MAKING



Victoria Stephan guides children toward Junior Achievement.

BUILDING A STRONGER SOCIETY—ONE CHILD AT A TIME

Failure is not the same thing as defeat. Life is a challenge. Teaching kids basic business principles will result in a stronger nation.

These are the precepts by which Victoria Stephan lives her life and, as president and chief of staff for Junior Achievement of Southwest Florida, she puts those beliefs into action every day. As one of three paid staff members, Stephan is

GLOBE-TROTTING TEACHER

Bobbie Henderson has hiked Italy's Mount Etna, ridden a camel in North Africa, and looked for fossils in South Dakota. Now teaching special education at Caloosa Middle School in Cape Coral, Henderson draws on her experiences from visiting fifty states and nineteen foreign countries.

"I like to be able to bring the world to

dedicated to JA and her dedication shows up in the numbers since she joined the organization a couple of years ago. More than 55,000 students in Lee, Charlotte, and Collier counties were exposed to JA's programs in 2002, more than double the previous year.

"What we are trying to accomplish is to build the business leaders of tomorrow," Stephan explains. "Some of the kids don't even know that for-profit companies should make a profit. We bring real busi-

the classroom," she says. "It's all stuff a lot of my students won't get to do."

A cacophony greets visitors to her lanai. Henderson has seventeen birds, ranging from the small sun conure to a huge mated pair of blue hyacinth macaws, and six cats, two rabbits, and a dog round out her menagerie. A home alarm protects her valuable pets and the antiques she's collected. ness leaders into the classroom and...teach practical skills, like how to interview, how to get jobs, and how to balance their checkbooks."

Stephan began her association with JA some six years ago, as program manager. She recruited local business leaders and trained them to take their talents into classrooms. After a stint as executive director for the area Ronald McDonald House, she returned to head JA.

"I just love non-profits," she says. "My whole background is education. I was a teacher about 100 years ago. I also had my own business, so I understand that bridge that needs to be built between business and the schools."

These days, Stephan spends most of her time bringing JA's message to the community, fund-raising, and organizing the annual Hall of Fame banquets in Lee and Collier counties. She also works closely with JA's board to plot future growth. Yet she still finds time to recruit people to JA's cause and to get back into the classroom.

"Working with JA is so motivating," she says. "Lots of times, the high-school kids will send notes saying, 'I got this job because of you.' All these relationships provide a tangible benefit to society."

Junior Achievement of Southwest Florida can be reached at 239/949-2190. – Janina Birtolo

Henderson grew up in Ohio and came to Southwest Florida in June 1974 on a visit. Within three days, she moved to the area. A few months later, she became one of the first women hired as an officer by the Ft. Myers Police Department. Many of the people she worked with are lifetime friends, she says, but a few made the experience difficult.

Leaving the department in 1980,

WAVES



Bobbie Henderson

Henderson became a real estate broker and still has her license. In a relationship with a man who loved to travel, she went into substitute teaching so she could go with him. When the relationship ended, she opted to teach full time.

Most of her students call her strict. "I've seen an awful lot of kids wind up in prison," she says. "If we don't teach them that society has rules, we are setting them up for failure."

Teaching still lets her travel—something she now does on her own. This year, to escape the heat, Henderson went to Baffin Island in the Arctic Circle. Her next adventure is set for the Amazon region, where she expects to be able to see some of the birds she keeps.

"I'm not going to die with a lot of money," she says. "I'm going to have a lot of memories."

-Anne Powers

BANKING ON FAITH

For John Moran's fortieth birthday in September, he and several of his lifelong friends have rented the Typhoon Lagoon at Disney World, where they'll surf manmade, eight-foot waves. "I've been planning this for the last five years," he says. "You have to do something in an X Game way."

Moran counts surfing as one of his favorite hobbies, but hasn't been able to do much of it since moving from Florida's Atlantic Coast to the Gulf Coast in 2000.

It might not be a typical activity for a bank president—but then, Moran isn't a typical banker. He grew up in the banking business, the grandson of the chairman of the board of a Melbourne, Florida, bank. He often tagged along. "I watched him talk to people and it was never about him. It was always about them," says Moran.

He's carried that attitude with him. He currently serves on the boards of the Lee County Coalition for a Drug-Free Southwest Florida, the Christian Chamber of Southwest Florida Inc., and the Council for Progress, a group of public and private Cape Coral leaders. In addition, he was Cape Coral chairman for the Impact World Tour, which brought several hundred missionaries from all over the world to Southwest Florida to present culturally relevant gospel for the 21st century.

Moran also has taken his grandfather's values to Riverside Bank of the Gulf Coast, where he's been president and chief executive officer since mid-2000. The bank now has seven branches and 124 employees from Sarasota to Ft. Myers and is planning to build a new corporate office next summer in Cape Coral.

Last December, his staff was feeling stressed, so he picked up twenty-four cans of Silly String at a nearby store. He



John Moran

passed them out and employees spent half an hour chasing each other on the second floor of the bank building. Meanwhile, two bankers went outside and toiletpapered his car. He saw them but chose not to interrupt. It's more important to let them blow off steam than to have a clean car, he says.

