

# BAY WATCH NEWS



VOLUME 3 NUMBER 4

MARCH 2011

## Bonita Bay One Year Later

As we approach the first anniversary of the turnover of the Bonita Bay Club to the members, *Bay Watch News* was curious about the man who sat at the helm of the Bonita Bay Group during the two years of the most tumultuous time in Bonita Bay history - we wanted to know how and why decisions were made. A list of questions was submitted to Brian Lucas, President/CEO and Vice Chariman of the BBG – the following are his answers.

### **SINCE** graduating from Stetson University, where have you worked?

I have an extensive background in management consulting and technology solutions including an executive position with Accenture. I also have experience as a private consultant.

### **What year did you join Bonita Bay Group and in what capacity?**

I joined BBG in 2004 as Vice President of Special Projects to oversee a variety of process improvement and performance management teams. I also served as Vice President of New Market Areas, directing the company's expansion efforts.

### **Does your father, David Lucas, continue to play a role in the Company?**

David continues to play a strategic role and offers invaluable leadership to Bonita Bay Group.

### **Who made the decision to bring in Tim Boates to act as an intermediary? Do you think that Boates' style of negotiating was effective?**

We hired Tim Boates after consultation with our advisors and input from our lenders. During Tim's time with the company, he led the successful sale of the Bonita Bay Club, the Mediterra Club, the remaining single-family

*continued on page 20*

## Who's That Knocking at Your Door?

*By Dick Connelly*

**SEVERAL YEARS AGO**, a resident of Woodlake left the garage door to his house open. Sometime later, he opened the door to the garage and into the house slithered a 4-foot black snake.

The snake slipped under a large desk complex. "Who you gonna call? 'Ghostbusters'?" No, while he should have called his pest control company, he called the Bonita Bay Community Patrol.



*Alligator on second floor landing at Wedgewood.  
Photo by Anne Macias*

Message: Don't leave your garage door open!

"When we patrol, we look for garage doors left open, some at night, or several lights left on and we try and alert the resident for safety reasons," said Rob

*continued on page 41*

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# Editors' Notes

## Positive Recovery Signs ...

**IT SEEMS THAT** there are more people and cars in SWF this year than ever before.

Travelling on 41 is once again a parking lot-like nightmare reminiscent of several years ago when Bob's Barricades were firmly in place. Restaurants are booked unless you choose to dine at 4:45 pm or 10:30 pm - even the Club is sold out on most Friday nights for P.O.E.T.S. Special events like the "Valentine Dinner Dance" and "Dancing with the Members" were closed to reservations almost as soon as they were available to take reservations! (*We actually know someone who was told to be at the Club at 7:30 am to book a table or she would be shut out!*) And don't even try to drive to the Bonita Bay Beach Park after 9:30 am or you will be placed in a queue, twiddling your thumbs, praying that someone will vacate one of the precious few parking spaces. Open House signs sprinkle the landscape of Bonita Bay on Sunday afternoons and are abuzz with prospective buyers and the retail shop merchants seem to be in much better moods lately as their cash registers ring up sales.

Is it all a sign that the economy is on the way to recovery? We can only hope so.

## On a Sad Note ...

**ON FEBRUARY 17**, *Bay Watch News* lost a very special member of its family. Jack Sullivan passed away after a long illness. Jack's articles, "Living on the Course", contributed greatly to the reception that the magazine enjoys in the Bonita Bay community. He was our version of Mark Twain and O'Henry rolled into one - Jack will be sorely missed.

Yours,

*Don and Valerie Gorman*  
Editors

We encourage you to read a compilation of his writings at [www.BayWatchNews.com](http://www.BayWatchNews.com) - click on "Jack". His last story, entitled *The Lounge Chair*, is particularly compelling as he was actually writing about himself while undergoing chemotherapy treatment.

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# Contents

Page 1	<b>An Interview with Brian Lucas</b>
Page 1	<b>Who's That Knocking at Your Door?</b>
Page 5	<b>Letters to the Editor</b>
Page 6	<b>Bridge Lesson</b>
Page 7	<b>A Bucket List</b>
Page 9	<b>The Seasoned Traveler</b>
Page 11	<b>Superior Interiors</b>
Page 12	<b>The Dentist Chair</b>
Page 13	<b>Will Your Life Insurance Policy Implode?</b>
Page 14	<b>A Makeover</b>
Page 14	<b>Where the Money Goes</b>
Page 16	<b>On the Bookshelf</b>
Page 19	<b>City Views - Four Popular Ideas - No Money (except yours!)</b>
Page 21	<b>Community Calendar</b>
Page 22	<b>Who's Who in Bonita Bay</b>
Page 24	<b>Curious Photographer</b>
Page 29	<b>Master's Contest</b>
Page 30	<b>Computer Tips</b>
Page 31	<b>Movie Talk</b>
Page 33	<b>FITIPS</b>
Page 33	<b>Anglers Corner</b>
Page 33	<b>Bonita Bay Campaign for United Way</b>
Page 34	<b>Naples Botanical Garden</b>
Page 36	<b>Restaurant Review From Phyllis</b>
Page 36	<b>Real Estate Transactions</b>
Page 38	<b>Golf Lesson from Jeff</b>
Page 41	<b>Passings</b>
Page 43	<b>What's Happening in Real Estate</b>
Page 44	<b>A Commentary - Water, Water - Where Do We Get It?</b>
Page 44	<b>Super Bowl Winner</b>
Page 46	<b>Puzzle Page</b>
Page 48	<b>Classifieds</b>
Page 50	<b>Crossword Puzzle</b>

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*Bay Watch News Banner Photo: Ed Corvelli*

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# Letters to the Editor

## IRS and Your Initiation Deposit ... More Input

**A LOSS** realized by an individual on a personal asset is not deductible under the tax law. So, the short answer is that a loss realized on a club membership is no more deductible than a loss realized on a car or a home.

The only exceptions to that rule are casualty and theft losses, with theft being the only possibility in this case, and that possibility in my judgment being slim and none. So, the question is, can the presence of a Promissory Note somehow convert a nondeductible personal loss into a deductible loss? Again, the short answer is no.

In order to claim a deduction for the worthlessness of your Promissory Note, you have to first have a tax basis in that Note equal to the amount of the claimed loss. And, unfortunately, you have zero tax basis in the Note. You did not lend Bonita Bay Group the initial cash you paid in exchange for a Promissory Note, which would give you a tax basis, subject to the discussion which follows. Rather, your cash was in payment of your membership. In fact, the Note says just that: "The principal sum described above represents the Initiation Deposit paid by the Payee for membership in Bonita Bay Club."

Further, even if you tried to argue that you did loan Bonita Bay Group cash in exchange for a Note, you would be economically and tax-law limited to an amount equal to the present value of what you would lend in exchange for a 30-year note paying no interest. That might be \$10,000 or so of your say \$50,000 cash payment, with the \$40,000 balance then representing the cost of your club membership. But that would be a very foolish position to take for tax purposes. Tax law requires that you annually take an amount into taxable income as interest income to grow your \$10,000 tax basis in the Note to its \$50,000 face value over the next 30 years, or to a smaller total, if the payoff happens sooner, under the Original Issue Discount rules, if they apply, or as payments are made to you under the unstated interest rules, if they apply. So, you would be reporting ordinary income in order to generate tax basis in the Note, which would then generate an equal and offsetting short-term capital loss in the event of a default. Not smart.

And, I am quite positive that Bonita Bay Group did not issue 1099's for interest income to any member who was refunded their deposit when they left the club before BBG stopped refunding deposits. I am sure that both parties treated such refunds as just that -- nontaxable refunds. Any member who would have received a 1099 for a return of part or all of his deposit would have rightly screamed bloody murder.

Finally, even if you thought you had a \$50,000 (for example) tax basis in your Note, the tax law only allows deductions if the Note is completely worthless and since you have been

promised \$25,000 when you leave the Club, you probably do not qualify under the tax law. This could be especially dangerous territory. If you claim the entire \$50,000 loss (remember, you cannot claim a partial loss), and the IRS disallows it as a nondeductible personal loss, your membership basis in the old Bonita Bay Club is gone in the eyes of the IRS. When you receive \$25,000 from the new Club, that would potentially be taxable income to you since your tax basis is gone.

Much better to take the tax position of what really happened in the turnover of the Club. That is, the new Club agreed to assume the liability of paying 50% of your original deposit. Then, when you receive your \$25,000, it will be a nontaxable return of half of your deposit, with the remaining \$25,000 being a nondeductible personal loss.

*Dave Doran, Creekside*

*Tax attorney and CPA by training and retired VP-Taxes for a major international corporation*

**I, UNFORTUNATELY,** disagree with Mr. Robertson's opinion on the ability to deduct the Promissory Note from the Bonita Bay Group in which you waived the right to collection. I would suggest that Mr. Robertson read IRS publication 550, pages 56 & 57.

For non-business bad debt to be deductible as a short term capital loss, it must be worthless. By waiving the right to collection, the individual also gave up the right to declare the Promissory Note worthless (as defined by the Internal Revenue Service). In fact, the waiver involved the exchange of assets, the promissory note for ownership in the Bonita Bay Club.

The individual investment in the Club is the promissory note given up along with the \$10,000 paid. If at some future date the individual receives compensation for his share in the Bonita Bay Club, the individual will have a loss or gain depending on the compensation. The IRS looks at losses in social clubs (dues paying) negatively, such as losses on personal vehicles and personal residences which are not deductible.

I am sure there will be some people who will debate the above, but it can be solved simply by asking for a ruling from the IRS. I have already asked for a ruling from the tax institute of H&R Block and they confirmed the above.

Regards

*Donald S McBride, Oakwood*

*CPA (California & Michigan), Enrolled Agent IRS*

*(Editors Note: The information should not be construed as advice or a recommendation by Dave Doran, Donald S. McBride or Bay Watch News. Be certain to consult your financial advisor before you make any decisions.)*

*continued on page 40*



# Bridge Lesson

By Pat Harrington

## WHO? WHAT? WHEN?

**TWO THINGS** are true. Bridge is a great game – perhaps the greatest game of all. Bridge bidding can be confusing. The fact that we have to communicate using only 15 legal words – the numbers 1-7; the four suits, notrump, pass, double and redouble – means that any bid has several different meanings depending on *when* that bid is made and *who* makes the bid and it's hard to keep all those meanings straight. Take four different auctions, all of which involve a bid of 1NT, to see what I mean:

- 1) West North East South  
1NT
- 2) West North East South  
1♠ 1NT
- 3) West North East South  
1♣ Pass 1♠ Pass  
1NT
- 4) West North East South  
1♥ Pass 1NT

1) West's 1NT opening bid shows a balanced hand and a narrow point range agreed on by you and your partner. Popular ranges in the USA are 15-17 and 16-18, whichever your partnership prefers. (Most duplicate players use 15-17.) Modern players don't specify any stopper requirement. You might open 1NT with a small doubleton.

2) North's 1NT overcall is similar to a 1NT opening bid although you should include 18 points in your overcall range even if you usually play 15-17. In fact, it's risky to overcall 1NT on 15 points because the opponents are in a better position to double you for penalty if you catch your partner with a very weak hand. Do it if you must, but I prefer 16-18 as the range for overcalling 1NT.

3) West – the opener – has *rebid* 1NT. By opening one of a suit and then rebidding 1NT, opener describes a balanced hand, but not the strength for a 1NT opening bid. Playing 15-17, expect West to have 12-14 points. Using 16-18, expect 13-15 points.

4) East, the responder, is bidding 1NT. This 1NT bid shows a weak hand of about 6-10 points. A minimum 6-10 point responder has a limited number of affordable bids – anything on the one level but only partner's suit on the two level. Affordable bids for a minimum East are only the remaining one-level bids – 1♠ and 1NT – or 2♥, partner's suit on the two-level. East's choice of 1NT says East denies both four spades and three hearts because showing a major suit has higher priority than responding 1NT. A 1NT response is the bid to choose with no better alternative. East could have great length in either or both minors but an immediate response of 2♣ or 2♦ would show more than minimum strength and you should never lie about strength. Holding ♠4 2 ♥3 ♦QJ 7 5 4 ♣K 9 8 6 2, East's only alternative is to respond 1NT. Clearly, then, a 1NT response does NOT promise a balanced hand.

