

The Rainbow Times

**Board Nominations and Ballot
2013 Minutes and Treasury Report
Final Report of President John Kavali
News and Views • Inn Happenings**

Number 16 Winter 2013-14



The Rainbow Times

*Newsletter of the Rainbow Bay
Property Owners Association*

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Number 16 • Winter 2013-14

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COVER

Sunset Over Exuma Sound, Wandering
Shore Drive • Photo by Ron Nentwig

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Final Report from the Outgoing President

Dear Members and Friends:

I am writing a little early this year. The board and I want to get the *Rainbow Times* out in December to ensure copies are mailed the prescribed 90 days prior to the March 22nd annual general meeting. Also, this is an election year for directors and a ballot is on page 7.

We have had a pain-free hurricane season, with no storms (so far). That makes being here in the summer very nice. The water is a warm 86 degrees and the no-see-ums have been tolerable. The biggest decision each day is whether to swim in the Atlantic or the Caribbean, whichever is the calmest.

As you know, our Association—not the Bahamian government—is responsible for maintaining our roads. We have nine miles of paved and 16 miles of quarry roads. For years road maintenance has been our greatest expense, and recently costs have skyrocketed. In the past few years, we have spent approximately 80% of our total budget on roads. It would be nice to say we are “gaining” but at this point we are barely holding our own. We need to come up with a long-term plan. We have discussed this problem at several board meetings and have considered a few possibilities, but we would like you—home owners and lot owners alike—to contact us with your ideas and solutions.

At this point, we haven't done any major road repairs. I am still in the process of getting estimates and have even called in a contractor from Nassau. Alas so far, the cost of making road repairs in this manner is just too extreme for our budget. The Board of Directors will discuss these problems in more detail at our next meeting in December.

We were hoping to be able to pave half a mile a year, using two coats of tar, similar to the method used by the government on the Queen's Highway. Given the estimates we received (\$74,000 per quarter-mile from Symonette and \$95,000 per quarter-mile from Doser in Nassau), this is no longer a possibility. In 2009, a contractor bid \$140,000 for one mile—so you can see that the cost has more than doubled. We have been “patching and smearing” with cement, trying to keep our paved roads together, but the sun, salt and rain continually wear and erode and cause cracks. This is very much an ongoing process.

The unpaved quarry roads present an even more difficult problem. In some areas there is nothing left for graders to grade. Rebuilding the roads, with the cost of quarry at \$350 per truckload, is also cost-prohibitive for us at this point. Ten or so years ago we put ten 20x40-foot cement “run ups” a quarter inch thick in the worst washed out areas. These have held up well, but they cost us \$2500 each even then, and today's price could be more than double.



One of our board members suggested trying to plant grass on the flatter, less used roads. When the grass roots take hold and spread, this would help prevent erosion. Another director suggested pairs of four-foot-wide cement “tracks,” much like some private driveways, a car width apart, for certain areas. Still another suggested we cement over the worst washed out areas. The present plan calls for testing each of these suggestions.

Two final suggestions—not popular ones—were to increase our annual dues and/or make a one-time assessment to address our road problems. We *do* need to maintain our roads. Should they deteriorate at a faster rate than they are presently, we will be hard-pressed to bring them back. Hopefully we will receive some sound advice and suggestions from our membership to get us back on track (er, road).

SMALL THINGS DONE WELL:

Rainbow Beach walk was damaged by Hurricane Sandy, but recently John Kavali and Perry Attfield repaired it and installed the and painted the handrail.

BELOW: Max, Rainbow's Jack-of-All-Repairs, completed the second half of the entrance to the Association Building, tennis court and boat ramp.



On another note, while I was at Rainbow Beach this summer, I noticed that some of our residents were having some difficulty using the cement walkway. It was in need of repair and it is fairly steep toward the top. I had the walkway repaired and installed a handrail, which I hope will improve matters.

Obviously, I don't know who will succeed me as president, nor who will serve on the next board. Having been president for the past eight years, however, I am very aware of continuing annual increases in the subdivision's overall activity and the need for daily hands-on work by board members. I feel this workload needs to be more evenly divided between the board members than it has been during my tenure. While we have had very willing directors, just three live in Rainbow full time and they have carried most of the load. However, we have our webmaster, and secretary who are willing to continue, and hopefully will be voted back in. We have also had an individual express interest in the position of treasurer, which will take a big burden off the next president. Our bookkeeper in Florida has been an extremely valuable asset.