Moran enjoys golf, although he hasn't had much time to play. But he does make time for boating and fishing. "I do a lot of fishing," he says. "I do very little catching but it's fun getting there." It's also something he enjoys with his family.

"My family and my faith in God are the two most important things I have," he says. "Life is short and it is so not about us. It's about what we do with other people."

-Anne Powers

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Visitors' Views

An introduction to a few of the many remarkable visitors to Southwest Florida



Fernando and Beatriz Cunha, of Scarsdale, New York, made heads turn on Captiva with their companions (left to right) Lady, Gigio, and Rainbow.

PARADISE IS FOR PETS, TOO

While visiting Captiva in June, Fernando and Beatriz Cunha—and their splendid entourage of animals—made quite a splash on the island. But, by the end of their weeklong stay, they blended in as part of the island color.

"I would like to not go back to New York," says Beatriz, sitting with eyes alight under a palm-frond tiki hut at 'Tween Waters Inn. Both natives of Brazil, the Cunhas came to celebrate their first wedding anniversary—their first visit to Sanibel and Captiva.

"The first time we went to the beach we saw dolphins swimming and that set the tone for the whole vacation," says Fernando, feeling far away from his role as a Wall Street investment banker. "It's fantastic. Extraordinarily peaceful, relaxing, and beautiful."

With their assortment of pets—a dachshund, dalmatian, and parrot—the Cunhas drove from New York, attracted by a description of the islands from a coworker of Fernando's. They were welcomed by the historic 'Tween Waters Inn and its long-standing tradition of permitting pets—furry, feathered, and finned.

"We were thinking about Martha's Vineyard, but we decided to come down here," says Fernando. " 'Tween Waters has just been great. We wanted to be close to the beach and close to the animals all

the time and obviously it has allowed us to do just that." Built at the turn of the last century on a narrow strip of Captiva, the colorful resort bridges Pine Island Sound and the Gulf of Mexico, hence its name. "You can watch both the sunrise and the sunset from right here and we love that," says Fernando.

The Cunhas fit in like a poster family for the resort. They will likely bring their tropical entourage to the premises again—plus one. "Our family is growing," says Beatriz, patting her fourmonth-pregnant belly. Admitting that Rainbow, a sun conure parrot, is truly in charge of the group, Beatriz expects that Lady, their seven-year-old dalmatian, will most likely help with the mothering, while Gigio, the three-year-old dachshund, might be a little jealous.

Back in their New York City suburb home of Scarsdale, the Cunhas will be warmed by memories of Captiva.

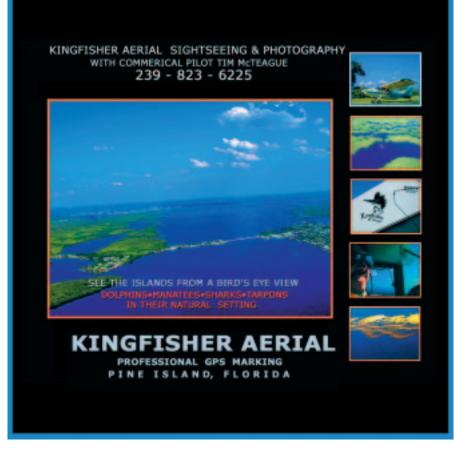
"Everybody has been absolutely fantastic and very kind. As we've walked all over—the beach and in the little restaurant area—they look at us and see the dogs of such different sizes and then they see the bird and they're like, 'What?' " Fernando says. "Next thing you know, you've had a nice fifteen-minute chat with some people you've never known before."

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Gina Herron and Susan Dintino

"A YEAR" FOR YOUNGSTERS

Susan Dintino has kept journals and diaries for most of her life, so it's hardly surprising that she was writing in her journal when she came up with the idea of an activity book to introduce children to journaling. But it took a couple of years for *A Year of Me* to take shape, with help from her daughter, Gina Herron, who illustrated the book.

Designed for parents, grandparents, or mentors to work on with children ages five to ten, it's a workbook intended to teach children the value of self-expression. "The concept is really for the child to learn to like themselves just the way they are and how important it is to be themselves," says Dintino, who splits her time between the Buffalo, New York, area and Sanibel. "It's geared for anyone who wants to spend time with a child special to them in their lives. My idea was to get the child used to identifying their feelings and appreciating things on a moment-to-moment basis."

A Year of Me is broken into monthly entries that include seasonal activity ideas written in easy-to-read poetry form, a page to draw pictures corresponding to that theme, and thought-provoking questions for the child to answer. At the end of the year, the child has a keepsake to treasure for life.

When Dintino first took the concept to Gina, the art major was a bit intimidated by the idea of illustrating a children's book. Nevertheless, she agreed, and much trial and error later, their creation can be found on the shelves of Sanibel Island bookstores and online at their Web site, www.wishes-dreams.com.

Dintino and Herron market the book themselves, offering a lower price for online orders. The Web site also gives a look at the book as well as such spin-off items as invitations and thank-you cards based on the book. In the future, they plan to expand this line, as well as create a similarly themed book for preteens.