

President's Message

Hello, this is President Mark Generales with an important message from your Board of Directors of the Town & River (T&R) Civic Association. It is by direction from and consultation with our Board attorney, we inform every owner today, April 1, whose property lies within the three current Town & River "Deeds of Restriction" or DOR, the Board's DOR enforcement obligations. In addition, we provide transparency regarding the process and procedures for construction, renovation and improvement plan approvals in T&R. First, as stated in our DOR:



"The acquisition of title to a Residential Lot or any other ownership interest in the Property, or the lease, occupancy or use of any portion of a Residential Lot or the Property, constitutes an acceptance and ratification of all provisions of this Deed of Restrictions as amended from time to time, and an agreement to be bound by its terms."

Under Florida State statutes, T&R is a Deed Restricted Community with the Civic Association obligated to administer the current three separate Deeds of Restriction (DOR). DOR rules exist to keep Town and River the wonderful place in which we live. DORs are structured to

ensure our property values continue to increase. At times, your Board is left to deal with issues ranging from trash receptacles being left in clear sight to nuisance issues (noise, etc.) to the height of hedges and fences. Similarly, the Civic Association will enforce rules specifically relating to new construction, renovation or as the DOR states – *any improvement*. In all cases, plans must be submitted to the Town & River Architectural Review Committee for approval *prior* to the commencement of any construction/repair. This includes property construction as well as construction and repair of docks and seawalls.

Our T&R Deeds of Restriction often vary from those of Lee County. This is especially important as it relates to setbacks. In many cases, the DORs specifically state the Board may not provide a waiver to any setback encroachment.

Your Board is required to and as such, will enforce the rules *as they stand today*, April 1. It is within this very specific *legal context*, that we have been instructed that we must perform our fiduciary oversight and DOR enforcement responsibilities for our community as best as possible. Simply stated, we seek to eliminate legal liabilities to the Civic Association and thereby the community as a whole.

Please note, your Board recognizes there have been and will continue to be circumstances where an owner may wish to construct or make an improvement that falls outside existing DOR rules. Yet, said owner may point to existing property (ies) with exactly the structure they wish to construct. According to the law and settled court cases, this is not legal justification for a waiver of an applicable DOR. In these situations, the Board must require the owner to abide by the legal DOR.

Our DORs, bylaws and other information is posted on our community website: www.townandriverfl.com.

Construction or other plans may be submitted via email to archrev@townandriverfl.com. We promise a prompt reply. And as always, feel free to call your area director or any Board officer for information or assistance.

Town & River is a terrific community. You help make it so with your understanding and support of your Board's efforts. Thank you for your time and consideration in reading this letter. Should you have questions, thoughts or comments please feel free to contact me, Mark Generales at (239) 676-5676.

Board Of Directors Meeting

Minutes [Unapproved]

Thursday, March 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, Martha Smith, Paul Amish & Executive Secretary Sally Stigler. A quorum was present.

Absent: Directors Myriam Lentz, Carol Notes, Rick Ginsburg, Joe Tomaino, Treasurer Gary Hudson & Secretary Renee Notes.

Guests: Five Residents

Approval Of Minutes – February 14, 2019 board minutes were approved by motion.

Introduction – Mark welcomed those in attendance & thanked them for their interest in the governance of T&R.

Treasurer's Report – **Gary Hudson** – No report was presented

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. He will email to the Board for approval as the Association Attorney recommended mailing asap.

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. Mark will compose a letter to send to Owners; after which Board members will speak personally to Owners. Dawn Storrs asked when the vote for consolidation of the DOR take place. Mark advised most likely in May.

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 & asked Board members to please review to adopt the document, with any changes, at the April meeting.

Rentals – **Renee Notes** – No report was presented

Dawn Storrs graciously offered to join Renee on the Rental Committee.

New Business

Mark announced the paving of T&R streets is still on schedule for April. Rick asked if the curbs will be replaced at the same time. Mark will question the curbing & report back to the Board. Dawn Storrs asked if speed bumps could be installed at the same time as the new paving. Mark explained T&R streets do not qualify for them as there is not enough traffic.

Owner, Cheryl Coolong notified the Board her husband, Jon, has offered to join the Board & is willing to assume the position of Vice President if needed.

Dredging Canals – Mark will attend the next TRIU meeting & report to the Board any important decisions made on dredging & other issues.

