

BAY WATCH

News

Volume 1 Number 5

April 2009

MY ALMOST "WEEKEND WITH BERNIE"

By Noreen Harrington, Crossings

A few months ago, it seemed like it was déjà vu all over again! I was the Whistleblower in the Mutual Fund Scandal in 2003. I discovered that 95 million mutual fund investors were being robbed of over \$15 billion per year for the past 15 years. Over \$6 billion in fines had been leveled and these crimes would never happen again. Scandal over? NOT!

And then Bernie Madoff admits to running a \$50 billion Ponzi scheme for the past two decades and there was no money left for any investors in his fund. Thousands of investors lost everything overnight that they had worked years to accumulate. Many had depended on this investment to provide for them and their families for decades to come. Greed was back and bigger than anyone could fathom. Bernie was a truly equal opportunity thief; he robbed from everyone: close family and friends, charities, school endowments, celebrities, his Synagogue, and investors all over the world. The really frightening thing about his scam was that it could have gone on forever if the financial music hadn't stopped and new investors hadn't dried up.

But how could the SEC not discover this massive scheme? Because once again they were asleep at the switch as they were during the mutual fund scandal and ignored the hundreds of red flags that were surrounding this scam.

In 2004 I was Chief Investment Officer of a Fund of Hedge Funds that invested a portion of the personal wealth of the two families



that owned the New York Mets, along with other outside high net worth individuals. Not long after I joined their investment firm, the Mets owners began to insist that I invest the outside investors' money in a fund run by Bernie Madoff. They had invested hundreds of millions of their own money with him and would be able to get access to his fund which was not available to others. I said I would be glad to take this opportunity to invest but I could find no records to show that any due diligence had been done. "Not to worry, we know him and his returns are like clockwork." Well, I insisted, I wanted to see the clock before I put any of my clients in the fund.

Unfortunately, no one was allowed to meet with the Wizard. I agreed to meet with the President of one of the "Feeder Funds" that took money from investors and then invested that money with Madoff. Ezra Merkin granted me an audience along with one of

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Take It to the Bank

A Town Hall meeting with the Bonita Bay Club membership and its Advisory Board was held on Tuesday, March 10. Scheduled to begin at 3 p.m., people started showing up an hour early and all the seats were filled by 2:45 p.m. It is estimated that over 500 members attended and most remained through the 2½ - hour meeting.

With a very well prepared and thorough presentation, the Board went through its background and also reiterated that it has no authority to negotiate on behalf of any member. At one point in the presentation, some of the pent-up anger and frustration at Bonita Bay Group surfaced. When Advisory Board member Linda Heckel urged everyone to use the club more, enjoy what we have and realize it is "our" club, many in the audience told her to "move on" and "get to the specific issues at hand."

Edward Cheffy, the lawyer retained by the Advisory Board through \$100 contributions from approximately 800 members, spoke about the risks of litigation, quoting Voltaire who said he was bankrupt twice in his life – "once when he lost a lawsuit and once when he won a lawsuit." Cheffy felt very optimistic that those with promissory notes before 2004 had a very strong chance of prevailing in litigation due to the wording in the earlier version of the documents.

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Editor's Notes

Welcome to the last issue of Bay Watch News for this season. We have enjoyed bringing the magazine to our friends and neighbors in Bonita Bay and will resume the publication of five monthly issues starting in December 2009 through April 2010.

Our goal is to bring all the residents of Bonita Bay interesting and meaningful information. If you have any suggestions or ideas for next year's features and articles, please let us know. Visit www.BayWatchNews.com or drop us a note. Your feedback is most welcome.

We would like to send our thanks and appreciation to the Advisory Board for their hard work and effort on the membership's behalf in trying to rectify Bonita Bay Group's bungling in the matter of the membership deposits. Although no resolution has been reached, the Advisory Board is a committed group who will continue to serve our needs throughout the year. Kudos to all those who contributed constructive comments ... to the few who made personal attacks, shame on you.

For the snow birds heading north – safe journey and our wishes for a great summer. You may find the article in this issue on Travel Tips interesting ... the author suggests places to visit and stops to make along the way. To those remaining here in beautiful Bonita Bay – our hopes are for a hurricane-free season.

Editor,

Don Gorman

P.S. A special thanks goes out to contributing editors: Tommye Fleming, Jack Sullivan, Dick Connelly and Gary Jaarda ... we could not have achieved our vision for *Bay Watch News* without you!

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Contributing Editors:

Contributing Editors: Dick Connelly; Tommye Fleming; Jody Guy; Noreen Harrington; Paul Hoecherl; Edward Humbert, D.O.; Gary Jaarda; John Klocko; Attorney John Spear; Jack Sullivan; Judy Underwood

Letters to the Editor

More on Refund Policy...

To the Editor:

In the spring of 2002, there were several members raising questions and concerns about BBG turning over the Club ownership to the members. I received a letter dated May 29, 2002 from BBG intending to clarify the various issues of concern.

Point 3 of the letter deals with initiation deposit refunds. Some members thought they were entitled to 80% of the current initiation deposit if it were greater than their original deposit. In addressing this issue, the letter states, "The Club documents are very clear in stating that a resigning member receives 100% of his or her deposit upon resignation."

Attached to the letter is a fact sheet with questions from members with BBG's answers. One of the questions along with the answer is as follows:

Q: What is the policy on refund of membership deposits?

A: In 1988, we instituted a membership program that offered members 100% refund of their deposit for any reason within 30 days of their request. This was a significant upgrade from other membership programs that existed at the time and to our knowledge no other developer in our area offers this option to their membership. Most membership plans generally require multiple memberships to be sold before a resigning member receives a refund.

The refund provision for membership deposit was stated in the initial membership offering and remains the same today. While the developer is in control of the Club, members will receive 100% of deposit monies

paid within 30 days of resignation request. We have had more than 400 members resign over the years and not once has this policy been questioned.

Although it's not relevant to the current refund situation, the last paragraph of the answer deals with how deposits would be handled if the Club was turned over to the membership.

The letter is signed by the following:

David Lucas
Chairman
The Bonita Bay Group

Dennis E. Gilkey
President, CEO
The Bonita Bay Group

Ed Rogers
Vice President/GM
The Bonita Bay Group

Sincerely,

Dan Duffy
Harbor Lakes

PS: I purchased a building lot in Creekside and joined the Club May 8, 1990 based on these promises and policies by The Bonita Bay Group and its sales representative. I brought a friend into the Club years later based on this policy. I don't recall ever being told that the policy applies unless (BBG) changes its mind.

Sharon Grabau



Bonita Bay Resident

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www.SGrabau.com



To the Editor:

In a letter to the Editor last month, the authors announced, "The new refund policy does not address the main issue that we face" and proceeded with its rather shattering detailings, all without reflecting on the worldwide economic crisis we, they, and all companies suddenly discovered they were involved in.

Among other things, for example, Citi Bank Preferred stock was converted to Common at \$3.25 per share, unlike the new BBG refund policy that when paid does not short anybody one dime. Banks and insurance companies have disappeared in the tidal wave of this economic storm. The fact that BBG suspended its long-term exclusive pay back plan was a perfect act of survival for it and us. It showed somebody was watching the books, maintaining Bonita Bay standards, while adjusting a program to keep the entity of Bonita Bay solvent and operating properly.

We don't need lawyers to tell us what a Promissory Note is and we don't need lawyers to tell us the world economic situation may and does effect how a company can reinforce itself to carry on through the tumult. The original plan serviced normal attrition for decades. The down draft in the world economy caused some of our members to turn on a dime, out of sequence with normal retirement, to rush "the bank". BBG was never set up as a bank.