Learning bridge would be much easier if a specific bid always meant the same thing or if we could state simple rules that were always true. Unfortunately, it's difficult to use the words "always" and "never" with bidding rules. Remember the *always, sometimes*

*or never* test questions you used to see when you were in school? Which of those applies to this often-stated guideline: you must answer partner's opening bid when you hold 6 or more points?

Suppose you hold this hand: ♠6 4 ♥Q 9 6 3 ♦J 5 4 ♣K 7 6 3.

Do you have to respond to partner's 1♦ opening bid? Yes; partner might have as much as 21 points and your measly 6 points could total to enough for game. What response would you make? Bid 1♥, trying to locate a 4-4 major suit fit. Your next call depends on partner's rebid. You might pass; you might even bid game next if partner makes a game-forcing bid.

Take the same hand when partner opens 1NT. Do you have to respond? No; partner's bid is limited to whichever range you use (15-17 or 16-18.) Your 6 points cannot total to the 26 points needed for game so you do not have to bid. Should you bid? No; the only time you answer a 1NT opening bid when you are sure you can't have game is to sign off in a long suit of five or more cards; if don't have that, pass.

Sometimes responder must answer an opening bid with 6 points; sometimes responder does not have to answer and should pass. Why can a 6-point responder pass 1NT and not one of a suit? Because a 1NT opening bid is descriptive and puts responder in charge of deciding the level. A one-level suit opening is too vague for a 6-point responder to know the proper level. Opener needs another chance to describe his strength; then responder should bid and give opener that chance. Most of the "rules" you hear stated for bridge are valid sometimes, but not always. It takes an understanding of the language of bidding to know when a guideline applies and when it doesn't.

Let's carry auctions 1-4 above further:

- 5) West North East South  
1NT Pass 2♥
- 6) West North East South  
1♠ 1NT 2♥
- 7) West North East South  
1♣ Pass 1♠ Pass  
1NT Pass 2♥
- 8) West North East South  
1♥ Pass 1NT Pass  
2♣ Pass 2♦

In auctions 5-8, is East's last bid forcing or not? In each case East has bid a new suit. A guideline you often hear is that a new suit by responder is forcing, but East's last bid in each of these auctions is a new suit bid that is NOT forcing. My space for this column is limited so you'll have to wait until next month to find out why not.

*Pat's lessons at Bonita Bridge Club at 10370 Pennsylvania Avenue continue through mid-April. Check the schedule at [www.bonitabridge.com](http://www.bonitabridge.com). Pat is now scheduling group lessons at your location for next fall and winter. For information, contact Pat at 239-437-4106 or email [mrsbridge@embarqmail.com](mailto:mrsbridge@embarqmail.com).*



# Joe Zednik's Bucket List:

## Play Golf with Tiger Woods.

By *Tommye Fleming, Mahogany Ridge*

**JOE ZEDNIK** of Oak Knoll and Highland Park, IL has a few things he'd like to do before he kicks the bucket. In fact, he has an official "Bucket List". Among other things, he's checked off riding a bobsled on an official Olympic track (in Salt Lake City) and flying in a Mig 31 (in Russia) at 2.8 times the speed of sound.



One item on his list that he checked off recently was playing golf with Tiger Woods, which he did in the Torrey Pines Pro Am in San Diego last month.

Zednik made a sizable donation to the Boys & Girls Club of San Diego for a chance to play with Woods in 2008. But Woods damaged his knee in 2009, and then damaged his reputation in 2010, so Joe had to wait until this year to get his chance.

As one might imagine, it's more than intimidating to play with Tiger. And to play in front of the huge crowds that follow Tiger. But Joe was pleased when he reached #18 (the hole where Tiger caught up with Rocco Mediate before winning the 2008 U.S. Open). Joe had the same approach as Tiger did three years ago and he hit a 120-yard shot across the water to within 12' of the pin. "The crowd applauded and I beamed."

Did Tiger offer any hints? "Not really. It's like I'm riding a bicycle and he's driving a Ferrari. But he was very personable and DID help me line up some putts. I learned I was sometimes off as much as 6 inches."

Joe came away from the event with the traditional plaque, some autographed souvenirs and some memories to last a lifetime. Another major benefit was that his donation supported the education of underprivileged youth. Here in the area, he is on the board of the Immokalee Foundation, where he gives his heart, his soul and other assets toward educating the children of Immokalee.

*continued on page 24*

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Michael Spreckelmeier,  
President



# The Seasoned Traveler

By Pat Hazen, CTC



**AS I SUBMIT** this article, we are lavishing on the gala inaugural christening cruise of Oceania Cruise Lines' newest ship the MARINA. The CEOs, Presidents and numerous dignitaries are onboard

along with TV personality Mary Hart, the Godmother of MARINA, who christened her yesterday amid fireworks, confetti and fanfare. What an exciting time to be invited onboard with the top 500 travel agents across the country!

Contributing to the deluxe atmosphere is the beautiful Lalique crystal grand staircase; specially designed china and crystal for each dining venue; beautiful artwork hand selected for its specific location onboard; exquisite furnishings; larger staterooms; larger bathrooms and wonderful amenities not found on the mass-market ships.

Totally unique is the Bon Appetite culinary art center where participants have their own work station for hands-on learning. There's also an artist loft for watercolor classes and art lectures.

Oceania's signature restaurants of Terrace, Polo Grill and Toscana are present. They're joined by a new coffee bar near the computer learning center; the new Red Ginger, with Asian flair and legendary chef Jacques Pepin has opened his first restaurant at sea -- Jacques.

Oceania has not cut back on entertainment with their customary 8-piece orchestra and numerous other musical entertainers onboard.

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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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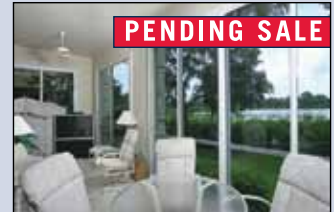
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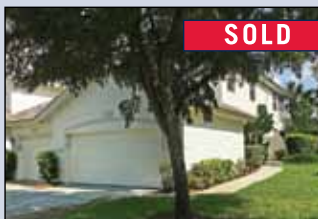
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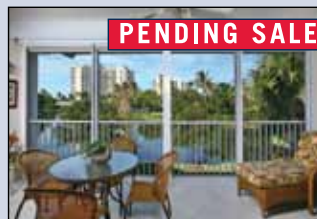
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# Superior Interiors

## THE COLOR *of* RECOVERY

By Judy Underwood, Allied ASID



**DURING THE** past 20 years of designing many Florida residential interiors, I've noticed an interesting phenomenon regarding the color trends that grace our collective homes. When the economy is in a slump, I detect not only a distinct difference in the tastes and color choices of the homeowners with whom I work, but also a difference in the art, rugs, fabrics, furniture, fixtures and lighting that are exhibited at the twice yearly Las

Vegas and High Point furniture and accessory markets.

It seems to me that during recessionary periods like we have gone through recently, homeowners tend to choose neutral colors such as beige, espresso and chocolate with accents of dark blues, greens and wine colors. Conversely, as the economic picture brightens, those same homeowners look to lighten up the interiors of their homes to more closely match their moods. Lately, more and more of my clients are expressing an interest in the much livelier tones of coral, turquoise, citrus and kiwi leading me to believe that the improving real estate market, the robust stock market and the bump in consumer confidence are having their effect.

Now, my observations may have no more credence than the recent Groundhog's predictions, but I like to think that I'm on to something here. The January Las Vegas Furniture and Accessory Market supported this theory. In every showroom we saw cheerful, brightly colored accent pieces, and the new fabric lines were more eye-catching than ever. Many of the lighting fixtures and table top accessories were actually whimsical. Very few of the dark heavy Asian rugs were spotlighted while the lighter newer designs were predominant in every rug showroom. Almost all of the furniture manufacturers displayed lighter stained woods and less serious styling.

With a little luck, my theory is valid and we will see these cheerful colors stay around for a long, long time.

*Judy Underwood & partner Cliff Welles, ASID, own Decorating Den Interiors design studios in Bonita Springs and Sanibel Island, where they were recently voted Best Home Interiors for the 4th consecutive year. Portfolio at [www.LeeCo.DecoratingDen.com](http://www.LeeCo.DecoratingDen.com). Call 239.948.9779 for complimentary in-home consultations*



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# The Dentist Chair

## Smoking and its Dental Effects

By Jim Papandrea, DDS, Riviera

**SMOKING IS BAD** for your health; and if it is bad for your general health, it can not be good for your teeth. You can deny it all you want and you can give reasons why you smoke, but it's just plain bad. Here is why it is detrimental when it comes to your mouth.

Smoking stains your teeth. It does this by allowing the tar in the smoke to work its way into the tubules (small openings)

of the enamel. Once it is in the tubules, it must be professionally removed by a hygienist or dentist. Most of the time it can be removed with fine pumice during a cleaning. Sometimes it must be bleached out of the tubules. Bleach removes stains wonderfully, but just as it weakens fabric (if overused), it also weakens tooth enamel in high concentrations.



The real danger of smoking is that it attacks the soft tissues (cells) of the mouth. It basically suffocates these tiny cells; it does not allow them to get oxygen. These tiny cells turn over every 24 to 48 hours, meaning they regenerate. The outer layer dies while new cells grow in the lower layer. This gives us the nice pink appearance of our tissue. Smokers kill these cells in the outer layer before they are replaced and the replacement cells cannot grow fast enough to replace the dead cells.

Once the dead cells build up, the outer layer starts to look foggy or milky in appearance. The dead cells thicken and this is called leukoplakia. This build-up can lead to a loss of taste. The leukoplakia can be an early sign of danger. It is dominant in the cheek areas where the smoke hits first. Losing taste gets worse the longer we smoke because the tongue (where most taste buds are) also develops dead cells at the ends of the papilla (taste buds). These buds begin to turn white at first and over time even black. All this can lead to more serious problems like cancer. All of you

*continued on page 32*

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# Will Your Life Insurance Policy Implode?

**USING LIFE INSURANCE** to provide a tax-free accumulation of wealth for your children or to cover estate taxes is a common practice, but the strategy is blowing up in some estate plans. Some policies are imploding because of historically low interest rates. Insurance companies that invest a substantial amount of premiums in bonds have seen their yields drop to historic lows. Insurance policies issued years ago reflecting an assumed interest rate of 7% or more on the cash value are not performing as projected and additional premiums beyond what was originally projected may be necessary to avoid a reduction of the policy face value or even worse, a policy collapsing.

In November 2010, *The Wall Street Journal* reported that ultra-low interest rates are hitting insurers' profits and thus significantly reducing the interest crediting rate on non-guaranteed insurance policies.

During the last six years, I have been directly involved in over 30 estate planning life insurance policy audits. Recently, one of those policy audits with a highly rated insurance company saw the interest crediting rate drop from 7.5% to 6% in the last three years. Three years ago, when the policy was producing a 7.5% return, it was projected to have a face value of \$4 million in thirty years. However, with only a 1.5% drop in the interest crediting rate, the policy is now projected in 30 years to have a face value of only \$2 million. Yes, a 50% difference in the projections.

Often life insurance policies are owned by an irrevocable life insurance trust with the trustee being the grantor's child. The use of a properly drafted irrevocable trust prevents the policy from being subject to the federal estate tax. Most children acting as trustee of an insurance trust are not monitoring the performance of the insurance policy or the insurance company. I recently performed an audit for the trustee of an irrevocable life insurance trust which owned a \$1 million variable life policy purchased in 1998. In 1998, the insurance agent had provided the trustee with a summary of the policy stating that with annual premiums of \$7,500 and an 8% average rate of return, the policy would last for 35 years. Now, 13 years later, the policy is projected to lapse in 4 years unless substantial additional premiums are paid.

Some insurance agents are relationship-oriented and proactively contact their clients every few years to conduct the proper policy audits. However, many

*continued on page 32*

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Before Extensions



Before Extensions



After Extensions



After Extensions

# Where the Money Goes

– **Susan G. Komen Fundraiser**

By *Linda Ramsey, Cranbrook*

**IN 1997**, Sally Newi and Carolyn Connelly wanted to have a women's charity event that was not just locally focused, but would impact women no matter where they lived. They chose the Susan G. Komen Breast Cancer Foundation because it spends the highest amount of monies raised on diagnosis and treatment rather than on overhead. They are a four-star charity for that reason, which is higher than so many others.