Public Comment Period -3 minutes each on agenda items only

A few questions were asked by those in attendance, which were answered appropriately & satisfactorily by Mark.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30pm. The next Board Meeting will convene 6:30pm Thursday, April 11, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler
Executive Secretary

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

Town & River Cruise Club

The Town & River Cruise Club held its monthly meeting, March 15, hosted by Ellie and Lucky Murphy. It was a beautiful Friday morning with lots



Vice Commodore Mike DiBenedetto announced the club's upcoming events.

Town & River Cruise Club on page 5

Check out our new website
www.townandriverfl.com
The Board Meets on the
Second Thursday of Each Month at 6:30 p.m.
South Pointe South Clubhouse, 9734 Foxglove
Circle, Fort Myers. All are encouraged to attend!

Adoptable Cats — And Kittens

Joy

Hi, I'm Joy and I am just a joy to have around! I'm a beautiful calico girl and only 2 years old. I raised a litter of my own kittens and then nursed two more litters that didn't have a mommy cat. I am looking for someone to love me forever. I am currently staying with a foster mom. I have been fully vetted, will be spayed and brought up-to-date on all vaccines. My adoption fee is \$100. To find out more about me, call Diane at (860) 833-4472 or email Haven on Earth Animal League at haveneearthanimalleague@yahoo.com.



Athena

Hello, I'm Athena. I'm a beautiful girl and I know it. I have a really unique brown and black color coat. I am spayed and current on all vaccinations. I'm only 1 year old and a very sweet girl with a big, fluffy tail. I'm currently staying with a foster mom. My adoption fee is \$100. To find out more about me, call Diane at (860) 833-4472 or email Haven on Earth Animal League at haveneearthanimalleague@yahoo.com.



Haven on Earth Animal League Inc. is a 501(c)(3) nonprofit animal rescue organization in Fort Myers, operated completely by volunteers. Our mission is to rescue, house, rehabilitate and re-home abused, unwanted, neglected and homeless animals into forever, loving homes.

STAY ALIVE!
don't TXT & drive

BROADWAY PALM PRESENTS
April 4 - May 12

SECOND CHANCES
 The Thrift Shop Musical

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

LITTLE SHOP OF HORRORS

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 his 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*.

JOIN US SATURDAY EVENINGS FOR OUR UPSCALE DINNER THEATRE EXPERIENCE

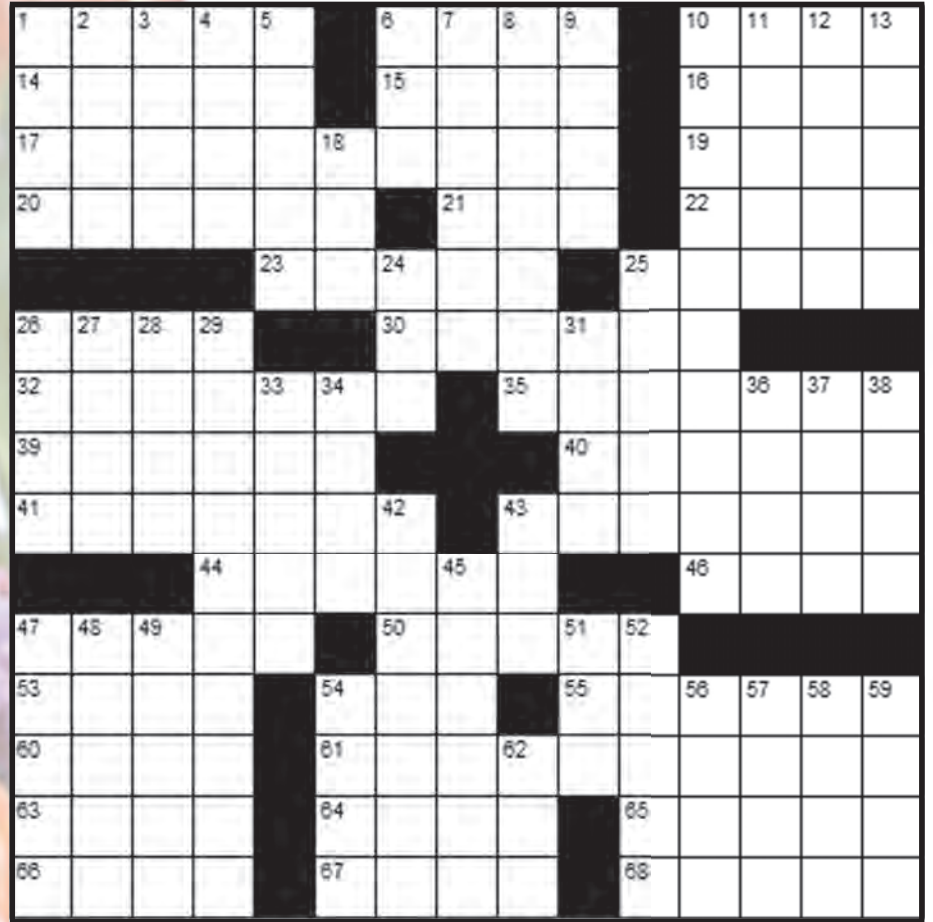
BROADWAYPALM
 Southwest Florida's Premier Dinner Theatre

