

ARTICLE PUBLISHED IN PROVIDENCE JOURNAL - October 22, 2000

THIS YEAR THE MARKET IS IN A FRENZY By AVIS GUNTHER - ROSENBERG

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NARRAGANSETT

Bonnet Shores, a name synonymous with pricey ocean-front cabanas, gin-and-tonics under beach umbrellas and the tropical aroma of sunscreen, has some well-kept secrets. Among them are quaint little log cabins nestled under shady tree canopies and working-class neighbors who share muffins and consolation throughout the chill winter months.

There's ample evidence that the rich and near-rich play here, but real Bonnet Shores is gritty, home-spun, down-to-earth, and has an interesting history. Once a working plantation, the land also has a link to the Revolutionary War. Colonists had a gun emplacement down by the water, and the main beach-front road is named after a war hero -- Col. John Gardner. The land was platted in 1928, months before the stock market crashed. Those that still had money built here the following year. They included a small group of professionals and store owners.

Bonnet Shores is located on the east side of Boston Neck Road, extending over a mile north along the West Passage of Narragansett Bay from Bonnet Point and comprises 400-hundred acres. It was named after a large rock off shore that is shaped like a woman's bonnet.

Retired nurse Maryann McGuinn purchased a lot here 45 years ago, and built her house herself with the help of her children and her father three years later. She became a year-round resident the following year, raising six children in that home.

"My son was only 7 years old when I took him up on the staging to nail the boards onto the peak of the roof," McGuinn, now 70, remembers. "I wanted to give my kids a sense of building and doing." In 1969, the McGuinns were one of only about 50 families who lived here past September, and the feeling was country, almost "rustic."

At the time, Bonnet Shores residents made do with well water from the Wakefield Water Company. "The pipes were miserable," McGuinn remembers. "The rust was so thick, you could scrape it off your sheets. We used to bring our own water down with us from Cranston."

Initially, McGuinn had intended only to summer here, to give her children the "exquisite beauty of South County," but the kids quickly changed her mind. Once here, they "wouldn't live in Edgewood anymore, and I spent a year driving them back and forth to school." But McGuinn did not put up too much of a fight. "I've been around the world twice," she says, "and this is one of the prettiest areas I have ever seen."

McGuinn's original neighbors -- three families down the street and a little Cape next door -- are still there. Two of the families have passed their homes on to their children and grandchildren, but the names and faces are the same. McGuinn has watched Bonnet Shores change over the years. Today, most of the houses are winterized, and summer residents generally rent out their homes the rest of the year, so few are left empty in winter months.

Currently, there are approximately 850 families living in Bonnet Shores, says Marguerite Carty, owner of Carty Realty, and long-time Bonnet Shores resident. Like McGuinn, Carty came here from Cranston in the '60s as a summer resident. She moved here full-time in 1973. But Carty's history with Bonnet Shores goes back even further than that.

"In the '40s, Belton Corporation was giving away little pieces of land here for free, raffling them off," she says. Her father won an unbuildable, postage-stamp lot, just large enough to have weekend picnics on, on the way to the beach. Today's eclectic housing runs the gamut from sprawling four-story waterside contemporaries with walls of windows to tiny log cabins on the most inland streets. While the most impressive structures are predictably by the water, the narrow, winding interior roads have their own charm, and a real neighborhood feel.

A recent search of the Multiple Listing Service yielded several houses for sale, ranging in price from \$249,000 for a new six-room, 1,700-square-foot contemporary on a 5,500-square-foot Old Town Terrace lot to \$675,000 for a 50-year-old five-room 1,100-square-foot summer cottage with only 450 square feet of above-ground living area and 650 below. The price of the later reflects location -- 11,513 square feet of ocean-front property on Dunes Road. "This year, the market is in a frenzy," Carty says.

"As soon as a house goes on the market, if it's priced right, within a week it's gone, and a lot of people are paying cash." Carty found a cash-buyer for a \$399,000 guest cottage with an unobstructed view of the water. Another waterfront house, a simple three-bedroom ranch built 30 years ago, sold for \$515,000 cash. The new owner "tore the place apart, took out the fireplace, put in a lovely kitchen and new bath, and added a wrap-around deck. In another year, he's going to knock it down, and put up two stories."

Carty's most remarkable story is that of a small Cape on the cliffs that "hadn't had anything done to it in 40 or 50 years. A man from Ireland walked into my office. He looked at it, and the next day he offered \$485,000. Within two weeks, we had closed." The man plans on eventually retiring to the United States, where his wife's family lives, but has no immediate plans to do so. The house still sits vacant. Approximately 15 percent of Bonnet Shores residents are here only during the summer. While most of the houses in Bonnet Shores are winterized, a small number still have no heat.

Less than 100 Bonnet Shores houses are rented during the rest of the year, and most of the rental homes are populated by students and faculty from URI. Like any community with student rentals, parties are sometimes an issue. Last year, state troopers and local police responded to a large party that backed up traffic onto the main road, and had an estimated 400-1,000 attendees, depending on who is telling the story. Despite that, the students are usually good neighbor

"People say things about students," McGuinn says. "Occasionally you'll have problems at 4 a.m. with loud music," but that's not the norm. "I like the kids. If I have extra muffins, I send them over to a house if I know there's kids in there. Similarly, the college students have been good to McGuinn. "My husband had a catastrophic stroke, and I couldn't lift him by myself. I used to go out in the street, and hail down three cars. Three kids would come out every single morning, and help me get him out of bed. Student rentals are often very affordable.

At the other end of the spectrum is the Bonnet Shores Beach Club, a private condominium facility next door that maintains premium-priced bath houses and cabanas on a 1,600-foot white sandy beach. Four-by-four-foot bath houses sell for more than \$20,000, and 12-by-12-foot cabanas with a shower can top \$80,000. Included are admission to the club's private beach, swimming pool, tennis courts, dining room, lounge and parking lot. Not included are sleeping privileges; cabanas and bath houses are for daytime use only.

Nearby conveniences on Boston Neck Road include a milk store, Brooks Pharmacy, a beauty parlor, and a couple of restaurants -- The Coffee Connection and The Gathered Harvest. For bigger shopping, residents drive into Wakefield. The newly completed Dunkin' Donuts has Bonnet Shores tongues wagging. The locals contend that the franchise was unnecessary since The Coffee Connection, run by Ann Marie and John Silvestri, sells Allie's Donuts, and is an established meeting place.

"The Silvestris are the dearest couple you want to meet," McGuinn says. "People will stay loyal to the Silvestris." In addition to shopping, schools are also a short drive away. Children attend Narragansett schools, all a 10 to 15 minute bus ride away.

Without dispute, the best part of living in Bonnet Shores is the beach -- two of them in fact, including Kelly Beach flecked with sparkling rose quartz, and the shallow soft-sanded Little Beach, perfect for children. "My 4-year-old grandson thinks it's so great," McGuinn says. "You can walk to the big beach in the morning, and the little beach in the afternoon."

In addition to waterfront activities, children enjoy the local community center with its ballpark, playground and craft activities. Nearby, adjacent to the Boston Neck Road fire station, is a larger playground with tennis court, basketball, baseball and slides and swings.

"I never once heard any of my children say, 'I haven't got anything to do,' " McGuinn says. While on a main road, its country roots come out after dark. "At five o'clock at night, when the kids have had enough play for the day, the deer come out," McGuinn says.

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