The first Susan G. Komen Fundraiser at Bonita Bay was a golf tournament. The following year, they added a silent auction and raised just over \$5,000. Over the last 15 years, many Bonita Bay ladies have put their hearts, souls, time and energy into keeping the spirit and tradition of the Fundraiser going strong. So far, almost \$900,000 has been sent to the Southwest Florida Affiliate of the Susan G. Komen Foundation.

A few years ago, a Bonita Bay resident happened to meet a woman from the executive offices at the S.G.K. headquarters at a fundraiser in Texas. The woman told her that Bonita Bay is one of the largest contributors in the country among private clubs.

People often ask where our contributions go? It may surprise you to know that 75% of all monies raised stays right here in Southwest Florida. A grant committee considers requests from non-profit organizations that provide education, diagnosis, treatment and support for women who cannot afford breast cancer-related services. In 2010, the Grants Committee distributed over \$722,000 across our communities.

Last year at the Grants Luncheon, we heard a young mother of three relate how she received guidance, treatment and even transportation to these services because of a program that was funded by our contributions. She is doing well, and is on the road to recovery.

So, please join us again for the Bonita Bay Fundraiser to support the Susan G. Komen Breast Cancer Foundation. The events start March 21, with Bridge, Mah Jongg and Luncheon; Golf, Silent Auction and lavish cocktail buffet; Home Tour and Walk.

*(Editors note: Please see "Community Calendar" for more information on the Komen Events.)*



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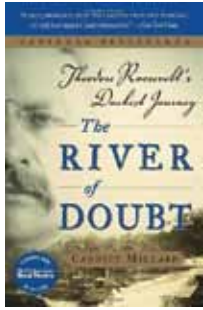
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# ON THE BOOKSHELF

## River of Doubt by Candice Millard

Elaine Brotman, *Horizons*

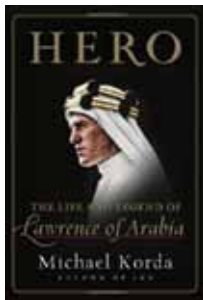


**RIVER OF DOUBT** is the story of President Theodore Roosevelt's perilous expedition down the Rio da Duvida (River of Doubt), an unexplored tributary of the Amazon River in 1914. It is written by Candice Millard, a former writer and editor of the *National Geographic Magazine*. Her thorough research creates evocative descriptions of the immense beauty of the tropical rain forest, the treacherous rapids and waterfalls of the descending river, the volatile Cinta Larga Indians and the always threatening blood-sucking insects and fish.

Roosevelt and his son, Kermit, along with his Brazilian co-commander, Rondon, Camaradas (laborers), and George Cherrie, the naturalist from the American Museum of Natural History, faced unprecedented dangers. They endured losing canoes and supplies, great physical hardship, disease, drownings and murder. What started out to be a voyage of discovery turned into an immense struggle to stay alive. Roosevelt, himself, fought starvation, malaria and a nearly fatal leg infection. Even though you know Roosevelt lived to tell his story, this book will keep you in suspense eagerly awaiting the next chapter.

## Hero: The Life and Legend of Lawrence of Arabia by Michael Korda

Norm Roberts, *Creekside*



**IN WWI**, as a relatively junior British army officer fluent in Arabic, T.E. Lawrence was a key figure in the Arab Revolt against the crumbling Ottoman Empire. He then played a role in the carving up of 'Arabia', including the establishment of monarchies in Iraq and Jordan, although his recommendations were only partially implemented. Today it is hard to conceive of such a low-level figure playing such an immense role.

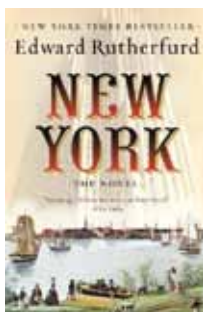
In the 1920's, Lawrence of Arabia attained celebrity status akin to that later achieved by Princess Diana. He could have had any of a number of high British government positions. However, to avoid the limelight, and because of his guilt at not being able to deliver Arab territorial and self governance expectations, he sought minor postings in the armed forces.

Lawrence was an archeologist, a linguist, a military genius, a charismatic leader, an accomplished writer and much more.

Korda weaves in the relevance of decisions made and not made in the early 20th Century, to the issues in the Middle East today. An excellent biography.

## New York by Edward Rutherfurd

Shirley Gorman, *Oakwood*



**THE NOVEL** *New York* recounts the history of New York City. The story begins with the arrival of the Dutch traders in 1664 and ends in the summer of 2009. It traces the birth of the United States, the Revolutionary War, the Civil War, the Gilded Age, World War I, World War II, the Stock Market Crash and the attacks on the World Trade Center and the effects these events had on the history of New York.

The history of the City is seen not only through the major events of the times but also through the generations of the Master family. Over the four centuries of the Master family, we learn of their travails and successes. We also learn of the plight of the black man and the struggles of the immigrant to find his place in the Big Apple.

By weaving together the country's history and a family's history, Edward Rutherfurd has created a most pleasurable read. He has also included maps and information about the characters' names to enhance the reader's knowledge of the times and the story.





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**ART WALK!** Thursday, March 31 from 5:00 p.m. to 8:00 p.m.

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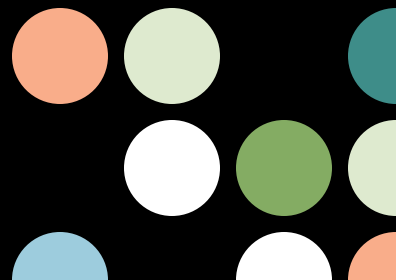
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# City Views

By John D. Spear, P.A., City Council Member

## FOUR POPULAR IDEAS - NO MONEY (EXCEPT YOURS!)

**WHETHER THE** City should acquire the Everglades Wonder Gardens has been the subject of much debate recently. But there are at least three other issues scheduled to be considered by the Council prior to summer along with the Wonder Gardens issue.

In early 2010, a group of residents (mostly in District 4) living on and nearby the Bonita Springs Golf and Country Club requested that the City purchase the golf course and clubhouse, rehabilitate the facilities and operate the facilities as a City-owned public golf course. The golf course is a location hoping for a particular use (instead of additional condominium development) and capital and operational funding sources.

Second, in the summer of 2010, Council formed the Library Task Force to evaluate the various options available to expand the existing library or build a new one. The library is a use looking for a location, a source of capital funding and a source for operational funding.

Third, in late 2010, City Council discussed the years-old question of how to utilize the Mayhood property East of Old 41 on Terry Street. The property was acquired several years ago as an alternate route for Imperial Parkway, but was not used. The City Council has developed a general consensus that the property should be a park instead of something else. The Mayhood property is a location looking for a specific use, seeking a capital and operating funding source, and is not even paid for. Over \$2 million of bond proceeds remain to be paid back to bond-holders for the property, as well as for City Hall, Imperial Parkway and East Terry Street. The DAILY cost of the debt service for the Mayhood property alone is \$477.

The Wonder Gardens is a unique part of our community's history, but any City acquisition of the Wonder Gardens would have to address how (or whether) the uses would change as well as capital and operating funding questions.

Each issue in on a different schedule. The golf course supporters were sent away in March 2010, with a request to come back to Council with a detailed, financially viable plan; the proponents promise the plan will be presented to Council in March of this year.

The Mayhood property has not gotten beyond "We want it to be a park," although there may be some private, charitable efforts underway to facilitate some park facilities.

The Library Task Force's recommendations to City Council likely will address location, the viability of leaving the Lee County library system versus staying, and some possible funding recommendations, and will be presented to Council in March or April.

And the Wonder Gardens acquisition has simply been suggested to City Council orally and through public discussion in the press. There is presently nothing in writing that has been presented to the City, including the property owner's asking price, press rumors notwithstanding.

All the issues will likely require both substantial capital expenditures as well as long-term operating subsidies, although the supporters of most projects suggest potentially profitable operations. Correspondingly, the City has no significant undesignated reserves for any capital expenditures nor any significant sources of on-going operating subsidies (other than tax increases).

I believe these four issues are sufficiently similar and they should be evaluated together, possibly in a process something like this:

1. Schedule either a special Council workshop, or set aside 90 minutes at a regular Council meeting, to discuss the four issues together. April or May would make sense.
2. Insist that the proponents provide a detailed feasibility presentation addressing uses, capital funding and operating funding.
3. Challenge the City staff to evaluate all four ideas from a "How can we do it" rather than a "Why we should not do it" perspective.
4. If any of the project proponents can demonstrate broad public support for the specific project, a viable business plan, and most importantly, a viable plan for funding capital costs and on-going operations, then their proponents only (tongue in cheek) need to persuade four Council members to give the project a green light.
5. If any project is given the green light, the project would continue through the annual budget cycle this summer.

All of these projects are attractive and deserve careful consideration. I am skeptical, in varying degrees, as to whether any of the projects is to date sufficiently detailed to come to be considered feasible. And I am very doubtful that the Bonita Springs taxpayers are sufficiently supportive of any of these projects to rally around a significant increase in taxes to acquire or operate any or all of these projects.

I have been wrong before ...

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**Brian Lucas Interview** *continued from cover*

homesites in Mediterra, Shadow Wood Country Club, The Brooks Commons Club and TwinEagles. As a restructuring specialist, he faced friction every day. He was effective in leading us through these necessary transactions and processes.

**In retrospect could (or should) BBG's dealings with the Bonita Bay Club membership have been handled differently?**

It would be easy to look back and say that things could or should have been handled in a different manner and, had there been less acrimony in the past, meeting the challenges we continue to face today might have been easier. Nevertheless, given the circumstances that each of us faced at the time, I believe that Bonita Bay Group and the Bonita Bay Club members acted in what each believed was the best way to achieve the goals each sought.

**At the turnover of the BBC to the members, did it surprise you that over 90% of the membership agreed to the terms of the agreement? Why do you think so many members signed on to the "New Club"?**

I wasn't surprised that so many members wanted to remain involved in one of the premier clubs in Southwest Florida. For the overwhelming majority of members, joining the "New Club" presented a great option.

**What is the status of the Florida Attorney General suit against BBG?**

The Attorney General's lawsuit was first dismissed because of pleading deficiencies. As I understand is customary at the outset of a case, the Court permitted the Attorney General to correct those problems and file a new complaint. The Attorney General has recently done that, but the revised complaint still does not, in our view, meet legal requirements and we have sought to have it dismissed. We expect to present our side to the Court in the coming months and are hopeful that the Court will then dismiss the case for good.

**BBG publicly stated that they were going to appeal all judicial decisions, but we have learned that you have quietly settled with some of the litigants. Can you please elaborate?**

We have settled claims throughout various stages of litigation where the plaintiffs expressed and demonstrated a willingness to engage realistically in that process and achieve an amicable resolution.

**Bonita Bay Group still owns and controls the Marina Club and Backwater Jacks. What are your priorities for capital improvements in these two areas?**

We recognize the need for many repairs and equipment upgrades throughout the Marina Club and have begun the process of replacing and refurbishing select items. Members will notice facility improvements taking place through April 2011, including the completed boat yard repairs, A-Dock decking replacements, leasing a new 27,800-lb. forklift, refurbishment of the current forklift, refinished flooring in the

restaurant and refurbishing of the air-conditioning system.

**Bay Watch News has received "Letters to the Editors" indicating that the residents are boycotting Backwater Jacks. Has the traffic at the restaurant increased or decreased since reopening in October?**

Since the boycott was a Bonita Bay Club Board strategy designed to encourage members to dine at the club, it isn't impacting the support we receive from residents. We've seen many familiar friends and new faces at Backwater Jacks since it reopened.

**What is your vision for the Marina Club and the restaurant in the coming years? Would BBG consider selling the properties separately?**

Our intention is to offer the club to the members, and we will continue to work on that process with the Marina TOC over the next few months. If we are unable to reach an agreement with the members, we will consider selling the properties to a third party, but we are more likely to reconstitute a new marina club based on an annual rental program. In this event, Bonita Bay Group will refund the initiation deposit to any boating member who requests it. To date, we have not considered selling the properties separately.

**Going forward – will your company build its future as a SW Florida development company or are there other endeavors you will pursue?**

Like everyone else, we are carefully following the national efforts to ease the recession and other significant economic indicators, and we remain cautiously optimistic that the real estate crisis in Southwest Florida is beginning to ease. In the meantime, we are focused on Verandah, Sandoval and our other existing landholdings in the region. This has been our home for almost 30 years and we enjoy living and working here.

