
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.

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2005 Issue 3

Protecting Our Most Valuable Asset!

*by Jacqueline J. Buyze, Attorney at Law
from the Law Firm 'Grant, Fridkin, Pearson, Athan & Crown'
Legal Counsel to the Marco Island Civic Association*

Coastal and inland waterways are an important economic asset of the City of Marco Island (and the State of Florida), that must be protected. Our waterways are utilized by our residents, visitors, and businesses. It is, therefore, incumbent upon the City to manage, protect and preserve these valuable assets for the use and enjoyment of the public. To protect our valuable assets, your local government, like many other municipalities throughout Florida, has proposed restrictions on boat anchoring within the public waters of the City.

Local governments derive authority to regulate boat anchoring under both state and federal law, including but not limited to the Constitution of the State of Florida and Statutes of the State of Florida. This authority, however, is not without limitation. Local regulations and restrictions

must be in furtherance of the public health, safety and welfare, and must not violate the constitutional protections afforded to the public for the use of and access to said lands. Further, the regulatory power of the municipality is inferior to the proprietary authority of the lawful owners of the submerged land. In Florida, submerged lands are held in the public trust by the Board of Trustees of the Internal Improvement Trust Fund. Hence, the sovereign State, through its Board of Trustees, retains continuing supervisory control over navigable waters of Florida and the lands beneath those waters. Any regulation or restriction that is preempted by the State, or is inconsistent with general law or with regulations adopted by the State, will be invalid.

Marco Island property owners have expressed concern about the regulation of our

waterways, the extended anchoring of vessels in waterways adjacent to residential areas, the related issues of privacy and visual intrusion in residential areas, the potential for noise generated by vessel equipment and occupants, the illegal discharge of sewerage and other hazardous substances, and the potential for derelict and abandoned vessels. The proposed Ordinance addresses these concerns by, *inter alia*, making it unlawful to moor a live-aboard vessel within the City, or, with a few enumerated exceptions, to moor any occupied vessel continuously for more than 72 hours.

Numerous communities throughout the State of Florida have adopted similar ordinances. Some communities prohibit anchoring altogether, while others merely limit the time of anchoring. Courts have found

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President's Letter

by James Arnold

The summer heat, many hurricane threats and actual Hurricane Wilma are, thankfully, behind us on Marco Island, and another "season" is heading our way. Clean up of Hurricane Wilma is underway to make your island once again beautiful. On pages 4 & 5 you will see pictures taken at Residents' Beach the day after Hurricane Wilma.

The major event of our summer season, MICA's July

Fourth Celebration at Residents' Beach, was a huge success with many happy members and lots of red, white, and blue seen in the crowd, as evidenced by the photos on pages 20 & 21. I'd like to extend my appreciation to the many volunteers and employees who helped make the event a true celebration of our nation's birth.

In this issue you will be brought up to date on various issues including the Residents' Beach Pavilion, the proposed

Waterways Ordinance, your newest recycling tool, the history and present day situation at the Marco Healthcare Center, as well as many other exciting topics swirling around Marco Island.

Watch your mailbox for a date & time... MICA will be hosting an informational meeting regarding sewers and septic systems in January 2006.

Sit back and enjoy this latest issue of the MICAWAVE!

Red Hot Boat Anchoring Issue Survey to Go to Membership

by Lynn Bradeen

MICA members will be receiving a survey to determine what the majority feels should be the length of time transient boaters should be allowed to anchor in Marco Island waters.

It appears at this time that the anchoring period will be somewhere between three and 15 days. Federal, state and local laws affect this situation and the MICA Board of Directors has enlisted professional help from MICA's law firm "Grant, Fridkin, Pearson, Athan &

Crown." Mr. Fridkin has had discussions with City officials and is reviewing various laws concerning this situation. A survey will soon be compiled and mailed to MICA members. The results will be made available to the Marco Island City Council and published in the MICAWAVE.

Members are urged to read the cover article and attend City meetings when the item is on the agenda.

"Protecting our most Valuable Assets" ...continued from page 1

that ordinances such as these serve the health, safety, and general welfare of the public, and do not conflict with state or federal law. For this reason, the ordinances repeatedly survive constitutional challenges, and are held to be valid and enforceable.

Editor's Note: The City of Marco Island Waterways Committee has recommended to the Marco Island City Council that anchoring be limited to three days with a permit required. With proof of sewerage pump out, e.g. receipt, an additional three day permit may be obtained. It appears the Marco Island City Council will review this issue in January.

Residents' Beach Funds Return Home!

After touring the Residents' Beach and surveying the damage wrought by Hurricane Wilma, the Marco Island Residents' Beach Association (MIRBA) voted unanimously to release all funds to MICA to begin immediate repairs.

As you may remember, prior to September 1, 1994, the Residents' Beach was managed by MIRBA under contract with MICA. Upon expiration of that contract, MICA took over operation of the Residents' Beach properties, and MIRBA retained the funds they had previously collected from members. MIRBA's bylaws state that the funds may be expended when catastrophic weather or emergency



conditions exist at the Residents' Beach. Unfortunately, that time has come.

On pages 4 and 5 you will

see pictures taken the day after Hurricane Wilma blew through the Residents' Beach on Marco Island.

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Wicked Wilma Whips



Residents' Beach



Wellness Series Comes to Marco

MICA, jointly with the YMCA and City of Marco Island, will host a series of wellness lectures at Mackle Park this season.

This outstanding series entitled, Healthy Life Lecture Series, will be presented by physicians from Cleveland Clinic - Naples. The topics

include injury prevention and sports medicine, preventing arthritis and the latest in joint replacements, nutrition and obesity, screening for skin cancer and skin cancer prevention and other topics. Mark your calendar for the dates.

All sessions will be held at Mackle Park at 7 P.M. Topics

are still being finalized so watch the local papers for more information.

Refreshments will be served and door prizes will be given. The lectures are free through the generosity of Cleveland Clinic and the support of the sponsoring organizations.

Thursday, December 15

Thursday, January 19

Tuesday, February 28

Wednesday, March 22

Thursday, April 13

Sleep Disorders

Prevention and Treatment of Sports Injuries

Nutrition and Healthy Lifestyles

Skin Cancer Screening

A Healthy Heart

New Fitness Classes Offered at Mackle Park

By Kathy Sullivan

When NCH closed the Wellness Program at the Sarazen Center, the Wellness Program classes found themselves without a home. The City of Marco Island Department of Parks and Recreation came to the rescue and agreed to offer the programs at Mackle Park. Starting October 3rd classes will be offered designed for people in good health over 50 who want to feel better, look better and minimize the effects of aging. The program, *Be Fit Over Fifty™*, consist of two classes:

Tone Sculpt- The Tone & Sculpt program is a 45 minute class

that combines safe and effective stretching & strengthening routines designed to firm, tone and strengthen all major muscle groups. This class is offered Monday, Wednesday and Friday at 7:30 AM and again at 8:45 AM.

