

## Minutes Of July 19, 2018 Deeds Of Restriction Meetings For Short-Term Rental Amendments

Because Town & River has three active Deeds of Restrictions (DOR), three separate meetings were held at Cypress Lake Methodist Church on Thursday, July 19, 2018.



Unit 6 was the first meeting called to order at 6:35 p.m.; adjourned 6:47 p.m. A quorum was established. To amend the DOR, Unit 6 DOR requires approval of 50% of lot owners voting either in person or by proxy properly submitted to association's law firm in the stamped, pre-addressed envelope provided to the lot owners. Although there were more "yes" than "no" votes, because less than 50% of lot owners voted "yes" on the proposed rental amendment, a motion was made by Mark Generales to continue, as provided by law, the meeting within 90 days of July 19. Terry Brady seconded the motion. Continuing the

meeting will allow more lot owners to vote.

Unit 11 was the second meeting called to order at 6:52 p.m.; adjourned 6:59 p.m. A quorum was established. To amend the DOR, the Unit 11 DOR requires approval of 50% of lot owners voting either in person or by proxy properly submitted to association's law firm in the stamped, pre-addressed envelope provided to the lot owners. Although there were more "yes" than "no" votes, the percentage of lot owners voting "yes" was on the cusp of the percentage necessary to pass the amendment. A motion was made by Dawn Storrs to continue meeting within 90 days of July 19. Margaret Byrne seconded the motion. Continuing the meeting will allow more lot owners to vote.

The third meeting called to order was for those property units in the Amended, Restated, and Combined Deeds of Restriction [ARCDOR]. Meeting was called to order at

7:01 p.m.; adjourned 7:37 p.m. A quorum was established. The ARCDOR amendment passed by the required two-thirds of property owners present in person or by proxy properly submitted to association's law firm in the stamped, pre-addressed envelope provided to the lot owners. The ARCDOR rental amendment will be recorded with Lee County and will be enforceable one year from date of recording.

Lot owners in Units 6 & 11 who did not vote on July 19 either in person or by properly submitted proxy will be given another opportunity to vote within 90 days of July 19. If you are unsure in which area you reside, see [www.townandriverfl.com/maps](http://www.townandriverfl.com/maps). The Town & River Board is working with the association's law firm to schedule the second round of voting for Units 6 & 11. Please check website [www.townandriverfl.com](http://www.townandriverfl.com) for updates.

## Neighborhood Watch

Neighborhood Watch information meeting is scheduled during the Town & River Board meeting on Oct. 11. Peggy Lince of Lee County Sheriff's Office will present information on Town & River creating and implementing a Neighborhood Watch.



Lince will go over the Neighborhood Watch program to educate Town & River residents on what to look for regarding suspicious activity and provide suggestions and examples for neighbors to get involved. Neighborhood Watch programs teach us how to observe and report suspicious activity in our neighborhood. Learn how to make our homes safer, more secure, and less of a target for thieves. It involves neighbors getting to know neighbors, being alert to the potential of crime, and being willing to look out for each other's interest.

Neighborhood Watch is designed to ultimately involve thousands of residents throughout Lee County because strong

neighborhood involvement and neighborhood unity can deter crime. The only requirements for Neighborhood Watch are as follows:

- Participants must be alert, and willing to keep an eye on their neighborhood.
- Willingness to report suspicious activity to law enforcement.
- Willingness to learn how they can make their homes more secure.
- Watch groups must meet at least once a year, or more often as needed. Neighborhood Watch involves a cooperative effort between the citizens of Lee County and law enforcement. Crime can occur any time and anywhere; Neighborhood Watch must be in effect 24 hours a day, 365 days a year. Crime hurts everyone.

We encourage all to attend on Oct. 11 at South Pointe South clubhouse at 6:30 p.m. to learn more about this exciting program!

## Thank You

Town & River would like to say a big **thank you** to neighbor Fred Shue! Fred resides on Mariner Way and has voluntarily maintained the entrance signs at Town & River for many years. He recently installed at his expense over a dozen ixora plants! Thank you Fred for keeping our entrances attractive for us to all enjoy!



