
MICA WAVE

A Periodic Publication of the Marco Island Civic Association.
News and Reviews of What's Really Happening on Marco Island.
Visit our web site: www.marcocivic.com

Read by Over 20,000 Members.
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2008 Issue 2

Mystical Beach Umbrellas

By Ruth McCann

On July Fourth 2007 Tara O'Neill thought she was going to the Marco Island Residents' Beach to spend the day with family and friends. But when she stepped onto the sand and looked toward the Gulf of Mexico, it was just the inspiration the artist needed for her next series of paintings. Tara said that the line of colorful umbrellas between the white sugar sand and the great body of water was just blinding.

When asked why the umbrellas are not anchored to the sand in her paintings, she said that she painted the umbrellas on the beach first, intending to paint the posts later. Then she decided

against the posts because the umbrellas reflect the untethered feeling that one feels while relaxing on the beach and letting all the cares of the day drift away. Tara went with her initial instinct that the umbrellas looked as if they had all just escaped and had gathered at the water's edge.

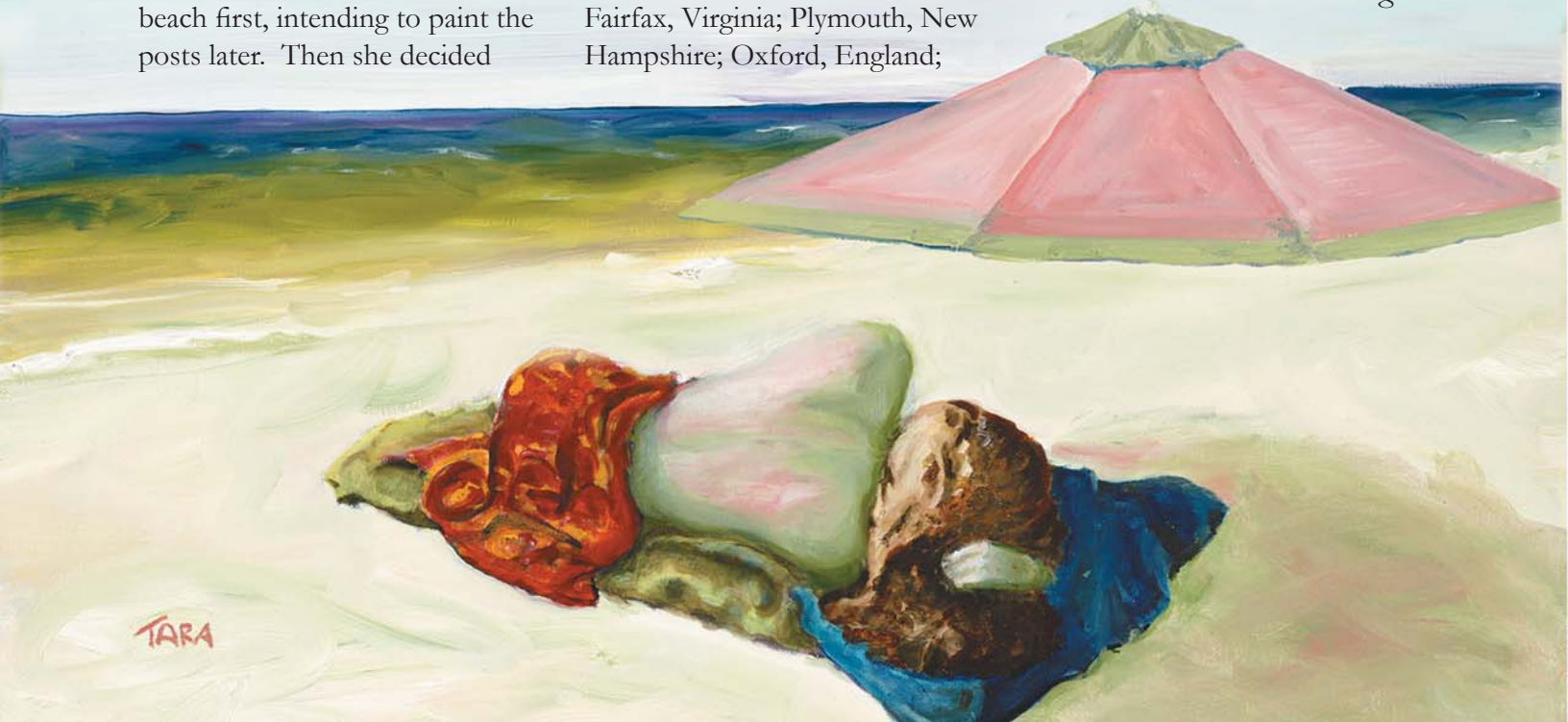
Tara works at the Little Bar throughout the year, but when it closes for summer, the artist in her is bursting at the seams. While she paints here and there during season, she does her most intense painting in the summer in her quaint studio in Goodland.

She has formally studied art in Fairfax, Virginia; Plymouth, New Hampshire; Oxford, England;

Dublin, Ireland; Florence, Italy; and Tampa, Florida, receiving baccalaureates in both fine arts and creative writing from the University of South Florida. She has also studied informally in Central America, the Caribbean Islands, the western high desert, and places quite off the map. She has been painting seriously for the last 20 years.

Tara moved with her family to Marco Island in 1967, prior to the Jolley Bridge being built. She grew up with Residents' Beach as her back yard. She recently remarked that MICA has done a

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President's Letter

by Howard Jordan

I would like to take this opportunity to thank the Board of Directors of the Marco Island Civic Association for their vote of confidence in naming me President. It is an honor and a privilege to serve the 20,000 members in our community.

As I have had the opportunity to meet many new people who live and care deeply about Marco Island, I thought I would remind everyone of what MICA is and what we are charged to do.

The Marco Island Civic Association (MICA) is the oldest and largest civic group on Marco Island, serving over

20,000 residents and property owners on Marco Island. MICA is a non-profit corporation whose general purpose is to promote and advance the principles of civic improvement and betterment on Marco Island.

Our responsibilities include: enforcing of deed restrictions, providing a conduit for the residents of Marco Island to make suggestions on improving the quality of life of our City, getting involved in local or county decisions that may affect our property values and most visibly the ongoing maintenance and

care of our crown jewel, the Residents' Beach.

What I ask of you, our members, is this: Let us be your ear or your voice. Bring us your problems with some thought as to possible solutions, bring us your compliments with a way we can increase their occurrences and most importantly bring us your shared vision that if we all work together we can accomplish many things. I have two ears but now must represent 20,000 voices. A Herculean task that I will ask our MICA board and all of you to help accomplish.

Marco Island Civic Association

1770 San Marco Road,
Suite 204,
Marco Island, FL 34145
Phone: 239-642-7778
Fax: 239-642-8663
www.marcocivic.com

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It's a Draw!

by Ruth McCann

There were two winners in MICA'S most memorable experience at Residents' Beach contest.

Jean Groenke wrote that, "several years ago our entire family came to Marco for a family gathering. We planned many activities, including a sand sculpture contest at Residents' Beach. We divided our family into four groups. After drawing our designs, all began working intently knowing we had to finish within a certain time limit. Completing the sculptures, we sat back in our beach chairs and admired our hard work.

Needless to say, the tourists and residents walking the beach

that day were impressed. Each one gave their opinion on which sculpture they liked best. Unknowingly they became our judges. Fun was had by all. Now every time our grandchildren come to visit us on Marco they ask if they can have another sand sculpture contest at Residents' Beach."

Carolyn Hartley, our other winner, writes about her memories on page 14.

Cafe de Marco

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Reservations please 394-6262

Bringing Joy to Many!

by Ruth McCann

At the Marco Island Residents' Beach, MICA has attempted to make the property and facilities as handicapped-friendly as possible. You remember a couple of years back that the old stilt building with the very steep ramps was torn down and a new pavilion was built. Our beach pavilion was constructed under ADA standards, of course. But, in addition, great thought was put into making the building as easy as possible for those with disabilities to maneuver.

At the beach end of the boardwalk a handicapped platform was constructed approximately six years ago. Several touches make this area especially pleasant. A chickee is situated in the center, thereby providing shade, which is so important in Florida! Rather than placing bulky railings around the entire platform, a MICA board member and engineer suggested installing cables along the section fronting the beach. What a simple and wonderful idea that was. Now those sitting in wheelchairs or on a bench on the platform look out at the Gulf of Mexico and sandy white beach of Marco Island instead of a four inch thick railing.