As Rainbow Bay expands, so do the demands on the board of directors. I feel it is important to have more full time residents on the board, yet finding those willing to “step up” is difficult. I would not be surprised to see, at some point, the Association needing to hire a full time manager. For now, however, I'm hopeful that the next board will find ways to work around this need, possibly by hiring more part-time employees, or by having more residents volunteer during their stay here in Rainbow.

We are proud to have gained the respect of our neighboring Bahamian communities. The good folks in James Cistern do an excellent job maintaining our refuse disposal (the famed “Trash-Mahal”) and keeping that area clean. JC, Gregory Town and Hatchet Bay are most grateful for the support we give them by shopping and dining, and by hiring the local work force. Many have come to depend on Rainbow Bay for their livelihood.

Finally I want to thank all of the members and friends that I have made during my tenure as president. It has been hectic and trying at times, but at other times rewarding and gratifying to see all the progress we have made.

— *John Kavali*

Board Nominees

Please vote:
Ballot on page 7



Dave Chiulli

I have been coming to Eleuthera since my dad built a house here in the early 1970s and have served on the board for the past two years. In 2005 my wife Anne and I purchased that home. All of us share the same bond, our love for Rainbow Bay. If elected I would bring my knowledge and expertise in the construction field, and my desire to maintain the community and never take it for granted. Remember the past, focus on the present, look to the future.



Mariano DiGiovanni

I reside in Troy, Michigan with my wife Susan and two children in college. We are members of a Parish in Detroit and St. Elizabeth Ann Seaton Parish here. I have been a member, board member and honorary member of the Masonry Institute of Michigan; director and president of the Detroit Mason Contractors Association; and hold honors from local charities and communities. I am an International certified special inspector of structural masonry and an advisor for the Masonry Institute. I enjoy gardening, land sculpting and fishing. Susan and I have been members of the RBPOA for 19 years, improving our hilltop properties which I hope to leave to our children. I plan in coming months to transition to Eleuthera and would be honored and excited to take on a challenge as a board member, helping to establish a standard of care for our community.



Alan Fischl has served on the Board for the past four years as a legal advisor, assistant secretary and vice

president, his current position. A New York attorney and former lieutenant in the Navy JAG corps, he and his wife, Barbara, bought their home in Rainbow Bay over thirty years ago. The Fischls have SCUBA dived worldwide, but Eleuthera is home to them for six months every year, both winter and summer.



Anne Harvey A native and current resident of Lexington, Kentucky, I have been coming to Rainbow since 1975, when my parents built their house overlook-

ing Hidden Beach on Treasure Hill Road, which I now own with my sister Leigh. I majored in computer science in college and worked for IBM for seven years as a system engineer for large computer customers—experience useful in my job as Association webmaster. For the past twenty years I've been co-owner and general manager of a contracting company in Lexington. I have three grown children and am an avid golfer, snorkeler, kayaker, and swimmer. Currently retired, I keep busy studying yoga, Indian philosophy, and training to teach meditation.



Matt Hoopes An educator from New Hampshire, Matt has served on the Board of Directors for fourteen years, twelve as Association secretary.

A full-time resident of Rainbow Bay for eighteen years, he enjoys working on assorted Rainbow and Eleuthera community projects. Matt's close association with local Bahamians and determination to live on our island virtually all the time has given him a vast knowledge of local ways which helps new residents and property owners alike.



Richard Langworth

"Time for you to step up," said a friend. "But I've always said editors shouldn't be directors." "Let the voters decide." Fair

enough, but one promise: I will never use this newsletter, to promote my side of any issue. Qualifications: publisher, writer, editor, non-profit director, president and chairman for forty years. Rainbow property owner thirty years, homeowner eleven. *Rainbow Times* editor 2006-07, 2010 to date. Barbara and I spend four+ months a year at "High Tide" on Wandering Shore Drive. ABC of local references: Bill Allbury, Sidney Burrows, Josh Culmer. With a vested interest in the Bay, I will consider the needs of home owners and lot owners alike.