In conclusion, we have been shown that BBG is a well run successful operation. For the authors of that letter to omit citing the worldwide recession as a part of the main issue, is, for the well healed and resourceful people living at Bonita Bay, arrogant at best, and selfish at least. If we want to "get mad" at anybody, which I do not myself, it would be

with some of our fellow members who found themselves short and thought BBG would be their savior That, by the way, will happen.

John E. Romig
Riviera

On Another Subject...

To the Editor:

Ever notice how many cars are in the parking lots with windows open, convertible tops down, or otherwise unsecured, and have their garage door openers on the visors? Seems like an invitation to steal the openers and drive around to find out which garages can be opened.

Walt Swiatek,
Anchorage

A Smashing Success...

To the Editor:

Members of the Bonita Bay Club gave pediatric cancer a backhand on March 7 when they held a clinic, pro-am, exhibition, cocktail party and auction raising \$122,761 to benefit Barbara's Friends - the pediatric cancer fund at The Children's Hospital of Southwest Florida and to help the hospital expand its pediatric pharmacy.

The proceeds came as a result of 58 individual seeding sponsors, and 10 corporate sponsors who made donations. Headlining the event were 17 current and former touring pros that conducted the clinic, and played

continued on page 17

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As a resident of Bonita Bay, I would like to let you all know about a wonderful resource for jewelry that is right in our backyard. It's the Diamond District!

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*Phyllis Rosenstock
Bonita Bay Resident*

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Who's Who in Bonita Bay



By: Tommye Fleming,
Mahogany Ridge

SEMPER FI

Charles Krulak, resident of Bonita Bay's Estancia, was the 31st Commandant of the Marine Corps ... from 1995 to 1999.

He served 36 years as a Marine, including tours of duty in Vietnam and Desert Storm. His assignments included commanding every unit possible to command in the Marine Corps as well as Deputy Director of the White House Military Office under Presidents Reagan and Bush. He was promoted to brigadier general and later commanded the 2d FSSG (Force Service Support Group) during the Gulf War.

General Krulak holds the Defense Distinguished Service Medal, the Silver Star, the Bronze Star with Combat "V" and two gold stars, the Purple Heart with gold star and the Meritorious Service Medal. He was nicknamed "Warrior Prince of the Corps" by Tom Clancy in his nonfiction book *Marine*.

Chuck comes from a family of military men. One brother is a Navy chaplain; the other a Marine Veteran. The "Pug Henry" character in Herman Wouk's "Winds of War" was modeled after his mother's father. His own father, Lieutenant General Victor "Brute" Krulak, headed all U.S. Marine forces in the Pacific during the Vietnam War; and saw action in World War II and Korea. He was considered a visionary by fellow Marines and was the author of *First to Fight: An Inside View of the U.S. Marine Corps*.

Did Chuck always know he would be a Marine? Pretty much so, although early in his career, he was approached about investing in a start-up company that planned to have a fleet of trucks that you could rent and drop at your final destination. He couldn't envision that plan ever getting legs, so he passed. Ryder has rented a lot of trucks since that time.

When asked about his reaction to the acts of treachery on 9/11, he recalls, of course, that it was a time of terrible sadness for our country ... and for the families of the many friends he lost at the Pentagon and Twin Towers. At the time, he was living in England and was impressed at the support and admiration extended by our European neighbors. He believes that our popularity around the world was as high then as it has ever been. As a military man, he was astounded at Al-Qaida's impressive military expertise and execution. Lesson learned: you can never underestimate your enemies. He believes the U.S. response -- the Homeland Security division -- is a very positive step toward warding off attacks in the future.

His fondest career memories are also the hardest -- tours of duty in Vietnam and Desert Storm. Vietnam was such an unpopular war that troops rallied around each other to gain the strength and support they needed. In the Gulf, the nation was behind them, which made all the difference. It was also his first exposure to women in combat; he learned how valuable they can be in stressful situations.

On a lighter note, he smiles when he recalls other career memories, like being tapped to play the Easter Bunny for the Easter Egg Roll on the White House lawn. And he remembers with pride at being chosen to courier the Salt II Treaty to Moscow on behalf of President Reagan. The treaty was handcuffed to his wrist for safekeeping!

When he was young, his goal was always to become a lieutenant colonel and command an infantry battalion; he got to do that in short order. As a member of the Joint Chiefs of Staff in the White House in the 1980s, it was an interesting time bringing President Clinton up to speed on military matters. And he was involved in President Reagan's "Star Wars" initiative to use ground and space systems to protect the U.S. from attack. The Russians believed it negated their nuclear ballistic missiles, thus it hastened disarmament talks and brought down the wall in short order.

He was born in Quantico, VA, and attended Phillips Exeter Academy, the U.S. Naval Academy, George Washington University, Amphibious Warfare School, Army Command and General Staff College and the National War College.

After retiring from the Marines, Krulak joined MBNA where he headed up the European division. He joined the Board of English Football Club Aston Villa as a director; he is also involved with the Cleveland Browns and the "football" popular here in the U.S. He serves on the Boards of Freeport-McMoran (formerly Phelps Dodge) and Union Pacific Corporation.

What does he do in his spare time now that he is retired? It seems he isn't retired and he has no spare time. FedEx delivers packages almost every day. He is a consultant ... during the recent election cycle, he advised both parties on national defense strategy and on policy regarding torture -- what the Geneva Convention says and the consequences with regards to allies/enemies. When asked about Guantanamo, he responded strongly about the need to close it. "It's no good because of how our allies view it and us. It's a cancer sitting offshore where no one knows what's going on because the Red Cross isn't allowed in. We should bring them onshore to Leavenworth or another secure location and minimize the damage."

He's also a volunteer, having helped organize the Bonita Springs prayer breakfast (800 strong at Hyatt Coconut in March!) and serving as a speaker himself on things that make our nation powerful, how we are viewed, how to handle Afghanistan and financial impacts on national security.

He works out regularly and he and his wife enjoy walking, reading and traveling. They travel someplace every year -- seeing the USA and visiting Europe. Zandi loves Italy; Chuck loves London, so those are frequent destinations.

I mentioned to him that I was amused by Lee Iacocca's biography where he talked about his adjustments in retirement. He didn't know how to make his own travel reservations or even get a boarding pass. Chuck said, "That's not as bad as the former Marine Commandant, who on his first day of retirement, went to go to the store with his wife and got into the back seat!"

Chuck and his wife Zandi have been in Bonita Bay since 2005. They spend their "other" six months in Wilmington, DE but are looking for a place to "summer" in the mountains, on a lake ... 30 minutes from a Nordstrom's. They have two sons, David and Todd.



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my analysts to get information on the Madoff fund. After 5 minutes of getting nowhere, Ezra informed me, "Young Lady, you just don't get it, do you? You don't get to ask questions. This is a privilege for you that we are allowing you to invest with us !!!" End of meeting. For the next two days, I investigated everything possible about his trades, his constant returns, etc. Shortly, it became apparent to me that Bernie returns could be fiction, the numbers just didn't add up.

The next meeting with the Mets owners turned into a rather heated argument. This was a major personal insult to them that I would not invest the funds of the outside investors. After many less than veiled threats about my future, I walked out of the meeting, packed up my office and walked away. The Mets owners continued to invest with Bernie and his family; they have lost, according to published reports, over \$500 million of their personal fortune and about \$300 million in the investment firm I left. Pretty soon you are talking serious money!