**How has the sale of the 15 lots in Bay Woods been going?**

The infrastructure was completed prior to the eagle-nesting season, which began October 1. We believe Bay Woods presents an extraordinary opportunity to own one of the last 15 single-family homesites in Bonita Bay, and we look forward to welcoming our first residents. In the meantime, we're pleased that our eagle management plan has been successful and has become the standard for developments of this nature. The nest has been in existence for several decades, fledging more than 30 eaglets.

**The turnover of the Bonita Bay Community Association was to have taken place in January 2011. As of this writing the deal has not closed. Can you shed any light on when this will happen?**

The board and staff of the Community Association have established a good relationship with the turnover committee and have accomplished most objectives to date. However, there are still a few more items that need to be addressed before the turnover can be completed.

*continued on page 28*

# COMMUNITY CALENDAR

## Bonita Springs Historical Society Luncheon

**March 4, 2011 - 11:30 a.m. at Bonita Bay Club.**  
Nan Colton returns portraying Georgia O'Keeffe. Call Donna Nemsick 498-7979 for reservations.

## Bonita Bay Art and Gift Show

**March 5, 2011 at Estero Park.**  
Please call Maryle Barbe for details 239.992.3716

## Barbara's Friends Celebrity Tennis Event

**March 4 & 5 at Bonita Bay Tennis Center.**  
To benefit the Children's Hospital Cancer Fund at Lee Memorial Hospital. Call Pat Valva 495-0612 or Ken Mack 495-0612 for more information.



## Southwest Florida Symphony Society Designer Showcase - Sanctuaries in the Sky

**March 5 - 13, 2011 Monday-Saturday 10 a.m. to 4 p.m., Sunday 1 p.m. to 5 p.m.**  
Tour six luxury model residences at Tavira. \$15 admission.

## Speakers Assembly of Southwest Florida

**March 11, 2011 - 11 a.m. networking, followed by the presentation, lunch and Q&A.**  
Stuart A. Schweitzer, Managing Director and Global Market Strategist, JPMorgan Private Bank and JPMorgan Asset Management.

## March 25, 2011 - "A Night in the Old Ball Park" Yogi Berra and Bill Giles, Phillies owner and author

Hyatt Regency Coconut Point. For more information, please call (239) 948-7909 or visit [www.speakersassembly.com](http://www.speakersassembly.com).

## Bonita Springs National Art Festival - at the Promenade at Bonita Bay

**March 12 - 13, 2011 - 10 a.m. to 5 p.m.**  
Sponsored by the Center for the Arts of Bonita Springs. Arts and crafts of the highest quality including paintings, glass, jewelry, clay works, photography, sculpture, wood and more. Rated in top 10 in the Nation. For more information call, 239-495-8989. Suggested donation \$5.

## Bonita Bay Garden Club

**March 15, 2011.**  
The Garden Club will travel to the Naples Botanical Garden for a special tour of two of the gardens. Included is a box lunch. Call Mimi Gallo for more information 239-992-3936.

## The Bonita Historical Society Public Speakers Series

**Wednesday, March 16, 2011, 7:00 p.m. - Community Hall on Old 41 (across the street from Riverside Park and the band shell).**

Charles LeBuff will introduce us to the early days of the Everglades Wonder Gardens and will share first hand stories about the legendary Piper brothers and this Bonita landmark.

## 15th Annual SUSAN G. KOMEN Fundraiser

**Monday, March 21 - Bridge, Mah Jongg and Luncheon**

Contact: Bridge - Gayle Oleff - 495-1334.

Mah Jong - Bobbie Skelton 221-8703

**Tuesday, March 22 - Golf Tournament**

Contact: Pat Joyce - 498-1595 or Pauline Roberts - 949-2816

**Wednesday, March 23 - Home Tour**

Contact: Linda Ramsey - 947-9762

**Friday, March 25 - Fitness Walk**

Contact: Pat Carey - 948-9881 or JoAnn DeFrain - 405-8371



## Car Show at Bonita Bay

**Sunday, April 10, 2011 - 1:00 to 4:00 p.m. at Riverwalk Park.**  
**Rain date is April 17.**

All types of cars and motorcycles are welcome, from antiques to exotics, both domestic and foreign. Contact Don Cerullo at [dcerullo@aol.com](mailto:dcerullo@aol.com) or 992-6940 for information.

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**HORIZONS #1103 \$1,549,000**  
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# Who's Who in Bonita Bay

## BONITA BAY BRAINIACS

By *Tommye Fleming, Mahogany Ridge*

*We've all seen Apollo 13. NASA guys always have the old 'plastic bag, cardboard tubing, and duct tape' option to fall back on when the s--- hits the fan. Neurosurgeons have no such leeway. What it comes down to is this: if a brain surgeon screws up, it means a multi-million-dollar malpractice suit; but if a rocket scientist screws up, it means a multi-million-dollar hit movie starring Tom Hanks. – Michael J. Fox, Lucky Man (2002)*



**WHEN JACK HECKEL** of Espirita declares that something isn't rocket science, he knows what he's talking about. He IS a rocket scientist.

From the moment his grandfather took him up in a Tri-Motor plane when he was five, he was "propelled" to pursue a career that involved aircraft. He built model planes; and then majored in

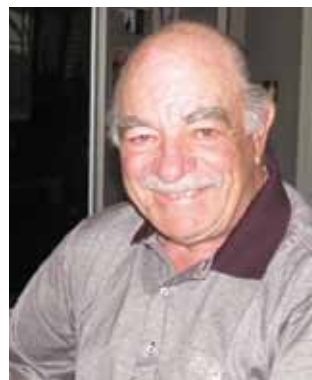
aeronautical engineering at the University of Illinois.

He spent a couple of years in the Air Force, where he learned to fly B-25s while doing R&D at Wright Field in Dayton, where he worked on Bomarc, the first surface-to-air missile deployed by the Air Force. It was the days of Sputnik, the missile and the advent of the American space program. The timing couldn't have been better for a career in rocket science.

He joined Aerojet where he worked on US programs including Minuteman, Polaris, Apollo and the Space Shuttle. His team held its collective breath the first time the Apollo astronauts disappeared around the dark side of the moon, hoping their orbital mechanics wouldn't fail. If they had, the astronauts could have orbited forever.

Smart guys do smart things in their spare time. In the early 1950's, Jack and a buddy used their huge IBM computers to develop a system for playing blackjack. With their new-found probability tables, they headed off to Vegas to try their luck. Some luck ... they were observed by a pit boss who invited them to their offices, where the casino's odds experts grilled them with their questions. The experts agreed the system was quite good, and thanked them for sharing their knowledge ... comping their hotel bill and meals.

Jack and his buddy moved on to memorizing cards, which dramatically improved their odds. It was 1953, and Jack



**BOB FABI** of Ibis Cove and Kalamazoo, MI is a neurosurgeon. He is single-minded and driven. "That's what made me a good brain surgeon."

Fabi grew up in French-speaking Quebec. He met his French Moroccan wife Josiane there.

From the time he was a young boy, when he was introduced to his first neurosurgeon, he wanted to grow up to be one. His father was an engineer. He didn't want a son who was a doctor; he wanted one to run the family business.

Bob went to medical school in Montreal and was then accepted at Mayo Clinic in Rochester, MN. He found it challenging, energizing, glamorous.

Once, when he was a young intern, he took a call intended for the head of Mayo's neurosurgery group. The caller identified himself as being with the Central Intelligence Agency. Bob was sure it was a joke and was about to hang up when the caller got stern with him and told him it was no laughing matter. The President of the United States had been shot in Dallas and they wanted to reserve an operating room at Mayo if they needed to fly him there for expert care. Bob's boss quickly turned on the TV to see news footage of the attempt on President Kennedy's life. Bob and the entire department went into full alert to clear an operating room, arrange for the best in class in each position and waited breathlessly for the second call to come. Of course it never did.

When he finished his training, there were only 1500 neurosurgeons in the US. He intended to return to Montreal, but a hospital in Kalamazoo lured him with the



### **Jack Heckel** *continued*

made \$5000 a year as an engineer, and \$5000 a month playing blackjack. When computerized systems became more pervasive, the casinos switched to multi-deck shoes and Jack's gambling days came to an end.

Speaking of computers, the first time Jack was exposed to one was the Air Force SAGE System in the early 50's. It was all tubes (transistors hadn't been introduced) and it was the size of a football field.

Highlights of Jack's career? Hobnobbing with men who would be president. Governor Ronald Reagan was a big proponent of the space program and wanted to meet all the astronauts when they came to California. Reagan always had an interesting story to share. One time, Reagan told Jack if he wanted to be invited back, he would have to bring new stories for him.

He also got to meet JFK during the Cuban Missile Crisis. Jack (our Jack, that is) analyzed photos of the missiles to determine how they were fueled and what their range was. He met Gerry Ford on a Navy project; and he worked on several top secret programs for George H.W. Bush when he was Director of Central Intelligence.

Although his career was mostly one of highlights, there was definitely one lowlight: the Challenger Disaster, which occurred 25 years ago. "Fortunately, it was not our engine. But we were responsible for the Orbit Maneuvering Engine System and had, in fact, bid on the large booster that had 'O' ring problems. We had proposed a single segment which would be transported to the Space Center via Florida's canals. We were not surprised to learn of the 'O' ring problems; we even warned them of the odds of failure in our proposal, which was disqualified because no other firm was capable of producing the monolithic motor we proposed."

Five years before he retired, Jack was promoted from Aerojet to the parent company: General Tire & Rubber in Akron. It was a chance to head up a Fortune 500 company. And a chance to meet his wife Linda.

How did they end up in Bonita Bay? When they began to prepare for retirement, Jack developed an elaborate matrix of criteria they felt were critical, including cultural opportunities and health care. They toured many places, but found nothing. As they were leaving Bonita Bay, Jack took one last look at the map in the sales center and spotted a lot in Oak Knoll he thought might work. Within a half hour, they had made a deposit and Jack's checklist was out the window. It was love at first sight.

Linda is a golfer; Jack is a tennis player and cyclist. He also plays Pickleball, which he took up in the early 60's in California. He has always been ahead of his time ... not just in rocket science.

### **Bob Fabi** *continued*

newest and best equipment. "It's funny to look back at how antiquated that equipment was, compared to today. In fact, if I were to do anything now like I learned it in the 60s, they would put me in jail for barbaric practices."

In Kalamazoo, he was the only neurosurgeon in town for his first 6 years. He was on call 24/7. There were no ER physicians. No cat scans. There weren't even any seatbelts. He operated on 2-3 people, mostly teenagers with head injuries, every Saturday night.

One Christmas Eve, a 6-year-old girl named Mary Ann arrived in the ER with a hemorrhage on the brain. He spent 19 hours in surgery that Christmas day. An angiogram then showed there was still a piece left. On New Year's Day, after she had had a little time to recuperate, she had another bleed, so he spent 14 hours that holiday removing the rest. When she recuperated, she came to the hospital and presented him with a booklet she had written about her amazing recovery entitled, "The Year I Slept Through Christmas". She still sends Christmas cards, even though she is now married with children of her own. Those kinds of stories are what make it all worthwhile.

Bob recently had the opportunity to see his son, also a neurosurgeon, operate. He was struck by the differences between his own early days and his son's. When Bob performed surgery, it was an art, with experience critical. With his son, it is definitely a science, with equipment critical. Where Bob would drill into the skull, lift the brain and remove a tumor, Bob's son takes a flexible camera through the nose, never even looking at the brain, but rather at the monitors. A balloon is put in place to hold the flaps together, and the patient goes home the same day. A similar procedure in Bob's early days would have taken him many, many more hours.

Today, such as in his son's case, a higher percentage of time is spent in surgery and less is spent in prep time. Shorter surgeries, computers, more help from a trained team make a difference. "Literally, I used a hammer and chisel. My son uses a needle and camera. It's fast. Less tiring. Less risky. And the cosmetics are dramatically improved."

What does this single-minded and driven former brain surgeon do to keep himself busy in retirement? He golfs, he cooks, he travels. And he is engrossed in the stock market. "It pays well, if you do it right." The same can be said for a career in brain surgery.



