allowed under the community's zoning.

Most homeowners associations have mandatory membership requirements, however, the Marco Island Civic Association is a voluntary membership of \$35 per year. With the year



October 30, 1986 - Deltona assigns deed restriction authority to MICA. Richard McManon, Esq., J Barrett White, MICA President, James Stackpoole, Vice President Deltona Corporation.

ending August 31, 2005, there were 6,700 MICA members. This number does not include Residents' Beach members.

Deed Restrictions were assigned to MICA from Deltona in 1986. Although the deed restrictions were not as well written compared to our standards of today, they remain an important part of our function. Thirty years ago the Mackle Brothers did not foresee a 5,000 square foot house on an 8,800 square foot lot.

Homeowners associations are organized on a democratic model. Members of the Marco Island Civic Association elect a board of directors from among its members. An association

board meeting is roughly comparable to a city council meeting.

There are several important benefits to living in a development governed by a civic association. The most significant is the proven track record homeowners associations have in maintaining, and often enhancing, property values. Developments with civic associations better protect property values because the associations provide some critical benefits to residents that they normally would not be able to obtain on their own.

The association provides greater certainty that the community will remain

continued on page 9

American Artist's Sculpture Displayed at MICA's Sarazen Park

by Ruth McCann

Sarazen Park is sporting a wonderful piece of sculpture that feels right at home! On January 26 "It's Only a Game" was officially unveiled. MICA's Sarazen Park is named after golf legend and Marco Island resident Gene Sarazen.

As you can see in these pictures on the page opposite, "It's Only a Game" is a tribute to the great game of golf. It stands 7'3" tall and features three golfers, two men and a woman, from the 1900's fighting over a ball.

The Marco Island Foundation for the Arts launched "ArtQuest," a fine arts project that illustrates the organization's mission of promoting the display of art in public places on Marco Island. The Marco Island Civic Association, along with 14 other businesses on Marco, is sponsoring a sculpture, which will be displayed throughout the year. An ArtQuest tour map is available and each piece is listed along with information regarding the artist and the sponsor.

Bill Bond, the sculptor of "It's Only a Game", spent his youth in the ranching country of the Texas panhandle. He went on to complete his studies at the Art Center School in Los Angeles, California. Moving to Dallas, Bill had a successful career in advertising — winning over 100 awards throughout the U.S. He



"It's Only A Game"

was also named Art Director of the year in the Dallas/Fort Worth area during his career. In 1980, Bill moved into fine art with his first sculpting efforts, using traditional western themes. Creativity and ideas led to other themes — including Biblical and historical. Then, after moving to Loveland, Colorado, he added a fun type of art that he refers to as 'whimsical'.

In all of Bill's bronzes, humor is evident in a subtle way. "I'm trying to take you to the barely perceptive edge of humor — to a point where you laugh, but are hard-put to explain why," says Bill. He says further, "Style is not art. Art is good design, studied exaggeration,

interesting rhythm...just about any theme can be legitimately explored in art, and humor certainly is one of them." Bill has exhibited in the Cowboy Artists of America Museum in Kerrville, TX; the Delaware Museum in Wilmington; the Panhandle Plains Historical Museum in Canyon, TX; and the Gilcrease Museum in Tulsa, OK. The Knox Gallery in Naples displays Mr. Bond's artwork, which is available for purchase.

We invite you to stop by MICA's Sarazen Park, on the corner of South Collier Bld. and Swallow Avenue, to view this outstanding American work of art!



The Shell Game

by Jo Anne Youman

There are many interesting varieties of shells on the sandy beaches of Marco Island...and now is a good time of year to collect them. Here are a few of the little known facts about sea life...see how many you can guess correctly. (Answers are on page 18)

The best time of day to go shelling is:

1. At high tide
2. Mid-afternoon, after all the walkers are through
3. Before a storm
4. Early morning

Where do shells come from?

1. Grow in the sea in egg-casings
2. Live under the sand and rocks
3. Egg cartons at the grocery store
4. Fish bring them to beach areas

What is the official state shell of Florida?

1. Lightening Whelk
2. Murex
3. Conch
4. Coquina

What is the name of the animal inside the shell?

1. Worm
2. Charley
3. Mollusks
4. Glob

How many types of shells are there?