## 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.

*Town & River Neighbors on page 4*

**Check out our new website**  
[www.townandriverfl.com](http://www.townandriverfl.com)  
**The Board Meets on the**  
**Second Thursday of Each Month at 6:30 p.m.**  
**Contact your Area Representative for location.**  
**See minutes on this page**



# Crossword Puzzle

## Across

- 1. Top of a wave
- 6. Sounds of disapproval
- 10. Religious splinter group
- 14. Greetings
- 15. Hindu princess

- 16. Dogfish
- 17. Fable writer
- 18. Dry
- 19. Fog
- 20. Vote
- 22. Dines
- 23. Small portable bed

- 24. Songbirds
- 26. Monkey-bread tree
- 30. Left eye flounder
- 32. Glorify
- 33. Prissiest
- 37. Narrow opening
- 38. Young woman
- 39. Back of the neck
- 40. Relating to technique
- 42. Heron
- 43. European currency
- 44. Light-haired
- 45. Charred
- 47. Woman
- 48. Wads
- 49. Inherited
- 56. Cocoyam
- 57. To endure (archaic)
- 58. Sprite
- 59. As just mentioned
- 60. How old we are
- 61. Grave marker
- 62. Stringed instrument
- 63. Oxen's harness
- 64. S S S S



- 12. Enumerates
- 13. Makes lace
- 21. Weep
- 25. Altitude (abbrev.)
- 26. Finest
- 27. Spindle
- 28. Ear-related
- 29. Annoying
- 30. Anagram of "Basal"
- 31. Small brook
- 33. A style of design
- 34. Acquire deservedly
- 35. Hurried
- 36. French for "head"
- 38. Anniversary of a birth
- 41. Religious sister
- 42. Oval
- 44. Sinful
- 45. Pal
- 46. Mammary gland of bovids
- 47. Ganders
- 48. Cover with plaster
- 50. Therefore
- 51. Stink
- 52. Chickadees
- 53. Chopping tools
- 54. Anger
- 55. Not nays

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20					21						22			
				23				24	25					
26	27	28	29				30	31						
32						33					34	35	36	
37						38					39			
40				41						42				
				43					44					
	45	46						47						
48						49	50	51			52	53	54	55
56						57					58			
59						60					61			
62						63					64			

## Down

- 1. Fellow
- 2. Bobbin
- 3. If not
- 4. Untidy one
- 5. Applied to the skin
- 6. Pamphlet
- 7. Indian dress
- 8. Make a sweater
- 9. Hobby
- 10. Papal financial secretary (alt. sp.)
- 11. Inuit boat

Crossword Solution on page 6

# Do The Right Thing

Do you know a child who deserves to be honored as an outstanding citizen or student for his or her exemplary behavior, good citizenship, positive attitude or willingness to help others?

If so, the Lee County Sheriff's Office encourages you to nominate a child for recognition in our monthly Do the Right Thing program.

Nomination forms are available online at [www.sheriffleefl.org](http://www.sheriffleefl.org). For more information, call Program Director John McGraw at 258-3295 or email [jmcgraw@sheriffleefl.org](mailto:jmcgraw@sheriffleefl.org).



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## Word Scramble

### Snacks

By Ellie Neal

Croonpp	Tsuepan	Rtacros	Nnaaba
Sihcp	Prages	Zeeplrts	Ecsoppli
Paelp	Ccrrakes	Eheces	Nycad

Word Scramble Solution on page 6

# Sudoku Puzzle

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

Sudoku Puzzle Solution on page 7

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# Catch The Action

## September Brings A Welcomed Change

By Capt. Bill Russell

Unless you spent the summer under a rock, you have no doubt heard about conditions affecting water quality in Southwest Florida. Red tide, toxic algae, excessive rain runoff, all creating over-polluted waters. It's been a tough time for sea life along our coast. Thousands of fish of all shapes and sizes perished, as well as a number of dolphins, manatee, and sea turtles. We have received a lot of local and national attention; hopefully we can find a solution to prevent this devastation from becoming a yearly event.

On the water, the hot days of summer are almost over. With the arrival of September, the end is in sight where we break out of the steamy days and transition to the cooler days of autumn. This is great news for fishing around Southwest Florida. Days will become less humid with a slight drop in temperature, after the hot days of August this will be welcome. Don't get me wrong, it will still be hot on many days, but it will become much more tolerable as the month progresses.

The summer thunderstorm pattern will begin to fade away opening the door to spend longer periods of the day on the water. Also, with less rain, the clarity of inshore waters will improve as Lake Okeechobee releases hopefully subside and salinity levels rise.

Fish will respond to the slight temperature change as they become more active resulting in improved fishing, as compared to hotter days of summer. With a drop in water temperature, you can expect them to exert more energy and feed more consistently throughout the day. Of course, it's fishing. There are days when you can't buy a bite no matter what, but your chances for success are tipped in your favor.

Offshore, as the water temperatures drop look for fish to move closer to shore in shallower depths. For the inshore angler it's a month with good opportunities. The beginning of autumn is always a great time to fish for some of our premier inshore species. As the shallower inshore water cools game fish will become more active and feed more aggressively.

Tarpon are not in the huge pre-spawn schools of spring, but there will be plenty around. However, redfish could be in large schools prowling the inshore waters. From now until the first real cold front (most likely in October) we are presented with our best redfish opportunities of the year. Large fish will gather in schools of up to several hundred and on the right day can give you a fishing experience you will never forget. Look for them moving along the shallow edges of bars as they push a wall of water and crashing any baitfish in their path. Try to get well ahead of the moving fish to intercept their path, (if you don't spook them), make a long cast ahead of the lead fish and hang



on. Most are way oversize but they sure are a blast to catch.