I frankly had suspicions but no proof of the workings of the Ponzi Scam so I could not report anything to authorities. But as we now know, there was a whistleblower who had contacted the SEC for many years with solid information and leads. He wasn't a disgruntled employee but rather a sophisticated financial investor. Talk about being given a slam dunk outline and the SEC did almost nothing to investigate his claims. They weren't even close to catching Bernie until he confessed. During this period, how many assets do you think Madoff was able to hide due to the SEC's inaction? And more importantly, how many more people did he take in as investors who then lost their entire investment?

And Bernie was not the only one guilty of unsuppressed greed. Everyone of the Feeder Funds were taking clients' money for huge fees, claiming they were doing due diligence on the diversified funds they were investing in, and then just sent the money to Madoff for more fees. Everyone of them should be forced to give back to the bankruptcy court every penny that they made.

Unfortunately, Bernie was not only a thief and a con man but he was brilliant at what he did. I was sent a copy of one of his monthly statements. Even a sophisticated investor would look at it and be very pleased with his investments. Nothing but blue chip stocks and government instruments of the highest quality were in the report. Of course we now know that Bernie never made a single trade in at least the past 15 years! I am just eternally thankful that I smelled something fishy and never invested a penny of my clients' money nor a penny of mine.

The Future. Like everyone else, my crystal ball is a little cloudy right now. Will there be more horrendous scandals? Sadly, the answer is yes. None of us wakes up every morning plotting how to scam the system, but there are many people who do and want to take any shortcut possible to achieve success and wealth. Most are eventually caught but there are many still out there. Just look at how many "Mini Madoff Ponzi Schemes" have to come to light in the past few months. One sad but true statement, "Fraud will exist until it is not profitable." Unfortunately, we can not wait for that day to come. The framework to protect investors has failed. Many of the recent suggestions concerning the SEC are encouraging and many should be immediately put into effect. However, to turn around the culture of an organization will take some time. Trust in the system will return, but it is a process and it will take time.

Will the bailouts work? Will the stimulus packages work? Will the housing markets bounce back? I certainly am optimistic and believe strongly in the American economy even with all its problems. Having lived overseas for six years and dealt with the financial economies of all international markets, I do have a broader view of the impact on the USA of all the world community. One thing is certain - whatever we do will impact the world. We have pulled out of bad times before and I am confident that we will once again rise to the top. Will it be where we were before? I don't have that answer and no one does, since the height may have been highly artificially inflated. Caution seems to be the word of the day.

My one hope during these tough times, where every member of Congress is falling over each other to get their 15 minutes of fame and think a credit wrap is something on the menu in the Congressional cafeteria, is that the next one who asks an executive or a government administrator, "When will the recession be over?", that the answer is from the individual bombarded by questions for most of the day, "The recession will be over on July 17, 2011 at 4:15 PM" !!



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Superior Interiors

-by Judy Underwood, Allied ASID

In preparation for working with a decorator, you need to do a little bit of self-evaluation so that he or she can do the job in a way that will truly be tailored for you. Make a list of what you see as your needs, problem areas, likes and dislikes. If time permits, gather magazine pictures of rooms that appeal to you. Prior to beginning actual work on your project, homeowners also need to decide on a budget range that is comfortable. A conscientious decorator will assist you with this, and will work very hard to accomplish the best possible results within your budget.

Once you've established a relationship with an interior decorator, what should you be able to expect? First, your decorator absolutely must be a good listener in order to make recommendations that are right for you.

You should expect him or her to gather pertinent information, develop a design plan and help you through the

decision-making process. After the decisions are made, the decorator will do the necessary legwork, place the orders, oversee fabrication and installation of your project through completion, leaving you to relax and enjoy the beautiful results!

And if you own a large home that hasn't been re-decorated in years, the critical eye and experience of a professional can add incredible value to your home. A careful plan allows you to have a fresh, new look that meets the changing home requirements of your family, and helps boost resale value later.

Ms. Underwood owns INTERIORS by Decorating Den in Bonita Springs with her partner, Cliff Welles, ASID. 239.948.9779. Their portfolio is available at www.decdens.com/sfl.

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Restaurant Reviews

by John Klocko, Riviera

This month is a review of Breakfast (and Lunch) Restaurants in our area.

The first two are long standing, tried and true, with a huge variety of traditional and healthy items.

FIRST WATCH (across from North Entrance) has a large selection of omelets, crepe eggs, pancakes, French toast, waffles, wraps, skilletts and healthier choices including a Siesta Key Yogurt Cocktail. Lunch includes sandwiches and salads; the Santa Fe Salad has a zippy dressing.

SKILLETTS (in Ace Hardware Plaza) is a "breakfast all day" place. The menu is replete with pancake combinations (banana, almonds, and blueberries), potato pancakes, Chicago-Style Blintzes, Crepes, French Toast, and Waffles. Of course the Skilletts are a signature dish, plus several Benedicts, Omelets and Frittatas. The thick cut bacon as a side is yummy.

DOLLY'S (9930 Bonita Beach Rd.) is family owned and operated, with Dolly there most of the time. This is a quaint, homey, down to earth place where locals meet seasonal people. The furniture is unique, being a collection of different tables and chairs, sort of a mix and match collection of different decades. A usual assortment of items is available, reasonably priced and served by friendly folks. The small kitchen can get backed up, but it is worth the wait. Also, 30 luscious pies are available and can be ordered one day ahead for pickup, as well as by the slice.

OLD 41 RESTAURANT (Bernwood Drive) is a tight spot to get into but is worth the effort. A modest selection of usual favorites is available and everything is top quality. Friendly service and a cozy atmosphere bring locals and snowbirds back time and time again.

TRAIL CAFÉ (just south of Imperial on US41) is an oasis of comfort food with gourmet flair. The atmosphere is cozy and nicely decorated. Look for the homemade buttermilk biscuits served with any dish. The usual omelets, skilletts, pancakes and waffles are produced to perfection, one by one in a personal hands-on kitchen. The hearty multigrain bread fills even the biggest appetites.



COMMUNITY CALENDAR

"The Pajama Game" - April 7 -11

The Barbara B. Mann Performing Arts Hall is collaborating with the Pajama Program, a 501c3 charity that provides new pajamas and books to children in need. The Mann Hall will donate 25% of each ticket sold. (Use the validation code PAJAMAS when purchasing tickets.) Log on to the web site for more information: www.PajamaProgram.org.

Easter Egg Hunt - April 11

Bonita Bay's Annual Easter Egg Hunt at 10 a.m. at Riverwalk Park. Snacks, beverages, special treats for the children and photos with the Easter Bunny will be provided. Bring your own Easter egg basket. Prizes will be awarded.

MASTERS GOLF CONTEST

Enter the Masters Golf Contest!
The winner will receive a \$50 gift card to Angelina's Ristorante.

Pick four golfers. If your four players win more money than any other entrant's four selections, YOU WIN!

You can log on to www.BayWatchNews.com and click on "Masters" to submit your choices or send to Bay Watch News, P.O. Box 1604, Bonita Springs, FL 34133. Selections must be received by Thursday 4/9 10 a.m.

In order for everyone to be able to follow the action, all participants' picks will be posted on the Bay Watch News website on or before the final round of play.

In the case of ties, a drawing will be held to determine the winner. Open to Bonita Bay residents only. Limited to one entry per person.



Burton P. Golumbic, DDS

Following a distinguished 27- year career in private practice in the Empire State Building, interspersed with lecturing and teaching at Columbia University, Dr. Golumbic, together with his wife Lizzie, also in the dental field for more than 20 years, celebrate five years in their new dental practice in beautiful Bonita Springs, Florida.