1380 Colonial Boulevard, Fort Myers
 239-278-4422 • www.BroadwayPalm.com

Crossword Puzzle

Across

1. European currency (plural)
6. Parts of aprons
10. Plate
14. Flora
15. Dwarf buffalo
16. Moving within
17. From the inside
19. Fraud
20. Chinese cinnamon
21. Donkey
22. Certain
23. Middleman
25. Drills
26. Mongolian desert
30. Bloated
32. Designate
35. Emit
39. Treeless plain
40. Adjusted
41. Thought
43. Appropriate
44. Entice away
46. Not difficult
47. Astray
50. Small, medium and large
53. Hindu princess
54. Smidgen
55. Suppository
60. Association
61. Tumbling
63. Nobleman
64. Praise
65. Loses color
66. To endure (archaic)
67. If not
68. Tint



Down

1. Sweeping story
2. Forearm bone
3. Rodents
4. 1 1 1 1
5. Stripes
6. Bleat
7. Away from the sea
8. Support
9. Articulates
10. Separate
11. Bring upon oneself
12. Look at with fixed eyes
13. Houses
18. Henpeck
24. Startled cry
25. Anagram of "debit"
26. A feat
27. Pledge
28. Broth (Scottish)
29. Something that cannot be done
31. Wise men
33. French for "after"
34. Marsh plant
36. Diva's solo
37. 10 10 10 10
38. Jittery
42. Melodious
43. Tasseled cap
45. Anagram of "rustic"
47. Cambered
48. Of the cheekbone
49. Accustom
51. Diminish
52. Cleansing agents
54. Cotton bundle
56. A D-Day beach
57. Arizona river
58. Frozen
59. To be, in old Rome
62. Lyric poem

Crossword Solution on page 6

Do The Right Thing

Do you know a child who deserves to be honored as an outstanding citizen or student for his or her exemplary behavior, good citizenship, positive attitude or willingness to help others?
 If so, the Lee County Sheriff's Office encourages you to nominate a child for recognition in our monthly Do the Right

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



Lakes Regional Library – May, 2019

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

Wednesday
 May 1 10 a.m. Family Storytime
 May 1 11 a.m. Preschool Storytime
 May 1 2 p.m. Hurricane Preparedness
 May 8 2 p.m. Book Discussion of *Exit West* by Mohsin Hamid

Thursday
 May 2 10 a.m. Homeschool Exploration: Florida
 May 9 9 a.m. Matias POA
 10 a.m. Baby and Me
 May 16 9 a.m. to 9 p.m. Lemon Law Arbitration Hearings

Friday
 May 10 11:45 a.m. to 2 p.m. Friends of Lakes Author, D.L. Havlin

Saturday
 May 4 10 a.m. Special Needs Storytime
 May 4 2 to 4 p.m. Make an Impact: Earn Service Hours at Your Library
 May 11 2 p.m. Kids Read Down Fines
 May 18 1:30 p.m. Tamiami Tale Tellers: Creating a Personal Story

Catch The Action

May Fishing

By Capt. Bill Russell

The month of May kicks off our slow season in Southwest Florida as neighbors and visitors head north for the summer. Just as our roads and restaurants become less congested, far less boats are on the water. While tourist season may be slowing down, fishing may be at its peak without the crowds.