Larger sea trout will begin moving back into shallower water to feed; this is a great time to work a top water plug across your favorite trout flats. Plenty of larger trout will also be caught under schools of baitfish; look for birds and surface activity.

Other fish, including Spanish mackerel, sharks, snapper, jack crevalle, bluefish, pompano, permit, and cobia, to name a few, are all on the list of what we should expect to catch in the upcoming month.

As I write this we do not know what the collateral damage from the summer red tide outbreaks will be. We lost a lot of fish that's for sure; luckily the area I fish around Matlacha has not been affected as of this writing. Officials will be gathering as much data and information as possible in the upcoming months to get an idea on how severely fish stocks were damaged and if more regulations are needed in the future. I urge everyone to get involved and demand our elected officials take measures to insure a healthy future for our fisheries and environment. Mother Nature really needs our help.

In the meantime, September is a great month to spend some time on the water ahead of the busy tourist season. Hope to see ya on the water!

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, phone: (239) 283-7960, website: [www.fishpineisland.com](http://www.fishpineisland.com), email: [gcl2fish@live.com](mailto:gcl2fish@live.com).

Capt. Bill Russell is a native and lifelong resident of Pine Island who has spent his entire life fishing the waters surrounding Pine Island and Southwest Florida. For the past 22 years Bill has been a professional fishing guide who takes pride in customizing each trip to ensure everyone on board has a great time and will return again. Come join us and "Catch the Action."



## Continental Women's Club

By Liz Paul

Join us on Thursday, Sept. 6, when our luncheon program will be **Instinct**, an a capella barbershop quartet singing in four-part harmony. They are members of a larger chorus known as the Gulf Coast Harmonizers. Come and listen to this enjoyable musical presentation.

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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## September Is Library Card Sign-Up Month

Disney Pixar's superhero family The Incredibles are honorary co-chairs of Library Card Sign-Up Month – which is promoted annually by the American Library Association to remind parents and students of the importance of getting a library card.

Mom or Dad (or legal guardian) bring in your **proof of residency** (like your driver's license) and show that you **owe less than \$10** on your own library account (staff will look this up). Have your 0- to 17-year-old daughter or

son (yes, you can get a library card for a 1-day-old infant) bring in her/his **name identification** (birth certificate, insurance card, school I.D.) – yes your child needs to be with you – and stop at the circulation desk of any one of the 13 branch libraries in Lee County.

Library cards are good for two years, after which they must be renewed. Give your child a precious gift; it will open up their world. **Any questions? Call (239) 479-4636.**

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# The Basics Of Credit Scores And Credit Reports

Presented by Jacqueline J. Lambros, Registered Principal



As consumers, we know that having a good credit score is important. Whether you are applying for a loan or signing up for a credit card, your credit score plays a major role in determining if you will be approved. Your credit score can also have a significant impact on loan terms and borrowing costs.

## What Is A Credit Score?

When you borrow money from a lender or sign a contract pledging to make payments, the other party needs to assess how likely it is that you will fulfill your obligations. Your credit score is a measure of risk that helps lenders quantify this likelihood in real time.

Credit scores also help to make the credit process more efficient. In order to make a decision about whether to lend money, a lender needs to gather a great deal of information. The credit score speeds up this process immensely by giving the lender a quantifiable measure without having to collect all the data. In addition, the efficiency of using credit scores does a lot to increase the amount of credit available, which in turn pushes down the cost of credit to consumers.

## Types Of Credit Scores

The FICO® Score, created by the Fair Isaac Corporation, is the most commonly used credit measure. Although in this article we focus on FICO, you should be aware that other scores – for example, VantageScore and PLUS Score –

evaluate credit worthiness using their own methodologies.

A consumer's base FICO Score ranges from 300 to 850 – the higher the consumer's score, the lower his or her risk to lenders. During the past 25 years, the base FICO Score has undergone many revisions, and the scoring methodology has evolved to account for new data points. Currently, the most widely used measure is the FICO 8 Score. (Fair Isaac has several other scores whose methodology is specific to the type of lending decision being evaluated. For instance, a bank may use a different FICO Score for mortgage lending than it does for making decisions about issuing credit cards.)

## How A FICO Score Is Calculated

When a consumer obtains credit, the lender reports the information to the three major U.S. credit bureaus: Equifax, Experian, and TransUnion. The information then goes into the individual's credit report, which provides the raw data used to calculate the credit score.

