

BAY WATCH NEWS



VOLUME 3 NUMBER 5

APRIL 2011

Bonita Bay

Your Vote Counts

ON THURSDAY, April 28 at 4:00 p.m. at the Annual Meeting of the Bonita Bay Club, the newly elected members to the Board of Directors will be announced. The Board consists of nine members – three of whose terms have expired. There is currently an election underway to fill the vacant three seats.

Five candidates have graciously agreed to run and three of them will be chosen to serve three-year terms. By now you should have received your election ballot from the Bonita Bay Club.

Bay Watch News submitted a list of questions to the candidates in an effort to get to know them better. Please turn to page 20 to see their responses.

Cycling Tour of Cuba

By Jim Gallo, Woodlake

IN 2009 President Obama lifted travel restrictions allowing Cuban-Americans to visit relatives living on their island homeland. Shortly thereafter, my wife Mimi and I travelled to Cuba and upon returning to Bonita Bay, many of our bicycle riding friends became very interested in the potential of a cycling trip to Cuba to find out what the nation is like first hand. I found a Canadian company that operates bike tours in Cuba. Nine Bonita Bay “adventure cyclists” arrived in Havana on February 12, 2011, excited and ready to tour. They all wanted to get to know and understand the native people. With guides, rental bikes, a support group and bus, we headed out on Sunday, February 13 to begin our 8-day cycle and bus tour of Central Cuba.

Our itinerary took us to key historical towns and cities in the central provinces of Cuba. These towns had been founded by the Spanish Conquistadors between 1503 and the middle 1800’s. The city planning centered around the initial construction of the church. This established the location and a central plaza was then built, surrounded with

WWII Vets THE DEADEYES

By Mike Hanson, Sanctuary

TONY GARNERO is one of a small number of World War II veterans living in Bonita Bay. Tony moved here in 1987, and resides in Oakwood. He is well-known within the club as “The Godfather” of The Bandits, one of the first organized golf groups assembled at Bonita Bay.

Tony tells *Bay Watch News* he played his first round of golf in 1943 while training with the Army in Idaho. Wearing combat boots and using rental clubs, he shot 95.

He first shot his age when he was 68,



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Editors' Notes

IN JANUARY we were contacted by the Bonita Bay Group inquiring about placing an ad in *Bay Watch News*. We decided not to accept their advertising dollars (gulp! – that is how we make our revenue); however, we thought it would be interesting to the readers to conduct an interview with Brian Lucas, President and CEO, entitled, “*One Year Later*” (published in the March 2011 issue). We were curious to know if BBG would be contrite, would they be defensive, would they do things differently today and would they still believe they “did the right thing”. We left it to the readers to decide ... maybe the Q & A should have been entitled “*Nothing Has Changed!*”

The Bonita Bay Club is enjoying its member-owned status but there are still some pressing issues in the Community. These concerns are the future of the Marina Club and Backwater Jacks (see “A Commentary” by Dave Shellenbarger on page 42) and why is the Community Association not under the control of the residents yet? The turnover was anticipated to have happened in January but as of this writing “negotiations are on going but ‘snags’ have arisen.” Stay tuned ... we will let you know as soon as we know!

As the Season draws to a close, this will be the last published issue of *Bay Watch News* until December – we will continue to report the news of the Bonita Bay Community by email during the summer. If you are not currently on our email list and would like to receive periodic updates, please contact us at BayWatchNews@aol.com.

We wish you a fun filled summer – see you in December.

Yours,
Don and Valerie Gorman
Editors

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Letters to the Editor

Beach Smoking ...

FOR CRYING OUT LOUD, let people smoke if they want to! I have never smoked a cig and cannot stand them, but there is such a thing as freedom! I'll move away from them.

Sandy Usher, Spring Ridge

Bikers and Walkers ...

WE ARE impressed with the way *Bay Watch News* has grown and improved. Congratulations! We enjoy reading the local and Club news.

We wondered if you could include an article about the "Peaceful Coexistence" of walkers and bikers on the path along Country Club Drive, etc. We are walkers and try to stay to the right as we walk. Most bikers are polite and they ring their bell or tell you they are approaching from behind. However, renters and visitors don't always know the unspoken rules and we've had bikers fly by us at high speed with no warning.

A collision between a walker and a high speed bike rider could leave both extremely injured and we feel it's a real possibility.

We'd like to remind Bonita Bay residents to educate their visitors to basic courtesy when they are riding or walking along these paths and hopefully avoid unnecessary accidents/injuries.

Thank You!

Nancy and John Dee, Woodlake

Back to Basics ...

GETTING BACK to basics, we all paid a premium for some former swamp land in Bonita Springs and we did it because it was value added with many amenities, including a Beach Club, a Marina and Restaurant, various community parks and meeting facilities, etc.

The prospectus from Bonita Bay made no short mention of the features and benefits associated with purchasing property in the Bonita Bay development and at no time did they represent that those amenities were temporary and could be peeled away and later sold back to us.

So, I question ... Didn't we already totally pay for the Marina through value-added property prices? Every property purchase in Bonita Bay was accompanied with an assurance of the availability of a resident Marina.

Why are we being asked to pay for the Marina again, at any price? Why isn't it included as part of the community turnover?

What makes it OK to peel the Marina Operation away from the Community Association and try to sell it back to us but not the Beach Club and property?

Art Herman, Marina Isle

Lucas Interview ...

I WAS DISTURBED that you thought it was appropriate to publish the interview with Brian Lucas. You give him a forum to "make nice" with the Bonita Bay membership like he was some old friend. The combination of Lucas family greed, coupled with their own stupidity, cost the members of Bonita Bay millions of dollars and created a considerable amount of angst along the way.

Sort of like sending Jeff Skilling's memoirs to former Enron employees.

Dick Wenz, Coconut Isle

(See Editors' Notes page 3)

The King's Speech ...

TO YOU it may be the title of a highly lauded movie relating the story of how an introverted royal successfully overcame a disability to assume the Crown just before Britain's 'darkest hour'. To me it is my earliest memory.

It was a Saturday morning in 1939, September 3rd to be precise. I was 4 years old, almost 5, but I still indulged the childish urge to climb into my parents' bed. Was it sunny or raining, were my parents pleased to see me, had I had breakfast and climbed the stairs to waken them, I do not recall. I do know that my Father, like most at that time, worked Saturday mornings so a sleep-in was most unusual. My father knew after Hitler's invasion of Poland that war was coming and so delayed his departure for work that Saturday morning to hear from his King.

The King of England, our King of Canada, George the Sixth, was speaking on the radio that morning and telling us that the United Kingdom was at war with Nazi Germany, which had a few days earlier attacked Poland, a country I'm sure that I had never heard of. He was requesting the aid of the Empire.

Later that day, the Prime Minister of Canada, MacKenzie King, the grandson of the 19th Century rebel leader, William Lyon Mackenzie, announced to the Canadian people that he would in the following week request Parliament to declare war on Nazi Germany and do whatever we in Canada could to aid Britain, the "Mother Country".

Of these later events and undertakings I knew nothing; but something in that early morning bedroom caught my childish attention. It was not the manner of delivery, I am

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Who's Who in Bonita Bay

By *Tommye Fleming, Mahogany Ridge*

When Len Bunge, 82, of Riviera and a northwest Chicago suburb, has a parts failure, he replaces the part and gets back to the task at hand.

Len is still near the top of his tennis game, despite a hip replacement one year and a knee replacement three years later. In 2009, he was ranked first in the nation by the USTA for Men's 80 Team Doubles and Men's 80 Individual Doubles. FIRST IN THE COUNTRY!



LEN HAS been playing tennis since he was eight. He was on the varsity tennis team at his Chicago high school and lettered at St. Olaf College, where he was later installed in their Hall of Fame.

Len spent four years in the Navy Air Corps when he got out of college. He flew patrol planes in the Korean War, scouting the Chinese and North Korean coasts along the Sea of

Japan. When he got out of the service, he almost went with United Airlines as a pilot, but there were a number of aircraft accidents at the time, and since he was raising a family, he decided to go the safer route and joined State Farm, which he made his lifelong career.

When his kids got older, he returned to tennis, but injuries including some from basketball plagued him. It was before knee surgeries were popular, so he turned to orthotics. Braces on the court and limping off the court became a way of life. Finally came the hip and knee replacements; and he was an all-new man.

In 1997, after he had retired, he took up tennis with a vengeance. He and Dick DeVoe of DeVoe Cadillac began competing in national tournaments. They were ranked 3rd in the country their first full year of competition. Len and his partner (usually Dick) have ranked in the Top Ten for 10 of the last 13 years. (The "unranked" years were the ones devoted to parts replacements.)

How does he do it? How does an 80-something guy manage to juggle all those balls? "Balance," says Bunge. He concentrates on dividing his attention among the three things important in his life: family, faith and sports.

He and his best fan, wife Barb, have six kids between them, 16 grandchildren and four great grandchildren. Family comes first, of course.

Faith is also important. "The Lord has given us good health and good doctors. So we thank Him by being active in our

Lutheran church, by distributing meals for Café of Life and by passing out Bibles through Gideon International.

"As for sports, I'm thankful I can still get around. I can't hit it hard anymore, but what I lack in speed and power, I try to make up for with experience. Anticipation and reaction time are hallmarks of my game.

"I play differently now. I used to play forward and could run back and get those lobs. I'm not as fast now, so I play mid-court. The opponents are less tempted to lob it. I'm more accurate than powerful, working the angles and relying on the knowledge I've gained in 70 years of playing."

What does he do in his spare time? He and Barb travel a lot, they golf and they garden.

How have things in tennis changed over the almost eight decades he's been playing? Advances in sports medicine are immense. His bionic joints attest to that.

Racquet technology has made huge strides; racquets are bigger and lighter and you can string them looser, to overcome the power of some of the younger players. Conditioning and nutrition are also important. He hits the fitness center twice a week, and in between, he takes barbells with foam on them into the pool to exercise his shoulders.

As I said earlier, when Len Bunge has a parts failure, he replaces the parts and gets back to the task at hand. When I interviewed him the first week in March, his Bonita Bay home had flooded as a result of a broken pipe. But his reaction time served him well. Within an hour, there were fans in place to begin the dry-out process, and contractors were rallied to replace the parts and keep a small leak from sinking a great ship. Small flaws can cause mayhem. And that's just not in Len's game plan. It's true in tennis; it's true in life.

"A small leak can sink a great ship."

– BENJAMIN FRANKLIN



YOUR HOME AS A TAX SHELTER

DO YOU want to eventually transfer your home to your children and pay the least amount of gift or estate taxes? There is a way to accomplish this, but don't wait too long. It is called the Qualified Personal Residence Trust (QPRT). You might call the QPRT an anomaly in the IRS Code. However, since 1990 Congress has purposely kept it there for the philosophical reason that people ought to be able to pass their home to their child with a reduced or no-tax bite.

The QPRT strategy is based upon the time value of money. A dollar today is worth more than that same dollar many years from now. So, if I commit to give my children my house today, but delay the children's right to receive the house for, let's say, 10 years, the gift tax value drops significantly. The longer the delay, the smaller the gift. You also have the right to choose upfront the number of years for the delay.