# Curious Photographer

*Who was the most influential person in your life?*



**Linda Finnigan**  
**AUGUSTA CREEK**

In addition to my parents, surprisingly, my mother-in-law had a great influence on me. She exposed me to a totally different lifestyle than I had and helped me learn how to fit into it.



**Carl Durei**  
**SANCTUARY**

The most influential person in my life was my Dartmouth College roommate who convinced me to go to business school for an MBA and introduced me to my wife, Amy.



**Pat Hopkins**  
**SANCTUARY**

My Mother. She taught me the basic values of life. Her words were powerful and are still with me.



**John Pinti**  
**RIVERWALK**

There were several, who helped, pushed and mentored me along the way. But, there really isn't any question that my constant companion for some 47 years, my wife, advised, (most of the time) consented, stood by me and provided the incentive needed to achieve what success has been reached.



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## **Joe Zednik's Bucket List** *continued from page 7*

The foundation's premier program, "Take Stock in Children", is aimed at mentoring 6th graders. A \$6300 donation, which the State matches, buys the rights to a four-year college scholarship if the 6th grader pledges to maintain a 2.5 average, see a mentor, remain department free and drug free and perform community service.

There's also an "Early Reader" program for K through second grade that pays high school students to tutor the younger ones. Joe recently asked one young tutor why she was doing it and she responded, "When I was their age, I couldn't read. I was embarrassed and didn't want to admit it. I don't want them to have to go through what I did."

Joe has been told that penitentiaries are built in counties where the reading skills of elementary students are the lowest. Poor reading skills are a great predictor of crime.

Joe knows there are a lot Guadalupe Center supporters in Bonita Bay. "We do not compete; we coordinate. We go where Guadalupe is not."

*For information on supporting the Immokalee Foundation, call 239-430-9122 or check out the website at: <http://www.immokaleefoundation.org/>*





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## Brian Lucas Interview *continued from page 20*

### Is there anything else you would like to add?

Bonita Bay is the first community that Bonita Bay Group developed and will always remain important to Bonita Bay Group and my family. I want to state at the outset that it was never our intent to alienate the residents of Bonita Bay. When faced with an extremely difficult set of circumstances, we followed a course that we believed would ultimately lead to the best possible outcome for all parties.

These last few years have been hard for many Bonita Bay residents and for Bonita Bay Group itself. We were not immune to the economic challenges that began in 2005 and continue to face our country and, in particular, Southwest Florida. In the fall of 2008, Bonita Bay Group was nearing the end of its third year without cash flow and we began to see record deposit redemption requests at our various clubs. We simply didn't see default and bankruptcy as the best outcome for our residents, club members or ourselves, and acted to avoid it by enacting a temporary freeze on payment of deposit refunds. Had we not taken this action, the clubs would have closed and the stain of bankruptcy would have tainted the various communities for years to come.

Now, two years later, only a small percentage of resigned member deposits remain unsatisfied, and we continue to pay refunds and work toward elimination of those obligations. I say this not to trumpet our success, but to remind everyone that the temporary suspension worked; we were able to gather our resources and ultimately adhere to our obligations. We did not simply file for bankruptcy and walk away. We did the very best we could for as long as we could. And now that most of the dust has settled on what was a very difficult process, I unequivocally believe that we did the right thing for the overwhelming majority of our residents and members.

It is within this framework that I ask you to view Bonita Bay Group's actions. We remain proud of the legacy of our company and the communities we've

created. I'd like to thank the numerous Bonita Bay residents and club members who have offered their support during the last two years. Your generosity of spirit is greatly appreciated.

The full text of this interview is available on the *BayWatch News* website at [www.BayWatchNews.com](http://www.BayWatchNews.com).

*(Editors notes: Subsequent to this interview, a Federal Court ruled in favor of two plaintiffs from Shadow Wood in their law suit against the Bonita Bay Group.)*



# Masters Golf Contest



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*In the case of ties:*

*Tie breaker #1.*

*The person who comes closest to the order of finish – pick your entries in order*

*Tie breaker #2.*

*If still tied, a drawing will be held to determine the winner.*

*Open to Bonita Bay residents only. Limited to one entry per person.*

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# Computer Tips Wireless or Wired Internet



**WHEN CONNECTING** to the internet, most people are either connecting with a cable or wirelessly. Connecting with a cable is the most stable and requires fewer configurations to make it work. You simply need to

get a Cat5 (looks like a big phone cord) that is long enough to reach from the computer to the modem or router. When connecting to a wireless network, the most information you will need to know is the name of the network and usually a password when connecting to a secure wireless network. You will get a faster and more stable internet connection using an Ethernet Cat5 cable than you will wirelessly. If you do have an excellent wireless connection, the internet speed loading web pages and downloading can be very similar to the wired connection on the same router.

A wireless router does allow you to have both wired connections and wireless connections. Most wireless routers like Linksys, Cisco, Netgear or Belkin allow you to connect five wired devices with the Cat5 cables. Those devices could

be computers, printers or other network devices that are all going to have a better connection than wireless. Most wireless printers also allow you to use a Cat5 cable to connect directly to the router versus connecting the printer to the router with a wireless configuration. If you do have a security password on the network, you will need to enter that for the wireless printer as well.

Wireless connections that have a stronger connection signal have better internet speed than lower connection strengths. Wireless N products give you the best strength and distance. Things that affect the signal strength from the wireless router to the wireless devices are distance and anything solid like walls or cupboards. In some cases, a single wall can be a problem and require a more expensive or elaborate configuration just the same as a very large home or business would need. Wireless networks are very convenient and plenty fast for most internet usage but should be setup with security and that, unfortunately, requires another password to remember.

*Paul Hoecherl*  
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# Movie Talk



## Recent Theatrical Releases

### ☆☆☆☆ **Inside Job**

Terrific documentary that provides a thorough analysis of the global financial crisis. While many documentaries are just propaganda (see Michel Moore), this movie is well balanced. Will leave you outraged.

### ☆☆☆ 1/2 **Blue Valentine**

Well done movie but a downer about the break-up of a marriage between a working class couple with a daughter. Excellent performances by Ryan Gosling and Michelle Williams told in flash back during happier times. Will spark discussion on who was at fault – husband or wife. Film marred by too many gratuitous sex scenes.

### ☆☆☆ **Barney's Version**

Off beat movie based on a Mordecai Richler story about a Montreal policeman's son Barney Panofsky (Paul Giamatti) who goes through life as a hard drinking, cigar smoking, thrice married television producer. This complex character is surprisingly still sympathetic as you see his life spiraling downward. Giamatti is wonderful as is Dustin Hoffman as his father.

### ☆☆ **The Dilemma**

Ron Howard, the director of *Apollo 13*, *A Beautiful Mind*, *Cinderella Man*, *Da Vinci Code*, doesn't miss the mark often but he did with this one. Vince Vaughn and Kevin James star as best buddies and business partners. The "dilemma" is this: should a friend tell his best friend after he sees his wife with another man? Movie goes back and forth between comedy and seriousness but doesn't do either very well.

### ☆☆ **The Mechanic**

Remake of a Charles Bronson 1972 movie of the same name. It is the story of a well paid, very effective assassin who takes his mentor's (Donald Sutherland) son under his wing to teach him his trade. A lot of killing (obviously) – good escapism, but violent.

### ☆☆ **Biutiful**

Nominated for 2011 Best Foreign. Movie stars Javier Bardem (2011 Best Actor Nominee) as a low-level criminal in Barcelona. Diagnosed with a terminal illness, he goes on a path of redemption to put his life in order. Very downbeat.

### ☆☆ **Another Year**

Well reviewed movie directed by Mike Leigh about a very happy, well adjusted British couple surrounded by a lot of losers. Movie tells the story of a year in their life that basically has no beginning or end. Talky and slow moving. Lesley Manville, one of the loser friends (Mary), is excellent.

Ratings are based on a five ☆ basis.



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**The Dentist Chair** *continued from page 12*

most likely know that continued irritation of any organ can cause cells to mutate and then lead to the possibility of cancer.

When I mention the dangers smoke has on soft tissue, I also need to mention the periodontal tissue (the tissue surrounding the teeth we call our gums). The suffocation of this tissue leads to soft, puffy and bleeding gums. This softness or lack of attachment to the teeth leads to food packing between tooth and tissue. This all leads to bone loss, deep pockets and eventually to periodontal disease. None of us can brush effectively enough to stop this progression. Of course this can happen to non-smokers too if they neglect their teeth.

If you are, or know of someone who is, chewing tobacco, this is even worse in my book because the saliva picks up the tars and now you have it in your stomach. Death of more cells occurs and the inner lips holding the tobacco just suffocate more cells even faster. If you're saying right now, "I don't believe it will happen to me", that is what I have heard many cancer patients say. Denial is rampant in smokers. During my dental training I once saw a patient smoking through his tracheotomy hole. Now that is denial.

Lastly, if you do not smoke but you are around secondary smoke, please try to avoid it or the person smoking. If you are around secondary smoke enough, it is like smoking yourself. The lungs have only so many healthy cells and killing them shortens your life.

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**Will your life insurance policy implode?**

*continued from page 13*

agents are more transactional in nature, and once the sale has been made, there is little follow-up. Also, some insurance agents are captive agents, meaning they actually are agents of the insurance company and not the policy owner, while an independent insurance agent works on behalf of the policy owner and not the insurance company. During a policy audit, it may be difficult for a captive agent to recommend alternative choices, including a 1035 tax-free exchange to a different insurance company.

In a typical policy audit, we (1) determine the current quality rating of the insurance company (remember AIG?); (2) obtain in-force illustrations of the current projections on the policy; and (3) determine if there are viable options to restructure the policy with a guarantee so that future interest risk is borne by the insurance company and not by the policy owner. When was the last time the insurance component of your estate plan was audited by an independent qualified fiduciary?

*David P. Browne, P.A.*

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Artwork by Randy Becker

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## Anglers Corner

### **Captain Dave Hanson's Fishing Tip**



**SIZE-AND** bag-limits are constantly revised due to new data about fish populations of various species. Anglers are responsible for keeping current with regulations. Many fish will require release.

Care should be taken when releasing oversized or undersized fish to assure their survival. If you want to photograph your catch before release, leave the fish on the line in a landing net submerged in the water until someone has the camera ready. Wet your hands or use a small, wet towel to hold the fish, and be careful not to squeeze too tightly. Keep in mind that fish only hold still for a moment—hold the fish by its lower jaw and support its belly with your other hand, while the cameraman snaps the photo quickly. Revive and release the fish.

*For information about Captain Dave Hanson's Fishbuster Charters please call 239-947-1688.*

## **BONITA BAY CAMPAIGN FOR UNITED WAY**

The 2010/11 Community Campaign for United Way kicked off on November 1, with a mailing to all residents and early response was very strong. On November 15, over 75 neighborhood volunteers reached out to their neighbors by mail and/or personal contact. The campaign ended on January 31, and we are very pleased to report the following results.

### TOTAL CAMPAIGN

- \$925,000 Campaign Total
- \$77,000 increase over 2009
- 688 individual gifts - 18% increase over 2009

### NEIGHBORHOOD CHALLENGE RESULTS

Volunteers were challenged to increase the number of gifts in their neighborhood.

#### CHALLENGE #1 (Percent of neighborhood residents contributing)

- **Deerwood** 100% of the residents.
- **Anchorage** 78% of the residents.
- **Mahogany Ridge** 75% of the residents.
- **Ibis Cove** 69% of the residents

#### CHALLENGE #2 (Increase in number of 2010 neighborhood gifts)

- **Riviera** Increase of 13 gifts.
- **Enclave** Increase of 8 gifts.
- **Creekside** Increase of 7 gifts.
- **Hamptons** Increase of 7 gifts.

The United Way, in collaboration with 72 partner human service agencies, brings services into communities through United Way Neighborhood Houses. The houses provide space for agencies to reach people who may not be able to access service outside their neighborhoods. There are 13 centers in operation.

Bonita Bay residents have been very generous in supporting United Way, raising \$8.3 million in the past 13 years. This support is helping to make a difference right here locally through the United Way House at the Literacy Council facility located at 26820 Old 41 Road.

*Bonita Bay United Way Resident Steering Committee*



# Naples Botanical Garden

*By Mimi Gallo, Woodlake  
Photography by Sue Armstrong, Bay Harbor*



**PURPLE, RED,** yellow, green and orange: color, glorious color everywhere is the perfect description of the Naples Botanical Garden. Walking from the parking lot to the entrance, one is stunned by the huge chartreuse wall that is a back drop for all kinds of plants, some blooming, like bougainvillea, or some with just leaves, but the leaves are purple, yellow, green and orange bromeliads. The landscape architect who planted the

entrance did a magnificent job.

