



**ROYAL HARBOR ASSOCIATION
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Nancy Lockwood

President's Message:

Well another year and summer have past and it was eventful for Royal Harbor. We welcome all of you back to a neighborhood which sure looks a lot different but at least had no real serious structural damage to any of our homes (screen cages excluded!!)

Your board is pleased to say that we finally have both the Dolphin and Marlin entrance walls completed and that they are both now identical. We are pleased with the positive feedback we have had and if you don't care for them we'd just as soon not hear about it!

We are also pleased that the walls weren't hurt in the storm. Many of you who were here for the summer noticed that we lost a letter H on the Marlin sign so if you know any kids with the initial H you might want to check their bedroom!

I want to personally thank Nancy Lockwood who conceived the idea of a Halloween Trick or Treat walk that was held on Snook. It was a tremendous success. If you didn't attend, note the great pictures elsewhere in this newsletter, and put it on your calendar for next year. Nancy is a creative gal and has other great plans for us.

Our Annual Royal Harbor meeting will be the evening of January 16th. Notices with location, time, and agenda items will be distributed in advance. Please hold the date on your calendar.

There is currently an opening on the Royal Harbor board since Eric Watler moved. We would be pleased to receive suggestions or volunteers for the position. We would like another resident from the Dolphin Road area if possible. If you are interested or have a suggestion please call me at 793-5155.

With the Wilma gone and most the vegetation cleaned up, lets all get on to another great Naples – Royal Harbor winter season.

Fraser Smithson

Landscape and Civic Improvements Committee—Don Wirth

• **Entrance Signs.** The installation of signs at Marlin and Dolphin Road entrances has been completed. The process of design, permitting and construction involved a more detailed process than originally anticipated.



Entry Sign, Marlin Dr./Sandpiper

• **Cul-de-sac landscaping & maintenance.** Residents who reside on streets with cul-de-sacs are advised to contact the Parks and Parkways Division of Community Services Dept., concerning any horticultural issues in the cul-de-sacs. Almost all cul-de-sacs were upgraded during the past two years and residents need to advise city staff of any problems. There was some damage during Hurricane Wilma.

• **Speeding in canals & outside perimeter of Royal Harbor.** Unfortunately too many Royal Harbor boaters continue to violate the “no wake” zones. One stretch where violations are routine is between Windstar and the entrance into the various canals and Haldemann Creek near the end of Snook. There are two “no wake” signs in that stretch. Many boaters ignore the signs until they approach the entrance to the canals (returning from the bay or the south) or past the sign in front of Windstar (heading to bay or going south). This complete stretch is a “no wake” zone. Finally, many residents who live on the canals report “no wake” violators who are Royal Harbor residents.. These violations do two things; contribute to further bay deterioration and damage private property (seawalls).



Entry Sign, Dolphin Rd./Sandpiper

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**Concerned About Your Neighborhood?
Your Association Needs You**

As indicated in the President's message , this past year has been one marked by the loss of the valued services of several Board members as their lives moved on to other endeavors. In a dynamic community such as ours, we can expect the future to bring more such losses.

That is why it is important for your Board of Directors to know who might be interested in serving as a member. If you are interested in helping to keep Royal Harbor vital and responsive to the needs of residents, you are invited to contact any Board member and provide a short summary of experience and qualifications. It is important that we have an ongoing list of people who would be willing to serve.

The New FEMA Maps and changes in Royal Harbor

FEMA has now released the new Flood maps for Naples. Your home site designation may or may not have changed but one thing has not changed. If you have a home here you are in the FLOOD Zone.

The following is from notes I wrote at the various meetings at the time. Even FEMA and the city officials have said that none of this certain and that it may change as more data is collected. Probably the changes (if any) in the map that will happen after the county law suit will not pertain to Royal Harbor but to inland areas either side of 41 as it goes North.

Here is what we have now. First the base elevation has changed. FEMA has added 16 inches to the existing base line. This means everything from the OLD MAP has been elevated 1 foot 4 inches. If your old elevation was AE10 (which meant 10 feet above sea level.) The new designation of AE10 means 11 feet 4 inches above. Why the base was changed, I do not know. I was told that the original data was flawed. How does this affect you? If you are in an existing home it will probably be in increased insurance rates and especially in FEMA flood insurance costs. I was told "No one knows yet what rates might be."

If you plan to add on to your home or build new the new codes will greatly affect your design and cost. All the contractors and Naples inspectors know the new rules so all you have to know is "how Much ?" Something that will affect you is the remodeling rule of 50%. Presently the rule is if your remodeling job effects the appraised value of you home over 50% you need to tear down and build up to the present code.

While this is still in affect I am told that FEMA will allow you to install new hurricane windows and doors into your existing home for safety's reasons and not count that toward your 50%. However, I was told that this is a case by case situation and normally only older homes with original old windows will be allowed to do this. Still this is a help and something to consider if you are going to remodel.