1. Painted shells
2. Bivalve
3. Soft Shells
4. Univalve

Where is the largest shells museum in the USA?

1. Marco Island
2. Hawaii
3. Sanibel
4. Fort Myers

What is the name of the study of shells?

1. Shellology
2. Conchology
3. Aqua-ology
4. Murexology

Name the most common shell found on Marco Island

1. Conch
2. Sand Dollar
3. Coquina
4. Olive

Since there are so many varieties of shells, where do they get their names?

1. From a landmark
2. Person who discovered and recorded it
3. Book of shells
4. Ask a friend

Shells are:

1. Home for a mollusk
2. Grown for jewelry
3. Used for musical instruments
4. Indestructible

Urchins are a round ball-type shell with long spines. What is the best way to clean them?

1. With tweezers
2. Snap off the spines with fingers
3. Soak in water and bleach overnight

4. Roll in the sand

What shell has been used to manufacture buttons?

1. Clam
2. Pen Shell
3. Conch
4. Sand Dollar

What shell has the outline of a poinsettia on its bottom?

1. Clam
2. Tulip
3. Sand dollar
4. Olive

What has no head or tail, nor left or right side and eats mollusks such as oysters and scallops?

1. Cowries
2. Turtle
3. Starfish
4. Coquina

Which shell has rows of eyes and each eye has its own lens and retina?

1. Sand Dollar
2. Cockles
3. Scallops
4. Olive

Turn to page 18 for the answers!

If you are interested in shells, the Marco Island Shell Club will sponsor a show at the Presbyterian Church on March 23rd through 25th, 2006 from 10am to 4pm. You won't believe the amazing items you can make from shells.

Collier Regional Medical Center – Closest Hospital to Marco Island

by Ruth McCann

At MICA's Annual Meeting on January 19 Mike Mastej, Chief Executive Officer of Collier Regional Medical Center, explained that there will soon be a state of the art, 100-bed acute care hospital that will serve the healthcare needs of Collier County, and it will be situated as the closest hospital to Marco Island. Collier Regional Medical Center is currently under construction along Route 951 (Collier Boulevard) at Rattlesnake Hammock Road and is part of the Health Management Associates (HMA) organization. The 260,000-square-foot facility is being constructed on a 60-acre site east of the Florida Sports Park on the south side of Collier Boulevard. The new facility will also include an 80,000 square foot professional building. The hospital opening is planned for January 2007.

This advanced medical center will have emergency services, outpatient services, and obstetrical services as well as a host of other advanced care services, such as clinical laboratory services, MRI, C/T scanner, nuclear medicine and angiography. All 100 rooms are private, which Mr. Mastej stressed is

vital to the recovery of their patients. He also stated that the facility could grow to 400 rooms in the future. The breakdown of rooms is as follows:

100 All Private Rooms

Medical/Surgical - 60 beds
Obstetrics/Gynecology - 14 beds
Intensive Care Unit - 12 beds
Step Down - 7 beds
Pediatrics - 7 beds

Mr. Mastej emphasized that communication with all county citizens is important in that residents will support the hospital financially through the use of the services offered. The hospital will add the equivalent of 300 full-time positions to the community. HMA cares about and supports their employees through training and education, who in turn are caring and committed to patients and the organization. At the same time, HMA is a stable organization that is financially sound and will provide approximately \$3.5 million annually in tax revenue to the county, state and federal government.

Just days following MICA's Annual Meeting HMA announced that it had entered

into an agreement to purchase Cleveland Clinic Naples. The transaction should be completed by June 30, HMA said in a statement.

"We believe this acquisition will complement our de novo project, the 100-bed Collier Regional Medical Center, currently under construction in southern Collier County, thereby providing more effective competition in Collier County," Joseph Vumbacco, HMA's chief executive officer and vice chairman, said. "Upon completing the transaction, the existing Cleveland Clinic - Naples Hospital medical staff will soon be able to serve the community at two Collier County hospitals, effectively improving access to more of the area's residents."

After completing the Cleveland Clinic transaction in Naples and two other announced transactions, HMA will operate 62 hospitals in 16 states with about 8,995 beds. The Cleveland Clinic - Naples hospital has 83 beds.

