

SOUTHWEST FLORIDA BUSINESS EVENTS

Continued from 1E

information, contact Tim P. Tillapaugh at 825-7711 or Jay Civetti 449-3700 or visit www.naplesgroup.net

The Christian Chamber will host its first annual "Construction Tabletop" from 5:30 p.m. to 7:30 p.m. Tuesday, April 8, at the Pelican Preserve Country Club, 10561 Veneto Drive, Fort Myers. The networking event includes a presentation by John McIntosh, Andrei Kuzin, Alexander Illushkin and Victor Kovalov, Russian contractors. Hors d'oeuvres and nonalcoholic beverages will be available. Member businesses can reserve a tabletop booth for \$150, nonmembers for \$450. Businesses must register by April 2. General admission is \$5. R.S.V.P. by April 2, call 481-1411.

Business Network International will hold its weekly breakfast meeting at 8 a.m. Tuesdays at the Bonita Springs Moose Lodge, 25101 Old 41 Road. For more information, call Ann Hughes at 596-0054, or visit www.smallbiz/

meetup.com/432.

Goal Setters Business Network International, a North Naples chapter, will hold its weekly meeting at 8 a.m. Wednesdays at Encore Bistro, 2500 Vanderbilt Beach Road. Cost is \$10. For more information, call Lola Moore at 398-3006 or Kelly Salmons at 597-0787.

Business Network International will hold its weekly meeting at 7:15 a.m. Thursdays at St. Katherine Greek Orthodox Church, 7100 Airport-Pulling Road N., North Naples. For more information and to make a reservation, call 354-3224.

Business Network International, a Bonita BizNet chapter, will hold its weekly breakfast at 7:15 a.m. Wednesdays at Spanish Wells Country Club, 9801 Treasure Cay Lane, Bonita Springs. Guests are welcome. For more information, call Elizabeth Brune at 495-5472 or visit www.bnswfl.com.

Kiwanis Club of Naples on the Gulf will hold its weekly meeting

at 7:30 a.m. Tuesdays at Perkins Restaurant, 3585 Pine Ridge Road, North Naples.

Kiwanis Club of Naples will hold its weekly meeting from noon to 1 p.m. Tuesdays at the Collier Athletic Club, 710 Goodlette-Frank Road N., Naples. For more information, call 597-3261.

Kiwanis Club of Pelican Bay holds its weekly meeting from noon to 1 p.m. Wednesdays at Carrabba's Italian Grill, 4320 U.S. 41 N. For more information, visit www.kiwanisofpelicanbay.org.

Kiwanis Club of Northside Naples will hold its weekly meeting from 7:15 a.m. to 8:15 a.m. Thursdays at St. John the Evangelist Catholic Church, 625 111th Ave. N., Naples. For more information, visit www.NorthsideNaplesKiwanis.com.

Kiwanis Club of East Naples holds its weekly meeting at 7:30 a.m. Fridays at Perkins Restaurant, 4335 U.S. 41 E., East Naples. The cost, which includes breakfast, is \$8. For more information, call 403-5437.

Retail: Stores push bright fashions, but many strapped customers still not in the mood to buy

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customers polled said higher gasoline prices were curbing their ability and willingness to spend, with 38 percent noting "a considerable cutback."

There is little relief in sight. Gas is averaging \$3.28 a gallon and is expected to peak between \$3.50 and \$4 this spring. Also, Niemira and others are worried consumers will use the tax rebate checks being mailed out in May to pay down debt, not to spend and spur the economy, as the government hopes.

Meanwhile, national retailers are closely following the developments on Wall Street.

The near failure of Bear Stearns "presents a scare tactic for the rest of the country," said Faith Hope Consolo, chairman of Prudential Douglas Elliman's retail leasing sales division.

Betsy Storm from Chicago said her confidence in her own financial security was shaken after hearing the news about Bear Stearns. The self-employed marketing professional said the latest news served as a reminder to

remain frugal. In recent months, Storm has been shopping more at outlet stores instead of full-price stores.

"Whatever we do will be far more trimmed down," she said.

Apparel merchants across the country have been among the hardest hit as consumers view clothing as discretionary. Stores hoped spring's brightly colored clothing and bold geometric prints — a dramatic difference from neutral tones and beiges of a year ago — would help entice customers, but shoppers aren't enthusiastic so far.