There is one simple catch. You must survive the number of years you choose and you cannot later change that number. If you are 65, delaying 14 years may be reasonable. However, if you are 70, delaying 14 years may be too risky, and you might consider instead a delay of 9 years. Health considerations and family genetics should influence the number of years chosen.

For example, assume Diana, who is 65 years old and in good health, creates a QPRT for her \$1,500,000 Bonita Bay residence and retains the right to use the residence rent-free for a 14-year term. For gift tax purposes, Diana has made a taxable gift of only \$500,000. Since Diana has her full gift tax exemption remaining, she would not incur an actual gift tax.

If Diana survives the 14-year term, the Bonita Bay residence would be excluded from her taxable estate, saving approximately \$750,000 in federal estate taxes, assuming a 3% growth rate. If the Bonita Bay residence appreciated more than 3% a year, additional estate tax savings would occur. With real estate prices currently depressed but beginning to move upward, removing the future appreciation of your residence out of your estate can be very meaningful tax-wise.

During the 14-year term, the other benefits that are available include the following:

1. Diana can be the sole trustee.
2. Diana, as trustee, has the flexibility to sell the Bonita Bay residence and reinvest the proceeds in a new residence and still utilize the same exclusion of capital gain tax provisions as if the residence was individually owned by Diana.

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Superior Interiors

By Judy Underwood, Allied ASID

STEPPING *Outside* OUR COMFORT LEVEL



EVERY SO OFTEN, most of us look around our home and wonder how we might step outside our comfort level just a bit to freshen up a tired looking living room, or how we might inject new interest and excitement into the guest bedroom. Sound familiar?

Let's examine some of the things that can cause a room to look a little frumpy or dated. Trendy decorating and color schemes tire quicker than individualized decorating does. Remember hunter green and burgundy? How about peach and teal? Color, more than any other design element, can precisely pinpoint the decade of a room's last makeover.

The style of the furniture and accessories is another tell-tale sign of an aging room décor. The days of more is more are gone, replaced by a simplified clean and open look that most people find appealing and stress inhibiting. Thematic decorating, with an abundance of our favorite animal, tree or fruit, can become monotonous.

So, where do we begin in the freshening up process? Let's start with the arrangement of the furniture. By simply pulling some of that furniture away from the wall or switching the position of

a few pieces, the room will suddenly feel different. Take all your accessories out of the room and one-by-one bring back only the things you really love, positioning them in a different place in the room, or in another room altogether.

If you would like to stretch the borders of your comfort level just a little, add a vase, lamp, throw pillow or rug in the color you wish you had the nerve to try, and see if it grows on you. Try a mirror or painting that is not your normal style.

Because you spend very short amounts of time there, a good place to try new looks is in the foyer, guest bedroom or powder room. You can get a little wild and crazy in those areas because you won't tire of it like you might in the family room or kitchen.

If it is time to replace some of your furniture, think in terms of pieces that complement, rather than match, each other. The careful selection of furniture items and accessories provide you with a style that is not only your very own, but one that ages gracefully. Decorating outside your comfort level can be somewhat scary but, if you try it, you'll be asking yourself why you waited so long to do so!

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. Call 239.948.9779 for complimentary in-home consultations

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The Dentist Chair

By Jim Papandrea, DDS, Riviera

The Temporal Mandibular Joint (TMJ)



MOST OF US recognize the major joints in our bodies. Those of you who are athletes certainly are aware of problems we experience with the shoulders, knees and elbows. As we age (sorry for that word), our joints just wear down. The tendons, muscles, cartilage and bones deteriorate. We aspirate them,

inject them, wear braces and finally give into surgery after trying every physical therapy method possible. Some even try acupuncture and chiropractic methods. All may help, but nothing works completely.

The one joint we use the most and give the least attention to is the Temporal Mandibular Joint (TMJ). We merely take it for granted until there is pain. Hundreds of times a day we test this jaw joint by eating, swallowing and talking.

The TMJ is very much like the knee. It hinges in one direction, but it also can slide from side to side. Its attachments to the skull are very complicated. In a healthy joint when everything is functioning properly, there is no bone-on-bone contact. The pain receptors in the bone do not touch each other and therefore there is no pain. In an unhealthy joint when there is a physical imbalance in the joint, there are symptoms: biting or chewing difficulty, clicking, grating noise or popping sounds, pain in the face, earaches, headaches (Migraines), hearing loss, jaw pain, locked jaw and even neck and jaw pain.

All of these are possible due to the complex nervous system of the head and neck. What happens to cause this can be very complicated. If there is no trauma (dislocation) to the area, such as a car accident, fist fight, tumor or fall, the cause usually lies in a small concave disk-shaped piece of fibrous structure. This disk separates the skull from the Condyle (upper part of the posterior of the jaw) of the mandible. This disk allows the mandible (jaw) to slide back and forth or up and down. If you take a moment and think about it, only the lower jaw moves. So we really don't bite down, do we? If there is a deterioration of this disk or if it dislocates, we can end up with bone-on-bone or a malposition (imbalance) of the two sides of the jaw.

The pain created from any of these can be terrible. Imagine every time you bite, chew or swallow, there is pain. There are those in medicine who say facial pain is the worst you can experience because of the multitude of nerves in the

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**I'm 68.
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Michael Spreckelmeier,
President

COMMUNITY CALENDAR

Bonita Springs Historical Society

Friday, April 8, 7:00 p.m. - Liles Hotel at Riverside Park
Author Maureen Sullivan-Hartung will present her new book, *Hidden History of Everglades City*, an eclectic history of the best parts of Collier County.
Free and open to the public. For more information, call 239-992-6997 or visit www.bonitaspringshistoricalsociety.org.

Car Show at Bonita Bay

Sunday, April 10 – 1 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 or 992-6940 for information.

Bonita Springs Historical Society

Wednesday, April 13, 7:00 p.m. - Community Hall on Old US 41

“Shipwrecks in Florida History” is the topic for speaker David Southall, Curator of Education for the Collier County Museum. Free and open to the public. For more information, call 239-992-6997 or visit www.bonitaspringshistoricalsociety.org.

Passover Begins

Monday at sundown, April 18

Happy Easter

Sunday, April 24

Bonita Bay Tennis Spring Challenge

Event will kick off on Friday, April 29 at 5:00 p.m. with finals scheduled for Sunday, May 1 at 5:00 p.m.
Divisions include Men’s and Women’s 6.0, 7.0, 8.0 Doubles, 7.0 and 8.0 Mixed Doubles, and Men’s and Women’s Open Singles and Doubles flights. \$7500 in prize money will be awarded in the Open Class. Entry fees are \$50 per person for Open Play and \$35 per person for all other flights or \$60 for two events. For registration, contact the Bonita Bay Tennis Pro Shop at 239-495-3573 or nancyb@bonitabayclub.net. The deadline for entering the tournament is April 25.

National Day of Prayer 60th Annual Observance

Thursday, May 5, 4:00 – 5:00 p.m. - Estero Bay Park Pavilion (in Bonita Bay).

The Bonita Bay Community joins with the nation in observing the National Day of Prayer. Please join us as we celebrate our freedom with patriotic music and hear encouraging messages from community leaders. Sponsored by Bonita Springs Community Prayer Breakfast. For more information, contact Bev Brandt at 239-221-7335

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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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Shell Game

By Stephen Roach

DELEVERAGING, or climbing out from under a mountain of debt, is almost always a long and arduous process. That's particularly the case for the United States. Seduced by a succession of increasingly lethal bubbles – first equities, then property and finally credit – American consumers threw all caution to the wind.

Bubbles became the sustenance of asset-dependent saving and spending mindsets – in essence, the fairy dust of newfound purchasing power that was further subsidized by the easy-money strategy of the Federal Reserve. Yet, in the end, it was all a con game. It worked only for as long as the bubbles kept inflating. When they started to burst in the summer of 2007, overly indebted, saving-short Americans quickly found themselves in serious trouble.

And now the pendulum is swinging the other way. Asset-dependent consumers are shell-shocked in the aftermath of the Great Crisis. And with good reason. According to Federal Reserve statistics, the net worth of the household sector – the seed corn of the Asset Economy – is down some 20% in inflation-adjusted terms since the end of 2007. This was the last thing over-extended American families needed. In an era of subpar labor income generation, rock-bottom savings rates, outsize debt loads and record slack in the labor market, consumers needed asset appreciation as never before. Unfortunately, the opposite has now happened.

The good news is that American consumers finally get it. A new – and entirely rational – prudence has taken hold. Households are cutting back on spending, paying down debt and rebuilding the income-based saving balances that were severely depleted during the Era of Excess. The bad news is that this deleveraging process has only just begun. The personal savings rate has risen to 5.5% of disposable personal income in early 2011 – up from the rock-bottom 1% reading hit in 2005 but still well below the 8% norm of the final 30 years of the 20th Century. Moreover, household sector debt still stands at an astonishing 120% of disposable personal income. While that's down a little more than ten percentage points from record highs in 2007, it remains nearly 50 percentage points above the longer-term average of about 75% that prevailed in the final quarter of the 20th Century.

Equally disconcerting are the consequences of this massive unwinding – especially an enormous transfer of private sector indebtedness to the public sector. The outsize budget deficits that were deployed – initially to arrest the Great Crisis but more recently to spur a vigorous post-crisis recovery – have led to a massive surge in government indebtedness. Federal government debt stood at 62% of gross domestic product at the end of fiscal year 2010 – up from the 36% of 2007 before the crisis and latest recession began. Moreover, under a continuation of current economic policies, the Congressional Budget Office estimates that federal debt could soar

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The Day My Life Changed

By Pati Patrick, Oak Knoll

Several years ago, I was cleaning up from a pre-Christmas celebration at our home in Ohio. I had moved all the chairs and rugs out of the kitchen and eating area so I could mop the floor. Preparing for this chore was the last thing I remember until I woke up in the emergency room.

A VERY GOOD FRIEND, Paul, called the house that morning and when I answered the phone, he knew something was not right. I was not responding to his questions intelligibly, my speech was slurred and I just was not myself. He became concerned and called my sister Barb, who lives just down the street. She quickly came to my house to see what was happening.

When she arrived she found me staggering around and I was not really aware of my surroundings. I remember none of this. The friend that had called earlier also arrived. They tried to reach my husband, Bob, to no avail.

After calling our family doctor, they decided to take me to the closest ER. I remember a little of the ride there, but was having severe double vision and nausea. The emergency room physician ordered a CAT scan and blood work. As the time passed, I seemed more normal, but had no recollection of what had happened. The doctor wanted to admit me, but I signed myself out of the hospital so I could attend my Mother's 80th birthday party that evening.

The next several days were full of birthday parties, another Christmas celebration, singing at midnight mass and preparation to drive to Bonita Bay. My family doctor agreed I could leave for Florida after reviewing the tests, which had come back negative and showed no problems. I agreed with him that as soon as I arrived in Florida I would contact my internist. The drive to Florida was uneventful and we stopped frequently so I could get out of the car and walk around to keep my circulation going. I called my physician as I had promised and set up an appointment for two days later. Plans changed when a similar episode occurred. Bob called the doctor and I was rushed to NCH on Immokalee Road.