Cardio Strengthening- The 30 minute cardio strengthening program includes a stretch warm-up, 20 minutes of low impact, easy to follow aerobic movements, and a stretch cool-down. This class is designed to strengthen your heart & lungs, help you to reduce body fat and manage your weight. This class is offered Monday, Wednesday

and Friday at 8:15 AM.

The instructor, Susan Branco, a member of the National Council on Aging, the National Osteoporosis Foundation, and the American Senior Fitness Association, is an accomplished certified fitness professional recognized for her work in the field of senior fitness. The \$40 per month fee entitles participants to attend either or both classes. There is no initiation fee.

For more information call 642-1666 or go to Mackle Park to enroll.

Urgent Care, Urgent Need

by Ed d'Alessandro

Last week, I found myself at the True Value parking lot at 2 a.m. assisting a man who was being driven to the Marco Healthcare Center with a snake bite on his right hand. The driver discovered that the center was closed from the 911 operator and was instructed to pull over and stand by for assistance. Today, I attended the Marco Island Police Foundation luncheon where a Police Officer was given an award for responding to a home and finding a person who was "acting funny". The officer requested EMS who arrived promptly to assist the person. The person refused to be transported to the hospital; however, the officer spent a little extra time with the person and convinced her to go with him to Marco Healthcare Center. Once there and under the care of a doctor, the woman was found to be having a stroke and was transported to NCH. The actions of the officer and doctor may have saved the life or at least the lifestyle of the woman. Job well done. We need Urgent Care 24 hours a day, 7 days a week, 365 days per year.

As many of you know, the Marco Healthcare Center no

longer provides 24 hour walk-in medical service to the island's residents and guests. Without warning or public announcement, the center reduced its hours to 12 hours daily. The Marco Healthcare Center is operated by Naples Community Hospital (NCH), which is a non-profit corporation. I would like to take this opportunity to discuss the origin of the Marco Healthcare Center and the financial beginnings of the building and land.

The Mackle Brothers realized that Marco Island needed a hospital to ensure the safety of its residents and guests. In 1978, the Deltona Corporation set aside a piece of land which was to be used for the construction of a hospital. In 1980, Deltona gave the parcel of land to Collier County for the development of a hospital under the following restrictions: 1) that the land would be used as a hospital for the overnight stay of 1 or more human patients and 2) that the hospital would provide care for the sick and injured. The deed restriction also contained a reverter clause, much like the one on Residents' Beach, which would return the property if it

was misused.

In 1981, Collier County turned the land over to NCH with the same restrictions. At NCH's request, the reverter clause was removed in 1983 by the Collier County Commissioners.

An additional piece of the puzzle to consider is the initial funding for the construction of the Urgent Care Center, as it was known then. The funds for the development, construction and original equipment at Urgent Care were provided by voluntary donations, the majority of which was provided by Marco Island residents. In addition, each and every year Marco Healthcare Center requests financial support from Marco Island residents.

In 1993, the MICA Board of Directors agreed to change the deed restrictions on the Urgent Care site to include an assisted living facility to be operated by NCH in conjunction with the Urgent Care Center. A few years after the deed restriction change, NCH decided they wanted to turn the management of the assisted living facility over to a for-profit corporation. During this time, NCH

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The Progress of the Robert Sessions Pavilion



June, 2005



October 6, 2005



October 26, 2005

Beach Pavilion Update

by Jack McGowan

Construction of the new Residents' Beach Pavilion is progressing on schedule. The building has taken shape now that the trusses have been installed and the roof "dried in." The 2200 square foot building has enabled us to enlarge the toilet facilities, snack bar, eating and storage areas. Extended gables will provide covered areas where patrons of the snack bar can enjoy a bite to eat. The covered area on the north side will also function as a stage for the special events held during the year. The pavilion is user friendly, easily accessible by the handicapped, providing slightly inclined paved walkways

in lieu of wooden ramps currently serving the existing facility.

It is anticipated that the old stilt building will be demolished in November in order to permit final hookup to the utilities and finalize the new landscaping. Considerable effort has been put into the design and construction of the building, and we are confident that the membership will enjoy the facility for many years to come.

For those of you who have not been on Marco over the last few months (and for those who have been), you'll enjoy the photos on the preceding page showing a timeline of construction through mid-October.

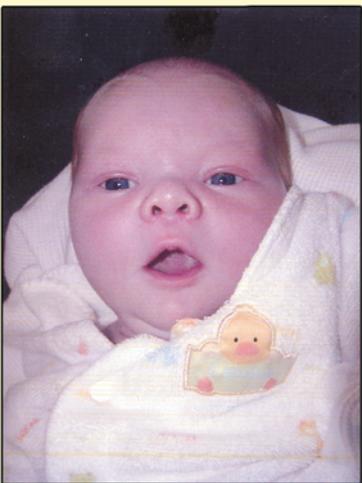
Residents' Beach Pavilion Fundraiser Goes Over the Top

Past President Lynn Bradeen reported to the MICA Board of Directors at the October 6, 2005, monthly meeting that \$310,000 has been received from supportive members to be used for the construction of the new members' pavilion.

Bradeen, who chaired the Pavilion Fundraising Committee, expressed the Board's gratitude for the broad support of the membership. "The overwhelming support, encouragement, and generosity of the members show how much the members value their beautiful Residents' Beach," Bradeen stated.

Each contributor's name will be placed on the "Recognition Wall" of the state-of-the-art building. Bradeen said a few premium benches that display the donor's name are still available. Interested members should call Executive Director Ruth McCann for details at 239-642-7778.

Welcome!



Andrew James Lypen
September 2, 2005
at 4:48pm
8 pounds, 14 ounces

Congratulations to Amy and Andy Lypen of the Snack Shack at Residents' Beach.

America's Waterway Watch

by Randy Weimer FSO-PA
Public Affairs, US Coast Guard Auxiliary

After the events of September 11, 2001, the vision of security in the United States changed dramatically for all Americans and for the United States Government. The US Coast Guard is the military organization protecting our country's maritime community. The United States Coast Guard Auxiliary, the lead volunteer service in the Department of Homeland Security, is responsible for teaching the recreational boating community how they can help to protect America by participating in *Waterway Watch*.

Waterway Watch was developed by the US Coast Guard Auxiliary as a part of Operation Patriot Readiness III, to promote public awareness of how they (the public) can become involved in Maritime Domain Awareness and Homeland Security.