The credit report includes the consumer's personal information (e.g., date of birth, Social Security number), all of his or her account information, information about credit inquiries, and negative information such as bankruptcies and late payments. For calculating an individual's credit score, the FICO formula looks at five primary categories of information:

1. The consumer's total amount of debt
2. The combination of different types of accounts
3. The consumer's history of making payments on time
4. How old the consumer's credit history is
5. The amount of new credit applied or shopped for

Although some categories like payment history and amount of debt are more heavily weighted in determining the FICO Score, the relative importance of a category can be affected by the aggregated information in the consumer's credit report.

## Improving And Maintaining Your Credit Score

Now that you understand what goes into calculating a credit score and why the score is so important, let's look at some strategies for improving, maintaining, and protecting your score. It all starts with an initial check of your credit report.

Consumers may request their credit report once a year from each credit bureau. There is no cost to request the three reports, and they can be obtained easily online through [www.annualcreditreport.com](http://www.annualcreditreport.com).

Once you receive your reports, check them diligently for accuracy. Cross-reference them with each other to be sure that the information is correct across the three bureaus. If you find inaccurate information – especially incorrect negative information – contact the credit bureaus to dispute the data.

Here are some additional tips for improving your credit score:

- Do your best to keep balances on credit cards low compared with your total available credit line. High balances can hurt your credit score.

- Create a system to ensure that you pay your bills in a timely fashion. Consistently paying bills on time will have a positive effect on your score.

- Do not move debt around to avoid payments. Work on a system to pay down debt rather than move it.

- Use credit cards, but use them properly and pay on time. Lenders want to see a track record that demonstrates your ability to manage debt responsibly.

- If you are looking to obtain a loan, shop around within a short period of time. If you spread your search out over a long time frame, lenders may infer that you are shopping for many credit lines rather than for just one loan.

- If you are unable to make payments, contact the lenders to try to come up with a plan. Consider working with a credit counselor to develop a strategy for paying down your debt.

## Regular Monitoring And Diligent Checking Are Key

Considering the importance of credit scores, consumers should make a concerted effort to monitor and protect the information that makes up their scores. Request your credit reports at least annually and diligently check the information for accuracy. Take pride in having a good score and enjoy the benefits that come along with it.

*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.*

## Gladiolus Food Pantry Needs Produce

Have fruit that needs picking?

Have any extra groceries when you go on vacation or otherwise leave town?

Gladiolus Food Pantry is your neighbor, just five minutes away. We serve those in our area who need food. In the summer, the need is higher and the donations are reduced. Some of your neighbors have been very generous. For example, we have been able to provide delicious mangoes for weeks now.

We feel there is much more untapped generosity. Please contact Miriam Ortiz at (239) 437-8122 or email [gladiolusfoodpantry@gmail.com](mailto:gladiolusfoodpantry@gmail.com). Leave a message and we'll get right back to you. Thank you for anything you can do.

Gladiolus Food Pantry, 10511 Gladiolus Drive, Fort Myers, FL 33908

## Town & River Neighbors from page 1

**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](mailto: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

## Mushroom-Stuffed Pork Tenderloin

**Total Time:** 1 hour 10 minutes **Prep:** 25 minutes

**Cook:** 45 minutes **Yield:** 6 servings

### Ingredients

5 tablespoons extra-virgin olive oil, plus more for brushing  
4 slices bacon, chopped  
8 ounces cremini mushrooms, thinly sliced  
Kosher salt and freshly ground pepper  
1 clove garlic, finely chopped  
1/2 cup feta cheese  
1 tablespoon breadcrumbs  
1/2 cup chopped fresh parsley  
2 pork tenderloins (2 to 2 1/2 pounds total), trimmed  
1/2 teaspoon grated lemon zest

### Directions

Heat 2 tablespoons olive oil in a large skillet over medium heat. Add the bacon and cook until crisp, about 8 minutes.

Add the mushrooms, 1/2 teaspoon salt, and pepper to taste; cook until the mushrooms are soft, about 4 minutes.

Add the garlic and cook 1 minute.

Remove from the heat and stir in the breadcrumbs and all but 2 tablespoons parsley. Let cool.

Soak 10 to 12 toothpicks in water to prevent them from burning. Rinse the pork and pat dry. Butterfly the pork: Make a 1-inch-deep incision down the length of each tenderloin; do not cut all the way through. Open the meat like a book

so the tenderloins lie flat.

Cover the pork with plastic wrap; pound with the flat side of a meat mallet until about 1/2-inch thick, starting from the middle and working outward. Spread the mushroom mixture over the two tenderloins. Starting with a long side, tightly roll up each tenderloin. Secure the seams with the toothpicks.

Preheat a grill to medium high; brush the grates with olive oil. Brush the pork rolls with olive oil and season with salt and pepper. Grill, turning, until a thermometer inserted into the center of the pork registers 140 degrees F, 25 to 30 minutes. Transfer to a cutting board to rest, about 10 minutes.

