

Refresh Your Landscaping

In The Spotlight

By Renee Notes

Was your landscape once lush, full of color and interest, but now looks neglected and in need of a little TLC? Spring is here and Leigh Gevelinger with Coastal Vista Design has an abundance of creative ideas and recommendations to help you refresh your landscape! Leigh started Coastal Vista Design after 10 years of experience in the field of landscape architecture. She has designed and consulted with homeowners, commercial properties and resorts throughout Southwest Florida. Leigh has a few ideas to inspire residential homeowners seeking to refresh a dated landscape.

Here's Six Tips To Creating A Lush Landscape From Coastal Vista Design

1. Create a plan and establish a budget. A plan for your landscape vision is the most important step for improving any landscape. Oftentimes homeowners have a figure in mind that they would like to spend while the landscape vision they wish to create is not in line with that figure. The best way to deconstruct the numbers is to create a landscape plan that encompasses all of the items on the client's wish list and then prepare a budget and evaluate the numbers to execute the project.



Self-contained recirculating water jar with sea glass and colored light to add evening interest

2. Get prepared. Which phase of the plan should be implemented first? Does the tree canopy need trimming to allow sunlight for the new plantings? Do I need to replace, repair or install an irrigation system? If the front yard is landscaped first, is there access to the backyard for the new pool or patio project?

3. Pick your plants. Select the right plant for the right place. Cliché yes, but applicable, absolutely! Consider the microclimate conditions within your yard: the sun/shade/ soil pH level/wet/dry aspects as well as the site conditions. Is this plant susceptible to pests and diseases? Select plantings that have seasonal interest so there is color/blooms in the garden year-round. There are many factors which contribute to plant selection.

4. Pairing new with old. Planting new healthy, lush, colorful plantings next to tired old plantings is often like adding a Band-Aid to the landscape. This is similar to any remodel project... It's important to realize that the new will look considerably different than the existing surrounding conditions. Consider purchasing larger size plant material that is closer in size to the existing material and hand watering or adding temporary irrigation to establishment. Prune the existing plantings so that the newly installed plantings are closer in size.

5. Special features. Container planters, garden arbors, fountains and container water features can add instant color and interest to your garden. Blooming plantings will capture attention in colorful containers. Vines such as mandevilla, blue sky vine, and confederate jasmine will climb and soften a garden arbor. Water fountains and container features can offer a whole new dimension to the experience of the garden. The soothing white noise that falling water offers is soothing and buffers neighbor's conversations, while also offering a water source for birds, squirrels and other wildlife one may wish to attract to their garden.

6. Landscape lighting. Color changing and dimmable LED fixtures can create whole visual experiences to your landscape while using up to 75 percent less energy than incandescent lights, last longer, and offer a multitude of settings and options. A smart digital timer allows the flexibility to change color, brightness and timing of lights for individual spaces, themes, parties, and allows control of separate outdoor spaces all from your phone. Color changing lights can also be utilized in underwater applications for entrance pools or koi ponds.



Lighting creates attraction to your landscaping at night.

It is important to remember that landscapes are living and growing entities that evolve over time. Proper care, maintenance and planning can keep your landscape looking fresh during every season.

Leigh and her husband Gabe have been Fort Myers residents for almost 10 years. Gabe joined the Collier County Sheriff's Department in 2015, as a sheriff deputy. His nickname is Officer Friendly and he enjoys serving and protecting our community. When they are not hard at work the couple enjoys spending time with their new baby and friends or taking their Catahoula puppy out for a boat ride. Coastal Vista Design is located at 2410 Palm Ridge Road, Sanibel Island, (239) 558-4610, www.coastalvistadesign.com.



Custom designed and built raised vegetable garden

HOA Dues Payment Information

2019 dues were payable by Feb. 28. Invoices were mailed in early February to all Town & River addresses on file with the association (using the Lee County property appraiser website). If you have not yet paid, please send a \$120 check payable to T&R Civic Assn. Inc. to:

Town & River Civic Association
c/o Cye Budde, CPA
Ana Santana-Budde, Principal
8270 College Parkway, Suite 104
Fort Myers, FL 33919

Board Of Directors Meeting Minutes [Unapproved]

Thursday, February 14, 2019

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, Paul Amish & Joe Tomaino. Treasurer Gary Hudson, Secretary Renee Notes (via telephone) & Executive Secretary Sally Stigler were in attendance. A quorum was present.

Absent: Directors Carol Notes & Rick Ginsburg

Guests: Nine residents

Approval Of Minutes - January 10, 2019 board minutes were approved by motion.

Introduction - Mark welcomed & thanked Paul Amish & Joe Tomaino for agreeing to serve on the board.

