

BAY WATCH NEWS



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Bonita Bay Club The Long View

By Dave Rutstein, Deerwood

WHEN YOU SAW the headline above, you might have thought that this article would describe the panoramic view from the new “55th Hole”. It does not. Instead, it tells the story of how those who planned and built our new facilities took a long-term approach to improve our club for our own enjoyment and to anticipate what the next generation will require.

Anyone attempting a major renovation at a country club in Florida undertakes the project knowing that there is a limited window of opportunity in which to complete it. Members resist interference with their use of the club,

whether on the golf course or in the club house. The schedule is always a ticking time bomb - the time at which members return for the season will not wait.

In the instance of the Bonita Bay Club 2013 renovation, the original schedule called for a November completion date—in time to greet most returning members. But as with any construction project, there were decisions to be made which balance meeting immediate deadlines with the opportunities to produce a more functional and longer-term efficient result. The emphasis here was on

continued on page 18

Welcome Back Jack!



*By Mike Hanson,
Hidden Harbor*

Let me tell you about Streamsong. No, it's not a New Age CD, nor a sleep-inducing setting on your bedside clock radio. Streamsong is a brand new golf resort located about 100 miles northeast of Bonita Bay, roughly halfway between Tampa and Orlando, or “in the middle of nowhere” as some would put it. It's located on a portion of 16,000 acres in a reclaimed phosphate mine in Polk County, close to Bowling Green (not Ohio) and Fort Meade (not Maryland), and it's recently acquired its own destination address -- Streamsong Golf Resort, 1000 Streamsong Drive, Streamsong, FL 33834.

Early this year, in the wake of extensive publicity and glowing previews, Streamsong Resort opened for business -- a complex consisting initially of a clubhouse and restaurant operation, a small number of rooms to accommodate up to 16 overnight guests, and two spectacular golf courses sited in the rolling, sandy, dune-filled terrain, looking like they've been a part of the landscape for many years. Streamsong's operations will expand dramatically in January 2014, when the resort opens a 216-room hotel with 18,000 square feet of conference and meeting space, full-service spa, fitness center, several bars, restaurants, and rooftop lounge. Additional amenities include a lakeside pool, nature trails, guided bass fishing and sporting clays.

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Editors' Notes

AS WE EMBARK on our 6th year of publishing (where have the years gone?), we feel fortunate, as print media is following the way of the dinosaur, BWN is growing! So much so that we hired a new staff member – Chris Gorman as Executive Editor and Publisher. OK, truth be known, he is our son and he is not really “hired” but is coming on board to assist in the production of *Bay Watch News*. He has already begun to put his stamp on the magazine with some fun new features such as: Must Have iPhone Apps – page 37; Never Too Young to Read BWN - page 49; Tide Table – page 46 - for anglers to know when the fish are biting and for beach goers to know high/low tides and what time sunset is **FOR THE WHOLE MONTH** – plan your parties NOW!!

This is usually the time of year that we talk about the openings and closings of businesses in and around Bonita Springs. This year is different – there are only openings to talk about. The Promenade is beginning to take on life with the announcement by Colliers International (the rental agent) of the following current and new tenants: Enchanted Ballroom – Private and group lessons for singles and couples; Epic 31 – Boutique; Evelyn & Arthur – Women’s clothing; Fagan and Michaud – Insurance Agency; Jami’s – Women’s clothing; Kay Casperson – Salon and Spa; Kay’s on the Beach – Women’s clothing; Molino’s – Restaurant; Premier Sotheby’s – Real Estate Agents; Robert of Philadelphia – Salon; Roy’s – Restaurant; Say I Do TV – TV studio; Signatures – Women’s clothing; To the Moon – Accessories; And last but not least, the 18,000-square-foot anchor: DeRomo’s Gourmet Market and Restaurant (look for a feature article by Tommye Fleming in the January issue of BWN).

BTW - If you plan to be in town for Christmas with young families, don’t miss Charlie Cavaliere’s article “Fun Places to Visit” on page 28. An addendum to Charlie’s article is a personal recommendation of the Christmas light display in the Victoria Park neighborhood in North Naples, west of Airport-Pulling Road and south of Immokalee Road. Almost all the 220 houses decorate their homes with thousands of twinkling lights (plan about an hour to get through all the streets in this enclave). You will not believe your eyes!

Merry Christmas!

Don and Valerie Gorman
Editors and Publishers

BEWARE DOG OWNERS! – Florida veterinarians are warning to be on the lookout for Bufo toads that secrete potentially deadly toxins from glands located on the head. If your dog encounters a Bufo toad and has licked or bitten into it, seek immediate veterinary care. Bill Lynn, of the Bonita Bay Community Association, has indicated that this species has been identified in Bonita Bay and urges caution for dog owners.

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Letters to the Editor

River Cruises ...

AFTER READING one of your very enjoyable issues of *Bay Watch News*, I finally get around to sending an addendum to the River Cruises article by Pat Hazen.

My wife and I are committed to cruises not only because the big ships offer so many interesting itineraries, but for a person who is restricted to a wheelchair or small scooter, as I am, cruises are accessible and can be wonderful experiences.

However, Riverboat Cruises in foreign countries, not regulated by an act like the American Disabilities Act, do not feature accessible facilities. I have personally spoken to the higher echelon management of a half dozen of the most popular, urging them to accommodate the disabled. They all turn a deaf ear. They use the low bridges of Europe as excuses and show no attempt at ingenuity at all to provide top deck or better cabin access in their newer ships. A simple box-type elevator on the outside could be adapted according to one official; but, because the rooms are minimally sized, they take an apathetic stance.

Even the US-based ships are reluctant. They have very few handicapped cabins and barely meet the spirit of the law. We are trying one this spring, but have been kindly advised not to expect much. We will see!!

Philip Beuth, Naples

A Tribute to The Ambassadors ...

ON ONE OF MY SUMMER driving trips, I listened to the classic "Robinson Crusoe" and marveled, once again, at the ingenuity, courage, strength and determination it would take to survive on a deserted island. Although we in Southwestern Florida don't live in sparse and lonely conditions, many of us have medical, spiritual, social, financial, legal, etc. advisors and assistance available to us. Even in our relatively normal and comfortable life styles, we depend on "a village" of support people to help us make our lives complete.

For some, that "village" comes in the form of special agencies supported by The United Way. These agencies help special-needs people adapt to a new culture, assist them when they fall on hard times, help them recover from a disaster or give advice and provisions when things get tough. These agencies function successfully because of charitable gifts, the expertise of professional staff and the assistance of special volunteers we refer to as the Ambassadors of The United Way.

To assure these agencies function at optimum capacity, United Way Allocation Teams make annual site visits to review agency programs, measure their success and assure there are no duplications of efforts. The United Way Agencies in SW Florida are always searching for ways to improve services and coordinate efforts. In 2013, 351 volunteers (24 teams) visited 90 sites. Some 162 agencies were reviewed and 160 plus programs funded.

A special thanks to the United Way Ambassadors, to those who teach, raise funds, mentor, cook, serve, sort, drive and visit. You are a vital part of our village which serves five counties so countless people can function with hope, dignity and respect.

Because of The United Way and our Ambassadors, no one needs to feel isolated as did Robinson Crusoe. Here The United Way provides individuals and families opportunities to learn and become independent so one day they, too, might become Ambassadors of The United Way.

Dee McClay, Ibis Cove

FYI: Over the 15-year history of the campaign, Bonita Bay residents have raised \$10,073,000 for United Way.

Biking and Walking Paths ...

When I first came to Bonita Bay in 1998 as a renter, I was so impressed by the community, tennis, biking and walking trails and the Marina, that we bought property in 1999.

In the early years a portion of the biking and walking trails were fixed each year. Today the bike trails are in a disgraceful and dangerous state. Cracks and bulges are everywhere.

I still walk and ride the trails almost daily and am saddened at the danger that they now impose on our residents. Our guests and potential buyers must be shocked at their condition.

I believe that our walking and biking trails are a huge asset to our community and should be brought up to standard.

Liz DeAmicis, Ibis Cove

Editor's note: Please send your "Letters to the Editors" to baywatchletters@aol.com.

View From A Different Angle

By Charlie Vogt, Montara

HIGH-RISE LIVING will become more sociable and exciting if a rumored "linkage" comes to fruition at Bonita Bay. A dramatic advance in real estate architecture (heretofore thought to be "pie-in-the-sky") has moved up to the highly definitely speculative stage. It would link all of the current towers through a series of aerial walkways, or bridges. In this way, residents would all become part of a larger community, rather than just the "silo" of their own building. Architects from around the world supposedly would be challenged to submit plans, with one or more winners a possibility. We needn't have all the same look, one observer noted, with a variety of approaches possible.

One approach might be the "London Bridge" crossing, a wide covered span that would include shops and vendor stalls. "Kind of like having your own little Promenade" was the way it was described.

Another model might be all glass, akin to the Grand Canyon viewing platform, only in this case spanning the entire distance from building to building. "It would be fun looking down at your neighbors as you cross," goes the thought, although some worry it would become a tourist attraction, with its attendant security issues.

For the even more adventurous, the "Wallenda Span" would consist only of a single wire. A drawback to this design might be safety, with access allowed only on days when wind was less than 20 miles per hour.

More picturesque and fun for visiting grandchildren might be the "Indiana Jones" swinging rope-bridge, but this might also be subject to windy day restrictions. And some older residents expressed concern that it "seemed tacky."

Some skeptics have wondered why these spans are necessary, but proponents point to the need for Bonita Bay to "stay ahead of the curve."

It is not known whether a resident survey or town hall meeting would be employed to discuss pros and cons. Interested parties are invited to submit comments, or even suggest a design of their own.



Who's Who in Bonita Bay

Arden McCurdy

By Tommye Fleming, Mahogany Ridge

ARDEN MCCURDY, Creekside, is the Executive Director of The Speakers Assembly of Southwest Florida, an organization dedicated to “bringing world-class speakers who enlighten, educate and entertain.” The Assembly has been keeping Arden busy since she retired to Florida at a very young age. Arden and her sister Jacke came to Bonita Bay in 1987 when Jacke was traveling to southwest Florida on business. A friend insisted she visit a new community in Bonita Springs and the next thing Arden knew, she was co-owner of a condo in Greenbriar. “There was nothing here,” says Arden. “And I mean nothing. I told Jacke, ‘You won’t be seeing much of me here.’” She couldn’t have been more wrong.



At the time, Arden was a property manager near Annapolis, MD. She ended up liking Bonita Bay so much that she traveled back and forth from Maryland to supervise construction and spent a lot more time here than her sister, until Jacke retired from her vice presidency at Seagram’s in ’94. Later, they bought a home in Creekside, a home which they are currently staging to put on the market. Like many in Bonita Bay, they are downsizing; their new home is a villa in Tuckaweye.

Downsizing is not a small task for these sisters, who are MAJOR art collectors. They are trying to decide what to keep (their plan is rotate art in and out of a storage unit). But they are fully aware that they will have to shrink their inventory – some art will be sold, some will be donated.

Arden and Jacke love to travel. Literally, they have seen the world; and they usually acquire a piece of art from each place they visit. Africa is their favorite destination... they have already been there four times.

After one photo safari trip, they extended to Morocco where Jacke participated in an International Women’s Forum. Arden had the opportunity to visit with a young girl who was a Syrian rebel who wrote an underground newsletter. She met other young rebels from Libya and Egypt ... premiers of rebel nations ... heads of corporations ... even the Princess of Morocco, wife of the King. The King invited them to an event with the Ambassador to the UN where they viewed a performance of the Royal Guard on horseback, donned in their formal regalia. They viewed the presentation from royal tents, complete with Persian carpets and Moroccan foods. Another evening, Arden’s dinner companion was a 28-year-old who was among the first female rebels in Turkey, writing articles

about Beirut, Syria. “I thought to myself, ‘My god. What had I been doing of significance at 28?’”

While the travel is part-time, her work with The Speakers Assembly is almost full-time. The program was originally under the auspices of the Bonita Springs Chamber of Commerce when formed 18 years ago. But in 2001, the Assembly evolved into an independent organization. Arden was selected as Executive Assistant and later named Executive Director.

There is no honorarium for the speakers, although their travel expenses are covered. Most appear as a favor to the members who recruit them. Among the more interesting speakers to have appeared are:

- Steve Forbes – CEO and President, Forbes
- Alan R. Mulally – CEO, Ford Motor Company
- Regina Herzlinger, Professor, Harvard Business School and “Godmother” of Consumer-Driven Healthcare, who turned out to be one of the most entertaining and knowledgeable speakers
- Chuck Krulak, Bonita Bay’s own retired Commandant of the United States Marine Corps

Part of the Assembly’s program is to involve six students in each speaker’s presentation. The students are selected by their schools, do their own research and prepare their own questions. The speakers find this to be one of the most fascinating aspects of participating; and the students love being exposed to someone so important and so knowledgeable. Estero High School, for instance, sent six of its baseball players to meet with former Yankee catcher Yogi Berra when he appeared.

Arden enjoys the opportunity to visit with the speakers who come into town. Among Arden’s favorites was U.S. Navy Admiral James Stavridis, who was later named NATO’s Allied Commander Europe. The Admiral visited from Miami with his wife and his band of “guys” (i.e., his security team). He told stories about capturing guerillas that built submarines in the jungle, loaded them with dope and navigated them into US waters near Miami. He was actually supposed to appear a second time but NATO’s involvement in a Libyan incident took priority. The Assembly explained to those in attendance that day that he had “a few things he needed to tend to.”

When Arden isn’t tied up with the Assembly and travel, she loves to attend theatre and she has a lot of charities to fill her calendar. She’s on the board of the Bonita Assistance Office; and is involved with the Bonita Center for the Arts, among others. She and her sister are active members of the Bonita Springs community and do their best to attend the many functions where their many friends are recognized.

Still on her bucket list? More travel. Seeing polar bears in their native habitat. Return trips to British Columbia and Alaska. Maybe an excursion to our national parks. And definitely a return to Africa, where the drums still beat in her heart.



Appeal for Approval of New South Lee County Hospital Continues

EARLIER THIS YEAR Lee Memorial Health Systems (LMHS) filed an application to build a new 80-bed acute care hospital just south of Coconut Point in Estero. Intended to meet the growing need for full-service health care in south Lee County, the application was reviewed by a regional Agency for Health Care Administration (ACHA) council on April 23. The application was rejected on the basis that there is an adequate supply of hospital beds in the area to meet community need. LMHS intends to remove 88 licensed beds from service at the old Lee Memorial facility, and to replace those beds with capacity at the new hospital. Naples Community Healthcare (NCH) filed an objection to the LMHS application, to protect market share of their north Naples facility on Immokolee Road.

LMHS filed an appeal to the administrative denial of its application on July 1, and the hearing on that appeal was scheduled for November 4. A group of Estero and Bonita Springs residents, called the South Lee County Hospital Committee, has pursued the goal of improved health care facilities in South Lee since 2008. Two members of that committee, Scotty Wood and Don Eslick, traveled to Tallahassee to testify at the hearing to decide the appeal of the LMHS application denial. Each man was previously deposed by the NCH attorney, and their testimony on November 4 was accepted as part of the record. They were challenged repeatedly by opposing counsel during their testimony, with multiple attorneys representing each side.

A decision on the appeal from the administrative law judge adjudicating the hearing is expected after November 12, when the hearing is expected to conclude. After eight days of testimony and substantial document submissions by both sides, it is expected to take several weeks before a decision is reached by the judge. And, for those of us who support this application, the role of politics in this decision should not be ignored, as the governor has worked for health care providers who compete with LMHS.