The arrival of WILMA will also have an effect on insurance rates. If you have been listening to the news stories or read the newspaper articles you already know that insurance rises for us all when we have big events with big losses. When I attended the meetings I spoke of earlier it was before Katrina, Rita and WILMA. Now that the insurance companies have been hit hard again you can bet the old quotes are out the window and the new ones will be even worse than expected.

You can get a copy of the new FEMA map at www.naplesgov.com . By downloading the map you can zero in on your lot.

Terry Forshier (Tforshier@johnrwood.com)
Chairman Membership

Aftermath

New Sign Spared!



Tough Mowing Task!



Massive Equipment for Cleanup

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B - O - O - O - O - O to Wilma

Wilma didn't scare Halloween away in Royal Harbor.

There were 90 little goblins Trick or Treating on Snook Drive.

We Would like to thank all the people on Snook Drive that brought out their tables and chairs to the end of their driveway and invited others to join in.

Also a big thanks to all that put together the hayrides for the kids.

Everyone was a winner that attended but we did award five prizes (Gift certificates to Toys R Us). To the following:

3rd place (\$10.00 each) ~ Raylee Rushing ~ Salley Rushing ~ Tucker Hanks.

2nd place \$15.00)~ Bridget Cugno

1st place = \$20.00)~ Nicole Smith.



Gala Garage Sale

We are having a Royal Harbor Neighborhood Garage Sale. It will be held on Saturday January 28th from 9 AM to 1 PM

HOWEVER TO PARTICIPATE YOU MUST HAVE A CITY GARAGE SALE PERMIT. YOU CAN GET THIS BY FILLING OUT THE FORM PRINTED HERE IN THE NEWSLETTER AND FORWARDING IT TO:

**NANCY LOCKWOOD
2150 SHAD COURT
NAPLES, FL 34102**

Nancy will take the applications and get everyone's individual permit and bring it to you with a marker to put on your mailbox to let people know you are participating in the sale. If you don't get a permit you risk the City not letting us get "bulk" permits in the future. So if you want to participate send in the form. You MUST have a permit to sell.

The Royal Harbor Association will run an ad in the Naples Daily News - all you need to do is have your "stuff" ready to be sold.

If you would like to have any unsold items picked up by a charity on Monday the 30th call Nancy Lockwood after the sale at 793-3221 and she will have then stop by your house. If you have any questions call Nancy at the above number.



GARAGE SALE PERMIT APPLICATION

Applicant Information

Applicant's Name: _____
(Must be residents at the location of the garage sale.)

Address of Garage Sale: _____

Phone Number: _____ Date(s) of Garage Sale: _____
(8 AM – 8 PM)

(Signature of Applicant)

Conditions of Approval

- Garage sale means a garage, yard, lawn, patio, or similar type sale held anywhere on any residential premises for the purpose of disposing of personal property, typically found in a residential household or garage, by the resident of the premises where the sale is held. Merchandise may not be new merchandise, such as crafts, gifts, or food items.
- The individual conducting the garage sale shall provide for control of parking for motor vehicles so as to reasonably prevent unsafe conditions and traffic congestion on the public street or streets adjacent not the premises upon which the sale is being conducted.
- Garage sales may be conducted for no more than three (3) consecutive days, **and there shall be issued no more than one permit per premises per year**, plus one permit in conjunction with the relocation of the residents of the structure.
- This permit must be posted on the property where the garage sale is held.
- Garage sale permits for units in cooperative or condominiums may be issued to the individual unit owner. The sale must occur inside that unit. If it is to occur in the common area a letter from the Board of Directors is required.

Advertisement

- No advertising other than a classified advertisement is permitted for a garage sale. **However, one sign shall be permitted at the location of the sale which shall be exempt from permitting requirements set forth in the City of Naples Comprehensive Code Section 106.34. The sign must be located on the residents' property and not in the City right-of-way.**

ANY VIOLATION OF THESE CONDITIONS OR OTHER APPLICABLE CITY CODES WILL INVALIDATE THIS PERMIT AND MAY RESULT IN OTHER ENFORCEMENT ACTIONS.

Zoning Approval

(Authorized Signature)

Date



Most Fun- Kids or Adults?



Beware the Witches Wand



Ahh the power of Bud Lite!



Jus' clownin' around



That's Really Superman?



I like these meals on wheels!



Witches and Elves Mass Transit



Two Winged Beauties



How 'bout a treat for my Pup?



Even the Armed Services!

Think You're Safe from Theft in Royal Harbor? (Think Again!!)