For years MICA has been supplying members and their guests with beach wheelchairs. The chairs are made of PVC and large balloon tires that make them sand friendly. They are in continual use 365 days per year. Two wheelchairs are placed near the restrooms each morning and a third, older chair is put into use if necessary. Any member or his or her guest is welcome to seat

a loved one in a wheelchair and head toward the sand.

Members have sent us pictures of their mothers and fathers, grandmothers and grandfathers, and children and grandchildren in the wheelchairs in the sand. Those in the chairs almost always have smiling faces. A few have told us that their loved one had never (I repeat, never) dangled his toes in the Gulf of Mexico before, and they were just absolutely thrilled. When I say "they," I am referring to the member doing the pushing and the child or adult in the wheelchair. The beach wheelchairs bring joy to many.

MICA recently put out a call to members for donations to purchase new beach wheelchairs. As with everything else situated along the beachfront, the salt air, sand and salt water are extremely harsh on the wheelchairs. MICA must replace the chairs every couple of years.

Two Good Samaritans have come forward and donated wheelchairs. The first was Barbara Gehl, who did so in honor of her husband, Gene Gehl, and her friend and neighbor, Jim Greeley, Sr. Mrs. Gehl said, "Mr. Greeley's use of the beach wheelchair sparked my interest in donating one." She went on to say that she realized how important the wheelchairs are to so many members and their guests, and she did not want anyone to be without the use of a sand wheelchair.

The members of the Marco Island Kiwanis Club also answered the call and donated the funds to purchase a second wheelchair.

The Marco Island Civic Association thanks Mrs. Gehl and the Marco Island Kiwanis Club for considering Residents' Beach members and their guests who may utilize the beach wheelchairs. It is a gift that brings joy to so many individuals.



Mystical Beach Umbrellas

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beautiful job at Residents' Beach and that her annual membership is the best value she gets for her dollar! "The sand at Residents' Beach is still the sand I remember from my childhood – the white sugary sand," Tara noted.

She has finished six paintings in the series so far, with two more on easels and another that she envisions and hopes to start work on soon. Her Mystical Beach Umbrella paintings are currently on display at the Little Bar in Goodland, and Blue Mangrove Gallery in Town Center and In the Light in the Shops of Olde Marco carry prints of her work. Tara encourages island businesses to utilize island artists and for artists to feel free to



Tara O'Neil

think "outside the gallery." She further said, "I've been extremely fortunate to work with the Bozicnik/Bauer family at Little Bar Restaurant these many years, and I think they would agree: it's

good for business, it's good for art." Her artwork can also be viewed on her website at www.taraogallery.com.

What will July 4, 2008, reveal at Residents' Beach?



Recycling for a Better Tomorrow

by Ruth McCann

I recently had occasion to visit the newly opened Marco Island Recycling Center. It seems strange to say, but what a beauty it is! The center is located at 990 Chalmers Drive at the corner of Chalmers and East Elcam Circle, across the street from its previous location. I have to say that for a center that essentially collects recyclables, it is immaculate and quite attractive.

In planning the new recycling center, engineers solicited input from county employees and other experts, and a model of efficiency was created. As a matter of fact, the Marco Island Recycling Center is now the national prototype for recycling centers. While the former site consisted of more than two acres, the new location sits on just seven-tenths of an acre, with an entrance for residential and commercial drop off and an entrance for commercial vendors that pick up the materials.

The center was built to withstand up to 150 mph winds and has a generator in case of power outage caused by a storm. The site was also elevated to place it above flood level.

Site manager Ralph McKellar, who has more than 26 years experience in the recycling field, is very proud of this state-of-the-art facility. He explained that most items require no fee to drop off because the county in turn sells the product. For



instance, corrugated cardboard and scrap metals are sold to independent companies and put to new uses.

The list of materials accepted at the center is quite long. It includes the usual collection of newspapers, magazines, plastics and aluminum cans. They also accept corrugated cardboard, scrap metal, paint, electronics, batteries, fluorescent bulbs and

ballasts, cleaning fluids, chemicals, gasoline, oil, antifreeze, and filters, etc. There is a small fee for depositing yard waste and construction and demolition debris. A complete list of the acceptable items and any associated fee is available at the Marco Island Recycling Center. In addition, hazardous waste (corrosives, toxics, cleaners, chemicals,

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CAPTURE YOUR TREASURES ON MARCO ISLAND

Nancy Dowdall
PHOTOGRAPHY

239 642-9685
WWW.NANCYDOWDALLPHOTOGRAPHY.COM

News from Your Collier County Commissioner Donna Fiala

Spring has sprung into Summer... quickly. I hardly remember the cool weather because it went by so rapidly. The good thing is our trees are gorgeous with all their brilliant colored blooms. Things have quieted down after a busy season, so that is nice as well. School will be out soon, so families are planning their vacations. All is well in Paradise.

All is well except for concerns over the Hideaway Beach renourishment project. A few years back the County and Hideaway forged an agreement whereby the County, through Tourist Development Tax dollars, would pay to design and install T-groins along their badly eroded shoreline, and Hideaway would buy and distribute all the sand along the beach.

That worked well until Mother Nature came along and removed Coconut Island, a natural barrier of protection along part

of the beach. Because of that protection, no T-groins were installed in that section of the beach. Once Coconut Island was reduced to a pile of sand, the beach eroded quickly.

Meanwhile, boaters who used to use Coconut Island are now bringing their boats and families to Hideaway Beach to enjoy the day of sunning and beach fun. Also, the hotels have brought shuttles to the beach regularly to go shelling. Hideaway Beach has now become a public beach.

The erosion has progressed so far back that it almost reaches the road that divides one part of the Island from the other. I feel the County TDC dollars should finish the T-groin installation that was left off the original plan, and Hideaway has agreed to replace the sand. By the way, no erosion has occurred along the sections where the T-groins were installed. The problem is the Coastal Advisory Committee and the Tourist Development Council must also agree with this plan and recommend approval to the Board of County Commissioners. There is much opposition out there amongst staff and advisory councils. I feel I want to see TDC dollars stay on Marco Island, where the hotels donate

1/3 of all the funds received. I've even received opposition from other Marco Islanders, for which I am surprised.

The issue will be coming before all these groups within the month. It is not an easy fight, but one that I truly believe in and will work to win!

On another note, I expect to see the new Lowe's to begin building within the next month or so along the fence of the Shoppe's of Eagle Creek. That will be a nice addition to our part of town. The Staples store has their sign up and expects to open in the next few weeks.

Meanwhile a much larger issue is looming in front of the commissioners, that of a supposed Super Target, but they will not confirm a Super Target. The developer wants the county to approve a building 65 ft tall and 30 ft from the road on U.S. 41 E just East of 951/Collier Blvd., behind the Circle K. I do not want to see a huge building like that being built right next to the road, with its back to the road. No matter what establishment eventually uses that site, I feel it must be moved back from the road rather than create a canyon effect.

Stay tuned.



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Garage Doors**
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Collier County Elections Supervisor to Head Statewide Elections Association

by Cyndi Young, Education Coordinator, Supervisor of Elections Office

On May 21, the Florida Secretary of State, Kurt S. Browning, will administer the oath and perform the swearing in of Jennifer J. Edwards, Supervisor of Elections for Collier County, as President of the Florida State Association of Supervisors of Elections (FSASE) during the Association's summer meeting in Pensacola.

Edwards has served on the Association's Executive Board for several years, holding most of the major offices during that

time. She has also worked diligently through the organization to promote responsible elections-related legislation and regulation within both the Florida legislature and the state Division of Elections.

Edwards will serve as the President of FSASE through the busy 2008 elections season and will relinquish the office to her successor in the summer 2009.

The FSASE is a statewide organization, established to assist Florida county Supervisors of Elections to conduct fair,

honest and accurate elections by providing continuing education and certification programs that encourage the highest level of professionalism; to assist the citizens of Florida to become better informed about voting and be prepared to participate in the democratic process; and to create a forum for the Supervisors to express their joint opinions on important election issues.

For further information about this event or the FSASE, contact Cyndi Young at (239) 252-8805.

