

## Webster's Grill A Local Favorite

By Renee Notes

### In The Spotlight

Danny and Vera Irvin opened Webster's Grill in April 2009, located at 9405 Cypress Lake Drive (behind La-Te-Da Spa). Webster's Grill is open Tuesday through Sunday for breakfast and lunch and dinner on Friday night only. The couple prides themselves on creating every dish and recipe from their own hands; as they are the only two cooks! This way Vera and Danny can make sure that every dish is consistent and the best quality. Every morning Vera cooks on the grill and Danny takes care of everything else, then they switch places for lunch. Their kitchen is spotless and I mean spotless! You can see the level of pride they put into their restaurant, like an extension of their family dining table.



Vera Irvin, owner of Webster's Grill

Some of our favorites are homemade biscuits and gravy or eggs Benedict; the hollandaise sauce is some of the best in town! Webster's has a great selection of items on the breakfast and lunch menus, at very reasonable prices. The happy couple has been working together 24/7 for over 28 years. Vera beams with love and pride as she tells how "Danny is a jack of all trades and we could not do this without each other." Vera says, "They have the best staff in town. Wonderful teamwork." This tasty restaurant is sure to become your new favorite spot. The majority of the customers live in Town & River, Gulf Harbour and other

local communities. Vera not only knows most of them by name but also knows their meal preferences. They love introducing neighbors to each other in the restaurant. "Many friendships develop and sometimes even dating," joked Vera.

One of Webster's Grill bestselling items is the Cuban sandwich. Vera and Danny learned the secret recipe from an authentic Cuban café in rural Florida. The in-house marinated pork is slow cooked and hand pulled. Vera cooks for you as if you were in her kitchen at home. It's the attention to detail like baking the chicken breast for her homemade chicken salad that makes Webster's Grill such a success. The chicken salad and tuna salad are so delicious customers often get a container to-go to enjoy with friends at home. They also find time to make all the soups, coleslaw and chili from scratch. Webster's serves Coke and Pepsi products, beer, wine, champagne, Bloody Marys, mimosas and even has Irish cream and amaretto for coffee ... if you drink it, she's got it!

Vera tells how her customers kept requesting them to open for dinner, so she added a homemade Friday dinner. They were an instant hit, "If you're not here by 6:30 p.m. you're not getting in," said Vera. It's a quick early dinner, filled with timeless favorites like fish and chips and meatloaf for under \$13.95. Be sure to ask about the weekly lunch specials like fried bologna every Tuesday or soft tacos on the first Thursday of the month.

The Irvins moved to Fort Myers in 2006 after selling their two sport bars in Hampton, Va., and traveled for three years to over 40 states. They caravanned with friends, rode their Harley



and enjoyed life. After vacationing and visiting friends in Fort Myers they decided this was the place for them. "We always loved Town & River," said Vera. They originally owned in North Fort Myers and knew this was the area where they wanted to live and get back to work. Town & River is a clean, comfortable neighborhood. "I like the mixture of old and new homes and it's not cookie cutter homes." She fell in love with her house on E. Town & River Road due to the size, recently renovated and open floor plan. There is plenty of room for their three children and five grandchildren to come visit from Virginia and North Carolina. "This is a friendly neighborhood where everyone greets each other," said Vera. The Irvins host an annual holiday customer appreciation party for their customers, staff and friends. Vera is already decorating her home as the sixth annual party is quickly approaching.

The happy couple is a firm believer in "work hard, play hard." In the couple's limited free time they enjoy spoiling Duchess their miniature Australian shepherd. She's been with them since a puppy and is now 12 years old. Duchess is well traveled as she accompanied the Irvins on their three-year road adventure. They enjoy entertaining friends/family in their own personal oasis with a swim-up bar, five ponds filled with koi fish and turtles; four fishtanks with frogs and angelfish. Vera's green thumb shows as her yard is filled with tropical landscaping and colorful gladiolus.

Be sure to give Webster's Grill a try. If you're not a regular already, you soon will be!

