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In This Issue...

Hello Gulf Harbour residents and happy spring! It is not arriving one moment too soon. For those of you who live here mostly in the winter, I'm sure you are elated about temperatures in the 40s instead of single digits with windchills below zero.

In this issue of Stroll, we are introducing you to the enormously popular music group, The Band. It was definitely a group effort to collect the information and photos! We hope you will enjoy reading it as much as we enjoyed putting it all together.

Mark your calendar for the Palmas Del Sol Art Show. More info inside on this event held by your neighbor, Jill Staples.

We also have a fun Kids to Kids story about Theo Drew, and you can find out where the Foodies have been!

We hope you enjoy this issue of *Stroll Gulf Harbour*!



Your Publisher,

Wendy

Wendy Franke
Publisher / Area Director
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LET THE MUSIC PLAY!



Ray and Michael as ZZ Top.



THE HOUSE BAND

Gulf Harbour's Rock and Roll Band

Band members Jeannie Bourget, Larry Kaplan, Gregg Raymond, Ray Lessard, Tug Orr, Michael Kassen, and Gulf Harbour resident Randy Hess entertain residents at Take Me Back Tuesdays!

If you've been to the band's favorite gig, Take Me Back Tuesday at the Club, you may have had the pleasure of hearing The House Band. These seven people, now good friends, were collected by Ray Lessard and Randy Hess in 2023. Together, they make people dance and sing like no one's watching.

JEANNIE BOURGET - LEAD SINGER

Jeannie and her husband Jack have lived in GH for six years. Coming from Michigan, they love not having to bundle up to go outside.

Jeannie has been with the band since its inception in early 2023. "I was surfing the GH Facebook Marketplace page and saw a message from Ray Lessard about wanting to start a band. Singing in a band was always on my bucket list, so I showed up to audition. I was one of only two people to show up, and the only female. The rest is history."



Jeannie is a classically trained soprano with a master's degree in Vocal Pedagogy. "Years and years of Bach, Mozart and Haydn did not necessarily prepare me for this, but singing in my car at the top of my lungs certainly helped."

Jeannie and Jack have a blended family with three adult children and four grandkids.



LARRY KAPLAN - KEYBOARD AND BACKUP VOCALS

Larry and his wife Mariette have lived here for five years and have four children. They love the numerous activities available.

Larry has played piano since age eight and wrote three albums of Jewish holiday songs for a kids' singing group called The Shining Lights. Performed over 25 years in the Chicagoland area, new kids replaced old members once they went off to college. He has written and performed original songs throughout his life; recently he sang an original song at the Hanukkah dinner at GH! Larry is also a published author; A Ticket to Oswego is his latest.

As a lawyer, Larry's claim to fame is being one of several lawyers who represented Morton Thiokol in lawsuits stemming from the space shuttle Challenger disaster.

Larry was invited to play in the band by the other members. "I love being in the band. They are a great, giving and fun bunch."



GREGG RAYMOND - DRUMMER

Gregg and his wife Karen have lived here for four years, have three sons and five grandchildren. They love not only the location but also the many friends they have made.

Retired from 40 years of dentistry, Gregg has been in several bands over the years. One of his bands once opened for the Buckingham. "They were the most listened to band in 1967." Since music has always been a huge part of Gregg's life, he and Karen formed a band in 1980 and played for weddings, conventions, proms, and New Year's Eve.

Gregg has been in the band since the beginning. "Ray Lessard (our fearless leader), was searching for a drummer to join his band and I answered the call." The thing he has enjoyed the most about the band has been the camaraderie. "It's so exciting now to become part of a rock 'n' roll band with so many talented musicians ... it's a dream come true!"



In the Beginning....

JEANNIE RECALLS THE EARLY DAYS.

When we first got started, we rehearsed in Gregg's condo – basically we took over the place. Gregg had his drum kit set up where the kitchen table was supposed to be, and we would simply walk away after rehearsal and leave all of our stuff there. Gregg's wife Karen is a saint. Since that time, Randy remodeled his home in Seaside and created a music studio, so now we walk away and leave all our stuff at Randy's!



