



Town & River News

Another Seabreeze Publication

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APRIL 2018

Love In Town & River

By Renee Notes

There's going to be a lot more **Love** in Town & River as we welcome Norman and Mary Love! Norman Love is internationally recognized for his gourmet chocolates and desserts, selling locally in his four retail stores, Princess Cruise Lines and involved in over 250 charities annually. This famous chocolatier has taken on a new title as our **neighbor!** Last year Norman and his wife Mary selected Town & River to build their new home. Current residents of the Renaissance, they missed living on the water so Mary set off visiting numerous open houses in Town & River and neighboring communities. They knew they wanted to be on this end of town and Town & River was an easy choice as "we aren't gated community folks," said Mary. Mary quickly called Norman to meet her at



Norman and Mary Love

the open house, stating it's "all about the view and we know so many of our neighbors."

They **love** this area for the "ease of socializing with friends and going out in the evenings," said Norman. Carlton-Neumann Homes was selected to build their home based on their 30-plus years' experience and over 400 custom homes in Lee County. Carlton-Neumann Homes has created Mary and Norman's custom two-story dream home; coastal contemporary exterior in a white and gray finish with stone accents. Custom interior features include a 23-foot grand entry with floating staircase, four-car garage, 28-foot-long balcony overlooking the pool and foyer, two master bedrooms and plenty of guest rooms

Love In Town & River on page 4

Town & River Neighbors

Let's Get To Know Each Other!

I am collecting your stories for publication in our newsletter and website to **feature you** and your interests!

Story to share?	Own a local business?
Home for sale/sold?	Helpful tip?
Favorite recipe?	Special skill?
Favorite restaurant?	Activity in town?
Upcoming event/fundraiser?	

... or anything else you'd like to share with your neighbors?

Please submit information and photos to: **Secretary@TownAndRiverFortMyers.com.**

Upcoming Sections

Pet Corner – Here's the spot to brag on your beloved four-legged family member! Tell us why your pet is the **best** and send a photo!

In The Biz – We are looking to feature local businesses that are owned by our neighbors. You never know, you might find a new client or customer!

Helpful Tips – What's your favorite tip/life hack? This can be anything from helpful life hacks to silly things like opening a bottle of wine without a wine opener.

Questions For The Board – Do you have a question or tip for a board member?

Featured – Nominate a neighbor (or yourself) for "The Featured _____." This can be anything from special person, act of kindness, landscaped yard, holiday decorations, classic car, crafts, etc.

Favorites – Tell us your favorite: restaurant, local activity, cocktail/wine/beer, fishing spot/tackle, vacation spot, movie/book.

Recipes – Share a favorite or family recipe.

Events – Let us know about an upcoming local event or fundraiser, book club, game night or club.

Share A Skill – Do you have a special skill? Host an

event to share/teach and show off your special talent. This can be anything from cake decorating to casting a fishing net to anything you'd like to teach your neighbors!

Real Estate – Let us know of homes currently for sale, upcoming listings and sold properties in Town & River.

Welcome – to a new neighbor, new baby, new spouse, new pet or new boat. Introduce us to your newly welcomed Town & River addition.

Longest Homeowner – We are looking to feature the longest resident of Town & River! Are you an original resident? Write in and tell us your story of building your home and how the community has changed over the decades!

Please submit information and photos to: **Secretary@TownAndRiverFortMyers.com.**

I look forward to hearing from you! Please let me know if you have any questions.

*Thank you,
Renee Notes,*

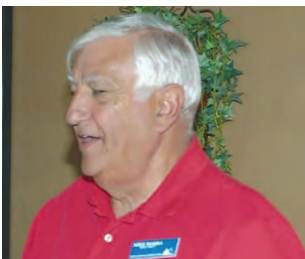
Secretary of Town & River Civic Association

Town & River Cruise Club Valentine's Luncheon

By Mike and Liz DiBenedetto

The Town & River Cruise Club held its Valentine's Luncheon on Feb. 10 at the Lighthouse Restaurant. The weather was

beautiful and over 40 members and guests arrived by boat and car. The restaurant was decorated for the occasion and various games were enjoyed by all after a wonderful lunch. A good time was had by all.



Commodore Mike Marra addresses the club members.



Fletcher Reynolds enjoys his lunch.



Socializing is fun!



