



DAVID MORRIS

## Couple hopes their 'terrible' story helps others

**T**ony Ferrigno did everything wrong. With his wife, Elena, recovering from a stroke, the 90-year-old Venice resident purchased a walk-in bathtub for \$15,000 from a sales representative who visited his home. After putting down a \$5,000 deposit, Tony soon believed the couple would have to move into an assisted living facility and didn't want the tub. A good friend — Ken Harris in North Port — asked for my help when the Ferrignos couldn't get their deposit back.

The good news is Elena made a strong recovery and didn't need to move out of their home. And with the help of a recommended attorney, the couple got their \$5,000 refunded.

With Tony admitting, "it was a terrible time," and Elena echoing that things were "done in a terrible rush," they both want to share the mistakes that were made in an effort to help others.

**MISTAKE No. 1:** Rushing into a decision with little information and no comparisons. Walk-in tubs are not cheap but vary widely in cost depending on material (fiberglass vs. acrylic), options (including heaters, whirlpool jets and premium faucets) and whether you're dealing with a retailer or directly with the manufacturer. Tony never researched the industry, looked at no other company and made an unnecessary impulse decision.

**MISTAKE No. 2:** Failure to check out the company. Tony didn't call the Better Business Bureau of West Florida (727-535-5522) or the Florida Department of Consumer Services (800-HELP-FLA) to see if there were any filed complaints against the company. (The BBB reports almost 100.) He also didn't ask for any references that would have allowed him to speak with former customers and physically examine the company's quality of work.

**MISTAKE No. 3:** Paying in cash. Tony's deposit was a combination of a check and real green cash money. Using a credit card (not a debit card), affords consumers possible federal protection for disputed merchant charges. Pay off the bill in full to avoid carrying any debt if desired.

**MISTAKE No. 4:** Failure to understand the three-day right to cancel. Under Florida's "cooling-off" rule, if a sale is made for goods or services over \$25 in the home or "at a place other than at the seller's fixed location," the buyer has until midnight of the third business day (that includes Saturday) to cancel it in writing. The required notice was included in the contract, but Tony admitted, "I didn't read anything."

**MISTAKE No. 5:** Not quickly seeking the advice of an attorney specializing in elder law. Florida's Adult Protective Services Act specifically protects "vulnerable adults" over 60 from being exploited. Under another law, criminal felony charges can also be filed. While Tony was referred to Venice attorney Mark Mazzeo who specializes in this area, he otherwise wouldn't have known where to go.

"Failing to seek appropriate legal advice can lead to embarrassment, loss of financial security or placement under a guardianship," explains Punta Gorda elder law attorney Pamela Keller. "Such individuals could also

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# Jobless hit the books

## Schooling help offered to the unemployed

By STEVE REILLY  
STAFF WRITER

**PORT CHARLOTTE** — Debbie Felter enjoyed working as a nursing assistant in Ohio and Kentucky, but the job never paid enough for a young mother raising three daughters.

Felter, 46, worked other jobs along the way to keep a roof over her family's heads, but she never quite gave up on her dream of working in the medical field. Now that her daughters are young adults and living on their own, she's taking advantage of federal programs to go back to school at Southwest Florida College in Port Charlotte, where she is studying to be a certified medical assistant.

### FINDING STATE EMPLOYMENT HELP

The Port Charlotte branch of the Career and Service Centers of Southwest Florida serves unemployed Charlotte County residents and can be reached at 941-235-5900.

Unemployed Sarasota County residents can call for assistance at 941-358-4080.

Unemployed DeSoto County residents can call 863-385-3672.

Felter, who moved to Port Charlotte in 2002 with her daughters, qualifies for the program because she was laid off from her last job in



SUN PHOTO BY STEVE REILLY, reilly@sun-herald.com

Port Charlotte resident Debbie Felter, 46, finds herself cracking the school books in her search for a new career. She's one of the unemployed residents finding financial help to go back to school from state employment officials.

