

Town & River Cruise Club

Annual Holiday Boat Parade

By Ken and Adrienne Beebe

The 2018 Annual Cruise Club Holiday Boat Parade was held on Saturday, Dec. 15, 2018. Eleven brightly decorated boats participated this year and we all enjoyed the good weather for the event. It was a pleasant surprise to have this level of participation, making this year's parade one of our best ever. Santa Claus appeared in one of the boats again this year and we were all pleased to see him even though he arrived a bit late for the start of the parade – probably because Rudolph was the only reindeer



Judy Navojosky served as Santa's elf for the parade.



Kim Eble and Mike Betts are all decked out for the holiday.



Sue Sena casts off to join the parade.



Decorate and light up the night



Having fun dancing and singing



Barbara and Flether Reynolds enjoyed the music with Don Sena.



Michelle Watson is all lit up with flashing lights for the occasion.



Chris and Sonya Haynes prepare to depart.

to show up. Thanks to all the Town & River residents who helped make the season bright with terrific decorating/lighting displays along the canals from their docks and beautiful homes. To make the Town & River parade even better next year, we will choose a date that does not conflict with the Cape Coral boat parade so that boaters can participate in both parades if they wish.



Fred Woodhouse sings to entertain the group.

Town & River Cruise Club on page 4

Board Of Directors Meeting Minutes [Approved]

Thursday, December 13, 2018

Call To Order

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

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, Myriam Lentz, Martha Smith & Terry Brady. Vice President Gary Hudson, Secretary Renee Notes & Executive Secretary Sally Stigler were also in attendance.

Absent: Director Rick Ginsburg.

Introduction – Mark Generales - Meeting Overview & Board Achievements with Future Goals

Mark announced due to other commitments & responsibilities, Kevin Welch will no longer be a Board Member. Myriam suggested listing in the newsletter the names of association members who have paid their dues and

therefore are in good standing (and can vote on association business). This may encourage others to pay.

Approval Of Minutes – November 8, 2018 board minutes were approved by motion.

Annual Meeting Agenda

With the resignation of Treasurer Kevin Welch, Gary Hudson will fill in temporarily and present the Treasurer's Report, budget & fiscal year-end financials at the Annual Meeting.

Renee offered to prepare a power point presentation on Association Income & Expenses.

Mark will lead the discussion regarding the vote on the proposed increase in annual dues as recommended unanimously by the Board.

Mark will address the initiative to consolidate the deeds of restriction (bringing Units 6 and 11, and properties not covered by a DOR into the Amended, Restated, and Combined Deeds of Restriction (ARCDOR).

Architectural Review & Deed of Restrictions (DOR) - Gary Hudson



Check out our new website
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 above.

Respectfully submitted,
Sally Stigler
Executive Secretary

Catch The Action

February On The Water

By Capt. Bill Russell

Fishing in February may go one of two ways. If we are fortunate, spring will arrive early bringing warm weather, however there is also the possibility for the coldest weather of the year. Like most Floridians, I do not like the cold, not even a little. I have never lived north of Southwest Florida, so I am accustomed to our warm tropical climate.

Before becoming a fishing guide, I would not fish much on a cold day; if it was below 75 degrees it was too cold to get me on the water with a fishing rod. Of course, we would be in our blinds before daylight in knee-deep water duck hunting or waist-deep gathering oysters on the coldest days of the year without even thinking twice about it. But fishing was different, for whatever reason cold weather fishing wasn't my thing.

Soon after I began charter fishing that changed. I quickly learned what I consider cold and what folks who



spend time in our northern states consider to be cold are very different. I remember the first-year guiding. If the weather was anything but mild and sunny, I was constantly asking my clients if they would like to cancel or reschedule when greeting them at the dock. I often got that look, followed by, "Are you kidding, we just got down from (insert a northern city) and this is the warmest weather we have seen in months." I quickly adapted. Of course, I am often layered with every piece of warm weather clothes I own, while everyone else on the boat is sporting shorts and a T-shirt. I also learned quickly that fishing is often very good when the mercury drops.