Treasurer's Report - Gary Hudson

Gary emailed January financials to Board Members on February 7. He noted dues checks are being received, & the Post office Box fee has been paid for the year. The Association's three insurance policies will be due & payable in May & normally total about \$3,000. McGriff Insurance is obtaining quotes from carriers.

Annual Meeting Review - Mark Generales

"Line in the Sand Letter" - Mark shared a letter to be mailed soon to building contractors in the area explaining T&R DOR regulations regarding building construction to ensure compliance.

DOR Consolidation Process for Unit 6 & Unit 11

In preparation for the 2019 DOR consolidation initiative, Mark will ask the Association Attorney to compile a list of noteworthy differences among the deeds of restriction of Unit 6, Unit 11 & ARCDOR.

Architectural Review & Deed of Restrictions (DOR) - Mark Generales

Mark shared a three-page Deed of Restrictions Committee Architectural Review Protocol and Procedure drafted by the Association Attorney. After review, the Board will adopt the document, with any changes, at the March meeting.

Kay Gloris suggested a letter be mailed to Owners explaining the Board duties & responsibilities. She also commented on a resident caring for 30+/- cats; questioning if legal in Lee County.

BOD Meeting Minutes [Unapproved] on page 5

Smoke On The Water Barbecue Competition And Music Festival

Friday, April 26 – 6 to 10 p.m.
 Saturday, April 27 – 11 a.m. to 10 p.m.
\$1 Entry Donation

The Sidney & Berne Davis Art Center welcome you to their sixth annual Florida Bar-B-Que Association-sanctioned Smoke on the Water Barbecue Competition and Music Festival!

Teams from across the south will prepare their most succulent barbecue in hopes of winning the grand champion prize. This family event held in Centennial Park will bring an authentic experience of craft barbecue, beer, and bands done right.

Barbecue And Bands

Enjoy tasty barbecue, listen to great bands, browse local retail vendors, and watch the young ones have a blast in the Kids Zone! Fun for the whole family! Entertainment schedule will be announced soon.

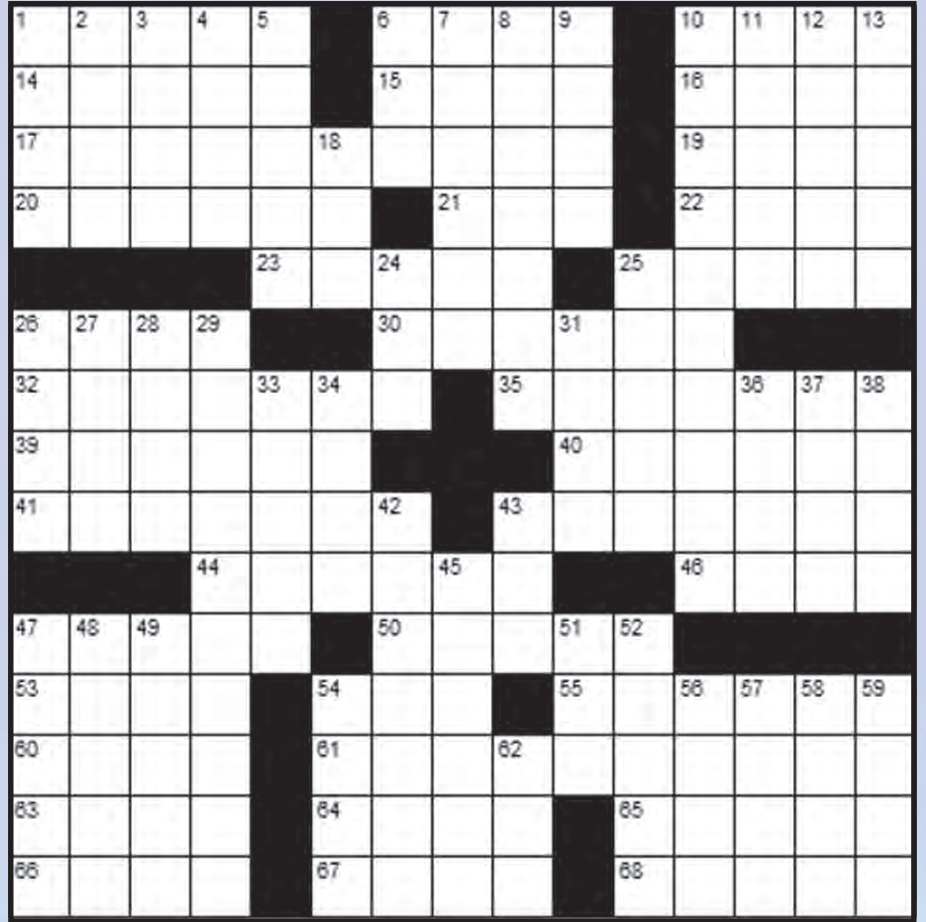
To register or for more information, please visit our website at www.sbdac.com.