We all enjoy the seemingly safe surroundings of Royal Harbor, the lack of crime, and the "neighbor watching out for neighbor" mentality. However, one of our RH neighbors experienced a serious theft – not a physical theft of her property, but the theft of her identity. In this case, a bogus credit card was issued to a thief with her name and identity associated with it. Our neighbor joined the 10 million Americans who experienced an identity theft crime personally last year. The loss to these thefts has been estimated at \$50 billion, with the average victim spending \$1000 and 175 hours trying to rectify and recover their identity. The really insidious nature of these thefts is that they go undiscovered for months sometimes, so the investigative trail is cold before the victim realizes what happened.

So how do you protect yourself? A few tips to reduce your exposure include:

- Don't put anything into the trash that you wouldn't hand to a criminal in person. Shred anything that goes into the trash that has any vital information on it (account numbers, social security numbers, and especially all those free applications for credit cards!)
- Don't put or leave anything in your mailbox that you wouldn't hand to a thief. Getting one of your checks makes it much easier for thieves to target your specific checking account. Take the mail to a post office or mailbox, or give it to our postman, Jeff, directly. If that's impossible, put it out just before his arrival at your house, not early in the morning. The red flag up is a red flag to thieves as well as the postman. If you're going on vacation, submit a PS Form 8076 [Hold Mail form — downloadable from the Internet] to the post office. If you're going to be gone for a short period, have a neighbor take your mail out of your box daily.
- Don't give out any information to unsolicited callers that you wouldn't give to a thief. If it appears to be a legitimate charity, business, or your bank, ask them to send you something in the mail, rather than paying with a credit card on the phone. If you initiate the call to a business or charity you trust, it's a different story. Banks and other financial institutions will never call and ask for sensitive information on the phone!
- Check your credit reports periodically and check especially for new credit checks made about you. If you haven't applied for credit from a company making a credit inquiry about you, contact them immediately and see what's up. Some credit reporting services offer a service which will notify you if a credit inquiry is made.
- Guard your social security number carefully and don't put it on anything where it is not absolutely essential. Ask anyone who wants it how they safeguard it and why they need it to start with. Never put it on your

checks! In Florida, you should ask for a driver's license number which is different than your SS number.

- Report any suspicious activity related to your identity or credit to the Naples Police immediately.

There are a host of other tips available on the Internet, but the key is thinking defensively about any personal or financial information related to you which can enable identity thieves to steal your finances or your good credit and provide you with a very stressful situation while trying to straighten your life out again.



Neighborhood Watch - Tim Jenkins, Chairman



REMINDER: All 4 legged pets - *cats as well as dogs* - must be on a leash with you or your designate on the other end - and carrying a plastic bag or other suitable container to retrieve any mess deposited - whenever your pet is off your property. *This is not just being a good neighbor - it's the law!*

Most of our Royal Harbor pet owners don't need the above reminder - but there are those who let their pets wander the neighborhood unattached - either because they are too busy or feel that leashing their animal is unnecessary. Whatever their reasoning, it is just not fair for the rest of us to have to put up with your pet wandering, at will, on our properties and having to pick up what that animal might leave behind. Pet ownership has its responsibilities, and if one is not willing to act accordingly, then maybe he/she should not have a pet.

Be a good neighbor - take the time to walk your dog or cat on a leash. Your neighbors and your pet will thank you.



Waterways Committee - Chairman: Dave Capito

Several Calls have been received regarding the debris in the canals since hurricane Wilma. As expected the City replied that while they respected our needs to clean the canal of debris they would sort of have to put us on the back burner. Therefore anything we can do to assist them in this effort is appreciated.

I need your help in finding rocks or coral in the canal. There is a local effort to define these areas and report them to the city. Please be quite specific and call David Capito at 793 8361. Or better yet, if you can fax me a map of the area at the same number.

Speeding still seems to a problem in the open water between Tarpon and the mangroves. This area remains a no wake zone and any help in respecting this is well received by the homes on Tarpon, Snook and Sheepshead.

Welcome New Members to Royal Harbor Association

William and Colleen Wildner (and Jason)2527 Tarpon
George and Gayle Napoli 1863 Snook
Robert and Anna Sorhegi (Robert,Michael, Natalie)2190 Snook
Seven Isle Development1550 Mullet, 1793 Bonita, 1900 Tarpon
Paul and Kathleen Stanton (Riley and Elizabeth).....2150 Sheepshead
Tim and Heather Jackoboice..(Remington and London).....2290 Tarpon
Fred and Diane Hoffman.....1303 Wahoo Ct.

The new 2006 membership renewals are out. Please fill them out and return them ASAP so we can get the new booklets ordered and up to date with everyone in them. Did you know that 100 residences in Royal Harbor are Non Members?

Everyone in Royal Harbor has been sent an application so please if you know someone who is not registered ask them to sign up. We want to represent ALL of Royal Harbor.

Terry Forshier membership chairman



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