A native of Erie, PA, Dr. Golumbic graduated with honors from Penn State University and Temple University Dental School.

Dr. Golumbic enjoys all aspects of general dentistry. His areas of expertise are crowns, bridges, implant restoration and aesthetic bonding. Dr. Golumbic has incorporated the most advanced technology, including laser therapy, and computer digital X-rays which reduce exposure to radiation by over 90 percent.



The practice is run as a partnership. Together Dr. and Mrs. Golumbic (Lizzie) take the time needed to get to know their patients. They listen to their patients' concerns. Their caring approach, together with their years of experience and good clinical judgments set them apart in their field.

Burt and Lizzie have met so many lovely residents of Bonita Bay. It is so wonderful to have many of them as "our dental family of patients".

Burton P. Golumbic, DDS

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Random Thoughts

A friend mentioned the most disturbing aspects of aging is his growing inability to recall vitally important information, such as the Greek alphabet, the gross national product of Liberia and where he put his slippers.

This affliction becomes particularly pronounced whenever he goes upstairs to get something. Halfway up, he realizes

that he has no inkling of what he was going upstairs to fetch. Then he has to decide whether to go back downstairs and try to remember what he needed, or to continue up and look around for something that wants bringing down. Unable to decide, he resorts to sitting down on the landing and sulking, only to discover that he has completely forgotten whether he was originally upstairs going down, or downstairs going up.

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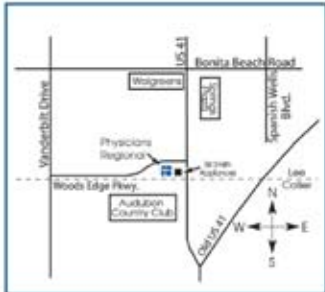
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3/18/09	\$195,000	WHISKEY POINTE	4041 WHISKEY POINTE LN, #102	1466	2 Bed	2
3/17/09	\$1,290,000	AUGUSTA CREEK	26330 AUGUSTA CREEK CT	2915	3+Den	3
3/17/09	\$1,550,000	CREEKSIDE	26011 OSPREY NEST CT	3669	3+Den	4
3/16/09	\$1,040,000	HIDDEN HARBOR	27381 HIDDEN RIVER CT	3189	3+Den	2.5
3/11/09	\$162,000	WILD PINES	3611 WILD PINES DR, #103	1064	2 Bed	2
3/10/09	\$450,000	MONTARA	3256 MONTARA DR	1885	2+Den	2.5
3/6/09	\$660,000	ESPERIA SOUTH	4951 BONITA BAY BLVD, #1503	2210	3 Bed	3
3/2/09	\$215,000	HARBOR LANDING	4510 RIVERWATCH DR, #102	1528	2+Den	2
2/27/09	\$144,000	WILD PINES	3621 WILD PINES DR, #110	1064	2 Bed	2
2/25/09	\$220,000	HARBOR LANDING	4461 RIVERWATCH DR, #101	1607	2+Den	2
2/24/09	\$562,000	BAYVIEW	4801 ISLAND POND CT, #404	2768	3 Bed	3
2/20/09	\$375,000	BAY POINTE	26951 MONTEGO POINTE CT, #103	1632	2+Den	2
2/5/09	\$319,000	BAY POINTE	26931 MONTEGO POINTE CT, #202	1931	3 Bed	2

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Take It to the Bank, continued from page 1

Other significant aspects of the meeting came during the Q and A:

1. Tim Blanchet, a Michigan attorney, suggested that BBG should waive the five-year statute of limitations or many other members would likely join in a lawsuit.
2. All assets of BBG have been pledged to the Bank.
3. No audit has ever been done.
4. There is overwhelming support to explore a turnover and that a Committee will be elected by the membership. (Note: as of March 24, 50 people have indicated interest in serving. That 50 will be pared down to a slate of 15 with 9 ultimately elected.)

The audience showed appreciation to the Board and acknowledged the hard work that had been done by them.

Subsequent to the Town Hall Meeting, there have been further interesting developments. One of which is the Bank has not agreed with BBG's proposed refund plan and is moving forward with updated appraisals of BBG's properties.

Also, a Town Hall Meeting with Marina Club members and the BBG was held the week of March 16. BBG indicated that the price of turning the club over to the members would include \$85,000 for each of the 100 unsold memberships, bringing the total cost to over \$20 million. In light of the recent Quail West sale of two golf courses, a clubhouse, a sales center and 262 undeveloped home sites for \$13.5 million, the general consensus was that BBG is in a fantasyland and obviously not interested in turning over the Marina Club.

(Editor's note: Bay Watch News will continue to post updates at www.BayWatchNews.com.)



Travel Guide

A History-Filled Ride North



St. Augustine

From Bonita Springs, head northeast to the United States' oldest city, picturesque St. Augustine, also known as the "Ancient City." Founded by Juan Ponce de Leon in his search for the legendary Fountain of Youth, the city was settled in 1565. You'll want to visit the OLDEST HOUSE in the U.S. and the 17th century Spanish Fortress, CASTILLO DE SAN MARCOS NATIONAL MONUMENT.

Traveling into Georgia, you will come to Jekyll Island, the playground of the rich and famous at the turn of the 20th century. Here you can see the winter mansions of some of the most prominent families of the gilded age.

On to the Golden Isle of St. Simons Island, home of the 106' tall St. Simon Lighthouse and the Museum of Coastal History.

Going further up the coast, you will arrive at the romantic city of Savannah. America's first planned city, Savannah is the home of the largest National Historic Landmark District in the United States. Don't miss the Ships of the Sea Maritime Museum. In the true Troon Golf tradition, The Club at Savannah Harbor offers an 18-hole championship course designed by renowned Architect Robert Cupp in conjunction with legendary "Slammin' Sammy" Snead. This Club is home to the PGA's Champions Tour Liberty Mutual Legends of Golf Tournament. Lunch is served family style at Mrs. Wilkes Dining Room, a Savannah favorite for over six decades.

In South Carolina, you arrive at Charleston, where the cobblestone streets are lined with 600 buildings dating back to before 1840. See the battery overlooking Fort Sumter, where the first shots of the Civil War were fired. Try your hand at the Charleston National Country Club, the only Rees Jones designed golf course in Charleston. It has been voted one of the Best Places to Play by Golf Digest.



Charleston National Country Club

Driving on to North Carolina, plan to visit the chain of barrier islands known as the Outer Banks. Stretching 130 miles and surrounded by 900 miles of water, these fragile yet enduring islands are home to some of the most beautiful and undisturbed beaches and one of the largest estuary systems in the world. The islands that make up the Outer Banks are: Ocracoke Island, Hatteras Island, Roanoke Island and Bodie Island.

One of the most visited attractions on the Outer Banks is the Wright Brothers National Memorial located in Kill Devil Hills. The Wright Brothers Visitor Center features exhibits, and a full-scale reproduction of the 1902 glider and the 1903 flying machine.

continued on page 20



Wright Brothers National Memorial

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Speakers Assembly

By Dick Connelly, Woodlake

One of the more impressive growth organizations in our area over the past dozen years has been the Speakers Assembly of Southwest Florida.

From Yogi Berra and Steve Forbes to former U.S. Attorney General Edwin Meese and former EPA head Christine Todd Whitman, the Assembly has brought a distinguished array of notables from the fields of government, business, education and the media to Bonita Springs.

This past season, the Assembly schedule included Washington Post political correspondent David Broder, Fox News military analyst Maj. Gen. Paul Vallely (ret.), and AARP Director John Rother.