Mix the remaining 3 tablespoons olive oil and 2 tablespoons parsley, the lemon zest, and salt and pepper to taste in a bowl. Remove the toothpicks and slice the pork rolls. Top with parsley oil.

**Note:** Double the filling in the tenderloin! It's very tasty and needs more than the original recipe calls for.

**Cooking option:** Sear stuffed tenderloin in oil on stove. Bake in oven at 350 for 20 minutes. Let stand for 10 minutes.



## Consumer Alerts

### Government Imposter Scams

By Carol Kando-Pineda, Attorney, Division of Consumer and Business Education

You get a text, call, or email from someone who says they're with the government. They may claim to be a U.S. Marshal, saying you must pay a fine for missing jury duty. Or the IRS, saying that you owe thousands in back taxes. Some might threaten legal action, deportation, or arrest if you don't pay up or give them your financial information.

In other cases, it sounds less scary and more like your lucky day. The call, text, or email will say you've won a prize, the lottery, or a grant – but you need to pay some fees or taxes to get your winnings.

These are all scams. Scammers will try to make it seem legitimate. They might give you a badge number, or even

know information like the last four digits of your Social Security number. A Washington, D.C. area code on your caller I.D. also might seem convincing. But caller I.D. can be faked.

If someone calls, texts, or emails saying they're with the government and you must pay, stop.

Never send money – especially by gift card, cash reload card, or money transfer. No government agency will threaten you or demand payment this way. Don't give out your personal or financial information to anyone who calls, texts, or emails. If you sent money to a government imposter, contact the company you used to send the money (gift card company, cash reload card company, or wire transfer service) and tell them it was a fraudulent transaction. Ask to have the transaction reversed if possible.

Report it to the FTC at [FTC.gov/complaint](http://FTC.gov/complaint).

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	Kevin Welch	dir6@townandriverfl.com
Architectural Review Committee	Tony Pocklington	archreview@townandriverfl.com

Please contact the Director responsible for your street regarding any issues related to Town & River

## Join Us For A Bike Ride

SWFL Critical Mass is a group of local bike riders who enjoy biking around Lee County. Come be a part of our "Mass." For more information visit us at [www.swflcriticalmass.com](http://www.swflcriticalmass.com) or on Facebook at <https://www.facebook.com/groups/SWFLcriticalmass>.

Each of us do our best to have nothing but a good time and bring a smile to all that we roll past. You'll find fun and well organized group bike rides in: Fort Myers, Cape Coral, Sanibel, and Northeast Fort Myers. Put down the challenges of life for a while, get on a bike and ride!

By Florida law: Front and rear lights **required** for all riders. Helmets are **strongly** encouraged for all riders and **required** for all riders ages 16 and under. All riders ride at their own risk.



### Town & River Civic Association Inc. Balance Sheet As of July 31, 2018

	<u>Jul 31, 18</u>
<b>Assets</b>	
<b>Current Assets</b>	
Checking/Savings	
First Citizens Bank- Operating	18,802.72
First Citizens Bank - MMS	29,846.86
<b>Total Checking/Savings</b>	48,649.58
<b>Accounts Receivable</b>	
Accounts Receivable	1,435.77
<b>Total Accounts Receivable</b>	1,435.77
<b>Other Current Assets</b>	
Hartford Prepaid Insurance	461.25
Prepaid Expense	411.00
<b>Total Other Current Assets</b>	872.25
<b>Total Current Assets</b>	<u>50,957.60</u>
<b>Total Assets</b>	<u><b>50,957.60</b></u>
<b>Liabilities &amp; Equity</b>	
<b>Liabilities</b>	
Current Liabilities	
Other Current Liabilities	
Pre-Paid Annual Dues	60.00
Total Other Current Liabilities	60.00
Total Current Liabilities	60.00
<b>Total Liabilities</b>	60.00
<b>Equity</b>	
Prior Year Fund Balance	54,429.03
Net Income	-3,531.43
<b>Total Equity</b>	<u>50,897.60</u>
<b>Total Liabilities &amp; Equity</b>	<u><b>\$50,957.60</b></u>