After several days of being poked, prodded, scanned and MRI'd, my neurologist came to talk to us about the findings. He said the good news was I was very healthy; the bad

continued on page 38

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Golf Lesson THE FOLLOW-THROUGH

By Jeff Heilman



THE FUNCTION that the follow-through of the golf swing accomplishes is simply to slow down and stop the club after it has hit the ball and reached full speed. This lesson is the culmination of a series of three previous lessons presented to you this season. The ironic part is that if you put, in order, the first three lesson segments of your swing, the fourth, “the follow-through”, will happen by itself.

The follow-through is **not** an added or extra fundamental of your swing. Obviously the ball is already gone. Trying to add something to your follow-through has no influence on the flight of the ball. The mold for a successful follow-through is set in the downswing.

The follow-through, it might seem, is simply a cause-and-effect thing. But it is worth some discussion because it is a

reflection of the health of your golf swing prior to hitting the ball; if the swing ends well, then it probably is well. In other words, “All’s well that ends well”.

Characteristics worth pointing out from impact to the end of the swing are:

Arms:

At impact – the left arm is extended while the right wrist and right elbow are bent. The club shaft is behind the extension of the left arm.

One foot past impact – both the left and right arms fully extended with the club shaft also aligned.

Clubhead at left shoulder – The right arm is fully extended while the left elbow is bent toward the ground. The clubhead and shaft are past the arms.

The above description of arm characteristics reflects the acceleration of the club even past impact with the ball. This act of the club traveling from behind the hands to past the hands is the pendulum-fulcrum-like movement, which the description “swing” comes from.

Other characteristics worth pointing out:

Pelvic Area:

Having established a pivot point on the left hip socket on the downswing, the pivot continues to the left until the pelvic area is square or 90 degrees to the target line, leaving you comfortably facing the target, balanced on your left leg.

The Club:

If the club is correctly aligned on the downswing, the club stops over the left shoulder in control ... a good location to finish the swing and enjoy your shot flying toward the target.

The real lesson is that if you want to improve your follow-through, work on fundamentals before impact. Please see www.BayWatchNews.com for video instruction.

In conclusion, I hope you have enjoyed this series of lessons on the golf swing. I also hope that you have learned that the golf swing is an athletic motion consisting of a few common fundamentals, not a long checklist of positions. I hope I have clarified some of the words or expressions that float around in golf that do not properly describe or can be easily misinterpreted in the pursuit of improving your golf game.

Good Golfing To You!

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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WWII Vets *continued from cover*

and estimates he has accomplished that feat about 350 times since then. Tony won Bonita Bay's Club Championship in 1987, the inaugural year of the tournament.

In the winter of 1943, 19-year-old Tony Garnero was a student at Illinois State University when he traveled to St. Louis, hoping to enlist in the Air Force to serve in World War II.

He failed the color-blind test, joined the Army and was immediately assigned to the 44th Engineers. After completing basic training, he returned to Illinois and enrolled in the Army Specialized Training Program at Wheaton College. Soon, the Army's wartime need for infantrymen crowded out all other military specialties, Garnero's college program was terminated and he found himself training in Oregon with the newly activated 96th Infantry Division.

This marked the start of a two-year odyssey that took Garnero and his Division across the Pacific, straight into the hell of two of the fiercest battles of World War II -- the Leyte campaign in the Central Philippines and the invasion of Okinawa in the Ryuku Islands.

Mustering out of the service in 1946 with a \$300 separation allowance and travel money home, twice-wounded First Sergeant Garnero was 20 pounds lighter than when he joined, carrying with him indelible memories of the horrors he had seen.

Sixty-five years later, it's still difficult to look back.

"Since you called me," he said to *Bay Watch News*, "I've had a couple of sleepless nights reliving the war."

Garnero arrived for our interview with a well worn 310-page hardcover book documenting the story of the 96th Infantry Division, a unit that came to be known as "The Deadeyes".

"This will give you a good idea of what I was involved in," he said, "but it doesn't begin to tell the whole story."

Written and reported by U.S. Army military historians and published in 1947, the book chronicles the 96th Infantry Division's long journey, sacrifices and triumphs as well as its deep and enduring losses over six months of combat.

The Leyte campaign began with an amphibious landing on October 20, 1944, and it was not until Christmas Day that the island was declared secure. Mop-up operations continued until early February 1945.

Previously unknown towns, terrain features and military objectives soon became part of the Division's proud history -- Catmon Hill, Tabontabon, Dagami Heights, Suicide Ridge and Alto Peak.

Throughout it all, Garnero carried a Browning Automatic Rifle (BAR), capable of firing hundreds of rounds a minute if a soldier could re-load its 20-round magazines fast enough.

"It saved my life many times," he said.

On Leyte, the 96th Infantry faced two difficult enemies -- the Japanese Imperial Army and the tropical jungle. The campaign's final statistics demonstrate how formidable each foe was. The 96th Infantry Division lost 380 officers and men killed or missing in action.

There were 1,289 wounded and 2,500 others were non-combat casualties, taken out of action by malaria, dysentery, dengue, immersion foot -- all the end product of the wet, humid jungle environment. The U.S. Command estimated it had killed close to 8,000 enemy soldiers.

"We were young men. We felt we were there for a reason," Garnero said. "But we didn't anticipate the level of suffering we would encounter ... we tried to look out for one another."

Less than two months after being relieved of its tactical responsibilities in the Philippines, the 96th Infantry Division was back in action, joining the Army's 7th Infantry Division and two U.S. Marine Corps Divisions as the primary assault force to land on Okinawa, a strategically important island in the Ryuku chain, located less than 350 miles from Japan.

The Okinawa invasion began on April 1, 1945 -- Easter Sunday. Garnero's 381st Regiment was in the first wave of the amphibious assault, his Company I, 3rd Battalion holding down the right flank position. The Division history describes the moment.

Muffled booms and distant flashes gave notice that the battleships and cruisers of the fleet were on station. Hundreds of small boats jockeyed for position, and as the bells of other lands heralded the advent of Christendom's most holy day, the strange and terrible Easter parade got underway.

"The battleship Missouri was off shore to our right," Garnero recalled. "Huge flames shot out from her 16-inch guns. We had bombed and strafed the beach for three days, and I told my men that nothing could have survived that bombardment.

"I was wrong. When we first hit the beach there was very little resistance, but then came a sight I will never forget -- a terrified horse galloped across the sand right in front of us." It was unexpected, even surreal and ultimately meaningless as a prelude for what was to follow.

The Japanese were waiting on the high ground inland, heavily fortified, deeply dug in, unwilling to surrender. Savage fighting lay ahead, and before long the primary weapons of choice for the advancing U.S. forces became hand grenades, flame throwers and satchel charges to kill, root out, suffocate, bury alive and eradicate the enemy.

On April 18, Garnero was wounded in the leg by an artillery blast, and sent back to a field hospital on the beach where he was ordered to be transported to Saipan. He was bumped off the first available hospital ship which was overcrowded with more seriously wounded soldiers. When Garnero finally arrived in Saipan, he learned that the ship he had missed had been sunk by a Japanese kamikaze attack.

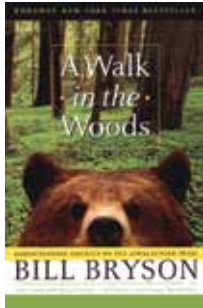
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ON THE BOOKSHELF

A Walk in the Woods by Bill Bryson

Elaine Brotman, *Horizons*

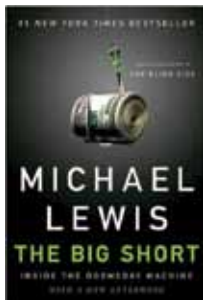


AS SNOWBIRDS plan the drive north, they might consider stopping at one of the many trailheads and hiking part of the 2100-mile Appalachian Trail which stretches from Georgia to Maine. But before you do, you must read Bill Bryson's *A Walk in the Woods*. For those who are flying home or simply staying in Florida, it still is a great read. It is a wonderful travelogue of his varied experiences hiking the Trail as an out-of-shape middle-aged man with an even more out-of-shape buddy.

Even though Bryson never actually hikes the entire trail, his insightful accounts are both humorous and serious. He gives you the history of the Appalachian Trail, highly critical of the mismanagement of the US Parks and Forest Service. Then he switches to describe the silly eccentricities of hikers he meets along the way. His informal, warm and witty writing style makes the reader feel a real part of his journey. You shop for hiking gear, trudge uphill, endure bad weather, carry a very heavy backpack, learn about wild animals and plants and appreciate the great natural beauty and grandeur of the land. See you on the trail.

The Big Short : Inside the Domsday Machine by Michael Lewis

Norm Roberts, *Creekside*



MICHAEL LEWIS has demonstrated his superb ability to tell a story in a series of bestsellers that include *Liars Poker* (Wall Street), *Moneyball* (baseball) and *The Blindside* (football).

Big Short approaches the recent financial meltdown from an unusual perspective. He relates the activities of three very, very minor hedge fund managers who happen to see well ahead of time that the sub-prime mortgage market is a disaster waiting to happen. They bet against the market and win big.

The story is compelling for two reasons. First, the arrogance, greed and lack of scruples of players in the major financial institutions are on full display. Even more clear is that they did not understand the risks in the instruments they were creating and selling. Second, the "shorts" were socially inept contrarians who analyzed, questioned and analyzed some more before finally placing their bets.

Big Short reads like an action drama with intriguing characters and a lively pace.

The Glassblower of Murano by Marina Fiorato

Shirley Gorman, *Oakwood*



MURANO GLASS is known for its imagery, its changeability, its strength and its fragility. The heroine of Marina Fiorato's *The Glassblower of Murano* also possesses these qualities.

Lenora Manin was born in Venice and raised in America. She never knew her father who had died when she was an infant. She always wore a glass heart that had been made by her father's ancestor Corradino Manin, who was known as the best glassblower of the 17th Century. She had become interested in the art of glassblowing while studying sculpture and ceramics at the Wimbledon School of Art Nova. She and Stephen had honeymooned in Florence. But now the blond, greeneyed, olive complected beauty, recently divorced, has decided to go to Venice and become a glassblower.

Lenora's struggles to find success and happiness lead her to learn the true story of her famous ancestor. As she delves into Corradino's past, Lenora discovers the many secrets of Venice and the role of glassblowing in Venetian history.

The novel is enriched by the many parallels the author shares with Lenora. Both women share a Venetian family and both also find happiness in the romantic city of Venice.

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YOUR VOTE COUNTS *continued from cover*

Questions

How many weeks during the year are you in Bonita Bay?

How many days do you play: golf; tennis; use the fitness center? How often do you dine at the club?

What Club committees have you been on?

Do you agree/disagree with the recent prohibition of members using a golf cart on the course late in the day to view the wild life (alligators, eagles, birds, etc.)?

What are your priorities on improving the club facility – such as: ladies' locker room, men's locker room, etc.?

What can be done about alleviating the golf course and parking overcrowding situation?

Do you have an opinion on guest policy for our facilities?



WILLIS BLACKWOOD

25 weeks in 2010.