Rolling through February we should expect some cold days, how cold who knows. Some years we transition into spring by mid-month and other years we get strong cold fronts right through the month. It's always more enjoyable (for me at least) fishing on the sunny, warm days. Unfortunately we often have to take what Mother Nature gives us on a given day.

Don't be discouraged if your day on the water brings less than desirable weather. During the cold months I find we often catch more fish and better quality during unsettled weather, especially ahead and during a front's arrival. Keep in mind, there are days where it's just not smart or safe to even attempt leaving the dock, when the risk far outweighs the reward. The coldest days this month are prime for catching sheepsheads, the only fish I know in our waters that thrive in the cold, especially the larger fish. It's been a great season for sheepsheads up to this point and the best fishing should peak this month.

Just which way the weather goes this month nobody knows for sure. If you have a day on the water planned, and conditions aren't perfect, stay optimistic, you may be surprised.

Hopefully the month will bring lots of warm days, but if not, don't let a little cold discourage you. It may provide the best fishing of the month.

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, email: 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."



Word Scramble

By Ellie Neal

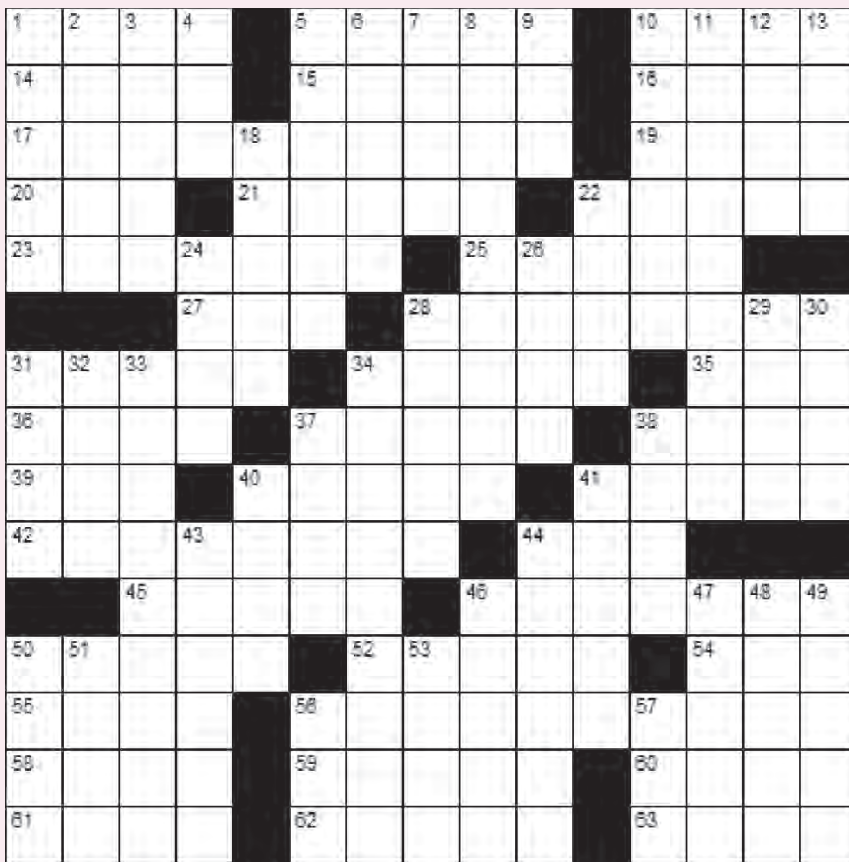
Shatre	Dre	Velo	Tlocchoae
Lsofrew	Rarwo	Srcda	Eewttarhs
Cmenoar	Duipc	Soers	Dignewg