"As of now, I play with many local bands such as The DVS band, Riverside band, and Stephen Clark." Tug also did a couple songs on stage with Magic Slim and the Teardrops. Tug has two daughters and five grandkids.

Gregg and Michael also realized many years later that Ray Lessard came up and joined them one time. "Now, all these years later, we have what I believe is a very entertaining seven-piece band that loves to play and perform."



RAY LESSARD - BASS PLAYER

Ray and his wife Kathy have lived in GH for ten years, and love everything about it. Ray, a former Senior VP of investments for a national bank-owned brokerage firm, and Kathy have three daughters and six grandchildren.

Ray is one of the leaders of the band along with Randy. They came up with the idea of finding other musicians in Gulf Harbour, and The House Band was born.



Previously, Ray was in a Canadian recording act that had several top 10 records in the 1970s. "We were touring on the band bus mid-winter when the rear tandem wheels fell off at 2AM, and we had to track them down in three feet of snow in a cornfield. Got towed, replaced the wheel studs and went on our way. Eight hours later, our singer woke up and asked, "Are we there yet?" Made the gig on time anyway." Ray has many other stories, but you will have to ask him about them.



TUG ORR - HARMONICA

Tug and his partner, Maureen Durkin, have been snowbirds here for six years and love that there is music everywhere. He became part of the band by answering an ad on the Gulf Harbour website.

Back in the day, Tug was a self-employed van salesman. In his free time, he was an avid fisherman and musician. A Charter Captain for over 20 years, Tug said he used to tell his clients that it was the most fun they could have with their clothes on. Tug's funny.

When he moved to Michigan in 1970, the first friends he met were really good musicians. To fit in with their blues sound, Tug picked up a harmonica and started practicing. Eventually he got skilled enough to play with them.



MICHAEL KASSEN - GUITAR AND SINGER

Originally from Toronto, Canada, Michael once sang backup vocals for Dan Ackroyd and the Blues Brothers at the Toronto Hunt Club. Here in GH, Michael met Gregg playing golf ten years ago. One night, they went to open mic at Bonita Bills with a bunch of friends. Unbeknownst to Michael and Gregg, an anonymous fan had volunteered them to join the house band for a song. "At that point, we really didn't know much about each other's playing ability." Freaking out, the two came to a decision (after practicing in the parking lot) to sing Del Shannon's Runaway. "When we finished our song and everybody going crazy on the dance floor, the gentleman that ran the open mic immediately asked if we could do another song. I turned to him and said, 'We don't know any,' and we all laughed our heads off."



RANDY HESS - LEAD GUITARIST

Randy and his wife, Karen, have lived in GH for five years and have one son, Jason. They love the golf and club activities and the friendships they have made here.

Randy's music career began in the early 70's. "I played with The Gathering at local Cincinnati clubs and venues across the east coast." Then he got a real job and put music on the backburner until he retired around 10 years ago. "I started the Shore 'Nuff Band when I moved to Southwest Florida and renewed my passion in music."

Randy and Ray are the creators of the band. "Ray and I initiated the idea for the band over drinks at the Tiki and posted a search for musicians on the Gulf Harbour Facebook page." The rest is history!

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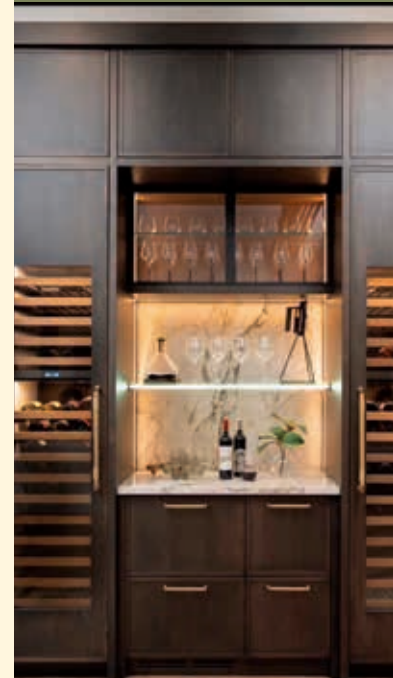
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KIDS TO KIDS



Here Comes Theo Drew!