There is wide spread, grassroots support for a new hospital in Estero and Bonita Springs. The area population is considerably older than the national norm, and health care availability is high on the priority list of residents. Approval of the LMHS application does not result in the construction of new hospital rooms, but rather replaces old licensed rooms that do not meet modern standards (four and six bed wards) that will need to be replaced in the near future anyway. And LMHS has owned a 29-acre parcel just east of Bonita Community Health Center, just north of Bonita Bay, for several years, which provides a central, spacious location on which to place the new facility.

This administrative law appeal is effectively the last chance for approval for the new hospital at this time. If the appeal is denied, discussion will continue in the public dialog, but any further action will be decided by politicians in the halls of Tallahassee, and by continuing efforts of local residents. Those who understand the need for quality local health care can only hope that this decision goes our way!



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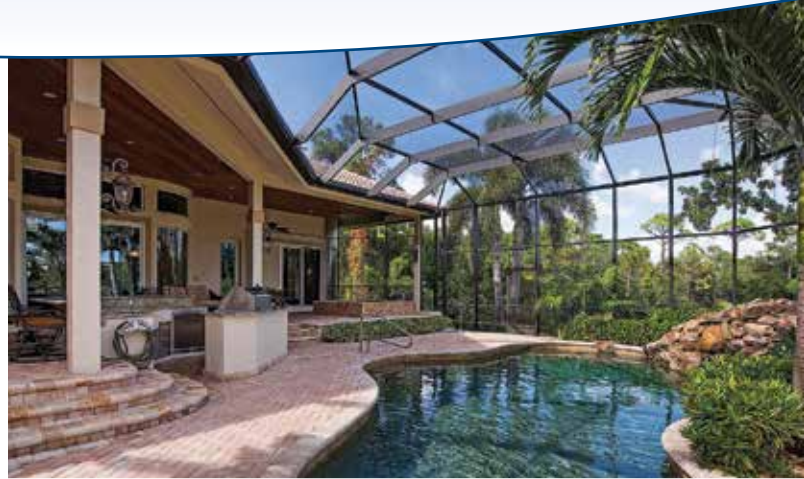
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Hammock Isle Beautiful 3BR, 3BA, 2 car attached garage condo in immaculate condition with picturesque preserve and golf course views from your screened-in lanai. Upgrades throughout. **\$458,000.**

28 Reasons to Choose **28** The Fagan Team:

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News from the Bonita Springs Area Chamber of Commerce

Christine Ross, MBA, MS, IOM, President & CEO, Bonita Springs Area Chamber of Commerce and Executive Director, Bonita Springs Estero Economic Development Council

LAST NOVEMBER, the US Chamber of Commerce awarded the Bonita Springs Area Chamber of Commerce with Five-Star Accreditation for its sound policies, effective organizational procedures and positive impact on the community. Of the 6,936 chambers in the United States, only 77 are rated Five Star. "Accreditation validates a chamber as having programs that benefit their local economy and for positively influencing action in their community," said Raymond P. Towle, IOM, CAE, U.S. Chamber Executive Director of Political Affairs and Federation Relations.

On the programming front, we are opening our facilities to Lee Memorial Health System for community health lectures that are free and open to the public. Given our close proximity to your community, we hope you'll consider taking part in these throughout the year. The lectures will be held on January 13 and February 5. More information can be found on the Chamber's Community Events Calendar: <http://www.bonitaspringschamber.com/news-and-events/community-events/>.

We are interested in engaging residents through our President's Club events or as individual members. The President's Club is an exclusive networking group for upper level executives looking to mingle with fellow decision makers. Members receive annual recognition and invitations to four annual premier social events. We continue to support local high

school seniors and current college students with scholarships and have given out more than \$95,000 in the last 12 years to deserving scholars. Each year we do a spring auction and gala event for this purpose.

We would like to encourage folks to join as individual members to stay informed and be supportive of the business community. In the future we plan to have a Chairman's Roundtable where experienced former senior executives can spend time with up and coming young entrepreneurs to share wisdom and experiences. This melding of demographic groups is a tremendous way to enrich the lives of community members while enhancing the success of our economy.

Did you know that in the coming months we will be holding several candidate forums? We'd like to make sure the residents are as informed and familiar as possible with every individual running for a City, County or State office. There will be questionnaires completed by each candidate posted on our Government Affairs website, and an opportunity the night of the forum to hear live questions and answers.

We are also staying on top of the Biggert-Waters Flood Insurance debacle and have joined forces with organizations all over the United States to delay implementation of the act for four years and correct various other aspects of the flawed legislation. You can keep abreast of what we are doing in this regard on our Government Affairs website: <http://www.bonitaspringsgovernmentaffairs.com/>

Our Economic Development efforts are taking off through the fine work being done by the Bonita Springs Estero Economic Development Council. Some highlights of that work include:

- Total number of leads developed and handled by the BSEEDC to date: 68
- Total jobs created from BSEEDC clients: 174
- Hertz corporate relocation assistance: responding with site selection options, advocating at County hearings, assisting Lee County EDO with resource rooms in NJ and OK, creation of FAQs for business community, and assisting trailing spouses with job searches
- Represented the BSEEDC at the 2012 Florida Redevelopment Association Conference on Small Town Development, as one of the only examples of a highly functioning public private partnership with a unique collaborative model
- Assisted The Terraces of Bonita Springs (\$70 million infrastructure investment) with construction and mail permitting issues, hosted and marketed job recruitment events
- Reduced total vacant commercial building space by 27% in the Bonita Springs and Estero market area
- Assisting CRE and RLR with filling commercial space in the Riverview Office Complex and the Promenade.

We want you to use our Visitor Center as a resource for planning vacations, entertaining relatives and visitors or for picking up your favorite local publications. We encourage you to contact us with your email address if you'd like to begin receiving our newsletters. If you have extra time on your hands and enjoy working with the public, we also have a few slots open for Visitor Center information volunteers.

Contact us at (239) 992-2943 if you'd like to look into this opportunity further.

Farm Fresh Market
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2. Cataracts can be dissolved with eye drops.	<input type="radio"/>	<input type="radio"/>
3. Cataracts can cause glaucoma.	<input type="radio"/>	<input type="radio"/>
4. Cataract surgery requires an overnight hospital stay.	<input type="radio"/>	<input type="radio"/>
5. Cataract surgery can reduce the need for eyeglasses.	<input type="radio"/>	<input type="radio"/>

For complete answers,
visit BonitaEye.com/Cataract-Quiz

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Bridge Lesson

HOW DO I RAISE THEE? – JACOBY 2NT

A GROUP OF BONITA BAY bridge players is taking a class on two-over-one game forcing this fall. Their first lessons dealt with game-forcing raises of partner’s major suit opening bid. How would you respond with this hand after partner deals and opens 1♠ and the next player passes: ♠ A Q 8 7 ♥ K 4 ♦ 9 6 4 3 ♣ A 7 2?

There’s no right bid, but there are some wrong bids. Even though you have an opening hand and want to reach game, you shouldn’t bid 4♣. The standard meaning of that bid is a weak distributional raise intended as a two-way bid. You might leap right to 4♣ holding: ♠ K 9 7 5 3 ♥ 4 ♦ J 9 8 6 4 ♣ 7 2. This weak raise typically shows no more than 6 HCP and tells partner slam is highly unlikely even with a maximum opening hand. Your freaky distribution and big trump fit might let 4♣ make. If not, you prevent the opponents from reaching a good game. They rate to have a heart fit. This weak major suit raise belongs to the preempt family of bids.

Today, most players use limit raises where a jump raise to the three level shows a medium responding hand of a very good 10 to 12 points and invites opener to bid game. Playing that way, your hand is too good to raise to 3♣, a bid opener can pass.

That leaves you two reasonable options: 2NT or 2♦. A new suit by responder is forcing so opener will bid again and you will get to show your game-going hand and spade fit. What would a 2NT response mean? It depends on partnership agreement. Rule it out and bid 2♦ if your partnership thinks 2NT can be passed. The old standard meaning of 2NT is game-forcing, showing a balanced 13-15 points. Whatever opener bids next, you plan on showing your spade fit. The alternative meaning by partnership agreement is a convention known as Jacoby 2NT, which uses 2NT to show a game-going hand (13 or more total points) with at least four-card support for opener’s major. We require four trumps because knowing about a big fit can help you reach more slams.

Now try looking at your responding hand next to opener’s hand and see what contract you’d reach using your bidding methods. Be realistic and remember you cannot see partner’s hand when you bid so don’t try to contrive an auction that would never happen if you couldn’t see both hands.

Opener	Responder
♠ K J 9 5 3	♠ A Q 8 7
♥ A 5 2	♥ K 4
♦ 7	♦ 9 6 4 3
♣ K Q J 4	♣ A 7 2

With silent opponents, your auction might proceed in one of three ways:

Auction 1		Auction 2		Auction 3	
Opener	Responder	Opener	Responder	Opener	Responder
1♠	2NT	1♠	2♦	1♠	2NT
3♣	4♣	3♣	3♣	3♦	4NT
Pass		4♥	4♠		to 6♠
		Pass			

Auction 1 uses a natural game-forcing 2NT response, where responder could have only two spades. Opener shows his second suit, still trying to find the best game. Now responder shows spade support. Since 2NT already forced to game, responder need not jump to 4♣; a 3♣ bid would be forcing. Since responder has the minimum for his 2NT bid, he is more likely to rebid 4♣ to show the fit and deny much interest in slam. The pair is likely to stop in 4♣, a reasonable contract with a total of 27 HCP.

In Auction 2, when responder’s 2♦ bid is standard, showing 11 or more points and four or more diamonds, the pair is not forced to game but 2♦ is forcing for one round and opener must bid again. When your auction is not already game-forcing, a bid of a new suit on the three-level makes it game-forcing so 3♣ forces to game, which is fine with 15 points opposite at least 11. Again, since the pair is forced to game, responder has a choice of rebidding 3♣ or 4♣. This time, responder does have extra strength and might choose 3♣, which allows opener to probe for slam. Opener can use control bidding (formerly called cuebidding) to show a first-round heart control. Since we show controls up the line, responder is concerned about diamonds and doesn’t want to go past game to show the club control so the pair again is likely to end up in 4♣ thinking they done have enough for slam.

Auction 3 shows the Jacoby 2NT convention in action. If this pair agreed in advance to use it, this is the way their auction would proceed. To understand why opener would bid 3♦, you have to understand how this convention works. Opener’s rebids after Jacoby 2NT show distribution. Suit bids at the three level show a singleton or void, which explains the 3♦ bid. I’ll tell you about opener’s other rebids soon but let’s discuss the rest of this auction first.

Here’s responder’s logic, knowing that partner has opening points, five spades and at most one diamond. There are only 34 important high card points in the deck. The ♦K Q J are not of much value since partner can trump them and there is little concern that ruffing diamonds will cause opener to run out of trump because responder has that mandatory four-card support. Shortness is best opposite length and losers in partner’s hand so responder loves opener’s short suit. Any high cards in diamonds would be wasted points. Responder’s points are likely to be working points in suits where partner has length and some strength. We suggest that a pair needs 33 of the about 40 points in the deck to make slam because some points are usually wasted. When all your points are working, you are likely to make slam with fewer

continued on page 50



That Time of Year

AS I WRITE THIS ARTICLE, the coexistence of wreaths and candy canes in stores signals the beginning of yet another holiday blur for most of us. However, the holidays can also serve as a cue to slow down, enjoy your family and reflect on the year. The final quarter of the year can be a great time to make sure your financial housekeeping is in order. Here are four items that should definitely be on your holiday list each year:

1. Retirement Plan Beneficiary Designations

When was the last time you checked your beneficiary designations for your retirement accounts? If you could still hear the pitter-patter of your now-grown children's feet down the hall on holiday mornings when you last updated your beneficiaries, it's time to dust off the beneficiary paperwork again!

Clients often forget about changes in their lives that would require an update:

- More kids! If you've left your IRA to children or grandchildren with specific percentages (not "per stirpes"), and subsequent bundles of joy have arrived, make sure they're not inadvertently excluded from your plan.
- No backup plan. Spouses are typically the primary beneficiary of retirement plans, and often the only named beneficiary (some will recall saying "I'll do it later" when filling out the paperwork a long time ago). Add your contingent beneficiaries to your plan if you haven't already. This saves a lot of hassle and potentially some tax dollars in the long run.
- Leaving it to your estate. This can be OK if you have a properly drafted estate plan that's equipped to hold retirement accounts with required distributions. If not, you may accidentally cause some problems for your heirs that could include a lump sum distribution, triggering a hefty tax bill. Check with your planning attorney to be certain that your estate can handle retirement accounts.

2. Required Minimum Distributions

Traditional IRA owners who are age 70.5 or older must take a required minimum distributions by the end of the calendar year. (There is an exception for the first year of the distributions – the IRS gives you until April 1st of the following year to take your distribution.) Confirm with your financial advisor that you've taken your required minimum distribution (RMD) for the year. If you haven't, make sure you do – otherwise you could face a tax penalty.

3. Make a Tax Date

Very few people are excited by the idea of talking about taxes. However, it's a good idea to schedule time with your

tax preparation professional that is devoted to proactive, not reactive measures. Make a date with your CPA either in advance of the end of the year, or after the April rush. Ask about ways you might be able to reduce your income tax exposure in the future.

4. Gifts for the Family

No, no, not the Red Ryder they've been wishing for...even better: annual exclusion gifts! Each of us has the opportunity to gift \$14,000 to any individual without having to pay gift or estate tax on the transfer. This is a great way to gift to your family slowly to help them to reach their financial goals. Here is an example of how this can become a meaningful way to reduce your gross estate:

Mom and Dad have two children: Tom (married to Lucy) and Jerry (married to Ethel). They also have five grandchildren: Moe, Larry, Curly, Shirley and Laverne. Each member of the family can receive \$14,000 from Mom and Dad, or \$28,000 total. This means that Mom and Dad can gift \$252,000 (nine family members multiplied by \$28,000) to family this year without having to pay gift or estate tax on this gift.

If you choose to make these gifts, the holidays are a good time to discuss the gifts with your family. Let them know that you're gifting as part of your financial plan, and that you hope they use the money to engage in smart planning as well. Passing down traditions isn't limited to secret gravy recipes – families can pass down healthy financial habits as well.

Ticking off these items from your holiday list will help you get off to a great start in 2014. From all of us at Westport Resources, enjoy this holiday season!

By Emily Boothroyd

Financial Planning Specialist for Westport Resources (www.westportresources.com), an independent investment and financial planning firm headquartered in Westport, CT. The firm also has an office in Naples, FL: Westport Resources, Collier Place I, 3003 Tamiami Trail North, Suite 400 in Naples, FL 34103 -239- 249-8811 or 800-935-0222.

The information given in this article does not constitute legal or accounting advice or opinion and should not be relied upon for any planning purposes. It is provided solely and exclusively for general, non-specific educational purposes. Additionally, the information given in this article is not meant to be a substitute for the services of a licensed attorney or tax professional in your state. You should consult with your local attorney or tax professional regarding your suitability for the techniques stated herein under your local laws.



Restaurant Review

BREAKING BREAD with Judy Mazukelli, Estancia

SOUTH BEACH GRILLE

RECENTLY WE ENJOYED one of our favorite Florida pastimes—relaxing on the beach while viewing a spectacular sunset. We then decided to drive ten minutes north for dinner with friends at South Beach Grille, located in Santini Marina Plaza at the south end of Fort Myers Beach.