Every recreational boater, marina operator, bridge tender, longshoreman, commercial fisherman and waterfront concessionaire is part of the boating community. Those with boating interests regard waterways as their communities and recognize the need to protect them just like they watch their own homes and neighborhoods. Boaters and those who live around boats are the first to know when someone doesn't belong on the dock or that some activity on the

water is outside normal routines. The Coast Guard and law enforcement personnel cannot possibly see everything going on in marinas, on bridges, around locks and other waterfront facilities....but the citizens that are part of the boating community can! We can be additional "eyes and ears" for those protecting our nation.

Marco Island is a unique and safe community. There would seem to be little reason for terrorist or other suspicious activity here. However, areas like our waters and the Ten Thousand Islands are wide-open borders to the western Caribbean. They are an open invitation for suspicious off-shore activities and intrusions. Keep your eyes and ears open, but remember – **do not intervene.**

Show your community that you, as a concerned boater, are

keeping watch on your local waterways. Display the *Waterway Watch* decal on your boat or waterside facility and be ready to call the *Waterway Watch* National Response Center at 1-877-24 WATCH. The stickers are available from your local US Coast Guard Auxiliary Flotilla on Marco Island.

While underway be observant for suspicious boating activity near bridges, oil, fuel and chemical storage or processing facilities, pipelines, power lines, shipping, cargo and fuel loading docks, facilities abutting the water, water treatment plants or intakes and locks and dams.

Everyone who lives, works or has fun on our inland and coastal waterways needs to participate in *Waterway Watch*. There's nothing to join, no dues to pay, no meetings to attend. All that any American

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Here's What to Look For

- *Suspicious persons conducting unusual activities*
- *Unknown persons photographing or making sketches*
- *Unknown or suspicious persons loitering for extended periods*
- *Unknown vendors attempting to sell or deliver merchandise*
- *Vessels anchored in an area not typically used*
- *Recovering or tossing items into/onto the waterway or shoreline*
- *Unusual transfer of personnel or items while vessel is moving*
- *Boats with unusual or obviously inappropriate modifications*
- *Dangerous cargo or suspicious items that are being loaded onto boats*
- *Anything that strikes you as being wrong – fishing in areas not typical, unusual boat characteristics, unusual SCUBA diving operations, lights flashing between boats or boat and shore at night*

Collier County Wants Your Junk Mail!

by Ruth McCann

As many of our members return from cooler climates, they will be greeted with a new addition to their homes – a large green cart, on wheels with a bright yellow lid! On October 1 Collier County began a very serious campaign to increase recycling and decrease the amount of trash being deposited in the landfill.

Collier County spokeswoman Margie Hapke said the goal is to change people's thinking. Most household garbage is recyclable and can be put in the new carts. Because the county's landfill, located at I-75 and Collier Boulevard, is just a half-square mile in size, they want to save space because once it is full, the county will have to haul its garbage elsewhere.

The county's landfill can accommodate up to 93 million tons of garbage. With the way garbage has been hauled to date and taking into account the rate of growth in Collier County, the landfill will be full in 20 years. And we all know how quickly 20 years can pass! Hapke said the county is trying to extend the life of the landfill with this new, aggressive recycling program.

So, what can be placed in the nifty cart? Most of what you may have placed in the "garbage" before can now be recycled. **Everything with the chasing arrows recycling symbol goes in the yellow and green recycling cart!**

Okay, you've diligently rinsed your cans, bottles and Styrofoam. You've flattened the cereal and tissue boxes, and you've recycled all that nasty

Below is a list of the many items that should be placed in the recycling cart.

Newspapers	Phone Books	Catalogs
Junk Mail	Brown Paper Bags	Cardboard
Cereal/Food Boxes	Aluminum Cans	Magazines
Cardboard (flattened & bundled into pieces measuring 3' x 3' or less)		
Steel Cans	Tin Cans	All Plastics #1 -7
Clear Glass	Brown Glass	Green Glass
Styrofoam Trays	Egg Cartons	

Of course, you should remove any food residue from all items.

The list of objects that should absolutely NOT be placed in the recycling cart is much shorter.

Foam Peanuts	Window Glass	Pots & Pans
Kitchenware	Hardcover Books	Mirrors

junk mail. Now what? On Thursday morning you'll notice that your "garbage" can is just about empty, and your recycling cart is nearly full! Good for you, and good for the next generations! Simply wheel your carts down to the curb, being sure to keep at least three feet of clearance between the carts and any other items you've placed curbside. The Waste Management trucks will take care of the rest, and you can begin again!

Another new and convenient segment of Collier County's Recycling Program is Electronics Recycling. Items such as computers, monitors, keyboards, printers, scanners, televisions, telephones, cell phones, pagers, fax machines, copiers, stereos, and radios may contain hazardous waste, such as lead, mercury and cadmium. Recycling these items reduces the amount of hazardous waste that ends up in the waste stream

and saves precious landfills space. All electronic devices are reused, demanufactured, or recycled in the state of Florida. Electronics can now be recycled curbside by calling 403-2380 48 hours prior to setting items out or by bringing them to the Marco Island Recycling Center, which is located at 711 East Elkcam Circle. The Recycling Center is open Tuesday through Saturday, 8 a.m. to 5 p.m.

The Marco Island Recycling Center also accepts all objects on the recycling list above as well as some additional items, such as scrap aluminum and metal, used motor oil, vehicle fluids, paint and many other items.

Questions? Everything you'll ever want to know about recycling in Collier County can be found online at www.colliercountyrecycles.com, as there's no need to print a huge handbook on paper that will have to be recycled anyway!

Spotlight on Roger Reinke of the Marco Island Police Department

Roger began his career with the Marco Island Police Department on June 18, 2001. He came from Milwaukee, Wisconsin, where he was born and raised. He served for 27 years with the Milwaukee Police Department. Roger worked as a street officer for 9 years and received several promotions, rising to the rank of assistant chief of police, second in command of the 3000-person department.

Roger has a bachelor of science degree in criminal justice and a master's degree in industrial and labor relations, both from the University of Wisconsin-Milwaukee. He has completed the Florida Department of Law Enforcement's



Chief Executive Seminar and is a graduate of the North Western University's School of Police Staff and Command and their Executive Management Program for law enforcement leaders.

Roger and his family live on the Island. His wife, Cheryl, is a first grade teacher at Tommie Barfield Elementary School. Their twin sons graduated from Lely High School and are attending the University of Florida.

Yard Debris Clean Up

City staff appreciates the efforts of property owners to clean up their yard debris in the aftermath of Hurricane Wilma. In an effort to ensure that the roadsides are cleaned up as quickly as possible, City staff requests that all property owners who have not yet placed their yard debris in the swale areas in front of

their home, do so as quickly as possible. The debris piles should not obstruct the sidewalk or the roadway.