You can access Collier Regional Medical Center's new website for further information about this hospital which is approximately 10 miles from our island – collierregional.com.

The 2006 MICA Humanitarian of the Year Award

by Lynn Bradeen

The MICA Humanitarian of the Year Award has become the most prestigious award on Marco Island. This valued award was developed to honor the unsung heroes of Marco Island, the people who do so much for so many. The wonderful people you do not hear much about.

Past recipients of this prestigious award include 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; Art Segal and Stevi Walthour.

The 2006 honoree is a very special person with a heart of gold and a long, long history of being there for others. Our honoree has led a very courageous and giving life. The most obvious and impressive attribute that comes to the surface over and over is the loving and giving compassion our honoree extends to others.

Our honoree was selected class Salutatorian and the "most likely to succeed" in high school. University was completed at night after work by our honoree. Our 2006 honoree was a scout and PTA leader and an auxiliary member of her local fire department.

Here on Marco Island our honoree was active with the YMCA teens, President of



Luise Romano, 2006 Humanitarian of the Year

Kiwanis Club, co-chair of the Feast of San Gennaro, a volunteer at the Cancer Society and a willing and eager volunteer at Habitat for Humanity, building houses for others. Our honoree is a Eucharistic Minister at San Marco Catholic Church, and I am proud to say our honoree is a hard working member of the MICA Residents' Beach Advisory Committee.

Our Humanitarian of the Year can often be found cleaning, working and care giving, free of charge, to our community's elderly who need assistance.

Of the many accomplishments the one I find the most impressive is the untold hours our honoree spends with cancer patients. As

a two-time cancer survivor our honoree knows first hand the trials and tribulations of this dreaded disease. Our honoree steadfastly refused to be brought down by the evils of cancer. While fighting the victorious battles over cancer our honoree was an inspiration to everyone around. Today our honoree quietly shares this inspiration and love of life with others who need help fighting the battle.

These are just a few of the outstanding contributions to life our 2006 MICA Humanitarian of the Year, Luise Romano, has given to those around her. Congratulations, Luise, and we thank you!

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!

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

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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!!!!

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

Marco Island Princess



Marco's Most Unique Waterfront Dining Experience

Daily Narrated Eco/Sightseeing Cruises,
Lunch & Dinner Cruises and
our famous Gulf Sunset Cruises

Enjoy the air conditioned salons
or open air upper deck

Great for birthday parties
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SAILING DAILY FROM MARCO RIVER MARINA



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Backcountry Fishing

Private & Shared Charters

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Look for the Sunshine Tours "Chickee Hut"
or visit our website at www.sunshinetoursmarcoisland.com

Accessorize with Angelica!

by Ruth McCann

Angelica Andrews is the proud owner of Angelica's Boutique, which is located at 681 South Collier Boulevard, across from the Radisson Hotel, next to Sunshine Booksellers. Angelica's Boutique participates in the MICA Discount Program.

Angelica originally came from Chile and now lives on Marco Island with her American husband, Doug, and their son, Christopher. They had vacationed on Marco for 13 years prior to making the big move from Miami.

She used to work out of her home in Miami where she sold her collection of accessories to clients by appointment or at "purse parties." Just over a year ago, the family bought a condo



on Marco and at the same time there was an opportunity to purchase a business. It seemed to be perfect timing. They bought the business and named it Angelica's Boutique.

The store has a large selection of designer-style handbags and evening purses, a colorful collection of casual, comfortable, and fashionable clothing for all

occasions. Costume jewelry, sunglasses, and other accessories are available that add those finishing touches to your outfits. You will not see her pieces coming and going around the island.

Angelica offers a special touch by helping her customers achieve a unique, put-together look. You may contact Angelica's Boutique at 239-394-6632.

MICA **Discount Program** **New Members**

Habitat for Humanity Home Store, Collier Co.
11145 Tamiami Trail East, Naples
732-6388

Island Electronics, LLC dba Marco Island Radio Shack
10% off any item in store
1000 N Collier Blvd
394-5888

Laminate & Exotic Wood Floors of Naples
10% off Hardwood Flooring Material
2348 J&C Blvd., Naples
598-0913

Free Money Awaits You!