This restaurant's large, comfortable dining room is complemented by an attractive wood and granite bar and an open kitchen in the rear. The pleasant art deco décor is enhanced by the sherbet color pallet of the walls. After being seated in a cozy booth, our dinner party was immediately greeted by a friendly waiter who proved to be very proficient in his explanation of the extensive menu.

All four of us relaxed sipping wine and cocktails while browsing the wide-ranging dinner menu and devouring warm dinner rolls with orange marmalade butter—a unique tasty treat!

The appetizer section of the menu features numerous fresh seafood items including mussels, shrimp and crab cakes. My husband Ron selected the crispy calamari appetizer (\$7.99) served with a molasses ketchup. This combination of flavors was quite tasty. The others in our group relished three well chilled salads for starter courses. The Floridian salad (\$7.50) included mixed greens, golden raisins and gorgonzola cheese topped with a tropical citrus dressing. The roasted pear salad (\$5.99) consisted of baby spinach, feta cheese and roasted pears drizzled with a tangy pear vinaigrette. The chef combined romaine lettuce, olives, smoked bacon and bleu cheese dressing for a splendid bleu cheese salad (\$7.50).

South Beach Grille offers a vast selection of 14 fresh seafood

and ten meat and pasta entrees in addition to four nightly specials: prime rib; lobster thermidor; pasta with scallops and shrimp, and hog snapper. Each dinner is served with fresh vegetables and rice or potatoes. Our friend Jane's choice, grilled salmon (\$18.99), was basted with a honey mustard and horseradish glaze which kept the fish moist and great tasting. Terry was delighted with an abundant portion of fresh breaded oysters (\$18.99). I decided on pan-seared sea scallops (\$26.99) which were perfectly cooked, finished with a delicate chive lime beurre blanc. Ron savored the prime rib special (\$24.99) roasted exactly as he requested—medium rare.

Even though our appetites were well satisfied by dinner, the dessert descriptions piqued our group's interests. We couldn't resist our waiter's recommendations: peanut butter pie and peach bread pudding (\$6.99) which were both luscious. The pie, very rich and creamy, consisted of a peanut butter center, Oreo cookie crust and dark chocolate sauce—delish! The French bread pudding was made with peaches, raisins and served with a bourbon sauce.

Dinner is served 4:30-10:00 p.m. daily. An early dining menu is available until 5:45 p.m. All entrees include the soup du jour or a salad. South Beach Grille presents a pleasant atmosphere to enjoy a delicious dinner while visiting with good friends.

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COMMUNITY CALENDAR

Hanukkah Begins at Sundown

November 27 through December 5 – Happy Hanukkah

Christmas Tree Lighting at Bonita Bay

December 4, 5:15 p.m. to 6:15 p.m.

The 29th annual tree lighting ceremony will feature performances by Cahlua and Cream along with the Bay Singers. Remember to bring an unwrapped gift to support the Wishing Well Foundation of Lee and Collier Counties for children within our community that have been diagnosed with life-threatening diseases.

U.S. Coast Guard Auxiliary Flotilla

96 Boating Safety Class for Kayakers

December 7, 9:00 a.m. to 1:00 p.m. at Flotilla

96 (next to the Cocohatchee River Park Boat Ramp at Vanderbilt Drive, Naples)

Topics will include: Know Your Paddle Craft, Before You Get Underway, Operating Your Paddle Craft Safely, Legal Requirements of Boating and Boating Emergencies. Paddlers who would like to take the course must register in advance. The cost is \$30.00 per student and checks payable to USCG Aux 96. For more information, please call (239) 594-8009 or send an e-mail to mclukey@centurylink.net.



28th Annual Bonita Springs

Holiday Boat Parade

December 14, 6:00 p.m.

Boats travel up the Imperial River to east of US 41 Tamiami Trail. For more information, call (239) 495-0455



Christmas

December 25 – Merry Christmas

New Year's Day

January 1 – Happy New Year

SAVE THE DATE

Bonita Bay Originals Dinner

January 4, 6:00 p.m. - Bonita Bay Club

For more information, call Doris Bovard (239) 495-1466 or (239) 369-3927.

Speakers Assembly of Southwest Florida

January 10, 11:00 a.m. with networking followed by the presentation, lunch and Q&A.

As Chairman of Fifth Third Bank, William Isaac, PhD, will cover such questions as, "What's happening in the marketplace?" and "What actions might the Fed take?"

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

Bonita Springs National Art Festival

January 11-12, from 10:00 a.m. to 5:00 p.m. New Location - Riverside Park (Old 41 in Bonita Springs)

The Center for the Arts of Bonita Springs fine arts/crafts event features artwork of 211 national and international artists in this juried show. View and buy artworks directly from the artists who produce the work. Paintings, glass, jewelry, clay works, photography, sculpture, wood and more. For more information: www.artcenterbonita.org.

The Friends of the Salvation Army Concert

February 4, 7:00 p.m. at the First Presbyterian Church, Bonita Beach Road

Featuring Paul Todd and his son, Paul Todd, Jr., to benefit the Salvation Army programs in Bonita Springs/Estero. Patron tickets (reception following) are \$100 and general admission tickets are \$30. Tickets (cash or check) are available in Bonita Bay from Carol Fullerton at (239) 992-3933 or carolfull@aol.com and at the Salvation Army office in Bonita Springs, 28331 S. Tamiami Trail, Unit B8, (239) 948-5200.

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On the Bookshelf

The Orphan Master's Son

By Adam Johnson

Elaine Brotman, Baywoods



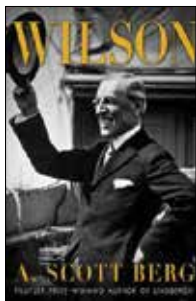
This 2013 Pulitzer Prize winner for fiction is a haunting portrayal of life under the repressive communist government of North Korea. Jun Do is the son of the head of Long Tomorrow, a work camp for orphans. While at the camp, he is recognized by government officials for his daring, intelligence, leadership and loyalty. He then becomes their pawn in terrible acts of extreme cruelty in order to survive. The book follows Jun Do's epic journey as a kidnapper of Japanese civilians to a prisoner who assumes a different identity that turns his life in a new direction when he is finally released.

Johnson creates a believable hero, one the readers are hoping succeeds. Even though the story line is somewhat confusing at times, *The Orphan Master's Son* is a compelling and thought-provoking read.

Wilson

By A. Scott Berg

Norm Roberts, Creekside



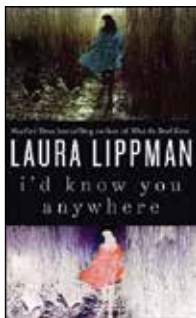
Woodrow Wilson was the 28th US President, most famous for advocating the formation of a League of Nations. His route to the White House was unusual: an academic career. He was briefly Governor of New Jersey before seeking national office.

Wilson, a Democrat, quickly implemented a liberal agenda. He worked hard to stay out of the war in Europe, but finally took the US into the First World War based on his Fourteen Point Plan for peace. Wilson personally led the US delegation to the Paris peace talks primarily to promote the League. He succeeded, but not with the US Senate which refused to ratify the Treaty. Wilson spent the last few years of his life a broken man, physically and mentally. Berg provides much detail on Wilson's formative years, his domestic life and his approach to governing. While Berg is clearly an admirer of Wilson, the biography is mostly objective, allowing the reader to form his or her own opinion. Wilson had a very strong vision of what he wanted to achieve in the US and the world. He was a brilliant speaker, but he was less skilled in his Cabinet choices, and in the art of politics.

I'd Know You Anywhere

By Laura Lippman

Shirley Gorman, Oakwood



If you enjoy mysteries, you may be familiar with Laura Lippman. She has won numerous awards. Among them are the Edgar, Nero Wolfe and the Agatha. In ten novels, she has chronicled the adventures of Tess Monaghan. But *I'd Know You Anywhere* is different than her usual mystery.

The novel centers on the relationship of Eliza Benedict and Walter Bowman. Eliza, in 1985, was 15 and known as Elizabeth Lerner. She was kidnapped by Walter and held captive for six weeks. Usually, Walter killed his captives; but, for some reason, he did not kill Elizabeth. After Walter's capture, the Lerner family moved and Elizabeth became Eliza.

Now, 20 years later, Walter, who is on death row, wants to make contact with Eliza, who is married to Peter Benedict and has two children. Peter knows about Eliza's past but her children do not.

Walter and Eliza's past are detailed as the novel skips between 1985 and 2005. Eventually, the two meet and we learn why Walter wanted to contact Eliza and why he did not kill her as he did his other victims.



A Bouquet of Hope

Introducing the new Hope Hospice Cookbook, which is the sequel to *Let the Butter Fly*. All proceeds go to Joanna's House. Books are available at the Bonita Bay Concierge Desk at \$25 each. Great Christmas and Hanukkah gifts!

TOUCH THE SKY

In all of Southwest Florida, there are few places as prized and desirable as Bonita Bay. Surrounded by the lush, unspoiled beauty of the Paradise Coast, the six High-Rises at Bonita Bay are architectural marvels, adorning a spectacular setting framed by panoramic views of the Gulf of Mexico and Estero Bay. Live a little closer to the stars in one of these elegant luxury towers.

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value engineering. As Willis Blackwood, the BBC Board Project Manager said, "By making some adjustments, we found new ways to ease circulation for the golf and kitchen operations as well to create some cost savings in some of the mechanical systems. We opted to build in some additional construction time for long-term gain."

Members may not notice some of the changes, especially in the back-room operations. But, as General Manager Dan Miles confirmed, "We adjusted and tweaked the plans to operate the Club better over time. In my career managing clubs, I have never seen a higher focus on operational details in a construction project."

There were also some surprises. During excavation it was discovered that many of the underground utilities were not physically where they were depicted on available drawings, especially those under and near the location of the new Golf Building. This was probably due to insufficient documentation by the previous owner during earlier renovations. The biggest surprise was the discovery that the fire hydrant in the former golf cart barn was never connected!

There was also some unfortunate timing. Those who were here in the early summer saw the huge hole which had just been dug for the lower level of the new Golf Building which will accommodate all 240 golf carts. After that excavation was completed, Bonita Springs experienced its heaviest summer




rains since 1932. Since we did not need an additional swimming pool at Bonita Bay, the contractor brought in additional pumps to keep ahead of the weather.

Those who planned and designed our new facilities had dual objectives. Again, Willis Blackwood: "Our primary goal was to maximize the member experience, but we also sought to anticipate what prospective members might enjoy most." Recent surveys throughout the country consistently show that golf is no longer the number one attraction driving membership decisions. Of equal or greater importance are food and beverage offerings and service and opportunities to socialize with fellow members. So, looking forward, the clubs which create venues to encourage member interaction should have the most success. The new 55th Hole and the expanded dining facilities seek to fulfill that need. But Bonita Bay has gone one step further.

Having seen the success of social centers called "fire pits", they created one here. Given the size of our membership, the new fire pit is large. In fact, it may become the biggest club fire pit in Florida. When completed, the fire pit will be 14 feet long, with adjacent seating. The "logs" could not be purchased "off the shelf". In order to create a realistic feeling, a company in Indiana cut trees with the right characteristics and created molds of those tree trunks. They then filled the molds with a durable ceramic material. The result will be "logs" ten feet long weighing 2000 pounds each. The planners believe they have created what will be a popular spot to convene members and a distinctive feature which differentiates Bonita Bay as it competes with other clubs for new members.

Donald F. Garrett, the Chairman and C.E.O. of D. Garrett Construction, Inc., the General Contractor on this project, said recently, "We have been engaged on many club jobs, but this one has been unusual. I can't recall any other club devoting the same attention to details to improve and enhance the members' experience." That was the intention of those who worked on this project. They hope that members will agree with their philosophy of having taken the "long view" approach.



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Property Values

A NEW SEASON is upon us - things are once again exciting and promising with real estate in Bonita Bay. As is always the case, real estate brokers are eyeing economic trends and keeping tabs of the sales activity in Bonita Bay and competing communities in town and beyond.

By many counts, Florida has seen upticks in Closed Sales, Pending Sales and ultimately Median Sales Prices in various sectors and price points in recent quarters. Our Southwest Florida market certainly reflects this.

As for Bonita Bay specifically, per local Multiple Listing Service (MLS) data, there have been 239 Closed Sales year-to-date, representing a 14% increase over the same period during the previous year.

Pending Sales are down slightly, but perhaps this can be explained by this being a slower time of year for sales, or more so by a decreased housing inventory in Bonita Bay; at this moment there are only 130 properties on the market as opposed to 187 at the same point in 2012. With this increased activity, properties are selling more quickly with an average 161 Days on Market in 2013 versus 197 Days on Market for closed sales during the same period in 2012.

So what does this mean for prices? The average selling price in Bonita Bay in 2013 is \$735,000, up from \$645,000 during the same period in 2012. Median selling price is also up to \$560,000 in 2013 from \$415,000 in 2012. But does any particular property have a market value greater than that the year before?

The numbers suggest that this may be the case. In a recent interview, prominent Naples and Bonita Springs appraiser Cindy Carroll states that prices are back to those from late 2004 to early 2006, depending on the neighborhood, but cautions that "where we go from here is anybody's guess."

Well, we certainly don't like to guess. So here's to another season of promoting the beautiful Bonita Bay community, homes, facilities and more. We'll work hard to make sure homebuyers know that Bonita Bay is the place to be in Southwest Florida.

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

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

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

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



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

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

Burton P. Golumbic, DDS

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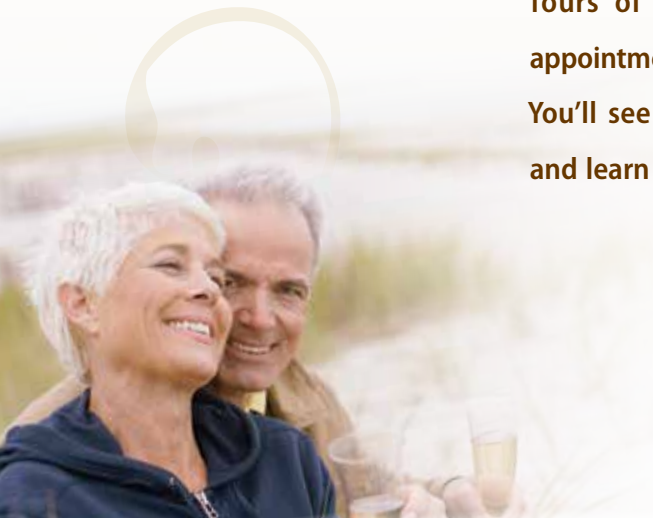
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that you've been thinking about the what's-next in your retirement, allow us to tell you about the what's-new. The Terraces at Bonita Springs is now open. People are already moving in — eager to begin the next chapter in their lives. They're meeting new neighbors while reconnecting with friends they've made over the past few years. And you could join them.

Discover all the wonderful possibilities. For those who seek our unique combination of a luxurious, vibrant lifestyle with the health and financial protection of Lifecare right on our campus and a world of possibilities right at their doorsteps, they'll find it all at The Terraces. Very desirable residences are available. Why wait for a remarkable retirement lifestyle? Your future is wide

OPEN.

Tours of the community are available by appointment only, so call us at 239.221.8907. You'll see our available residence floorplans and learn more about the benefits of Lifecare.