The Naples Botanical Garden is situated between the 26th latitude north, where Naples is, and the 26th latitude south. Some of the world's most diverse plant species and interesting cultures are in these latitudes. This subtropical location gives us the unique opportunity to represent countries and regions from between these latitudes as they encircle the globe.

As Sue Armstrong, my photographer for the day, and I walked along the boardwalk, the vista of water lilies and papyrus was as picturesque as Monet's famous pond at Giverny. The water is tinted



black to create a perfect reflective mirror that sprouts water lilies in pink, purple, lavender, yellow and salmon. The



boardwalk leads to the Asian garden where we were met by a docent. The Botanical Garden has over 640 volunteers that have given more than 100,000 hours to the gardens.

The Asian garden includes several kinds of rice paddies, small vegetable gardens that would be typical in Indonesian households and plenty of coconut trees. The coconut is the most perfect fruit: it is waterproof, resistant to salt water and can float anywhere in the world. One can survive on only

coconut milk for three months. Its wood, husk and palm fronds are used to build houses and furniture.

The Indonesian garden presented 12 varieties of bamboo. Bamboo can grow 8-12 feet a day. Most of the bamboo had been topped (30-40' tall) or it would have been 60-90' tall. Skyscrapers in Asia still use the giant bamboo for scaffolding.



A lovely Thailand house sits in the middle of the Asian garden. It is open on four sides and is a perfect spot to take your lunch, with its comfy chairs and tables and lots of cool breezes. The Asian garden also has a bodhi tree, the tree where the Buddha was born and enlightened, a Javanese ruin with limestone sculptures, a sugar palm that is actually tapped for sugar and the Neem tree. The Neem tree is an Indonesian pharmacy from which the oil is used for skin care, to treat acne, chicken pox and measles. It is also used to repel mosquitoes and reduce a fever.

The path leading out of the Asian garden runs through a grove of trees and then the Florida garden appears. This garden is a riot of wild flowers that produces color, color, color. It is really vibrant.

The Naples Botanical Garden is a perfect spot to take guests and visiting family. It has a Children's Garden: run-through water fountains, story time in the tree house, safaris and a butterfly house. The five-and-half miles of paths lead to the Brazilian garden, the Caribbean garden, three wetlands preserves and the river of grass, a representation of the Everglades.

If you are an artist, every Tuesday the gardens are open from 8:00 am - 12:00 pm; and if you are a dog lover, you can bring your dog Sunday, 9:00 - 11:00 am and Thursday from 3:00 - 5:00 pm. Many other activities take place in these beautiful gardens: jazz concerts, yoga, qigong, tai chi, Shakespeare, movies and wine and beer tasting.

The gardens are open everyday from 9:00 am - 5:00 pm. Adult admissions are \$12.95 and children 4 - 14 are \$7.95. Lunch is available from a small kiosk; but the sandwiches are good and there is a nice selection of drinks. For more information, call 239 643-7275 or visit [www.NaplesGarden.org](http://www.NaplesGarden.org).

*(Editors Note: The Bonita Bay Garden Club will be visiting the Botanical Garden on March 15. See the Community Calendar for details.)*



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# Restaurant Review from Phyllis

By Phyllis Liebman, Woodlake



**“INCA DINCA DO”!** DO GO to INCA’S KITCHEN! That’s what my *heart* says because I want YOU to know about this jewel of a strip-mall restaurant, and to enjoy its fabulous food. In my *mind* I say, “Hey

dummy, you’ll never get in when more people hear about it ... even *with* reservations and our being late diners. Well, the distance of 22 miles from the main entrance of Bonita Bay may keep many of you from visiting this casual, comfortable restaurant. Guaranteed, however, if you do decide to go, you’ll find your destination well worth the 25 minutes to get there!

I can’t attest that the food is quintessential Peruvian because, surprisingly, I have yet to visit that country. However, from all that I’ve heard from Naples friends, it truly is. Be that as it may, based upon the recommendations of their find, four of us ventured to Inca’s Kitchen. Trust me, even a novice’s palate would enjoy the balance of spicing in the freshly prepared food ... nothing overpowering here. And what a treat to the eyes, the taste-buds, and the pocketbook! (All dishes are under \$20.) We “sacrificed” a second time in one week to enable me to write this column ... can hardly wait for the third.

Our first visit: While we were browsing through the extensive menu and at other people’s meals being served, we sipped our delightful sangria and enjoyed munching on the traditionally seasoned, baked, large corn kernels that were brought to the table. But what to order? While the basic ingredients of dishes listed on the menu were self-explanatory, we had lots of questions about their preparation and presentation. Our knowledgeable and amiable server was more than patient.

We ordered our main courses, with a plan of attack that would allow us to order a dessert. However, we were just too full.

Here’s what we ordered: **Golden Jalea**. We were warned/ advised that this dish, brimming with perfectly fried shrimp and calamari (with no traces of grease), was large enough for two people. Okay, so one of us was *really* hungry, and ordered it anyway. The rest of us ungrudgingly helped him finish his meal. The other main courses were **Arroz Frutos Del Mar** (think paella), Parihuela (a concentrated, boldly seasoned bouillabaisse) and **Inca’s Wari Fish**, a grilled, thicker-than-usual fillet of a moist, delicate fish.

Our second visit ... this time we shared! Our appetizers were **Ceviche** (Peruvian sushi), a mild white fish cut into bite-sized chunks and marinated in freshly squeezed lime juice and seasoned with cilantro ... **Conchitas** (scallops), a la parmesana – Mmmm, yummy! ... and Golden Jalea, as previously described. Other orders included **Lomo A La Huancaína**, a very tasty beef dish, and **Lomo De Puerco Of Inca**, a marinated pork loin cooked in a Florida orange reduction and ordered “pink”. (This is absolutely worth the 25-minute prep time.) Our dessert, the long-anticipated, almost doughnut-shaped **Picarones**, didn’t disappoint. The dough of the four deep-fried goodies is made with squash/ pumpkin and sweet potato flour rather than the typical white. Unlike American doughnuts, the exterior is crunchy and the center is rich and dense. A honey-like syrup flavored with orange, anise and cinnamon surrounds them.

Inca’s Kitchen is located at 11985 Collier Blvd., Naples (Route 951E).

The hours are 11:30 am to 9:00 pm Tuesday to Saturday and till 8:30 pm on Sunday. Closed on Monday. Beer, sangria, and a limited selection of wines are served. Reservations are accepted ... and honored. Phone number: 239-352-3200.

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1/28/11	\$1,700,000	Azure	4931 Bonita Bay Blvd, #1702	3761	3+Den	3.5
1/28/11	\$282,500	Bay Pointe	26920 Montego Pointe Ct, #102	1632	2+Den	2
1/28/11	\$1,800,000	Spring Ridge	26048 Fawnwood Ct	4571	3+Den	4.5
1/28/11	\$267,000	Hammock Isle	26010 Hammock Isle Ct, #101	2060	3 Bed	3
1/31/11	\$1,875,000	Estancia	4801 Bonita Bay Blvd, #Ph-102	4357	3+Den	3.5
1/31/11	\$950,000	Estancia	4801 Bonita Bay Blvd, #2102	2867	3+Den	3
2/8/11	\$3,200,000	Spring Ridge	26070 Mandevilla Dr	8428	6 Or More	7
2/11/11	\$567,000	Esperia South	4951 Bonita Bay Blvd, #1405	2400	3 Bed	3
2/11/11	\$155,000	Wild Pines	3661 Wild Pines Dr, #105	1268	2 Bed	2



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# Golf Lesson **DOWNSWING TO IMPACT**

By *Jeff Heilman*



**THE DOWNSWING TO** impact is the real “meat and potatoes” of your golf swing. The previously published backswing lessons help set up for a good downswing, but, sadly, do not guarantee it. So let me help you.

## Beginning of Downswing

To begin, I would like to shed some light on the subject. Common sense author Harvey Penick, in the Little Red Book, defined the beginning of the downswing as the “magic move”. He was

correctly implying that the beginning of the downswing is important and that there seems to be some mystery about it. As complicated as it may seem, good fundamentals can be set up by simply allowing the left arm (and subsequently, the right arm) to fall down the front of the body at the beginning of the downswing.

## Mid Downswing

With the left arm successfully draped across the front of your chest, you will have set up two critical downswing fundamentals:

1. The grip end of the shaft barrel is beginning to align with the ball.
2. The body has changed from a right hip socket pivot to a left hip socket pivot point.

At this point, you are ready to “pour on the coals”. The head being held behind the ball offers the resistance necessary to pivot aggressively on the left hip socket. Movement will radiate from the left hip, down the left leg and up to the left shoulder. The turning of the chest to the left moves the left arm toward the impact zone with the clubhead trailing.

## Impact

I ask you, with the lead-in that I have given, what are the next fundamentals to get you to impact at the back of the ball? The answer is “nothing”. You have to trust your eye-hand coordination to take care of the rest. High speed photography has clocked the club contact with the ball at 1.5 thousandths of a second. Things are happening too fast to employ any other fundamentals.

## Observations at Impact

1. An imaginary line through both hip sockets would be approximately 45 degrees left of the target line – a very common misconception is that the hips are parallel to the line of play; that is wrong.
2. The right knee is bent in and the right heel is beginning to lift off the ground. This is NOT the result of pushing but rather the result of pulling from the left side.
3. A slight arch of the body to the right allows room for the full length of the left arm and the club shaft as the clubhead races to align with the arm.

## Conclusion

Without a doubt, the most common question asked of teaching pros on the lesson tee is: “How can I get my shots to be more consistent?” The answer is simple. Repeat your impact position. These downswing fundamentals will help you do it!

Visit [www.BayWatchNews.com](http://www.BayWatchNews.com) for a video tutorial of this lesson.

*Jeff Heilman is a PGA member and has been a golf instructor at Bonita Bay Club for 23 years. He began teaching in 1972. During this time, he has given more than 50,000 lessons helping players representing a wide range of abilities, from PGA Tour players to beginners.*



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## Smoking ban at BB Beach Park ... Pros and Cons

**WE DO NOT FEEL** there should be a smoking ban at the Beach Club. There is adequate space to accommodate everyone. Thank you.

*Carol and Ron Seager, Bay Woods*

**NO BAN** should be imposed.

*Darryl Horsman, Crossings*

**I AM NOT SURE** if it is "legal" to put a ban on smoking at the Bonita Bay Beach Park. However, often I find that smokers are leaving cigarette and cigar butts on our beach and under our seating areas. This is dangerous to children, people, birds/animals and the environment. Perhaps there should be a posted sign and a beach attendee/worker to keep a close eye on this. There should be a major penalty/fine in place if you are caught dumping your garbage on our Beach Park area, and it might be a deterrent also.

*Kathy Romano, Riverwalk*

**I PERSONALLY** endorse a smoking ban at the beach on general principle. While not an avid beachcomber myself, second hand smoke poses significant risks to children and adults alike. Smoke tends to drift with the wind, and I detest the smell of it in such a beautiful environment; we try to stay upwind of it, not always successfully.

*Emily Crom Lyons, Riverwalk*

**THE NATIONAL CANCER** Institute put out a paper which showed that 9 out of 10 cancer deaths are caused by tobacco SMOKE, not just from smoking cigarettes.

We, therefore, vote yes, vehemently, for NO SMOKING on our Bonita Bay Beach Park, especially in view of the fact that we just lost a son to lung cancer and his triplet brother is currently fighting the same.

Second-hand smoke is killing more people than the terrorists!!!

*Robert and Patricia Maddock, Harbor Landing*

**YES**, a no smoking ban would be great!

*Mary Adams, Wild Pines*

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## Who's That Knocking at Your Door? *continued from cover*

White, the CP Manager.

Most of the patrol officers have law enforcement or a military background, several were company officers, one was a high school principal and another is a retired judge. They complete a training period before they are assigned and most have several years' experience here at Bonita Bay. Rob, who served in the Air Force as a security specialist, has been with Bonita Bay for almost nine years.

The CP patrols every neighborhood twice a day, 24 / 7, he said. They use two Toyota Prius cars, which get as high as 45 miles per gallon. Each of the drivers is trained to do CPR and each car contains a de-fibrillator for anyone requiring cardiac treatment.