Beginning November 8, 2005, staff will patrol the City streets and identify those homes where the yard debris has not yet been placed in appropriate piles for pickup. A letter will be sent to each property owner requesting that

they place the yard debris in the swale in front of their homes within 10 days of receipt of the letter. Failure to do so may result in the City hiring a contractor to remove the yard debris at the property owner's expense.

For more information, please call Eric Wardle at 389-5060 or Nancy Paton at 389-5014.

Bill Patterson - Deed Restriction Specialist

Who is this Bill Patterson? Bill is MICA's Deed Restriction Specialist. The irony in that fact is that Bill was unaware of the Deltona Deed Restrictions when he contemplated building his home on Marco Island! He quickly became familiar with the Deed Restriction setbacks and at the same time was recruited to volunteer for MICA's Architectural Review Committee. That was back in 1993. In 1995 Bill took on the responsibilities of the Deed Restriction Specialist.

Of course, Bill's history began long before his move to Marco Island. He was born and raised in Philadelphia. After graduating from high school and serving in the Marine Corp, Bill worked in the construction trade while attending college at night. After several years he received his degree in Civil Engineering from the Drexel Institute of Technology. He worked in 20 different states as a project manager for a major construction company. Some larger projects that he managed include the Philadelphia Textile Institute, Harrah's Casino in Atlantic City, and sewer treatment plants throughout the east coast.

Before he moved to Marco Island, Bill enjoyed the island life on Long Beach Island, New Jersey, with his wife, Joan



O'Connor. He has two children from his first marriage and four from his second, and Bill very proudly announces that he has seven wonderful grandchildren! Bill and Joan also enjoy boating in the waters surrounding Marco.

Following cityhood, Bill Patterson served on the Selection Committee for a City Hall site. He was a member of the City's Code Enforcement

Board for five years and is presently a member of the City's Planning Board.

Enforcement of the Deed Restrictions is very important to Bill, who states that, "MICA's role on Marco Island is critical. There are important benefits to living in a community with deed restrictions, one of which is the maintenance and enhancement of property values."

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News from Your Residents' Beach Lifeguards

Finally! The *Travel Channel's* show *Best of* finally ranked a Southwest Florida Beach as the best family beach in the nation. I know what you are thinking, "why not Marco?" Well, in due time they will make it down CR951 to our neck of woods.

Or perhaps we'd rather they didn't find their way to our little island and we can keep Marco Island Residents' Beach one of Southwest Florida's best-kept secrets! A select few hundred thousand visitors have the luxury of stepping into the soft sands of your Resident's Beach. Imagine cramming what locals do over a year's time, into one week. Your visitors love your beach as much as y'all do; however, they only get a chance to "bask in the sun" a fraction of the time that you do.

Safety should always be a priority at the beach, as dangers are always present. Marco residents are under the belief that "nothing happens on Marco". Well, it is that very thinking that creates a formula for disaster. Please take a minute of your time to read the Lifeguard Board each and every time you come to the beach. This board is used to communicate with you, the member, any precautionary measures, hazards, or simple information you may need to be aware of. With this in mind, please consider the following subjects: *fishing in the swim area, glass containers on the beach, motorized watercraft in the*

swim area, and setting-up umbrellas in front of the lifeguard stand.

Fishing in the swim area:

Recently, there has been a great deal of complaints and concerns about fishing on the beach. Please use common sense when fishing at the beach, especially if your lures pose a danger to your fellow members. "Knowing that a lure or hook can break off, why would anyone want to fish in a swim area?" is one question voiced by members. "If a lure or hook breaks off of their line, are they going to go out and retrieve it?" is another. The list goes on and on. The point is that fishing in the swim area is not safe! Please refrain from fishing in this area. Ask yourself this question, "would I want to step on a lure or hook, and get it stuck in my foot?" Besides the fact that there is wonderful fishing at Tigertail or at South Beach, near the jetty.

Glass containers on the beach:

Like the fishing concern, members have voiced concerns about *glass containers on the beach*. Quite simply, glass containers are not permitted on the beach, period. This is a Florida State Statute and it prohibits bringing glass containers of any kind to the beach. In the interest of making our lives safer, several breweries have chosen to offer their beer in plastic bottles. For all of you "beer connoisseurs" stick with plastic bottles for one reason, IT'S THE LAW.

Motorized watercraft in the

swim area: Slow-moving swimmers, divers, and kids are just a few reasons why motorized watercraft vehicles should never enter the swim area. Face the facts, we're all getting older and do not move as swiftly in the water as we once did. A snorkel diver, in some situations, can be difficult to see. Kids! Small children are fearless and tend to tip-toe boundary lines. They are normally not aware of their surroundings and can get caught up in the excitement of being at the beach. Given these scenarios, motorized watercraft should never enter the swim area. Regardless of whether or not you are "dropping off" or "picking up", do so outside the swim area. Please refer to the Florida State Statutes on boating. Wave runners may not create a wake within 750 feet, and a boat may not create a wake within 500 feet. Consider this: the "sand bar" (no, not the tavern behind Porky's), is roughly 100 yards off-shore (that's 300 feet). Do the math, a wave runner must be at least 450 feet past the sand bar to even consider creating a wake, and a boat must remain an additional 200 feet past the same point of reference. Again, perform all drop-offs outside the swim area (yes, even if your party is located in the middle of the beach). After all, it's just "a walk at the beach". By far, this is the most popular concern that our members have about YOUR

beach. Yes, boating is a wonderful luxury, but be cognizant of your surroundings and the safety of those in the water.

Setting up umbrellas in front of the lifeguard: They protect you from the rain. They protect you from the sun. They also prevent the Lifeguards from properly scanning the area along the shore. Yes, umbrellas have been a nuisance at times. The lifeguard stand places the Lifeguard in a position to view the beach and water areas from an elevated spot. When an umbrella is placed between the water and the stand, a large area of water is blocked. So, what's the big deal?

An umbrella placed between the stand and the water blocks a great deal of water coverage. This deters the Lifeguard from accurately scanning the water. In the event that a small child needed help or an elderly person falls, those areas are being blocked from the viewing of the Lifeguard. Understandably, most members like to be close to the water because of the short distance to cool off. There are two suggestions that we recommend:

1. Close your umbrella when you leave your "spot"
2. Place your umbrella behind the Lifeguard stand and enjoy "a walk at the beach" as you go to the water to cool off.

We truly appreciate your cooperation in considering these issues each time you visit the beach. Remember, a safe beach is a fun beach to visit over and over.

By the way, in case you were wondering what beach in Southwest Florida was named the Best Family Beach, it is Naples!