Don't let your MICA Discount Card go to waste. Put it to good use, receive your 10% discount and at the same time support local businesses and business owners!

There is no better way to keep money in your pocket. Your \$35 MICA membership goes a long way when you show your MICA Discount Card at the almost 100 stores and businesses that support the

civic association.

Restaurants? We got 'em. Boats and tours? Got 'em. Flowers? Yep, we have them, too. Specialty shops? Yes, indeed. Supplies for your home? Of course. The list of businesses that participate is comprehensive.

So don't waste another minute. Get out there and get shopping – with your MICA Discount Card, of course.

What Is A Reader To Believe About Marco Island Real Estate?

by Maury Dailey

Sensational headlines, one trying to top the other, are trying to capture readers to their story. But what is really happening with the real estate market? That depends on the writer's perspective. My previous articles are specific to only Marco Island real estate activity. To get the pulse on sales activity I chose to look at pending sales versus sales that have closed. The difference is that pending sales are those that were put under contract that particular month. It will close a couple of months later. But the pending contracts measure what buyers are doing in our marketplace that particular month.

Other articles take different approaches to the same facts. To each their own. But the time of year from Thanksgiving through New Years normally buyers are spending time consumed in the holidays. There have been abnormal times like last year, 2004, when the holiday period was very active. But that was unusual.

So, at this time of year it is not a good time to judge how our market is. Just think about what happened during the timeframe we are trying to take a pulse on our market. We were in the Summer time. Usually a little slower time anyway. But then we went through a tough hurricane season and then into the holidays. So it makes sense that our numbers would look low especially compared to last year

when we had an exceptionally active market.

I think that there is a good argument that there is some pent up demand for our real estate. Buyers were not around when talk was all about hurricanes and they aren't around for the holidays either. We did have a lot of property owners come down after the Hurricane to inspect their property. But then they left to go home for the holidays. They were not looking to buy.

After several months of buyers being out of the market I expect we will see them show up during the first quarter of 2006. It coincides with our Season. Financing purchases are still great and sellers have eased off on some of their expectations bringing some prices down a little. Our availability of property is giving buyers choices they didn't have last season. All of the demographics about Baby-Boomers, Echo Generation and other buyers getting into the market are all still in place and growing. These buyers are all adding demand for real estate.

Even looking at national headlines about real estate doesn't tell the whole story. We are in a lag time as the Gulf Region gears up to have a massive building boom. Hundreds of thousands of homes and businesses need to be rebuilt.

That will have a major impact on the national scene.

So what are all of the headlines about? Various financial markets compete for our dollars. If there is some chance to convince us to redirect our funds from one thing to another then more power to them to take that liberty to try. But capitalizing on the past several months' slower activity seems unfair and inappropriate. It also means that Sellers expecting Buyers during these past several months need to think twice and also reflect on what we have gone through. Maybe their

Answers to the Shell Game

from page 6

Early morning;
Egg Casings;
Conch; Mollusks;
Bivalve & Univalve;
Sanibel; Conchology;
Sand Dollar;
one who discovers
and records it; home
for mollusks;
soak in water and
bleach;
Pen Shell; Sand Dollar;
Star Fish; Scallops.

expectations will need to be re-evaluated. The Marco Island marketplace has gone through a lot in the past several months. Add to that all of our road construction and upcoming sewer construction projects and it makes for some unusual times.

But, take a look at how great Collier Boulevard will look by seeing the completed road section in front of the Marriott. Think about how great the island will look after these major city public works projects are completed.

Don't let headlines and rumor mongers try to talk you into some negative picture of the future of Marco Island. Temporary bumps in the road should be expected but there is no need to think the bumps are permanent. Making long term decisions based on short term bumps probably is something not to get caught up in, as tempting as it may be.

Let's judge the market in a better light sometime after February or March. In the meantime, enjoy the spin on facts and figures.

I look forward to seeing you around our Island paradise coast!

Maury Dailey was the 2003 Vice President of the Florida Association of Realtors, SW Florida Region. He was the 2003 Realtors of the Year and the 2002 President of the Marco Island Area Association of Realtors. He is the Broker/Owner of SurfNSun Realty. You can direct questions and comments to him at Maury@MDailey.com

ABCs.... Continued from page 16

When you get the OK from your physician to start an exercise program you should consider what your goals are and proceed from there. It would be in your best interest to consult a fitness professional to set up a program for you. He will take into consideration any recommendations from your doctor and your goals. Your age, sex, lifestyle and eating habits are factors that must be considered to properly evaluate you.