Crossword Puzzle

Across

1. Preserves
6. Anagram of "star"
10. Phone
14. Regarding
15. Former Italian currency
16. Hodgepodge
17. Relating to geology
19. 1 less than 10
20. Acid neutralizer
21. Hasten
22. V V V V
23. A common green newt
25. Meanders
26. Hairdo
30. Chemical cousin
32. Adage
35. Carouse
39. Spartan
40. American songbird
41. Continuing forever
43. Approve of
44. Ennui
46. Require
47. Trails
50. Salad oil holder
53. Winglike
54. Cotillion girl
55. A traditional headdress
60. Gray wolf
61. Deficient
63. Display
64. Feudal worker
65. Unpack
66. Tale
67. Observed
68. Country of the Nile



Down

1. Epic
2. Cain's brother
3. Search
4. A city in western Russia
5. Filched
6. Anagram of "ail"
7. Wealth
8. Betrayer
9. An exchange involving money
10. A type of change
11. Exotic
12. Delineated
13. Loamy deposit
18. A castrated tomcat
24. Top part of an apron
25. Strange
26. Church alcove
27. Fuss
28. Wander
29. Ousted
31. Natural satellite
33. Anagram of "sneer"
34. Absorb written material
36. Ripped
37. If not
38. Anagram of "deer"
42. Permit
43. Large flightless bird
45. Sophisticated
47. A condition marked by tremors
48. Hello or goodbye
49. Small drum
51. French for "summer"
52. A Canadian winter hat
54. Perishes
56. A step on a ladder
57. Infant
58. At the peak of
59. Following
62. Lair

Crossword Solution on page 6



BROADWAY PALM PRESENTS

April 4 - May 12



A funny, yet inspirational, musical comedy about the quirky characters that run The Second Chances Thrift Shop. You'll meet the hilarious lead clerk who always brings sunshine to the day with humor, the couple who work in the collection area who discover that you can find love later in

life, the young mother and new shop manager trying to start over, and more! When the thrift shop is threatened to be sold by the greedy landlord, the team won't stand for it. Spend a year with the loveable, yet quirky, group and see how they band together to save the shop and in the process, discover it's not just old treasures that are getting Second Chances!

May 16 - June 15



One of the longest running Off-Broadway shows is a deviously delicious Broadway and Hollywood sci-fi, smash-hit musical that has devoured the hearts of theatre goers for decades! Meek floral assistant Seymour stumbles across a new breed of plant that he names "Audrey II" - after his coworker (and crush!). This sassy, R&B-singing plant promises everlasting fame and fortune, as long as Seymour keeps feeding it its special diet. Between bites, Audrey II brings down the house with music composed by Alan Menken in the style 1960s rock and roll, doo-wop and Motown including the well-known *Suddenly, Seymour*.

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Thing program.

Nomination forms are available online at www.sheriffleefl.org. For more information, call Program Director John McGraw at 258-3295 or email jmcgraw@sheriffleefl.org.



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Catch The Action

April On The Water

By Capt. Bill Russell

This is a month that has a lot to offer anglers on the coastal waters of Southwest Florida. It would be easy to argue that April may hold our best fishing of the year, plus possibly our best weather. It's a month with a lot of possibilities, it's highly recommended to load the boat with a range of fishing arsenal that will cover everything from large to small if you are fishing inshore or offshore.

Spanish mackerel should invade our waters both inshore and offshore, plus are often caught in good numbers from public piers and bridges. They are often roaming or looking for food in large schools throughout the coastal waters of Southwest Florida. Keep an eye open for birds working the water as mackerel often push schooling bait to the water's surface. Artificial reefs in the Gulf of Mexico may hold large numbers of Spanish, plus a few of their large cousins, king mackerel or kingfish.

Reefs in the gulf within sight of land will hold a variety of fish on any given day. Good eating snapper, grunts, mackerel, and the last run of spawning sheepsheads, plus hard fighting barracuda, and a big cobia or permit are all a good possibility.

Many anglers will get a jump-start on the tarpon and find fish with little competition from other anglers as May and June are the months that get most of the attention. Schools of tarpon will be milling around off the Gulf beaches ranging in depths from just off the beach out to 30 feet or more. Tarpon are also moving inshore, with areas including Pine Island Sound, San Carlos Bay, and Charlotte Harbor good areas to target.