Jim Marshall My wife, Deborah, and I are Canadians who have owned our house in Rainbow since 1996, spending five to six months a year on

the island. I was in market research in the computer industry and worked in community development for over fifteen years before retirement. I look forward to working with others on the board to continue to develop the great community that we have here. We have an excellent board, and our residents' association is the best organized of its kind on Eleuthera. I have volunteered in the past few years for several short-term projects. I would be honored to give my time and effort to serve this great community as a member of the board.



Ron Nentwig Ron and his family first came to the island in 1995 and built their home on Wandering Shore Drive two years later. Recently Ron retired from a thirty-five year career in education. He worked in indepen-

dent boarding schools—Rectory School (Pomfret, Connecticut), Brewster Academy (Wolfeboro, New Hampshire) and Avon Old Farms School (Avon, Connecticut)—as an administrator, teacher and coach. Summers often found him as a manager of the 19th Hole at the local golf course or working with school maintenance or construction. Since retiring, he has been tutoring students in mathematics and officiating high school soccer games in Connecticut. He has been on the Rainbow Bay Board this past year, offering his assistance as needed.



Zev Wasserman Co-owner and managing director of The Rainbow Inn, Zev this winter marks his fourth season on Eleuthera. Zev is an

avid fisherman, sending out weekly charters for tourists and locals. He is also an active eco-tourism enthusiast, with an on-property organic farm providing the Rainbow Inn with freshly grown fruit and vegetables. ❖

Minutes

March 2013 Annual Meeting

1. President's Report. John

Kavali began with news of a fatal car accident during the night when an automobile crashed into the large tree opposite the Loring property. Several of the community helped put out the ensuing fire. Sign-up sheets for contact information and Cable Bahamas were pointed out, along with a request for anyone interested in running for the Board of Directors for 2014-16. John also described repairs undertaken in the wake of Hurricane Sandy. The jetty repairs came in at a lower price than originally estimated; however, more damage was done than we had first realized.

continued overleaf...

Rainbow Bay Property Owners Association Profit & Loss January through September 2013

	Jan - Sep 13
Ordinary Income/Expense	
Income	
41007 - Association Fees - 2007	15,392.45
41008 - Association Fees - 2008	105.00
41009 - Association Fees - 2009	35,530.00
41100 - Association Fees - Past Due	235.88
41200 - Donations	
41210 - Donations - Road Fund	140.00
41290 - Donations - Other	480.00
Total 41200 - Donations	620.00
41500 - Miscellaneous Income	10,770.00
41600 - Classified Ads	1,090.00
41700 - Interest Income	15.37
4999 - Uncategorized Income	1,165.00
Total Income	64,923.70
Expense	
50000 - Bank Fees & Currency Exch	330.13
50200 - Building Maintenance	3,830.00
51000 - Equipment Maintenance	1,473.56
51300 - Freight, Shipping & Customs	594.54
51400 - Insurance	2,842.00
51500 - Accounting	5,229.02
51700 - Road Repairs	5,300.00
51800 - Maintenance Operations	
51810 - Road Clearing	0.00
51830 - Max wages	4,935.00
51840 - Beautification	900.00
51850 - Maintenance Supplies	3,597.00
51860 - Beach Maintenance	800.15
51870 - Tennis Court	35.00
51890 - Other Maintenance	2,840.00
51800 - Maintenance Operations - Other	438.48
Total 51800 - Maintenance Operations	13,536.46
53000 - Office Supplies	491.13
53100 - Office Services	2,542.85
53200 - Postage & Courier Services	1,037.38
53400 - Printing & Copies	1,447.71
54300 - Work Permits	820.00
55200 - Travel	140.00
55400 - Utilities	75.46
56000 - Other Expenses	259.57
56100 - Annual Meeting Expenses	795.78
62000 - Donation	1,000.00
Total Expense	41,745.59
Net Ordinary Income	23,178.11
Other Income/Expense	
Other Income	
50000 - Gain on sale of equipment	260.00
Total Other Income	260.00
Net Other Income	260.00
Net Income	23,438.11

Minutes, continued...

2. Treasurer's Report. The one-time special assessment for hurricane repairs improved the overall balance significantly, with the reserve fund up by \$30,000. An updated summary of the year is on page 5.

3. Properties Report. There are now 145 houses in Rainbow Bay, plus eight under construction. No additional applications are pending.