There are four major components to physical fitness. They are cardio respiratory endurance, muscular strength, muscular endurance and flexibility. A good workout program will contain all four components including a pre-exercise warm up and a post-exercise cool down, combined with stretching.

Three balanced workouts a week are recommended but not on consecutive days. Cardio workouts can be done on a daily basis. In order to improve, exercise intensity and/or duration should be increased. It is a good idea to keep an exercise log and record your routine. That way you will be able to make a decision, based on performance, when to increase weights, intensity or duration.

Keeping a log, or exercise diary, is also a good way to gauge which exercise might be causing you some problems. It will be easier to determine which exercise should be eliminated or adjusted if you've kept a log of all that you've

done. A log will also be helpful if you go to an exercise specialist for a tune-up on your routine if you don't feel that you are meeting your exercise goals. He will be able to garner the information he needs from your logs and an interview with you.

Another exercise basic that should be considered is proper clothing. Clothing should be loose fitting, never binding, so you can move easily. Dress for the weather and in layers. Remember, dark clothes absorb the sun's warmth and lighter clothes reflect the sun's rays. It's always safer to wear white or reflective clothing at night. It's also important to wear the proper footwear for the task you're performing. Make sure you have a proper fit for your shoes, and don't let them become broken down or worn out. Good arch support and cushioned soles are very important.

The best time of day to exercise is the most convenient time for you. It doesn't really matter when you exercise, as long as it's convenient. Important don'ts for exercise time include exercising right after eating (it's best to wait a couple of hours) and exercising outside during extremely hot or humid weather. In very hot weather, it's best to avoid exercising outdoors during the hottest part of the day which is from 10:00 in the morning until 2:00 in the afternoon.

The important thing, of course, is to exercise. Clear it with your doctor and get it moving.



**Saturday, March 4,
7 to 11pm**

**San Marco Church
Hall**

Live music:
DL Turner & Nancy Holtzman
of
“Free Spirit Classic Rock Duo”

**Catered by Kretch’s
Cash Bar**

**For Tickets Call:
642-4799 or 394-7601
\$50 per person**

Hosted by The Kiwanis Club of Marco Island -
an evening of fun and fundraising to benefit education programs at Tommie
Barfield & Marco Island Charter Schools, and The Kiwanis Scholarship Fund.




*Mitchell Bradbury, grandson of MICA Member Delicia Craft,
and Lindsey Sorenson, enjoying the Residents’ Beach.
Both are students at Kansas University*

Jim Hughes
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244 Palm Street, Olde Marco
Reservations please 394-6262

Beach House in Progress!



Farewell - You Served us Well!



Almost there! Look for opening at the beginning of February

Spring Time Card Party

Annual
Alumnae Club
Fund Raiser
to Benefit Santa's
Helpers

Tuesday,
March 14, 2006
11:30am, \$40 pp
at the Marco
Island Yacht Club

Join us for a
fabulous lunch and
fashion show by
Patchington's of
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There will be door
prizes to win!!

Play your
favorite card or
board game!

Call
394-3916
for details.

A portion of your
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MARCO ISLAND CIVIC ASSOCIATION "MEMBERS ONLY" DISCOUNT PROGRAM

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

Airboat Experience

Base of Goodland Bridge, 642-3141

Always There Home Health Care

After first month of service, deduct 5% discount on weekly billing. Not to be combined with other offers.
317 N. Collier Blvd #201, 389-0170

Angelica's Boutique

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

A. Pinto Self Storage

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

Dr. Constance Aria

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

Autocraft

5% off non-insurance repairs
Present card prior to estimate being prepared
754 Elkcam Circle, 642-5309

Avon by Judy & Lucinda

10% discount. 642-0297

Balloon Dreams & Party Themes

850 Bald Eagle Drive-Lanai Plaza
642-9698

Beachworks

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

Beach Unlimited

1001 N. Collier Blvd, 642-4888

Blue Marlin Marine Construction

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

Jeffrey M Bogan Insurance Agency, Inc.