Word Scramble Solution on page 6

Crossword Puzzle

Across

1. Climax
5. Bitten
10. Join
14. Outcropping
15. Half of six
16. Shade of blue
17. Money paid for a service
19. Carpets
20. Eastern newt
21. Submarine
22. Garbage
23. Take aback
25. Artist's workstand
27. Consumed food
28. Make more city-like
31. Manicurist's board
34. Weeper
35. ___-zag
36. Docile
37. Good person
38. Gambling game
39. Former boxing champ
40. Held on tightly
41. Masses of floating ice
42. Chickadee
44. Ottoman governor
45. Latin name for our planet



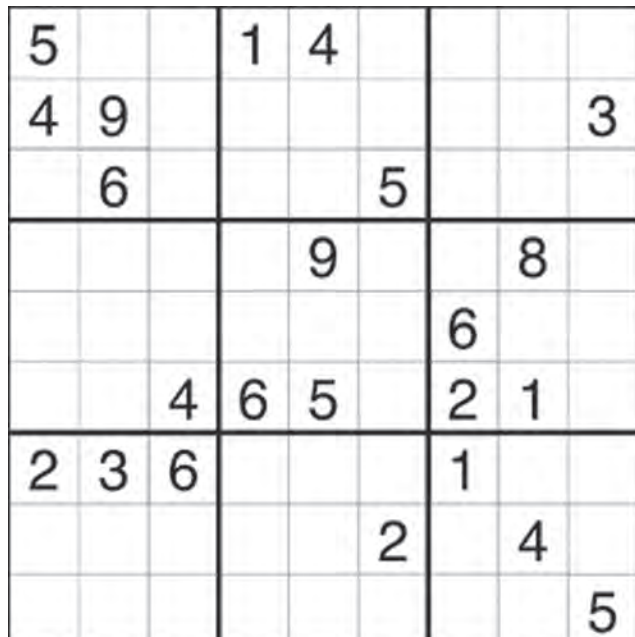
46. Capable of being molded
50. Rise
52. Author Mark _____
54. Actress Lupino
55. Clue
56. A distinctive characteristic
58. Ancient Peruvian
59. Overgrown with ivy
60. Conspiracy
61. Rind
62. Fixes
63. Abominable Snowman
22. Russian emperor
24. Unusual
26. Assist in crime
28. Pee
29. Pizzazz
30. Prima donna problems
31. French for "state"
32. Anagram of "mail"
33. Amount emitted
34. Producing an effect
37. Disparage
38. Lock openers
40. Unit of cut wood
41. Keno
43. Not physical
44. Screens
46. Beeped
47. Name of a book
48. Fool
49. Desert plants
50. Transport commercially
51. Prong
53. Large open farm wagon (archaic)
56. Not brilliant
57. Operative

Down

1. Throbs
2. A small farm
3. Devilfish
4. Conceit
5. Horse barn
6. Spasm
7. Murres
8. Castrating
9. Precious stone
10. A colony of rabbits
11. A tying score
12. Totes
13. Ardor
18. Full of ruts

Crossword Solution on page 3

Sudoku Puzzle



Sudoku Puzzle Solution on page 3

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Lakes Regional Library – February, 2019

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Pre-Register For Underlined Events

Teen Drop-in Activities:

Monday
February 4,11,18,25 10 a.m. Baby Rhyme Time
February 4,11,18,25 11 a.m. Toddler Tales
February 4, 18, 25 6 p.m. English Cafe

Tuesday February 5 10:30 a.m. Very Hungry Caterpillar Party
February 26 10:30 a.m. Clay Play
February 12 1 p.m. A Life of My Own: Meeting Eleanor Roosevelt
February 26 2 p.m. Coloring for Adults

February 26 2 p.m. Bestselling Author: Alyson Richman Family Fort Building
February 12 6 p.m. *****

Wednesday
February 6, 13, 20, 27 10 a.m. Family Storytime
February 6, 13, 20, 27 11 a.m. Preschool Storytime
February 13 2 p.m. Book Discussion American Fire by Monica Hesse
February 20 2 p.m. Download Drop-In
February 6, 13, 20, 27 4 p.m. After School Crew: Crafting