Per week- golf 2-3, tennis 4-5, fitness center none, I have a fitness center in my high-rise. Lunch and dinner 3-4 times a week.

Presently chair the Sports Committee.

Yes. For golf play and liability issues, I agree. Planned groups are still allowed.

We have a consulting firm that has analyzed the facilities and extensively interviewed staff and members to determine facility needs/visions. I am awaiting the report's findings, board review and member input. I see many capital needs. The prioritization and financing of them is a collaborative effort. I am keeping an open mind on the priorities until I see the full list of recommendations and cost associated with them.

Golf - try to negotiate our way out of the agreement with the Bonita Bay Group to use one of the East Courses every day in season. Parking- off site employee parking has been implemented. If more spaces are needed, find more. Also, members need to car pool, bike and walk when reasonable to do so.

We are a premier club and entertaining guests is an important component of being a first class club. Friends invite us to their clubs and we need to be able to do the same.



CHUCK CAMPBELL

About 6 months per year.

Golf-4/week; fitness-3/week and dining several times a month.

I was on the Advisory Board 2008-10, playing a key role in establishing the TOC. Now am Club's treasurer and Finance Committee chairman.

I support management's decision which tries to balance all sides of each issue, including this one.

I will support the board's decisions as to prioritize needs of the club which will be based on the Master Facility Plan being developed currently and the extensive long-term needs of our fine golf courses.

I support management's intentions to minimize future events which are a key part of the problem, encourage more biking and try to line up more parking nearby but perhaps outside our boundary.

It is OK as now stated.



MAX LUMMIS

My wife, Connie, and I are full-time residents of Bonita Bay.

We each golf 2-3 times a week. Connie uses the fitness center 4-5 times a week. We dine at the Club about once or twice a week.

I was a Neighborhood Representative assisting the Turnover Committee in the Club turnover process. I have been on the Membership Committee since turnover. I was also a member of the Marina Club Advisory Board several years ago.

I believe that members and their families should be allowed to use golf carts on the courses, but only under controlled circumstances and at times and places on the courses that do not interfere with golfers. Ultimately, however, this is a management policy decision.

(1) Improve the user friendliness of the casual dining and bar area, perhaps by expanding into the existing Pro Shop and relocating the Pro Shop; and (2) Improve and/or expand the kitchen and food preparation areas, which are grossly inadequate. Clearly, both the ladies' and men's locker room areas need remodeling and improvement as well. The Board has hired an outside consulting firm to study the overall facilities issue and I believe their recommendations and the associated costs should guide our thinking in this area.

Lease a satellite lot for employees and encouraging members to car pool, walk or ride bikes. The golf course overcrowding is made more complicated due to the East course use by BBG for potentially 2 more years. We must attract and retain younger members, just to maintain our current level of golfing members.

I think use by guests needs to be tightly controlled, monitored and restricted to times of day when the facilities are less busy. I am less concerned with accompanied guest use of dining facilities, although I would be guided by what the Ad Hoc Committee findings show in this area. I am strongly in favor of the new "Passport" program for immediate family.



WILLIAM SHROYER

26-28.

Play golf 4 times per week and dine on avg. 1-2 times per week.

I was neighborhood rep for the TOC Committee. Presently serving on the Finance Committee of the Board.

A board committee would need to have meaningful discussions with both sides to be able to reach a definitive conclusion.

Several years before the turnover, the Bonita Bay Group did not keep up with normal annual maintenance and capital expenses as required. Therefore there are many areas that need to be prioritized by the board and based on available cash flow and member desires, a catch-up program may take a few years to get us back to where we need to be with our facilities.

I believe a short-term solution as communicated by our staff recently will relieve the stress temporarily and constant reminders would be helpful. Long term, we should engage a Facilities planner; and based on our current and projected memberships and the anticipated demands on our facilities, we should determine priorities based on input from our members.

I believe the guest policy needs to be flexible based on the availability of facilities and our members' needs. I do feel that guest exposure to our club represents the best resource for potential new members. Whatever the policy, it needs to be enforced and also should accommodate guests and family members for up to a week's stay.



DAVID STITH

14-16 weeks.

Golf: 2-3, tennis: 0, fitness: 2, dine: periodic.

None.

I disagree with this. I think this is a great way for visitors and prospective members not only to see the wildlife but to see the beauty of Bonita Bay which can not be seen from the roads.

I am not familiar with all the facilities at this time (ladies locker room, main pool, maintenance buildings, etc.) and believe priorities must first be developed by the management team. The Board's primary responsibility is oversight and evaluation of management. Obviously, the Board should approve capital expenditures which exceed a predetermined number.

Communications with the members as we are now doing and asking them not to leave unnecessary cars in the parking lots. I am not aware of any additional property and I do not think a parking garage would be appropriate.

I think the current guest policies are appropriate, including the tighter restrictions "in season".

continued on page 22



Questions

WILLIS BLACKWOOD

CHUCK CAMPBELL

Do you think our initiation fees and dues are competitive?

For the quality amenities of our club compared to similar clubs, we are very competitive.

Very competitive.

What do you feel are the challenges facing the Club?

1. Continue to attract new members to offset the resignations of retiring members 2. Put in place a long-term facilities plan and the financial model to pay for it that the membership supports. 3. Maintain the first class service levels for the entire club experience at the same time as we prudently control our expenses.

Our club's aging demographics are a key issue which needs to be solved over time by bringing in new and younger members. How to fund the club's many critical capital needs is another key issue.

(Editors' Note: Because of space limitations, several questions and answers had to be edited. To see the complete Q & A, go to www.BayWatchNews.com and click on: "Candidates".)

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MAX LUMMIS

The data I have reviewed indicates that we are very competitive, perhaps too competitive, for what we offer, in all categories of membership.

- A. Attracting and retaining new members to fill the void being left by resigning members, due to the aging demographic of the membership.
- B. Making significant facilities improvements in a fiscally responsible manner.
- C. Retaining and attracting the best possible managers and employees.
- D. Providing exceptional golf, tennis, fitness and dining experiences for our members and their guests while not exceeding budgetary constraints.

WILLIAM SHROYER

Based on surveys of our competition that management has shared with the Finance Committee, our dues and initiation fees are competitive or below other top tier clubs in our area. We probably need to do some tweaking of our membership classes and fees associated with each category to get in line with our competition.

The biggest challenge is to obtain break even financial results including depreciation expense and excluding new member initiation fees. This would give us the required cash flow to fund annual capital expenditures equal to our depreciation. The excess cash flow resulting from new member initiation fees could be used for extraordinary capital requirements, refunds of fees to resigning members and an opportunity to build reserves. We must keep our dues and fee structure and operating expenses competitive in our market place without sacrificing quality of services. Another major challenge is to determine the long-term strategy of expanding or reconfiguring our facilities and parking requirements to meet the increased demand from our members. An alternative to alleviate some of this stress on our facilities would be to work out a strategic alliance for the use of BWJ for our members.

DAVID STITH

I cannot answer this question without seeing a current analysis of the competitive clubs. We must remember that while initiation fees are important, dues provide an on-going source of cash flow.

Financial discipline, changing and broad demographics within the membership, new competition and growing the membership.

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The Seasoned Traveler **Travel Events Worldwide**

by Pat Hazen, CTC

WITH THE tremendously difficult worldwide events happening today, questions arise as to what a traveler would do if in a serious situation. Right now, there are many tours cancelled for Egypt. What happens depends on many factors.

Did you cancel before or after you made final payment? If before, chances are you are not in a penalty situation and will receive a full refund, minus any administrative charges which should be outlined on any confirmations or from the tour operator. If it's after you paid in full, then more situations add to the complexity of refunds. Who cancelled: you or the tour operator providing services? (Cruises are being lumped in with "tour operators" here for ease of writing.) If you cancel because you just don't want to go, chances are there would be no refunds. If you cancel because the State Department has issued a Travel Warning (different from a Travel Advisory), then your travel agent would become your advocate and assist you

in trying to recover your monies from the tour operator. (Most tour operators are forced to provide refunds or credits if there is a warning issued by the State Department, but that is not the final word.) If you cancel without a State Department warning, with or without a medical reason, chances are you are going to lose your monies. Refer to the cancellation/refund page of your tour and cruise brochures. There are dates and penalty amounts listed.

It's more important now than ever to buy insurance. Hopefully you bought insurance. If you did, you can cancel for a medical reason. It must be for a medical reason and your doctors will be consulted by the insurance company as they have forms to be completed. If you cancel for no real reason, you've lost it all.

If the tour operator cancels, then the tour operator should refund your money in full. In many cases, the tour operator will give you an option to travel at a later date

or to receive credit on a future tour.

For other worldwide events, such as the events in Japan, it gets really murky as to who is responsible for what. Especially in the early hours of a disaster. Most tour operators have cancelled tours, so full refunds would be processed. But, if your tour was not in the area affected by the earthquake or radiation, and the tour is still running, then you are expected to travel. If you elect not to go, you may be walking away from any monies paid.

Please consult your travel agent to purchase insurance for any trip you plan. It's not just for your medical and cancellation. In many cases it also covers lost baggage, travel delays and forced overnights, tour operator bankruptcy and so much more. Be safe, not sorry!

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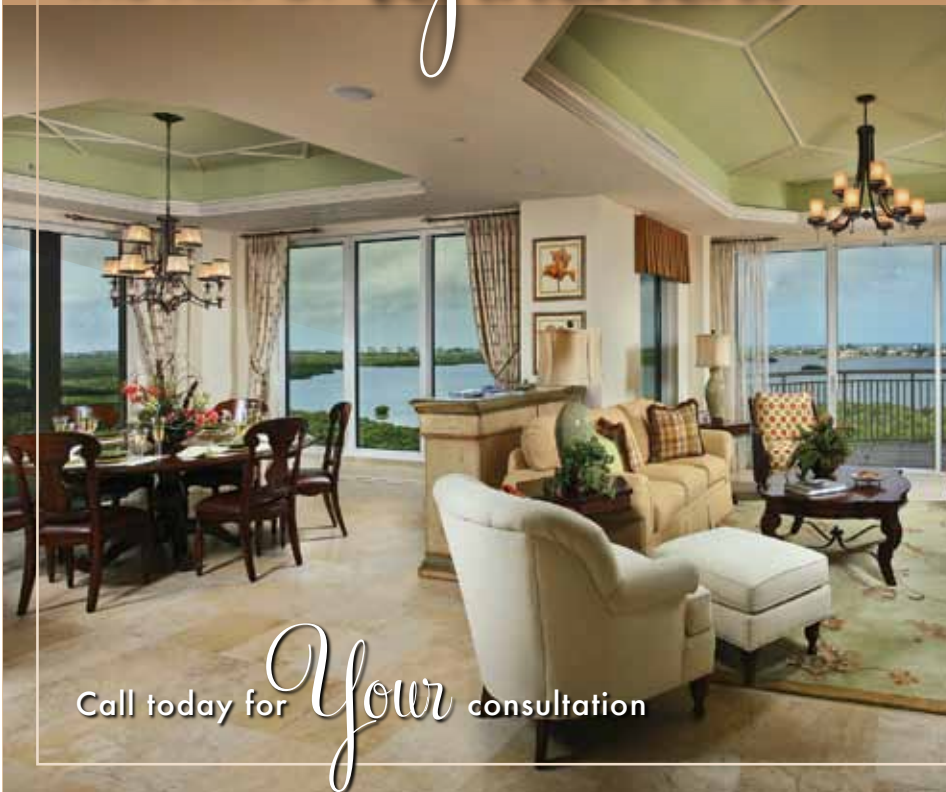
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What's Happening in Real Estate?