Can they arrest you for speeding or running a stop sign? No, but they can issue a traffic citation or notify the Lee County Sheriff. The CP officer could also make a "Citizen's Arrest" if warranted. Sheriff's deputies also patrol here several hours a week.

They also check in your guests when they come to visit and, if necessary, direct them to your residence. It's important to update periodically the list of guests you have in the Main Gate computer and eliminate any unnecessary names. The CP also checks all vendors when they arrive and the time they arrive and their ID tag.

Is there much crime in Bonita Bay? Not much but, in addition to traffic violations, there is vandalism and there are break-ins and attempted break-ins with stolen jewelry the most prevalent crime.

When should you call the CP?

If you notice anyone suspicious in your neighborhood. If you or your spouse has sudden serious health problems. If it's a cardiac problem, first call 911 then call the CP. The CP can get to your home faster and help the emergency medical technicians when they arrive.

Last year, the CP handled 156 emergency responses and some 242 responses to house alarms. Traffic in Bonita Bay in 2010 totaled 1.3 million vehicles. Driving day and night throughout the Bonita Bay complex takes time. If you drove in and out of every neighborhood here and on every street, you would have driven 52 miles.

They are also responsible for the Spring Creek Park canoes which residents can use. Each night, they check to see if any canoes are missing. They also check the warning lights on top of the high rises and the warning lights on the water pumping station on Country Club Drive just north of Woodlake. If any of those pumping station lights are out, it may mean the water level is too low or the pump is not working.

Not all the patrolling is a boring check for open garage doors or lights left on. Some years ago, a Wedgewood resident complained that someone was banging on her door. It turned out to be a 10-foot-long alligator that had climbed up stairs to a second-floor door. A trapper was called and the reptile was removed.

So if someone bangs on your door, be sure you know who or what it is before opening.

# Passings

## Jack Sullivan



**JACK SULLIVAN** passed away at his home in Bonita Bay in Riviera on February 17, 2011, with his beloved wife of 22 years, Alicia, by his side. He was a Chicago native and University of Illinois alumnus. After his distinguished service as a 1st Lieutenant in the U.S. Army,

Jack began his career at Producers & Co. in the Union Stockyards. Jack was extremely proud of his days at "The Yards" and of the fact that his father and grandfather worked there before him. In 1984 he founded a fine chemicals brokerage business, Sullivan & Fuchs International. Following his business career, Jack wrote a novel (*Carpe Diem*), dozens of short stories, and was a regular contributor to *Bay Watch News*. Jack was a life-long horseman who enjoyed riding and training horses. He was an avid golfer and fisherman. He will be missed by his wife Alicia, his sister Byrd Mary Kelly, his cherished children and grandchildren and his many Bonita Bay golfing buddies. Donations can be made to: Hope Hospice, 9470 Health Park Circle, Ft. Myers, FL, 33908.



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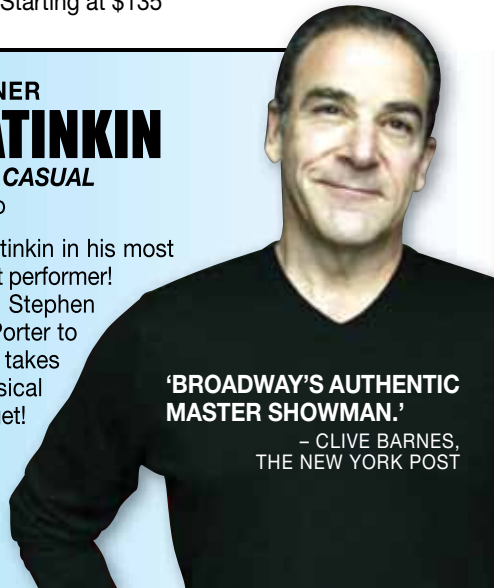
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**IS IT POSSIBLE** the Bonita Bay housing market hit bottom the day that the lame duck congress signed the extension of the Bush tax cuts?

Many Bonita Bay real estate buyers live off of their investment income which includes dividends, interest income and capital gains. Knowing that your tax rate for the next couple of

years will be closer to 15% rather than 40% has given the buyers in this market more confidence about purchasing discretionary real estate such as a second home in Florida. There has been more sales activity in Bonita Bay the past few months. Is it possible that the new tax certainty along with a pick-up in the stock market, as led by corporate earnings surpassing expectations, is a big reason why?

If you are a seller, it may be prudent to resist becoming overconfident about this change. Prices are still soft and buyers are still very cautious about what they will pay. But, at least there are buyers with which to negotiate for the first time in a few years.

During the last couple of years, there were many more sellers than buyers. Today, the sellers still outnumber the buyers – by about two or three to one – but still a much more favorable ratio than before. So as a seller, you now have a good chance of selling your home this season if you are realistic about your price.

And if you are a buyer, it might not be wise to delay taking action. Get in the game now at prices you may not see again. While nobody is suggesting that prices are about to jump up to any significant degree, this just could be the bottom.

*Gary, Jeff & Becky Jaarda*

*Gary L. Jaarda, Jeff Jaarda & Becky Jaarda are Realtors with Premier Sotheby's International Realty.*

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# A Commentary

By *Dave Shellenbarger, Estancia*

Water, water – where do we get it?  
What? A boil water notice! What's the deal with that!?!?

**BONITA BAY RESIDENTS** asked that question on a Friday in late January when TV and news reports cautioned local residents about possible water supply contamination. Bonita Springs Utilities (BSU), which issued the rare warning, had experienced a temporary power interruption at its water plant, and while we all scurried to buy scarce bottled water or even boil some water, BSU testing showed that there had been no contamination to reach the public and the “precautionary boil water” warning was cancelled. So who is Bonita Springs Utilities?

I decided to do a little research about our water utility and its operations. BSU is a member-owned not-for-profit cooperative, governed by a nine-member board of directors. The company was chartered in 1971 to provide centralized water service to Bonita Springs and the south Lee County area, and is owned by its customers/members. While the system was established to provide better water for residential and business use, fire protection was substantially improved for the area as well. The utility could see the growth on the horizon and the potential impact of the proliferation of wastewater package plants and septic tanks upon the water resources and environment. In 1990 the utility began planning and construction of its first wastewater system. Since that time more than 40 package plants and 4,000 septic tanks have been eliminated in the area, providing dramatic improvement to the quality of our ground water resources and improving environmental stewardship.

Also in 1990, Bonita Bay Properties, through its Resource Conservation Systems subsidiary (RCS), negotiated a long-term contract with BSU to use “re-use” non-potable water left over during sewage processing to irrigate golf courses and landscaped areas. It's a generally held opinion that Bonita Bay would not enjoy its lush vegetation, landscaping and verdant golf courses if this low-cost irrigation water was not available. It's worth noting that, while the contract with RCS calls for up to nine million gallons per year, BSU currently delivers only five to six million gallons. At peak, the utility could deliver over nine million gallons to RCS if needed. This smaller supply is due to sharply lower sewer processing demand resulting from cost conscious consumers and from vacant real estate.

During these difficult economic times, efficiency of our public agencies and government are a primary interest. It's encouraging that BSU has proven to be an efficient, well run public utility. When revenues began to decline in 2007 and 2008 due to the housing and economic decline, management reduced staff by 22% and outsourced appropriate services to balance expenses with lower revenues. To increase revenue, fertilizer pellets created as a byproduct to sewage processing are sold for commercial use. Currently operating at 55% capacity, the company has an S&P rating of AA- and a Moody's rating of Aa3, providing access to low cost, long-term financing. Additional capacity is available to support future business and residential growth without added capital cost -- good news for all residents. And the utility has reserves in excess of legal requirements to assure that operations are solvent until the economy recovers and utility demand returns to previous levels.

The system has grown today to serve the equivalent of 40,000 households, and can produce up to 15.5 million gallons per day. Nearly 2.5 billion gallons of water were produced in 2010. Serving all of Bonita Springs and Estero including Coconut Point and The Brooks, the network includes nearly 450 miles of pipe and services over 3,000 fire hydrants, with the system monitored and maintained by 107 employees. Visitors from around the state, our country and the world visit BSU to learn about the advanced methods and techniques that BSU uses every day to service our community. Water quality has improved measurably in the last ten years and, while the water supply here doesn't compare with the supplies in the upper Midwest, water from the tap is satisfying and drinkable.

*Dave Shellenbarger is an 11-year resident of Bonita Bay and has been active in several community initiatives in the last several years. You can contact him for comment or more information at [dave.shellenbarger@gmail.com](mailto:dave.shellenbarger@gmail.com).*

## Super Bowl XLIV CONTEST WINNER



**THE WINNER** of the Super Bowl Contest, which was determined by the tie breaker, was Charlie Cavaliere of Montara - he chose the half time points exactly to be 31 - Congratulations to Charlie - he wins the \$100 prize!

**Congratulations  
Charlie Cavaliere!**

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# Sudoku Puzzle

Edited by Will Shortz

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusively.

5			2			3		
4							1	
6	7				4	8		
	2	3						
				7				
		1						5
	5				6	2	4	
			8					
1					5	7		3

Answers can be found at [www.BayWatchNews.com](http://www.BayWatchNews.com).  
Click on "Puzzles".

# JUMBLE

THAT SCRAMBLED WORD GAME  
by David L. Hoyt and Jeff Knurek

Unscramble these six Jumbles, one letter to each square, to form six ordinary words.

APUORR

LNMIEG

RYOWTH

AILSDN

ASIRAF

LWUATN

PRINT YOUR ANSWER IN THE CIRCLES BELOW

Answers can be found at [www.BayWatchNews.com](http://www.BayWatchNews.com).  
Click on "Puzzles".



Sign Up for the IARLOFCI (OFFICIAL) Jumble Facebook fan club

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

## What in the World...

**DO YOU RECOGNIZE THIS PHOTO?** It is something you see in Bonita Bay. Log on to [www.BayWatchNews.com](http://www.BayWatchNews.com) and click on "Mystery Object" and be the first to identify the photograph correctly. Winner will receive a \$25 gift certificate.

Contest open to residents of Bonita Bay. One entry per person - online entries only. Decision of the Editor is final.



## We have a Winner!



**WE HAD MANY** entries, but the first to correctly identify the Mystery Object as "A Grill Handle" in the February 2011 issue of Bay Watch News was Art McElhaney, Sandpiper.

Congratulations! Art wins a \$25 gift card

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\* Indicates New Item

## Wanted

\* **Bonita Bay couple looking for 6-month rental furnished or unfurnished.** Starting Oct-March 2011-2012. 2 bedrooms or more & 2 baths. Please call 248-225-4702.

\* **Boat Partner** 2004 Hurricane 217 Sundeck/Deckboat. Like new. 150 Yamaha. Great fishing and pleasure boat. Dry Slip at the Marina Club. Buy 1/2 ownership for \$7,500 and share SeaTow, insurance, and monthly slip cost which is \$280. Available for inspection via call to Tibe Larson at Marina Club 239-495-3222.

**Garage Space** for the months of March and April. Space to be used for storage of motorcycle and small trailer. Must be within Bonita Bay gated community. Will pay up to \$75.00 per month. Can consider longer term rental. Call Cameron 239.949.7985.

**BB musicians from the 60's!** Looking for old rockers (no not the wooden kind) who would love to start a garage band. Need base, keyboard, lead. Have one guitar/singer and one drummer. Just for fun, not looking to make this a job, just jamming. Call Jim Papandrea 239.498.5996

**Newer model Solara or Mustang** convertible. Please call Nick at 239.498.5249.

**Dishwasher** in stainless or black. Please contact: edzaw@yahoo.com

## Puppies for Sale

\* **3 Maltese pedigree (Continental Kennel Club) puppies for sale.** Puppies were born on January 5. Parents weigh about 10 pounds. Puppies can leave their mother early March. Two boys (\$500) and one girl (\$550). Please call Janni at 239-250-2200.

## Houses for Sale

**Montara:** Villa, 2br, 2 1/2ba, study, living room/dining room, kitchen/granite counter tops, laundry room, 2 car garage, ceramic and hardwood floors, beautiful new deck overlooking lake and second hole on Marsh course. Remodeled and updated in the past several years. New air conditioner installed in 2009 - well maintained and in excellent condition. 314.591.0064 for more information.