Theo Drew is a kindergartener with a mission to make people happy with his pictures. “I want to be an artist because I love drawing and making things with my imagination.”

Son of Stephanie and Jordan Drew, Theo’s favorite subjects are, not surprisingly, art and story time. “I love art because I get to draw and use lots of colors, and I love story time because I get to hear fun stories and use my imagination.”

When he’s not drawing, Theo plays soccer, baseball, and basketball. “My favorite activities are soccer and baseball because I love running around and having fun with my friends.” He also loves vacationing with his family to Mexico. “I love the beach, going in the ocean, eating tacos, speaking Spanish, and I even get to drink piña colodas. It’s so much fun!”

Both Theo and his brother, Liam, can understand French and Spanish because Stephanie and her parents are French and German. “I also love cooking with my mom—we make sourdough together, and it’s so much fun!”

Around here, Theo loves the beach, playing outside, and spending time with his family. “I love being in the sun and having so many fun things to do!”



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EXPERIENCE BUILT ON TRUST

Decades of experience, trusted relationships, and full-service residential design shape Bridget Vandenburg Interiors' approach across Southwest Florida.

Bridget Vandenburg Interiors has grown from decades of work in residential design and a steady commitment to client relationships. Founded in 2018, the studio operates with a team of three and offers full-service residential interior design for homeowners across Southwest Florida.

Bridget Vandenburg serves as president and lead designer. She brings more than 33 years of experience to the business and has worked in the design field for most of her career. Alongside her husband Erik, who is a realtor with John R Wood Properties, Bridget built BVI. She values her long-standing relationships with local contractors, workrooms, and furniture vendors. Her focus remains on experience and collaboration.

Bridget's interest in design began early. "My love of decorating started at a young age," she said, recalling time spent decorating her dollhouse and attending open houses with her parents. She went on to study interior design in Cincinnati and purchased her first design business at age 23.

After returning to her hometown of Lancaster, Ohio, she and her parents purchased Woods Interiors, launching her well-established design career. In 2005, she moved to Sanibel Island shortly after Hurricane Charley and helped homeowners rebuild during a challenging period. This work influenced her coastal design approach. In 2018, Bridget and Erik founded Bridget Vandenburg Interiors on Sanibel.

Bridget's professional background and experiences shape the direction of the firm. Client relationships remain central to the studio's work. Many clients return year after year, and new business often comes through word-of-mouth referrals from past clients, local realtors, and island rental companies. Building friendships and trusting relationships with clients is what Bridget loves most about the business.

Here in Fort Myers, the showroom and design studio serve as a central workspace for projects throughout the region. The studio provides comprehensive design services, from concept

through completion. BVI offers special-order custom furniture, area rugs, lamps, artwork, gifts, and accessories. Clients also have access to designer fabrics, wallpaper, reupholstering, and window treatments, including shutters, blinds, and custom drapery. Their reputation for coastal colors is evident. "Everyone knows we love blue," she said, while noting the team does not stay in one lane.

Sourcing plays a key role in the studio's process. The team attends High Point Market each year and travels to Atlanta and Dallas markets to source accessories, lamps, artwork, and finishing details. "It's a whirlwind, and a lot of walking, but we love every minute."

As Bridget Vandenburg Interiors continues to grow across Southwest Florida, the studio remains grounded in experience, consistency, and trust. With decades in the field, a hands-on approach, and long-standing relationships with clients and partners, the firm approaches each project with care and attention.