Sharks, big and small are on the prowl and always looking to challenge the willing anglers. In my opinion, blacktip and spinner sharks are some of the most challenging fish to catch in our waters. Not only do they possess an extremely hard, no give up fight, they also make violent leaps and they're extremely fast. Many of the big spinners explode into such a wild spinning leap it's very difficult to keep them from exploiting the weak link in your rigging. A large spinner or blacktip will rival a tarpon for sheer power and fight. Also moving in with the tarpon, are the hammerhead and bull sharks, the largest of which are hanging around the tarpon schools awaiting a fish in distress for an easy meal.

About every kid on my boat wants to catch a shark and it's



not always possible, but it's good if you can match the size of the shark you target to the kid's age. You get a young kid hooked up to a big shark and not only will it be way more than they can handle, but also may scare the you know what out of them. There will be plenty of sharks of various species ranging in size from 3 to 5 feet, this is a great size for most kids, for that matter it's a good size for most adults.

With water temperature in the mid-70s the snook bite should be very good. April brings strong spring tides with lots of moving water and high daytime tides. Snook may range in size from little guys barely a foot long to big girls pushing 40 inches or more. My favorite thing with snook, no matter the size they all strike and fight with the same tenacity and determination.

Snook and redfish seasons remain closed, all must be quickly released. You can still catch them, let's just make sure we return them to the water unharmed. Both will often be caught together inshore around island points and oyster bars.

Florida Fish and Wildlife imposed a new regulation that we may not harvest any sea trout over 20 inches. One fish of your limit of four previously could measure over 20 inches. There is still a four-fish limit per person measuring between 15 and 20 inches. All sea trout measuring over 20 inches must be handled with care and released.

This is a good rule and should have been implemented years ago. These large fish are the breeders and carry thousands of eggs, plus they have beat the odds to grow to this size, so they have good genetics. FWC listened to the concerns of anglers about the lack of trout catches after the summer's red tide and took appropriate action. Sea trout are often in schools and can

be targeted over grass flats through our inshore waters and many of the largest trout will be caught while snook fishing along shorelines and oyster bars.



Keep your options open as this is a month with so many fishing opportunities that it's easy to start the day with one species in mind and get sidetracked with another. With good weather and the potential for great fishing, get on the water and take advantage of it!

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, phone: (239) 410-8576, 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 23 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

Golf Terms

By Ellie Neal

Arp	Gnwsraei	Trpute	Rrveid
Ygobe	Energ	Lugmlnai	Dpiacnah
Gleea	Afyawir	Dreibi	Iorn

Word Scramble Solution on page 7

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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Season Theatre Performances

Cultural Park Theater

(239) 772-5862

culturalparktheater.com

Broken Hearts – April 5 to 14

Lend Me a Tenor – April 26 to May 5

Laboratory Theater Of Florida

(239) 218-0481

www.laboratorytheaterflorida.com

Andorra – March 29 to April 14

Florida Repertory Theatre

(239) 332-4488

www.floridarep.org

In The Arcade Theatre

Million Dollar Quartet – March 22 to April 10

In The ArtStage Studio Theatre

Native Gardens – April 5 to May 5

Broadway Palm Dinner Theatre

(239) 278-4422

www.broadwaypalm.com

Second Chances: The Thrift Shop Musical – April 4 to May 12

Little Shop of Horrors – May 16 to June 15

Off Broadway Palm

(239) 278-4422

www.broadwaypalm.com

Mama Won't Fly – Feb. 28 to April 28

Theatre Conspiracy

(239) 939-2787

theatreconspiracy.org

Rancho Mirage – May 9 to 19

New Phoenix Theatre

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www.newphoenixtheatrefortmyers.org

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Town & River Cruise Club

Town & River Cruise Club Valentine's Luncheon

By Mike and Liz DiBenedetto

The Town & River Cruise Club held its Valentine's Luncheon on Feb. 16, at the Three Fishermen restaurant. The weather was beautiful and over 35 members and guests arrived by boat and car. The restaurant was decorated for the occasion and various games were enjoyed by all after a wonderful lunch. A good time was had by all.



Happy diners leave the Valentine's Day event at the Three Fishermen.



Liz asks the members to guess how many candy pieces in the jar.



Bingo anyone?



Mike was asked to pick the 50/50 winning ticket.



Mike was thrilled to win the 50/50.



Mike and Adrienne announce the lineup of Valentine's Day games.

Cruise Club Celebrates Good Luck At Lighthouse Waterfront Restaurant

Kathleen Davey arrived well prepared for Town & River Cruise Club's Feb. 28 event at Lighthouse Waterfront Restaurant. "Sound in this room, when everybody gets here, you're going to need this, unless you want to shout," she said, unpacking the mini public address (PA) system her grandchildren use for karaoke. Commodore Davey was right. When cruise club members meet, it's like a big happy family. A hearty crew of three dozen mariners convened for the waterfront luncheon. When it came time to announce winners of competitions such as "How Many Shark Teeth?" and "What's True or False About Mariner Superstitions," the PA system was a blessing.