The Inner Workings of Your Civic Association

by Ruth McCann

February and March were very busy months for members of the Marco Island Civic Association. MICA members received ballots in the mail and were asked to vote for four candidates for the MICA Board of Directors. The election took place, ballots were counted and candidates became board members. Then the real work began!

The board meets on the first Thursday of each month and consists of 12 full-time island residents elected by the membership body. According to the by-laws, at each March meeting officers are elected. At their March 6, 2008, meeting, the MICA

Board elected Howard Jordan as president, Jim Johnson as vice president, Bernardo Bezos as treasurer and JoAnne Youman as secretary. Kathy Sullivan, who had served as president for the past two years, will continue to serve on the board and various MICA committees.

In addition to the above named individuals, others who donate their time and talents to serve the MICA membership are Jim Arnold, who is also a past president, Shirlee Barcic, Ed d'Alessandro, Lynne Minozzi, Linda Shockley, Steve Stefanides, and Beverly Trotter. You may be familiar with many of these in-

dividuals as most are involved in other island organizations as well, such as Knights of Columbus, the Police Foundation, Christmas Island Style, Marco Island Shell Club, Upon a Star Foundation, the Kiwanis Club, Marco Island Foundation for the Arts, and many other worthy causes.

Committees of the board also meet, some on a monthly basis and others on an as-needed basis. Committees are composed of MICA members, some on the MICA Board and others not on the board, but members who want to get involved in their community. When MICA's

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The Paradise Grill

at the Beautiful Marco Island Residents' Beach



Breakfast Menu - Served 8 a.m.-11 a.m.

Egg Sandwich	3.00
Egg & Cheese Sandwich	3.50
Bacon, Egg & Cheese Sandwich	4.50
Ham, Egg & Cheese Sandwich	4.50
2 Eggs w/ toast	4.00
2 Eggs w/ Bacon or Ham	5.50
Plain Omelette	4.00
Cheese Omelette	4.50
Bacon & Cheese Omelette	5.50
Ham & Cheese Omelette	5.50
Tomato & Cheese Omelette	5.50
Special Omelette	
(sausage, peppers, onions, cheese)	6.00
French Toast	4.50
Bagel \$1.75 w/ Cream Cheese	2.50
Danish	2.00
Muffin	1.75
Add Toast to any order	.75
Sausage Patty	2.25
Hashbrown tots	1.50
English Muffin	1.25
Goodies:	
Frozen Milky Way or Snickers	1.00
Ice Cream Sandwich	2.00
Italian Ice (cherry or lemon)	1.75
Soft Serve Ice Cream (cup or cone)	3.00
Smoothies small	3.00
large	5.00

Look for our daily specials
Kids Menu Available



Fathers' Day Special at Paradise Grill

All fathers receive
HALF OFF
a menu item and a
FREE
CUP OF COFFEE
on Fathers' Day,
June 15, 2008.

Lunch Menu - Served 11 a.m.- Close Sandwiches served with chips

BLT	6.00
Chicken Salad Wrap - homemade daily	7.50
Grilled Chicken Wrap	7.50
Turkey club wrap	7.50
Tuna salad wrap - homemade daily	7.50
Low carb (no bun): Burger or Grilled Chicken With grilled onions & side salad	7.50
Garden Burger	7.50
Tuna Sandwich	6.00
Chicken Salad Sandwich	6.00
Cold Ham & Cheese	6.00
Turkey Sandwich	6.00
Salad & 1/2 Sandwich	6.00
Tuna Salad Plate	7.95
Chicken Salad Plate	7.95
Chef Salad	7.95
Grilled Chicken Salad	7.95
Small Salad	2.50
Hot Dog (add chili \$1)	5.00
Hamburger - 1/2 pound steakburger	6.50
Cheeseburger	6.75
Grilled Chicken Sandwich	6.95
Chicken Fingers	6.00
Onion Ring Basket	5.50
Pasta Salad - homemade daily	2.00
Fries with any sandwich	1.00
Basket of Fries (cheese, add \$1.00)	3.00
Bag Chips or snacks	1.00
Nachos with cheese (chili add \$1.00)	4.75
Stuffed Jalapeno Pretzel	3.25



Magic Moments concert at Residents' Beach



Marco Island Revisited - 1975 to 2008

by Donald A. Wisdom, PE

Looking around Marco Island today, it takes some imagination to look beyond the roads, homes, marinas, condos, hotels, restaurants, shops, and seawalls and visualize an undeveloped Marco Island. It is remarkable to think that only just over 30-years ago, Marco Island was a relatively undeveloped island, resembling more our natural sister island to the southeast, Big Key, than the high-density coastal community it is today. I was intimately involved in earlier, crucial decisions that resulted in the development and preservation of this beautiful and unique Florida coastal environment and would like to share some of the details of that process.

In 1975 as a young, newly promoted Colonel, I assumed the role of District Engineer for the Jacksonville District Army Corps of Engineers in Jacksonville, Florida. I was instructed by the Chief of Engineers, then General Bill Gribble, to introduce Florida to Section 404 of the Clean Water Act. There could not have been a more appropriate project on the District's Regulatory agenda than that of Marco Island. Those of you who are over fifty remember the days of "DREDGE AND FILL" for the development here in South Florida. Marco Island illustrated the direction in which the permitting process would turn to save our valuable natural resources.

Deltona Corporation was a

highly respected development corporation that was directed by Bob and Frank Mackle. Deltona Corporation had purchased Marco Island and divided the 25,000 acres into the following five areas: Marco River, Roberts Bay, Collier Bay, Barfield Bay, and Big Key (see attached map). The first permit, (Marco River), was routinely issued in 1964. The Grand Opening for Marco Island was on January 31, 1965, and was successful beyond imagination, with over 25,000 people in attendance. The ten model homes at Chestnut Court started at \$19,800. Deltona was becoming a huge money making machine.

The next permit applied for was Roberts Bay, on September 20, 1967. The country was becoming more aware of the value of natural ecosystems and especially wetlands; this was the beginning of the "Environmental Movement" and Bob and Frank Mackle were caught-up in the center. The Roberts Bay permit was not a perfunctory issuance but a portend of the future. The Secretary of the Army, after approving the permit on December 8, 1968, stated that the granting of this permit, does not necessarily mean that future applications for work in the same area would similarly be granted. This was the end of dredge and fill in the wetlands of South Florida. No longer could you develop communities by dredging canals and then use the spoil material

for the filling in of wetlands.

The last three permits applied for were: Collier Bay, Big Key, and Barfield Bay. The last two areas mentioned were virgin mangrove islands. It was going to be 67 miles of canals and 18.2 million cubic yards of excavation. On April 10, 1974, the Florida Pollution Control Board approved permits for the three tracts. The proposed lots were to be sold for somewhere between 50 and 80 million dollars. In 1976, the Army Corps granted the Collier Bay permit but denied the other two permits. Over 4,000 home sites had been pre-sold and now, could not be delivered on Barfield Bay and Big Key. Approximately \$45 million, principal and interest, would have had to be refunded.

The final court ruling was in January of 1981 and stated that the Army Corps acted within the Constitution. On March 22, 1982, the United States Supreme Court refused to hear Deltona's appeal. The Collier-Read tract was deeded to the State of Florida and included in the Rookery Bay Sanctuary.

Today, Marco Island is a thriving community of 16,079 full-time residents and approximately double during the "Season". Rookery Bay National Estuarine Research Reserve encompasses 110,000 acres of coastal habitats including pristine mangrove forests, uplands and shallow waters.

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Tropical Weather Basics

by Collier County Emergency Management Office

Living in Southwest Florida we must all be aware of “Hurricane Season.” While we hope and pray that Mother Nature is kind to us again this year, we must still be knowledgeable and prepared.

Hurricanes have the potential to cause more death and destruction than any other natural or man-made threat to Southwest Florida. A hurricane is a tropical storm with sustained winds of 74 mph or greater. The winds blow counter-clockwise around a storm center, known as the eye. The strongest winds are normally near the eye, but winds over 39 miles per hour (Tropical Storm Force) may extend out 150 miles from the eye.

A typical hurricane starts as a Tropical Wave. If the tropical wave becomes better organized, it can become a Tropical Depression. If conditions are favorable, the tropical depression can become a Tropical Storm, which is when it gets a name, and the tropical storm can become a Hurricane. Once a hurricane forms, it can last for weeks, until it encounters unfavorable conditions such as strong wind shear, cool water or it moves over land.