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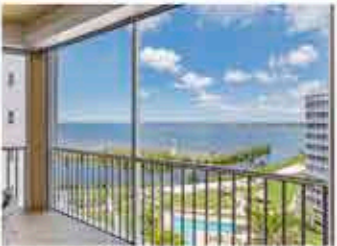
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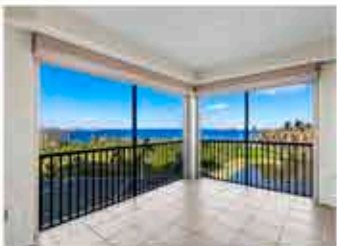
14330 HARBOUR LANDINGS DR 19C
3 BED | 2.5 BATH | \$985,000



14321 HARBOUR LINKS CT 17B
3 BED | 3 BATH | \$875,000



14250 ROYAL HARBOUR CT 318
2 BED + DEN | 2.5 BATH | \$795,000



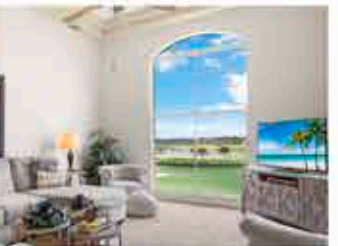
11600 COURT OF PALMS 206
2 BED + DEN | 2.5 BATH | \$785,000



11640 COURT OF PALMS 304
3 BED | 2.5 BATH | \$749,000



11600 COURT OF PALMS 204
3 BED | 2.5 BATH | \$745,000



11100 HARBOUR YACHT CT 44D
3 BED | 3 BATH | \$465,000



14614 SAGAMORE CT
3 BED | 2.5 BATH | \$435,000



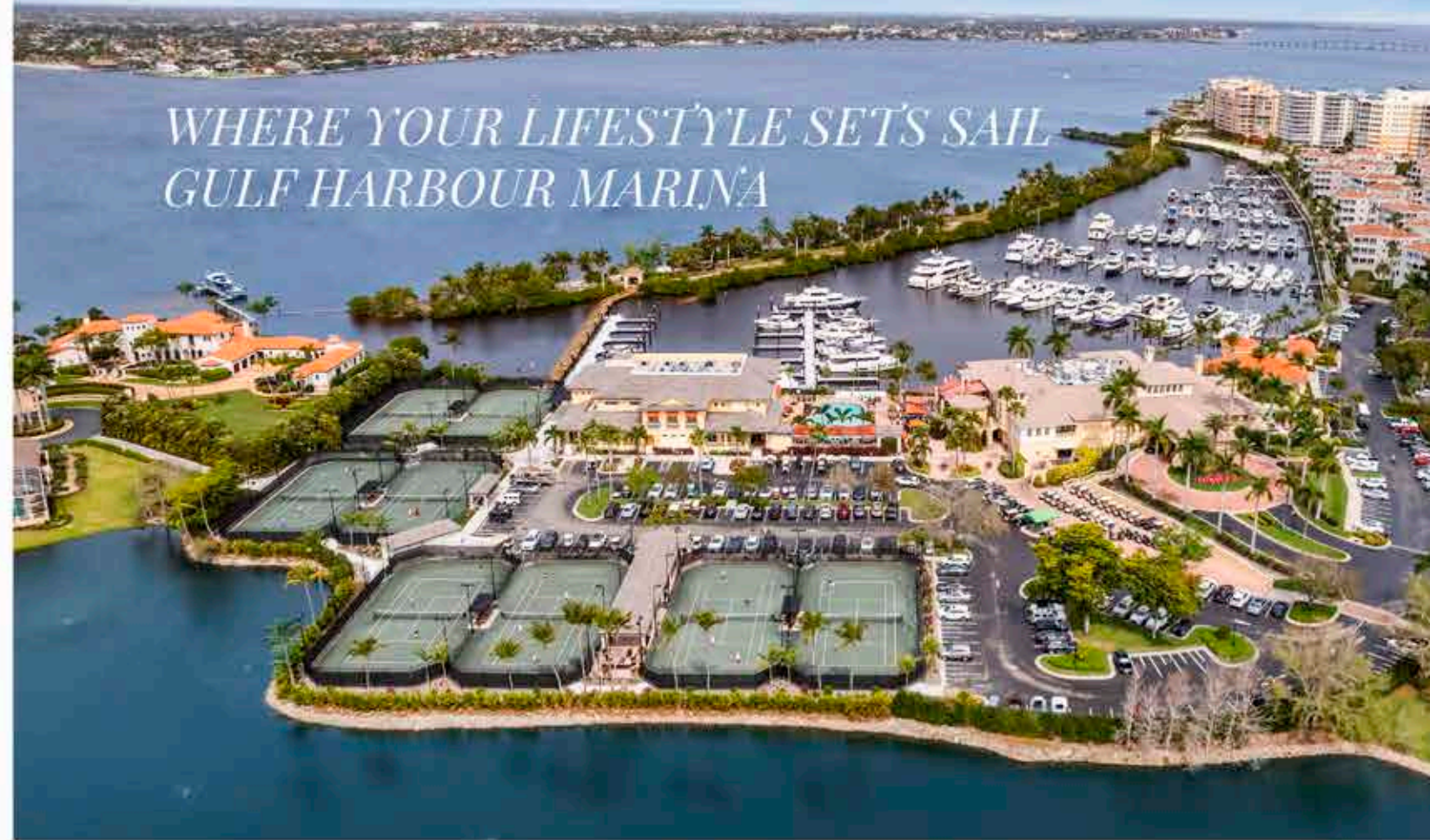
11110 HARBOUR YACHT CT 33B
3 BED | 2.5 BATH | \$435,000