Thursday
February 7 4 p.m. An Ode to Harry Potter

February 7 10:30 a.m. Ants In Your Pants Preschool Dance Party
February 21 2 p.m. Master Gardeners
February 28 2 p.m. Stuffed Animal Pet Show

Friday *****

Saturday
February 9 10 a.m. Special Needs Storytime
February 16 2 p.m. Kids Read Down Fines
February 23 2 p.m. Make An Impact: Earn Service Hours At Your library

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Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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



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Valentine Sandwich Cookies

This recipe makes 17, 3-inch sandwich cookies and 17, 1 1/2-inch heart-shaped cookies. You'll need a 3-inch heart-shaped cutter and a 1 1/2-inch heart-shaped cutter. Frost with Pink Valentine Frosting.

Ingredients

- 1 cup butter
- 1 1/2 cups confectioners' sugar
- 1 egg
- 1 teaspoon vanilla extract
- 1/2 teaspoon almond extract (optional)
- 2 1/2 cups all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon cream of tartar

Directions

1. In a large bowl, cream together butter and confectioners' sugar. Beat in egg, vanilla and almond extract. Mix well.
2. In a medium bowl, stir together flour, baking soda and cream of tartar; blend into the butter mixture. Divide dough



into thirds and shape into balls.

3. Working with one-third of dough at a time, roll out dough into desired thickness on a lightly floured surface. For each heart sandwich cookie, cut out two 3-inch hearts. Cut out the center of **one** of the 3-inch hearts with the 1 1/2-inch cutter.

4. Place each piece separately on an ungreased cookie sheet, 1 to 2 inches apart. Bake in a preheated, 350 degrees F (175

degrees C) oven until lightly browned (7 to 8 minutes for 1/4-inch thick cookies). Cool completely on wire rack. Frost bottom cookie with Pink Valentine Frosting and place an open centered cookie on top to form the sandwich. Also frost the small 1 1/2-inch hearts and serve as separate cookies.

Pink Valentine Frosting

Ingredients

- 1 cup sifted confectioners' sugar
- 1/4 teaspoon salt
- 1/2 teaspoon vanilla extract
- 1 tablespoon water
- 2 drops red food coloring

Directions

1. Blend sugar, salt and flavoring. Add just enough water to make it easy to spread. Add 2 drops red food coloring and mix well.

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

Town & River Cruise Club from page 1

New Year's Day Brunch

By Adrienne and Ken Beebe

Members of the Town & River Cruise Club welcomed the first day of 2019 with a New Year's Day brunch. Held at the condominium clubhouse, the party included 26 attendees who enjoyed Bloody Marys and mimosas served up by bartender Bill Habershaw. The potluck menu included appetizers, delicious breakfast

casseroles, ham, salads, and an array of desserts.

We all enjoyed a visit by two dolphins and a manatee in the canal behind the clubhouse. It's good to know that some of our aquatic friends have survived the red tide and green slime of 2018.

Matt Shultz won the 50/50 raffle. Cecilia Bourdon led the group in the club's traditional Yankee swap in which recycled gifts from past holidays that are no longer needed were exchanged for others. Some of the gifts reappear every year, much to the amusement of all.



Members lined up to select yummy potluck dishes.



Fred was not excited to get a butterfly pin.



Diane and Matt Shultz won the 50/50 drawing.



"Not another candle," exclaimed Debbie.



Diane Woodhouse was thrilled to see her Yankee swap gift.

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 OFFICERS & BOARD OF DIRECTORS – as of December 20, 2018
 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	Gary Hudson (interim)	239-481-7748	treas@townandriverfl.com

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Mark Generales (interim)	pres@townandriverfl.com 239-676-5676
Brevity Ln N Waterway Dr	Renee Notes	secy@townandriverfl.com 239-209-2072
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Mark Generales (interim)	pres@townandriverfl.com 239-676-5676
Clarellen Dr Cypress Lake Dr	Marge Byrne	dir4@townandriverfl.com 239-482-8923
Cypress Lake Cr Joanna Cr Sand Spur Ln	Myriam Lentz	dir5@townandriverfl.com 239-225-8533
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Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Terry Brady	dir8@townandriverfl.com 239-940-5656
N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-590-0602
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
DOR Committee	Gary Hudson	treas@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com

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

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: _____



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Turns out there is **no prize** for alphabetizing your spices!