4. Donations. The Association donated \$250 for the James Cistern Clinic, \$250 for the P.A. Gibson Primary School (tractor use), \$250 to the Bahamas Outreach Student Foundation, and \$250 to the Health Association of Central Eleuthera (HACE). Bins for recycling aluminum cans, proceeds of which benefit the Hatchet Bay Primary School, will soon be available.

5. Budget. Printed handouts were provided and the 2013 budget was approved by the membership.

6. Past Dues. With realtors' and lawyers' help, most past dues are being collected at the time of sale. However, other outstanding accounts, such as those by original sellers or Jay Gladwin & Co., cost too much in legal fees for the RBPOA to reclaim.

7. The Rainbow Times. Editor Richard Langworth has found a new printer, reducing the cost per issue by \$800 and the annual cost by \$1600. This enables us to continue printing the covers and centerspreads in full color and the rest in two-color.

8. Tennis Court. The board is looking into the cost of repairs to the fencing and poles. The bank facing the sea is being eroded by water and will be replanted.

9. Road Work. We are getting estimates for a quarter-mile of road with two coats of oil and tar (see page 2). We continue to study ways of improving the quarry (unpaved) roads. Nine miles of paved roads within the subdivision are to be repaired with cement using the "patch and smear" method. The equipment fund has benefited by \$2500 from the sale of a trailer.

10. Trash. The board made its annual request that "bagged, household only" garbage be placed inside

the building and that larger items be taken by residents to the Hatchet Bay dump. No bottles, batteries or like objects should be left on the platform of the trash building. Please remind those who violate these rules that we could lose our collection service if they continue to abuse the system.

11. Cable Bahamas. There was a discussion about the likelihood of cable television and internet service in Rainbow Bay. Those interested were asked to sign up after the meeting. Service in Rainbow will depend on how many sign up.

12. New Business. Members made several suggestions to be considered at a later date. These include: speed bumps on the Queen's Highway, repairs to the road "drop" at the entrance to the trash area, raising dues to \$75 per lot and \$300 per house, sending *The Rainbow Times* electronically to those who wish it, and having new members introduce themselves at the start of future annual meetings.

The meeting adjourned at 11:15 and attendees were invited to Rainbow Beach for a barbecue and drinks.

Members Attending

Winnie & Perry Attfield, Ann & Steve Cancine, Carole & Ernie Cherry, Anne & Dave Chiulli, Amy Colebourne, Barbara & Alan Fischl, Melisa Groff, Anne Harvey, Pauline & Alan Hilton, Matt Hoopes, Jovanka Jovanovic, Anita & John Kavali, Bob Kjerulf, Kristi & Bert Klein, Barbara & Richard Langworth, Dick Longchamps, Tuulikki & Selden Loring, Josette & Delano Major, Deborah & Jim Marshall, Loretta Meyers, Enid & David Morris, Pat & Stew Morrison, Sue & Ron Nentwig, Shirley & John Pool, Stella & Dave Randall, Ruth & Paul Saunders, Vinai Sawetawan, Robert Serfass, Steve Smirnoff, Brad Strawbridge, Margherita & Chris Szczesaniak, Barb & Lou Tabory, Marie & Mark Turner, Wendy Wallace, Zev Wasserman, Jean & John Watts, Carlotta Willis-Klate.

RESPECTFULLY SUBMITTED,
MATT HOOPES, SECRETARY ❖

What's Happening



Hatchet Bay Classic Car Show, Sept. 28th

Recycling Comes to Rainbow

Given the amount of aluminum cans we pile up, we often wonder if there isn't a more efficient disposal method than dumping them with the rest of our trash. Thanks to Zev Wasserman, David and Stella Randall and the Hatchet Bay Primary School, Rainbow residents may now recycle their aluminum soda and beer cans.

Zev has constructed recycling bins beside the Rainbow Bay Association Building where we can deposit bags of *uncrushed* aluminum cans. David and Stella have volunteered to take the bags to the Hatchet Bay Primary School twice a week. There the cans are boxed and sent to Nassau for bounty payments which are remitted back to the school.

There are plans in the works for recycling bottles as well, but not at the present time. We recycle our thanks to Zev, David and Stella.