11271 JACANA CT 1706
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14983 RIVERS EDGE CT 129
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What is Leveraging the Exemption?

BY GULF HARBOUR MEMBER CRAIG R. HERSCH, FLORIDA BAR BOARD CERTIFIED WILLS, TRUSTS & ESTATES ATTORNEY; CPA



This is not achieved through a single tactic or a generic solution. Effective planning begins with clarity about family goals—control, access, protection from creditors, and multigenerational stewardship. From there, we evaluate the nature of the assets—real estate, closely held businesses, or investment portfolios—and align them with strategies designed to create leverage.

As trillions of dollars change hands over the coming decade, the distinction between simple gifting and strategic planning will determine which families preserve wealth—and which quietly lose a significant portion to taxes.

The gift and estate tax exemption is not something to “use up.” It is something to engineer. When approached thoughtfully, it becomes the foundation of perpetual wealth—wealth designed not just to transfer but to endure.

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Craig R. Hersch is a Florida Bar Board Certified Wills, Trusts & Estates attorney/CPA. For more information, visit www.floridaestateplanning.com

“Over the next decade, 1.2 million individuals with net worths of \$5 million or more are projected to pass down approximately \$38 trillion globally, much of it in real estate.”

— The Wall Street Journal, *Gen X and Millennials Will Inherit Trillions of Dollars in Real Estate*, January 16, 2026.

This historic transfer of wealth is already underway—and for families in Gulf Harbour, it raises an essential question: *How much of what you have built will reach the next generation intact?*

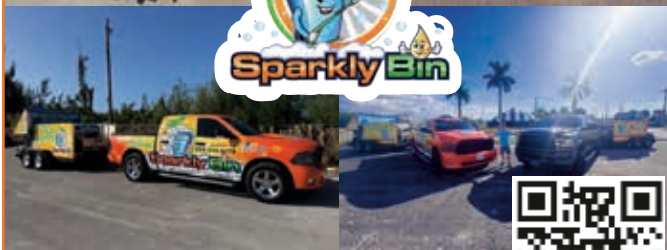
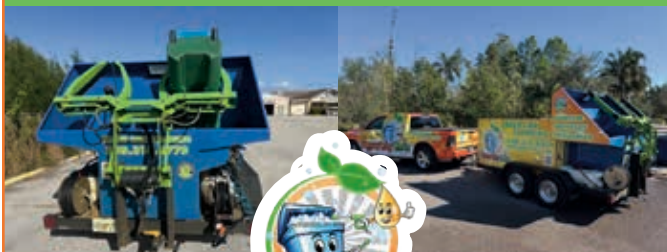
Federal estate tax planning is central to that question. Today, each individual has a roughly \$15 million federal estate and gift tax exemption. Married couples can shield about \$30 million. While that may sound like more than enough, the exemption is reduced by lifetime gifts that exceed the annual exclusion—and how those gifts are structured makes all the difference.