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

Cache Dry Cleaners

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

Carolyn's Personal Growth Center -

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

Cedar Bay Marina

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

Champions Pizza

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

China Rose Florist

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

Cold Stone Ice Cream

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

Mai Cooley Cleaning

393-1727

Critter Cafe

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

Crystal Blue Pools

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

Dry Clean & More

Shops of Marco, 642-7222

Dry 'n Clean Carpet Cleaning

Complete dry cleaning of your carpets
642-0092

Enterprise Rent-A-Car

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

Favorite Finds Antique Shop

10 Marco Lake Drive, 642-6206

Front Street Italian Steakhouse

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

Georgie's and the Shoe Resort

Town Center Mall, 394-2621

GNC, General Nutrition Cntr

Shops of Marco, 642-3336

Great Garage Doors

10% off tension spring repairs, 642-9050

Gulf American Marine Inc.

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

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

Habitat for Humanity Home Store,

11145 Tamiami Trail East, Naples
732-6388

Holiday Rentals

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

House of Mozart Restaurant

151 S Barfield Dr, 642-5220

Island Electronics, LLC dba Marco Island Radio Shack

10% off any item in store
1000 N Collier Blvd., 394-5888

Island Pet Sitters

389-1837, 272-1659

Island Print Shop

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

Islander Pool and Patio, Inc.

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

JetSet Surf Shop

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

Jewelry by Laura

at the Marriott Hotel, 394-2511

Joey's Pizza & Pasta House

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

Kahuna Sailing Catamaran

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

Karisma Gallery

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

Kid'n Around

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

Konrad's Restaurant

Marco Walk, 642-3332

La Casita Restaurant

1817 San Marco Road, 642-7600

Laminate & Exotic Wood Floors of Naples

10% off Hardwood Flooring Material
2348 J&C Blvd., Naples, 598-0913

Little Caesar's Pizza

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

Lotus Blossom Feng Shui Designs

10% discount on 1st consultation
404-0678

Maintain Domain, etc.

Joan Jennings, 941-394-1971

Marco Community Bank

1770 San Marco Road, 389-5200

Marco Cat

Town Center Mall, 394-6944

Marco Craft & Shell

Marco Town Center Mall, 394-7020

Marco Island Fine Jewelry

Jewelry & Fine Gifts
Town Center Mall, 394-3377

Marco Island Floor Covering

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

Marco Island Photography

642-3500

Marco Island Princess

Marco River Marina, 642-5415

Marco Island Ski & Watersports, Inc

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

Marco Island Small Engine

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

Marco Pool Service

10% off chemicals
812 Elkcam Circle, 394-3946

Marco River Marina

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

Marco Upholstery

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

Margie's

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

Mobile Tactics

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

Ne Ne's Kitchen

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

Nikken

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

Off the Hook Adventures

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

Old Marco Lodge

401 Papaya - Goodland,
642-7227

Optical Boutique of Marco

Marco Walk #209, 642-4776

Chet Palys Screen

PO Box 801, Marco, 394-0310

Paradise Shrimp Company

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

Prime Outlets

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

Roberto's Gourmet Coffee

Marco Town Center,
394-8388

Rolsafe Shutters

909 N Collier Blvd,
394-7489

Royal Palm Hair Studio, Inc.

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

Sailmaker, Bronwen McKiever

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

The Sand Bar

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

Scubadventures

1141 Bald Eagle Drive,
389-7889

Sealco of S.W. FL., inc

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

Shattuck Lawn & Landscape

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

Shells by Emily

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

Sherwin-Williams

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

Snook Inn Restaurant

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

Southern Comfort Air

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

Southwest Marine

960 Chalmer Drive #101, 394-4168

Summer Day Café

10% off vitamins
Town Center Mall, 394-8361

Suncoast Pools

594-9353

Sunrise Realty

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

Sunshine Books

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

Tide Beachfront Bar & Grill

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

Tiny Tikes Treasures

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

Townsend Retirement Services

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

Two By Faux Finishes

10% off master bathroom color wash
272-3090

Vantastic Tours

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

Walkers Marine

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



Scenes from MICA's Annual General Meeting, January, 19th 2006

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