The Atlantic Hurricane Season runs from June 1 to November 30 with a peak in mid-August through mid-October. During June and July, hurricanes tend to form in the Caribbean and the Gulf of Mexico. By mid-August, as the tropical Atlantic warms,

the focus turns to the area of the Cape Verde Islands near Africa. In October, the Atlantic begins to cool and the focus for storm development returns to the Caribbean and the Gulf of Mexico.

The National Hurricane Center monitors tropical storm development. The Center uses satellites, aircraft, radar, computer models and other tools to predict storm formation and to create track and intensity forecasts covering several days. While forecasts continue to improve, errors in both track and intensity can be large, especially at longer time periods. For this reason, one must not focus on the projected location points that comprise the Storm Track. Instead, watch the Forecast Error Cone that includes forecast errors.

The Saffir-Simpson Scale assigns hurricanes to five categories based on wind speed and damage potential. Descriptions of the categories are below:

- Category One - Winds 74-95 mph. Storm surge generally 4-5 ft above normal. Damage primarily to unanchored mobile homes, shrubbery and trees. Some damage to poorly constructed signs. Some coastal road flooding and minor pier damage.
- Category Two - Winds 96-110 mph. Storm surge generally 6-8 feet above normal. Some damage to building roofing material, doors and windows. Considerable damage to shrubbery and trees. Some trees blown down.

Considerable damage to mobile homes, poorly constructed signs and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Small craft in unprotected anchorages break moorings.

- Category Three - Winds 111-130 mph. Storm surge generally 9-12 ft above normal. Some structural damage to residences and utility buildings. Minor amount of curtain wall failures. Damage to shrubbery with foliage blown off trees and large trees blown down. Mobile homes and poorly constructed signs destroyed. Low-lying escape routes cut off by rising water 3-5 hours before arrival of the hurricane center. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Terrain lower than 5 feet above mean sea level may be flooded inland 8 miles or more. Evacuation of residences within several blocks of the shoreline may be required.
- Category Four - Winds 131-155 mph. Storm surge generally 13-18 ft above normal. More extensive curtain wall failures. Some complete roof structure failures. Shrubs, trees and all signs blown down. Complete destruction of mobile homes. Extensive damage to building doors and windows. Low-lying escape routes may be cut off by rising water 3-5 hours before arrival of the hurricane center.

Major damage to lower floors of structures near the shore. Terrain lower than 10 ft above sea level may flood, requiring massive evacuations as far inland as 6 miles.

- Category Five - Winds greater than 155 mph. Storm surge generally greater than 18 ft above normal. Complete roof failure on many buildings. Some complete building failures. All shrubs, trees and signs blown down. Complete destruction of mobile homes. Low-lying escape routes cut off by rising water 3-5 hours before arrival of the hurricane center. Major damage to lower floors of structures located less than 15 ft above sea level and within 500 yards of the shoreline. Massive evacuation of low areas

within 10 miles of the shoreline may be required.

Information is provided to help you take appropriate protective actions. Here are a few definitions:

Advisories are issued by the National Hurricane Center for tropical depressions, storms and hurricanes every 6 hours. These increase to every 3 hours when landfall is within 24 hours.

- A Tropical Storm Watch is issued when tropical storm conditions, sustained winds of 39-73 mph, may pose a threat in the specified areas within 36 hours.
- A Tropical Storm Warning is issued when tropical storm conditions are expected in the specified area within 24 hours.
- A Hurricane Watch is issued

up to 36 hours in advance of landfall and indicates that everyone in the designated area should be ready to take protective measures if a Hurricane Warning is issued.

- A Hurricane Warning is issued when hurricane conditions are expected in the designated area in 24 hours or less. When a Hurricane Warning is issued, precautions should be taken immediately. If a hurricane's path is erratic, there may be only a few hours before the onset of hurricane conditions.

Be prepared. Gather the suggested items on the Hurricane Supply List now. The list appears below. Further information is available online at www.colliergov.net by clicking on "Hurricane Info."

Suggested Hurricane Supply List

To prepare for the unknown, each home should have a 72-hour Disaster Survival Kit. You will need to pack some essential items to help you and your family survive, whether you stay at home or leave it during a disaster.

Ensure at least three days (72 hours) supply for each person. Do not forget pets where applicable!

The following is a minimum suggested list of Survival Kit supplies:

Non-perishable Food: Small, preferably single serving cans (should not require cooking or refrigeration). Dried fruit, peanut butter and jelly, coffee, tea and pet foods.

Baby Needs: Special foods, diapers, formula, medicines, blankets.

Miscellaneous: Disposable plates, cups, utensils, manual can opener, a two-week supply of personal medications, prescriptions, spare eyeglasses, non-electrical clock, batteries, first aid kit, headphones or earphones, flashlight, road maps, wet and cold weather clothing, sanitary supplies, ice chest, portable grill/stove or canned heat.

Drinking Water: One gallon per person/per day in unbreakable containers, water purification tablets (Halazone).

Bedding: Blankets, pillows, sleeping bags or lawn chairs.

Children's Activities: Cards, books, small games, coloring books, crayons.

Tools:

- | | | | |
|----------------------------|----------------------|-----------------------|----------------------------|
| • Masking and/or duct tape | • Ladder | • Hammer | • Sandbags |
| • Handsaw | • Portable generator | • Rope caulk | • Shovel, rake |
| • Razor knife | • Wheelbarrow | • Screwdriver | • Plywood |
| • Ax or chain saw | • Bucket/mop, broom | • Pliers/wrenches | • Plastic sheet/drop cloth |
| • Nails and screws | • Fire extinguisher | • All purpose cleaner | • Bleach |

Gather important documents (birth certificates, insurance policies, health records, mortgages, deeds, titles, financial documents) in one place, ready to take with you. Any documents you may need after a storm or flood should be gathered now and kept in a protected place.

Recycling

Continued from page 5

sharps, etc) is only accepted from single family households not from businesses. If businesses need to dispose of hazardous waste they may call the Solid Waste Department.

The next time you are cleaning out your garage, please consider where those cans and other various containers and items should really go. No, not in the trash can! Just put them in the trunk of your car and head over to the recycling center. It couldn't be more convenient. You do not even have to leave the island to do the right thing.

Electronics are hazardous and can't be thrown away. Fluorescent bulbs, ballasts and mercury containing devices can't be thrown away. Businesses cannot bring hazmat to the recycling centers or place it in their dumpsters. They can call the Solid Waste Management Department 252-2508, who will help them dispose of it properly.

What's really exciting to Collier County staff is that prior to beginning its aggressive recycling program, the county landfill had just five years worth of space left. Today it is estimated that the landfill has another 25 years of life in it! So not only is recycling great for our planet, it's also good for our taxpayer pocketbooks!

Of course, the usual recyclables can be placed in your green and yellow recycling can and placed curbside for pickup every Thursday on Marco Island. What can be placed in this container? You



can place all paper products: newspapers, paper bags, office paper, junk mail, phone books, catalogs, magazines, cereal/food boxes and cardboard (flattened and cut to 3x3 size) into the recycling bin. Also place plastics labeled #1 through #7, glass, and cans made of steel or aluminum into the recycling bin. You may also include plastic grocery bags, food trays, and egg cartons. Customers can have bulky items,

electronics, lead acid batteries, appliances, all picked up curbside. Just call Solid Waste Management Customer Service at 252-2380 and it will be picked up on your recycle day.

The Marco Island Recycling Center is open Tuesday through Saturday, 8:30 am to 11:30 am, and 12:30 pm to 4:30 pm. If you have any questions, please call the center at (239) 252-5153.