Proud winners of the Valentine's Day games

Town & River Cruise Club on page 4

Town & River News

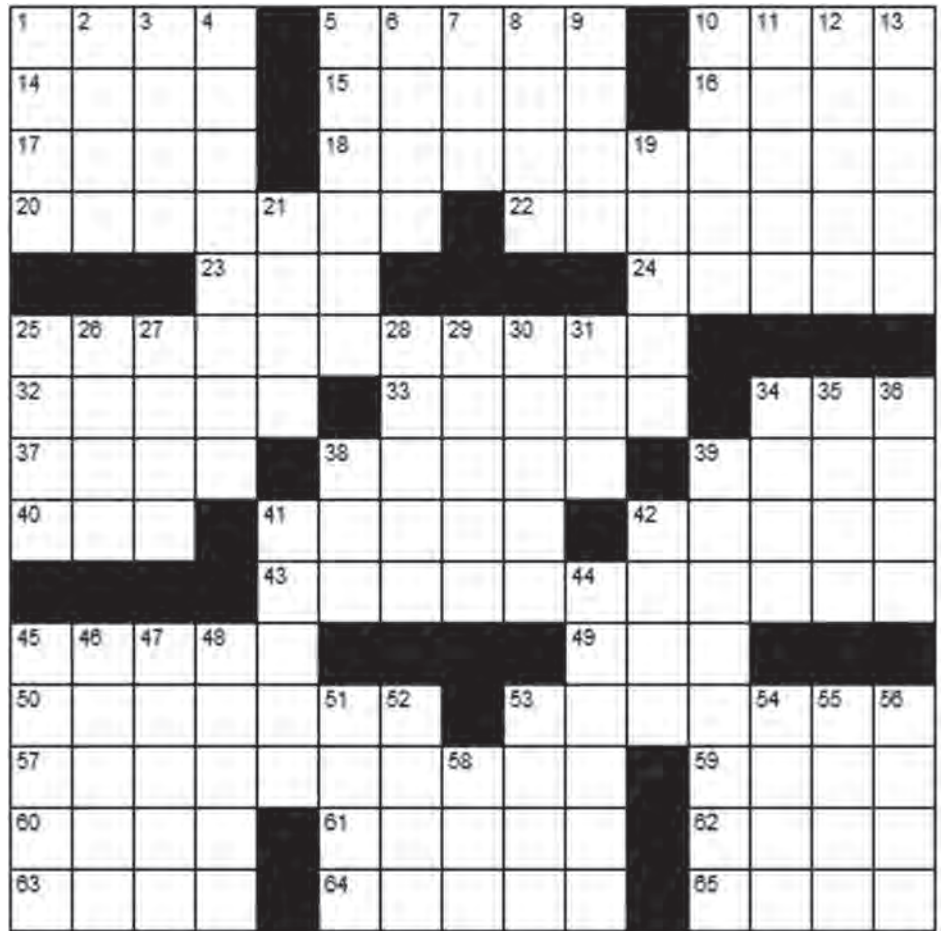
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**The Board Meets on the
Second Thursday of Each Month at
6:30 p.m.
Contact your
Area Representative for location.
Board Minutes on page 4**

Crossword Puzzle

- Across**
1. Aquiver
 5. Levitate
 10. Vipera
 14. Fabricated
 15. French for "red"
 16. Be unsuccessful
 17. Weightlifters pump this
 18. Apparent
 20. Edit
 22. Roiled
 23. Pull
 24. Requires
 25. Alleviating fever
 32. Depart
 33. Quickly
 34. Lair
 37. Storm
 38. Feed a fire
 39. Protagonist
 40. Mime
 41. Soft leather
 42. Painful grief
 43. Habitual absence from work
 45. Intestine
 49. Possessed
- Down**
1. Dogfish
 2. Dress
 3. Smell
 4. Serving to express possession
 5. Having a hoarse voice
 6. Fail to win
 7. Not in
 8. Anagram of "sage"
 9. Canvas dwelling
 10. All excited
 11. A fencing sword
 12. Stacked
 13. Sleighs
 19. Subsequently
 21. Hoodwink

25. Aquatic plant
26. Half-moon tide
27. Story
28. Charges per unit
29. Lyric poem
30. Captured
31. Frozen water
34. Sandwich shop
35. God of love
36. Standard
38. A type of large sandwich
39. Square dance gatherings
41. Beauty parlor
42. Beloved
44. Craving
45. Symbol of authority
46. S-shaped moldings
47. Water holes
48. Leave out
51. Tidy
52. Way in
53. A few
54. Henhouse
55. Musical finale
56. Poems
58. 2,000 pounds



Crossword Puzzle Solution on page 6

Word Scramble

Kitchen Appliances

By Ellie Neal

Vmeicowar	Dnberle
Lsletki	Ldaisops
Rtastoe	Ocpotrune
Sisdhe	Efcoef karem
Snusltie	

Word Scramble Solution on page 6

Lakes Regional Library - April 2018

15290 Bass Road, Fort Myers
(239) 533-4000

Preregister for underlined events.

Teen Drop-in Activities: National Poetry Month

- Monday**
- April 2, 9, 16 10 a.m. Baby Rhyme Time
 - April 2, 9, 16 11 a.m. Toddler Tales
 - April 16 4 p.m. Life-Sized Games
 - April 2, 9, 16, 23 6 p.m. English Café
- *****

- Tuesday**
- April 3 2 p.m. Craft Corner: Knit, Crochet, and Embroidery
 - April 17 2 p.m. Book Discussion of *And Then There Were None* By Agatha Christie
 - April 10, 24 2 p.m. Coloring For Adults
 - April 24 4 p.m. Claymation: 3rd-5th Grade Edition

Wednesday

- April 4, 11, 18, 25 10 a.m. Family Storytime
 - April 4, 11, 18, 25 11 a.m. Preschool Storytime
 - April 18 2 p.m. Library Apps 101
 - April 25 2 p.m. Navigating Medicare Maze
 - April 4, 11, 18, 25 4 p.m. After School Crew: Math
- *****