What a difference a year makes!



ONE CANNOT help but reflect on the state of the real estate market last year and how significantly things have improved.

At this time last year, the members had just closed on the purchase of the club. When the negotiations with the

developer were ongoing, it was nearly impossible to give away a house or condo in Bonita Bay, much less sell one.

Once the deal was closed, there was both a big sigh of relief along with a big question as to how this might all work out. If the Turnover Committee and the new Board would have been limited to making one great decision, it would have been hiring Dan Miles as the new General Manager.

When the many of you who left for the summer came back to Bonita Bay this past fall, you had to be nearly giddy with joy to see everything that had been accomplished in just a few months. Many wonderful changes have taken place in just one year.


These changes at the Club have certainly benefited those of us in the real estate brokerage business here in Bonita Bay, along with those of you who had a property to sell. Our sales are way up from the dismal 2009-2010 season. While prices have not yet risen, it sure looks like they may have stopped falling.

What will the Club's management pull out of its hat during the forthcoming summer months? We're told that there is much more to come. As those upgrades occur, you can rest assured that your property in Bonita Bay has a bright future as well.

This business is getting to be fun again.

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We're Talking Pawn Not Porn

By Dick Connelly, Woodlake

QUESTION: What do you do with the old vase your grandmother gave you 40 years ago, which has been sitting in a closet for decades and none of your kids want it?

Answer: Sell it. Where? Try one of the two local pawn shops in Bonita Springs.

Capital Pawn opened in the past year on U. S. 41 just south of Bonita Beach Road. They buy almost anything: jewelry, equipment, fishing poles, TV sets, computers, even old guitars. In fact, they have 37 electric guitars for sale.

Here's how it works: bring in the item, tell them you want to sell it and they will go on a computer and have it appraised. They'll offer you XXX dollars. If you accept, you fill out a form, sign it and your thumb fingerprint is added to the form. That's a legal requirement so if the item has been stolen, they can trace it back to you.

Suppose you change your mind, especially after one of your kids says, "You sold grandmother's favorite vase?!" They will keep the item one month, after which they can sell it. But if you buy it back, you have to pay whatever you sold it for plus a fee which they negotiate with you. It might be 25% or much higher.

If you wish to pawn an item for a short period of time, the fee is 25%. One Friday, a young man in his late 20's was pawning a high-powered, heavy duty saw. He got \$80 for it and told the clerk he'd be back for it late Monday but to get it back, he'd have to pay \$100.

One thing that strikes you as you look around either of the local pawn shops is the amount of construction equipment and tools: compressors, sanders, drills, cutters, saws, plus hundreds of tools. Why so many?

"It's the economy," says Lewis Johnson, Manager of KC Pawn, LLC on Ragsdale Street in old Bonita Springs. "People are out of work; they sell the tools and equipment they own to survive economically."

Both stores offer a broad range of jewelry: a ring for \$2,050, a diamond bracelet for \$4,175. Also, a trombone, trumpet, cymbals, a high-powered bow-and-arrow set, TV sets (a 25-inch for \$55), a Dell lap top computer for \$115, amplifiers, microphones, CD's, DVD's and lots of old golf clubs. Capital Pawn has 5 putters for sale that probably cost the previous owners hundreds of dollars with missed putts, certainly the fault of the putter.

The KC shop has a basketball autographed by Kobe Bryant. But how do you know he really signed it? "It has a certificate of authenticity that comes with the ball," says Johnson. "Every autographed item should have one."

Interestingly, neither store sells fire arms. And as you enter the Capital shop, there's a sign on the door: "No Firearms Allowed."

Some items sold in pawn shops are rather unusual. One man wanted to pawn his condo but was turned down. Johnson recalls an elderly woman coming in one day asking if he'd buy her "Tee-fees." That was how she pronounced "teeth." She had some gold fillings she'd like to sell. He said yes; if she'd give him the old teeth, he'd remove the gold fillings, appraise the gold and pay her accordingly.

She came back six days later and handed him two freshly-pulled teeth covered with the residue (a polite description) of the recent extraction. "Here are my tee-fees," she said. And she was given what they were worth: \$70. It probably cost her more than that to have them extracted.



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Bridge Lesson

By Pat Harrington

LIFE AFTER 1NT

LAST MONTH I left you with the four auctions below where responder's last bid was not forcing. A new suit by responder is usually forcing, but there are exceptions. One such exception occurs after 1NT has been bid – by anyone. The reason why the four bids made by East after 1NT in the auctions below are not forcing has to do with the descriptive nature of a 1NT bid.

1) *West North East South*
1NT Pass 2♥

2) *West North East South*
1♠ 1NT 2♥ Pass

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

4) *West North East South*
1♥ Pass 1NT Pass
2♣ Pass 2♦

1) Suppose you are East in example 1, holding: ♠ 6 4 ♥ J 10 9 7 6 3 ♦ 5 ♣ 9 7 6 3. What do you expect to happen to your partner in a 1NT contract? If you thought partner might go down, that is a good guess. Most balanced hands of around 16 points will not have the ability to win 7 tricks alone and there is a good chance that your hand will provide no tricks. Even if your hearts could become good, partner might not be able to reach your hand to use them. But, if you make your long heart suit trump, your hand will surely provide some tricks. **With a strong hand opposite a weak hand with a long suit, it's often best to play in the weak hand's long suit** and 2♥ rates to be the best contract. Fortunately, **the responder is the captain after opener bids 1NT** and the standard meaning of a 2♥ response to a 1NT opening bid is a signoff. It shows long hearts and no more than 7 points. Opener is expected to pass. This is also true for a 2♦ or 2♠ response. Most players use a 2♣ response conventionally as Stayman looking for a 4-4 major suit fit.

2) Example 2 has an opponent overcalling 1NT. A bridge deck contains a total of 40 high card points plus some distribution points. If you think about the points shown in this auction, the fact that East's 2♥ bid is non-forcing is

logical. West, who opened, should have 13 or more points. North's 1NT overcall showed about 16 points, accounting for 29 points already. It's not very likely that E-W have enough points for game. Normally, you would not only expect responder's 2♥ bid to be forcing, you'd expect responder to have at least 10 points to introduce a new suit on the two level. That would account for just about all the points in the deck, leaving poor South broke. Have you ever tried playing a hand in 1NT when your partner is broke? It's not easy and you usually will fail. It's even worse after your right-hand opponent bid to tell his partner what to lead! The smart thing for East to do, holding 10 points, is make a penalty double of the 1NT overcall. Defending could net a sizable penalty. Since East should double with a good hand, 2♥ is non-forcing and competitive. Expect East to hold a hand like: ♠ 4 ♥ K Q 10 9 7 3 ♦ 7 5 2 ♣ 9 6 3. East doesn't have an entry to his hand to set up the long hearts to defeat 1NT and decides it's better to try to make 2♥ using the long heart suit together with West's opening strength.

3) This auction is very similar to auction 1 where opener's 1NT bid shows a balanced hand, but opener's 1NT rebid, in example number 3, is weaker than a 1NT opening bid. **Responder is the captain after opener bids 1NT – even a 1NT rebid.** Since responder bids the longer major first and the higher-ranking of two 5-card suits, East might hold ♠ K 7 6 3 2 ♥ Q J 7 2 ♦ 8 4 ♣ 9 2 or ♠ K 8 6 3 2 ♥ Q J 7 5 2 ♦ 8 4 ♣ 9. In both cases, there is no game. East wants opener to choose the best major suit part-score by passing 2♥ or correcting to 2♠. A major suit fit is a good prospect with the first hand and virtually certain with the second hand since a balanced hand doesn't have two doubletons.

4) East's 1NT response shows a weak hand of 6-10 points. Opener is showing an unbalanced hand with at least five hearts and four clubs. Opener didn't jump shift and is limited to 13 to 18 points. Usually responder will choose one of opener's two suits, but what would you want to do holding:

♠ 7 4 3 ♥ 3 ♦ K J 10 8 5 3 2 ♣ Q 6? If you both hold minimum hands, your best spot is probably 2♦, the weak hand's long suit and it's safe for you to bid again because your 1NT response already warned partner of your weakness.

Have a good summer. Pat Harrington's now scheduling classes at various locations for next fall and winter. Requests and contact information: 239-437-4106 or email mrsbridge@embarqmail.com.

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After



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Movie Talk



Recent Theatrical Releases

☆☆☆ Unknown

Stars Liam Neeson as an "Action Hero" again. Poor man's Alfred Hitchcock imitation which has too many car crashes and a totally unbelievable plot; but, nevertheless entertains. Story is about a man who arrives in Berlin with his wife, is involved in a near fatal taxi cab accident and lapses into a coma. After he recovers, his wife claims that he is not her husband. Requires a total suspension of disbelief.

☆☆ 1/2 The Adjustment Bureau

Hollywood's busiest actor, Matt Damon, stars in this sci-fi movie based on Phillip K. Dick's (*Blade Runner*, *Minority Report*, *Total Recall*) story. Damon plays a New York politician running for the U. S. Senate who falls in love with a ballet dancer (Emily Blunt). He is given a chance by the "Bureau" to either follow his predestined path or maintain his free will. Which door will he choose?

☆☆ 1/2 The Company Men

A solid cast of Ben Affleck, Tommy Lee Jones, Kevin Costner, Chris Cooper in a movie about the effects that downsizing and mergers have on a group of white collar workers. The movie focuses on the impact that the economic downturn has on a young married man with a family, an older (60) worker, a top executive and a blue collar worker. Similar to many real life stories throughout our country which led to the 10% unemployment rate.

☆☆ Cedar Rapids

Stars Ed Helms (*The Office*) as a very naïve low-level insurance salesman who is given an opportunity to go to an insurance convention in the big city of Cedar Rapids. He experiences love (sex), drugs and drink. I thought it was pointless but many critics have enjoyed it.

Ratings are based on a five ☆ basis.

Academy Awards Contest Winner!



FOUR CONTESTANTS got the six main categories correct. We had to go to the tie breaker of Best Foreign Film which left Beverly Moss and Lou Deamicis still tied, but only Lou got the best song correct.

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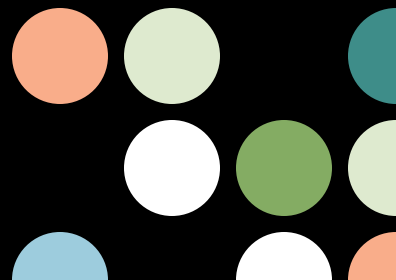
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sure, for I have recently listened to the recording of King George's speech [www.awesomestories.com/assets/george-vi-sep-3-1939] which was rendered hesitatingly and slowly with no clarion calls to battle. His speech impediments, currently well known to the movie-going public, were evident throughout the speech.