Food and Wine Pairing

Menu

Italian Antipasti
 Caesar Salad
 Bolognese Sauce
 Cannoli with Chocolate-Covered Strawberries

Italian Antipasti

Ingredients:

Roasted garlic *(see recipe below)
 Assorted olives, roasted red peppers
 Marinated small mozzarella balls
 Toasted garlic baguette rounds
 Asiago cheese, sliced in rounds
 (Pick up last 4 items above at Fresh Market for convenience)

* Roasted Garlic Recipe

6 whole heads of garlic
 6 teaspoons of olive oil

Preheat oven 375 degrees
 Cut off 1/2 garlic head (save for other recipes)
 Place each head on a 6-inch square of aluminum
 Drizzle 1 teaspoon of oil over top of each garlic head, then wrap garlic loosely in foil.
 Bake packets on baking sheet for approx. 45 minutes or until garlic is soft and spreadable. Serve with a small cocktail fork to remove roasted garlic and spread on toasted rounds. Place all appetizers on large platter for serving.

Caesar Salad Dressing

Makes 6-8 salad servings

Ingredients

1 egg yolk (coddled)
 1/2 cup extra virgin olive oil
 1 1/2 t. Dijon mustard
 lemon juice - 1/2 to 1 lemon
 4-5 anchovies
 2 garlic cloves
 10 drops red wine vinegar
 30 grinds fresh pepper
 1/2 cup fresh grated parmesan cheese
 garlic/butter flavored croutons
 wedge of Parmigiano Reggiano (for garnish)

Preparations

Blend 1st 4 ingredients in small food blender until creamy texture.
 Add next 5 ingredients.
 Add parmesan last, blend until creamy. Chill dressing.
 Rinse Romaine lettuce leaves in advance, drain in a colander.
 Put in plastic bag to crisp a few hours. Tear lettuce leaves into salad size pieces. Add croutons, toss and add dressing to taste.
 If dressing is too thick initially, stir to soften. If needed, add very small amount of olive oil to make dressing thinner.
 Serve on chilled plates. Use vegetable peeler to shave small strips of Parmigiano Reggiano; place several pieces on top of each salad.
 Pass a plate of warm toasted garlic-cheese bread.

By Lana Novak, Certified Sommelier, Estancia
 Recipes by Sharon Grabau, Hamptons



SHARON GRABAU has shared some of her gourmet club's elegant and delicious recipes. It sounds like it's going to be an incredible evening of Italian favorites ("La Dolce Vita"). They could make it an all Italian night by serving Italian wines or include American and other wines. So many choices, so little time!

With the Italian Antipasti I recommend easy drinking whites like Verdicchio, Orvieto or a light red like Dolcetto (means "little sweet one", but is not at all sweet). Dolcetto is one of my favorite light red wines. Deeply purple colored, it has a rich cherry flavor that is so different from our Pinot Noirs. I call it sex in a bottle. Also consider a dry rose. Garlic and olives tend to bully your tastebuds, so acidic or tannic

wines would make the food more aggressive.

Caesar Salad, with its acid, egg, anchovy, cheese, is one of the most difficult dishes to pair. It was allegedly created in 1924 by the Italian chef, Caesar Cardini, in Tijuana, Mexico, and seems to work best with un-oaked or lightly-oaked California Chardonnay or Italian Pinot Grigio. There are so many well priced Chards on the market these days. Talbot, Acacia, Ramey and Sonoma-Cutrer come to mind.

A safe bet for Bolognese or other meaty pastas is a decent Chianti Classico, Barbera or Valpolicella. Barbera is made in the Piedmont region of Italy. Almost every good producer of Barolo makes a Barbera and the best are from Alba. Alternative picks would be California Zinfandel or Tempranillo from Spain.

The wine must be sweet and high in alcohol to stand up to this dessert. Remember, death by chocolate is a form of wine extermination; tannic red wines would be massacred. The gourmet group can go with a red sweet wine like Banyuls, Black Muscat or Vin Santo, or a white Muscat or Sauterne.

There's a brave new world out there. Too often, we tend to stay in our comfort zones, so gourmet groups are a great way to taste new foods, experiment with new wines and make new friends! Ciao.

Matchmaker, Matchmaker, Make Me a Match...

Are there other gourmet groups in Bonita Bay? Let's hear from you. Send us your menus and recipes for wine pairing. I promise to keep the location a secret, lest all of BB show up!

recipe continued on page 52



Grabau-Smith Group

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Jacquelyn Smith, Realtor
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The Dentist Chair

By Jim Papandrea, DDS, Woodlake

THE IMPORTANCE OF YOUR MEDICAL HISTORY

EVERY NEW PATIENT who enters a dental office is asked to fill out a medical history. Once you are a regular patient, you should be asked to update that history every time you visit or at least once a year and then sign it. This article tells you why that is important.

Many times I have been asked, “Why do I have to do this medical history? You know who I am.” Or “It hasn’t changed so I’ll just sign it ... is that ok?” It still amazes me how many people do not want to be honest about their medical history. They would rather exclude a condition (and take the chance of a reaction or dying) than be honest. Maybe it’s pride or just plain ignorance; but, it does not benefit anyone to lie about serious medical conditions that can occur while being treated.

Let me give you a few examples of what patients do to avoid telling their doctor about an abnormal medical condition. Patients will come in needing an extraction. These are the patients who usually don’t see a dentist on a regular basis and say to the dentist: “I brush every day and floss. I can’t see how this can happen”. You look at their chart and it’s been ten years since their last cleaning and at that time you warned them about periodontal disease. They smoke and and it appears they hardly brush and they come less often than recommended to get treated. They come in and don’t want anything but an extraction. Now you ask them to fill out a medical history and they complain that they are in a hurry. You eventually get the patient to understand its need and start getting ready for the extraction.

First, in checking the medical history, it appears that the patient has no conditions that could cause him harm from the extraction. As I prepared to inject the patient with local anesthetic, I ask, “Now you’re sure you have never had a reaction from a local anesthetic?” “Oh, don’t you remember I told you years ago that I fainted once and could not breathe after a shot.” Now I am faced with a decision of either continuing or stopping the extraction. I choose to stop and call his physician. I am told he has an allergy to local anesthetics and not to proceed. What could have happened here is an anaphylactic reaction. If severe enough, the patient could have died. Not only did this patient not tell me of his reaction, but he also was on anti-platelet therapy. He could have bled to death if the extraction site wasn’t treated properly. A drug like Coumadin not only thins the blood, but it prevents clotting at the site.

I can give you many more examples of why you need to fill these medical histories out honestly and completely. They are there to help treat you, not embarrass you. Let your dentist know what medical events have occurred in your life time. Surgeries, such as joint replacements, heart problems, medications, smoking and drugs could possibly affect your treatment. The dentist uses his knowledge to treat you safely. Whenever you are not sure, ask!



To Your Health! *Helpful Coronary Calcium Score*

The coronary calcium score is a quick, noninvasive CT scan of the heart that detects coronary artery disease, the number one killer of both men and woman. The amount of detected calcified plaque is directly related to the risk of future cardiac events such as heart attack, the need for coronary stents or bypass surgery and even death due to coronary heart disease.

The coronary calcium score scan takes just a few minutes to perform. As the patient advances through the CT scanner, numerous cross-sectional images of the heart are acquired. Once the scan is completed, a number or “score” is assigned to each of the areas where calcified coronary plaque is detected. Those numbers are then totaled to give the calcium score. The higher the number, the higher the coronary heart disease risks. A cardiologist then reviews the scan, issuing a report with guidelines for prevention, treatment and further evaluation if necessary.

Dr. David Stone, noninvasive cardiologist with The Naples Heart Institute, states, “The coronary calcium score is the best screening test for detection of coronary artery disease in asymptomatic individuals who are at risk. It is most appropriate for men age 40-70 and women age 50-70 with risk factors, including smoking, high blood pressure, diabetes, high cholesterol, obesity and a family history.” The coronary calcium score is not recommended for patients with known and/or symptomatic coronary heart disease, those with active cardiac arrhythmia or pregnant women.

Dr. Stone states, “The coronary calcium score can be helpful in assisting one’s physician develop an appropriate heart disease prevention and treatment strategy, provide motivation for decreasing risk such as quitting smoking and prescribe appropriate medication to lower cholesterol.”

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Movie Talk



☆☆☆☆ 12 Years a Slave

This early favorite to win the Oscar for Best Film is a powerful true tale of Solomon Northup (excellently played by Chiwetel Ejiofor) who is a free black man living in Saratoga, NY. He is kidnapped and sold into slavery where he strives to survive. The obvious barbarity in our nation's history is relentlessly portrayed in this difficult to watch movie. The intent to disgust the viewers is somewhat overdone by the over-long whipping scenes when the point had already been well driven home. A movie not to be missed.

☆☆☆ 1/2 Captain Phillips

Tom Hanks in the title role as the commander of a United States container ship that is high jacked off the coast of Somali. Exciting and suspenseful movie. We all should thank God for the Navy SEALS.

☆☆ 1/2 Gravity

Sandra Bullock and George Clooney as two astronauts on a shuttle mission when disaster strikes. This well reviewed 3D movie was considered boring by some - such as myself. But many found it thrilling. Best to judge for yourself.

☆☆☆ 1/2 Rush

Ron Howard directed this true story about the 1970's Formula 1 rivalry between Niki Lauda and James Hunt. Powerful film even to those of us who know nothing about Formula 1 racing. Very well done on all levels.

☆☆ 1/2 Lee Daniels' The Butler

Supposedly inspired by a true story, Forest Whitaker is the lead character (Cecil Gaines) who was a White House butler for eight different Presidents over 30 years. Can't be taken literally since so much of the film is a docudrama (many of the events actually happened in US history - just not to Gaines and his family). Nevertheless, still an interesting story with the Civil Rights Movement as the backdrop.

☆☆☆ 1/2 Enough Said

Julia Louis Dreyfus and the late James Gandolfini are both wonderful in this very charming literate comedy about two divorced people who embark on a new relationship. A comedy for adults.

1/2☆☆ The Counselor

How the talents of Ridley Scott, Brad Pitt, Cormac McCarthy, Penelope Cruz, Cameron Diaz, Michael Fassbender can make such a confusing movie is beyond belief. Don't waste your time seeing this movie about drug cartels.

SO MANY OTHERS! Go to www.baywatchnews.com to read comments about the following:

- | | |
|--------------------------|-----------------------|
| ☆☆☆☆ 42 | ☆☆☆☆ 1/2 Blue Jasmine |
| ☆☆☆☆ Mud | ☆☆☆☆ Jobs |
| ☆☆☆ 1/2 The Great Gatsby | ☆☆☆☆ Prisoners |
| ☆☆☆ Fruitvale Station | ☆☆ 1/2 Last Vegas |
| ☆☆☆☆ The Way, Way Back | ☆☆ 1/2 The Family |
| ☆☆☆☆ Two Guns | |

Ratings are based on a five ☆ basis.



Trends in Decorating

LIGHT AND LIGHTING

WE ARE FORTUNATE in Southwest Florida to enjoy so many lovely and sunny days. Our homes are specifically designed to embrace this light. It is also interesting to observe how dulled our senses become with familiarity. It is time to take a lighting review to determine if your home is living up to its lighting potential.

A simple walk through of your house at morning, afternoon and evening can enlighten (pun intended) you on where your lighting may merit improvement. Effective lighting provides sufficient illumination to perform household tasks and to enhance moods. Here are some suggestions to improve the lighting in your home to reflect your individual needs.

Kitchen – Check to make sure you have enough overhead lighting. It is always better to be able to light up the space and use dimmers for a more subtle effect. I just added LED lamps to the recessed cans in my kitchen last week and the brightness is wonderful for cooking. Pendants have become popular to light peninsula islands. These are also an opportunity to add a fresh design element.

Living Areas - A combination of ceiling lighting, again on dimmers, and table lamps provides a good way to create a flattering ambiance. Be sure that the light sources are evenly spread through the space. Art lights are effective at lighting special treasures and providing that touch of drama. Good lighting for reading and other tasks can be provided by table lamps.

Dining Room - A wonderful chandelier or pendant over the dining room table provides a key element to encourage family and friends to join together. It is lovely to add battery operated votive candles inside the china cabinet or accent lighting on the buffet but these should be secondary sources of light.

Bedroom - The lighting in the bedroom should be calming and relaxing. Good reading lamps beside the bed are critical. A table lamp by the bed should be 29” – 32” in height to give you adequate reading light. Accent lighting on an adjacent dresser or desk can provide a cozy feeling.

Bathroom - You should look for good overall general lighting from the ceiling in your bathroom. If you only plan on a recessed can above the vanity sink, you will find this will cause shadows and make you look ghoulish. The best vanity lighting is a pair of wall sconces on either side of the lavatory and recessed can over the sink. This will provide overall lighting for your face in an even manner. If there is a limited space for a pair of sconces, a bar light with several lamps will work well. I like to find sconces that have the capability of a maximum amount of light and then add dimmers.



The one lesson that I have learned in design is that there are always exceptions to any rule. The only important goal is to make your home comfortable for you and your family.

*By Christina P. Forbes, ASID
Accessories Etc. Design Group
(239) 444-1400*

BB's Best in Show



BB's Best in Show for December is Bo who happily lives with Linda and Jack Heckel, Esperia. Bo wins a \$50 gift certificate from Happy Tails Pet Salon conveniently located at 26251 S. Tamiami Trail (directly across from Bonita Bay's North Gate), 239-948-7300.

If you would like to nominate your dog as "BB's Best in Show", please submit a photo to BayWatchNews@aol.com by December 10 to be published in the January issue of *Bay Watch News*.

(Editor's Note: Winner is selected by an independent judge. CCIB.)



Playing By the Rules

By Eric DeFrain, Montara
Certified Rules Official
Florida State Golf Association

PLAYING SITUATION - HOW MANY STROKES?

ARTHUR TEES OFF on the par 5 second hole on the Bay Island course. He is sure the ball cleared the initial marsh area but cannot tell if it may have reached the lake. The ball is not found in the fairway and with certainty it is agreed the ball is in the lake (lateral hazard).

Arthur takes a drop under the lateral hazard rules based on where it is felt the ball most likely entered the hazard. After taking the drop, a competitor sees the original ball in the lake considerably further up from where the drop was taken. Based on this location, Arthur picks up his dropped ball and re-drops it 15 yards forward.

Arthur plays the re-dropped ball nicely to the middle of the fairway and hits his next shot to the green. He properly marks and lifts the ball which lies on a rather severe slope.

His playing competitor putts first. After the putt is struck, Arthur moves the flagstick laying on the ground fearing the ball might strike the flagstick.

After the competitor holes out, Arthur properly replaces his ball on the green and leaves his mark down while he walks to the other side to examine the line. While doing so, his ball rolls an inch or so down the incline toward the hole. Arthur replaces the ball to its original position and makes a nice one putt.

What is Arthur's score for the hole?



Answer: 1 - Tee shot. 2 - One penalty stroke for taking relief from the lateral water hazard (Rule 26-1) *Note: There is no penalty for lifting and redropping a ball that was incorrectly dropped (Rule 20-6).* 3 - Shot played to the middle of the fairway. 4 - Shot to the green. *Note: There is no penalty for moving the flagstick or equipment (Rule 24-1).* 6 - Two-stroke penalty for moving the ball back and playing from the wrong place. *Note: Even though the marker was not lifted, the ball is in play when replaced. (Rule 20-7 and Decision 20-4/1).* 7 - Nice one putt. Arthur scores a 7 for the hole.