There are currently almost 500 members of the Assembly who attend the luncheon presentations that start in November and end in April, with eight to nine speakers in all.

The Assembly is the creation of three Bonita Springs residents: Clif Kroon, Jack Blake and Audrey Georges, who is the current Executive Director.

“We felt the need to provide an opportunity for community dialogue,” said Audrey Georges, “and presentations by distinguished speakers would accomplish that.” The group is non-profit and non-partisan and doesn’t allow any speakers currently running for office.

They began in 1996 and more than 150 members joined that first year. Interestingly, 72 of those people are still members. The luncheons are held at the Hyatt Regency at Coconut Point and are run on a tight schedule. Salad is served at 11:50 a.m., at which time the speaker is introduced and talks for 25-30 minutes. During the entrée, members write down questions they’d like the speaker to respond to.

After the entrée, the Q & A begins. Promptly at 1:30 pm, the program concludes, although most speakers stay on and mingle with the members and entertain follow-up questions.

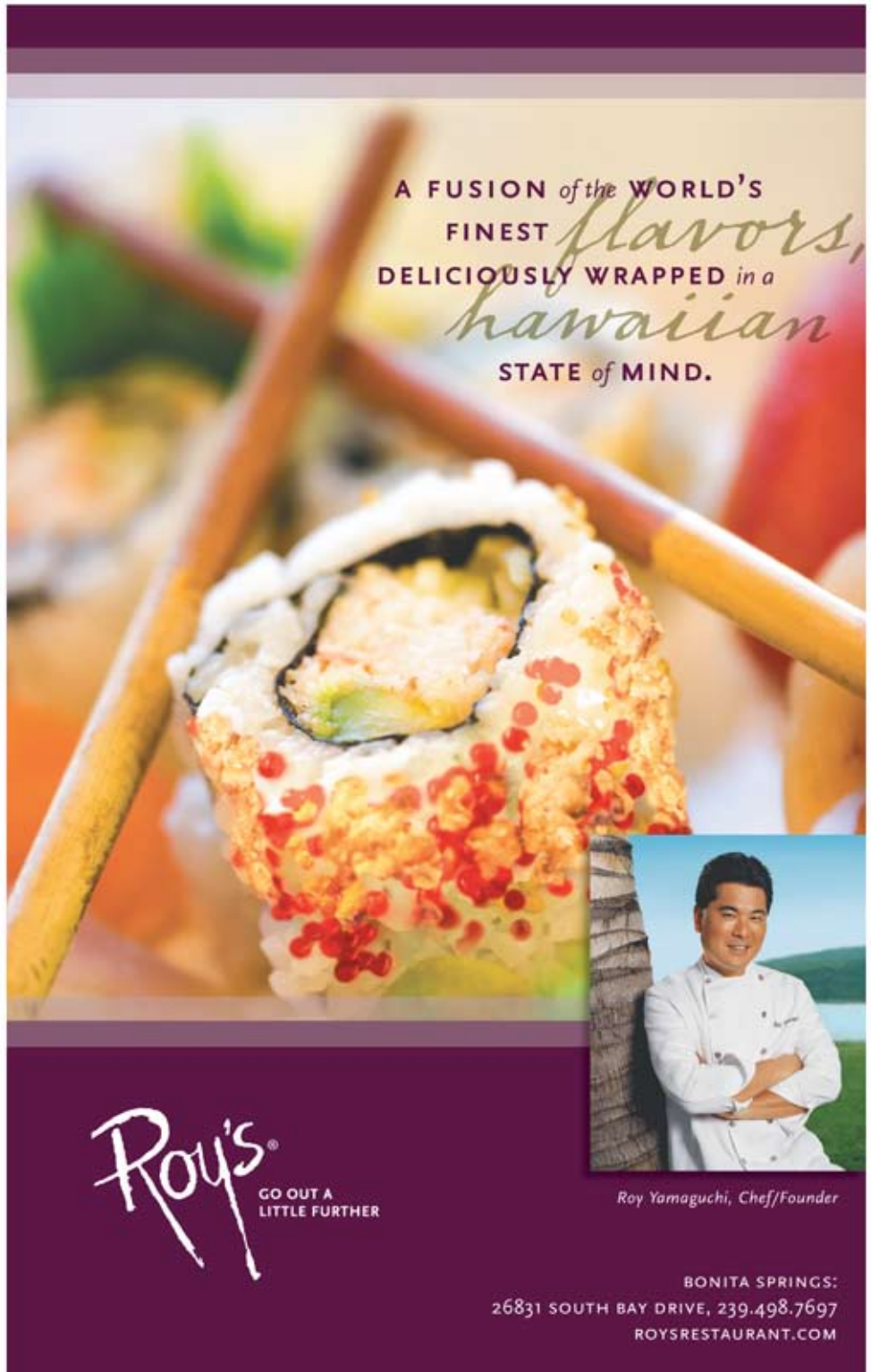
High-school and college students are also included. Before each presentation, a half-dozen students, selected by schools in the area, get to have a personal almost one-on-one dialogue with the guest. “It’s extremely valuable for the students,” says Nancy Near, an Assembly Board member and Bonita Bay Hidden Harbor resident.

The Assembly is not free. To join (assuming there is an opening in the group’s cap of 500 members), the applicant pays a \$200 initiation fee, plus \$150 annual dues. Cost for the

luncheon is about \$42. There are 485 current members; about 25 new members join each year. Attendance at the various lunches runs about 350. The Assembly has two part-time employees but in season, “With 500 members, we’re becoming full time most of the year,” says Administrator Arden McCurdy, Bonita Bay Creekside resident.

Interestingly, the speakers get no stipend but are reimbursed for expenses and are offered a weekend at the Hyatt.

continued on page 17



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By Ray Burnett
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Letters, continued from page 5

in the exhibition and pro-am. Among the pros were Jimmy Arias, Amy Alcini, Eddie Dibbs, Colin Dibley, Don Johnson, Johan Kriek, Tim Mayotte, Dave MacPherson, Huntley Montgomery, Jared Palmer, Mike Pernfors, Tripp Phillips, Kathy Rinaldi, JoAnne Russell, Dick Stockton, Fred Stolle, Brenda Schultz-McCarthy, and Tim Wilkison.

Premier Properties and The High Rises at Bonita Bay were the title sponsors, along with Bonita Bay Group, JK South Insurance, Key Private Bank, The Law Offices of Jeffrey Janiero, Trianon Bonita Bay Hotel, U.S. Trust, and media sponsors Beasley Broadcasting, Comcast Cable of Southwest Florida, and The News-Press.

Some of the one-of-a-kind auction items included signed lithographs of Andre Agassi, Bjorn Borg, and Pete Sampras, as well as racquets signed by Mark Woodford, and Jim Courier. Tennis clinics and lessons from JoAnne Russell, Amy Alcini, and Mike Pernfors also went to top bidders. Emotions flowed as Amanda Cremiles, a 13-year-old cancer survivor from Naples, auctioned off an original painting she created with assistance from Bonita Springs philanthropist Jacke McCurdy, and Susan Bridges.

Tracy Alan Connelly
Lee Memorial Health System Foundation



Speakers, continued from page 15

Next year's slate of speakers includes Alan Mulally, CEO of Ford Motor Co., and Kevin Kallaugher, political cartoonist for The Economist, whose presentation two years ago was very popular, as he had Assembly members draw their own caricatures of President Bush. Perhaps he'll have them draw President Obama next time.