I would have to say this is the best time to hook into a tarpon, as they move into Southwest Florida waters by the thousands. Look for them a short distance off the beaches, around the Gulf passes and bridges, plus throughout the inshore waters. Tarpon eat a wide variety of bait, however at times they will not eat anything you offer. Live baits including crabs, Atlantic thread herring, pinfish, and large shrimp are top choices while a variety of cut bait including mullet, ladyfish, and catfish tails hook more than their share.

Sharks large and small are roaming the inshore waters, around the Gulf passes, and offshore around schooling baitfish and reefs. Large hammerhead and bull sharks follow tarpon schools awaiting their next meal. Spinner and blacktip sharks are almost identical in appearance and both offer an incredibly hard fight, often with a great aerial show. If you are fishing an area and hooking ladyfish or mackerel, you can be assured sharks are nearby. A chunk of ladyfish is sure to get attention, use a minimum of a foot or two of wire leader to prevent cutoffs.

Spanish mackerel is an underrated fish that gives an excellent fight as they are super-fast and strong. When iced down as soon as they are caught and eaten fresh, they are very good on the table. Good numbers of schooling mackerel frequent areas just outside or inside the Gulf passes, around bridges, and artificial reefs within sight of land. Either trolling or casting silver spoons with a fast retrieve is the top method for consistently hooking mackerel.

Mangrove snapper may be our tastiest fish and at times the most abundant. As our waters warm, snapper in the Gulf of Mexico move closer to shore, plus many relocate to our inshore waters. What snapper lack in size they make up for in tenacity and food value, plus they may be the easiest fish to target. Many anglers catch their fair share from land while targeting bridges, docks, and piers. Live shrimp is the top bait, a small hook and light leader is a must to fool their keen eyesight.

This spring has given us good snook fishing and the bite will continue through the month of May. Many are on the move, as they head to areas in and near the passes for their upcoming summer spawn. Snook may range in size from little guys barely over a foot long to big girls over 40 inches. While snook will pounce on a variety of lures



and baits, live oily baitfish, including scaled sardines or pilchards, Atlantic thread herring, and grunts or pigfish are the top baits. Snook are out of season and catch and release only.

For a variety of fish, nearshore artificial reefs are a great place to look. Here you may hook into about anything from smaller fish like snapper to huge goliath grouper and everything in between. An assortment of tackle from light to heavy, a variety of bait, and an open mind is the key to taking advantage of what these areas offer on any given day. Reefs are a great place to experiment and try different things while keeping your eyes open for unexpected visitors. Permit should make their way to many of the reefs this month. While they will eat a live shrimp, they seldom pass on a small live crab.

May will give us consistent days of great weather with blue skies and light wind. Our summer afternoon thunderstorm pattern will kick in so always keep an eye on the sky to stay ahead of an approaching storm. Good weather and the potential for great fishing, what's not to like about the month! Hope to see ya on the water.

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, phone: (239) 283-7960, website: www.fishpineisland.com, 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

Florida Wildlife

By Ellie Neal

Groagilla	Raba	Noehr	Bijcakbatr
Ooteyc	Ococnar	Ttlreu	Ldaolimar
Qrisuilre	Egetr	Ered	Eaeatnm

Word Scramble Solution on page 7

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

Seabreeze Communications
 For Advertising Rates
 Please Visit Our Website
seabreezecomunications.com
 Or Call **239.278.4222**

Finding Resources For Older Adults

If you or someone you care about is an older adult, you should know about the Eldercare Locator. The Eldercare Locator, a public service of the Administration on Aging, an agency of the U.S. Administration for Community Living is a nationwide service that connects older adults and their caregivers with information on aging services.



Callers to the Eldercare Locator receive information about federal, state and local services such as transportation, in-home supportive services, and health and wellness programs. Information specialists are there to help guide callers to the correct resources.

You can call the Eldercare Locator at (800) 677-1116, Monday through Friday, 9 a.m. to 8 p.m. to speak with a knowledgeable information specialist, or you can visit the website, www.eldercare.gov to find local resources on a broad range of topics.



RESIDENTIAL & COMMERCIAL

- Standard Cleaning • Deep Cleaning • Move In/Out • Construction
- Vacation Rentals • SWFL Home Watch • Licensed & Insured

CALL FOR FREE ESTIMATE

(239) 961-2225

KoehlerCleaning@gmail.com

The New Math:
\$1 = \$8

That's right! The Harry Chapin Food Bank can find, rescue, transport and distribute \$8 of nutritious food for every \$1 you donate. This turns your \$20 gift into 80 meals for a family!