PERKS OF BEING OVER 50

1. Kidnappers are not very interested in you.
2. In a hostage situation you are likely to be released first.
3. No one expects you to run—anywhere.
4. People call at 9 pm and ask, "Did I wake you?"
5. People no longer view you as a hypochondriac.
6. There is nothing left to learn the hard way.
7. Things you buy now won't wear out.
8. You can eat dinner at 4 pm.
9. You can live without sex but not without your eye glasses.
10. You enjoy hearing about other people's operations.
11. You get into heated arguments about pension plans.
12. You no longer think of speed limits as a challenge.
13. You quit trying to hold your stomach in, no matter who walks into the room.
14. You sing along with elevator music.
15. Your eyes can't get much worse.
16. Your investment in health insurance is finally beginning to pay off.
17. Your joints are more accurate meteorologists than the national weather service.
18. Your secrets are safe with your friends because they can't remember them either.
19. Your supply of brain cells is finally down to manageable size.
20. You can't remember who sent you this list.

And you notice these are all in Big Print for your convenience.

Life After Wilma

by Joe Hausauer, President, MCB Commercial Lending Corp.

Marco Island was renowned for not getting hit by hurricanes but now that we have had a direct hit and survived, we can safely say we know how to deal with them. The preparation and evacuation orders were taken seriously and no lives were lost.

Early estimates by FEMA indicate that at least 70% of homes and businesses on Marco Island experienced some damage from Hurricane Wilma. Most of the damage was to roofs and from blown out windows, as well as awnings and signs on businesses and pool cages on residences. Water damage occurred where water was driven under doors or through broken windows and failed shutters. However, most structures held up remarkably well on the island.

There was a significant amount of damage to trees and landscaping. We lost some of the landmark trees on the island including the one at the entrance of the Snook Inn. Home owners and lawn services were out in force the day after the storm cutting trees and picking up branches. Debris removal was accomplished by cutting up the larger limbs and dragging it next to the street for curbside removal.

Most of the power lines remained undamaged allowing a



significant amount of the Island to get power back within 2 days from LCEC. Thankfully, storm surge did not reach significantly above seawalls, or cause massive flooding of buildings.

Insurance settlements were best accomplished directly through the individual agent who had the ability to streamline the process. Otherwise you would spend countless hours on hold when you tried to dial a company 800 number. A claim number became the magic key to the status of the claim and the timeframe for action.

Not enough can be said for the speed and response of our emergency services by the City of Marco Island. Stop signs were posted at signaled intersections

that had been destroyed by the time authorities were allowing residents and business owners to return to the island. Identification was required to get back on the island immediately after the storm and a strict curfew remained in effect for days after the storm.

Gas was available at Progressive Auto and propane was available at Ace hardware by the day following the storm. The rapid response to make primary services available to the island showed businesses operating here and those thinking of coming here that there was not much operational down time even after a category 3 hurricane.

...continued on page 22

Old Cell Phones to Benefit Abused Women and Children

The Shelter for Abused Women & Children has “activated” a new program; collecting old cell phones at area drop-off points throughout Marco Island.

Collection boxes placed at local businesses serve as a convenient means for busy Islanders to clean out their drawers and recycle their outdated phones and chargers. Once collected, the majority of phones are reprogrammed and given to women and children who are in danger, enabling them only to make emergency 911 calls. Since the inception of the environmentally friendly program, over \$7,000 has been raised in support of the Shelter for Abused Women & Children’s

domestic violence advocacy and educational programs.

The Shelter for Abused Women & Children provides a variety of vital services and programs at its Naples and Immokalee locations. The Shelter has 60 beds for victims of domestic violence and their children who are homeless; individual and group counseling in English and Spanish for women and children; women’s and children’s support groups in English and Spanish; outreach services in Naples and Immokalee; outreach services for accessing public benefits and other services in the community such as life skills, job training, legal aid, continuing

education, etc.; safety planning in English, Spanish and Creole; 24-hr hotline; court and legal advocacy; website; and direct assistance with food, clothing, personal care items, household goods, furniture, transportation, cell phones, etc.

Donations of all kinds are accepted at Options Thrift Shoppe, located at 968 2nd Ave. N. The hours are Monday-Saturday 10am-4pm, with extended hours during season. They accept furniture, clothing, and anything else you can think of! There is pick up available for furniture donations, arrangements can be made by calling the Options manager at 239-434-7115.

Old cell phones and their charging components can be dropped off at the Shelter’s Options Thrift Shoppe (968 Second Avenue North) or at these Marco locations:

Bargain Basket - 828 Bald Eagle Dr.

Marco Civic Association - 1770 San Marco Rd. #204

Cocomos Restaurant - 945 Collier Blvd.

San Marco Catholic Church - 851 San Marco Rd.

InnStyle Salon - 172 Royal Palm Drive

Marco Island History Museum



Above is a model of the proposed Marco Island History Museum. Collier County Commissioners have made an offer to the residents of Marco Island and Collier County to match up to \$4 million in funding for the Marco Island History Museum. It will be located adjacent to the Marco Island Public Library. In addition to world-class displays, the facility will also feature a 2,000 square foot meeting room.

For information or to make a donation, please call 239-389-6447.

Cafe de Marco

*Fresh
Seafood
since 1983*

244 Palm Street, Olde Marco
Reservations please 394-6262

Letters from our Members

I am writing this letter to MICA to thank the Board and members. We relocated to Marco Island in May of 2005. Like all families, we experienced the ups and downs of moving. The transition was starting to take its toll on all of us, but then we got to be a part of one of the best Fourth of July parties that we could imagine. It was a perfect reminder for us of why we packed up our family and our belongings and moved to Southwest Florida.

We had been getting pressure from my parents to move to Marco Island for years. "It's a retirement community; it's no place for kids". We had every excuse. But, then we became more serious about relocating and Marco Island kept coming back up. My mom dragged me around town, she showed me the wonderful A+ schools, and we toured the YMCA. We played at Mackle Park and went through the library. Of course, the kids had to check out the beach again and again. Oops, maybe it was not a retirement community.

We made the family decision to relocate. And as everyone knows the decision part can be "easy" but the actual process of relocating is hard. We have three children that had to change

schools and be separated from friends. We, of course, were overwhelmed by sticker shock and had to decide what to do about living quarters. While making decisions, we stayed with my parents, which made for tight quarters. Add to everything else problems with our real estate closing and a stolen pocket book. We missed our friends from home. We were getting bitten by mosquitoes like never before, etc.....