What I felt, rather than heard that day, was my parents' fear for what lay ahead. Perhaps I requested a story and was told to be quiet, but I'll never forget that morning in my parents' bed where for the first time the external world invaded my contented state that all was well and what wasn't well my parents would look after. My father was born in 1904 so there was little chance he would be called upon to serve, but my parents' generation had lived through the terrors and carnage of the First World War; they knew war was terrible. Perhaps, they knew that my mother's young brothers who were of military age would be called upon to go overseas, as in fact two of my uncles did. But all this was in the future. Fear of that unknown future prevailed that Saturday morning and left a deep sense of foreboding with me.

Of course that foreboding didn't last for long. I was thousands of miles from the battles. Stories of heroism, Churchill's speeches and the impact of Government war propaganda soon cast the foreboding to the back of my mind. Instead, the war became a big event in my life. During the war, I followed the battles daily in the *Globe and Mail*, our morning paper. Once the Allies started their counter attack in North Africa in 1942 and in Sicily in 1943, I could follow the success and failures of Allied armies by looking at the shifting battle lines which appeared each morning in the paper.

To tell the truth, it was exciting; I derived pleasure from overnight success and gloom from failure, much as a Red Sox fan does now. My grandsons play with big trucks and earth-moving equipment, but in the 1940's, I played with tanks, artillery, soldiers, warships and airplanes, all weapons of war and destruction. I followed the war closely with my school mates, buying war savings stamps each Friday and pasting them on a page which, as I recall, when filled, could be exchanged for a war bond. We had a Victory Garden; meat, sugar and most food supplies as well as gasoline were rationed, but that had no real impact on my life. By the time I was 8 or 9, the War was almost a joyous event which, with the Toronto Maple Leaf hockey club, dominated my young world.

My aunt Dorothy came to live with us as her husband Harvey fought with the Princess Patricia Regiment of Canada up the spine of Italy and later liberated the Netherlands where Canadian troops were concentrated. Harvey was "mentioned in dispatches" while fighting in Italy, went missing behind enemy lines but fortunately got back safely. I have no memory of my aunt's undoubted fear during those days he was missing.

In fact, I recall no horror of the War except for that morning in my parent's bed as we listened to the King's Speech. I sensed our world had changed and like any child, I abhorred change.

My American friends might be interested to know that the rebel grandfather sought a republican form of government for Canada like its neighbour the USA, but he was defeated at the Battle of Montgomery's Tavern, near where I now live in Toronto, fled to Buffalo but was later pardoned and returned to be elected mayor of Toronto.

Bruce Stewart, Wedgewood

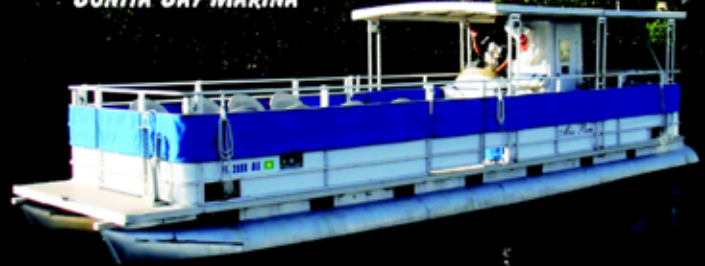
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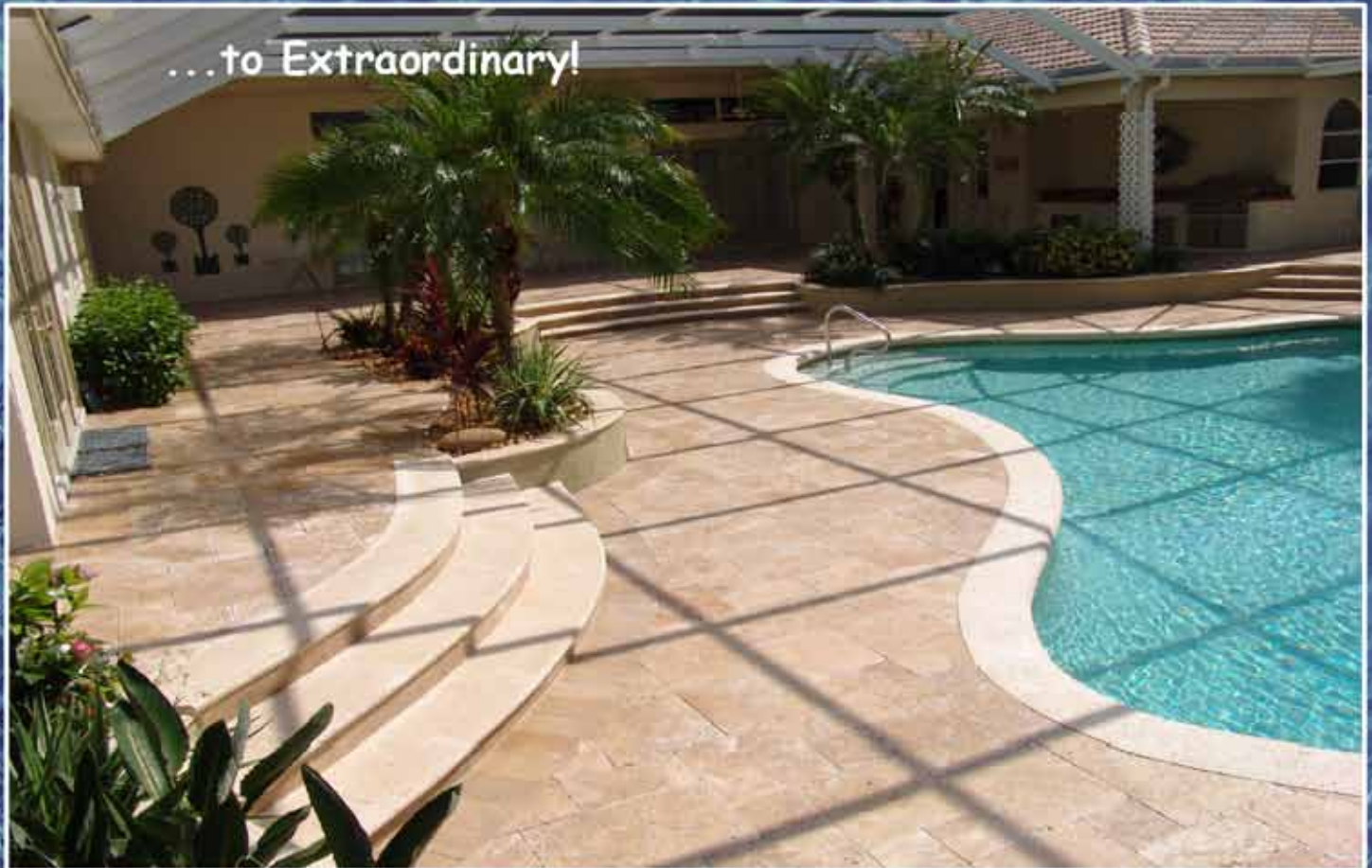
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Printer Confusion

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THERE ARE multifunction printers that can fax/scan/copy/print. They connect with USB, Network or Wireless. There's color, black and white, laser or inkjet. Speed and quality are an issue for some; yet most really don't care just so it prints! All of these options and yet the manufacturers come out with new models monthly, adding to the confusion!



Here are things to keep in mind when making a printer purchase. Inexpensive multifunction printers can cost you in maintenance and ink in the long run. The more expensive printers give better quality and can be less expensive per page. Many printers come with starter ink cartridges that do not hold as much ink as the regular cartridges, so now is the time to check out the prices and stock up. Some people have had good luck with off brand or refilled ink cartridges and that really depends on the exact printer you use, so don't stock up on them unless you are sure they work in your printer. Laser printers, while more expensive, are cheaper per page printed. Printers that have more individual color cartridges versus just a black and color cartridge have better quality and usage of ink.

All printers have a USB cable connection option. A wireless printer is great, especially if it cannot be connected directly into the router or computer. Plug the USB cable into the computer or the Ethernet cable into the router as a first choice if you can. As long as the printer is installed as a network printer, you can still install and print from your wireless devices connected to the same network. If you do purchase an extended warranty for your printer, keep in mind you will probably be without a printer for a few days, at least until it's fixed or replaced.

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Shell Game *continued from page 12*

to 90% of gross domestic product by 2020. America's federal finances are now in rarefied territory seen only in World War II and its immediate aftermath.

What this means is that for the United States as a whole, there has been no deleveraging – only a shift in the mix of indebtedness from the private to the public sector. For a nation that has squandered its savings like no other, there can be no celebration over a cosmetic deleveraging – modest declines in household sector debt more than swamped by sharply mounting government indebtedness. Yes, American consumers finally appear to be on the right road but the government most assuredly is not. For the nation as a whole, that leaves the average American still in a very precarious position.

As challenging as the Great Crisis was, managing the post-crisis recovery is turning out to be far more vexing. In late 2008 and early 2009, there was little doubt of what had to be done to arrest the free-fall. Massive fiscal and monetary policy was the right medicine – at the right time. Yet what worked to arrest the freefall in markets and the global economy may not be the recipe for what is now required to insure a sustainable recovery.

This is not good news. If all Washington can do is engage in another shell game – in effect, swapping private sector debt for public sector debt – there can be no sustainable recovery. Unlike the easy money that got us into this problem, a lasting cure won't come cheaply. Eventually, America will need to suck it up – stop borrowing and start saving again. Deleveraging is a painful, but entirely necessary, part of that process.

Stephen Roach, a member of the faculty of Yale University, is also Non-Executive Chairman of Morgan Stanley Asia and author of The Next Asia (Wiley 2009).

The Day My Life Changed *continued from page 13*

news was he didn't know what caused these two episodes.

His first question to me after explaining the results dealt with what changes had occurred in my diet. The only thing I could think of was that I had been drinking copious amounts of a flavored water that contained aspartame.

Aspartame is the artificial sweetener in many diet products. The doctor told me that in his practice he has had several patients experience neurological problems associated with the use of aspartame or products with the ingredient phenylalanine ... everything from seizure activity, which was my diagnosis, to migraines. He said in his opinion phenylalanine is one of the worst food additives. It can be found in soda, diet salad dressings, pudding, gelatins, drinks and may other diet products that use a sugar substitute.

I had nine episodes of the seizure activity until all the by-products of phenylalanine were out of my system. I have become a serious label reader and avoid the use of phenylalanine. I have had no further strange episodes ... however my husband might argue that point.

The moral of this story is to become proactive in reading food labels for additives that may be harmful to your health. And never mop floors!!!!

(Editor's Note: Please visit the Mayo Clinic web site to find out more about Phenylketonuria (PKU) at <http://www.mayoclinic.com/health/phenylalanine/AN01552>. As always, check with your physician should you experience any related medical issues.)



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WWII Vets *continued from page 17*

Garnero returned to action, and was wounded for a second time on June 2 in what he describes as “a grenade-tossing exchange with a Japanese soldier.”

By July 1, 1945, combat on Okinawa was over. Grim statistics recorded the costs to both sides. The 96th Infantry Division had lost 1,598 killed or missing in action and another 5,614 wounded and injured. By Army Command estimates, they had killed close to 38,000 of the island’s defenders.