Thank you for your generosity!

Mail your donation to:
 Harry Chapin Food Bank
 3760 Fowler Street,
 Fort Myers, FL 33901
 Call (239) 334-7007 or visit:
harrychapinfoodbank.org



Harry Chapin Food Bank OF SOUTHWEST FLORIDA

Seabreeze Communications Group does not endorse any advertising as it relates to the communities. Inserted advertising is not screened by Seabreeze Communications Group.



Production Director Jacquelyn Reid

Sales Department

Al Ullio • Tom White • Margo Williams • John Henderson

Director Of Mailing Operations Selina Koehler

Production Manager Lee Nostrant

All rights reserved. Reproduction or utilization of these contents in any form by any electronic, mechanical, or other means, including xerography and photocopying is forbidden without the written permission of the Publisher.

The Publisher is not responsible or liable for misinformation or misprints herein contained and reserves the right to accept or reject all copy deemed unsuitable for publication.

(239) 278-4222 • Fax (239) 278-5583

5630 Halifax Avenue * Fort Myers, FL 33912

Ft. Myers • Bonita • Estero • The Palm Beaches • Boca Raton

www.seabreezecomunications.com

Mastering Financial Aid Eligibility

Presented by Jacqueline J. Lambros, Registered Principal



For many families, financial aid programs help make higher education attainable. The first step in applying for aid is to complete the Free Application for Federal Student Aid (FAFSA). It is used to determine the student's eligibility for federal aid programs, such as grants, work-study options, and loans. Schools also use the FAFSA to assess whether additional aid is available from an applicant's state of residence and from the school itself.

The FAFSA's more than 100 questions ask for a host of personal information, including marital and citizenship

status, tax- and income-related information, household size, and the schools the student will apply to. It also asks for details about the income, assets, and education history of the applicant's parents.

Please note: Many private colleges and universities require aid applications in addition to the FAFSA. The most common of these is the CSS Profile. Check with each school's financial aid office to determine which applications are required.

Tips For Navigating The Income-Related Questions

The role of tax returns. Information from the student's and his or her parents' tax returns is used to complete the FAFSA's income-related questions. Due to a recent change, there is a two-year look-back regarding the data required. This means that a family filling out the 2019/2020 FAFSA should use the data from its 2017 tax returns. Consequently, tax returns filed in the student's last two years of college will not affect aid awards.

Whose data should be used? When parents live apart and are divorced or separated, the custodial parent is the one who needs to provide information for the FAFSA. But because a custodial parent is not defined as the parent who has legal custody, other factors must be evaluated to determine which parent's information must be provided. Such factors include which parent the student lived with most or which parent provided the most financial support to the student during the 12 months preceding the date that the FAFSA is to be filed.

For situations where the custodial parent has remarried, the stepparent's information must also be included on the FAFSA. If the student's parents are divorced, are separated, or were never married *but* they live together, both are required to provide information on the FAFSA.

Determining the expected family contribution. One reason the FAFSA requires so much detailed information is because the data is used to calculate each student's expected family contribution (EFC). It is a measure that determines how much federal aid a family may receive.

The formula for determining an EFC considers parental assets and income, student assets and income, and factors such as the number of family members attending college at the same time. Many people believe, incorrectly, that the EFC is the amount of money the family is expected to contribute to education costs. It is not. Rather, the EFC is simply a number used by educational institutions to determine whether federal aid is available and, if so, how much.

Parental assets. The questions that the FAFSA asks about parental assets pertain to ownership interest at the time the application is completed. Reportable parental assets include cash and funds held in bank accounts, trust funds, 529 accounts, and more. Parental assets are considered low-impact assets for financial aid purposes – only up to 5.64 percent of the value of parental assets affect the EFC.

Student assets. Student assets include property in which the student has an ownership interest at the time that the FAFSA is completed. For example, UTMA/UGMA accounts fall into this category. (Custodial 529 accounts and 529 accounts owned by the student are not considered assets of the student and should be listed as parental assets.) Student assets are considered high-impact assets for financial aid purposes – up to 20 percent of the value of his or her assets will affect the EFC.