Thursday

- April 19 10 a.m. Preschool Earth Day Crafts
 - April 12 10:30 a.m. Herve Tutlet Art Workshop
 - April 26 4 p.m. Lego Kids
- *****

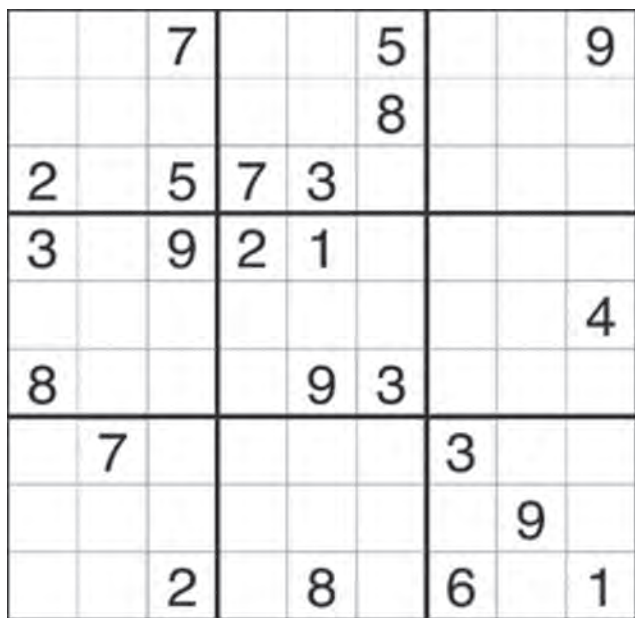
Friday

- April 13 11:45 a.m. Author Jane Vogel and Friends of Lakes Regional Library
- *****

Saturday

- April 7 2:00 p.m. Kids Read Down Fines
- April 14 10:00 a.m. Special Needs Storytime

Sudoku Puzzle



Sudoku Puzzle Solution on page 6

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- LED Lighting
- Cameras on Premises
- Sheetrocked Walls & Ceiling

CONTACT TOM PEPITONE
239-321-5151
Tom@PepitoneRealty.com

Healthcare In Tricky Times

Take Charge Of Your Healthcare

By Susan Kohler,
Licensed Insurance Agent

Are you thinking ahead and taking charge of future healthcare needs? Here are some important tips to help you in the event of a serious medical diagnosis or emergency situation.

First, develop a strong bond with your primary care physician (PCP). If you have done your homework and legwork and found a highly qualified, experienced, reliable, effective, and trustworthy healthcare provider, then ensure that your lines of



communication are open and that your PCP is readily accessible to you. If you forge a strong bond with this professional, then the two of you will be able to discuss all of your symptoms early and openly which can lead to resolving your healthcare issues in the most efficient and effective manner possible.

Next, ensure that you and your family members carry lists with the following information: diagnoses, major surgeries, allergies, any current drugs and supplements, and contact information for your doctors. Emergency medical personnel will look for such information in your wallet and purse in the event of an emergency situation.

Always get a second opinion before agreeing to surgery and other major treatments. Independent pathologists and radiologists may be contacted who can study your labs and scans to ensure that you have a correct diagnosis. Accurate diagnosis is the key, and you need a specialist

in that field to provide a sound diagnosis. Disease and treatment options are varied and you need to gather all pertinent information before taking the next step. Don't be afraid to ask questions when your health is at stake.

Arrange for a healthcare partner whom you trust to attend doctor visits with you, take notes and ask questions, in the event of a potentially fatal disease. If you have asked a friend or family member to serve as the guardian of your children should that become necessary, then you will understand the need for a similar partner to help you navigate the healthcare system in the event of a serious medical diagnosis. By reaching out to trusted friends and family members today, you are taking charge of your future healthcare needs.

If you have any questions or comments about insurance, you may contact Susan Kohler at whiskeycreeknews@yahoo.com.

Stamp Out Hunger

Annual Letter Carrier Food Drive Set For May 12

Summer is coming, school will be out, and the need for food assistance will be greater than ever. Letter carriers in Lee County are gearing up for the 25th annual National Letter Carriers' Food Drive. Most food collected in Lee County will be distributed by the Harry Chapin Food Bank through their participating agencies in the county. All food collected in food drives are distributed to participating agencies at no cost.

The nation's largest single-day food drive, "Stamp Out Hunger," will be held on Saturday, May 12. This is the one day when letter carriers collect nonperishable food that has been left by mailboxes.

Northerners and seasonal residents who are returning



home prior to May 12 are encouraged to check their pantries for unopened food items; they may drop off their contributions at any post office.

Businesses can set up collection boxes for employees and customers who may not be able to leave food by their mailboxes on May 12. Virtually any kind of food may be donated in unopened, non-breakable containers. Items especially in need are peanut butter, tuna, rice, beans, and canned meats, fruits, vegetables, and soups.

Additional information about the letter carrier food drive and early food drop-off may be obtained by contacting George Sciascia, Letter Carriers' Food Drive coordinator, at gsciascia@comcast.net, (239) 218-1147.

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Our \$7 million renovation is complete! Visit for a complimentary lunch and tour.