## 2018 Holiday Boat Parade

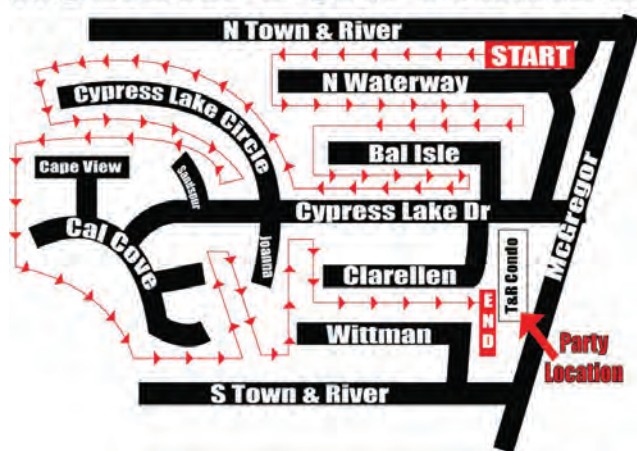
The 2018 Town & River Holiday Boat Parade will be held on Saturday, Dec. 15, from 6 to 7:30 p.m. The parade is open to all Town & River residents, all you have to do is show up at the start or join in somewhere along the route.

All Town & River residents are encouraged to join in the fun! In order to help share the holiday spirit with friends and neighbors, the Cruise Club requests residents turn on lights on or near the canal during the parade. This will also reduce the risk of any type of accident involving dark docks and pilings.

The parade will begin at the east end of the north canal. Residents who participate in the parade are also welcome to join the potluck/party afterward. The parade will be followed by a potluck dinner with musical guest Grant Werner at the Town & River condominium clubhouse.

Thanks to all who decide to participate or just come out to say hello!

### HOLIDAY BOAT PARADE



Decorated and ready for the parade



Town & River Cruise Club member posing with Santa.



# Crossword Puzzle

## Across

- 1. Killed
- 5. Log home
- 10. Sexual assault
- 14. Trail
- 15. Pee

- 16. Atop
- 17. Odium
- 19. Potato
- 20. It unlocks doors
- 21. Aquatic mammal
- 22. Utilizers
- 23. Oval

- 25. Heron
- 27. Ottoman governor
- 28. Merrymaking
- 31. Abominable snowmen
- 34. Electrical pioneer
- 35. Vaporize
- 36. Former lovers
- 37. Tweaked
- 38. Plateau
- 39. Be victorious
- 40. Made a mistake
- 41. Verrucas
- 42. Sons of a new spouse
- 44. Letter after sigma
- 45. Sail supports
- 46. Mirror
- 50. Not here
- 52. Corrupt
- 54. Solemn promise
- 55. Hindu princess
- 56. A language of India
- 58. The products of human creativity
- 59. Adapt
- 60. Poems
- 61. Netting
- 62. Ganders
- 63. Annoyance

- 10. A reddish brown
- 11. Canape
- 12. Decant
- 13. Terminates
- 18. Hemp cords
- 22. Component of urine
- 24. Nile bird
- 26. Decorate with gold leaf
- 28. Segments of DNA
- 29. Where the sun rises
- 30. Resorts
- 31. Evergreens
- 32. Way out
- 33. Run-down apartment houses
- 34. Gate
- 37. Gait faster than a walk
- 38. Mangle
- 40. Being
- 41. Blows gently
- 43. Diocese
- 44. Incumbency
- 46. Carnival attractions
- 47. Avoid
- 48. Type of retinal cells
- 49. Chubby Checker's dance
- 50. Streetcar
- 51. Rabbit
- 53. Pot
- 56. Witch
- 57. Not bottom



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		

## Down

- 1. Spoke (archaic)
- 2. Tag
- 3. Kind of alcohol
- 4. Which person?
- 5. Respectful bending of the knees
- 6. Mountain crest
- 7. Common hop
- 8. Made greater in size
- 9. Born as

Crossword Solution on page 7

## 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

### "Saint" Cities

By Ellie Neal

- |           |       |            |        |
|-----------|-------|------------|--------|
| Rselahc   | Snehe | Lpua       | Rilca  |
| Gsuainuet | Majse | Mhatos     | Pojesh |
| Gogree    | Olisu | Guptresbre | Snoj   |

Word Scramble Solution on page 7

## Sudoku Puzzle

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

Sudoku Puzzle Solution on page 7



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# Southwest Florida Yacht Club Hosts Local Waters Seminars

Southwest Florida Yacht Club (SFYC) (The Cruisingest Yacht Club in the USA®) is continuing its popular “Local Waters Seminar” with four sessions scheduled for the 2018/19 season. The free seminar, developed as a service to the local boating community, discusses local water tips “beyond the charts” and our many nearby boating destinations based on SFYC member experiences and insights. The seminar also includes material presented by the Power Squadron of local relevance.