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City Views

By Peter Simmons, Riverwalk District 4 City Councilman

HELLO! I hope and trust all of you are well, had a great summer and are enjoying your fall with family and friends. Since the last issue of *Bay Watch News*, we have addressed several issues on the Bonita Springs City Council so I would like to take this opportunity to share a brief outline.

- Dogs are allowed in outdoor dining areas if authorized by the individual restaurant.
- Homeless Shelter operational ordinance in place with new legislative criteria.
- Presented a proposal to Board of County Commissioners (BOCC) to create a Tax Increment Financing District downtown. Still working with Lee County.
- Reorganized Communications Department to improve public information and present Special Events.
- Authorized first Economic Development Incentive of \$35,000 for Blegal Bloss, a corporate relocation from Ohio.
- Created Bicycle Pedestrian Committee.
- Gained approval of Library Study funding of \$50,000 from Lee County.
- Commenced Shangri-La Road project.
- Approved budget for FY13-14. No millage increase \$3 million in city wide landscaping.
- Had 9-11 ceremony dedicating piece from the New York Twin Towers site.
- Approved first-time use of Riverside Park venue for National Art Festival organized by Center for the Arts.
- Changed hours of Sheriff's Substation downtown, saving \$130,000 – no reduction in service.
- Annexed property at the request of owners WCI and Pelican Landing Community Association.
- Completed Phase II boardwalk for River Park.
- Authorized \$10,000 grant to Bonita Springs Historical Society for renovations to the McSwain House downtown.
- Purchased Levin property on Old 41 to land bank for future economic development. City uses as overflow parking for events now.
- Authorized Economic Development grant for façade renovation at Buffalo Chips.
- Commenced rewrite of our employee roles and regulations.
- Authorized increase in personnel at Community Development Department to maintain and enhance services.
- Authorized foreclosure on four (4) non-homesteaded properties because of lack of maintenance.
- Set legislative priorities for 2014 legislative session including

SPECIFIC ISSUES:

1. The City of Bonita Springs supports the protection of citizens' rights for self-determination as they relate to annexations and incorporations.
2. The City of Bonita Springs opposes any legislation that would require State-mandated fertilizer standards that preempt adopted municipal standards.
3. The City of Bonita Springs supports legislation that would allow parimutuel facilities within counties that have passed referendums to provide slot gaming. The City also supports a decoupling of dog racing requirements for parimutuel facilities which provide additional gaming.


4. The City of Bonita Springs supports the efforts of Lee Memorial to construct a hospital facility in south Lee County.

More generally, the City of Bonita Springs supports increased state funding for education (private, public and charter schools), supports state funding of Regional Planning Councils, supports state sustainability initiatives (including water issues relating to Lake O and opposes water quality proposals that negatively impact our city) and opposes any legislation that would pre-empt Home Rule protection.


- Paved first phase of unpaved roads – partnering with residents on cost.
- Purchased Liberty Lighthouse property downtown for future City and economic development purposes.
- Commenced annexation referendum process for North Pelican Landing/Colony.
- Sent letters of concern and requests for action on the fresh water releases by the U.S. Corp of Engineers from Lake Okeechobee.
- Reviewing the DRGR area for possible density increases to fund environmental protection.
- Held City-hosted events downtown like Celebrate Bonita, July 4th Celebration and Riverfest.
- Authorized murals to be painted on blank walls on buildings so art can assist economic development.

There is a lot going on in Bonita Springs and it is an honor and a privilege to serve you on the City Council. As always, please feel free to contact me anytime at City Hall 949-6262, at home at 405-8787 or by email at peter.simmons@cityofbonitasprings.org. Thank you.

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Fun Places to Visit

By Charlie Cavaliere, Montara

WITH (OR WITHOUT!) GRANDCHILDREN

NAMED FOR THE PRIZED Spanish currency of yore, the *Pieces of Eight Pirate Ship*, which sails in the Gulf of Mexico from the shores of Ft. Myers Beach, is a 90-minute swashbuckling pirate family show aboard a 65' replica Spanish galleon. The cruise begins at Salty Sam's Marina and goes through the back bay and out to the Gulf of Mexico. Buccaneers, young and old, experience a real-life pirate voyage and have a jolly roger good time on this "fun for all ages" interactive attraction. A scurvy crew of costumed pirates entertains while you enjoy a sail around the area's intracoastal islands and pristine beaches. The ship sails every day. Monday, Tuesday, Thursday and Saturday the ship departs at 11:00 am. The Friday cruise (adults only) leaves at 7:30 pm. On Wednesday there is a sunset cruise leaving at 6:00 pm (5:00 pm when the time moves back one hour), and on Sunday, the ship sails at 4:00 pm. Rates: \$29.95 for adults and \$24.95 for children 3-14. Children under 3 are free. Reservations are recommended.

Located at 2500 Main Street, Ft. Myers Beach

For more information: (239) 765-7272.

The Imaginarium Science Center provides hours of fun and entertainment for young and old alike. Besides a hands-on science and nature-based museum, there are more than 60 exhibits including a theater, live animals and ongoing special programs. The purpose of the Imaginarium is to spark a child's imagination, arouse a sense of wonder and a desire to learn. Hours of operation: Tuesday through Saturday 10 am – 5 pm and Sunday noon – 5 pm. Closed Mondays. Admission: \$8 for children ages 3 - 12. \$10 for seniors 55 and over. \$12 for adults. Children under 3 are free.

Located at 2000 Cranford Avenue, Ft. Myers. (239) 321-7420.

Sky Zone Indoor Trampoline Park is an out-of-this-world high flying FUN place for children as well as adults. The facility is the first of its kind all-trampoline, walled playing court. Imagine a seemingly endless series of trampolines, all connected to form one massive trampoline surface enclosed with angled trampolines that allow you to bounce off the walls. You may not touch the sky but you will come close to it. Hours of operation: Tuesday – Thursday noon to 8:00 pm, Friday noon to 10:30 pm, Saturday 10:00 am to 11:30 pm, Sunday 10:00 am - 8:00 pm. Closed Mondays. Rates: \$10 (30 minutes), \$13 (60 minutes), \$17 (90 minutes) and \$20 (120 minutes).

Located at 14181 South Tamiami Trail (US 41), suite # 140. Birthday party packages are available.

For more information: (239) 313-5448.

If it's miniature golf that interests you, test your skills at *Congo River Golf*. It's more than a game of challenging miniature golf; it's an adventure as you follow in the footsteps of Stanley and Livingstone. With each super crazy hole, you can explore giant waterfalls and rocky summits, mysterious caves, tropical rain forests as well

as engage in a scavenger hunt for hidden treasures and prizes. A kid-friendly attraction on the site is a fenced-in alligator pond with 25 baby alligators which children can feed with bite-size weenies attached to a pole. The alligators are very energetic and always hungry. Hours of operation: Sunday - Thursday 10 am – 10 pm, Friday and Saturday 10 am - 11 pm. Cost: \$11.99 for adults, \$10.99 for seniors, \$10.99 for children 5 to 9 and children under 5 are free. To feed the alligators, the cost of a bag of weenies is \$3.99.

Located at 24280 Tamiami Trail So., Bonita Springs. (239) 948-9099.

Conveniently located in downtown Bonita Springs is the ALL-NEW *Everglades Wonder Gardens*, a great place to take your grandchildren. This 77-year-old Bonita Springs landmark was transformed from a zoo to a botanical garden when John Brady, renowned nature photographer, took it over in June 2013 because he did not want to see a piece of Old Florida slip away. Today, the park focuses on botanical gardens, native animal species, including about 40 baby alligators which the grandchildren can feed, eight pink flamingos, walk-through butterfly enclosure, bromeliad garden, orchid trail and a koi pond. Guided tours are available. A Florida-themed everglades photo gallery is also on site as well as an Asian-themed event center where yoga is taught on Sundays. It's a wonderful learning experience for the children. Hours of operation: Open daily from 9 am – 5 pm. Admission: \$12 for adults, \$7 for children (ages 3 - 10). Children under 3 are free. No charge if you just visit the photo gallery.

Located at 27180 Old U.S. 41, Bonita Springs. (239) 992-2591.

Continuing an annual tradition since 1986, Joanne and Chuck Flesher are preparing the *Flesher Farm Christmas Extravaganza* for the upcoming 2013 holiday season with a spectacular light display consisting of more than 3.5 million lights (last year 2.0 million lights), many inflatable Christmas figures, lighted deer, a Christmas train and a moving doll carousel across five acres of their farm. The festive display delights children of all ages. Open daily to the public for viewing from December 6 through January 1. Sunday through Thursday from 6:00 pm to 9:00 pm and Friday and Saturday from 6:00 pm to 10:00 pm. Santa is on hand December 17-23 from 6:30 pm to 8:30 pm. Horse rides December 26-31 from 6:30 pm to 8:30 pm. Parking and admission are free. A donation is appreciated; the proceeds go to a local charity of the Flesher's choice.

Located at 27865 Bonita Grande Road just south of Bonita Beach Road in Bonita Springs.

If it's bowling that interests your grandchildren, *Bowland Beacon Bowl* in Naples has 24 synthetic bowling lanes in a smoke-free environment. For the youngsters, the lanes have lane bumpers in each of the gutters so the ball stays on the lane and not in the gutter. Children's balls (lighter in weight) are also available. Food and drink can be had in Nemo's Sports Cafe and Restaurant for break-



fast, lunch and dinner. Hours of operation: Monday - Sunday 8 am - 2 am. Cost: \$4.75 a game for everyone who plays.

Located at 5400 Tamiami Trail No. Naples. (239) 597-3452.

If it's more than a walk-through zoo that appeals to the kids, *Caribbean Gardens and Naples Zoo* is the place to go. It's a nationally accredited zoo and historical botanical gardens. In a tropical setting, the kids can take delight in seeing their favorite animals. A popular attraction is the Primate Expedition Catamaran Cruise around islands where monkeys, lemurs and apes live in natural habitats. Hours of operation: Monday - Saturday 9 am - 5 pm and Sunday noon - 5 pm. Closed Thanksgiving and Christmas Day. Admission: \$19.95 for adults, \$18.95 for seniors, \$12.95 for children ages 3-12; there is no charge for children under 3. On the first Saturday of each month, admission to Caribbean Gardens is free for Naples residents with a valid ID.

Located at 1590 Goodlette Road No (just south of Golden Gate Blvd.), Naples. (239) 262-5409.

Golisano Children's Museum in Naples is the first learning environment devoted exclusively to child's play. Located in the North Collier Regional Park, it has 12 exhibit galleries and many inter-active fun activities. The museum is primarily devoted to connecting play with learning. Hours of operation: Tuesday - Saturday 10 am - 5 pm (members 9:00 am - 5:00 pm). Sunday 11 am - 4 pm. Closed Monday. Admission: \$10 per person ages 1 and up.

Located at 15080 Livingston Road, Naples. (239) 514-0084.

The *Conservancy of Southwest Florida* has undergone a major renovation on its 21-acre nature preserve in the heart of Naples. There is a wide variety of attractions for everyone to enjoy. Walk the butterfly trail, experience interactive, hands-on learning with the Dalton Discovery Center, journey on a 45-minute guided electric boat eco cruise through a mangrove-lined waterway, narrated by knowledgeable volunteer boat captains. Boat rides 10:00 am to 4:00 pm November 1 to April 30 and from 10:00 am to 1:00 pm May 1 to October 31. The Conservancy has a Wildlife Hospital where injured, sick and orphaned native wildlife are treated and then returned to the wild. Basic membership is \$65 per year and includes admission to all the attractions. Non-membership: \$12.95 for ages 13 and over, \$8.95 ages 3 - 12 and no admission fee for children under 3 years of age. Hours of operation: Monday through Saturday: 9:00 am - 4:30 pm. In January 2014, the Conservancy will be open Sundays from 1:00 pm - 4:30 pm. Closed most major holidays.

Located at Goodlette-Frank Road and 14th Avenue South, Naples, immediately south of the Caribbean Gardens and Naples Zoo.

For more information: (239) 262-0304.

A place of bliss. A region of delight. A state of happiness. *Naples Botanical Garden* is a world-class 170-acre paradise that combines six

lush, cultivated tropical gardens with beautifully natural habitats for thousands of species of plants and animals including giant tortoises.

Kids can climb a treehouse, and explore a butterfly hut too. The Garden will celebrate the holidays with several evenings of *Night Lights*. Thousands of twinkling lights and sparkling decor will illuminate the gardens the evenings of December 18 -23, December 26 - 30 and January 2 - 5 from 6:00 pm to 8:30 pm. Each of these evenings will include holiday musical performances, family activities and festive sweets and treats plus enchanting illumination scenes in the gardens. Santa and Mrs. Claus are also scheduled to take a break from their busy schedules to visit the Garden. Regular hours of operation: Open daily 9 am - 5 pm. Admission: \$12.95 adults, \$7.95 ages 4 - 14. Free admission to members and children under 4. There is a family membership for \$95 a year which entitles free admission to the Garden for the member as well as the member's children and grandchildren. Admission to this special Night Lights event is \$7 for Adult Garden members and for non-Garden members \$15. For children (4 - 14) of Garden members, admission is \$3 and \$5 for non-Garden member children. Children 3 and under are free.

Located at 4820 Bayshore Drive, Naples. For more information: (239) 643-7275.

If its indoor golf with a twist that suits your fancy, there are two indoor, air-conditioned glow-in-the dark courses, both located in Estero. *Glow Golf* has opened at Coconut Point Mall near Target and the other is at the Gulf Coast Town Center just north of Florida Gulf Coast University. Glow Golf provides fluorescent golf balls, putters, course obstacles and wall decorations that glow under black lights. Music plays as golfers tackle the course in bright green, red, blue, purple and other neon colors. The course at Coconut Point features a sea design theme while the Gulf Coast facility is decked out in a space motif. The Coconut Point location has 27 holes that can be played twice. The location at Gulf Coast offers 54 holes. The facility at Coconut Point is open from 10:00 am to 9:00 pm Monday through Thursday, 10:00 am to 10:00 pm Friday and Saturday, and noon to 8:00 pm on Sunday. The facility at Gulf Coast is open 4:00 pm to 10:00 pm Monday through Thursday; 1:00 pm to midnight on Friday; Saturday noon to midnight, and 11:00 am to 9:00 pm on Sunday. General admission for both locations is \$8 for adults and \$6 for children 5 or under. A Birthday Package is available at each location for \$80.

Information: (239) 949-4136 (Coconut Point). (239) 437-0352 (Gulf Coast Town Center).

There's something about an ice cream store that brings out the kid in everyone. Just about everyone loves ice cream, especially children. One of the best homemade ice cream stores is just a stone's throw from Bonita Bay. It's *Royal Scoop Homemade Ice Cream*, a place where children of all ages can enjoy gooey, crunchy, nutty, creamy ice cream. Their "Scoopologists" love to make the thickest shakes, the biggest sundaes and the best cones. Hours of operation: Monday - Saturday 11 am - 10 pm. Sunday noon - 10 pm.

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Streamsong *continued from page 1*

Streamsong Resort is the creation of The Mosaic Company, the world's largest combined producer of potash and phosphate, a publicly traded company with annual revenues of approximately \$10 billion. Mosaic's phosphate mining operations are located on close to 200,000 acres of company-owned land in Central Florida.

Mosaic vice president Rick Mack is credited with the idea of creating a golf resort on the reclaimed land and helping to sell his vision to the company's board.