The group's President is Ross H. Roberts (ret. Ford Motor Co.) and next year's President is J. Paul McGrath (ret. American Standard), both Bonita Bay residents of Spring Ridge and Creekside respectively. Mrs. Georges says each year they do a year-end survey of members for guidance on future programs. She said the Assembly's 28-member Board is also studying ways to keep costs down while continuing to maintain quality in the program.

Various local businesses are corporate sponsors; they include the Bonita Daily News, DuFrane Jewelers, Lee Memorial Health System and Premier Properties.



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In The Doctor's Office

Total Knee Replacement May Erase Arthritis Pain

Total knee replacement surgery, also called total knee arthroplasty, is a very common procedure that is performed more than 300,000 times a year in the United States.

Typically, the symptoms that bring a patient to an orthopedic surgeon are pain, swelling and stiffness in the knee. Oftentimes, these symptoms are caused by osteoarthritis or rheumatoid arthritis.

Many surgeons first recommend conservative methods of treatment, including weight loss, physical therapy, anti-inflammatories and

injections. However, if these methods do not alleviate the pain, a total knee replacement may be in order.

During a total knee replacement, the surgeon removes damaged bone and cartilage from the knee and replaces it with an implant made of metal alloys and high-grade plastic components. The implants are designed to re-create the shape of the bones in a healthy joint.

Most patients go home from the hospital after one to three days, then begin a four-week regimen of physical therapy to get back up near full speed. Most daily activities can be resumed after four



weeks; however, it is best to wait eight weeks before resuming more vigorous activities, such as golfing, bowling or dancing.

Dr. Humbert, who performs more than 600 joint replacements per year, offers free monthly educational programs about total knee replacement. For a reservation or more information, call 239-337-2003.

Edward Humbert, D.O.
Chief of Orthopedics
Lee Memorial Hospital

travel, continued from page 14

While in Kill Devil Hills, a must is Awful Arthurs Oyster Bar, a favorite of the locals since its inception two decades ago.

Jockey's Ridge State Park, in Nags Head, is a fascinating 420-acre park area where visitors are able to climb and explore the highest sand dunes (more than 100') on the entire Atlantic coast. The dunes consist of three peaks, which are constantly shifting and are often referred to as The Living Dune.

In Virginia, don't miss Yorktown, the site where General Cornwallis surrendered to General George Washington in 1781. This British defeat is what ended the American Revolutionary War. You can walk through the battlefields and visit the museums, 18th century homes, and shop along the York River.

Travel along the Colonial Parkway to Historical Colonial Williamsburg, one of the largest living history museums in the world. You can visit the Governor's Palace and stroll along the cobblestone streets exploring homes and shops from the 1770 period. Enjoy 18th century dining at one of the four taverns located in the historical district. Try a round at The Golden Horseshoe Golf Club, designed by Robert Trent Jones, Sr. and voted 4.5 by Golf Digest. Or you may want to try The River Course at Kingsmill which hosts the Michelob ULTRA Open.

Driving north to the capitol city of Washington, DC, you can tour the world-famous Smithsonian Institute, home to the 45.52 carat Hope Diamond. You can drive along Embassy Row and stop at the World War II Memorial, the Vietnam Veterans Memorial and the Korean War Memorial. You could spend days exploring the museums, galleries and monuments located in our nation's capital.

I hope you enjoy this overview of travel from south to north and wish you a safe journey to your final destination.

By Jody Guy
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(Editor's note: For those traveling from north to south next season from the mid western states, we will have suggestions for your trip back to beautiful Bonita Bay.)



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BONITA BAY SCRAMBLE

by Dick Connelly

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What's Happening in Real Estate?

People ask me the following questions with some frequency, so I will share my answers with all of you this month:

In a soft market, should a Seller offer a Realtor a bonus, a free car to the buyer, or a free golf club membership to promote a sale?

ANSWER: I believe sellers should just lower their asking price to make their property more competitive in a soft market. Every buyer will respond to a lower price but not all buyers will view other incentives favorably. Not every buyer is interested in a car or golf membership. A free golf membership may limit the number of buyers willing to look at your home, especially in cases where the buyer is already a BB member who is looking to move within our community. So, simply put, certain incentives may not be what your buyer wants or needs while a well priced home is exactly what they are looking for.

How have price decreases over the past year in Bonita Bay compared to the rest of the market?

ANSWER: I think we have fared better than most. In BB, prices are down about 30% on average. By comparison, prices in Old Naples and Port Royal are down more. Prices in many of the other gated communities have dropped farther than in BB in most cases. Why? I think it's because BB is located on a really nice piece of land and our community is well maintained. In my opinion, Bonita Bay will always stand out as one of the best investments in Southwest Florida.

How will the changes in membership refunds affect our home values?

ANSWER: In my opinion, the refund issue is no longer affecting property values in Bonita Bay. It may have had an impact on property values a few months ago, but I believe that impact has since passed. I believe that the changes in membership refunds will actually impact property values in the communities that the Bonita Bay Group is still developing (i.e., Mediterra, Twin Eagles and Verandah). With that said, I don't like how BBG has decided to handle the refund issue or how they have chosen to communicate with each of us.

What will it take to get home values to start rising again?

ANSWER: The short answer is time. Perhaps quite a bit of time. I have never been a big advocate of selling property to people so that they could "flip it" in the short term and make a quick buck. Instead, I tell my customers to consider the home that they buy in Bonita Springs as a long-term investment. With that view in mind, a buyer in this market has a tremendous opportunity to buy low, with an eye on the future, and make a great investment. Today, time is on the side of people who can afford to take a long-term view in this real estate market.

This is the final issue of Bay Watch for this season. Enjoy your summer and we'll see you next fall!

Gary and Jeff Jaarda



The Curious Photographer

Question:

What was your most memorable vacation?



Cindy White
Creekside



Bill Aiken
Bay Harbor



Barb Pollert,
Anchorage



Steve Garthwaite
Horizons

Our first bike trip through the rolling hills of Provence is most memorable. Biking is a wonderful way to see the European countryside, experience the local culture and enjoy fabulous food, wine and chateaux. It inspired us to bike Tuscany and Burgundy and we will do Piemonte this year.

One of my wife Judy's and my most memorable vacations was with six other couples on a two-week photo safari in Kenya, East Africa. Each couple slept in their own large tent and we had hot showers each day (we "tented" in four different geographical locations). Wonderful breakfasts and dinners were served in large dining tents (and boxed lunches out on the "trail"). We had close-up viewing of wild animals via open top land rovers every day. Terrific experience.

Certainly ONE of my most memorable trips was to Vietnam last February. The contrasts between the north and the south were dramatic. Halong Bay was very mystical and mysterious, with beautiful mountains and grottos. Hanoi was crowded, polluted; with the constant presence of soldiers everywhere. The farther south we went, the prettier the countryside with beautiful beaches. We were enthralled with the friendly and generous spirit of the people.

It's hard to choose but the trip to London and Paris last year with Emily, my 11-yr. old granddaughter, was a once-in-a-lifetime wonderful experience for me (and I hope for her). However, my absolute #1 was our 2004 Family Reunion in Tuscany! Twenty-six of us stayed in a large villa just outside Siena for ten days. Great people, surroundings, weather, history and food. What's more important than family! Can't wait for our next reunion (Spain 2010).

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Living on the Course

– by Jack Sullivan, Riviera

It's Not All About Golf

The migration starts this month. Snowbirds fly to their summer habitats. Hundreds leave Bonita Bay and join the grackles, robins, wrens and other migrating birds. They stop along the way for food, water and rest until finally reaching their northern nest. What the snowbirds leave behind and what they find is often more of the same: a nice home, a golf course, a swimming pool, tennis courts and fishing.