Then, my parents introduced us to MICA and "volunteered" us to work at the Fourth of July party at the beach. Well, it was the turning point. It was hot, it was humid, but it was lots of fun. We made sandcastles, we ran in relays, we did pull ups. We had watermelon, and hotdogs, and beer. We put on lots of tattoos. We danced to "Rod Stewart" and, of course, we "oohed and aaahed" at the fireworks. Most importantly, we met lots and lots of wonderful people, also enjoying the fantastic beach.

The day turned out to be a reminder of why we moved here. We enjoy being together as a family and now a multi-generational family. We enjoy being active in the outdoors. We enjoy meeting interesting people. We also enjoy good

food. The MICA party provided us with all that and more. So, to make a long story short we thank MICA for letting us leave our moving pains behind and to enjoy the wonderful facility on Marco Island. We look forward to raising our children in a safe, healthy and happy place. Thanks MICA for being a big part of that. Keep up the good work.

Sincerely,
-Bob and Patty Poling

We had been traveling when this new proposed ordinance about live aboards' anchoring was developed and we are just getting educated.

For some years the property owners on the water were quite upset by the out of state mullet net fishermen anchoring in our canals overnight and that happened for just a few weeks around the end of the year holidays. We can't believe this new proposal would do anything but encourage more of the same uproar since it will be more and bigger boats all year, along with the possible pollution to our already endangered waterways from the septic tank situation.

MICA has always been the fastest and lowest cost method of getting an opinion survey of the largest island population and at no expense to the City. After that quick survey is

completed and published for all to see, the City may get a flavor of the Islanders' sentiment and should decide if they wish to go for a public vote in January/February or ASAP to get this subject resolved without the added legal fees, plus time wasted by all involved, etc.

-Vince & Ellen Kiernan

Please note: MICA members can expect to receive an opinion survey regarding this topic within the next couple of weeks.

To the MICA Board of Directors:

Thank you for your fiscal responsibility in building our new all purpose centre at Residents' Beach, something our City officials do not understand.

-Richard & June Walker

We would like to thank all the beachgoers at Residents' Beach who participated March 25 in the search for our little granddaughter, Clare Kenny, 4.

Our son, Crane Kenny of Chicago, said he never saw anything like the wave of people who all got up to help when they heard a little girl was missing. Thank you also to the Marco Island Police and Fire Departments and the Residents' Beach guards.

Thank God, she was found 40 minutes later at the Marco Island Marriott Resort. We are so fortunate to live in this wonderful, caring community.

-Judy & John Kenny

During the Easter break this year I was on the beach with my granddaughter and grandson and our daughter. Next to us was a very nice family with four children. In a flash the little four year old got out of sight (the beach was more populated than I have ever seen). Instantly we and others started the search. My daughter, immediately after seeing the child was not close, went to the concession stand to make the lost child report. With the snap of a finger the gates were closed, all cars leaving Residents' Beach were checked, trunk and all, and the police responded very quickly. I applaud you and the staff at Residents' Beach for their promptness in handling this matter. Happily to all concerned, the child was found safely.

What a delight to see such action take place so quickly – even the beachgoers were alerted and called for the child. Everyone close stopped and shared in the search. What a great community. I'm proud to have been a part of that day. When things like this happen your stomach fills your mouth and fear sets in. Again, the staff there handled things beautifully.

-Diana Pieske

Please note: When a child is reported missing to a Residents' Beach gate attendant, it is MICA's policy to call "911", close the gates and inspect each vehicle as it exits the property.

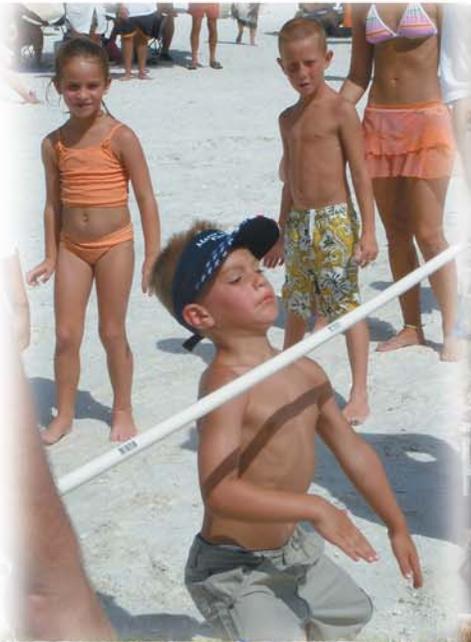
"Urgent" ...continued from page 7
repeatedly threatened to reduce the operating hours at the Urgent Care Center and possibly shut it down altogether. MICA has not been opposed to discussing the change in management of the assisted living facility on this site; however, MICA has requested a written guarantee to keep the Marco Healthcare Center open 24 hours with no reduction in services as a possible condition of this deed change. NCH has been reluctant to make that guarantee for the community. NCH has also failed to provide MICA with a fully completed Deed Restriction Amendment Application. In addition, the conceptual plans that were reviewed by MICA allowed no room for future expansion of health care services for our expanding population.

Personally, I call into question the idea of having a for-profit organization operate the assisted living facility when the excess profit could be used to provide additional services to the citizens of Marco, Goodland, surrounding communities and their guests.

Perhaps the idea of eminent domain could be considered to protect the community. If you feel this is a viable idea, please request our City Council to take swift action and return the property to its intended use.

July 4th Celebration 2005 Residents' Beach





“Wilma” ...continued from page 16

Shutters on some high rise buildings failed during Wilma, but not any from High Velocity, the company which was featured in my last article. In the post Hurricane Charley era companies like High Velocity flourished. Expect even more growth for the company after Wilma.

Areas that have been impacted in the past by hurricanes like Charlotte County after Charley have experienced a rebuilding boom. Insurance settlement money coupled with minimal building permit requirements, because the construction was primarily repair, led to a tremendous amount of investment in the repair and replacement of commercial and residential structures in the area.

Now that Wilma has hit Collier County we expect a similar rebuilding boom in our

area as well. It took a year of rebuilding after Hurricane Charley to bring Charlotte and North Lee County back or better than it was before the storm.

The issue we have on Marco Island is that there is very little commercially zoned space for service, repair and construction companies. We also face a dearth of affordable housing in the area for employees of those companies. Consequently, hotel rooms on Marco Island filled quickly with displaced residents and workers who were part of the repair efforts.

If the past experience of Hurricane Charley is any indication of what is in store for Marco Island, expect a lot of investors to come to Marco Island looking for a deal after Hurricane Wilma. Investors swarmed into Charlotte County after Charley offering cash to business and property

owners who did not want to face the prospect of rebuilding. In turn, those investors drove property values up more than 25% within a year after the storm.

When it came time to rebuild many businesses, commercial property owners sought to upgrade their structures beyond what the insurance companies had originally covered. Many companies also needed bridge loans to cover expenses until they could get their businesses back up and running or projects back on track. Keep in mind it took community minded lending capabilities to address those issues when it came to financing.