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Board Of Directors Meeting Minutes [Unapproved]

Thursday, March 8, 2018

Call To Order

President Mark Generales called the meeting to order at 6:30 p.m. at the South Pointe South Clubhouse.

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, & Myriam Lenz, Vice President Gary Hudson, Secretary Renee Notes, Treasurer Bruce Rockenstein, Executive Secretary Sally Stigler, Richard DeBoest, Esq. & 10 residents were also in attendance.

Absent: Directors Martha Smith, Rick Ginsburg, Mark Maddox & Brian Sumwalt.

Introduction – Mark Generales

In order to arrange the meeting & follow the standard of Robert's Rules of Order, Mark requested those wishing to speak during the meeting sign-in on the form provided; with 7 people complying. Mark spoke of an upcoming meeting at Association Attorney, Mr. Richard DeBoest's office for the purpose of going over several issues. Mark then introduced Mr. Richard DeBoest who spoke on the scheduled meeting in his office March 29, 2018 to discuss short-term rentals, the three T&R DOR's, file the T&R Bylaws Amendment & discuss the feasibility of administering fines for violations & the potential for changing voluntary dues to mandatory. Mark noted over 400 homes are in the Voluntary Dues area of T&R, with approximately 48% of those Owners paying annual dues. Mark then invited all Board members to a Retreat & Strategy Session March 31 at Crowne Plaza in the Bell Tower Shops to become Certified Board Members & to discuss current & future projects.

Public Comment Period – 2 minutes each

Dawn Storrs questioned the short-term rental issue, asking if it is a Board decision. Several others in attendance asked the same question. Mark responded it is not a Board decision, but a vote by Owners. Pam Pipher noted some canals are in need of dredging, which Mark stated is a TRIU issue. Sharon Bauman, Terry Looker, Weldon Cannon, Joy Lynn Rogel, Rich Rogel & Richard Kurtz also signed the form to speak on the short-term rentals issue.

Approval Of Minutes – February 8 board minutes were approved by motion.

Treasurer's Report (Bruce Rockenstein)

Bruce emailed February 2018 financial reports to Board Members prior to the meeting. He compiled a list of Treasurer Processes/Responsibilities which he presented to each Board Member. With no questions presented, the Treasurer's Report was approved by motion.

Committee Reports

Lake Committee (Brian Sumwalt) – No report was presented.

Deed of Restrictions (DOR) Committee & Architectural Review (Mark Generales & Tony Pocklington)

Gary Hudson reported several violations remain outstanding & he will notify street directors to enable a follow-up process.

Old Business

Short-Term Rentals (Mark Generales)

Gary Hudson reported he & Renee Notes met with 2 representatives of the Town & River Vacation Property Partners two times regarding rental guidelines. Mark also met with a representative; however, no agreement was reached.

Special Meeting, Vote Process, etc. – Richard DeBoest, Esq.

Mr. DeBoest explained ARCDOR & Units 6 & 11 most vote separately. He noted units 1a, 2 & 2a have no DOR in place; therefore, they may elect to reinstate their original DOR, or adopt the ARCHDOR or individually adopt ARCDOR. He noted all Owners of the 518 properties in T&R have a right to vote. The Board must agree on the wording & language of the Proposed Amendment, then a Special Meeting can be held for a vote to amend the ARCHDOR; with a minimum of 14 days' notice required to mail & post, along with a copy of the Proposed Amendment & Proxy for voting. Once a Special Meeting date is established, it may be extended up to 90 days if necessary. Mr. DeBoest recommended completed proxies be mailed to his office using a self-addressed envelope included

in the Special Meeting mailing packet. He cautioned existing rentals & those in process must be honored. This issue will be discussed in-depth at the March 29th meeting at his office by the Board Officers.

New Business (Mark Generales)

Photography Proposals & Quotes

Mark researched & presented the Board with 2 quotes for producing a video to be posted on T&R website. Two proposals were submitted; one at 1k & the second at 2.3k. Mark thanked Board Member Martha Smith for referring both vendors & her continued review of the proposals. A decision is forthcoming. Mark explained the Board would receive multiple videos & still photos of the neighborhood to use to make the site professional.

New Logo Design

Mark presented the Board with 5 different new logo designs, & after review the Board preferred design #5 for letterhead, the Newsletter, envelopes & possibly business cards for Board Members. The design firm will provide one more round of designs for choice.

Website

All agreed it's time to enhance the look and upgrade the functionality of the T&R website. A video depicting the T&R Community would enhance the amenities of T&R & inspire & entice potential Buyers. Renee Notes will publish articles in the Newsletter & is encouraging Residents to submit articles of interest for publication. The Newsletter will be added to the website each month it is published.

Community Survey Creation/Implementation

Mark is compiling a survey asking Residents for input, ideas & concerns they would like to see addressed by the Board. Each Director will present the survey to residents on the streets they monitor.

Public Comment Period – 2 minutes each

No questions or comments were presented.

Adjournment

With no further business to discuss, the meeting was adjourned by motion at 7:35 p.m. The next Board of Directors Meeting will convene at 6:30 p.m. Thursday, April 12th at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers FL 33919. All are welcome & encouraged to attend.