Karen Saeks, MICA's 2008 Humanitarian of the Year, surrounded by friends and recipients of Bedtime Bundles, on March 28, 2008 at Redlands Christian Migrant Association Day Care Center at 6L Farms in East Naples

Marco Island Revisited
Continued from page 9

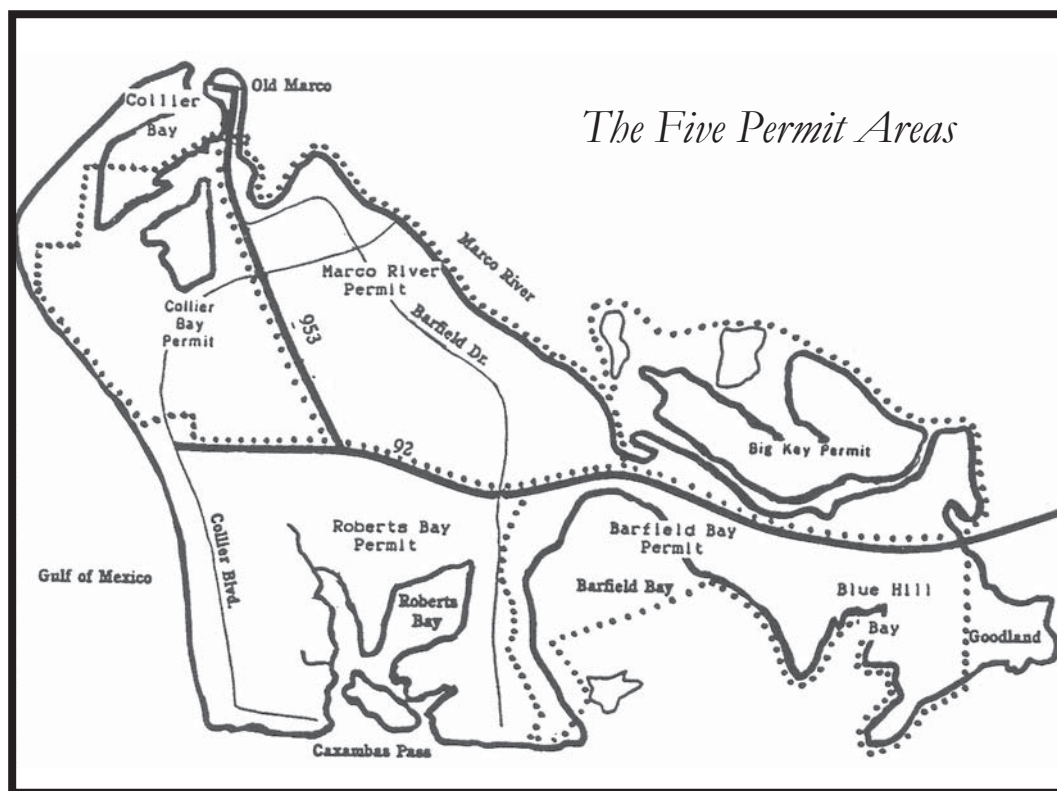
This area is still maintained as a preserve and visitors enjoy kayaking, canoeing, boating, fishing, birdwatching, photography and many other recreational opportunities. At the Environmental Learning Center, visitors can learn about the unique creatures that share our coastal community through weekly programs, interactive exhibits, and many intriguing displays.

To tell you a bit about myself, I left the Army Corps of Engi-

neers in 1978 and went to work for a development company in Miami as its Vice President for Planning. In 1981, I left the company and started Wisdom Associates, Inc. (WAI) to assist the public and others with the permitting process for local, state and federal government water related permits. Section 404 of the Clean Water Act requires permits for docks, wetland impacts, and marina developments and is administered by the Corps. The 1899 River & Harbor Act requires that the Corps maintain the safety and integrity of our

navigable waterways; this is accomplished through the implementation of a comprehensive permitting program. To date, we at WAI have completed projects throughout the State of Florida, Washington, New Jersey, New York, Texas, North Carolina, Puerto Rico and the Virgin Islands. With sincere interest we look forward to assisting you if needed, in your environmental permitting needs.

Donald A. Wisdom, PE
Wisdom Associates, Inc.
Stuart, Florida 34994



Deltona divided Marco into five sections for the purpose of securing dredge and fill permits from the Army Corps of Engineers. Since a permit required that work must be completed within three years of issuance, Deltona was forced to request a separate permit each time it was ready to begin development of a new portion of the island.

Deltona received a permit for the Marco River area almost automatically on October 27, 1964.

After that, different permit areas were designed to be submitted each three years beginning with Roberts Bay, then Collier Bay, next Barfield Bay/ Blue Hill, and finally Big Key.

Inner Workings of MICA
Continued from page 7

Nominating Committee meets, they first look to the various committee members, to see if anyone wants to take the next big step in committing even more time to the membership.

The Architectural Review Committee has been an active committee since 1986 when the Deltona Corporation turned over enforcement of the deed restrictions to MICA. The committee, composed of architects, engineers and informed citizens, reviews building plans prior to construction to ensure they comply with the deed restrictions. Deed restrictions help keep our community orderly and beautiful.

Another vital committee is the Residents' Beach Advisory Committee, which meets on a regular basis. As the biggest asset of MICA and a true gem on Marco Island, the protection and im-

provement of Residents' Beach is the goal of this committee's members. Residents' Beach has often been referred to as "The Crowning Jewel" of Marco Island and this couldn't be more true to the members of this committee. Their concern for the Residents' Beach and Sarazen Park properties is evident in the thought they give to making decisions about the parks.

MICA's Community and Government Affairs Committee members attend various meetings including Marco Island City Council, city committee and Board of Collier County Commissioners' meetings as necessary. MICA looks forward to a good working relationship with City Council members as well as city staff.

The Membership and Events Committee had a very busy year arranging numerous events at Residents' Beach for Residents'

Beach members. Entertainment this past season included Music of Marco Big Band, Little Eddie and the Fat Fingers, the Jet Set, Jim Long, The Coasters, Magic Moments, and the movie, "Bye Bye Birdie," on the green. Some of our members were lucky enough to attend all of these events! Even if you attended just one, you know that the events sponsored at the Residents' Beach are first rate!

What I have not yet mentioned in this article is of great significance. All of the individuals on the MICA Board of Directors and all those on MICA's committees are volunteers. What they do at meetings and behind the scenes is done with the best interest of their fellow Marco Islanders in mind. You may not know their names and they may not know yours, but you can be rest assured that they are working their best on your behalf.

It's a Draw! -
Residents' Beach Memories
Continued from page 2

"My 92 year old husband and I love to take an early morning walk on the beach. It is great exercise and helps loosen up the joints. There is always something going on. Recently the seagulls, skimmers, shrikes and pelicans have been having a feeding frenzy with the minnows. It is fascinating to watch. We usually see a friend or two, the "regulars" with their cheery,

"Good Morning" and invariably an excited tourist telling us about the dolphins they've just seen.

One morning we were walking on the boardwalk to the beach when I noticed the moon setting on the horizon. I then looked over my shoulder to see the sun peeping up on the eastern horizon. Just as I put one foot on the sand, this nice lady was coming off the beach with a handful of shells and we greeted each other with the obligatory "Good Morning!". Then with my arms outstretched, I pointed in

opposite directions and said, "Have you seen the sun rising and the moon setting?" She replied, all in one breath, "Yes I have, I've been here awhile and you get the prize." I said, "The prize for what?" She said, "The prize for being so cheerful." All the while she was placing a snow white angel wing shell in my hand, and then went on her way. That left a smile on my face the rest of the day. I still have that angel's wing and it will hang on my tree at Christmas."

Pay Traffic Citations Online at Courthouse

In an ongoing campaign to make it easier for the public to do business with the Clerk's Office, Dwight E. Brock, Clerk of the Circuit Court, announced today that two new public kiosks have been installed in the Traffic Department on the first floor of the main courthouse.

The new kiosks accept online payments using a debit or credit card for any traffic citation issued in Collier County.

There is a convenience fee of \$.50 paid to the Clerk's Office; and a 2.95% charge based on the fine amount (with a minimum charge of \$2.00) paid to Point and Pay, the online service provider.

In addition, the public can check the status of their driver's license at the kiosk by clicking on the link to the Division of Highway Safety and Motor Vehicles (DHSMV).

The public kiosks are expected to help shorten the lines at the Traffic Department counters by providing additional options to the public who want to pay traffic fines right away using a debit or credit card. Traffic citations can also be paid online at the Clerk's official website CollierClerk.com or in person at any of the 8 satellite offices in Collier County.

There were 80,658 traffic tickets processed by the Clerk's Traffic Department in 2007. But

before paying a citation, the public needs to be aware of the three options available to them and then decide which one is best for them. The Clerk wants the public to understand however, that once they have selected an option, they cannot change their mind.

The three options available are written on a Traffic Citation Options form often provided to a driver by the officer at the time the ticket is issued. It is also printed on the ticket itself. Handouts explaining the options are also available in the Traffic Department and are listed on the Traffic page on CollierClerk.com.