To design the golf courses, Mosaic brought in two of the best golf course architectural firms in the business – Coore & Crenshaw, and Tom Doak's Renaissance Golf. The principals of both firms were excited by the opportunity to work on this unique site, where 11 billion cubic yards of sand had been piled up on different parts of the property. The architects referred to the sweeping land forms as “a mess of contours” and “random and unusual.”

A remarkable collaboration followed. Each architect prepared a 36-hole routing for two golf courses. Subsequently, they compared the two routings and worked together until they agreed on 36 holes. Then came the question -- who would work where? Coore chose the site that needed the most work (extensive re-shaping), and Doak was happy to work on the “more natural” site. In the end, neither architect felt short-changed.

The end products are two outstanding golf courses – Coore & Crenshaw's Streamsong Red, and Tom Doak's Streamsong Blue -- stark, rugged and dramatic. The grand opening was held on January 26, 2013. By late summer, both golf courses were ranked in Golf Magazine's Top 100 in the U.S. -- Streamsong Red at #52, Streamsong Blue at #62.

On February 25, 2013, I boarded a small, jam-packed bus with 27 other Bonita Bay golfers and headed north to Streamsong on a two-day trip organized by George Raymond. The plan was to play Streamsong Red upon arrival, enjoy cocktails, dinner and an overnight stay (some of us in the clubhouse rooms, others at a Best Western about 30 minutes away in Bowling Green), tee off shotgun-style on Streamsong Blue in the morning, have

lunch and snooze on the bus ride home.

We arrived late morning on a partly sunny, windy winter day. George had put together what appeared to be a dead-even team competition -- a two-team Ryder Cup format without the alternate shot segment. Spirited discussion on the practice putting green, combined with the starter's estimate that the wind would add roughly 250 yards to the length of Streamsong Red, led to a consensus to play the Silver Tees at a total course length of just under 6,100 yards.

Protests from the longer hitters in the group were quickly withdrawn upon encountering Streamsong Red's first hole -- an

intimidating 447-yard par 4, down and then uphill into the wind from the Silver Tees. But overall, Streamsong Red does not play long, even from the Black Tees at close to 6,600 yards (especially if you tee it forward on a few long par 4's). The course features a short par 3, a drivable par 4, and a soft par 5 finishing hole.

After golf, we headed for the well-stocked, well-tended bar. The first day of the competition was a rout, with one of the two teams winning just a single point! Game over.

Hours later, we assembled for dinner at Streamsong's Restaurant Fifty-Nine -- an

excellent restaurant that serves three meals daily. We sat down to a \$75 prix-fixe dinner, with delicious appetizer, entree and dessert choices.

Restaurant Fifty-Nine also features a world-class wine list with prices to match. As the oenophiles among us placed orders, it occurred to us that our group had been infiltrated by frustrated bidders from The Naples Winter Wine Festival. Net result: a lot of wine and a huge tab. As the evening wound down, George Raymond announced that our next day's tee times on Streamsong Blue had been moved up due to a threatening weather forecast. Forewarned, we hit the sack.

Regrettably, the weather forecast was accurate. We got in three holes when it began to rain, and we were called off the course quickly due to a local tornado warning. And so the trip ended. We all received rain checks, gathered our clubs and climbed on the bus for the drive home -- wet, bedraggled, a



Bonita Bay's Don Skelton addressing the ball on Streamsong Red's 16th Hole -- Par 3, 160 yards (silver tees) featuring classic Biarritz green.



bit disappointed, but feeling we had been at a special place, sharing an unforgettable experience on golf courses so unusual they almost defy description.

Most of us claimed the rain check in mid-April, and played Streamsong Blue in beautiful sunny, breezy conditions. Again, we played the Silver Tees at 6,285 yards.

A minor problem with playing the Silver (and shorter) Tees on Streamsong Blue is that you miss two of the best views on the golf course -- a beautiful vista from the first tee atop the highest dune on the property, and the downhill view over water to the green on Streamsong Blue's signature hole -- the par 3 seventh hole. A simple fix is to play it back on those two holes.

A number of our group played very well that day, with Paul Fissel shooting a splendid 69 to claim medalist honors. After completing the round, we made a stop at Streamsong's 37th hole -- a short par 3 adjacent to the practice putting green. Designed by Tom Doak, and named "Bye", the hole exists for the sole purpose of friendly wagering. We each put in \$5 for three shots to the green in a winner-take-all closest-to-the-hole competition. Jon Munson dialed in a short iron to about two feet from the hole to win the pot. We made a quick stop in the bar to settle all bets, and headed home.



Bonita Bay's Pro E.J. McDonnell teeing off on Streamsong Blue's First Hole -- Par 4, 338 yards.

I returned to Streamsong in October, as a last-minute replacement in a group of two foursomes organized by a college friend from Buffalo. It was fun being back at a different time of year. Both courses were busy and in great shape -- dry and firm, with the large, undulating greens rolling fast and true.

On my second time around on both golf courses, I realized that they are not as difficult as they first seemed. Their slope ratings are relatively low, landing areas are generous and almost all the holes can be played "on the ground" with very few forced carries. But if you stray into the waste areas, it gets a lot more difficult. Just one local rule is listed on the scorecards -- "all sand is playable as a hazard."

Streamsong's golf holes are both varied and memorable, featuring elevation changes, long, open vistas and linksland-like conditions with dunes, ragged natural bunkers and jaw-dropping

views. There is a lot of water around, but not much of it is in play. Men and women at all handicap levels can play these courses at whatever length they find comfortable and have fun.

After three visits, here is my personal take on Streamsong.

I can't choose a favorite between the Red and Blue courses. Both are outstanding and equally challenging. Coore & Crenshaw's Red Course is a bit more demanding from tee to green, while Tom Doak's Blue Course is tougher once you reach the greens.

The resort has been called "Bandon Dunes East" -- a comparison I feel is both flattering and fair. Indeed, Bandon Dunes' founder and owner Mike Keiser is a big fan of Streamsong, and generous with his praise when he says, "If you haven't seen Streamsong, prepare to be astonished."

To date, Streamsong's guests have visited the resort and played the golf courses during a "soft opening" period. The real opening date is January 18, 2014, when the hotel operation gets underway and begins accommodating hundreds of on-site guests. After the hotel opens, visits to Streamsong will feel very different from the ones golfers have experienced to date. How different is difficult to predict.

Mosaic has hired the very best companies in the business to run Streamsong Resort -- Interstate Hotels and Resorts manages the hotel operation and KemperSports is in charge of golf operations. Personally, I can't see how they can miss building upon a great inaugural year to take Streamsong to the next level, which just might be as good as it gets.

A resident of Excelsior, Minnesota, The Mosaic Company's President and CEO Jim Prokopanko has a seasonal home in Bonita Bay's Rookery Lake. He spends occasional weekends here with his wife Bonnie McPhee, who is in residence for extended periods during the winter months. Jim sums up Mosaic's goal with Streamsong eloquently and precisely: Our goal is to create a destination that celebrates the land's heritage and offers a view of natural Florida that isn't found at the high-rise coastal hotels and theme-park resorts commonly visited by travelers to the State. He looks forward to "a spectacular opening" of Streamsong's hotel in January.



The Elusive Annual Exclusion

AS WE ENTER the Christmas and holiday season, gift-giving is on our minds.

Gift tax law permits a donor to make gifts in each calendar year to any person up to an amount equal to the so-called “annual exclusion” (currently \$14,000 in 2013) without eroding the donor’s applicable exemption amount (currently \$5,250,000 in 2013). With proper advanced planning, a married donor, in any calendar year, can effectively double the amount of annual exclusion gifts.

The making of annual exclusion gifts can result in considerable federal transfer tax savings if implemented as part of a consistent gift-giving program. Not only are annual exclusion gifts completely excluded from the donor’s taxable estate, but any future appreciation and income generated by the transferred property are also similarly removed.

Structuring a gift so that valuation discounts may apply to a transfer enables the donor to “leverage” the amount of property that can be transferred via annual exclusion gifts. For example, a discount for lack of marketability and a discount for minority interest can be used to reduce the value of an interest held in an entity such as a limited liability company (LLC) or family limited partnership (FLP).

The concept of “leverage” can be illustrated as follows: Flo, who works for Progressive Insurance, makes a gift of LLC interest to her daughter. A qualified appraiser determines a 40% discount is applicable to the LLC interest being transferred. Accordingly, each gift of \$1 of LLC interest represents \$1.60 of underlying value. Although Flo likes

discounts, there are some risks and uncertainties with discounted gifting.

Annual exclusion gifts can also reduce a donor’s overall state transfer tax liability. About 20 states impose some kind of death tax, but only two states (i.e., Connecticut and Minnesota) impose a lifetime gift tax. Accordingly, making annual exclusion gifts over a period of time can also result in considerable state transfer tax savings.

Annual exclusion gifts can also help reduce a family’s overall income tax liability. This is accomplished in two ways. First, the donor can give income-producing assets to family members in lower income tax brackets. Second, the donor can transfer appreciated assets that will eventually be sold at a gain to a family member who is subject to a lower capital gains tax rate or who can offset the gain with losses. However, gifts to children under age 24 may be subject to the “kiddie income tax”.

In considering whether to make a gift, a donor should weigh the expected benefit of the estate tax savings against the potential capital gains tax cost. Most assets (excluding retirement and annuity accounts) held by a decedent will receive a capital gain basis step-up at death. Assets that are gifted during lifetime receive no basis step-up. Therefore, generally a donor should choose to gift an asset that has a higher basis and hold on to assets that have a lower basis.

A gift of a “future interest” does not qualify for the annual exclusion. A gift must be of a “present interest”, which is an unrestricted right to the immediate use or enjoyment of the property or the income from the property. Many, but not all, outright gifts are present interest gifts that qualify for the annual exclusion. In contrast, a “future interest” is an interest in property which is limited in use or enjoyment to a future date in time.

A gift made to an irrevocable trust for the benefit of a beneficiary may be a gift of a “future interest” unless that irrevocable trust is drafted with “Crummey” withdrawal rights. A “Crummey” withdrawal right is a right by the beneficiary to withdraw within a certain period of time up to \$14,000 (i.e., the annual exclusion amount) of the gift made to the irrevocable trust.

According to the IRS, in order to qualify a gift for the annual exclusion, the beneficiary of an irrevocable trust must have notice of his or her right of withdrawal and have a reasonable amount of time to exercise his or her right of withdrawal before it lapses. What is considered a “reasonable” amount of time varies. IRS rulings have approved withdrawal periods ranging from 30 to 90 days. The 1960’s Crummey case involved a two-week withdrawal period. It is important in each year a gift is made to a qualified irrevocable trust that the trustee gives a written withdrawal notice to the beneficiary.

A gift made of stock or membership interest in a closely held entity could also be deemed by the IRS as a gift of a “future interest”. In 1995, A.J. and Christine Hackl formed Treeco, a LLC created to hold and operate tree-farming properties. The LLC operating agreement vested A.J. with management authority for life. Because of the young maturity of the trees, there was no current salable timber. A.J. correctly projected that Treeco would generate losses and make no distributions for many years. In 1996, A.J. gave LLC interests in Treeco to his children and reported the gifts on his gift tax return as qualifying for

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the annual exclusion. The IRS disallowed the annual exclusions.

The Tax Court concluded that the gifts of LLC interest failed to qualify as a “present interest”. In examining the facts and circumstances of the Hackl case, the Tax Court held that any economic benefits the children could have ultimately obtained from their receipt of Treco LLC interest was a future benefit rather than a present benefit. The children were unable to withdraw their capital accounts unilaterally and there were substantial restrictions upon the sale of their gifted LLC interest to an outside third party. Other cases have found in favor of the taxpayer depending upon the specific facts and the LLC’s

operating agreement.

Although writing a check directly to a child is certainly the simplest way to make an annual exclusion gift, gifts of stock or other property directly to a child or in trust for the child’s benefit should be reviewed with your tax attorney to ensure you maximize your tax benefits.

David P. Browne, P.A.

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10/31/13	\$248,000	HARBOR LANDING	4430 RIVERWATCH DR, #101	2+Den	1607	2
10/31/13	\$1,045,000	HIDDEN HARBOR	27281 LAKEWAY CT	3+Den	2893	2.5
10/30/13	\$316,500	BAY POINTE	26938 MONTEGO POINTE CT, #201	2+Den	2040	2
10/25/13	\$2,400,000	HIDDEN HARBOR	4110 HARBOR OAKS CT	4+Den	8222	5.5
10/25/13	\$2,200,000	TAVIRA	4851 BONITA BAY BLVD 1904	3+Den	4146	4
10/24/13	\$445,000	BAYVIEW	4801 ISLAND POND CT, #302	3 Bed	2712	3
10/21/13	\$510,000	HAMMOCK ISLE	26001 HAMMOCK ISLE CT, #201	3+Den	2603	3
10/15/13	\$350,000	BAY HARBOR	27098 SHELL RIDGE CIR	2+Den	1964	2.5
10/09/13	\$241,000	GREENBRIAR	4120 BAYHEAD DR, #205	3 Bed	1651	2



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5 Must have iPhone Apps

By Michelle Morfitt

MOST OF US are now thoroughly bonded with our 'smartphones' and ask ourselves daily, "How on earth did we manage without them?" Smartphones are indeed smart and can be perfectly tailored to suit our lifestyle in such a way that we find it unbearable to leave home without them. Choosing which iPhone Apps to download is the ultimate way to tailor your iPhone to suit your lifestyle. It's easy to download Apps, but with a dizzying array of choices, we have compiled a list of the most useful, if not essential, iPhone apps to make your smartphone even smarter.



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Web MD provides a wealth of advice on medical ailments. Having WebMD on your smartphone is like having a team of doctors in your pocketbook just waiting to advise and suggest at all times. No question is too complex or trivial for this genius app at any time of day. It is easy to access and use. The app is free and could be a life saver.



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Bravo Cucina Italiana 9110 Strada Pl Naples 514-0042	Ristorante Enrico 26831 S Tamiami Trail Bonita Springs 949-2204
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Fort Myers Beach 765-1040

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Naples 352-3200

La Fontanella
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Bonita Springs 498-6808

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Naples 260-7635

Mel's Diner
28601 Trails Edge Blvd
Bonita Springs 949-3080

USS Nemo's
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Naples 261-6366

O Mei
14700 Tamiami Trail North
Naples 254-8973

Pagelli's Cucina
Coconut Point
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Pincher's Crab Shack
28580 Bonita Crossings Blvd.
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Randy's Fishmarket Restaurant
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Naples 593-5555

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Bonita Springs 992-4040

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Bonita Springs 992-5600

Skillet's
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Survey Café
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Bonita Springs 992-2233

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Wouldn't it be better to EXPLORE and KNOW what you are seeing? How do you do this without spending hours upon hours ahead of time researching your destination? In some cases it's easy. You travel with an art historian! I had the privilege of traveling to Italy with Art Historian and Professor Mary Kirn (who has lectured many times in Bonita Bay). I had been to Florence, Venice and Rome many times before, but had never explored the museums and galleries in this fashion. I didn't know, or see, the three different "David" statues in Florence. Everyone knows the one at the Accademia, but did you know there are two totally different representations of David in the Bargello Museum? Did you know about the competition to design the doors of the Baptistry?

There is so much I never knew until I traveled with Professor Kirn - there is so much you'll never know until you EXPLORE.