A common mistake I see among high-net-worth families is making dollar-for-dollar transfers. A parent gifts \$7 million outright to children or contributes \$7 million to an irrevocable trust and uses \$7 million of exemption to do so. The assets are removed from the taxable estate, but the exemption is consumed inefficiently.

More sophisticated families focus on **leveraging** their exemption. The objective is not merely to give assets away but to transfer significantly more value than the exemption allows. With proper planning, it is often possible to move \$5 million, or substantially more, out of the taxable estate while using only \$1–\$2 million of the exemption. Future appreciation, income, and compounding growth then occur outside the estate, permanently beyond the reach of estate tax.

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Gulf Harbour Yacht Club Lunch Brunch

BY RESIDENT MAUREEN WOTT

Mark and Kelly Bardo organized members of the Gulf Harbour Yacht Club for a yachting excursion to Sanibel Island for lunch. Unfortunately, the weather did not cooperate!! A few boats did venture out on the high seas, but most took the old fashioned method...they drove. Everyone had a lot of laughs and it was a terrific way to spend the afternoon.



Herb Your Enthusiasm

*Small garden, big flavor:
easy herbs anyone can grow.*

BY CAROLINE EDWARDS

March is the perfect time to reconnect with both your garden and your kitchen. Starting a home herb garden is simple, satisfying, and rewarding, whether you have a backyard, a balcony, or just a sunny windowsill. Even a few beginner-friendly plants can add fresh flavor to everyday meals and give the satisfaction of growing your own ingredients.

Begin with herbs that thrive in early spring and are forgiving for first-time gardeners. Basil, rosemary, thyme, mint, and parsley are all versatile and easy to grow. Choose containers, raised beds, or window-sill planters with good drainage, and place them in a spot that receives at least four to six hours of sunlight each day. Water regularly

while keeping the soil slightly damp. Prune often to encourage new growth and keep the plants from becoming overgrown. Harvest leaves as you need them for cooking, teas, or garnishes. Using your herbs regularly will help them stay healthy and productive.

Avoid common pitfalls like overcrowding, inconsistent watering, or insufficient light. Start small and expand your garden as you gain confidence. Even a modest herb collection can transform meals, brighten your space, and give a sense of accomplishment. Growing your own herbs is more than gardening. It allows you to bring freshness from soil to table and makes everyday cooking more flavorful and enjoyable.



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This is Winston!

BY ANNE WOSFORD

“The name that no human research can discover—But THE CAT HIMSELF KNOWS, and will never confess.” T.S. Elliot presumably knew a lot about cats according to his book of poems, *Old Possum's Book of Practical Cats*. But in the case of Winston, the author didn't factor in a feline's prior life with a previous owner. he wrote.

Laura and Marco Maxemovich set out in 2023 to find an older cat that needed to be rescued. After eight years without Dusty, known locally as “the cat that walks on a leash”, the time was right. And the Animal Refuge Center (ARC) team knew exactly who would be a perfect match for them; a 13-pound long and lanky orange, 10-year-old tabby cat.

The Maxemovich's took their new roommate home and after exploring various names called him Archie.

A couple weeks later they took Archie to their vet to be checked out. After introductions and a quick look-see, the vet pronounced, “Wait! I know this cat. This is Winston!”

Winston and his previous owner were washed out of their Sanibel home after Ian in 2022. Sadly, the elderly owner passed away a few months later and his family surrendered Winston to the shelter.