Overall, the numbers are even more staggering -- more than 12,000 U.S. servicemen killed or missing; over 100,000 Japanese combatants killed. The battle also produced the highest-ever casualty rate for combat stress reaction among U.S. troops during the entire war -- approximately 48%. Some 14,000 soldiers and marines were relieved due to nervous breakdowns.

Okinawa was, in the words of Army Corps Commander General John Hodge, “by far the bitterest battle in the Pacific to date, as well as having the highest strategic importance.”

World War II formally ended on September 2, 1945 when Japan signed documents of surrender onboard the U S S Missouri, several weeks after the United States dropped atomic bombs on Hiroshima and Nagasaki.

“Harry Truman was my hero,” said Garnero. “I have no doubt that if we hadn’t dropped those bombs, we would have had no choice but to invade Japan and we would have suffered tremendous losses.”



And so, Tony Garnero could at last come home. Like millions of other GI’s, sailors, marines and airmen, he returned to family, friends and to a girlfriend -- to the dreams that had kept him going during his darkest days in combat. In 1946, he married his college sweetheart Madeline Dinan who had stood by him during the war.

“Except for the day her father died, she wrote me every day I was overseas,” he said. “We were married for 55 years until she passed away in 2001. We had a wonderful life.”

Asked how he was able to put his memories aside and adjust to civilian life after the war, Garnero says, “My first years out I was married, had a baby girl, and was busy making a living. I felt pretty good about my life.”

Today, an 87-year-old widower, retired after a successful career in industrial real estate development, Tony Garnero reflects on his wartime experiences and hesitates for a moment as his jaw trembles a bit with emotion.

“You can’t help but remember. It is part of you forever.”



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Cycling tour of Cuba *continued from cover*

buildings for city hall, commerce, the arts, entertainment and education. Usually several homes for elite families were also built around the main plaza square. The prevailing architecture was Spanish Colonial, using stone and stucco.



Our daily cycling tour of 35 to 60 km began in Santa Clara, location of the final and decisive battle in late 1958, when two guerrilla columns of Castro Revolutionary forces led by Ernesto Che Guevara and Camilo Cienfuegos defeated the key National Army forces of Cuba. We cycled through the main parts of town and stopped at the Che Guevara Monument and Mausoleum.



Our tour then took us to Remedios on the north coast of Cuba and on to Sancti Spiritus. Founded in 1514, Sancti Spiritus is the town where my father was born and raised. It had been 59 years since I was last here. Indeed, this was a special stop for me and I acted as the tour guide for our group, pointing out the many buildings around the plaza that I used to play on during our family visits. Visiting my dad's home, we

found it under reconstruction as a new family was moving in. Although I only have third cousins remaining, our brief time to gather was wonderful and we hope to see them again next year.

The next day our bike ride took us along the southern Caribbean coast to Trinidad, founded in 1514. Its Spanish Colonial architecture, scenic cobblestone streets, pastel-colored houses with elaborate wrought-iron grills and beautiful plazas make Trinidad an UNESCO World Heritage site. It was the center of Cuba's sugar mills and tobacco fields, and now is a major snorkeling and diving haven because of its pristine beaches and spectacular coral reefs.

The following day we cycled along the Caribbean coast to Cienfuegos. "Perla del Sur", pearl of the sea, is located on the southern coast, 250 km east of Havana. This area has one of the most beautiful ocean bays, Jagua, a former site of Indian settlements and stalking grounds for pirates and corsairs. Cienfuegos is one of the chief seaports of Cuba and the trade center for sugar, coffee and tobacco. Near the entrance to the Bahia de Cienfuegos is the Castillo de Jagua, a fortress erected in the 1740's for protection against Caribbean pirates. After a scenic boat tour of the bay, we ended our stay in Cienfuegos with a superb dinner at one of the newest paladars (i.e., privately owned restaurants).

Next, on to Havana and the Hotel Ambo Mundo, located in the center of Old Havana. This hotel was the itinerant home of Ernest Hemingway and where he authored his book "The Old Man and The Sea."

The Havana cityscape has totally deteriorated from neglect. Roads, buildings, parks, plazas and national monuments have all been neglected for the past 50 years. There are very few new autos and buses - most are rag tag of 1950's vintage. Many are held together with bailing wire, tape and homemade mechanical inventions to keep them on the road. In the smaller cities and towns, horse-drawn wagons and trucks are the main mode of transportation, along with bikes and motor bikes.



The rusted and unused factory sites, deplorable housing facilities and total lack of retail outlets depressed all of us. However, we were all impressed with the warmth and friendliness of the Cuban people. We found a vibrancy in them reflective of the old Cuba. They all demonstrated a true pride in their country.

With the recent hints that the Cuban Government is moving in the direction of a Socialist/Communist style of capitalism similar to Viet Nam and China, most people we spoke with have a positive outlook for progressive economic change leading to a bright future in Cuba.

Fine cycling, touring, dining, Cuban cigars and seven year-old Cuban rum ended our tour of the island. Tired and happy, we all came home with a better understanding of the plight of the Cuban people. We all realize that it is time to support the Cuban people and help usher in positive change for our international neighbors, 90 miles south of Key West. Wanting to do our part, we are planning a family cycling vacation in Cuba for this upcoming Christmas vacation.

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A Commentary

By Dave Shellenbarger, Estancia

The Marina and Backwater Jacks ...

MANY RESIDENTS view the Bonita Bay marina and its companion Backwater Jacks restaurant (BWJ) as a unique amenity that sets Bonita Bay apart from other communities. Providing full service access to the Imperial River, Estero Bay and the Gulf, the marina and Backwater Jacks have been community favorites. But dissatisfaction with Bonita Bay Group policies and decisions over the last few years have created a visceral boycott of the restaurant and, to some extent, the marina. What does this mean for our community and its marina in the future? Since BBG wants to sell the marina, what does that mean for residents and our community?

The marina and Backwater Jacks were open to all residents until 2000, when BBG adopted a marina and BWJ membership policy for boaters and restaurant patrons. Starting with minimal dues, fees gradually increased along with boat slip prices, and you had to be a member in some form to use the restaurant. After the real estate downturn and the stressful sale of the Bonita Bay Club to its members, a Turnover Committee (TOC) was formed to represent the members to negotiate a purchase of the marina. Lacking consensus among its members, the Marina TOC was not successful in reaching agreement with BBG. Seeking to increase revenue from the marina and BWJ in 2011, the restaurant was again opened to all residents, though boating members enjoy some privileges and lower restaurant prices in exchange for their fees to the marina.

On January 17 of this year, an offer to purchase the marina and BWJ was delivered to club members under terms described in the club bylaws. The offer required that all membership deposits, totaling over \$4 million along with approximately \$3.4 million in cash, be combined to purchase the marina and restaurant. The ballot to marina members closed on March 18 and rejection of the purchase by members was expected by all parties for several reasons. It is likely, at that point, that BBG will return all equity money to marina club members and dissolve the club, returning the marina to its initial "open" status. BBG will then offer the marina to any purchaser, including Bonita Bay Club, the BB Community Association or any other buyer who successfully negotiates with BBG.

Rick Fioretti, chair of the Marina TOC and a real estate professional, expects BBG to actively pursue a sale of the property. While Fioretti believes that BBG would prefer to sell to our community and its residents, other buyers with a variety of plans for the property are likely to have interest. Whether owned by BBG or another commercial interest, the property will probably continue as a marina in the short term, but the five-acre parcel could be redeveloped for condominiums after recovery of the real estate market and bring a higher value for the land. Though the BWJ/marina "business" is operating in a stressed environment and its future success is highly dependent

on resident use, a buy-and-hold investor could wait for market recovery with reasonable carrying costs in the interim.

Whether residents want to join together to purchase the marina and assure its continued use as a marina and waterfront restaurant for all, or to allow market forces to determine use of this property in the future, is a question that needs to be answered in coming months. It's unlikely that residents will have another chance to control this property unless action is taken now!

Club Board Studies Capacity and Usage ...

IT'S NOT A SECRET that the purchase of the Bonita Bay Club by its members has been a resounding success. Not only did the number of members after turnover substantially exceed estimates, use of club facilities exceeds any past experience and membership value is at an all time high. And all this has occurred during a period of depressed real estate sales and economic anxiety.

The increased use of all club facilities caused the board to appoint a special task force, referred to as the Ad Hoc Committee and chaired by Dennis Wilkie, to gather and study data about club usage and facility capacity. Seeking to avoid recommendations based only on conversation and group discussions, the board asked the committee to "gather the facts" about golf course and dining capacity, tennis and fitness center use, parking requirements and even dues and initiation fees comparisons with other comparable clubs in our area. The intended result was to provide a baseline of information to consider when planning facilities, setting financial parameters and adjusting future membership goals to support data-driven decisions.

The committee completed its work on March 1, and the board received a presentation of the data about current member use of the club, limits of the current facilities, as well as trends and expected future use. Further, comparative data about initiation fees and dues at other clubs for all membership categories was included to assure that member financial responsibility is kept in line with other clubs and that incoming members find, as current members have, that Bonita Bay Club offers the best value to a prospective member. The data gathered by the committee will be preserved in a written report to the board that will be available to current and future board members and staff to assist in making future decisions and policies.

The board's approach to this issue deserves high praise. Facing many challenges with new management, expanded services and a minimum amount of historical financial data to assist in operating the club, it would have been easy to push this issue of capacity and usage into the future. But by gathering data now to offer metrics and perspective, the board can assure members that important decisions will be based on real data and not on conversations, rumors nor speculation. A future based on data-driven decisions will benefit all of us as we seek continued high satisfaction as club members.



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Curious Photographer

What thing or things do you regret not learning to do?



Linda Ramsey
CRANBROOK

We skied for many years and reached beautiful mountain tops via lifts. I always wished I would have learned to mountain climb, to reach the top under my own power then marvel at the view below.



Dick Landau
HORIZONS

I have no major regrets in life, but quite a few minor ones. I regret that I took Latin, but not Spanish. I am sorry that I cannot play the piano. I regret that about 40 years ago I listened to my broker when he told me to sell my risky Microsoft stock and buy that blue chip, Eastern Air Lines. But mostly, I regret that despite my impressive high school statistics, I did not pursue my dream of becoming the world's shortest professional basketball player.



Sal Catania
ESPERIA SOUTH

I wish, while in college, I would have spent at least a little time exploring the humanities so that I could better appreciate many of the finer things in the worlds of literature, music, and art. In terms of "life's learnings" I would be far less restless if I would have at some time learned to accept things in life as they are. Having never done that often leads me to expend a great deal of time and energy trying to change things that will never change.



Mary Dacks
ARBOR STRAND

I always wanted to play the piano. Being the second of eight children, piano lessons for me were at the bottom of the list. I passed my love for music onto my children and grandchildren. I have a 12-year-old granddaughter who plays classical music and that warms my heart.

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The Dentist Chair *continued from page 9*

face. It's a great way to diet, but terrible for your mental health.