Tourism Down Again

AUGUST 30TH— The Ministry of Tourism reports that total foreign air arrivals into Eleuthera from January through June 2013 were up 0.5% to 20,486. But the vast majority, 17,243, landed at North Eleuthera, which saw a 7.8% increase over the same period in 2012. Governor's Harbour was down 18.9% with only 2685 visitors in the first six months of 2013, compared to 3310 in the same period last year. Rock Sound

BALLOT AND PROXY: RBPOA 2012 Annual General Meeting, March 22, 2014

Note: This form must be THE ORIGINAL (with your address label on reverse).

Drop at Association Building between 10am and 3pm on March 21st. Or send by first class mail no later than March 1, 2014 to:
**RBPOA, PMB 8068, 411 Walnut Street, Green Cove Springs, FL 32043 USA....or...
RBPOA, Post Office Box EL-25145, Governor's Harbour, Eleuthera, The Bahamas**

1. Ballot: I hereby vote for the following for the 2014-16 Board of Directors (vote for up to seven):

- DAVE CHIULLI MARIANO DiGIOVANNI ALAN FISCHL ANNE HARVEY MATT HOOPES
 RICHARD LANGWORTH JIM MARSHALL RON NENTWIG ZEV WASERMAN

2. Proxy: Fill out *only* if you will not be at the March 22nd Annual General Meeting:
Being unable to attend the Annual General Meeting on March 17, 2012, the undersigned member of the above-named Company hereby appoints (check only one):

- The Board of Directors Member: _____

to attend and vote on my behalf on any and all matters that come before the Board and/or membership at any and all meetings of the Company from March 1st through March 31st 2014.

NAME (please print) _____ Number of lots owned: _____

Signed: _____ Dated the _____ day of _____, 201____

LOT(s): _____ BLOCK: _____ SECTION: _____

Bahamas Electric has been doing a nice job of clearing brush under the power lines from Gregory Town to James Cistern, and has made the approach from Ocean Drive in Rainbow to the Queen's Highway wide and scenic. Casuarina hedge along the highway is the work of John Kavali.



was even worse, with a 50% drop from 1070 to only 558.

Rainbow Inn

Again we thank the Rainbow Bay community for its continued support. It's hard to believe we are embarking on our sixth season. We have been welcomed so wonderfully into your lives and feel blessed to call you friends and neighbors. We continue to dream big and look forward to sharing new social events and activities. As always there'll be breakfast, lunch & dinner with us Monday through Saturday with live entertainment four nights weekly and the continuation of the ever popular "Pizza

Monday." A final thanks to John Kavali who has been a wonderful leader of our special community. Love from your Rainbow Inn Family

Ride for Hope Report

OCTOBER 26TH— There's not too much to write about and the photos I *thought* I took didn't turn out. It was fun seeing friends, people and lots of excitement, especially families with kids from Nassau. There were about 400 riders, down from 600 the year before, but there were some conflicting events in Nassau. Weather reports predicted strong winds and heavy rain, and lots apparently canceled. We didn't get the rain and the temperature was a comfortable 70. The

wind, however, blew 14-16 mph and most of the first two loops from Governor's to Palmetto Point to Banks Road and back were rough. Riding into headwinds is a test of any biker; I even had to peddle *down* some of the hills! The hill at base of old Club Med leading up to the old BTC office past Cigatoo Inn was a real challenge. With aching legs starting to cramp, I decided not to do the Governor's-Airport loop and had to settle for a measly 22 miles. But considering the wind, I think I will say it was 44. —MATT HOOPES

Thanks, John Kavali

"Expressions of gratitude can be most awfully trying to the ear of an audience, generally captive," Bill Buckley said, "but the act of gratitude is probably more neglected than overdone." So thanks, Pirate, for all the hard work, sleepless nights, standing up to poison wood (and worse); for all you've done to make this a better place. We can't thank you enough. We all have our list. We are grateful to you and Anita. —EDITOR ❖



Rainbow Bay Property Owners Assn.
PMB 8068, 411 Walnut Street
Green Cove Springs, FL 32043

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PREFERRED PROPERTY OWNER:

ADVERTISEMENTS

MAH JONGG: Anyone wishing to learn or play the grand old game? Barbara/Richard Langworth, 335-0615 Dec-April, malakand@langworth.name.

BICYCLING: Arrington McCurdy Long Riders welcome cyclists on a 20-mile morning ride Sundays at various island venues. John Birzten, 332-3768.

REAL ESTATE: HOMES. Use www.rainbowbay.org to locate on map. All prices in U.S. dollars unless otherwise stated.