Everybody there was a winner, plus:



Joanna, the hostess, welcomes the club members to the Lighthouse events.



The club's secretary counts the 50/50 money.

- Club Treasurer Cecelia Bourdon awarded \$52 to 50/50 winner Paula Williamson.

- Marita Pyne was first to figure out how many shark teeth could be contained in a balsamic vinegar bottle, winning a copy of *The Good Luck Book*, a collection of quotes, tips and facts about good luck and how to get it.

- Also shark-tooth smart: Carol Pease, who won a cruise journal with the letter "C" on the front.

- Four members were 100 percent correct discerning the truth about 13 mariner superstitions. The winners: Don Sena, new cruise club member Laura McCormick, cruise club Secretary Adrienne BeBee, and club Commodore Kathleen Davey.

Future Town And River Cruise Club Events:

Noon, Friday, March 15 – Luncheon at Rumrunners, Cape Harbor Marina, 5848 Cape Harbour Drive, Cape Coral. To reserve a space, R.S.V.P. by March 12 to event hosts Ellie and Lucky Murphy at (239) 433-1156 or lucky.ellie@gmail.



TRCC boats docked at the Lighthouse Restaurant.



Club members try to complete the Sailor's Superstitions Quiz.



How many shark teeth are in this bottle?



Paula is happy with her portion of the 50/50 winnings.



Carol won the shark teeth challenge.

com. Note that this is a change of location from the original schedule.

11 a.m., Thursday, March 28 – Luncheon at Cabbage Key hosted by Fletcher and Barbara Reynolds. Details to come.

11:30 a.m., Saturday, April 13 – Annual meeting and picnic at Franklin Lock. Details to come.



Joanna announces the answers to the quiz.

What's True Or False About Mariner Superstitions Game:

True Or False?

1. Re-naming a boat – It's bad luck to change a boat's name without a de-naming ceremony and boat re-christening. **True False**
2. Tattoos – A rooster and a pig tattooed onto a sailor's feet prevents drowning because the animals will point the way to shore. **True False**
3. Blood – It's unlucky to set off on a fishing season without having first shed blood in a fight or in an accident. **True False**
4. Caul – A newborn baby's caul onboard ship prevents drowning. Such cauls often were purchased by sailors before a voyage. (A caul is a rare but harmless membrane that covers a newborn's face and head). **True False**
5. Hat overboard – Losing a hat overboard was an omen that the trip would be a long one. **True False**
6. Eggshells – If an egg is cracked open on board, the eggshells must be broken into tiny pieces so that witches can't float to the ship aboard pieces of shell. **True False**
7. Personal grooming – Trimming nails, cutting hair or shaving beards will bring bad luck to the ship. **True False**
8. Non-sailing days – It's bad luck to sail on Thursdays (God of Storms, Thor's day), Fridays (the day Jesus was executed), the first Monday in April (the day Cain killed Abel), the second Monday in August (the day Sodom and Gomorrah were destroyed), and Dec. 31 (the day on which Judas Iscariot hanged himself). **True False**
9. Bad mouth – The words "drowned," "goodbye" and "good luck" are bad luck when said on board. Also bad luck if mentioned: the church, pigs, foxes, cats, and rabbits. **True False**
10. No whistling – Whistling or singing into the wind will "whistle up a storm" – forbidden. **True False**
11. No farewell – It's bad luck for a seafaring man's wife to call out to him or wave goodbye once he steps out the door to leave for a voyage. **True False**
12. Fishy – For good fishing, Scottish fishermen began the season by throwing a crew member overboard and then hauling him back in. **True False**
13. Bananas – Bananas will cause a ship to be lost. Whole cargoes of bananas were especially frightening for sailors. **True False**

From the New Zealand Maritime Museum – <https://www.maritimemuseum.co.nz/top-20-sailing-superstitions>

Answer: All are **True**.



The New Math:

\$1 = \$8

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harrychapinfoodbank.org



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TOWN & RIVER CIVIC ASSOCIATION, INC.
OFFICERS & BOARD OF DIRECTORS – as of February 7, 2019
www.TownandRiverFL.com

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

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Paul Amish	dir1@townandriverfl.com
Brevity Ln N Waterway Dr	Renee Notes	secy@townandriverfl.com 239-209-2072
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Carol Notes	dir3@townandriverfl.com 239-218-0645
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
Deep Lagoon Ln Julie Ann Ct	Gary Hudson	vp@townandriverfl.com 239-481-7748
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Joe Tomaino	dir8@townandriverfl.com 239-851-4067
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: _____

BOD Meeting Minutes [Unapproved] from page 1

Rentals – Renee Notes

Renee announced 2 Owners have come forward to be considered by the board for membership on the Rental Committee. She requested that guidance be obtained from the Association Attorney regarding protocol & procedures to be followed.