Protected assets. Some assets are protected and don't need to be listed on the FAFSA, including 401(k) plans, pension plans, 403(b) plans, IRAs, and other retirement plans. Equity in a family's primary residence, certain family-owned businesses and farms, life insurance, annuities, and personal possessions are also nonreportable.

If your children are approaching college age, it may be helpful to get an estimate of your family's EFC. The U.S. Department of Education's FAFSA4caster is a free calculator that can be used to create an estimate of financial aid eligibility.

Grandparent-Owned 529 Plans

Because assets owned outside of the immediate family are not included on the FAFSA, grandparents often own 529 plans for the benefit of their student grandchildren. Although this may make sense in certain cases, there are some details to consider before moving forward with this strategy.

Funds in a grandparent-owned 529 plan are not considered countable assets on the FAFSA, but money that's taken out of the 529 plan and used to pay for education expenses is considered nontaxable income to the student. Distributions from a grandparent-owned 529 plan reduce the eligibility of a student for need-based aid by as much as 50 percent of the amount of the distribution. If grandparents do own a 529 plan for the benefit of their grandchild, the family may want to reserve those funds for the last two years of college because, as previously noted, FAFSA uses the prior-prior year's tax return to complete the income questions.

Resources For Completing The FAFSA

For many parents and students, completing the FAFSA is a complicated process. Fortunately, several resources are available to help. Among the best is the Notes section at the end of the FAFSA itself. It offers guidance for answering some of the trickier questions.

As always, before making any decisions, a best practice is to consult your financial advisor and a tax professional.

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 March 2019

	Mar 19	Jan - Mar 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	3,180.00	23,040.00
Total Income	3,180.00	33,600.00
Interest Income	1.90	4.40
Total Income	3,181.90	33,604.40
Expense		
Accounting fees	315.00	1,028.50
Hartford Insurance Expense	41.95	125.85
Legal Expense	687.50	2,333.34
License & Other Taxes	0.00	61.25
Meeting Room Expense	0.00	543.88
Newspaper	149.54	581.88
Printing & Postage	0.00	967.21
Storage Expense	99.83	235.07
Utilities	44.31	131.97
Website Expense	0.00	800.00
Total Expense	1,338.13	6,808.95
Net Ordinary Income	1,843.77	26,795.45
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	145.16	449.73
Total Other Expense	145.16	631.73
Net Other Income	-145.16	-607.73
Net Income	1,698.61	26,187.72

Town & River Civic Association Inc. Balance Sheet As of March 31, 2019

	Mar 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank - Operating	14,079.86
First Citizens Bank - MMS	44,857.52
Total Checking/Savings	58,937.38
Accounts Receivable	
Accounts Receivable	4,485.55
Total Accounts Receivable	4,485.55
Other Current Assets	
Hartford Prepaid Insurance	125.65
Prepaid Expense	3,846.00
Total Other Current Assets	3,971.65
Total Current Assets	67,394.58
Total Assets	67,394.58
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Pre-Paid Annual Dues	30.00
Total Other Current Liabilities	30.00
Total Current Liabilities	30.00
Total Liabilities	30.00
Equity	
Prior Year Fund Balance	41,176.86
Net Income	26,187.72
Total Equity	67,364.58
Total Liabilities & Equity	67,394.58

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

If We Can't Fix It - It's FREE

- Virus / Spyware Removal
- Wireless Setups
- Networking / Internet Share
- Computer Tune-ups / Cleaning
- Custom Built PC's & Notebooks
- Data Recovery
- Troubleshooting
- All Certified Technicians
- Low Rates & Fast Service



NATCO-INC.COM

or call 1-571-642-2801

LCD Screen Repair • Custom Notebooks • Multimedia Applications

Intel IPD dealer • Microsoft OEM System Builder

Are You Having Trouble
Controlling the Way You Eat?

Call for Help

239-338-5948

or visit

fa FOOD ADDICTS in recovery anonymous.

www.foodaddicts.org

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: _____

Town & River Cruise Club from page 1

of sunshine. The winds were out of the southeast at 4 to 8 knots allowing our hardy seamen (and women) to stay their course. Four boats set out from their docks at Town & River. The boats were loaded with their captains and crew. Their destination was Rumrunners Restaurant, located at Cape Harbour, Cape Coral. They

arrived in good time, and without incident, at their destination. Many other mariners, not as adventurous took the overland route, it was quite an invasion. "By land and by sea."