Respectfully submitted,

Sally Stigler,

Executive Secretary



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Love In Town & River from page 1

for their growing family. Mary most looks forward to "the water view and tranquility of watching dolphins play" while Norman looks forward to his "Euro-chic kitchen" and "outside pizza oven." "We love to entertain," says Norman.

Norman has a passion for hockey and spends his free time playing at the Skatium. He named their pup after his favorite hockey player Sidney Crosby of the Pittsburgh Penguins. "Sid" is a 6-pound rescue from the



Mother's Day collection



Norman Love Confections on McGregor Boulevard

Gulf Coast Humane Society. Mary, newly retired, looks forward to her next chapter and beams when asked about their 13-month-old granddaughter Lincoln. "She is the light of our lives." Norman is quick to show off photos of his beautiful blue-eyed granddaughter.

Watching customers smile at Norman Love Confections as they receive the signature green box containing handcrafted, hand-painted masterpieces of gourmet chocolates is a true delight! Visit Norman Love Confections newest location at The Design Center, 13261 McGregor Blvd., Fort Myers to enjoy for yourself! Like Norman Love Confections on Facebook to know about upcoming events and promotions.

Mother's Day is Sunday, May 13! Norman Love Confections introduces its limited-edition Mother's Day Collection featuring 10 heart-shaped, handcrafted chocolates filled with some of mom's favorite flavors including cupcake, mimosa, pink lemonade, special dark, Oreo cheesecake, hazelnut coffee, strawberry shortcake, carrot cake, peanut butter marshmallow and pecan turtle.

Please visit our website at NormanLoveConfections.com.

Town & River Cruise Club from page 1



Cruising back home



Cruising to the Valentine's Day event



Cruise Club members docking at the Lighthouse

Mortgage And Home Equity Loan Interest Deductions — Under The Tax Cuts And Jobs Act

Presented by Jacqueline
J. Lambros, Registered
Principal



With its passage in December 2017, the Tax Cuts and Jobs Act (TCJA) changed the deductions for interest on mortgage and home equity loans. On Feb. 21, the Internal Revenue Service (IRS) provided clarification on how the TCJA will be applied to mortgage and home equity loan interest deductions.

Initially, application of the TCJA was ambiguous because of (1) definitions from the 1986 “old” tax law and (2) the multiple ways to use home equity. The IRS’s recent guidance establishes that the interest on *some* refinanced mortgages and home equity loans and lines of credit will be deductible under the TCJA if it qualifies as acquisition debt. Here, we’ll answer some questions on how the TCJA is applied to mortgage and home equity loan interest, starting with a definition of residential debt.

How Does The Internal Revenue Code Define Residential Debt?

The mortgage interest deduction began under the Tax Reform Act of 1986 (a.k.a. the old tax law). This law allowed a deduction for qualified residence interest in two separate categories: acquisition indebtedness and home equity indebtedness. It defined “acquisition debt” as new or refinanced secured debt used to acquire, construct, or substantially improve a residence. It defined “home equity debt” as secured debt that could, but did not have to, be used to acquire, construct, or improve a house.

The TCJA did not change or modify either definition.

What Interest Can Be Deducted?

Prior to 2018, you could deduct interest on mortgage debt up to \$1,000,000. The \$1,000,000 could be either a single mortgage or a total combined mortgage debt on a primary residence and a vacation home.

You could also deduct up to \$100,000 of the interest paid on home equity loans and lines of credit. This interest was deductible irrespective of how you used the loan proceeds. Debt consolidation? Deductible. College tuition? Deductible.

Under the TCJA, however, only acquisition debt qualifies for the interest deduction. Obviously, mortgages are loans for the acquisition or construction of a home. The TCJA caps the interest deduction for mortgages obtained after January 1 at \$750,000. All mortgage debt secured before December 31, 2017, is grandfathered under the old rules. This means that the \$1,000,000 limit still applies to mortgages that existed before the end of last year.

The TCJA also eliminates the interest deduction for home equity loans and lines of credit. Here, the TCJA contains no grandfather provisions. Even if a home equity loan or line of credit was taken before December 31, 2017, an interest deduction on its remaining balance may depend entirely on whether the debt is acquisition debt.

Will Interest On A Home Equity Loan Or Line Of Credit Used For Home Improvement Be Deductible?

Yes. This is one of the ambiguities that the IRS has clarified. The TCJA kept the old tax law’s definitions of acquisition debt and home equity debt; however, the TCJA looks only at the *use* of the debt. That is, interest is deductible if the loan is acquisition debt used to build, acquire, or improve a home. The fact that a primary residence secures a new home equity loan or line of credit is irrelevant.

Home equity loans and lines of credit are often, but not always, used to improve a residence. For example, a home equity loan used for debt consolidation or college tuition does not qualify as acquisition debt because it does not enhance the home’s value. On the other hand, the same home equity loan used to build an addition that increases the home’s cost basis and improves its market value meets the definition of acquisition debt.

Will A Refinanced Mortgage Qualify As Acquisition Debt?