This Local Waters Seminar is for anyone who would like to learn more about numerous nearby marinas, anchorages and restaurants: where to go, how to get there and what to expect along the way and when you arrive.

There will be three sessions of the Local Waters Seminar held during the 2018/19 season:

- November 13
- January 29, 2019
- February 26, 2019

Each session runs from 6:30 to 9 p.m. at The Marina at Edison Ford (Pincher’s) at 2360 West First Street, Fort Myers. Registered attendees will enjoy a free drink, compliments of SFYC. Admission is free but please reserve your spot by contacting Harvey Steele, SFYC past commodore (hsteele@handeecleat.com or (239) 671-8887). You can learn more at the Southwest Florida Yacht Club website: [www.southwestfloridayachtclub.com](http://www.southwestfloridayachtclub.com).

## Town & River Happenings

By Terry Brady

1. We have an active Board of Directors that is working hard for you. As an example, they’ve arranged for Lee County to commit to repave all of our streets soon which will give Town & River a new look and remove the cracks that comes with age. More to follow.

2. Many of our Board members are new. However, they are fulfilling their duties quite well by regular attendance at Board meetings. (By the way, you are invited to join us every second Thursday at 6:30 p.m. The address is shown in our *Town & River News*.)

3. We’re getting more “teardowns” in our community. It’s a simple matter of land and the Town & River community having more value than an aged house that is on that property. These new houses are a testament to our attractive community and help to raise all of our resale values.

4. A boat trip around our community will show you the activity that is happening with new houses under construction. (Grab a bottle of wine and a boat at sundown and enjoy our beautiful area’s positive activities. It’s fun.)

5. Your Board is working hard to install an amendment to the deed restrictions to protect us from a recent trend of short-term rentals that encourage problems such as multiple families or parties in a house and parking situations that are counterproductive to an attractive neighborhood.

6. Please share experiences with your Board representative that do not represent lawful behavior. Your Board can benefit from knowledge of happenings in our neighborhood that can be avoided.

7. If you witness excessive speeding in your neighborhood, do your family and neighbors a favor and report the problem to the Lee County Sheriff. We will all benefit.

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TOWN & RIVER CIVIC ASSOCIATION, INC.  
 OFFICERS & BOARD OF DIRECTORS – as of October 18, 2018  
[www.TownandRiverFL.com](http://www.TownandRiverFL.com)

President	Mark Generales	239-676-5676	pres@townandriverfl.com
Vice President	Gary Hudson	239-481-7748	vp@townandriverfl.com
Secretary	Renee Notes	239-209-2072	secy@townandriverfl.com
Treasurer	Kevin Welch	239-223-7006	treas@townandriverfl.com

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Kevin Welch	dir6@townandriverfl.com 239-223-7006
Brevity Ln N Waterway Dr	Renee Notes	secy@townandriverfl.com 239-209-2072
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Kevin Welch	dir6@townandriverfl.com 239-223-7006
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N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-590-0602
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
DOR Committee	Kevin Welch	dir6@townandriverfl.com 239-223-7006
Architectural Review Committee	Kevin Welch	archreview@townandriverfl.com 239-223-7006

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

## 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!

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

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

Please submit information and photos to: **secy@townandriverfl.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: **secy@townandriverfl.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*



### Owner Contact Information Request

Town & River Civic Association Inc.  
P.O. Box 07073  
Fort Myers, FL 33919

For improved communications, please update your contact information.  
Please [PRINT] complete the following.

Name(s): \_\_\_\_\_

Town & River Address: \_\_\_\_\_

Full Time Resident:  Seasonal Resident:  My Property is Leased   
If not full-time, other address, including zip: \_\_\_\_\_

Telephone Number(s): \_\_\_\_\_

Email Address: \_\_\_\_\_

Association members in good standing, who have submitted their contact information, and have agreed to have their contact information published in the online directory, will be issued a password to access the online directory. Otherwise, the information submitted is for board use only. If you agree to your contact information being included in a Town & River Directory, accessible by a password, please check either:  Yes or,  No

If "Yes", please check the information you agree to be included in the Directory:  
 Names  Town & River Address  Other Address  Telephone Numbers  
 Email Address

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Mac And Cheese –

8 ounces of elbow macaroni  
8 ounces of shredded sharp cheddar cheese  
12 ounces small curd cottage cheese  
8 ounces sour cream  
1/4 cup grated Parmesan cheese  
Salt and pepper to taste  
1 cup dry bread crumbs  
1/4 cup butter, melted



### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain.
2. In 9x13 baking dish, stir together macaroni, shredded cheddar, cottage cheese, sour cream, Parmesan cheese, salt and pepper. In small bowl, combine bread crumbs and melted butter. Sprinkle topping over macaroni mixture.
3. Bake 30 to 35 minutes, or until top is golden.