### Town & River Civic Association Inc. Profit And Loss July 2018

	Jul 18	Jan-Jul 18
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	120.00	12,863.94
<b>Total Income</b>	120.00	18,143.94
Interest Income	1.26	8.66
<b>Total Income</b>	<u>121.26</u>	<u>18,152.60</u>
<b>Expense</b>		
Accounting fees	0.00	2,658.50
Advertising	0.00	1,546.70
Bank Fees	23.00	33.00
General Insurance	0.00	2,701.00
Hartford Insurance Expense	41.95	293.65
Land Survey Expense	0.00	1,275.00
Legal Expense	0.00	2,915.00
Meeting Room Expense	75.00	618.88
Newspaper	284.44	835.90
Office Supplies	0.00	180.63
Postage Expense	0.00	241.64
Printing	0.00	985.06
Repairs & Maintenance	159.00	159.00
Secretary Expense	915.63	2,004.64
Storage Expense	0.00	701.45
Utilities	96.48	514.02
Website Expense	190.00	1,615.00
<b>Total Expense</b>	<u>1,785.50</u>	<u>19,279.07</u>
<b>Net Ordinary Income</b>	-1,664.24	-1,126.47
<b>Other Income/Expense</b>		
<b>Other Expense</b>		
Lake Maintenance	364.00	1,629.00
Lake Utility	75.24	775.96
<b>Total Other Expense</b>	<u>439.24</u>	<u>2,404.96</u>
<b>Net Other Income</b>	-439.24	-2,404.96
<b>Net Income</b>	<u><b>-2,103.48</b></u>	<u><b>-3,531.43</b></u>

## Computer Problems? We do it all through the Internet... Fast...Easy...Secure!

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|---|--|



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**Word Scramble Solution from page 2**

Popcorn	Peanuts	Carrots	Banana
Chips	Grapes	Pretzels	Popsicle
Apple	Crackers	Cheese	Candy

**Crossword Solution from page 2**



# Lee Republican Women

• Lee Republican Women Federated September Lunch Meeting (We welcome and encourage the general public to attend) – Sept. 10

• Pinchers – The Marina at Edison Ford, 2360 W. First Street, Fort Myers, FL 33901. Located adjacent to the Edison & Ford Winter Estates in the Fort Myers Downtown River District

• 11:15 a.m., social, lunch and program to follow.



Dane Eagle

lunch and program to follow.

• September's program will be State Representatives Dane Eagle and Ray Rodrigues

• \$22

R.S.V.P: <http://www.leerepublicanwomen.com> or Wren Morefield at (270) 210-1284 or [wrenspet@hotmail.com](mailto:wrenspet@hotmail.com) before Sept. 6 at noon.



Ray Rodrigues

# Fort Myers Republican Women's Club

## School Tax Proposal Is Feature Of Women's Monthly Luncheon

Chris Patricca, Lee County School Board member, will address the school board's proposal for a special tax, which will be on this year's November ballot, during the monthly Fort Myers Republican Women's luncheon on Tuesday, Sept. 18. A question-and-answer session will be held following Patricca's presentations.

The public is invited to attend the luncheon and the speaker's

presentation being held at The Helm Club, The Landings, South Fort Myers. A social hour begins at 11:15 a.m. The noon lunch will be followed by the business meeting and program.

The luncheon cost is \$20. Reservations are required by Thursday, Sept. 13, and may be made by contacting Tina Laurie, 489-4701. Attendees may write their checks to the Republican candidate of their choice and the club will pay for the luncheon.

The October meeting will feature a presentation by Joe Mazurkiewicz on the pros and cons of all the amendments that will appear on the November election ballot.

Additional information about the club may be obtained by contacting Tina Laurie, 489-4701.



## The New Math:

# \$1 = \$8

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[harrychapinfoodbank.org](http://harrychapinfoodbank.org)



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# LeeGROWS

## Lee Government Resource And Orientation Workshop Series

The program consists of five one-day classes running consecutively on Wednesday. Classes run all day and you will experience a variety of classroom and educational tours.

It's our hope that you take this opportunity to get an understanding of what happens behind the scenes of Lee County government. In doing so, you will hear from speakers and take tours from about 40 departments and agencies, including the Lee County Sheriff's Office, Medical Examiner, Property Appraiser, Clerk of Courts, Tax Collector and Supervisor of Elections.

There are approximately 165 taxing authorities in Lee County, including 20 independent fire districts, five city governments and the school board. LeeGROWS examines the Lee County Board of County Commissioners and the offices it funds.

**LeeGROWS Information:**

Phone: (239) 533-2221

Locations: See interactive map at <http://www.leegov.com/leegrows/map>

Email: [LeeGROWS@leegov.com](mailto:LeeGROWS@leegov.com)

Schedule and registration: Please visit <http://www.leegov.com/leegrows/register>.

Parking and lunches are included at no charge.

**Class 233 – Oct. 17, 24, 31; Nov. 7, 14. Registration open.**

# What Do I Read Next?

## Library Newsletters

The Lee County Library System offers a series of newsletters that recommend books by genre (i.e. *New York Times* fiction bestsellers, historical fiction, romance, thrillers and suspense, etc.). You can access these newsletters by:

- Going to the library website at [www.librarygov.com/library](http://www.librarygov.com/library)
- Viewing the list of services listed on the left side of the webpage
- Clicking on the 11th item, which is **What to Read Next**

• Scrolling down to the bottom of the next webpage and under **Resources to help you find books, reviews, next reads and more**, clicking on **Staff Recommended Newsletters**

Select one of the newsletters listed, and voilà, you will see a list of 10 or so book titles for your reading enjoyment – along with a summary of each book.