One Bonita Bay couple, we'll call them the Ryans, join this northern exodus in mid-May. Where they go to is a little of the same, but much different. When their Bonita Bay friends learn about the Ryan's summer venue, they ask, "What the hell do you do all summer?"

Their northern home is located in the smallest town in the least populated county in Maryland. Betterton was founded in Kent County in the early 1900's. Because of its natural sandy beach, the watermen, who plied the Chesapeake for crabs and oysters, found it to be an ideal spot to drop anchor and take a break. In time the beach became well known, so much so that people from Baltimore crossed the bay on the good ship "Baybell" to spend summer days and nights on the relatively cool eastern shore.

With the tourist came industry. Hotels were built. Dance halls and saloons gave the weekend arrivals something to do besides sunbathe and swim. They did so with gusto. The town boomed. Good times and summer money rolled in.

Then in 1954, a four-and-a-half mile steel span named the Bay Bridge opened and connected the urban western shore with the isolated rural eastern shore. The bridge made it possible to cross the bay by car from Baltimore and reach the Atlantic Ocean in less than three hours. Why go through the hassle of a four-hour boat crossing to a honky-tonk beach when Ocean City was an easy drive away? The Baybell sailed for the last time. The hotels closed. The saloons went dry. Dance halls locked their doors. The music stopped. The town wilted. Its native population dropped by half. Today, in the summer months, it tops out around 380 souls.

The Ryans' Bonita Bay home is a close walk to the clubhouse. It takes more effort to get to the first tee at the Chester River Yacht and Country Club, which is 20 miles from their Maryland home. Located on the Chester River, outside the historic town of Chestertown, it is a true

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country club located in a rural area supported mainly by agribusiness. The original nine holes, built in 1929, were carved out of a cornfield that bordered the river. Hardworking members, with some hired help, added the back nine in the early 70's. Ninety-five percent of members live within ten miles of the course.

The biggest problem they face is not whether or not they'll get their initial deposit back; it's how to keep the club running without raising the yearly dues (the members view a dues increase as nothing short of a Ponzi scheme). This is a low-budget operation, but a good one with a beautiful layout that would compare favorably with Bonita Bay's Marsh course. There is a swimming pool, but no tennis courts. Some would-be players propose tennis every year, but the motion is routinely voted down. The greens committee consists of one member who leaves all horticulture-related decisions up to the grounds keeper. The course is open seven days a week. There are no reserved tee times – if you want to play you come and play. You can ride in an electric cart or walk. If you walk, you carry your own bag or use a pull cart free-of-charge. On Sunday afternoon, any family member big enough to swing a club can play. The club restaurant serves breakfast, lunch and dinner six days a week. The food is good and inexpensive.

When Ryan arrives at the club for the first time after wintering in Florida, he is looked upon with some misgivings by his playing partners. After all, he's been playing golf all winter while these fellows have been shoveling snow. But after their first round the same question is always asked, "What the hell do you do all winter?"

City Budget

By John Spear, City Council Member

The months of July, August and September are “budget time” for local government in Florida, and Bonita Springs is no exception.

The budget for October 1, 2009, to September 30, 2010 will be very challenging, given the dramatic fall in property values, the limitation both the state legislature and

voters have placed on property taxes, and the continuing increases in certain budget line items like energy costs and employee health insurance.

The 2008-2009 City budget, the first I voted on, exceeded one hundred pages of text, graphs and tables. Over the past five years, the total City budget has dropped substantially, from over \$56 million in 2005-2006 to approximately \$22 million in 2008-2009. However, that is very misleading, because 2005-2006 has almost \$38 million

of capital projects, while 2008-2009 had just \$4 million. These projects have been funded mostly (not entirely) with impact fees, the gas tax, and other non-property tax sources.

A better gauge, I believe, for how City government and the cost of City government has grown or contracted, is to look at the operating budget for the City, which has been as follows:

2005-2006	\$14.1 million
2006-2007	\$16.5 million
2007-2008	\$14.7 million
2008-2009	\$15.1 million

The number of City employees (technically “full-time equivalent positions”) reached a high in 2006-2007 at 61, and presently stands at approximately 52. However, expenditures for “personal services” have grown from \$3.9 million in the 2005-2006 budget to about \$4.3 million in the 2008-2009 budget.

An interesting phenomenon happened prior to the 2008-2009 budget year. For most City budgets for the first 6-7 years of the City’s existence, employees were routinely granted increases (COLA), which were reasonable and acceptable; what was less comfortable was the policy adopted in several of those years of granting a separate “merit increase” AND giving a merit increase to 100% of the City employees. The result was that in many years, all City employees got Cost of Living Adjustment double the COLA increase.

A review of the salary and benefit levels of the 52 FTEs currently employed reflects that seven current positions are paid gross wages between \$95,000 and \$177,000; 14 more are paid between \$50,000 and \$79,000; and the remaining earn from \$10,000 to \$50,000. Additionally, over 15% of the City employees are paid in excess of the salary ranges established several years ago by the City Council for their designated job descriptions in part, I suspect because of the compounding effect of annual COLA and “merit” increases being granted across the board.

Last summer, the City Manager recommended and the City Council supported a “freeze” on salary increases and a “freeze” on hiring. The salary freeze has remained largely in effect, but the hiring freeze turned out to be impossible given that the first City employee to leave held a unique position that could not be filled internally. Nevertheless, through



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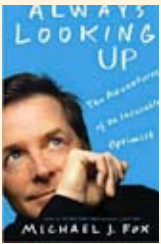
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continued on page 28

On The Bookshelf



In her new thriller, Mary Higgins Clark, America's #1 bestselling Queen of Suspense, delves into a legal battle over the guilt or innocence of a man accused of murdering his wife. Woven into her plot is an eerie, little-understood but documented medical phenomenon -- the emergence of a donor's traits and memories in the recipient of a heart transplant.



A memoir of the last decade, told through the critical themes of Michael J. Fox's life: work, politics, faith, and family. The book is a journey of self-discovery and reinvention, and a testament to the consolations that protect him from the ravages of Parkinson's. With humor and wit that captivate his fans, Michael describes how he became a happier, more satisfied person by recognizing the gifts of everyday life.



New York Times bestselling author Harlan Coben's blistering new Myron Bolitar thriller takes Myron and his millions of fans - where they have never gone before. In grave danger from unknown assailants in a country where nothing is as it seems, Myron races to stay a step ahead of Homeland Security, Interpol, and the Mossad, working at breakneck pace to uncover a sinister plot with shocking global implications.



Lisa Scottoline breaks new ground in a thriller about adoptive parents' worst fear - an undisclosed illegality could overturn an adoption - that's both heart-stopping and heart-breaking, and sure to have new fans and book clubs buzzing. Reporter Ellen Gleeson begins to investigate a story that no one was meant to uncover, and when she digs too deep, she risks losing her own life—and that of the son she loves.

Passings

John Gorman, the loving husband of Shirley Gorman, of Oakwood and Cape Cod, passed away on March 12, 2009 after a long illness. He was born in Providence, Rhode Island on October 11, 1929. After receiving degrees from Providence College, Northeastern University and the University of Connecticut, he spent his career as an educator and businessman.

John was a sports enthusiast and a lover of the arts. His political discussions with the members of the Fitness Center are legendary and always stimulated lively conversations.