### Town & River Civic Association Inc. Balance Sheet As of September 30, 2018

	Sep 30, 18
<b>Assets</b>	
<b>Current Assets</b>	
Checking/Savings	
First Citizens Bank- Operating	8,451.63
First Citizens Bank - MMS	29,849.36
<b>Total Checking/Savings</b>	38,300.99
<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>	40,609.01
<b>Total Assets</b>	<b>40,609.01</b>
<b>Liabilities &amp; Equity</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Other Current Liabilities	
Pre-Paid Annual Dues	60.00
<b>Total Other Current Liabilities</b>	60.00
<b>Total Current Liabilities</b>	60.00
<b>Total Liabilities</b>	60.00
<b>Equity</b>	
Prior Year Fund Balance	54,429.03
Net Income	-13,880.02
<b>Total Equity</b>	40,549.01
<b>Total Liabilities &amp; Equity</b>	<b>40,609.01</b>

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Receiving impartial advice is more important than ever in today's volatile markets. Experience is what sets us apart from other investment professionals in the Lee County area.

Our office is conveniently located in the Cypress Square Shopping Center in Unit 12 ... just across the street from Town & River. We invite you to stop by and say hello. This might be an excellent time to review your investments with a fresh perspective.

**Alex & Jacqueline Lambros**



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

	Sep 18	Jan-Sep 18
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	0.00	12,863.94
<b>Total Income</b>	0.00	18,143.94
Interest Income	1.23	11.16
<b>Total Income</b>	1.23	18,155.10
<b>Expense</b>		
Unidentified Checks	0.00	492.79
Accounting fees	315.00	3,288.50
Advertising	0.00	1,546.70
Bank Fees	0.00	33.00
General Insurance	0.00	2,701.00
Hartford Insurance Expense	0.00	293.65
Land Survey Expense	0.00	1,275.00
Legal Expense	0.00	10,100.66
Meeting Room Expense	0.00	618.88
Newspaper	0.00	978.12
Office Expense	100.00	100.00
Office Supplies	0.00	180.63
Postage Expense	0.00	241.64
Printing	0.00	985.06
Repairs & Maintenance	0.00	159.00
Secretary Expense	0.00	2,004.64
Storage Expense	99.45	800.90
Utilities	0.00	514.02
Website Expense	123.75	1,738.75
<b>Total Expense</b>	638.20	28,052.94
<b>Net Ordinary Income</b>	-636.97	-9,897.84
<b>Other Income/Expense</b>		
<b>Other Expense</b>		
Lake Maintenance	355.00	2,868.76
Lake Utility	179.45	1,113.42
<b>Total Other Expense</b>	534.45	3,982.18
<b>Net Other Income</b>	-534.45	-3,982.18
<b>Net Income</b>	<b>-1,171.42</b>	<b>-13,880.02</b>



# Local Farmers' Markets Kick Off The Season

## Commits To No Plastic Straws Policy

Now that fall is here, that means the local farmers' markets have begun their operation and for the 11th year Local Roots will be operating five local markets.

In addition to their all-year market at the River District Farmers' Market, open every Thursday from 9 a.m. to 1 p.m., Local Roots kicked off the season with their Lakes Park Farmers' Market on Oct. 3 and will be open each Wednesday from 9 a.m. to 1 p.m. until April 24. The market is located at 7300 Gladiolus Drive in Fort Myers. Parking is free for those attending the market.

The River District Farmers' Market is located just under the U.S. 41 bridge on the corner of Heitman and West First Street next to the Caloosahatchee River in Centennial Park in downtown Fort Myers. Parking is available under the bridge, street parking and in the nearby City of Palms parking garage.

Coconut Point started on Oct. 4 from 9 a.m. to 1 p.m., and will host a weekly market until April 25 in the Panera Bread parking lot of Coconut Point Mall at 23106 Fashion Drive in Estero. The market will be closed on Thanksgiving but will open on Nov. 21 for attendees to stock up for the big day.