New Business

Mark recommended establishing a T&R Pay Pal account to provide easy access for Owners to pay dues & lake fees online.

Public Comment Period -3 minutes each on agenda items only

Jon Coolong of Wittman Dr. expressed his concern regarding anticipated changes to the Bylaws. Gary said no extensive changes were presently contemplated, but the bylaws need to be re-written for clarity and updated; e.g., remove irrelevant language such as references to "Areas" (there are no "areas" in T&R, only "units"). Gary explained that ARCDOR automatically renews every 10 years unless, at least one year prior to renewal,

75% of all owners vote not to have ARCDOR renew. Gary reassured Jon that annual dues will not automatically increase annually. The 2019 increase was the first in many years. Dues must be approved each year by a majority of owners present in person or by proxy at the annual meeting.

Alfred Durmeir & his wife, Susanne Tabinger, 6929 Wittman, on the lake, asked for a regular report regarding the condition of the lake & the water quality. When advised Renee is the only person on the Lake Committee, they both volunteered to join the Committee.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30pm. The next Board Meeting will convene 6:30pm Thursday, March 14, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

*Respectfully submitted,
Sally Stigler,
Executive Secretary*

Town & River Bridge Group Has A Long History

By Adrienne Beebe

The Town & River Bridge Group may be one of the oldest organizations in the Town & River community. Diane Woodhouse, who joined the club in 1984, is the longest participating member of the group. She estimates it was formed in the mid to late 1970s.



Shirley Souders and Diane Woodhouse watch the deal of the cards.

There have been several permutations over the decades – groups in South and North Town & River, smokers and nonsmokers, and sections meeting on alternate Mondays. Currently the bridge group consists of 12 regular, nonsmoking members and several substitutes who play on the second and fourth Monday of the month at the Town & River condo clubhouse in the winter and spring. In the summer and fall when the snowbirds have departed, the group shrinks to one or two tables of four in members' homes. Players socialize over lunch which they provide for themselves; hosts rotate and serve dessert and table snacks.

In addition to Diane Woodhouse, regulars include Paula Williamsen, Shirley Souders, Pam Simon, Carol Olsen, Shirley Hatter, Joan Harding, Elmarie Hansen, Joane Diebold, Liz DiBenedetto, Kathleen Davey, and Adrienne Beebe.

While some bridge clubs have been described as overly serious and highly competitive, this rubber group enjoys its fun, light-hearted atmosphere. Members range from beginner to

advanced skill level, and 60s to 90s in age, but all are easygoing and nonjudgmental. This is not high stakes rivalry; players vie for the \$3, \$2, or \$1 winnings in friendly competition.

To learn more about joining the group, contact Adrienne Beebe, (239) 466-1625.



Kathleen Davey, Joanne Diebold, Liz DiBenedetto, and Paula Williamsen enjoy the game.



Elmarie Hansen and Pam Simon wait for the next hand to be dealt.

Town & River Civic Association Inc. Profit And Loss February 2019

	Feb 19	Jan - Feb 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	19,260.00	19,860.00
Total Income	19,260.00	30,420.00
Interest Income	1.23	2.50
Total Income	19,261.23	30,422.50
Expense		
Accounting fees	398.50	713.50
Hartford Insurance Expense	41.95	83.90
Legal Expense	1,645.84	1,645.84
License & Other Taxes	61.25	61.25
Meeting Room Expense	0.00	543.88
Newspaper	291.76	432.34
Printing & Postage	967.21	967.21
Storage Expense	35.79	135.24
Utilities	43.94	87.66
Website Expense	800.00	800.00
Total Expense	4,286.24	5,470.82
Net Ordinary Income	14,974.99	24,951.68
Other Income/Expense		
Other Income		
Late Fee Assessed	0.00	24.00
Total Other Income	0.00	24.00
Other Expense		
Lake Maintenance	0.00	182.00
Lake Utility	159.54	304.57
Total Other Expense	159.54	486.57
Net Other Income	-159.54	-462.57
Net Income	<u>14,815.45</u>	<u>24,489.11</u>

Town & River Civic Association Inc. Balance Sheet As of February 28, 2019

	Feb 28, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank - Operating	15,643.20
First Citizens Bank - MMS	44,855.62
Total Checking/Savings	60,498.82
Accounts Receivable	
Accounts Receivable	4,725.55
Total Accounts Receivable	4,725.55
Other Current Assets	
Hartford Prepaid Insurance	167.60
Prepaid Expense	274.00
Total Other Current Assets	441.60
Total Current Assets	65,665.97
Total Assets	<u>65,665.97</u>
Liabilities & Equity	
Equity	
Prior Year Fund Balance	41,176.86
Net Income	24,489.11
Total Equity	65,665.97
Total Liabilities & Equity	<u>65,665.97</u>