*Joe Hausauer, President
MCB Commercial Lending
A wholly owned subsidiary of
Marco Community Bancorp, Inc.
239-394-1011
jhausauer@mcbcl.com*

“Waterways” ...continued from page 10

has to do is learn to keep their eyes and ears open for some of the things listed on page 10...those activities and/or behaviors that may indicate the presence of a “bad guy” and more. Examine the list carefully, learn what to look for. *In an emergency call 911 or contact the Coast Guard on marine Channel 16. If you need to report an incident, call 1-877-24-WATCH.*

US Coast Guard forces want your help in protecting our maritime domain. If you see anything suspicious here are some general guidelines:

-Do not intervene...there is no reason for the recreational boater to be exposed to any undue risk.

-Take notes that record time and date, and any and all characteristics of the event, the people involved, and equipment used.

-If you take photographs or videotape, be sure you do not expose yourself to risk.

The best protection against being victims of terrorism is vigilance. Law enforcement will tell you the best protection

against crime is alert neighbors... those that know what is normal in their “neighborhood”. On the water, the docks, marinas, boats, dams, locks, and waterside businesses are the “neighborhood”.

Being a part of *Waterway Watch* doesn’t take extra time. Just go about your normal business but be vigilant. Be alert and call 1-877-24-WATCH or 911 if you see any activity that doesn’t seem right to you!

Boating Skills and Seamanship Class— Jan. 9th - Feb. 2nd

GPS Class – Jan. 10th and 11th.

Contact Joe Calzone - 389-3605 or Harold Gaertner at 394-2816.

GAP Housing- Is it the same as Affordable Housing?

*News From Your County Commissioner Donna Fiala,
Collier County Commissioner, District 1*

Maybe some of you have already read a little about GAP Housing, but I'd like to give you a more in-depth view of this coming newest addition to the housing market in Collier County.

It all began at the Affordable Housing Workshop the Collier County Commissioners held earlier this year. The dire need for affordable housing was stressed over and over. What caught my ear was the Public School System Human Resources representative saying they had recruited a number of new teachers, but when they couldn't find housing they declined the offer. The H.R. representative stated that the recruits made too much money to qualify for affordable housing, but there was nothing being built they could afford. Naples Community Hospital's representative announced that they were suffering with the same problem. County Government also was struggling with the problem, trying to hire young professionals to come to Collier, but finding they didn't qualify for affordable housing, and nothing else was available. When the EDC (Economic Development Council) stated the same thing, I realized we had a whole category of young professionals that were falling through the housing gap...and the idea was born.

I quickly organized a customized team to meet the challenge of creating a whole new category of housing. Marco's City attorney, Rich Yovanovich, gave the housing a name - GAP Housing. Bob Mulhere, a planner, worked on incentives to encourage developers to build in this category. Also serving on the committee are Bob Dictor, Shirlee Barcic, a representative from NCH, the Public School System, EDC, the Naples Chamber, East Naples Civic Association, and a number of others. We hope to have the finished product ready to become law by January.

GAP Housing will be priced between \$175,000 and \$290,000, and can only be sold to those young professionals who will be homesteaded in the home as their primary residence. It will be deed restricted and not for sale to investors or speculators. It cannot be resold on the open market for at least 5 years. If for some reason the owner must sell, they can only realize a 5% profit per year. Any other dollars realized from the sale will go into an affordable housing trust. There will be no government restrictions, qualifications or requirements.

continued on page 30

Expenditures within the past year are as follows:

* Marco Island Beach Monitoring	\$79,000
* Hideaway Beach Monitoring	\$55,000
* Marco Island Laser Grading	\$11,500
* Hideaway Beach T-Groins/Structures	\$2,700,000
* Hideaway Beach Sand	\$2,900,000
* S. Beach Renourishment/Caxambas Pass Engineering	\$138,000
* Repave Tigertail Parking Lot	\$ 25,000
* Repave South Beach Parking Lot	\$ 17,000
* Tigertail Beach Entrance	\$ 24,000
* Tigertail Walkway Design	\$ 39,000
* Marco Beach Cleaning	\$ 40,000
* Marco Beach Tilling	\$ 15,000
Total - - -	\$ 6,043,500

Expenditures within the next 5 months:

* South Beach renourishment/Caxambas Pass	\$ 1,900,000
*Advertising Benefit	\$530,000
Total	\$8,473,500

Karisma Gallery

by Ruth McCann

Every once in a while a specialty shop has a certain special charm or appeal. Karisma Gallery in Marco Walk has that wonderful feeling. Owner, Karen Vervaecke, showed me around her gallery, which specializes in fine, contemporary, American hand-crafted goods.

125 artists are represented at Karisma Gallery with most being from the United States, four artists from Canada, and one from St. John, Virgin Islands. A majority of the artists are from Florida. The gallery specializes in jewelry, pottery, and mixed media, in which two types of materials are combined to create a very special piece. Karen attends at least two shows each year, including the International Gift Show in New York and the Buyers American Craft Show in Philadelphia.

Karen Vervaecke opened Karisma Gallery in March 2002 and strives to carry the work of exclusive artists you will find nowhere else in this area. She claims that her “years of shopping paid off in displaying the wonderful merchandise” that she carries! The products in the gallery can be described as functional, practical art.

What kind of “wonderful merchandise,” you ask? The collections are so numerous that I can only list a few here. Jewelry



made with dichroic glass that picks up the color of what you're wearing, Bad Girl products, Mik Wright cards and books, tropical CD's, beautiful hand-blown glass vases and bowls, and

Brian Andreas' "Storypeople" prints. "Second Life" tumbled bottle-glass sun catchers, nifty showers that can be hooked to a garden hose, witty Clay Boys cards, whimsical furniture by

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

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

your daughter or wife's stocking?

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

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

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

Sam Cimlnero's



GARAGE DOOR REPAIRS

Quality is valuable, but Experience is Priceless!

(239) 642-9050
www.greatgaragedoors.com



MICA Discount Program New Members



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

A. Pinto Self Storage

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

Angelica's Boutique

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

Kid'n Around

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

Marco Island Small Engine

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

Mobile Tactics

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

Ne Ne's Kitchen

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

Sailmaker, Bronwen McKiever

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

Sherwin-Williams

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

Sunrise Realty

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

Two By Faux Finishes

10% off master bathroom color wash
 272-3090

MARCO ISLAND CIVIC ASSOCIATION "MEMBERS ONLY" DISCOUNT PROGRAM

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

Airboat Experience

Base of Goodland Bridge, 642-3141

Always There Home Health Care

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

Angelica's Boutique

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

A. Pinto Self Storage

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

Dr. Constance Aria

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

Autocraft

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

Avon by Judy & Lucinda

10% discount. 642-0297

Balloon Dreams & Party Themes

850 Bald Eagle Drive-Lanai Plaza
642-9698

Beachworks

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

Beach Unlimited

1001 N. Collier Blvd, 642-4888

Blue Marlin Marine Construction

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

Jeffrey M Bogan Insurance Agency, Inc.