The three options are:

Option 1 – Pay* By paying the Traffic Civil Penalty, you are admitting guilt and DHSMV will assess points on your driving record for moving violations.

Option 2 – School* If you elect the Basic Driver Improvement Course option, adjudication is withheld, the base cost of the citation may be adjusted, and DHSMV will not assess points against your driving record. A course completion form must be returned to the Clerk's Office to complete Option 2.

Option 3 - Request A Court Hearing* You must complete and submit a Traffic Citation Option form to the Traffic Department

to request a court hearing. When you request a court hearing, you give up your right to pay the civil penalty amount and you give up your right to elect the driving school option.

If you are found guilty, however, you may in some cases, be fined up to \$1,000, plus court costs. You may obtain the form to request a court hearing at the Traffic Department or go to CollierClerk.com and click on "Court Divisions", then "Traffic", then "Forms".

If you do not select an option within 30 days, then, the only option available to you is to pay the citation amount.

For more information go to CollierClerk.com and Click on "Court Divisions", then "Traffic".

*For more information contact:
Bob St. Cyr, Director,
Community Outreach
Clerk of the Circuit Court,
Collier County, FL
(239) 252 – 6879
Robert.StCyr@collierclerk.com*

***Remember....
No Glass
at the Beach!***

Home Equity Lines of Credit - 101

by David E. Klein, Senior Vice President, Commercial Lending, Marco Community Bank

Lines of credit secured by the equity in a borrower's residential real estate are still relatively new, having been developed and marketed only since the early-mid 1980s. Like many financial products, they were devised and made available initially under quite different structures and scenarios than what they "morphed" into, and in the current environment demonstrate a number of significant flaws, in addition to their historical positive attributes.

Tax law changes, which began in the mid 1980's, gradually eliminated the deductibility of interest paid by consumers as an itemized deduction on Income Tax returns on all debt with the exception of that secured by their primary residence. Additionally, residential real estate continued to realize increases in value nationwide for many reasons, the strength of the economy, an accommodating Fed, and continual population increases, to name a few. Home owners began desiring the potential benefit of being able to utilize the increasing equity in their residences, without having to continuously refinance their existing, traditional, residential mortgage loan. The original choices, to finance the purchase of a 45' Motor Yacht costing, for example, \$300,000. in 1989 would have been: 1) pay cash, likely by liquidating stock/bond investments and exposing the seller to capital gains taxes 2) obtaining a 70-80% boat loan,



with no/limited deductibility of the interest paid 3) refinancing an existing first mortgage for the additional amount needed, exposing the borrower to a potentially higher interest rate than on the existing loan and finally 4) obtaining a fixed rate, fixed term installment loan secured by a 2nd mortgage behind the existing 1st mortgage, with its attendant lack of flexibility.

A revolving, re-usable line of credit, secured by the same collateral, a mortgage on the borrower's residence, soon became the alternative of choice, for many reasons including: a long term period of availability, normally from 5 to 15 years, closing costs at inception, not every time a draw upon the line occurred, deductibility of the interest paid on the balances outstanding and, most importantly, the flexibility having the line of credit in place afforded the borrower in his financial decision making/lifestyle planning, etc. It's interesting to note that initially, the interest deductibility was limited to interest paid on draws funded under an equity line of credit for only a few specific purposes, for

example education and medical expenses. However, early on the IRS realized the near Herculean effort it would take to properly monitor this, and rather quickly made all interest paid deductible.

Banks and other lenders reveled in the early home equity lines of credit, for many reasons: they initially were priced on a floating rate basis, normally 1-2% above the lenders prime rate, providing a solid return to the lender that also protected its yield as rates inevitably changed. This product was, at onset, very conservatively "marginied", normally at no more than 70-80% of the equity in the borrower's primary residence. As a result, historical default rates were minimal, thereby minimizing the lender's overall costs of maintaining this type of product, again maximizing its return.

Changes occurred to the basic product offered, towards much more aggressive characteristics, that with the combined recent real estate downturn and economic softening, have resulted in portfolio deterioration to the extent that many lenders are re-thinking their equity line of credit products, and justifiably so. Gone are the lines with advances up to 120% of the present value of the collateral property (offered by many in the recent past under the assumption that the line would be properly secured after one-two years of 20%

Continued on Page 21



The Marco Eagles Youth Football and Cheerleading organization will be playing and performing in a newly formed league with First Baptist Church of Naples Outreach program with all games to be played in Collier County.

Ages are 7-9 for the Pee Wee Division, 10-11 for the Junior Division and 12-14 for the Senior Division.

Marco home games will be played at Mackle Park. Come out and support our home town Eagles! Practices start in early August. Sign up today!

Team sponsorships and donations needed! For more information visit www.marcoeagles.com or contact Greg West at 825-7592

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Storm Wise South Florida Landscapes

Landscaping in Hurricane-Prone South Florida

by Judy Haner

Mark Twain once said, “Everyone complains about the weather, but nobody does anything about it.” While you may not be able to change Florida’s tropical weather, you can take steps to design and maintain a flood- and wind-tolerant landscape. Then, in the event of a major storm, your landscape will be as prepared as you are.

Before Hurricane Andrew struck southern Miami-Dade County in 1992, major storms were infrequent events in modern-day Florida, and most of the state enjoyed a false sense of immunity to hurricanes. That changed in 2004–5, with record-breaking, back-to-back hurricane seasons pummeling the entire peninsula. Given the dramatic increase in storm activity, many homeowners have developed hurricane preparedness plans, purchased generators and armored their homes with shuttering systems. While protecting your home and family are certainly the most important preparations you can make, you can also take steps to prepare and protect your landscape.

1. Plan your landscape with storms in mind

Living in Florida means that you live with hurricanes. As you plan and design your landscape, keep in mind that there is no way to completely protect your land-

scape from storms. However, there are some things you can do to minimize the damage if a storm strikes. As with Water Wise or Florida-Friendly landscaping, the “Right Plant, Right Place” principle is key to success.

- Recent post-storm evidence indicates that native trees and shrubs with even-spaced, spreading branches, low centers of gravity and strong, deep penetrating root systems fare best in hurricane-force winds. Species like sea grape and gumbo limbo quickly shed their leaves in hurricane-force winds, but the structures of these even-branched trees tend to remain intact, and the foliage quickly re-grows after a storm.

- Native palms, such as cabbage and thatch palms, are also highly adapted to strong winds and are known to survive virtually unscathed, even in some of the hardest hit areas of Florida. In addition to wind tolerance, flooding tolerance and local storm-surge potential should also be taken into consideration. These factors will vary based on your location in South Florida.

- If your neighborhood is prone to inland flooding or portions of your yard collect water during heavy periods of rain, plan your landscape with this in mind and choose flood-tolerant species. Species like cypress, red

maple and pond apple are able to survive a wide range of water conditions. These species can tolerate both low-water periods in the winter and long periods of standing water in storm season.

- If you live close to the coast, know the potential for storm surge in your neighborhood. Storm surge brings large amounts of saltwater inland. This saltwater can have a major impact on landscape plants. There are many salt-tolerant species that can be used to minimize post-storm salt mortality.

- It is also important to know the mature size of trees and shrubs to avoid future conflicts with fences, buildings and power lines. Mature tree height is extremely important to consider under power lines. When trees are allowed to grow into power lines, they pose a year-round maintenance issue for the power company and increase the chances that your power service may be interrupted for an extended period after a storm event.

- While planning and evaluating your Storm Wise landscape, it may also be necessary to remove or phase out problem tree species in your design. Some species have extremely low wind tolerance and/or shallow root systems and should not be planted in storm-prone areas.

When planting your new

Storm Wise trees, do not stake them tightly. This prevents the plant from gradually adjusting to winds. Always stake and tie the newly planted tree loosely so that the tree can bend and move with the wind. This helps develop a stable root system that can adjust to occasional high wind events. It is also not a good idea to overfertilize or overwater newly installed trees and shrubs. This can increase the crown surface and/or decrease the root area, making the plant more prone to being toppled by the wind.