Betsy Ventura and Jean Baer

The Bonita Springs market began on Oct. 6 and will run until April 27 from 8 a.m. to 12 p.m. at the Promenade at Bonita Bay at 26795 South Bay Drive in Bonita Springs.

On Oct. 7 until May 26, the Sanibel Island Sunday Farmers' Market will take place from 8 a.m. to 1 p.m. at Sanibel City Hall located at 800 Dunlop Road. The market will be closed on Veterans Day but will operate instead on Monday, Nov. 12. Offerings at each market include: fresh produce, flowers,

cheese, breads, barbecue, coffee, tea, pickles, pizza, farm fresh eggs, guacamole, soap, pasta, acai bowls, and lots of ready-made foods to eat at the market or take home.

**For the first time, all Roots Farmers' Markets will implement a no plastic straws policy.**

"Like our local islands and many other retail venues across the state, we have gone to no plastic straws," said Betsy Ventura, who, along with Jean Baer, owns Local Roots, LLC and will run the market each week. "Plastic straws are a huge use of plastic waste and have a damaging impact on our environment. Plastic straws kill thousands of marine animals and seas birds and many rescued animals have ingested plastic."

Baer and Ventura said that the goal of each of their markets is to strengthen the surrounding community by showcasing vendors who are selling produce and artisan products that are grown or produced locally. Products are packaged by owners in an environmentally friendly way, and the locations of markets are clean, safe and reflect a community atmosphere.

Local Roots manages eight seasonal markets in Lee County. The River District Farmers Market is their only market that runs all year.

For further information, contact the website at [www.BuyLocalLee.com](http://www.BuyLocalLee.com).

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# VIP Tickets On Sale Now For The 36th Annual Taste Of The Town!

Enjoy Southwest Florida's original "taste" event VIP style! A limited number of VIP tickets are now on sale for The Junior League of Fort Myers 36th Annual Taste of the Town on Sunday, Nov. 4 from 11 a.m. to 5 p.m. at Alliance for the Arts, located at 10091 McGregor Blvd., Fort Myers. The Taste of the Town is one of the largest outdoor food and entertainment festivals and is the signature fundraising event of the Junior League of Fort Myers.

Each VIP ticket includes admission to Taste of the Town, private parking, unlimited access to the air-conditioned VIP area and private bathrooms, three complimentary beer/wine tickets, complimentary water or Coke products, one free drawing ticket for a chance to win great prizes, a swag bag that includes exclusive offers and relaxed seating inside the VIP area. Your VIP ticket does not include the cost of food or drinks from the vendors in the park. Tickets are \$60 each or \$100 for a pair. To purchase your tickets or for a complete list of VIP drawing items, please visit [www.jlfmtaste.com](http://www.jlfmtaste.com).

"VIP tickets are very popular and provide an exclusive experience at Taste of the Town," said Emily Frost, cochair of the 36th Annual Taste of the Town. "It is a great value and the VIP proceeds help the Junior League of Fort Myers give back to the community through our volunteer services and donations to programs supporting

women and children in Southwest Florida."

This year's event will showcase local restaurants, live music, children's activities and much more.

General admission to Taste of the Town is \$10. Children 12 and younger are free. Food and beverage tickets range from \$2 to \$5. No pets or coolers allowed. For more information on what to expect, visit [www.jlfmtaste.com](http://www.jlfmtaste.com).

### About The Junior League Of Fort Myers

A member of the Association of Junior Leagues International Inc., the Junior League of Fort Myers Inc. is a 501(c)(3) nonprofit organization made up of women committed to promoting voluntarism, developing the potential of women and improving the community through the effective action and leadership of trained volunteers. Its purpose is exclusively educational and charitable. JLFM membership is open to all women aged 21 and older of all races, religions and national origin who demonstrate an interest in and commitment to voluntarism. For more information about the JLFM or our Taste of the Town, call (239) 277-1197 or visit [www.jlfm.org](http://www.jlfm.org). For ongoing updates on Taste of the Town, visit [www.jlfmtaste.com](http://www.jlfmtaste.com).

### Word Scramble Solution from page 2

Charles Helens Paul Clair  
Augustine James Thomas Joseph  
George Louis Petersburg Johns

### Crossword Solution from page 2

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

### Sudoku Puzzle Solution from page 2

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

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# Buyer Beware: Tips For Safe Online Shopping

Presented by Jacqueline J. Lambros, Registered Principal

Looking for power tools or a vintage Chanel purse. A living room sofa? Millions of shoppers are bypassing brick-and-mortar stores, as well as their respective websites, in favor of purchasing such items from individual online sellers. For many people, sites like Craigslist and eBay offer a chance to save on everyday items and luxury products, both new and used – all from the comfort of their own homes.