Yes. This is another aspect of the TCJA that initially lacked clarity. The original mortgage was acquisition debt. But what if part of the refinancing is used to pay off credit cards? The

interest on that portion of the refinanced loan is not acquisition debt.

Was There General Agreement That Interest On A Refinanced Mortgage Or Home Equity Loan May Be Deducted If It Meets The Definition Of Acquisition Debt?

No. Some tax preparers took a literal approach. They read the TCJA as barring a deduction for all home equity debt, irrespective of its use. Others took a more practical view. They interpreted the TCJA in conjunction with the old tax law’s definition of acquisition debt. The IRS’s recent guidance supports the practical view: interest on home equity loans and refinanced mortgages is deductible under the TCJA if the debt was used to acquire, construct, or improve residential property.

New Territory

As you can see from this discussion, it’s important to have a clear understanding of the rules regarding mortgage and home equity loan interest deductions under the TCJA. Given this new territory, be sure to track the use of your home equity debt so that you can provide your tax preparer with all supporting documentation.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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- Social Activities & Events

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GULF HARBOUR YACHT & COUNTRY CLUB IS A FINANCIALLY SOLID EQUITY MEMBER OWNED & OPERATED CLUB

Poetry Corner

WHEN TOMORROW COMES

WHEN TOMORROW COMES
THERE WILL BE EASY GOING AND THE WAYS
ARE CLEAR
EVERYTHING GOES SMOOTH AT THE SLIDING
EDGES
EASY ACCESS TO THE PROGRESS OF
SUCCESSFUL MOVES
EVERY STEP ON TIME TO THE FINAL STEP

NO WRONG BUT ONLY RIGHT CAN BE HAD AS
THE DAYS PREVAIL
SLEEP IN PEACE AND LET SUCCESS EASE BY
WAKE UP AS THE DAYS GO BY AND EVERY
MOVE IN THE RIGHT DIRECTION
ONLY THING IS TOMORROW NEVER COMES

Charles Pietro

Grandfathered In

When they talk about Social Security laws
Like raising the retirement age,
I take a nap and dream – no rage,
For I'm saved by grandfather clause.
While my children grumble grandchildren play
Jumping garden stone to stone.
"Be careful," I say, life is a loan
Unsecured by the fewest of days.
Totally ignored as old men can be,
Might as well play deaf and dumb,
To myself sweet requiems I'll hum
Rehearsing that final ceremony.

For I am shovel ready now
And will be grandfathered in.

R.J. Nelson is the author of Dirty Waters: Confessions
Of Chicago's Last Harbor Boss.

Lee Republican Women Federated

**Lee Republican Women Federated April Dinner Meeting
(We Welcome And Encourage The General Public To
Attend.)**

- Monday, April 9
- Pinchers – The Marina at Edison Ford, 2360 W. First St., Fort Myers, FL 33901. Located adjacent to the Edison & Ford Winter Estates in the Fort Myers Downtown River District

• 5:15 p.m., social. Dinner and program to follow.
April's program will be a forum with candidates for the
State Attorney 20th Judicial District, Amira Fox and Chris
Crowley.

• \$25
R.S.V.P.: <http://www.leerepublicanwomen.com> or Wren
Morefield at (270) 210-1284 orwrenspet@hotmail.com
before April 5 at noon.

Sheriff's Senior Safety Seminars

Get your pencil out now and mark your calendar for the
return of this year's series of educational seminars designed
to teach you how to protect yourself against scams, fraud and
violence. The "2018 Senior Safety" presentations feature
a variety of public safety topics including residential and
vehicle burglary prevention, home repair fraud, Internet
safety, and much more. You are invited to attend one event
or all; however, due to limited seating you must reserve
your spot by calling (239) 561-9142. All seminars will take
place at the United Healthcare Medicare Store located in the
Daniels Crossing Shopping Center, 6900 Daniels Parkway,
No. 23-C, Fort Myers.

- April 12 at 10 a.m. – Get to Know the Lee County Sheriff's Office – Videos and more.
- May 10 at 10 a.m. – House and Vehicle Burglary Prevention – "How are you targeted?"
- June 14 at 10 a.m. – Internet Safety – "Learn about online scams and computer safety."
- July 12 at 10 a.m. – Safety Away from Home – "Protecting yourself and your property."
- Aug. 9 at 10 a.m. – Home Repair Fraud – "Learn how to check before work is done."
- Sept. 13 at 10 a.m. – When Violence Breaks Out – "Do you know what to do?"