Sudoku Puzzle Solution from page 3

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

Crossword Solution from page 2

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

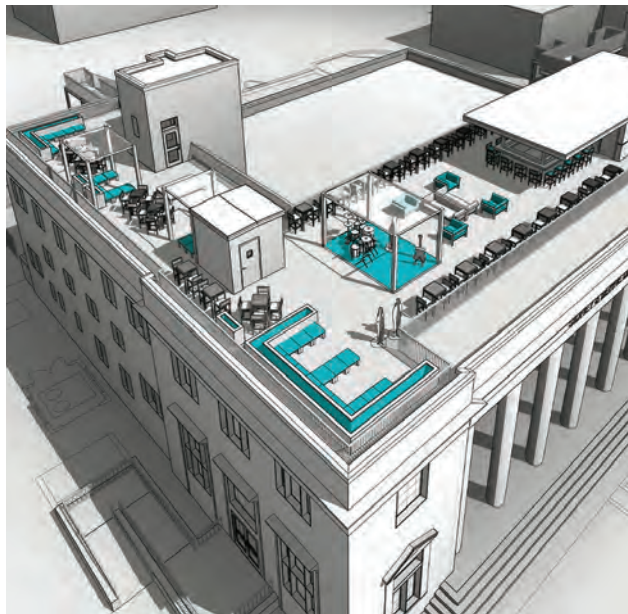
Sidney & Berne Davis Art Center

The Gala On The Rooftop
Thursday, April 4 – 6 p.m., cocktails; 7 p.m., dinner



This project has grown into a major addition to our facility and the complexity has grown exponentially – tying new into old and creating an entirely unique space in Fort Myers.

The designing and engineering team has done a remarkable job with the vision of our rooftop, and the construction team is making it a reality as quickly as possible. The result will be a spectacular addition to the Sidney & Berne Davis Art Center, downtown Fort Myers, and the rest of Southwest Florida. Thank you for your patience and understanding, and we hope to see everyone on our new rooftop sculpture garden soon.



Exposure to the cultural arts provides children and adults with the opportunities to learn, experience, and grow. As Southwest Florida develops, a well-kept venue for the arts is increasingly important to the community. The Gala on the Rooftop will celebrate the final piece of the SBDAC puzzle: the grand opening of Sidney's on the Rooftop.

Sidney's on the Rooftop will be a performance and event venue that overlooks the Caloosahatchee River and downtown Fort Myers. The Gala on the Rooftop will be the very first time the venue is open. The evening will include a fine dining experience on the rooftop, and an intimate musical performance.

Proceeds from the fundraiser will go directly toward operational costs for arts education programming, art shows, concerts, and special events, plus rooftop development and maintenance. Cochairs of the event are Dwayne Bergmann, Marc Collins, Fran Fenning, and Todd Schusterman.

For tickets please visit our website at www.sbdac.org.

Fort Myers Film Festival
April 10 to April 14

The Fort Myers Film Festival (FMFF) is an intelligent independent filmmaker's preferred event to create, unite, and showcase the finest artistic cinematic works! FMFF is celebrating nearly a decade of the finest indie films on the planet. See shorts, documentaries, and full-length features from Thursday, April 11 to 14 at SBDAC.

Art And Poetry Networking Event
Thursday, April 18 – 8 p.m.
Cost: \$10 general admission

Join Gulf Coast Leisure at SBDAC for the Art and Poetry Networking Event! Mixed media artists, music, spoken word, and vendors are all highlighted each month.

Attendees also have a chance to network and connect with other like-minded people in the arts community. Sign up early to perform or be a part of the audience and enjoy this interactive music and art showcase!

Marcus Roberts Trio
Friday, April 19 – 7 p.m., cocktails; 8 p.m., performance

Cost: General admission – \$40 in advance; \$45 day of show; table of four, \$220; table of eight, \$440

The Marcus Roberts Trio is known for its virtuosic style and entirely new approach to jazz trio performance. While most jazz trios have the piano front and center, all members of the Marcus Roberts Trio share equally in shaping the direction of the music by changing its tempo, mood, texture, or form at any time. And they do this with lightning quick reflexes and creative imaginations. The trio is known for having almost telepathic communication on the stage. And more than a few concertgoers have been heard to say that it sounds like a lot more than three people up there on the stage!

The Marcus Roberts Trio believes in "letting the music take over" and the result is a powerfully rhythmic and melodic sound that is filled with dynamic contrast. One of the most enjoyable aspects of watching this trio perform is that it is so evident that these three musicians are really having fun playing together.