## Children's Advocacy Center

### Who Wants To Play Santa This Year?

It's already November, and the holidays have a way of sneaking up on us, don't they? So it's time to start thinking about what we can do for those in our community who will need help with Christmas gifts. Please consider "adopting" a CAC client family or setting up an angel tree at your office.

Every year we identify client families most in need of help during the holidays. Once again we are asking for gifts (unwrapped) for these children, or a cash donation which we will use to purchase gifts. If you adopt a family, we will provide you with a wish list to use as a guide. But in general, any new gifts for boys or girls (infant to age 17) will be appreciated.

This is a wonderful way to embrace the holiday spirit and spread the joy of the season. If you are interested in helping, please email Lisa Rizzio, [lrizzio@cac-swfl.org](mailto:lrizzio@cac-swfl.org). Or you may simply **donate now** by visiting our website at <http://www.cac-swfl.org>. Thank you!



Yet, while online shopping may be a convenient way to find deals and one-of-a-kind items, it's important to protect your identity and financial information, particularly when dealing with individual sellers. Before you purchase anything listed on an online classified ad, auction, or marketplace site, keep the following precautions in mind.

#### Online Classifieds

On classified sites run by newspapers and popular venues like Craigslist, sellers tend to offer used items and may be open to negotiation. Since most transactions are done in cash, there's little buyer protection.

#### To Stay Safe:

- **Never wire funds.** If a seller asks you to wire payment using Western Union or MoneyGram, you're likely dealing with a scammer.

- **Safeguard your personal information.** Sellers on Craigslist and similar sites don't need your personal financial information, such as credit card numbers. To keep your information safe, it's best to pay with cash.

- **Don't go it alone.** Always take someone with you when meeting a seller. Be sure to tell a friend or family member where you'll be, and take your cell phone with you.

- **Pick up in a public place.** Choose a busy location to meet the seller. If you're picking up the item at the seller's house, it's particularly important to have a friend or family member join you.

#### Online Auctions

Online auction sites like eBay let you view and bid on products from around the globe. Some sites also allow you to buy items outright instead of bidding.

#### To Stay Safe:

- **Read the fine print.** Before you enter a bid, be sure to review the entire listing, as well as the sales policies of the auction site. Remember: You win, you pay. Once you've won an auction, you're obligated to complete the transaction.

- **Check out buyer feedback.** Auction sites let buyers post feedback on their purchases, which can give you insight into a



seller's business practices. Be sure the seller has a high rating before making a purchase. If lackluster feedback prompts you to hesitate, it's probably best to look for the item elsewhere.

- **Pay with a credit card or PayPal account.** Using a debit card linked to your checking account may not be safe, as most debit cards don't offer fraud protection. You may also want to consider buyer protection; eBay offers such a plan that covers many items purchased on its site.

- **Beware of fraudulent emails.** After you've made a purchase, be wary of any unusual emails you may receive. Avoid opening suspicious messages or clicking on links they contain.

#### Online Marketplaces

Online marketplaces such as Amazon, Etsy, and Overstock are one-stop shops where you can find anything and everything. Searches on these types of sites may pull up products new and used, both from companies and from individual sellers.

#### To Stay Safe:

- **Know what you're purchasing.** Though they're often cheaper, used products may not be in perfect shape. Don't neglect to read all the product details, as well as individual sellers' return and refund policies.

- **Look for positive seller feedback.** As with online auctions, be sure to read sellers' ratings and keep your eyes open for red flags.

- **Pay safely.** Pay for purchases using a credit card or PayPal, which offer greater buyer protection than other methods.

- **Ensure a secure checkout.** Before you purchase an item, look for HTTPS at the beginning of the web address on the transaction page, which indicates a secure connection. Addresses that begin with HTTP only aren't secure.

#### Don't Pay With Your Identity

When shopping online, it's easy to get caught up in the excitement of finding a great deal – or what seems to be one. But don't let the thrill of bargain hunting override common sense or cause you to jeopardize your sensitive information. Be sure to read the details on items you'd like to buy and to use caution when making purchases online, particularly if you're dealing with an individual seller.

*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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