Florida Fun Facts:

There are six cities within Lee County, each has non-partisan city councils that are chosen every two years.

City of Bonita Springs	Village of Estero
Cape Coral	City of Fort Myers
Town of Fort Myers Beach	Sanibel

Word Scramble Solution from page 2

Hearts	Red	Love	Chocolate
Flowers	Arrow	Cards	Sweetheart
Romance	Cupid	Roses	Wedding

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

	<u>Dec. 31, 18</u>	
Assets		
Current Assets		
Checking/Savings		
First Citizens Bank- Operating	4,680.50	
First Citizens Bank - MMS	29,853.12	
Total Checking/Savings	<u>34,533.62</u>	
Accounts Receivable		
Accounts Receivable	6,459.19	
Total Accounts Receivable	<u>6,459.19</u>	
Other Current Assets		
Hartford Prepaid Insurance	251.50	
Prepaid Expense	274.00	
Total Other Current Assets	<u>525.50</u>	
Total Current Assets	<u>41,518.31</u>	
Total Assets	<u>41,518.31</u>	
Liabilities & Equity		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Pre-Paid Annual Dues	60.00	
Total Other Current Liabilities	60.00	
Total Current Liabilities	60.00	
Total Liabilities	<u>60.00</u>	
Equity		
Prior Year Fund Balance	54,429.03	
Net Income	-12,970.72	
Total Equity	<u>41,458.31</u>	
Total Liabilities & Equity	<u>41,518.31</u>	

Ways To Better Protect Yourself From Identity Theft

Presented by *Jacqueline J. Lambros, Registered Principal*



As we learned from the Equifax breach in 2017, we can fall victim to identity theft through no fault of our own. Although it isn't feasible to master every identity theft scenario, it's worth your time to learn more about the available identity theft tools and services and how to initiate a recovery plan if you become a victim. Here, we review four remediation resources and services, focusing on the benefits and risks of each. These tools may be used concurrently.

Credit Monitoring

This service monitors your credit file for changes or suspicious activity. Credit monitoring can send alerts – typically via emails or text messages – if there are hard-credit inquiries about you or when new lines of credit are opened. If anything looks fishy, you can report the activity to the company holding that account and the major credit bureaus. At this stage, some incidents may be remediated.

Benefits

- Often, this service is free of charge after major breaches (e.g., Equifax, Anthem) when Social Security numbers (SSNs) have been exposed.

- Credit monitoring doesn't restrict your access to your credit file.

Risks

- Credit monitoring is **reactive**. You're notified **after** unauthorized activity has occurred.

- You must entrust another company with your SSN.

- Only credit is monitored; other accounts are not.

Fraud Alerts

A fraud alert is a cautionary note that you can have placed on your credit report. It tells credit lenders or service providers that you may have been a victim of identity theft, so they must verify with you before making changes to your credit. For example, if you apply for a credit card while you have a fraud alert in place, the credit card company may call you to verify that you were the one who submitted the application. Verification usually happens over the phone, but there is no standard means of verification defined by law.

Fraud alerts come in two flavors: **initial** fraud alerts, which last one year, and **extended** fraud alerts, which extend that time to seven years. To implement an extended fraud alert, you're required to file an identity theft report with the Federal Trade Commission (FTC) first.

Benefits

- Fraud alerts are free and easy to set up.

- You can submit a request to one major credit bureau, which will notify the other two.

- Fraud alerts don't restrict your access to your credit file.

Risks

- The verification process isn't clearly defined by law.

- Verification could delay credit changes.

- Existing accounts aren't protected.