Sudoku Puzzle Solution from page 2

6	3	7	1	4	5	2	8	9
9	1	4	6	2	8	7	5	3
2	8	5	7	3	9	4	1	6
3	4	9	2	1	7	5	6	8
7	2	1	8	5	6	9	3	4
8	5	6	4	9	3	1	2	7
1	7	8	9	6	2	3	4	5
4	6	3	5	7	1	8	9	2
5	9	2	3	8	4	6	7	1

Crossword Puzzle Solution from page 2

A	G	O	G	F	L	O	A	T	A	S	P	S	
M	A	D	E	R	O	U	G	E	F	A	I	L	
I	R	O	N	O	S	T	E	N	S	I	B	L	E
A	B	R	I	D	G	E	S	T	I	R	R	E	D
		T	U	G					N	E	E	D	S
A	N	T	I	P	Y	R	E	T	I	C			
L	E	A	V	E	A	P	A	C	E	D	E	N	
G	A	L	E	S	T	O	K	E	H	E	R	O	
A	P	E	S	U	E	D	E	D	O	L	O	R	
		A	B	S	E	N	T	E	E	I	S	M	
B	O	W	E	L			H	A	D				
A	G	E	L	O	N	G	S	I	R	O	C	C	O
D	E	L	I	N	E	A	T	O	R	W	O	O	D
G	E	L	D	A	T	O	M	S	N	O	D	E	
E	S	S	E	T	E	N	E	T	S	P	A	S	

Word Scramble Solution from page 2

- | | | |
|--------------|----------|--------------|
| Stove | Sillet | Blender |
| Refrigerator | Toaster | Disposal |
| Sink | Dishes | Countertop |
| Microwave | Utensils | Coffee maker |

What's The Answer?

Johnny's mother had three children. The first
child was named April. The second child was
named May. What was the third child's name?

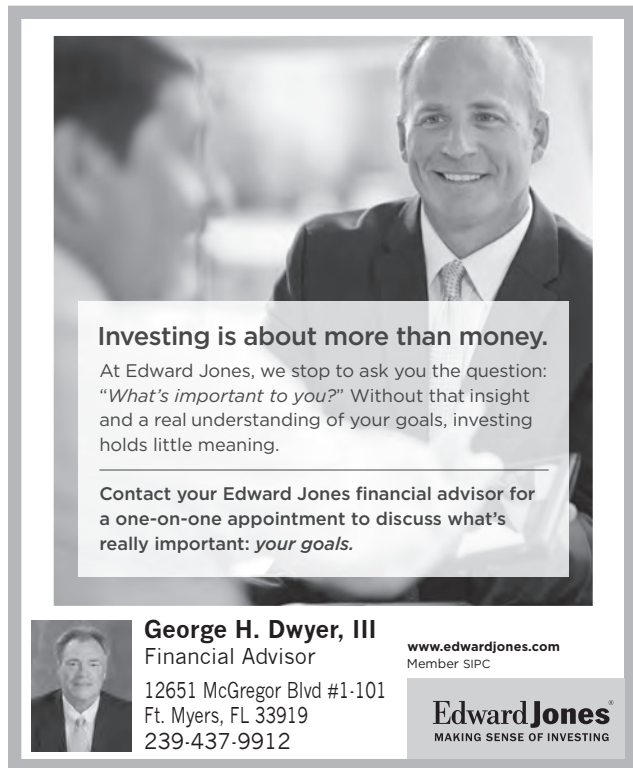
Answer: Johnny, of course.

Continental Women's Club

By Liz Paul

Join us on Thursday, April 5, when our guest speaker
will be Steen Metz, Holocaust survivor and part-time
Sanibel resident. Metz has written about his life in a self-
published book, and shares his childhood memories in the
hope of preventing future catastrophe and suffering.

Continental Women's Club monthly meetings are held
on the first Thursday of each month at 11:30 a.m. at The
Hideaway Country Club, 5670 Trailwinds Drive, Fort
Myers 33907. The cost to attend the luncheon is \$22.
Please call (239) 691-7561 for additional information.



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Mama's Lasagna

Total Time: 1 hour, 20 minutes; Preparation: 10 minutes;
Inactive: 10 minutes; Cook: 1 hour
6 to 8 servings

Ingredients

- 1 tablespoon olive oil, plus extra for pan
- 1 pound ground beef or turkey
- 1 medium onion, chopped
- 1 clove garlic, minced
- 1 (14.5-ounce) can stewed tomatoes, chopped
- 1 (8-ounce) jar tomato sauce
- 1 (6-ounce) can tomato paste
- 1 (8-ounce) box no-boil lasagna noodles
- 2 large eggs
- 2 cups cottage cheese
- 1/2 cup grated Parmesan
- 2 teaspoons freshly chopped parsley leaves
- 1 teaspoon salt
- 1 teaspoon black pepper
- 1 teaspoon seasoning salt
- 1 (8-ounce) bag shredded mozzarella
- 1 (8-ounce) bag shredded Cheddar

Directions

Preheat oven to 375 degrees F. Lightly oil the bottom of a 13 by 9 by 2-inch baking dish.

In a large sauté pan, over medium-high heat, add 1 tablespoon oil and sauté meat, onion, and garlic until meat is browned, breaking up meat with a wooden spoon. Drain pan of fat and add stewed tomatoes, tomato sauce, and tomato paste. Cover and simmer for 15 minutes, stirring occasionally.

In a large bowl, whisk together eggs, then mix in cottage cheese, 1/2 cup Parmesan, parsley, salt, pepper, and seasoning salt.

Spread a little of the meat sauce in the bottom of the prepared pan.

Lay half the noodles in the bottom of the baking dish, overlapping by 1/2 inch.

Spread half of the egg and cottage cheese mixture evenly on top.

Sprinkle half of the mozzarella and cheddar evenly over the cottage cheese mixture.