## Condos for Sale

**Sandpiper:** 3br/2ba 2nd fl, faces west overlooking a large lake, new heat/ac, new water heater, and new carpeting 2008, freshly painted, new roof. Community heated pool and tennis courts. Turn key. \$275,000. Call 239.948.1135

**Bay View II Unit 1004.** Beautiful Gulf & Bay Views. Newly updated. 3br, 3ba. Private enclosed garage. \$799,000, will finance. Land 239.992.8441, cell 239.273.1227

## Condos for Rent

\* **Wild Pines:** 2br/2ba. Available after March 11. Three-day minimum. Off season rentals also available at low rates. Contact 239.272.4946.

**Sandpiper:** 3br for the month of April at a reduced price. Great view with access to heated pool and spa. Please call 239.948.1135 or 508.942.8063.

**Estancia:** Beautiful views, 2br + family room with sleeper sofa, 3ba, living, dining, breakfast and laundry rooms; gourmet kitchen, designer decorated. 2700+ sq. ft. Available March 6 and beyond. Taking reservations for next fall and winter. Call 616.403.4711.

**Wild Pines Condo:** Lake view 2br, 2ba quiet and clean 1200 sq ft end unit is available on a weekly, monthly, or seasonal basis. Pictures available at www.vrbo.com/139135. Please contact Dave or Carolyn at 239.949.0949 or 703.785.3605

**Bay Pointe:** 2nd floor overlooking preserve. For rent seasonally or monthly. 3br/2b. Call: John 847.274.3883

**Greenbriar III:** Beautifully furnished 2 br plus den, 2 ba. Golf course view, elevator and indoor parking. Available May 1, 2011. Please call 239.390.2049

**Wedgewood:** 2br/2ba + den across from community pool. Large lanai overlooking the 18th hole of Bay Course. Two tennis courts. Elevator. Approx. 2000 sq ft. For rent seasonally or monthly. 312.914.4111

**Bay View II:** Unit 1004 rent seasonal or annual. Beautiful view of Gulf & Bay. Newly updated. Will furnish for seasonal. 3br, 3ba. Private enclosed garage. 3 mo. minimum. 239.992.8441 or 239.273.1227.

## Furniture for Sale

\* **Sofa & Loveseat matching red with flowered print, both for \$250.** Good condition. Custom made Renaissance gown, approximately size 8 for \$150. Great for Mardi Gras. Call 239-949-0949

\* **Patio furniture,** synthetic wicker. Excellent condition, very solid. 2 arm chairs with cushions, 2 footstools with cushions, 2 side tables with glass tops. Forest green. \$400. 239-676-5462, or pinecrest@rogers.com for photos.

**Adjustable drafting or craft table and chair,** 2 shaker style pine tables, natural finish, pine frame mirror, natural finish. Verdi green 5 light chandelier. 239.992.8441

**Entertainment Center with Television.** Tommy Bahama Entertainment Center with Mitsubishi 50" rear projection floor model TV. Perfect condition. Call 239.949.1174

**Daybed with Trundle.** Ethan Allen black wrought iron daybed and trundle with custom upholstered cover and accessories. Like new condition. Call 239.949.1174

## Cars/Motorcycle for Sale

\* **1996 Mercedes Benz SL500** Convertible Black with Black interior. Two Tops 60,000 miles. \$15,500. (239) 498-5115.

\* **2003 PT Cruiser Limited** - red. Only 19,000 miles. Like new. \$7,500 239.495.1961.

**2008 Buick Enclave CXL** perfect condition. 16,000 miles "loaded" Gold Mist. Retiree second car Factory warranty PVT. 239-992-5285 \$29,900

**1998 Honda Shadow 1100 Motorcycle.** Looks as new and includes windshield, saddle bags and rear "sissy" seat. Color is black with cream accents. Price is \$2,950.00. Can be delivered and riding lessons can be included. 239.949.7985

**2007 Lexus LS 460** in immaculate condition, all amenities, including, park assist, Navigation, Lexlink, Silver with gray leather interior, mileage under 32K. Call 239.498.6080.

**2008 Honda Odyssey EX, Minivan.** Only 14,200 miles. Original Owner. Perfect Condition. All Warranties still in effect, and includes transferable Service maintenance plan. Color: Ocean Mist Metallic Interior: Charcoal \$21,000. please call Barbara at 727.452.1532 or email with questions bjmpac@mindspring.com

**2009 Acura MDX.** One owner 19,000 miles with warranty to 50,000. Silver with black leather interior. Navigation system. Honda retiree, always serviced at the Honda Service Center. Please call 239.947.2342.

**2000 Mercedes Benz SL500.** Excellent condition, very low mileage. Both soft and hard tops. Stand and cover for hardtop. Color Desert Sand with dark brown cloth top. Original owner. Never missed a service. Call 239.495.1606

## Miscellaneous

\* **24" Weber Grill** with cover, new, used twice (got married) Paid \$250 asking \$100. 239.495-9148

\* **Jewelry makers or beadrs:** Two white metal boxes with adjustable divided compartments to hold beads, connectors, tweezers, pliers, etc.--all you need for making jewelry...one box is filled with high quality beads (yellow jade, malachite, blue lace agate, silver clasps, silver wire, assorted specialty beads, pendants, etc.).. second box empty for your own items...Able to be seen in Bonita Bay at 239.949.5950.

\* **Full length Blackglama mink coat size** 10-12 excellent condition-\$2,335. Full length Blackglama mink coat size 8 in very good state-\$1,055. Assorted golf clubs-best offer. Call 239-498-1435.

\* **Ladies Trek Bike:** model #47 WSD 2200T Purchased new 2001 for \$1,600. Like new - rode less than 200 miles! Asking \$625. Please call 239.947.3375.

**Lady's Trek bike** with two sets of hand brakes. Purchased on 11/1/08 but hardly used. The original price is \$1,500. Asking \$1,000. Will include Camelbak, pedometer, mirror, and water bottle holder. Please call 239.405.8099.

**Lladros:** Collection of 190, most have original boxes, many no longer available in stores. Will sell individually or all at 40% off current list price...inventory list is available. Donglaser@comcast.net or 239.768.0463

**Pressure Washer:** Mi-T-M 2,500 P.S.I. \$200. 239.948.1971

**Framed, Matted 18x30 Douglas London Numbered Golf Prints:** Arnold Palmer - St, Andrews 1995 - "The King Bids Farewell"; Jack Nicklaus - "The Golden Bear Return to Glory". Call John or Linda Scheve 239.992.4561

**Piano:** 1907 Ebony polish Steinway & Sons 5'10" model O piano, with Piano Disc computer installed. Fully restored by Steinway & Sons in July 2002. Excellent condition. Bench included. Call 239.495.1606

## Vacation Home for Sale

\* **Frankfort, Michigan** 5br, 3ba, Office, LR/DR, granite counter tops, laundry room, 3 car garage, ceramic and hardwood floors, deck overlooking Crystal Lake. Recently remodeled. Excellent condition. . Call 239.498.9813.

**Waterfront:** Harpswell, Maine: lovely cottage style home. Open concept, exposed beams, vaulted ceilings, Rumford fireplace, finished daylight basement, office, large lot & deck. 2br/2ba, 180 feet of deepwater frontage. Photos available at: <http://www.mainere.com/~280.asp>. Call 239.498.2116

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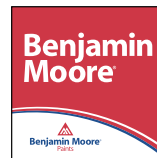
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Farm Fresh Market  
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on West Terry Street



# Crossword Puzzle

Edited by Will Shortz

## WILD KINGDOM Or ... Rev. Spooner goes to the zoo.

by Bob Klahn

### ACROSS

- 1 On
- 8 Lake source of the Mississippi
- 14 Absolute truth
- 20 Leathernecks
- 21 One may be superior
- 22 Get some air
- 23 Schoolboy's peaked headwear, once
- 24 Rodent mouthful?
- 26 Big cat
- 27 "Darling \_\_\_" (Julie Andrews film)
- 28 Of the surrounding area
- 29 Jungle abodes
- 30 Hip New York City area
- 33 Swindler
- 34 Down-to-earth types?
- 35 Captain Ahab?
- 37 Torch bearer
- 41 Stays home?
- 43 Word before drum or trumpet
- 44 Bit of broccoli
- 46 Figure of speech
- 48 Lepidoptera?
- 52 They're nuts
- 54 Play one's last card
- 55 Deviation in a ship's course
- 56 No for an answer
- 57 Father
- 58 Met expectations?
- 60 Out-and-out successes in baseball?: Abbr.
- 62 Pastoral composition
- 64 Cootie hell?
- 68 Deep gulf
- 71 Lawyer: Abbr.
- 72 They've been seen before
- 73 Taj Mahal site
- 77 \_\_\_ good turn
- 78 Emergency PC key
- 80 Fathers
- 81 Ventilate
- 83 Fragment of an SOS from a "Jaws" victim?
- 87 Weeper of myth
- 88 All the rage
- 89 Architect who graduated from M.I.T.
- 90 Wheedles
- 93 Peak piled on Pelion
- 94 "Dam it!"?
- 98 It makes fat fast
- 101 Core group
- 104 Philosopher Thomas
- 105 Charles barker
- 106 "Boston Legal" star
- 109 Exercises
- 110 Chalkiness
- 112 What briar patches may be doing?
- 116 Spectacular procession
- 117 "Twelfth Night" countess
- 118 Duo
- 119 Royal staff
- 120 Gift getters
- 121 Gretel's brother
- 122 Sputtered cry

### DOWN

- 1 Don of "Cocoon"
- 2 Skipped, as a dance
- 3 Exclusive fish story?
- 4 Quoits
- 5 Sun-worshipping empire
- 6 Insufficiencies
- 7 Medium strength?
- 8 Lift one's spirits?
- 9 Privy
- 10 Upstate New York prison
- 11 \_\_\_-devil
- 12 Head honcho
- 13 Chow line?
- 14 U.S. naval base in Cuba, informally
- 15 Where to see "The Sopranos"
- 16 Abu Dhabi, for one
- 17 Prune
- 18 Razzmatazz
- 19 Estonian's neighbor
- 25 Jamie of "M\*A\*S\*H"
- 27 Tripping tune
- 31 Charlotte of "Diff'rent Strokes"
- 32 Salary negotiator
- 33 "What's My Line?" punster

- 35 Tiny triller
- 36 D.C. auditors
- 38 Double-edged humor
- 39 Ore core
- 40 Leaded gas
- 42 \_\_\_ Book Club
- 44 Mtge. market stabilizer
- 45 Clark's partner in exploring
- 46 Beer barrel poker?
- 47 Label that signed Elvis
- 48 Barbizon School artist
- 49 Shirk work
- 50 The Inn is here
- 51 Cicely of "Roots"
- 53 Plot thickener
- 54 Adventure
- 59 Light pinkish yellow
- 60 Bo of "10"
- 61 +
- 63 Sugar
- 65 Edit
- 66 Münster mister
- 67 "Made in \_\_\_"
- 68 Beef up
- 69 Vulgarians
- 70 "Breaking Away" director
- Peter
- 74 Barnyard fowl party ticket?
- 75 Massage

- 76 Took some courses
- 79 Mudhole
- 80 Hindu destroyer
- 82 "Need You Tonight" group
- 84 Quiescent
- 85 Olympic sword
- 86 Aegean or Adriatic
- 90 Snookers
- 91 Boy-girl connection
- 92 You won't find it in Consumer Reports
- 94 Chilly reaction
- 95 Outfits
- 96 Take stock?
- 97 "Night" memoirist
- 99 Pothead
- 100 Playwright who declined the 1964 Nobel Prize
- 102 "Tomorrow" girl
- 103 "L'Absinthe" artist
- 105 Hebrew leader?
- 106 Like racehorses' feet
- 107 Hawaiian port
- 108 Possible score after 40-40
- 111 Writer James
- 113 Hamburger beef
- 114 Flapper wrapper
- 115 Chignon
- 116 Letter extensions: Abbr.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
20							21						22					
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46	47								48	49	50			51				
52						53		54					55				56	
57						58	59				60	61			62	63		
						64	65						66			67		
68	69	70					71				72				73	74	75	76
77						78	79				80				81	82		
83						84					85	86					87	
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93											94				95	96	97	
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106	107	108																
112																		
117																		
120																		

45 MINUTES / 140 WORDS

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