Digital Lee

Opens: Friday, May 3 – 6 p.m., closes May 30
Cost: General admission, \$1 entry donation

The career and technical education department would like to invite you to Digital Lee! The gallery opens Friday, May 3 and will stay open through the month of May.

Experience a design and technology showcase featuring the best student projects of 2017/18. Featured art will include graphic design, animation, photography manipulation, web design, publication design and multidimensional design.

Presentation and awards ceremony will be on May 10, 4:30 to 7:30 p.m.

Sidney & Berne Davis Art Center, 2301 First St., Fort Myers, FL 33901, (239) 333-1933

Regular hours of operations: Monday through Friday, 9 a.m. to 5 p.m. Open additional times for various events.



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There are two cowboys in the kitchen. Which one is the real cowboy?

Answer: The one on the range.

Did You Know?

Florida Southern College has the largest collection of Frank Lloyd Wright structures in one place with 10 buildings and two structures.

Word Scramble Solution from page 3

Par	Swearing	Putter	Driver
Bogey	Green	Mulligan	Handicap
Eagle	Fairway	Birdie	Iron

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Questions To Ask When You Inherit A Home

By Jacqueline Lambros,
Registered Principal



Buying a home is one of the most stressful experiences and biggest financial commitments of many people's lives. But inheriting a home from a parent or relative can be equally stressful and complex in ways you may not anticipate. As you cope with a loved one's death and all the emotions it stirs up, you'll need to decide whether you should sell the home, live in it, or rent it out.

Unfortunately, inheriting a house isn't always a financial gain. The good news is that you can avoid many potential pitfalls by asking the right questions. Here are some key factors to consider before you make any decisions about the house you've inherited.

Is There A Mortgage On The Property?

If so, will the estate assets be used to cover it? If there aren't enough assets to pay off the mortgage, or if the other heirs don't agree to do so, you can take on the deceased's mortgage in order to keep the house – as long as you have the means and desire to assume the debt. In this case, you'll want to consider refinancing to see if you can get a better rate or lower monthly payment.

If the house is "underwater" (i.e., the home's current value is less than what is owed on the mortgage), you may decide to walk away from the property and let it go into foreclosure. Of course, before making any decision, you should seek the guidance of an estate attorney.

Would It Make Sense To Keep The Home?

Although selling a family home can be a painful process, it's important not to let nostalgia jeopardize your financial well-being. Even if you're able to manage the mortgage, does the home have any other value to you? Ask yourself these questions:

- Is it a property you're going to use, either for vacations or to live in yourself?
- Do you have the time and money to handle the maintenance and upkeep the house will require?

- If you plan to use it for rental income, would renovations be needed? Would you be willing to hire a property manager (if you can't manage the rental yourself)?

What Does The Local Real Estate Market Look Like?

If you're thinking of selling or renting the home, do your due diligence on the local market. A knowledgeable real estate agent can advise you about the options in your area, discuss comparable properties and what they've sold or rented for, and help you determine if any renovations would be worth the time and money. (Real estate laws differ from state to state, so it's important to work with a professional licensed in the state where the property is located.)

If you plan to sell, keep in mind that high-end finishes and other upgrades won't necessarily get you your money back if the neighborhood isn't made up of similarly designed homes. Rather than investing in renovations, listing the house "as is" for a lower price may result in a quicker sale.

What Are The Potential Implications For Your Taxes?

Upon inheriting the house, you will receive a stepped-up cost basis: the property's fair market value at the date of the former owner's death.

- **If you decide to sell**, this means that, even if the home has appreciated significantly since your loved one purchased it, you'll only pay long-term capital gains on the sale price

over that stepped-up basis.

- **If you decide to live in the house**, you may face higher property taxes due to the step-up in cost basis. On the other hand, if you eventually sell, you can avoid capital gains if you reside there for at least two of the past five years.

- **If you decide to rent out the house**, you can deduct certain improvements and the depreciation of the house itself against your taxable rental income. Just keep in mind that you'll have to reimburse the IRS for that depreciation if you eventually sell.

What Do Your Professional Advisors Say?

Working with professionals who have experience navigating these situations is key to a successful outcome. In addition to your financial advisor, you may benefit from enlisting the services of qualified estate and tax attorneys, as well as a real estate agent. Although dealing with inherited real estate is seldom simple, having an experienced team on your side will help smooth the process, no matter what you decide to do with the property.

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.

Town & River Lake Report

Inspection Date: Feb 1., 2019

Inspected For:

Algae	OK
Aquatic Weeds	OK
Undesirable Shoreline Vegetation	OK
Water Quality	OK

Technician's Comments: Inspection only. Trace amounts of submersed aquatics found. Will continue to monitor and prescribe treatment if needed.



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