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SUN PHOTO BY PAMELA STAIK, pstaik@sun-herald.com

## Bikers barbeque for Memorial Day

Pieces of chicken sizzle on the grill under the watchful eyes of Major Craig "Bo-Dawg" Edgerton and Commander Robert "Ichi" O'Neal during the Charlotte County Chapter of the Defenders Law Enforcement Motorcycle Club's inaugural Memorial weekend barbeque. Sunday's event was held at American Legion Post 103 in Punta Gorda. For more photos, see Page 12.

## Organizers plan 'one-design' sailing regatta

By GREG MARTIN  
STAFF WRITER

For quite some time, several local sailing program leaders have apparently been harboring the same dream: That Charlotte Harbor would make the perfect setting for a national-scale sailing regatta.

So, when Brian Gleason, the *Sun's* editorial page editor, recently floated the idea that the newspaper work with the sailing community to organize such an event, the response was enthusiastic.

"This is just something people have been

waiting to do; they just needed a catalyst," Gleason said.

Now, Gleason is working with some of those leaders to make the dream a reality. The effort is still in its formative stages. However, plans for the Charlotte Harbor Regatta are beginning to take shape.

Gleason said he's working to file papers to create a 501(c)(3) nonprofit corporation to account for proceeds and expenses.

He's also been meeting with the leaders of such groups as the Punta Gorda Boaters Alliance, Punta Gorda Sailing Club,

Charlotte Harbor Yacht Club, Fishermen's Village, Isles Yacht Club, Punta Gorda Boat Club, Team Punta Gorda, the Charlotte Harbor Community Sailing Center and the Charlotte Harbor & Gulf Islands Tourism and Convention Bureau. Some of the leaders will soon be tapped to serve on the regatta's board.

The leaders are currently targeting Feb. 5-7, 2010, to hold the event. That date would fall between the Key West Race Week in

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SUN PHOTO BY ANNE KLOCKENKEMPER, annek@sun-herald.com  
From left, Guy Guenther, 17, Patrick Butler, 14, Jesse King, 16, Mario Charles, 15, and Sofia Gilot, 16, were recognized last week by Dorothy St. Pierre, far right, unit director of North Port's Gene Matthews Boys & Girls Club, for their accomplishments during the past school year. All five North Port High School students attend the club.

## Boys & Girls Club recognizes students

By ANNE KLOCKENKEMPER  
STAFF WRITER

**NORTH PORT** — Five North Port High School students who attend the Gene Matthews Boys & Girls Club were recognized for their accomplishments recently in a short ceremony at the club.

Fifteen-year-old sophomore Mario Charles was recognized for both maintaining a 3.0 or higher grade-point average during the 2008-09 school year and for earning his black

belt in karate.

Jesse King, 16, and also a sophomore, was awarded a certificate for earning his black belt as well.

Freshman Patrick Butler, 14, volunteers at the club and was recognized for his outstanding contributions to the community.

Guy Guenther, 17 and an NPHS junior, also volunteers at the club and has maintained a 3.0 or higher

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# Wet weather expected for Memorial Day

STAFF REPORT

Showers and thunderstorms may dampen the afternoon festivities for Southwest Florida residents celebrating Memorial Day outdoors.

Today's forecast is a 50 percent chance of rain after 2 p.m., with mostly cloudy skies throughout the morning and early afternoon, reported the National Weather Service.

Despite the rain, temperatures will be around 88 degrees. Overnight lows could dip to 68 degrees, with a 20 percent chance of isolated thunderstorms

likely before 11 p.m.

The service is also calling for wet weather for the remainder of the week. A 30 percent chance of scattered showers and thunderstorms are likely

Tuesday and Wednesday, with evening rain chances falling to 20 percent both evenings. Rain chances will pick up Thursday, Friday and Saturday, with all three

days expected to have 50 percent chances of showers and thunderstorms. Temperatures will remain around 88 degrees throughout the week.

## BOOKS: Unemployed turn to school in search of a new career

FROM PAGE 1

February. "I'm excited about it," she said. She's taking two accredited courses, one on computers and another on medical ethics and law. "It's never too late to better your education and achieve your goals."

She was laid off from a pool company where she worked for five years and couldn't land another job. "It's been awful," she said.