March sales are sluggish, with consumers focusing on "sensible investment clothing," said Roseanne Cumella, senior vice president of merchandising at The Doneger Group, a New York-based buying office. Shoppers are limiting their spending on colorful items to handbags and shoes, Cumella said.

Patrick Presley, store manager at Fred Segal's Santa Monica, Calif. location, noted shoppers are focusing on basics — jeans and T-shirts — and not the latest

trendy merchandise.

Stefani Greenfield, owner and creative director of Scoop NYC, a 15-store chain that sells trendy fashions in such locations as Dallas and Miami, said bad weather has cut the impulse to buy bold printed spring dresses, but acknowledged that the economic climate is making shoppers frugal.

The good news is that nation's merchants have leaner inventories. Still, stores are aggressively courting customers with private sales and big discounts. Macy's Inc. has brushed up its spring campaign with two new ads and its first celebrity ad in Spanish.

Doneger's creative director David Wolfe believes the arrival of warmer weather will help spur sales of colorful merchandise and the bright hues should offer customers an escape from the bad economic news. But to Wolfe's dismay, fashion designers are showing black and other dark colors on the runways for fall.

"They're shooting themselves in the foot," he said.

Big Cypress: Winery sprouting at new market

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the winery will turn out more than 800 bottles a month.

Since the earliest Big Cypress wines will be drinkable is at least three months after production starts, Basik and his team are relying on Cape Coral winery Time to Make Wine to produce the first batches of Big Cypress wines so the shelves will be stocked opening day. Other domestic and international wines will be available as well, Finnigan says.

In addition to selling the wines, Big Cypress will host wine-tasting classes, and for the more adventurous, advice and kits to make wine at home.

"We're going to do everything we can to make (visitors) understand wine better," says Basik.

"It will show you so you know what you are doing," adds Finnigan, a former distributor for Coastal Wine and Spirits. "It takes the mystery out of it."

The bottles will be in the \$15 to \$18 range. Smaller bottles of dessert wines will cost about \$10.

At the minivineyard, which is at the intersection of the parking lot, U.S. 41 East and the Market Place, are the 16 vines Skrede brought in from Ocala three months ago.

There are two types: the Southern Home and the Higgins, both muscadine grape varieties that grow wild in Florida and do not need insecticide.

ticide.

The black, pea-sized grapes are in season from August to October. Only a few of the vines have leaves already, which are the size of a pinky nail now.

In the coming months, the vines that now stand about knee-high will reach the wire above them that is 4 feet off the ground and stretches tautly down the four rows of four vines.

Visitors will be able to walk through the minivineyard and look at grapes on the vine in season, although Skrede says

the vines will not reach peak production for another four years.

"There won't be much this year. Next year, they'll start producing some and by the fourth year they'll level off," says Skrede. At that point, they will each produce about 20 pounds of grapes annually.

"It's good for kids to see something other than just buying it off the shelf at Publix," says Skrede. "You don't need a huge vineyard to teach that."

E-mail Victoria Macchi at vmmacchi@gmail.com

TECHBITS

Dell counters reports of laptop drive problems

NEW YORK (AP) — Dell Inc. denies an analyst report claiming 20 percent to 30 percent of laptops with so-called solid-state drives are being returned.

Solid-state drives, though expensive, are seen as the next big advance in laptop computers because they're durable and light. In a solid state drive, the spinning platter of a conventional hard drive has been replaced by memory chips.

Dell offers Samsung SSDs as an option on its laptops for \$600 to \$899 extra. The latest Apple Inc. laptop, the MacBook Air, can also be bought with an SSD, for about \$1,000 extra.

Avian Securities analyst Avi Cohen said Monday in reporting on the return rates that hardware failure rates on SSDs were 10 percent to 12 percent, compared to 1 percent to 2 percent for traditional hard drives.

Still other customers are returning SSD-equipped laptops because they don't provide a speed advantage. Cohen wrote in a research report.

The "rates cited by Avian Securities don't even vaguely resemble what's happening in our business," Lionel Menchaca, Dell's chief blogger, wrote on Wednesday.

"Our global reliability data shows that SSD drives are equal to or better than traditional hard disk drives we've shipped," Menchaca wrote. The return rate is about a tenth of the reported one, he wrote.

Wells Fargo plans to sell online safes

SAN FRANCISCO (AP) — Recognizing not all banking customers want a safe deposit box, Wells Fargo & Co. plans to sell online vaults as a secure and convenient alternative for storing vital records.