Here are some things I suggest you might do to help this condition. First, stop chewing gum and hard foods. Try cold early and heat after two or three days on the pain area. Try analgesics (Motrin, Advil) for two to three days and if you sleep with your hand under your pillow (under your jaw), don't. The hand can push on one side of the jaw and force the opposite side upward into the skull, damaging the disk. It becomes an irritant if you do this with disk inflammation already present.

If you hear grinding or popping noises, don't create them (to show others). You must try to reduce the stress on the joint. If facial pain continues for several days (headaches) with no relief, get to your dentist. Yes, I said dentist, for they are trained for this problem. If they can not help, they will send you to an Oral Surgeon or Maxillofacial Surgeon.

Basically if the disk is repositioned, pain will subside. There are also appliances that can be made to expedite this and alleviate the stress on the joint. If your jaw locks open, try to get to the dentist immediately. He knows how to manipulate the lower jaw (and disk) back into position. This can be scary so don't wait. Get help. I hope you never experience these conditions, but if you do, at least you will have an idea what to do next. Have a great summer and see you next season.

Restaurant Review from Phyllis

By Phyllis Liebman, Woodlake

DINING DEALS have abounded this season. On the suggestion of a friend who recommended a restaurant that offered an all-day special, five of us decided to venture out for dinner at **Luna Rossa**. But, I wondered, which of the “Luna” or “Rossa” restaurants was *this one*? There are so many Italian eateries within a few miles that have a form of those words in their names. It’s so confusing! Well, we had an address...2355 Vanderbilt Beach Rd., #156 ... a challenge, and a pleasant discovery.

Once you locate Luna Rossa, hidden deep within the plaza on the north-west corner of Vanderbilt Beach and Airport-Pulling roads, you’re in for a treat. This typical, sterile-appearing, store-front restaurant is transformed into Italy of old, once inside its doors. Impressive wall-sized classical-style paintings preside over the comfortable seating. The tables are dressed with crisp white cloths and napkins, and the pleasant Italian music is kept at a comfortable volume ... a wonderful beginning.

How good could a three-course dinner-for-two and a bottle of house wine be for \$36.99 Sunday through Thursday and \$44.99 on Friday and Saturday? Our expectations weren’t for anything beyond “just another meal.” A surprise! What an extensive menu ... five appetizers and an *abundance* of entrée choices in every category. Even better ... *everything* that each of us ordered -- the shared appetizer for two, the soup/salad and main-course -- rated an “A” in both taste and quality.

Of special note are two, off-the-beaten track appetizers...Fried Gnocchi: Potato Dumplings Stuffed with Asiago Cheese and Fried Mozzarella: Fresh Mozzarella Coated with Bread Crumbs. Each is served with homemade pomodoro sauce.

Just *had* to have dessert when a freshly made cannoli was offered ... worth the umpteen calories!

My recommendation ... *Do Go*, but wait until the “season” calms down to enjoy *all* of the “good” that Luna Rossa has to offer.

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3/11/11	\$933,000	Anchorage	27599 Riverbank Dr	4182	3+Den	3.5
3/14/11	\$325,000	Harbor Landing	4441 Riverwatch Dr, #201	1960	3 Bed	3
3/15/11	\$555,000	The Hamptons	26871 Wyndhurst Ct, #201	2603	3+Den	3
3/15/11	\$325,000	Cracker Cove	3824 Survey Cir	1804	2+Den	2

For a more complete list go to www.BayWatchNews.com.

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.

				1				
		8						1
			2	7				6
	6			9				7
7				2	8	4		
					3			2
			5				7	
9	5		1	6	7			
4								

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by David L. Hoyt and Jeff Knurek

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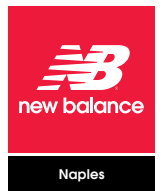
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Wanted

* **Couple looking for a 2 or 3 month rental for winter of 2012.** 2 bedrooms, 2 baths and den or 3rd bedroom. Must be well maintained and nicely furnished. Please call Ginnie in Baltimore at 410-377-5122.

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.

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

Houses for Sale

* **Riviera Villa:** 3br, 3ba, living room, dining, 2-car garage. Golf view. bprobert9@aol.com

Montara: Sale or Rent - 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

* **Oakwood Townhome:** - beautifully decorated 3BR/2 1/2BA, 2 story LR, 2 car att. garage, screened and open lanai's overlooking lake. \$269,000. 651-484-4388 or 651-216-7771.

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. Three day minimum. Off season rentals also available at low rates. Contact 239.272.4946.

Estancia: Beautiful views, 2br + family room with sleeper sofa, 3ba, living, dining, breakfast and laundry rooms; gourmet kitchen, designer decorated. 2700+ sq. ft. 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

* **Twin Murphy Beds** with recessed lighting. Back mirrors and adjoining center chest. Wood finish. Very lightly used. Attractive and A wonderful space saver for office/guest room. \$800. 239.948.5313

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

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

* **2006 Mercedes SLK 350.** Jet Black with black interior. 9250 Miles. Excellent condition. Kept in an air conditioned garage. Automatic, alloy wheels, power top, power windows. Service history at Mercedes, Naples. \$26,900 - 239 850 2800.

* **1984 Mercedes Benz 380SL convertible.** Collector type car. Metallic Gold. Very Good condition. 79,000 miles. Call Hard and Soft Top. Asking \$13,000.00. Call 239-949-2196

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

* **Original Oil Painting** - Lovely Tuscan landscapewithpoppies. 41hx53wincl.frame.\$225. (239) 676-7037.

* **28 books on cd and 4 dvd's \$75.00.** Call 239 495 7588

* **China:** 12 Place settings plus round platter. Pattern: Kingsley by Lenox...No. x445. Call...239-992-5840

Jewelry makers or beadars: 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.

Lady's 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.

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 Homes

* **St. Maarten cottage** 1 bedroom sleeps four at La Vista Resort on the Dutch side. The resort has a restaurant and two pools and is on the ocean. Jan. 14 to the 21, 2012. \$700.00 for the week. Mary Lou Jones 239-495-9148

* **Green Lake, Wisconsin** - For Sale or Lease - 3br/2ba condo on lake, 6 unit bldg. with in-ground pool, fireplace, garage, pier, spectacular views, walk to town. \$469M negotiable. Call 239-949-2918 or 847-624-1228.

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.aspx>. Call 239.498.2116

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Your Home As A Tax Shelter *continued from page 7*

3. Diana would be able to deduct on her personal income tax return any real estate taxes and mortgage interest she pays, all in the same manner as before she created the QPRT.
4. The QPRT continues to qualify for the Florida homestead exemption and with special planning could continue the Florida homestead exemption even after the 14-year term.

All in all, the QPRT is a fantastic opportunity. Be sure to use a specialized Florida Trusts and Estates Lawyer for the job. There are all sorts of nuances, case law, IRS regulations, and Florida deed, homestead, and documentary stamp tax issues. The IRS can be extremely fussy, and since the IRS is in the business to collect higher taxes, they pounce on any flaws in the setup.

David P. Browne, P.A.
Board Certified Wills, Trusts & Estates Lawyer
Bonita Bay Blvd., Phone: 239.498.1191



Last Chance to Enter
Masters Golf Contest



The winner will receive a \$100 gift certificate to Ruth's Chris Restaurant



PICK FOUR GOLFERS. If your four players win more money than any other contest entrant's four selections, YOU WIN!

Log on to www.BayWatchNews.com and click on "Masters" to submit your choices and contest rules. Selections must be received by Thursday, April 7 at 10 a.m. In order for everyone to be able to follow the action, all participants' picks will be posted on the *Bay Watch News* website on or before the final round of play.

Take Back Your Yard



Bite Back
against
mosquitoes
with HomeTeam.



Call **1-877-574-7500**



Crossword Puzzle

Edited by Will Shortz

GENDER BENDER Now that's a switch!

by Merl Reagle

ACROSS

- 1 Deserving 0 stars
- 6 Ox's cousin
- 10 Sox fan, often
- 15 Work on one's grammar
- 16 May preceder, on cable TV
- 17 Teatro alla Scala locale
- 18 Cause of tearing
- 19 First-time adding machine user's shout?
- 21 Darling
- 22 Takes to court
- 24 Diluted and then some
- 25 Where roasts roast
- 27 Rey of filmdom
- 31 First female Speaker of the House
- 33 Some eyes, once
- 34 School grps.
- 36 ___ Brith
- 37 Bold Ruler, to Secretariat
- 38 Create, as a ruckus
- 39 With 52-Across, what some words in this puzzle must undergo before making sense
- 42 Oklahoma town
- 44 Many, for one
- 45 Simone's simoleons
- 46 Movado competitor
- 48 Sleuth's shout
- 51 Part of a leaf
- 52 See 39-Across
- 56 Loy companion
- 58 Nuisance
- 59 Crime author Buchanan
- 60 Game set in a mansion
- 61 Formulaic
- 63 Distinguishing features
- 65 Po box, for one
- 67 Upset easer, for short
- 68 Shoat's protest
- 69 "___ to please"
- 70 Unknown, on a TV sched.
- 73 Inferior window material?
- 78 Wedding keepsake
- 80 Start the computer again
- 81 Strange-sounding lake
- 82 Ruth's mother-in-law
- 83 Dramatist Clifford
- 84 Fay, e.g.
- 85 Proverbial pit

DOWN

- 1 Each
- 2 Way's opposite
- 3 Limp corn chip?
- 4 Grp. that offered Hope
- 5 Convey things
- 6 Post-workout woes
- 7 Falsehoods
- 8 "___ luck?"
- 9 A tsunami is a seismic one
- 10 Actress Lawrence
- 11 "Boola Boola" singer
- 12 Nice-looking leg, in slang
- 13 The Ducks, on scoreboards
- 14 Cambodia's Lon ___
- 17 Four-time Indianapolis 500 champ Rick
- 20 "Hello ___!" (old comic's greeting)
- 23 Start to form?
- 26 Tenor, sax
- 27 Aye's opposite
- 28 Relaying site, often
- 29 Ear-related
- 30 Grp. that got off the ground in the '60s
- 31 "NewsHour" ailer
- 32 Southwest heading, sometimes: Abbr.
- 33 Toupees
- 35 Good to go
- 37 Nose-in-the-air sort
- 38 Some Eastern music
- 40 Throw
- 41 Jackie's "O"
- 42 Church chorus
- 43 German article
- 46 Sheriff's kid, on old TV
- 47 Elite bunch
- 48 2, on an ATM
- 49 Dutch artist Frans
- 50 Parched hombre's request
- 52 Word of honor
- 53 Junior moron?
- 54 Que. neighbor
- 55 "If I Ruled the World" rapper
- 57 Poet's night
- 58 Predicaments
- 61 Between, in brief
- 62 Criminal crew
- 63 Opening with color
- 64 Pay ___
- 66 Ding-a-lings
- 67 Stationed
- 69 "The doctor ___"
- 71 Ends of London
- 72 Athos, Porthos, and Aramis, e.g.
- 73 Dude's kin
- 74 Mary was one
- 75 Prez on a fin
- 76 "Just the opposite!"
- 77 "Odds ___ ..."
- 79 R & D room

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30 MINUTES / 104 WORDS

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