Professor Kirn is planning an Art Adventure in Paris for April/May 2014. This is going to be a fascinating look at history, art and architecture. The adventure begins as you take walking tours to explore the specific sites that Professor Kirn wants you to see and explains the significance of each. The balance of the day is free to explore on your own, now that you know what to look for! Professor Kirn spends hours upon hours researching and designing an art history guide that is specific for this trip so you don't have to!

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CHIPPING - IT'S ALL ABOUT THE SET-UP!

Let's define a chip shot. A chip shot is a low running shot that travels a greater distance on the ground than it does through the air. Or, a ball that rolls farther than it flies.

I'm sure at one time or another, everyone who has played golf and been instructed on how to hit a chip shot has been told to “play the ball back in your stance” and “set your hands forward” and “keep your weight on your left side.”

The problem with the above statements is that there is no mention of where to position your upper body! This is crucial when it comes to hitting consistent successful chip shots.

To hit quality chip shots you must be aware of the position of your upper body, specifically your upper body swing center (sternum). The sternum must be set 1-2” in front of the ball. By placing your body into this position, it produces the proper clubhead and shaft positions to hit consistent quality chip shots.

After instructing chipping for over 25 years, I know for a fact that when you place your sternum 1-2” in front of the ball, it will feel extremely uncomfortable and awkward. But, you have to trust that is correct and imperative to developing a good chipping technique.

When the initial set-up is achieved, now the club can get into the proper positions to deliver the correct strike on the ball.

Below are the key positions that the proper set-up will produce.

SET-UP

1. Set sternum 1-2” in front of the ball. By setting your sternum in the correct position relative to the ball, this places your weight, arms and hands into the correct positions listed below.
 - Weight feels more on forward foot
 - Hands are in front of ball causing shaft to lean forward

STROKE

1. Clubhead and shaft swing back and UP on a straight path (NEVER INSIDE).
2. Shoulders swing on a steeper path – More up and down (NOT AROUND and LEVEL).
3. Arms stay connected with body.
4. Wrists remain quiet. Remember - They have already been pre-cocked if proper set-up has been achieved!!
5. Clubhead moves down on the ball and produces a “pinching” action and very limited follow through.

Another question that comes up when hitting a chip shot is “What club should I use to chip with?” The answer is that there is no specific club that should be used to hit a successful chip shot ... every golfer is different. Everyone's swing mechanics are different and produce different angles. So what club to use is appropriate for one person may not be appropriate for another. So, find a club that is your favorite to chip with and use it whenever a chip shot can be played. This eliminates having too many options/clubs to choose from and keeps the mind clear and confident. Once you get comfortable with controlling your upper body swing center (sternum), I am sure you can develop a much more consistent chipping technique. This produces more saved shots around the greens, what we all are striving for – LOWER SCORES!!

By Brian Glasco, PGA

Director of Instruction

Bonita Bay Club

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DAY			TIDES				COEFFICIENT	SOLUNAR ACTIVITY		
			1st TIDE	2nd TIDE	3rd TIDE	4th TIDE				
1 Su			06:58 am low tide (-0.3 p)	5:35 pm high tide (1.6 p)	05:49 am low tide (-0.3 p)	12:57 pm high tide (1.6 p)	4:34 pm low tide (1.3 p)	10:49 pm high tide (2.9 p)	93 very high	
2 Mo			06:59 am low tide (-0.6 p)	5:35 pm high tide (1.6 p)	06:35 am low tide (-0.6 p)	1:51 pm high tide (1.6 p)	5:09 pm low tide (1.3 p)	11:30 pm high tide (2.9 p)	100 very high	
3 Tu			07:00 am low tide (-0.6 p)	5:35 pm high tide (1.6 p)	07:22 am low tide (-0.6 p)	2:43 pm high tide (1.6 p)	5:46 pm low tide (1.3 p)		101 very high	
4 We			07:00 am high tide (2.9 p)	5:35 pm high tide (2.9 p)	12:14 am high tide (2.9 p)	08:10 am high tide (2.9 p)	3:33 pm high tide (1.6 p)	6:29 pm low tide (1.3 p)	100 very high	
5 Th			07:01 am high tide (2.9 p)	5:36 pm high tide (2.9 p)	01:02 am high tide (2.9 p)	08:59 am low tide (-0.6 p)	4:21 pm high tide (1.3 p)	7:24 pm low tide (1.3 p)	94 very high	
6 Fr			07:02 am high tide (2.6 p)	5:36 pm high tide (2.6 p)	01:55 am high tide (2.6 p)	09:49 am low tide (-0.6 p)	5:07 pm high tide (1.6 p)	8:35 pm low tide (1.3 p)	85 high	
7 Sa			07:02 am high tide (2.2 p)	5:36 pm high tide (2.2 p)	02:53 am high tide (2.2 p)	10:39 am low tide (-0.3 p)	5:50 pm high tide (1.6 p)	10:05 pm low tide (1.3 p)	76 high	
8 Su			07:03 am high tide (1.9 p)	5:36 pm high tide (1.9 p)	04:03 am high tide (1.9 p)	11:28 am high tide (0 p)	6:32 pm high tide (1.6 p)	11:48 pm low tide (0.6 p)	66 average	
9 Mo			07:04 am high tide (1.6 p)	5:36 pm high tide (1.6 p)	05:34 am high tide (1.6 p)	12:17 pm low tide (0.3 p)	7:13 pm high tide (1.9 p)		58 average	
10 Tu			07:04 am low tide (0.0 p)	5:37 pm high tide (1.6 p)	01:28 am low tide (0.0 p)	07:25 am high tide (1.6 p)	1:05 pm low tide (0.0 p)	7:53 pm high tide (1.9 p)	55 average	
11 We			07:05 am low tide (0.3 p)	5:37 pm high tide (1.3 p)	02:49 am low tide (0.3 p)	09:13 am high tide (1.3 p)	1:51 pm low tide (0.6 p)	8:32 pm high tide (2.2 p)	56 average	
12 Th			07:06 am low tide (0 p)	5:37 pm high tide (1.3 p)	03:53 am low tide (0 p)	10:42 am high tide (1.3 p)	2:35 pm low tide (0.9 p)	9:10 pm high tide (2.2 p)	60 average	
13 Fr			07:06 am low tide (-0.3 p)	5:38 pm high tide (1.3 p)	04:45 am low tide (-0.3 p)	11:52 am high tide (1.3 p)	3:17 pm low tide (0.9 p)	9:47 pm high tide (2.2 p)	65 average	
14 Sa			07:07 am low tide (-0.3 p)	5:38 pm high tide (1.3 p)	05:29 am low tide (-0.3 p)	12:48 pm high tide (1.3 p)	3:56 pm low tide (1.3 p)	10:21 pm high tide (2.6 p)	70 high	
15 Su			07:08 am low tide (-0.6 p)	5:38 pm high tide (1.3 p)	06:08 am low tide (-0.6 p)	1:34 pm high tide (1.3 p)	4:32 pm low tide (1.3 p)	10:55 pm high tide (2.6 p)	75 high	
16 Mo			07:08 am low tide (-0.6 p)	5:39 pm high tide (1.3 p)	06:44 am low tide (-0.6 p)	2:11 pm high tide (1.3 p)	5:07 pm low tide (1.3 p)	11:27 pm high tide (2.6 p)	77 high	
17 Tu			07:09 am low tide (-0.6 p)	5:39 pm high tide (1.3 p)	07:17 am low tide (-0.6 p)	2:40 pm high tide (1.3 p)	5:42 pm low tide (1.3 p)		78 high	
18 We			07:09 am high tide (2.6 p)	5:40 pm high tide (2.6 p)	12:01 am high tide (2.6 p)	07:49 am low tide (-0.6 p)	3:04 pm high tide (1.3 p)	6:20 pm low tide (1.3 p)	78 high	
19 Th			07:10 am high tide (2.2 p)	5:40 pm high tide (2.2 p)	12:36 am high tide (2.2 p)	08:20 am low tide (-0.6 p)	3:26 pm high tide (1.3 p)	7:03 pm low tide (0.6 p)	75 high	
20 Fr			07:10 am high tide (2.2 p)	5:40 pm high tide (2.2 p)	01:14 am high tide (2.2 p)	08:52 am low tide (-0.3 p)	3:49 pm high tide (1.3 p)	7:53 pm low tide (0.9 p)	71 high	
21 Sa			07:11 am high tide (2.2 p)	5:41 pm high tide (2.2 p)	01:55 am high tide (2.2 p)	09:25 am low tide (-0.3 p)	4:16 pm high tide (1.6 p)	8:49 pm low tide (0.9 p)	66 average	
22 Su			07:11 am high tide (1.9 p)	5:41 pm high tide (1.9 p)	02:41 am high tide (1.9 p)	09:59 am low tide (-0.3 p)	4:47 pm high tide (1.9 p)	9:55 pm low tide (0.9 p)	61 average	
23 Mo			07:12 am high tide (1.6 p)	5:42 pm high tide (1.6 p)	03:34 am high tide (1.6 p)	10:36 am low tide (0 p)	5:21 pm high tide (1.6 p)	11:08 pm low tide (0.6 p)	55 average	
24 Tu			07:12 am high tide (1.6 p)	5:43 pm high tide (1.6 p)	04:38 am high tide (1.6 p)	11:14 am low tide (0.3 p)	5:59 pm low tide (1.9 p)		50 average	
25 We			07:13 am low tide (0.6 p)	5:43 pm high tide (1.3 p)	12:27 am low tide (0.6 p)	06:00 am high tide (1.3 p)	11:55 am low tide (0.3 p)	6:39 pm high tide (1.9 p)	47 low	
26 Th			07:13 am low tide (0.3 p)	5:44 pm high tide (1.3 p)	01:45 am low tide (0.3 p)	07:43 am high tide (1.3 p)	12:40 pm low tide (0.6 p)	7:22 pm high tide (1.9 p)	49 low	
27 Fr			07:13 am low tide (0 p)	5:44 pm high tide (0.9 p)	02:54 am low tide (0 p)	09:32 am high tide (0.9 p)	1:27 pm low tide (0.9 p)	8:07 pm high tide (2.2 p)	55 average	
28 Sa			07:14 am low tide (-0.3 p)	5:45 pm high tide (1.3 p)	03:55 am low tide (-0.3 p)	11:04 am high tide (1.3 p)	2:17 pm low tide (0.9 p)	8:54 pm high tide (2.2 p)	64 average	
29 Su			07:14 am low tide (-0.6 p)	5:46 pm high tide (1.3 p)	04:50 am low tide (-0.6 p)	12:16 pm high tide (1.3 p)	3:07 pm low tide (0.9 p)	9:42 pm high tide (2.6 p)	75 high	
30 Mo			07:14 am low tide (-0.6 p)	5:46 pm high tide (1.3 p)	05:41 am low tide (-0.6 p)	1:11 pm high tide (1.3 p)	3:57 pm low tide (0.9 p)	10:32 pm high tide (2.6 p)	87 high	
31 Tu			07:15 am low tide (-0.9 p)	5:47 pm high tide (1.3 p)	06:29 am low tide (-0.9 p)	1:55 pm high tide (1.3 p)	4:49 pm low tide (0.9 p)		97 very high	

Solunar activity indicates the most favorable days of the month for catching fish. The strongest activity occurs when there is a full moon or a new moon and is weakest when there is a quarter moon and a three quarter moon



The Big Catch

THREE BONITA BAY resident fishermen with a remarkable catch appeared in the September issue of *Florida Sportsman* magazine. Skip Johnson, Chris Brown and John Stauffer were featured in the column, "An Outdoor Happening," after catching a 15-foot, 300-pound small tooth sawfish.

The trio was fishing for tarpon south of Sanibel when the battle began. All three participated in the tug-of-war that lasted two hours and brought the Cretaceous-age fish to the surface. As the three debated who would be the one to try to remove the hook from under its five-foot chainsaw bill, the sawfish snapped the line and swam away. The sawfish is on the critically endangered list, so the catch was reported to the Florida Wildlife Commission.



From left: Skip Johnson, Chris Brown, John Stauffer



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Techno-Savvy

What Is a Virus and Am I Infected?

A POPULAR QUESTION that arises is whether or not a computer has become infected with a virus? Even though antivirus programs are intended to stop all infections, they can still creep in. We need to understand exactly what a virus is along with any other possible forms of attacks to a computer.

What exactly is a “virus”? When the human body obtains a virus, the infectious agent replicates it. Very similarly, viruses in a computer also replicate themselves and are a type of malware. Malware, which is short for malicious software, is software used by an attacker to gather personal information and disrupt computer operation. Some of the main types of malware include viruses, Trojan horses, spyware, adware and rogue antivirus software. A Trojan horse is any program that invites the user to run it, while hiding any malicious code. Spyware and adware are also software that gathers information without the user realizing it. Lastly, rogue antivirus software actually poses itself to be your official antivirus software.

Users can see hints as to whether or not their computer has become infected with malware. If there are pop-ups appearing on your screen when not actively browsing the internet, this could definitely be a sign of malware. Rogue antivirus software shows that the user has numerous errors by producing a pop-up on the screen. Often times, there is a purchase available through the rogue antivirus program. If your computer seems to be running much slower or hardware is not responding to commands, it could be the result of malicious code, which is draining the computer’s processor.

To help prevent malicious attacks, users should always make sure their antivirus software is active and up-to-date. Also, make sure that the firewall is enabled whether it is in Windows or the anti-virus program. All credible antivirus programs have database updates to prevent against the latest attacks. When searching the web, be smart, especially when downloading. Users should never open any attachments or links in their email that looks suspicious or that are from an unknown sender. Users should periodically go into their programs checking to verify there are no applications that they have not installed. To do this, go through the control panel and into programs.

Malware is a major issue in the information technology era. Many of the highly recommended antivirus providers are suggesting that 100,000 new malware infections are created daily. This is about 70 new malware samples per minute. However, knowing some of the basics today related to these types of attacks can help you with the privacy of your computer and ultimately resulting in keeping your private life more secure.



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Never Too Young to Start Reading Bay Watch News!



Katerina Kipp, granddaughter of Marj and Howard Klein checks the news for a bike to buy when visiting Bonita Bay. Katerina lives in San Francisco.

Congratulations to Katrina! She wins a \$25 gift certificate to Amazon.com. If you would like a chance to win, snap a picture of your grandchild reading a copy of Bay Watch News and be the first to email us at: baywatchnews@aol.com.



Bridge Lesson *continued from page 12*

than 33 points. Our pair has 27 of the 34 important points, which is similar to have 33 of the 40 total points in the deck.

Armed with this knowledge, responder should probe for slam. He happens to have a good hand to use Blackwood and bids 6♣ when he finds out that only one ace is missing. A hand has to meet certain requirements to use Blackwood. You must be prepared to bid a slam when one ace is missing. For that reason, we generally say the Blackwood bidder needs to have first or second round control of every suit. Responder lacks only a diamond control and knows that opener's diamond shortness provides the needed control.

If opener had bid 3♥ to show a singleton heart instead of a singleton diamond, responder would not be so happy. The ♥K isn't a particularly useful card opposite partner's singleton or void. Nor is responder going to ruff many hearts with shortness opposite shortness. Plus responder has a lot of diamond losers.

Opener has one additional bid to show distribution – a suit bid at the four level shows a reasonable five-card suit and can be more helpful to responder than showing your singleton. These descriptive bids tell responder how well the pair's hands fit together. Good-fitting hands can bid those magic slams with less than normal strength. Poorly fitting hands that might even struggle to find even one extra trick are able to stop in game.