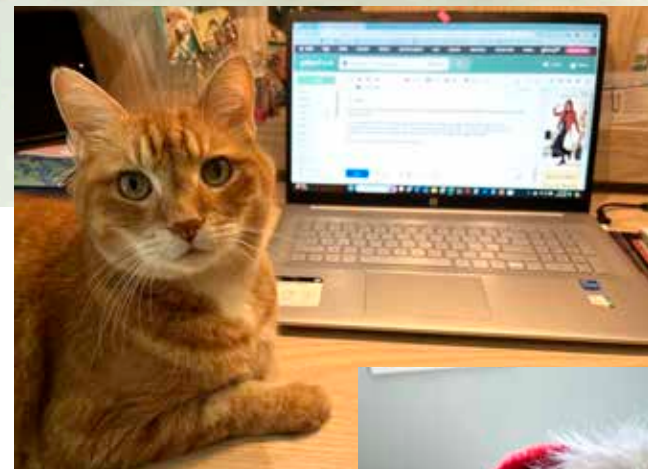


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But it happened that this vet, along with the office manager and a vet tech had ALSO relocated to the sister Fort Myers clinic after the hurricane and remembered Winston fondly! All of Winston's records, including his neuter and shot history, were in the clinic's files.

So, after a jubilant homecoming by the clinic staff, Laura and Marco apologized to Winston for attempting to rename him and the cat reclaimed his true name.

Dignified and resilient, true to his name, Winston settled into the Maxemovich home happily, now that the confusion over his name had been resolved.

As part of Winston's background, the shelter had provided Laura with the email of the former owner's granddaughter who had requested to be contacted once Winston was settled in a new home. Laura contacted the granddaughter and arranged a visit to show her how well Winston had acclimated.

“She was thrilled to see him so content and healthy in his new home!” Laura said. Surprisingly he came from a long line of “Winstons.” The granddaughter told them her grandparents had named all their previous cats the same surname, yet each cat's personality perfectly fit the name “Winston” to a T!

This Winston is delighted to be at home with Laura and Marco. It took a while, perhaps understandably after experiencing a class 4 hurricane, but Winston has adjusted from sleeping under the bed to his favorite living room chair that Laura lovingly drapes with his favorite blanket. Nightly he finds his way to her on the sofa and sits devotedly at her side.

“Winston is the first cat we've had that is drawn to me,” Laura laughed. “All of our other cats were attached to Marco. But when Winston came out of the crate he walked up and licked my nose!”

“He's nothing like any of our other cats,” they agreed, “and of course like all animals, they pick us, not the other way around.”

To again quote Elliot, “You should need no interpreter to understand their character...You've seen them both at work and games, and learnt about their proper names, their habits and their habitat.”

The Maxemovich's are thrilled Winston is a part of their lives. Winston is happy in his new home, a calm and restful place. But perhaps he is most particularly satisfied that they discovered his true name!

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A Taste of Design

BY RESIDENT DEBORAH GEAR

Gulf Harbour Foodies January event, "A Taste of Design" hosted by Clive Daniel Home was an afternoon where culinary craft met inspired design. A Mediterranean lunch experience featuring a live chef demonstration by Savour Catering included Mediterranean Chicken, Browned Butter Saffron Risotto and Green Beans with Caramelized Onions. The delectable, gourmet luncheon included complimentary Prosecco, white wine and coffee complimented by an array of mini tarts for dessert. The afternoon ended with a curated tour of the Clive Daniel Home showroom to explore the latest in interior design trends!



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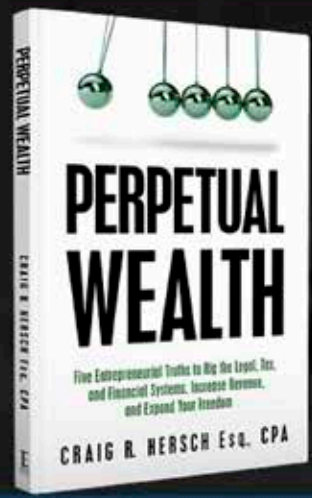
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