Like other unemployed area residents, she's knocked on doors, made calls, sent out resumes, went on the Internet and did whatever else she could to find a job. She's sent out more than 100 resumes but has yet to have an interested response.

Not surprising, State labor statistics show that in March Charlotte County had an

11.7 percent unemployment rate, and an 11 percent unemployment rate in April. The slight drop in the unemployment rate doesn't translate into a flurry of help wanted signs being posted.

"I've never not been able to find a job — never for more than two months at the most," said Felter, who got her first job at 16.

Felter thanked the staff at the state's Career and Service Centers of Southwest Florida in Port Charlotte for helping her prepare a résumé and deal with the lack of employment opportunities. She learned about the education program on the state employment Internet site and received help from the center staff in applying for the program.

"All of the people there will help you as much as they can," she said.

A federal Pell grant and the state funds cover Felter's tuition, textbooks and other costs. Her classes are at night, allowing her to search for a new job in the day.

### Stimulus schooling

Since 2002 the federal Trade Adjustment Assistance program has offered Florida's unemployed the chance to attend college or technical school to upgrade or learn new job skills through Florida's Agency for Workforce Innovation.

Now, thanks to the American Recovery and Reinvestment Act of 2009, the state will get additional funding in June to expand the program and allow qualified unemployed workers to take classes and learn new skills.

"The expansion of the federal Trade Adjustment

Assistance Program will generate new opportunities for Floridians interested in new jobs and new careers in high-wage, high-demand occupations," Agency for Workforce Innovation Interim Director Cynthia Lorenzo said in a press release.

The program offers a variety of benefits and services, including job training, income support, and job search and relocation allowances, as well as occupational skills, basic or remedial education and training in literacy or English as a second language.

The list of career education programs is long and includes business administration and computer technologies, automotive service and electricians, nursing and other health care fields, graphic design and architectural drafting. Local technical schools,

as well as Edison and Manatee colleges, are approved to receive students.

Through the Agency for Workforce Innovation centers, approved unemployed residents can receive up to 130 weeks of income support if enrolled for full-time training and up to 156 weeks of income support if enrolled in remedial training.

So far, several hundred people, like Felter, have taken advantage of the education program, said Joe Paterno, regional executive director for the Southwest Florida career center, which serves Charlotte, Lee, Collier, Glades and Hendry counties.

The Suncoast Workforce Board, which serves Sarasota and Manatee counties, also has several hundred clients. The Suncoast board is also planning to

sponsor a summer youth program with stimulus funds to prepare young people for the work force.

Paterno expects even more people will use the money to register for classes in the fall. "They can continue to receive their (unemployment) benefits as long as they are eligible," Paterno said. "Once they've exhausted their benefits, they are still eligible (to take classes)."

According to state officials, the program allows people to continue to receive unemployment compensation benefits and additional Trade Readjustment Allowances once all unemployment compensation is exhausted.

The participants can also receive Pell grants and other grants from colleges and technical schools.

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## CLUB: Five NPHS students recognized

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GPA all year. Junior Sofia Gilot, 16, was also recognized for her high GPA. The five students were

given certificates by Boys & Girls Club Unit Director Dorothy St. Pierre on Friday in front of an audience of middle-school students who also attend the club.

"We wanted to acknowledge our high-schoolers, but made sure our middle-schoolers are here to highlight how important it is to volunteer, keep up good grades,

to set personal goals and achieve them," St. Pierre said. "We will start doing this every year, and are thinking about it for our middle-schoolers."

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SUN PHOTO BY ANNE KLOCKENKEMPER, annek@sun-herald.com

After receiving their certificates, from right, Sofia Gilot, Jesse King, Patrick Butler, Guy Guenther and Mario Charles, also received a pizza party with their peers.

## COMMUNITY NEWS BRIEFS

### Red Cross volunteers needed

Help the American Red Cross prepare for the 2009 hurricane season by becoming a trained shelter volunteer.

A one-day Red Cross "mini-institute" is being offered in North Port from 9 a.m. to 4 p.m. June 20. The institute will include an overview of the Red Cross principles and mission training in mass care feeding and sheltering during a disaster relief operation.