Pour half the meat sauce on top.

Repeat layering in same order.

Sprinkle remaining 1/4 cup Parmesan on top.

Bake in center of oven 30 to 35 minutes until sauce is bubbling around the edges.

Let stand 10 minutes before serving.



Clipping box tops is an easy way to help earn cash for Heights Elementary School PTA. Each one is worth 10 cents for the school! Just look for the pink box tops on hundreds of products. All you have to do is clip them and drop them off at Amy Phillips' mailbox at 962 Clarellen Drive.

The General Mills Box Tops for Education program has been donating money to schools for over 20 years. For every little pink "box top" students collect and submit through

their school, General Mills gives a dime to the school. All of our local elementary schools and some middle schools and private schools participate in the program through their Parent Teacher Associations. The Box Tops Program helps bring in money for the school and allow us to provide greater resources to the children. Many schools run fun contests to encourage kids to bring in box tops. Look for the pink box top image on hundreds of products and save them for the children in your family or on your street.

Contact Amy Phillips at amyw.phillips@gmail.com for more information or to drop off your box tops.

TOWN & RIVER CIVIC ASSOCIATION, INC. OFFICERS & BOARD OF DIRECTORS - as of March 13, 2018 www.TownandRiverFortMyers.com

President	Mark Generales	239-676-5676	markgenerales@hotmail.com
Vice President	Gary Hudson	239-481-7748	gkhudson@earthlink.net
Secretary	Renee Notes	239-209-2072	reeneenotes@yahoo.com
Treasurer	Bruce Rockenstein	239-246-9533	rbrucerock@comcast.net

Deed of Restriction Based on Address	STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
ARCDOR	Bal Isle Dr	Bruce Rockenstein	rbrucerock@comcast.net 239-246-9533
ARCDOR or Unit A	E Town & River Dr		
ARCDOR	Brevity Ln	Renee Notes	reeneenotes@yahoo.com 239-209-2072
ARCDOR or Unit A or NA	N Waterway Dr		
ARCDOR	Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Bruce Rockenstein	rbrucerock@comcast.net 239-246-9533
ARCDOR	Clarellen Dr Cypress Lake Dr	Marge Byrne	mbyrnezee@gmail.com 239-482-8923
ARCDOR or Unit A	Cypress Lake Cr	Myriam Lentz	myriam@comcast.net 239-225-8533
ARCDOR	Joanna Cr Sand Spur Ln		
ARCDOR or Unit 11	Deep Lagoon Ln	Rick Ginsburg	rick@rmginsburg.com 310-612-0368
ARCDOR	Julie Ann Ct		
UNIT 11	Erin Marie Ct	Martha Smith	mss719@earthlink.net 239-671-6347
ARCDOR or Unit 6 or NA	S. Town & River Dr		
ARCDOR, Unit A or Unit 11	McGregor Blvd	Gary Hudson	gkhudson@earthlink.net 239-481-7748
Unit 6	Wittman Dr		
Unit A	N. Town & River Dr	Kay Gloris	kgloris@aol.com 239-590-0602

NOTE: Please contact the Director responsible for your street regarding any issues related to Town & River Estates. ARCDOR is the Amended, Restated, and Combined Deeds of Restriction. Units 6 and 11 have their own deeds of restriction. Look at your property legal description for your property unit. Although the deeds of restriction for properties in Unit A have expired, owners are encouraged to maintain their properties in accordance with the standards established for Town & River.

Town & River Civic Association Inc. Balance Sheet As of February 28, 2018

	Feb. 28, 18	
Assets		
Current Assets		
Checking/Savings		
First Citizens Bank- Operating	35,555.38	
First Citizens Bank - MMS	29,840.61	
Total Checking/Savings	65,395.99	
Accounts Receivable		
Accounts Receivable	3,052.23	
Total Accounts Receivable	3,052.23	
Other Current Assets		
Hartford Prepaid Insurance	671.00	
Prepaid Expense	411.00	
Total Other Current Assets	1,082.00	
Total Current Assets	69,530.22	
Total Assets	69,530.22	
Liabilities & Equity		
Equity		
Prior Year Fund Balance	54,606.39	
Net Income	14,6923.83	
Total Equity	69,530.22	
Total Liabilities & Equity	69,530.22	

Town & River Civic Association Inc. Profit And Loss February 2018

	Feb 18	Jan-Feb 18
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	1,740.00	11,543.94
Total Income	1,740.00	16,823.94
Interest Income	1.15	2.41
Total Income	1,741.15	16,826.35
Expense		
Hartford Insurance Expense	41.95	83.90
Bank Fees	10.00	10.00
Accounting fees	393.50	688.50
Legal Expense	0.00	262.50
Newspaper	88.58	88.58
Storage Expense	119.40	204.20
Utilities	44.31	88.46
Total Expense	697.74	1,426.14
Net Ordinary Income	1,043.41	15,400.21
Other Income/Expense		
Other Expense		
Lake Maintenance	182.00	182.00
Lake Utility	151.39	294.38
Total Other Expense	333.39	476.38
Net Other Income	-333.39	-476.38
Net Income	710.02	14,923.83



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