Section A, block 15, lot 28, Lazy Shore Dr., superb 3BR mini-villa high over the Exuma Sound, five mins. from beach. Beautifully furnished, 2000 square feet, covered veranda, huge garage space, nicely landscaped, tip-top shape, \$650,000. John Kavali, tel. (242) 335-0431.

REAL ESTATE: LOTS. Use www.rainbowbay.org to locate on map. All prices in U.S. dollars unless otherwise stated.

Section A, Block 6, Lot 15, Ocean Drive near Smugglers Beach, 9600 square feet (80x120) on sloping lot, 50-70' elevation at rear, safe from ocean surges, facing Atlantic lots unlikely to be developed. Must see, photos on request. \$28,000, negotiable, split legal and transfer fees. Andy Geohegan (onewag@hotmail.com), cell (816) 377-0924.

Section A, Block 6, Lot 33, Ship Sighter Road, uniquely shaped, faces Atlantic & Little Twin Beach, depth 116', dimensions enhance building possibilities. \$30,000, buyer pays closing expenses. Ruth Lastuvka (ruth.82@live.com), tel. (702) 396-0185.

Section A, Block 8, Lot 19, Twin Beach Road, 80x120'. View from Harbour Island to James Point, elevation 50'+ safe from surges. Plans & permits (expired) provided if desired for 3/2 home with underground garage/hurricane shelter. Excavation done, ready to build. Upstairs porch will have Caribbean view and breezes. \$44,000, split transfer fees. Kristel Kingston (kristelsea@yahoo.com), tel. (242) 225-4408 or (407) 458-2041.

Section A, Block 8, Lot 27, Ocean Drive, double view lot, 90x120' with 55-60' elevation overlooking Atlantic. \$30,000, buyer pays legal and transfer fees. John Hetherington (jphseegar@aol.com), tel. (732) 254-2224.

Section A, Block 14, Lot 11, Seaview Road & Lady Shoare Drive. Oversize 12,440 sq.ft. Exuma Sound view, 50-60' elevation. Asking \$30,000, will split legal fees. William Dames (dameswr2@aol.com), tel. (917) 207-3058.

Section A, Block 8, Lot 27, Ocean Drive double-view lot, 90x120' with 55-60' elevation overlooking Atlantic. \$30,000, buyer pays legal & transfer fees. John Hetherington (jphseegar@aol.com), tel. (732) 254-2224.

Section A, Block 15, Lot 25, Lazy Shore Road near the Rainbow Inn. Watch the sun come up from your lounge chair. Approximately 1/3 acre with 113' panoramic Exuma Sound (Caribbean) waterfront view. \$50,000, buyer pays closing expenses. Randall Helweg (nhrockman@gmail.com), tel. (603) 635-7329.

Section B, block 15, lot 47, Wandering Shore Dr. flat waterfront lot. Accessible water and electricity; walk right into the Caribbean. Asking \$85,000. (Malcolm.123@hotmail.com), tel. (239) 728-8095

Section B, Block 23, Lot 10, between Queen's Hwy & Man-O-War Rd., higher mid-island elevation, short distance to either ocean. Taxes and owners fees current. \$26,000 negotiable, split closing fees. Richard Evans (laurietevans@hotmail.com), tel. (912) 659-2896.

Section B, Block 26, Lot 2, off Wandering Shore Dr., commercial lot, 100x60 sq.ft., 15-20' above sea level. Asking \$20,000, will split legal fees. William Dames (dameswr2@aol.com), tel. (917) 207-3058.

Section C, Block 33, Lot 8, commercial lot near Hidden Beach & Wandering Shores Dr. Undeveloped \$30,000. Norm Gershon (normgershon@gmail.com), tel. (541) 430-1278.

Section C, Block 40, Lot 8, Seven Shilling Road, exceptional oversized ocean view, 90 by 120', elevation approx. 55', \$35,000. Ric Bremer (rbremer1@live.com), tel. (919) 218-6909.

Section D, block 43, lot 19, Fisherman's Drive, 13,510 square feet, 66' on ocean, 155' on road, 150' deep, small cove with N/NE views. \$69,000 OBO, fees and costs paid by purchaser. John Wakelin (wakelinteam@gmail.com), tel. (419) 704-3383 EST. ❖