To register for the training or for more information, contact Kathy LaPietra at the American Red Cross, Southwest Florida Chapter-Office of Volunteers, at 941-379-9300, ext. 226, or

e-mail lapietrak@usa.redcross.org.

### Vision North Port to meet

Vision North Port will meet at 5:30 p.m. Wednesday at the Olde World Restaurant, 1415 Tamiami Trail, North Port.

Learn about the equestrian park, jobs and beautification discussions. Get updates on "Imagine North Port — A Citizen's Master Plan," and more. Meet fellow members and participate in stimulating dialogue about our community.

Dinner will be available from the regular menu.

For more information, call 941-426-1155 or go to www.visionnorthport.org.

## PLAN: Charlotte Harbor 'perfect fit' for competition, officials say

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January and a national one-design regatta at St. Petersburg the following week in February, said Martin Holland, co-chairman of a pram sailing program at the Charlotte Harbor Yacht Club.

"I think it's just very exciting for the area," Holland said. "I think Charlotte Harbor is so tremendously underutilized. It's one of the larger bodies of water in the state."

The regatta would feature up to seven classes of sailboats including Sunfish, Flying Scot, S2 7.9, Melges 24 and multi-hulls, such as Hobie catamarans and Weta trimarans, according to Gleason.

The vision calls for "one-design" racing, which pits only boats of the same model in a particular race.

"It's straight-up racing, the first across the line wins," said Gleason.

Local regattas held on Charlotte Harbor, such as the Punta Gorda Sailing Club's Conquistador Cup, typically allow a variety of boats to race against each

other. Faster boats are handicapped under a performance rating system.

The one-design format makes sailboat racing more competitive — and that gets kids more excited about racing, according to Dennis Peck of the Charlotte Harbor Community Sailing Center.

"When you develop your Olympic sailors, they're all one-design sailors," Peck said. "It all ties together. This boosts one-design in the area and gets kids more excited to get involved."

Peck pointed out Charlotte Harbor, with its mangrove fringe and shallow water, provides ideal conditions for small boats.

"We have something that most of the rest of the world doesn't have, a bay," he said.

Charlotte Harbor in 2004, in fact, was ranked as one of the top 10 greatest places to sail in the United States by SAIL magazine, pointed out Sean Doherty, sports marketing manager for the tourism bureau.

"I think it will be a great

fit for our area because obviously our area is built for sailing," he said.

Gleason said he began working to organize the regatta after Sun publisher David Dunn-Rankin asked him to come up with a way the newspaper could support the community.

Gleason's father worked as a top executive for O'Day, which made daysailer and cruising sailboats until the 1980s.

However, Gleason said he and his family were amateurs at sailing. So, in April, he visited with racing officials during a big-league regatta in Charleston, S.C., to gain organizational experience.

But he said the support from the local sailing community is providing the real wind behind his efforts.

His hope is for an event that's enjoyed as much by spectators as participants, he said.

"Imagine spectator boats with locals and tourists watching the spectacle of sails filling the Harbor," Gleason said.

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## MORRIS: Couple hopes their 'terrible' story helps others

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find themselves unwittingly embroiled in lengthy civil litigation causing them additional expense and often with little hope of recovery of their misspent assets."

The Florida Bar Lawyer Referral Service offers a no-charge referral to lawyers who have agreed to provide a half-hour office consultation for no

more than \$25 by calling 800-342-8011. "Now you know what Tony and Elena wish they had."

The Florida Department of Elder Affairs has a comprehensive publication on its Web site entitled "Older Floridians Handbook" including information on housing and property rights, transportation, health insurance programs and a resource direc-

tory by county. Go to <http://elderaffairs.state.fl.us> and click "Reports and Publications."

For additional information on elder exploitation, call the Elder Helpline at 800-96-ELDER.

*Do you have a consumer issue or problem?*

Contact David Morris [dmorris@sun-herald.com](mailto:dmorris@sun-herald.com) at The Sun, 23170 Harborview Road, Port Charlotte, FL 33980 or

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