Now, wasn't that easy?



## BROADWAY PALM

PRESENTS

Aug. 30 - Sept. 29



"Here's lookin' at you kid," "Hasta La Vista Baby," and "We're gonna need a bigger boat" are just a few of the iconic movie quotes that have become colloquial sayings. Join Victor Legarreta and his cast as they sing and dance their way through movie history. This all-movie musical revue will feature songs from all of your favorite movies and movie musicals along with surprise guest appearances by "the movie stars" themselves! You'll laugh, sing along and become part of the action. So, get your tickets, click your heels together three times and say "There's no place like Broadway Palm.....There's no place like Broadway Palm..."

Oct. 4 - Nov. 17



The dazzling tribute to Broadway, New York City and the world of musical theatre high-kicks its way onto the Broadway Palm stage! Aspiring chorus girl Peggy Sawyer heads to NYC and quickly lands her first big gig in the ensemble of a glitzy new Broadway show. Just before opening night, the leading lady breaks her ankle which might give Peggy a chance to step in and become a star! 42nd Street sparkles with some of the greatest songs in musical theatre history including *We're In The Money*, *Lullaby Baby*, *Shuffle Off To Buffalo*, *Dames*, *I Only Have Eyes For You* and the title song *42nd Street*.

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# Four Benefits Of Donating Blood

This year, nearly five million people will have their lives saved by receiving blood transfusions. The blood is supplied by 9.5 million donors willing to roll up their sleeves for people they will probably never meet. The health benefits are obvious for the patients receiving the donations, but what are donors getting in return?

As it turns out, a lot more than just doing a good deed. Here are the top four benefits of blood donation:

**You get to save a life...or two million, and that feels good.** There aren't many things in your routine that can save lives. But when you donate regularly, it gives you the opportunity to save multiple lives.

**Burning calories.** No, blood donation won't become a weight loss fad any time soon. However, researchers at the University of California, San Diego have found that you can lose up to 650 calories per pint of blood donated. That's not a bad deal for kicking back and doing a good deed.

**Lowers the risk of cancer.** Offloading a batch of your blood means reducing iron stores in your body. Iron has been associated with cancer causing free-radicals. A study published in the *Journal of the National Cancer Institute* followed two groups of men for four and a half years. The group that donated a couple times a

year lowered their iron levels and therefore their risk of getting cancer compared to the non-donor group.

**Maintains heart health.** Another benefit of donating your blood is getting your heart into tick-top shape. Donating lowers the viscosity of your blood which reduces the friction on your arteries and blood vessels. A study in the *American Journal of Epidemiology* showed that men who donated blood once a year had an 88 percent lower risk of heart attack than men who skipped out.

Donating blood is a win-win for everyone involved. Receivers get a vital substance and donors get to burn calories, lower their risk of cancer and keep their heart healthy. All this while laying back and taking a relaxing 45 to 60 minutes to do a good deed and save lives!

The Florida Department of Health encourages you to find a blood center and donate!

Source: Florida Department of Health (<http://www.floridahealth.gov/newsroom/>)



**Question:** Why did the chicken go to the séance?

**Answer:** To get to the other side.

*Sudoku Puzzle Solution from page 2*

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

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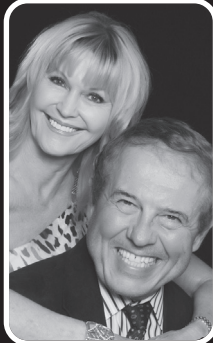
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# Things To Do

## Lee County Library

### Fort Myers Regional Library

2450 First St., Fort Myers, FL 33901  
(239) 533-4600

#### Hope By Song

**Monday, Aug. 27 – 6 to 7 p.m.**

**Monday, Sept. 24 – 6 to 7 p.m.**

The Hope by Song's mission is to help those whose stories of abuse, addiction, homelessness or PTSD have not yet been heard by **inspiring** them to tell their stories. Their words are then used to **create** songs of struggle and hope. These songs are then used to **educate** others dealing with similar issues to encourage new, more beneficial ways of thinking about their lives, and to foster, in our community, a greater awareness and a deeper understanding of those in less fortunate situations.

Program will move inside (South Building meeting room) if weather becomes inclement. Location: Cornog Plaza.

#### Adult Card Crafting

**Wednesday, Sept. 5 – 9:30 a.m. to 12 p.m.**

**Wednesday, Oct. 3 – 9:30 a.m. to 12 p.m.**

Tired of searching for that perfect greeting card in the store? Make your own! Participants will learn new techniques and take home several themed cards. Materials supplied. Location: Meeting rooms C and D.