When the service rolls out this summer, Wells Fargo believes it will be the first major U.S. bank to offer an Internet alternative to the safe deposit boxes that have been an industry staple for decades.

Because it can't store jewelry, cash and many other precious assets, Wells Fargo's online version isn't likely to replace the traditional safe deposit box. It's more likely to replace shoe boxes and home filing cabinets, said Jim Smith, who oversees the bank's Internet products.

Called "vSafe," the service is perfect for storing digital versions of birth certificates, wills, driver's licenses, passports, family photos and other important documents, Smith said.

Customers will be able to retrieve the documents from any computing device with an Internet connection — a

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Institution	Phone	Address	SAVINGS YIELDS		CERTIFICATE OF DEPOSIT YIELDS						
			Min to Open	Money Mkt Acct	Min to open	6 mo CD	12 mo CD	18 mo CD	24 mo CD	36 mo CD	60 mo CD
Bank of Florida	239-254-2100	1185 Immokalee Rd. Naples		Call	1,000	3.15	3.35	3.40	3.50	3.65	3.75
Capital One Bank	877-854-5416	Great rate, No Hassle	1	3.15	5,000	2.75	3.00	3.00	3.00	3.45	4.00
Countrywide Bank, FSB	800-675-9656	www.countrywidebank.com	50,000	3.75	10,000	3.25	4.20	3.00	3.00	3.00	3.00
Discover Bank	800-347-7000	12 Reads Way	50,000	3.61	2,500	3.40	3.56	3.66	3.71	3.92	4.18
First Florida Bank	239-597-8989	8850 Tamiami TR N Naples	75,000	1.16	1,000	2.79	2.91	2.91	2.96	3.04	3.23
Florida Community Bank	239-657-3171	floridacommunitybank.net , Other conditions apply-call bank	99,000	3.04	1,000	3.40	3.40	3.40	3.60	3.75	4.25
Hillcrest Bank Florida	239-254-2999	5325 Airport Rd. Naples, FL 34109	50,000	2.75	1,000	2.75	2.75	2.75	2.75	2.75	2.75
Liberty Bank	239-649-5751	www.libertybankflorida.com	25,000	3.00	10,000	2.60	2.70	2.80	2.90	3.00	3.35
Royal Palm Bank	239-593-5522	1255 Creekside Pkwy., Naples	100,000	3.00	500	2.50	2.50	2.50	2.75	3.00	3.00
State Farm Bank	877-SF4-BANK	Please Call for Local State Farm Agent	1,000	1.24	500	2.60	2.55	Call	2.60	2.75	3.20
Suncoast Schools Federal Credit Union	800-999-5887	6801 E. Hillsborough Avenue	1,000	2.90	500	3.50	3.50	3.50	3.70	3.70	3.90
Third Federal	239-213-9460	1056 Pine Ridge Rd Naples	25,000	3.50	500	3.25	3.25	3.25	3.25	3.49	3.99

Selected Deposit & Loan Products & Promotions Available to Naples Area Residents

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Bank of Florida	239-254-2100	Call		Call		Call		Call	
Capital One Bank	877-854-5416	Call		Call		Call		Call	
Countrywide Bank, FSB	800-675-9656	12-Month CD \$10K min	4.20	High Yield Online Savings 10K min	4.05	Call		Call	
Discover Bank	800-347-7000	5-YR CD	4.10	4-yr CD	3.90	1-yr CD	3.50	MM \$50K +	3.55
First Florida Bank	239-597-8989	Call		Call		Call		Call	
Florida Community Bank	239-657-3171	Call		Call		Call		Call	
Hillcrest Bank Florida	239-254-2999	SMART Checking \$10,000+	2.25	Call		Call		Call	
Liberty Bank	239-649-5751	8 MONTH CD	3.10	16 MONTH CD	3.25	Call		Call	
Royal Palm Bank	239-593-5522	Money Market 10,000 min.	2.00	Money Market 50,000 min.	2.60	Savings Account \$100 min.	2.00	Safe Deposit Boxes available	
State Farm Bank	877-SF4-BANK	Call		Call		Call		Call	
Suncoast Schools Federal Credit Union	800-999-5887	Call		Call		Call		Call	
Third Federal	239-213-9460	55 Month CD Special \$500 to earn	4.00	3 Month CD Special \$500 to earn	3.50	High-Yield Savings \$25,000. to earn	3.50	Call	

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