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attrition and more recently the first lay-off in the City's history (and the City Manager's career) has resulted in an FTE reduction from 57 originally budgeted to 52 FTEs

The City Council appears to remain committed to a fairly austere budget with virtually no capital projects, no acquisitions of parks or recreation facilities unless funded with grants coming from somewhere else, and no significant new programs or initiatives, or at least none that cost anything.

I intend to raise three broader budget topics this summer and I very much want and need input from the voters and taxpayers in District 4 as to whether these are a good idea, and if so, how far should we go.

Question 1: Property taxes account in 2008-2009 for approximately 37% of the City's revenue, while in 2005-2006 the percentage was much less. Three other revenue sources are available if the City Council wishes to shift some tax burden from property taxes to one or both of the other sources. They are the Communication Services Tax (cable and telephone), the Electrical Franchise Fees (electric), and a Public Service Tax. The question is simply whether the City Council should look at these other three sources and consider shifting some of the local tax burden from property taxes to these other sources? Presently, I do not know much about the other three sources, but I suspect the answers can easily be found.

Question 2: Is the current City employee compensation reasonable or should a comprehensive review be made both of staffing levels and compensation levels? I can only observe that as the City capital budget goes from \$36 million to \$4 million, and probably less than \$1 million in 2009-2010, and given the compounding of COLA and merit increases in the past, can we afford not to look at both issues?

Question 3: The most open-ended question of all revolves around the question of what is expected of City government in terms of projects, programs, and services and whether the voters and taxpayers are willing to pay for these expectations? My predecessor, John Joyce, frequently recommended that the City Council do serious strategic planning, in large part to answer these two inter-related questions; I have continued that suggestion, but I have been as unsuccessful as John was at getting Council support for implementing a strategic planning system. But until we step back and decide what is important and what is not, we will continue the ad hoc approach to governing that makes each Council meeting a new beginning in planning for the City's future.

I sincerely request that anyone who has an opinion share it with me. My City e-mail is john.spear@cityofbonitasprings.org; my work number is 947-1102; and my home number is 947-0551. I have my own views on these issues, which I suspect are apparent, but these are issues that all of us need to work on together. I hope to hear from many of you.

To those who remain over the summer, we look forward to the slower pace that the summer brings; and to those who leave us for cooler climates, please have a wonderful summer and a safe return later this year.



Movie Talk

New/Coming soon on DVD

★★★★ **Milk:** Well done biography of Harvey Milk, the San Francisco activist who became the first openly gay man to be elected to a major political office in the U.S. Great performance by Academy Award winner Sean Penn.

★★★★ **Doubt:** Shut out in the Oscar derby after getting five nominations, including four for actors. Movie is still worth seeing and discussing, no matter what religion one follows.

New Theatrical Releases

★★★★ **The Class:** In French with English subtitles. Based on a semi-autobiographical book, the movie has a documentary feel to it. The film takes place at a high school in Paris but the locale could just as well be New York, Chicago or any number of U.S. cities. Although a little talky, this Best Foreign Film nominee is interesting throughout. One can really feel the frustration that teachers endure.

★★★★ **Duplicity:** Clever romantic comedy about two ex-spies (almost too clever for its own good.) The back and forth chronology of the film creates some confusion that isn't resolved until the end. Julia Roberts, back in a major role, and the versatile Clive Owen work very well together. Good adult sophisticated movie with no violence.

Some movies that if you have not seen yet, you should.

★★★★ **The Reader :** Kate Winslet in her Academy Award performance as a 36-year-old woman in post WWII Germany who has an affair with a teenager. After many years, their paths cross again. To give more info could ruin this very interesting provocative movie.

★★★★ **Gran Torino :** Clint Eastwood plays a grizzled Korean War Veteran who is a combination of Archie Bunker and Dirty Harry. Recently widowed, he is drawn into helping the very people who are the object of his prejudice. Clint in a good "crowd pleasing" role.



Twenty-three friends attended the 2nd birthday party of Augie Bergsma – that’s doggie friends! Gwen and David (Augie’s parents) threw the “doggie bash” with special meat ball muffins for the puppies. (It has been reported that a human ate one by mistake!) Each ‘guest’ received a party hat and a treat bag to take home. Among the attendees pictured from left to right:

Marianne Durbin, teaching Molly how to “sit” by example, and Tim Durbin; Dave Doran with Phebe and Finnigan; Carole Washa and Lola; Norm and Margo Teegardin with obedient Charley; Ron and Nancy Den Besten showing off LuLu; BJ Robeson clutching Lucy; Gwen Bergsma and guest of honor and birthday boy, Augie; Herb Williams accompanied by Little Fellow; Mary Jo Robeson; Susan Miller holding Batton; Carol Williams; Cherril Cregar with Commodore; John Felsenthal and Chico; Dick Cregar (singing Happy Birthday!); Max Harris; Anita Johnson and her precious Bailey; Kathy and Keith Hynes with Molly; Linda Ramsey showing off Lilly while Trixie is sitting pretty with her pink bow; Glen Lyle and Joanne, holding Twig and Beamer respectively.

Frequently Asked Computer Questions

Why is my computer so slow?

Everyone wants a faster computer, something that works as fast as your television remote control. Unfortunately, computer technology has a long way to go before blazing instantaneous speed is going to be affordable for most computer users. Even with the best hardware available, there are limitations within the Microsoft Windows software and how fast it can go. Then after Security, Printers, Cameras, Games, or software like AOL are installed, the machine slows down even more! Here are a few tips on speeding up your computer.

- When you first get a computer, remove programs that you are not going to use. Most computers come with a lot of trial software that will only function for a short time and then you are charged for continued use. You may as well remove them if you’re not going to buy them. This will remove some reminder window to upgrade or stop it from running in the background and thus speed up your computer. With Windows XP, you go to the Control Panel and the Add/Remove Programs. Vista has Programs and Features in the Control Panel. Simply click the program to remove and click on uninstall.
- Many programs start up every time you start your computer and you may rarely use them. If you open the program and go

into the options or preferences, many times you can choose to not let it start up every time the computer starts. Keep in mind some programs should be running in the background and not all should be disabled. The nice thing here is if you remove something from the startup that you later discover you need, you can simply open the program and re-enable it to run on startup.

- Open My Computer and right click on the (Local Disk) C: and select properties. A properties window comes up and lets you do a Disk Cleanup. The Tools tab has Error-checking. Put both checks in and hit Yes to run it when you restart the computer. Then on the Tools tab is Defragmentation. These processes take from 15–45 minutes each and are good maintenance procedures.
- Remove old printer software and do not have more than one antivirus program installed.
- Read my article on memory in the December 2008 issue of Bay Watch News.

Paul Hoecherl
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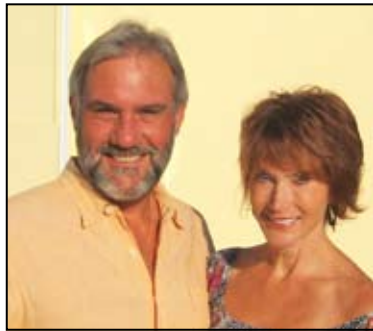
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We Have a Winner!



Actually we have two winners who correctly identified last month's mystery object as 'a bolt in a bench'! The rules of the contest state that the FIRST person to correctly identify the mystery object will be declared the winner. Lesa Estes and Doug and Rose Wind entered their guesses almost exactly at the same time; therefore, we awarded them both \$25 gift certificates to Angelina's Ristorante. Congratulations to Lesa, Doug and Rose.

What in the World ...



Do you recognize this photo?

It is something you see everyday in Bonita Bay. Log on to www.BayWatchNews.com and be the first to correctly identify this mystery object.

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