#### Knitting Nook

**Thursday, Sept. 6 and 20 – 1 to 3 p.m.**

**Thursday, Oct. 4 – 1 to 3 p.m.**

A casual self-guided group of knitters and crocheters share ideas, techniques and patterns. Attendees should bring their own projects. Basic supplies available for newcomers. Location: Conference room C.

#### Tracing Your Hispanic Ancestors

**Saturday, Sept. 15 – 9:30 a.m. to 12 p.m.**

Speakers: Bryan L. Mulcahy and Paul R. Rivera. Our seminar will focus on research strategies designed to assist patrons in successfully tracing their Hispanic/Latino ancestors throughout the world. In the second portion of the program, Paul Rivera will present a case study of how

he successfully researched his Puerto Rican heritage.

Location: Fort Myers Regional Library, South Building, 1651 Lee St., Meeting rooms A and B.

#### Friends Of The Fort Myers Regional Library Meeting Tuesday, Sept. 18 – 3 to 5 p.m.

Find out how to help us make this important community resource, our Fort Myers Regional Library, even better. Location: Meeting room A.

#### Book Discussion: *The Last Bookaneer* By Matthew Pearl Wednesday, Sept. 19 – 12 to 1 p.m.

Historical fiction and narrative nonfiction: Sometimes fiction seems real and nonfiction reads like a novel ... this year both will be discussed. Space is limited so registration is required. Location: Fort Myers Conference room C, second floor.

#### International Film Series – *Rabbit-Proof Fence*

**Wednesday, Sept. 19 – 6:30 to 8 p.m.**

Join us for the next installment in our film series. This month we visit Australia in *Rabbit-Proof Fence*. Sponsored by the Friends of the Fort Myers Library. Location: Meeting rooms ABCD.

#### How To Apply For A Habitat For Humanity Home

**Thursday, Sept. 20 – 10 to 11 a.m.**

A Habitat for Humanity representative explains the Habitat program and how to apply for a Habitat partnership. Location: Meeting rooms AB.

#### Small Business Series: Understanding Financial Statements

**Monday, Sept. 24 – 2 to 4 p.m.**

Get a hands-on understanding of just how financial statements work. Walk away with some practical tools to help you understand how to financially manage your company. During this workshop attendees will learn the basics about profit and loss, balance sheets, forecasting, and cash flows. Presented with collaboration with FGCU Small Business Development Center (SBDC). Location: Meeting rooms AB.

#### Genealogical Research On The Internet

**Saturday, Oct. 6 – 9:30 a.m. to 12:30 p.m.**

Topics will be announced closer to the event. Location: Fort Myers Regional Library, South Building, 1651 Lee St., Meeting rooms A and B.

## Lakes Regional Library

15290 Bass Road, Fort Myers, FL 33919  
(239) 533-4000

#### Coloring For Adults

**Tuesday, Aug. 28 – 2 to 3 p.m.**

**Tuesday, Sept. 11 and 25 – 2 to 3 p.m.**

Come and experience the latest trend in relaxation, adult coloring books! Studies show coloring can have a calming effect on the adult mind and helps promote overall wellness. Coloring pages designed especially for adults as well as colored pencils will be provided. Location: Meeting room B.

#### Book Discussion: *The Radium Girls* By Kate Moore

**Wednesday, Sept. 12 – 2 to 3 p.m.**

The Curies' newly discovered element of radium makes gleaming headlines across the nation as the fresh face of beauty, and wonder drug of the medical community. Meanwhile, hundreds of girls toil amidst the glowing dust of the radium-dial factories. The glittering chemical covers their bodies from head to toe; they light up the night like industrious fireflies – until they begin to fall mysteriously ill. As the fatal poison of the radium takes hold, the brave shining girls find themselves embroiled in one of the biggest scandals of America's early 20th century, and in a groundbreaking battle for workers' rights that will echo for centuries to come. Location: Meeting room B.

#### Download Drop-In

**Wednesday, Sept. 19 – 2 to 3 p.m.**

Did you know you can download books, magazines, music, and other library content from our online library? Bring your app-enabled, fully-charged e-reader or tablet, and we will show you how to use Libby, Hoopla, and other library apps. Please make sure your library card registration is up-to-date and that you know your PIN. If you are going to be using Kindle books, you must have your Amazon/Kindle user name and password. If you are using an Apple device, you must have your Apple store password. **This is a drop-in program. No registration is required. Attendees will be helped on a first-come, first-served basis.**

**\*\*\*Please note that you may stop by the information desk at any time for one-on-one help with your e-reader. You do not need to wait for a class.** Location: Meeting room B.

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