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

Cache Dry Cleaners

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

Carolyn's Personal Growth Center -

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

Cedar Bay Marina

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

Champions Pizza

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

China Rose Florist

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

Cold Stone Ice Cream

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

Mai Cooley Cleaning

393-1727

Critter Cafe

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

Crystal Blue Pools

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

Dry Clean & More

Shops of Marco, 642-7222

Dry 'n Clean Carpet Cleaning

Complete dry cleaning of your carpets
642-0092

Enterprise Rent-A-Car

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

Favorite Finds Antique Shop

10 Marco Lake Drive, 642-6206

Front Street Italian Steakhouse

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

Georgie's and the Shoe Resort

Town Center Mall, 394-2621

GNC, General Nutrition Cntr

Shops of Marco, 642-3336

Great Garage Doors

10% off tension spring repairs, 642-9050

Gulf American Marine Inc.

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

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

Harbor Goldsmith

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

Holiday Rentals

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

House of Mozart Restaurant

151 S Barfield Dr, 642-5220

Island Pet Sitters

389-1837, 272-1659

Island Print Shop

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

Islander Pool and Patio, Inc.

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

JetSet Surf Shop

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

Jewelry by Laura

at the Marriott Hotel,
394-2511

Joey's Pizza & Pasta House

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

Kahuna Sailing Catamaran

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

Karisma Gallery

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

Kid'n Around

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

Konrad's Restaurant

Marco Walk, 642-3332

La Casita Restaurant

1817 San Marco Road, 642-7600

Little Caesar's Pizza

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

Lotus Blossom Feng Shui Designs

10% discount on 1st consultation
404-0678

Maintain Domain, etc.

Joan Jennings, 941-394-1971

Marco Community Bank

1770 San Marco Road, 389-5200

Marco Cat

Town Center Mall, 394-6944

Marco Craft & Shell

Marco Town Center Mall, 394-7020

Marco Island Fine Jewelry

Jewelry & Fine Gifts
Town Center Mall, 394-3377

Marco Island Floor Covering

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

Marco Island Photography

642-3500

Marco Island Princess

Marco River Marina, 642-5415

Marco Island Ski & Watersports, Inc

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

Marco Island Small Engine

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

Marco Pool Service

10% off chemicals
812 Elkcam Circle, 394-3946

Marco River Marina

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

Marco Upholstery

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

Margie's

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

Mobile Tactics

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

Ne Ne's Kitchen

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

Nikken

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

Off the Hook Adventures

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

Old Marco Lodge

401 Papaya - Goodland,
642-7227

Optical Boutique of Marco

Marco Walk #209, 642-4776

Chet Palys Screen

PO Box 801, Marco,
394-0310

Paradise Shrimp Company

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

Prime Outlets

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

Roberto's Gourmet Coffee

Marco Town Center,
394-8388

Rolsafe Shutters

909 N Collier Blvd,
394-7489

Royal Palm Hair Studio, Inc.

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

Sailmaker, Bronwen McKiever

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

The Sand Bar

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

Scubadventures

1141 Bald Eagle Drive,
389-7889

Sealco of S.W. FL., inc

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

Shattuck Lawn & Landscape

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

Shells by Emily

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

Sherwin-Williams

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

Snook Inn Restaurant

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

Southern Comfort Air

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

Southwest Marine

960 Chalmer Drive #101, 394-4168

Summer Day Café

10% off vitamins
Town Center Mall, 394-8361

Suncoast Pools

594-9353

Sunrise Realty

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

Sunshine Books

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

Tide Beachfront Bar & Grill

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

Tiny Tikes Treasures

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

Townsend Retirement Services

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

Two By Faux Finishes

10% off master bathroom color wash
272-3090

Vantastic Tours

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

Walkers Marine

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

Hurricane Category Five

by Daryl E. Salerno

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

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

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

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

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



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

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

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

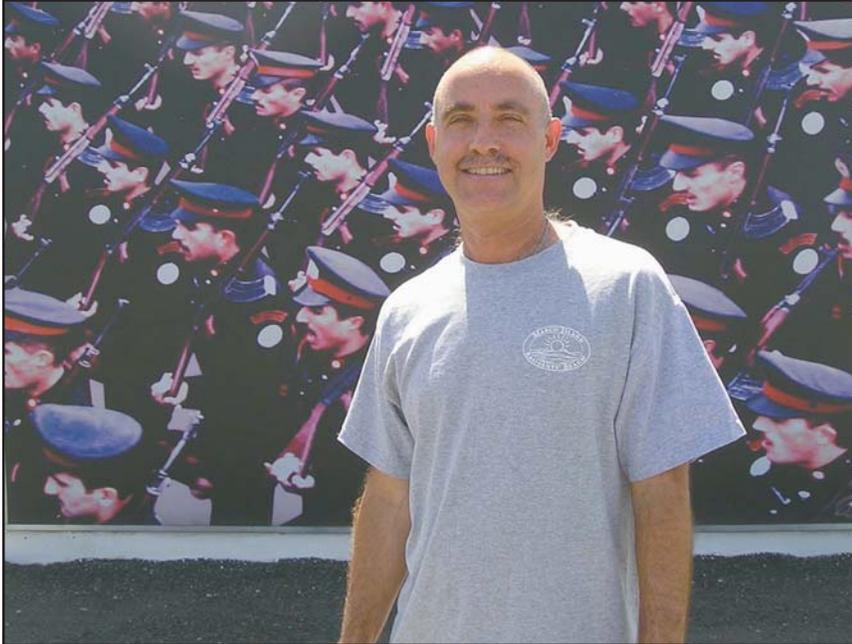
It is because of the awareness of their suffering that Gene decided to use the power of art to try to touch people's hearts and to try to set up a program where they could donate to relief funds and receive a print of the painting.

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

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

continued on page 30

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



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



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



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Did you know?

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

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

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

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

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

of recognition creating compassion.

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

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

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

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

GAP...continued from page 23

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

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

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

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

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

Choosing a Mortgage Program

by Ed d'Alessandro

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

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

with the possibility of negative equity.

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

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

Habitat's Home Store

By Kathy Sullivan

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

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

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

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

Humanitarian of the Year

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

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

The clear-up at Residents’ Beach after Hurricane Wilma



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