When opener does not have shortness, opener describes strength using these three bids: four of the major is the weakest bid showing up to 14 points; 3NT shows 15 to 17 points; and three of the major shows 18 or

more points. Opener gives point-count bids with balanced or semi-balanced hands. Points are usually a good judge of how high to bid with such hands. We don't have the space to show examples here but all of opener's rebids after Jacoby 2NT help your partnership reach good slams and avoid poor slams. Jacoby 2NT and all of opener's descriptive rebids are alertable. Alert partner's bids and never your own.

Jacoby 2NT is a useful convention to help you bid more slams. However, it is a very specific convention used only by partnership agreement and only when a major suit opening bid in first or second seat is followed by a pass. (Opposite a third or fourth seat opening bid, responder is a passed hand and assumed not to have enough strength for a Jacoby 2NT raise.) With only three trumps, you make a forcing bid first and then raise. Without a big trump fit, you'll usually bid your slams based on the traditional 33 required points.

Two-over-one game forcing assumes that your partnership has a forcing raise that shows four-card or better support. If you want to eventually play two-over-one, you should first learn Jacoby 2NT and, since you can use it with standard bidding too, you can start using your new convention immediately.

The holiday season will soon be upon us. For the budding bridge player in your life, consider making the gift of my beginning computer programs Play and Learn with Pat Harrington Introduction to Bridge Part I and Part II, which can be purchased at <http://www.greatgameproducts.com/introductiontobridge/> (for Windows, Mac or as an iPad app.) Happy Holidays!



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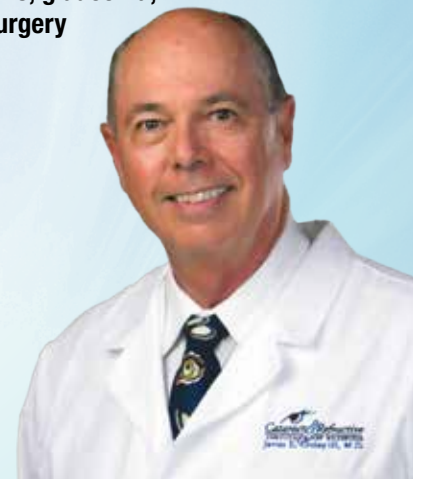
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Recipes *continued from page 21*

Bolognese Sauce

Prep. Time: 30 min
Cooking time: 3 - 4 hours
Servings: 6

Ingredients

- 1 tablespoon extra-virgin olive oil
 - 1 pound ground beef sirloin
 - 1/2 pound bulk Italian sausage
 - 1/2 cup chopped onion
 - 1/2 chopped celery
 - 1/2 chopped carrot
 - 1 tablespoon chopped garlic
 - 1 (20-ounce can) whole tomatoes - chopped
 - 1/2 cup milk
 - 1/4 cup dry red wine
 - 1/4 cup beef broth
 - 1/4 cup tomato paste
 - 2 tablespoons balsamic vinegar
 - 1 teaspoon kosher salt
 - 1 teaspoon dried basil
 - 1 teaspoon dried oregano
 - 1/2 teaspoon red pepper flakes
 - 1/2 teaspoon fennel seed
 - 1/2 cup mascarpone or cream cheese
- Refrigerated fresh pasta (linguini or fettuccini); cook according to instructions.

Preparation

Heat oil in sauté pan over medium heat. Add beef and sausage; cook until no longer pink. Using fine mesh sieve, drain off fat and set beef and sausage aside. Mince onion, celery, carrot and garlic in food processor; transfer to 4 to 6-quart slow cooker. Add meat mixture, tomatoes, milk, wine, broth, vinegar, salt, basil, oregano, pepper flakes and fennel seed to slow cooker. Cover; cook on low setting for 3-4 hours. Immediately before serving sauce, stir in mascarpone or cream cheese. Serve over cooked pasta.

Note: Start with chopped vegetables, then mince in a food processor until they are very fine.

Dessert - Cannoli with Chocolate-Covered Strawberries

Servings: 12 miniature or 6 regular Cannoli and 12-18 Strawberries
Pick up Mini or regular size Cannoli shells, baked and ready to fill.

Recipe & Directions for Filling Cannoli

- 2 cups chilled & drained Ricotta cheese
- 2/3 cup sifted confectioners' sugar
- 1/2 teaspoon vanilla extract
- 5 ounces mini chocolate chips
- dash of cinnamon

Combine cheese and sugar; blend well. Add vanilla, chocolate chips and cinnamon. Use pastry tube to fill cannoli shells.

Recipe for Chocolate-Covered Strawberries

- 12 ounce package of semi-sweet chocolate chips
- 1/4 pound or 1 stick salt-free butter
- 12-18 large fresh strawberries (washed & dried)

Melt butter in small saucepan, add chocolate chips. Stir until completely melted and blended. Hold berries by hull, dip 1/2 of strawberry in melted chocolate. Place on flat pan, lined with wax paper; put strawberries in refrigerator until ready to serve. Serve with Cannoli.

Note: Excess chocolate may be refrigerated and saved and served as a chocolate sauce (add chopped walnuts) over vanilla ice cream. Heat in microwave dish on low temperature to soften and spoon over ice cream (forms a hard shell on ice cream).

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Sudoku Puzzle

Edited by Will Shortz

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

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

Answers can be found at www.BayWatchNews.com.
Click on "Puzzles."

JUMBLE THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek

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Upon your arrival back to Bonita Bay, you have many things to prepare in your home to enjoy your time here in beautiful southwest Florida. Don't forget to take a few basic steps to prepare your stored vehicle for driving.

1. Look on the ground under the vehicle from the front to the rear and around the wheels for any possible leak that may have developed while you were gone.
2. Check all the fluid levels ... brake fluid, engine coolant, power steering fluid and the washer solvent. If you are not comfortable performing this step, as long as you did not see any leaks on the ground, you can bring it to your auto repair facility to have them checked.
3. Check the tire pressure in all of the tires and set them to the proper level. Again this can be performed by your auto repair facility as long as there is sufficient air in the tires to drive the vehicle there. Do not drive the vehicle with excessively low tire pressure because it can cause irreparable damage to the tire and even the wheel, or worse.
4. Start the vehicle and let it idle for a few minutes. Check again under the vehicle for any leaks. If everything seems ok, head out and fill the fuel tank with the designated fuel for the vehicle.
5. Have the vehicle inspected for the condition of the wiper blades, fluids and filters as well as tire tread and brake pad wear is always wise; but this can likely wait until your next oil change service is due.

Enjoy your time here and safe driving on our soon-to-be very busy roads.

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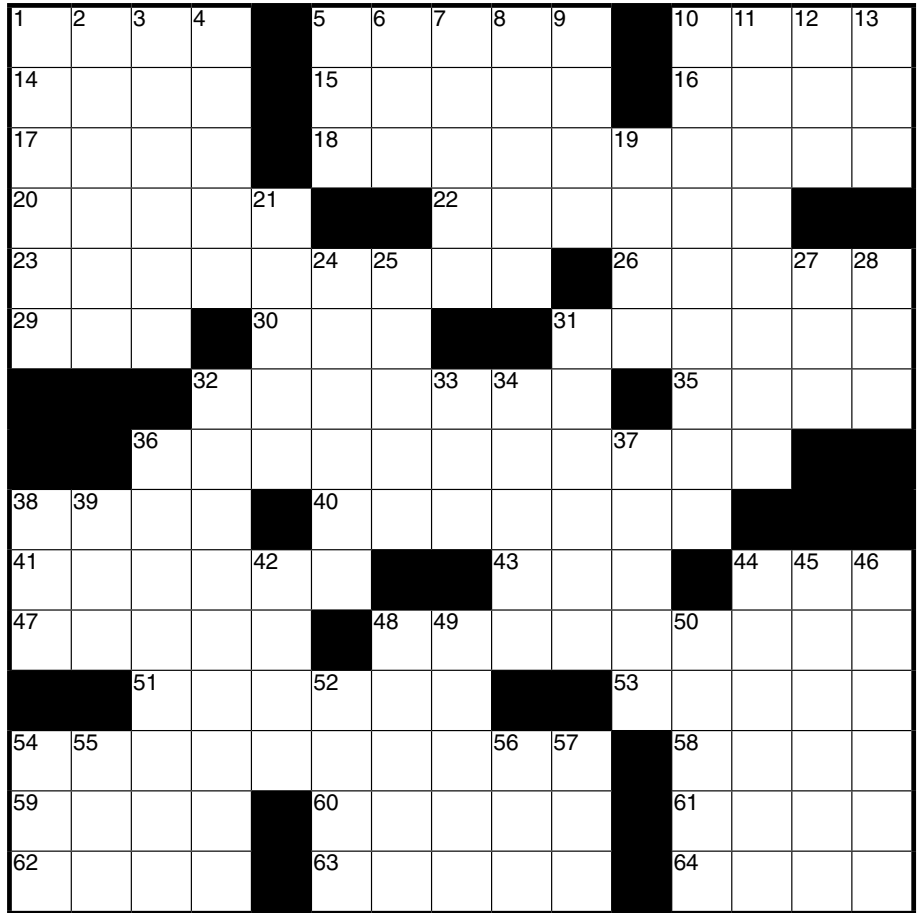
By Lynn Lempel

ACROSS

- 1 Quick punches in the ring
- 5 Painter Picasso
- 10 On
- 14 Replacement for the lira and mark
- 15 Editor's insertion mark
- 16 Famed Roman "fiddler"
- 17 Worker's brief cry of relief
- 18 Addition to the Superdome in New Orleans?
- 20 Cars sporting four rings
- 22 One might make you cry "59-Across!"
- 23 Mount Everest?
- 26 Enticed
- 29 Tee preceder
- 30 Señor's "that"
- 31 Had a feeling about
- 32 Actor Eli of "The Good, the Bad and the Ugly"
- 35 Bake-off entry, perhaps
- 36 Arrive wearing a skintight getup?
- 38 It goes out with the Tide
- 40 Motors
- 41 Parody
- 43 Hamm on a soccer field
- 44 "Toodle-oo!"
- 47 Shimmery cloth
- 48 Give Trebek a drubbing?
- 51 Total
- 53 Melting snow
- 54 Costly carved watch?
- 58 Cookbook compiler Rombauer
- 59 See 22-Across
- 60 Herb used in making absinthe
- 61 Asia's shrunken ___ Sea
- 62 Lunch orders, briefly
- 63 Religious subgroups
- 64 "Auld Lang ___"

DOWN

- 1 Period noted for a sharp increase in globalization
- 2 Bodes
- 3 Ones ending their engagements?
- 4 Bulgaria's capital
- 5 Dell products, for short
- 6 Hotel-rating org.
- 7 Payment from a palm greaser
- 8 Big name in tableware
- 9 Name of four Holy Roman emperors
- 10 Proclaims publicly
- 11 Instrument for Stan Getz or John Coltrane
- 12 Buried treasure of sorts
- 13 Word after small or chicken



15 MINUTES / 74 WORDS

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- 19 Competent
- 21 Power source for early locomotives
- 24 Catching some Z's
- 25 Sarah depicted in "Game Change"
- 27 "Yow!"
- 28 Gen. who became a pres.
- 31 Grammy winner Twain
- 32 Prolixity
- 33 Lee who won an Oscar for "Brokeback Mountain"
- 34 Weather conditions, poetically
- 36 Disdain
- 37 Cowboys and Indians
- 38 C.I.A. forerunner
- 39 Antinarcotic org.
- 42 "Render ___ Caesar ..."
- 44 Out of focus
- 45 Compliant type
- 46 Breathe out
- 48 Old hag
- 49 Thing from the past
- 50 Assumed name
- 52 Some nest eggs, in brief
- 54 Corn waste
- 55 "You've got mail" co.
- 56 Superlative suffix
- 57 Adult movies get three of them

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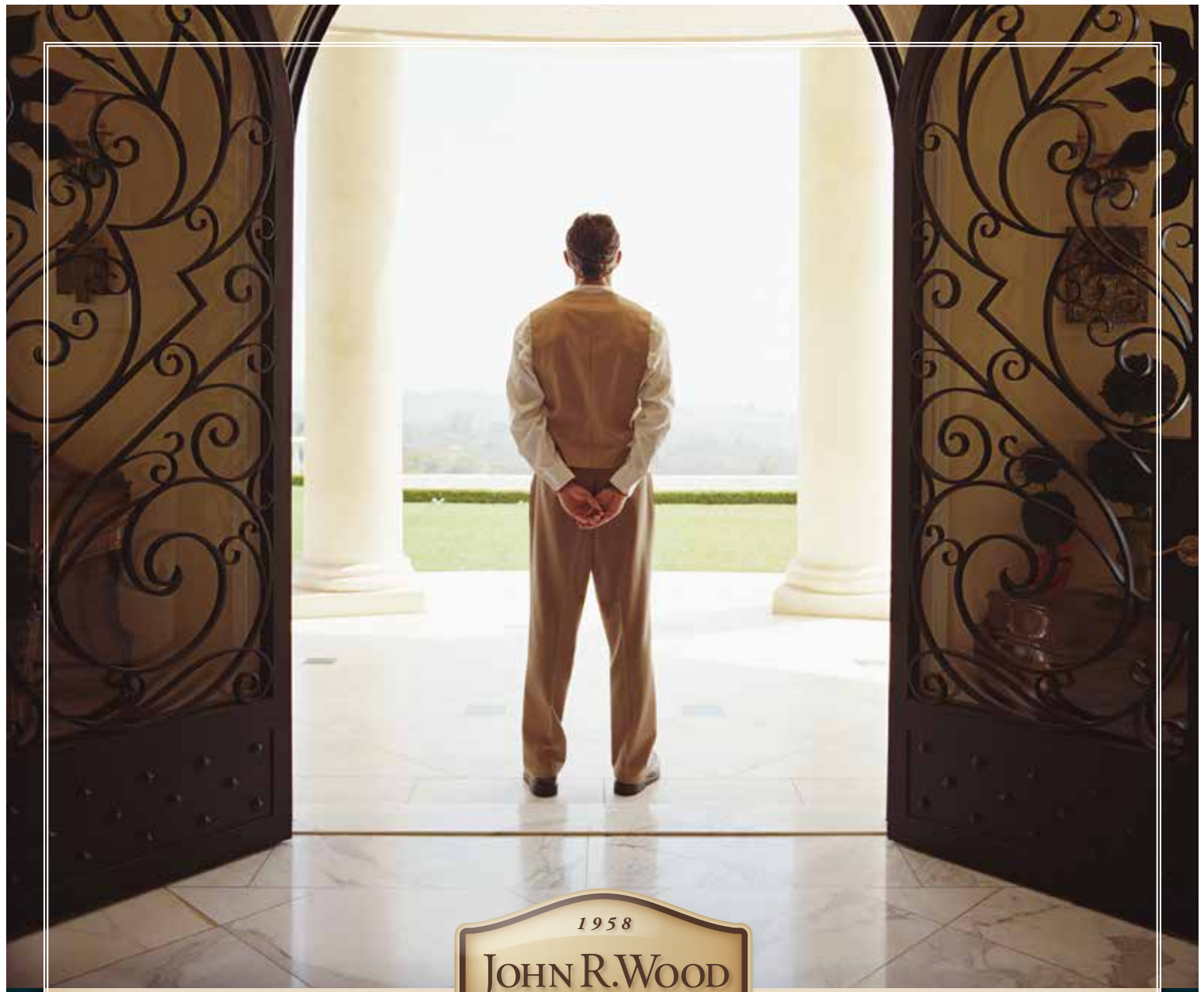


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