Credit Freezes

This tool freezes credit files so that no one – including the individual who placed the freeze (i.e., you) – can open a new line of credit. Therefore, before opening a new line of credit,

you would need to unfreeze your credit file using a personal identification number (PIN) provided by the credit bureau.

Benefits

- A security freeze is the most effective preventive measure because, without the PIN, no changes can be made to a credit file.

- As of September 2018, credit freezes are free to implement in all 50 states.

Risks

- The application process requires a separate submission to each credit bureau.

- A freeze restricts access to your own credit. You must unfreeze it to allow changes.

- It doesn't restrict access to existing accounts; fraudulent activity can still occur in those.

Identity Theft Protection Services

Identity theft protection services provide a suite of helpful tools and resources in one package. The better services offer real-time credit monitoring at all three major bureaus, customized account alerts for more than just credit, and a 24/7 call center.

Benefits

- These services combine the benefits of other tools (e.g., credit monitoring) in one place.

- If 24/7 support is available, it can guide you through the steps to mitigate the situation at any time.

- Some services can monitor other accounts, not just credit files.

Risks

- You must entrust another company with your SSN.

- These services can be costly.

- Quality may vary. Before subscribing, be sure to perform due diligence.

- Most vendors won't help with theft that occurred before you subscribed to their services.

Other Steps

A great starting point for victims of identity theft is identitytheft.gov. By following the site's simple prompts, you can select your identity theft situation, access guidance and resources specific to you, and file identity theft reports with the FTC.

Preventing A Second Theft. Maintaining healthy account hygiene can help prevent unauthorized activity in the future. Here are some tips:

- **Change account passwords** for all accounts that may have been compromised.

- Ensure that your **passwords are unique** for each account. That way, if one account is compromised, the attackers potentially can't access your other accounts.

- Enable **multifactor authentication**, which asks users to provide more than one form of identification to log into accounts. For example, in addition to entering a password, you would be prompted to access something you have, such as a smartphone or hardware token.

- If you suspect that your email accounts have been hacked, **review the mail-forwarding rules** and delete any you don't recognize. Attackers often add forwarding rules so that when accounts send or receive certain emails, the emails are forwarded – even after you've regained access and changed your passwords.

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 be sure our information is accurate and useful, we recommend that you consult a tax preparer, professional tax advisor, or lawyer.

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

	Dec 18	Jan-Dec 18
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	0.00	12,863.94
Total Income	<u>0.00</u>	<u>18,143.94</u>
Interest Income	1.27	14.92
Total Income	<u>1.27</u>	<u>18,158.86</u>
Expense		
Accounting fees	315.00	4,233.50
Advertising	929.90	2,869.94
Bank Fees	0.00	33.00
General Insurance	0.00	2,701.00
Hartford Insurance Expense	41.95	503.40
Aerial Photography	0.00	1,275.00
Legal Expense	0.00	10,100.66
Meeting Room Expense	0.00	693.88
Newspaper	142.22	1,404.78
Office Expense	0.00	100.00
Office Supplies	0.00	180.63
Postage Expense	-96.00	145.64
Printing	0.00	985.06
Repairs & Maintenance	0.00	159.00
Secretary Expense	0.00	2,217.38
Storage Expense	99.45	1,198.70
Utilities	43.72	525.32
Website Expense	0.00	1,875.75
Total Expense	<u>1,476.24</u>	<u>31,202.64</u>
Net Ordinary Income	<u>-1,474.97</u>	<u>-13,043.78</u>
Other Income/Expense		
Other Income		
Lake Maintenance & Repair Assessment	5,143.42	5,143.42
Late Fee Assessed	16.00	16.00
Total Other Income	<u>5,159.42</u>	<u>5,159.42</u>
Other Expense		
Lake Maintenance	182.00	3,414.76
Lake Utility	156.85	1,671.60
Total Other Expense	<u>338.85</u>	<u>5,086.36</u>
Net Other Income	<u>4,820.57</u>	<u>73.06</u>
Net Income	<u>3,345.60</u>	<u>-12,970.72</u>



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