2. Perform proper maintenance before hurricane season starts

Homeowners who have selected suitable plants, placed them properly and encouraged healthy root systems will have little to do to prepare their landscape for hurricane season. Landscapes are more likely to survive a major storm intact if they are maintained throughout the year. This includes routine trimming of shrubs as well as removal of dead limbs and those located too close to a fence, house or a utility line. This should be done early in the year – well before hurricane season begins on June 1. Piles of branches can become a hazard if waste disposal crews cannot clear them immediately before a storm. Periodically check your landscape throughout the year, cutting back trees and weak branches that could contact buildings. Assess the shape of your trees and shrubs and envision what they should look like before you begin pruning. Some trees, such as sea grapes, should

have spreading, open canopies; pigeon plums are naturally columnar in shape and develop compact canopies. Regardless of the species, you should regularly thin foliage so that wind can flow freely through the branches of trees and shrubs, decreasing the chance that they will be uprooted in strong winds. This selective pruning routine should start when the tree is young in order to encourage a well-shaped, wind-hardy form. In addition to the canopy, it is also important to keep the root systems of your trees healthy to prevent unnecessary storm damage. Over-watering and over-fertilization can lead to weak growth and shallow root systems that easily “pop up” in wind events, especially if the soil is saturated. Encourage deep root systems by following the Water Wise principles, watering only when needed and fertilizing sparingly, if at all. Avoid cutting tree roots during construction such as swimming pool installation or sidewalk replacement, as it will de-stabilize the tree in a high wind event. Periodically check your swales and drainage system to ensure that there are no blockages to impede water from flowing away from your property.

3. Prepare when a storm is forecast to strike your area

- Mow your yard before the storm. This chore may seem inconsequential, but it will make debris easier to clear and it gives you one less thing to worry about post-storm.
- Brown fronds and seed pods

on palms should be removed. If you have not already done so, remove coconuts from coconut palm trees and harvest items (e.g. fruits) from other trees that are mature enough to be picked.

- Bring in all potted plants and lawn ornaments. If they cannot be secured inside, lay them on their sides.
- Stake small trees and tall garden plants with wood, plastic or other sturdy stakes driven at least 8 inches into the ground. Masses of heavy vines growing on fences pull fencing over in high winds. If the mass of vines is extensive, you may want to trim and remove it from fencing. You can also lay arches and trellises on the ground to protect vines growing on them. Anchor them with rope or wire to keep them grounded.
- Remove items of value in areas of your yard where water accumulates or flows through. Remember that storms sometimes bring flooding and storm surge. Make a last-minute check of your surrounding drainage system to ensure there are no blockages that may prevent water from properly draining in high rain events. (While it is important to check this when a storm is approaching, it should also be a part of your routine maintenance plan.) If you have waited until the last minute to trim large branches, store them in your garage or other safe place so trimmings don't become a windblown threat.
- If you own exotic pets such as

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Storm Wise Florida Landscapes
Continued from page 19

reptiles or birds, be sure to bring them inside or secure them to prevent escape. Exotic animal populations are a major environmental problem in South Florida. Escapes during storms are a common source of these non-indigenous animals, which can sometimes breed in the wild.

4. Evaluate your landscape carefully post-storm

Don't make any hasty landscaping decisions immediately following the storm. Secure and/or remove hazards, but put off pruning and removing desirable trees and shrubs for as long as possible while you repair other areas of your home. The damage to your landscape may look severe in the wake of the storm, but wind-whipped trees and shrubs often look dramatically improved in just a matter of months. You may decide later that the damage was not as severe as you thought. In addition to wind damage, you may also be faced with flooded areas of your yard for several days or weeks. Flooded conditions can seriously impact water-intolerant species, leading to fruit drop, wilting and root rot. Check your drainage system to ensure there are no blockages. In most cases, there is little you can do to immediately alleviate post-storm standing water. Some of the symptoms of waterlogging may not appear for more than a year. Be aware of this, and if you choose to remove plants from this area of your

yard, replace them with flood-tolerant species. Carefully assess the immediate damage. Factors to consider in making post-storm decisions include:

- Extent of damage
- Location
- Species
- Value it adds to property

Split trunks, broken branches or loosely attached branches are obvious safety concerns and should be taken care of as soon as possible. If the majority of the main branches of the tree are gone, or if the trunk has vertical cracks, the tree has little chance of recovering and should be removed. Once you make the decision to remove a tree, think about your long-term plans for the area. If you are going to leave the stump, cut it flush with the ground. If you plan to replant another tree in the same location and need to remove the stump, leave four feet of the trunk in place. Removal is easier if the stump can be pulled rather than grubbed out of the ground. If a tree is basically healthy and not creating a hazard, it can generally recover if given post-storm care. Decide which branches must be removed at this time, and cut the damaged branches at the nearest lateral branch or main stem, not in the middle of the branch. Branches smaller than 3-inch diameter can be removed using either pruning shears or a pruning saw. Be sure to make a clean cut, careful not to crush or tear the bark. Use a sharp manual saw or a chainsaw to cut larger branches.

If a chainsaw is used, safety rope, a harness, eye and hearing protection are essential. Tattered fronds should not be removed from surviving palm trees immediately after the storm. Storm-hardy palms have the ability to "mine" nutrients from damaged fronds. Allow the injured fronds to stay on your palms until they turn brown. Branches hanging over power lines are major safety hazards. Do not attempt to prune these branches yourself. Contact the power company or an arborist trained in electrical line clearance to have these branches removed. This can be extremely dangerous even if the lines are not "live." With proper planning and maintenance, your landscape plants should not interfere with utility lines, but sometimes lines are pulled down by neighboring trees.

If trees and shrubs have been toppled and uprooted, and you would like to try to save them, you must cover exposed root material immediately and keep it moist. Cover the rootball with burlap or soil, and water daily until you are able to upright the tree or shrub. Do not use plastic as it will trap heat and further damage the roots. Prune the toppled tree just enough to balance root losses. Cut broken or dead branches before you pull the tree into an upright position.

It is best to attempt to right downed trees while the ground is still moist. If necessary, remove some soil from beneath the root mass so it will be even

with the existing soil grade when pulled upright. You may need to use rope and a come-along tool, depending on the size of the tree or shrub. Once it is back into position, tamp in the original soil around the rootball, fill airpockets and water thoroughly. Stake the tree for the first year to prevent the tree from falling again. Do not use rope, wire, wire in garden hose or any narrow band of material to tie around the tree, as these items can injure the trunk. It is better to use a broad strap, biodegradable rope or other fabric at least one-inch wide and to move the strap periodically over the next year to minimize impacts to the bark. You should continue watering every other day for at least two weeks. Do not fertilize immediately following the storm as it can damage sensitive new roots that are trying to grow.

Turf and groundcovers should be cleared of debris and mud as soon as possible to allow them to recover. If your landscape had saltwater exposure (via salt spray or storm surge), hose it down thoroughly with fresh water as soon as possible to reduce the potential for salt damage. Periodic flushes of fresh water are critical if your landscape has many salt-intolerant species. Waiting for the symptoms of salt damage to appear can result in irreversible damage to your landscape.

The South Florida Water Management District is a regional, governmental agency that oversees the water resources in the southern half of the state. It is the oldest and largest of the state's five water management districts. Our Mission is to manage and protect water resources of the region by balancing and improving water quality, flood control, natural systems and water supply.

Home Equity Lines of Credit Continued from page 16

annual appreciation in the value of the underlying real estate); significantly curtailed are lines of credit secured by strictly investment properties, i.e. neither the borrower's primary or secondary/seasonal residence, multiple equity lines of credit to the same borrower and equity lines underwritten under the "no" or "low" income documentation verification methodology, also of the recent past.

To summarize, a home equity line of credit, when properly underwritten and structured by the lender, and properly utilized by the borrower, functions as an invaluable tool rendering substantial assistance to the borrower in attaining financial and/or quality of life goals. In normal times, it is a profitable asset of the lender, with extremely low past due/default rates, and allows the lender the opportunity to develop a deeper relationship with the borrower via the offering of compatible products and services. Only when excesses occur, by either or both the borrower and/or lender, as observed in the recent past, do problems occur.

For more information on Home Equity Lines of Credit or Marco Community Bank's PrimeLine, please call David Klein at 239-389-5200.

Storm Wise Hurricane Kit:

Items you will need to salvage your landscape after storm damage:

- Garden hose in the event your irrigation system is not working due to a power outage
- Pruning tools
- Ladder
- Tree stakes/rebar
- Biodegradable rope or strapping cloth
- Come-along tool to right toppled trees and shrubs
- Shovel
- Burlap or blankets to protect exposed root balls if you are unable to secure your landscape immediately; do not use plastic as it will trap heat
- Sharpened, fueled, gas-powered chainsaw
- Hearing and eye protection
- Bug spray and sunscreen

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So much more than a visitor magazine!

**Little Eddie
& the Fat Fingers
Concert at
Residents' Beach
Sunday March 9, 2008**



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.

A. Pinto Self Storage

5% off self storage rental fee for new rentals & document shredding
994 N Barfield Drive, Unit 23, 394-1822

Adam Peters Construction Inc. Fine Finish Carpentry

10% off any crown molding job over \$1,000
www.adampetersconstruction.com
207-7650

Airboat Experience

Base of Goodland Bridge, 642-3141

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

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Latest fashion in clothing & accessories including handbags, costume jewelry, shawls, sunglasses, belts, etc.
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681 S Collier Blvd. 394-6632

Dr. Constance Aria

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

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Present card prior to estimate being prepared
754 Elkcam Circle, 642-5309

Avon by Lucinda

10% Discount on cosmetics,
642-0297, 821-7976

Bayview Restaurant

Good at Bayview only, not at "The Bar at the Esplanade" - The Esplanade
740 N Collier Blvd, 389-4511

Beachworks

10% off excluding sale items
Marco Town Center Mall, 642-7777

Beach Unlimited

1001 N Collier Blvd, 642-4888

Blue Marlin Marine Construction

10% off seawall inspections
418 S Barfield Drive, Suite A,
642-4284

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666 Bald Eagle Dr, 394-0099

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

Connie's Art Workshop & Gallery

10% off prints, photo to program & custom framing. 953 N. Collier Blvd,
389-2500

Critter Cafe

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

Dolphin Explorer

10% off all trips.
1081 Bald Eagle Drive, 642-7704

Dry & Clean Carpet Cleaning Inc.

Carpet, Tile & Upholstery Cleaning
642-0092

Dry Clean & More

1763 San Marco Road, 642-7222

Easy Street Moving

10% off total billing. 248-4136

Enterprise Rent-A-Car

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

Fabulous Faux Finishes

394-5747 or 537-1879

Fussy Fraulein, Inc

Office, construction and window cleaning, property maintenance.
10% off first service for new customers.
394-0562

Georgie's & the Shoe Resort

Town Center Mall, 394-2621

Great Garage Doors

10% off torsion spring repairs, 642-9050

Gulf American Marine Inc.

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

Gulf Coast Jewelers

668 Bald Eagle Dr (next to Subway on Collier Blvd), 642-9009

Gulfcoast Painting and Pressure Cleaning

10% off all services. 642-1005

H.I. Studios, Ltd,

Memorable Keepsakes, 239-821-9458

Habitat for Humanity Home Store

11145 Tamiami Trail East, 732-6388

Holiday Rentals

10% off all crib rentals
394-6349 or 354-0033

House of Mozart Restaurant

151 S Barfield Dr, 642-5220

Island Jewelers

Specializing in sterling silver & gold
935 N Collier Blvd (near Cocomo's)
394-1475

Island Pet Sitters

10% discount on overnight jobs, 272-1659

Island Print Shop

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

Islander Pool & Patio, Inc.

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

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

Keep in Touch

Cards, gifts & more
10% off, except sale items,
post office, copy & internet services
Shops of Marco, 393-6300

Konrad's Restaurant

Marco Walk, 642-3332

La Casita Restaurant

1817 San Marco Road, 642-7600

Little Caesar's Pizza

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

Linens Plus

Town Center, 1089 N Collier Blvd,
394-4422

Lotus Blossom Feng Shui Designs

10% discount on first consultation
404-0678

Maintain Domain, etc.

Joan Jennings, 394-1971

Marco Community Bank

1770 San Marco Road, 389-5200

Marco Dental Care

Fred Eck, DDS - 10% off all non-surgical procedures. Free bleaching with new patient exam, xrays and cleaning at regular price.

950 N. Collier Blvd. 389-9400

Marco Island Floor Covering

Special discounts vary from product to product. 1711 San Marco Road, 394-1171

Marco Island Leak Detective

10% off Pool & Spa Leak Detection
239-200-6608

Marco Island Photography

10% off portrait sitting & finished "Portraits on the Beach" by Peter Berec
642-3500

Marco Island Princess

Marco River Marina, 642-5415

Marco Island Ski & Watersports, Inc

10% off their water sports activities at the Marriott & Hilton Hotels, 394-4344

Marco Pool & Tropical Island Pools

New customers: \$5 off monthly pool service for six months, 537-3039

Marco Island Small Engine

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

Marco River Marina

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

Marco Tanning Salon, Inc.

20% off all products
1000 N Collier Blvd #13B, 642-3646

Marco Upholstery

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

Mobile Tactics

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

Naples Wood Floors

10% off hardwood flooring material
2348 J&C Blvd, Naples, 598-0913

Ne Ne's Kitchen

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

Nikken

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

Optical Boutique of Marco

Marco Walk #309, 642-4776

Polished Performance

10% off initial service
Property mgmt; residential/commercial cleaning; home/condo monitoring; concierge services, 304-6350

Porky's Last Stand

701 Bald Eagle Drive, 394-8727

Prime Outlets

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

Radio Shack-Island Electronics, LLC

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

Rolsafe Shutters

10% off upgrades only. 2403 Trade Center way #8, Naples, 597-7717

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 Elkcaml Circle 642-3625

Scuba Adventures

1141 Bald Eagle Drive, 389-7889

Sea Tow Marco Island

10% off Sea Tow membership, 394-1188

Sea Gone Fishing Team

10% off all charters except 3 hr charters
www.fishmarcoisland.com 642-0657

Sealco of SW FL, Inc.

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

Shattuck Lawn & Landscape

New customers take 10% off first 3 months service, 389-6244

Snook Inn Restaurant

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

Something Olde Something New

10% off any item not currently on sale
207 N Collier Blvd. 389-9700

Southern Comfort Air

10% off any repair or service work
642-6642

Southwest Marine

960 Chalmer Drive #101, 394-4168

The Spa at Marco Island Marriott Resort

10% off Spa & 15% off Salon Services
400 S Collier Blvd, 389-6029

Sparkle Carpet Cleaning

Carpet, tile & group & upholstery cleaning & emergency water damage
www.sparklecleaningllc.com
394-8808

Sparkle and Shine Cleaning

Maintenance, handyman & repair services.
www.sparklenshinecleaning.com
866-476-0575 or 239-919-9137

Summer Day Cafe

10% off vitamins. Town Center Mall,
394-8361

Sunset Grille

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

Sunshine Books

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

Surf & Sand/Sweetwaters/Crosswinds

New Retail Shops at Marco Island Marriott
400 S Collier Blvd, 389-6051

Tiny Tikes Treasures

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

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

Vergina Marco Restaurant

The Esplanade, 760 N Collier Blvd,
394-9822

Walkers Marine

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

Weinerdog Kids Toys

An old fashioned kid's store
1089 N. Collier Blvd, Town Center
www.wd-toys.com
389-0966

We welcome New
Discount Program Member:

Keep in Touch

Discounts are only valid when card is shown at time of purchase.



This Summer at the Marco Island Residents' Beach...

July 4th Celebration!

- 12-9p.m. - DJ Music
- 2-5p.m. - Games/Patriotic Swimsuit Contest
- 3p.m. - Sandcastle Contest Judging
- 9p.m. - Fireworks Display

Food, Ice Cream, Soda, Water, Beer & Wine will be available for purchase.

This event is for members only - please bring your photo identification in order to gain entry. Also be reminded: no glass or personal fireworks permitted!



August 23, 2008 – Family Day

Come One, Come All!

Enjoy an Old-Fashioned Barbeque, Games of Volleyball, Softball, Tug-of-War. 10a.m. to 3p.m.

Members, please bring your photo ID to gain access. Not a Residents' Beach member? Residents wishing to join the fun may bring their property tax bill, homeowner's insurance or annual lease agreement to Residents' Beach on August 23. Come see what you've been missing!



MARCO ISLAND CIVIC ASSOCIATION
1770 San Marco Road, Suite 204, Marco Island, FL 34145

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TAMPA, FL