Rumrunners did an outstanding job with their service and particularly with a menu that was of a wide variety satisfying all our officers and crew. After a brief meeting and friendly conversation, all boats set out and arrived safely at their home ports. A great event was enjoyed by all.

Reminder to our members: The annual meeting is April 13; arrive at 11:30 a.m.; Franklin Lock Park, South Olga. R.S.V.P. to Kathleen Davey at Kbdavey70@gmail.com or (239) 850-3299.

If you like to have fun on the sea and under the sun please join us. For membership information please contact past Commodore Ken Beebe at (239) 466-1625.



These young girls know how to end a good meal.



Club members and guests socialized at The Rumrunner Restaurant.



Selling tickets for the 50/50



Ed Pines' grandson won the 50/50.

↔ New selection of ↔

**Antiques, Waterford, Swarovski
Crystal Lamps, Pictures**

Sid Dickens Authorized Dealer

Vintage Peddler

Classic Furniture & Consignment

437-9117

Horizon Plaza

One mile south of Gladiolus

16050 S. Tamiami Trail, #106 • Ft. Myers, FL 33908

Just North of The Forest

Hours: Mon. - Fri. 10-5 • Sat. 10-4



Sudoku Puzzle Solution from page 3

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

Crossword Solution from page 2

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

Alliance For The Arts

An Evening With Author Tom DeMarchi

Thursday, May 2 – 7 to 8 p.m.

Cost: Admission is free, but a \$5 suggested donation keeps programming affordable and accessible.

Join us in the gallery for an evening with author Tom DeMarchi. Enjoy light refreshments paired with a book reading, signing and discussion of *Möbius Strips and Other Stories* against a backdrop of local art.

Möbius Strips and Other Stories collects the best of DeMarchi's short and flash fiction across two decades. Stories in the collection were previously published in *Flash! Writing the Very Short Story*, *Cheap Pop*, *The Miami Herald* and elsewhere. These stories pack a punch, and are accompanied by "twictions," fiction in 40 words or less.

About Tom DeMarchi

Tom DeMarchi teaches in the Department of Language and Literature at Florida Gulf Coast University in Fort Myers. His work has appeared in *The Writer's Chronicle*, *The Miami Herald*, *Quick Fiction*, *The Pinch*, *Gulfshore Life*, *The Southeast Review* and other publications. When not writing, teaching, sleeping, or cataloguing his music collection, you'll find Tom reading biographies of jazz musicians and dead presidents, watching his son play soccer, or meeting with colleagues to discuss the *Sanibel Island Writers Conference*, which he directs. Because of his haircut and monochromatic fashion sense, he is often mistaken for a police officer.

Juxtaposition: Mariapia Malerba And Mila Bridger

May 3 through May 31

Cost: Admission to the gallery is free, but a \$5 suggested donation keeps programming affordable and accessible.

Walk in a world of whimsy through the eyes of Mila Bridger and Mariapia Malerba's vibrant, fantastical works that explore liveliness, nature and the human imagination.

Energetic colors and manufactured fantasy create a surreal display of fantasy and saturated vitality that can only be imagined



by the women in show.

Bridger's photographic work is profoundly influenced by her childlike imagination and the natural world that surrounds her – she creates the world she wants to live in. Paired with Malerba's fantastical multimedia work that explores humans, nature, and human nature, this exhibit transcends reality.

Rancho Mirage By Steven Dietz And Directed By Anne Dodd

Thursday, May 9 – 7:30 to 9 p.m.

Cost: \$22 members, \$26 nonmembers

Acclaimed playwright Steven Dietz' comedy looks at affluent suburban couples whose truths finally catch up with them. At an ill-fated dinner party, these longtime friends are awakened to the secrets of their past with hilarious and farcical results. Written by one of America's most widely produced playwrights, this comedy asks what remains between us when youth, dreams, and the last bottle of wine is gone. This production is sponsored by Stephen Hooper and Ellen Poage.

Audio Descriptor Performance: May 19. For theatregoers who are blind, or have moderate to severe vision loss, the Alliance will provide a specially trained describer who verbalizes what's happening on stage during pauses in dialogue. The describer uses a headset microphone, while individuals using the service listen through a receiver with a single earpiece. Reservation of headsets is required prior to the show by calling (239) 939-2787.

, (239) 939-2787.



Meditation Class Offered At Edison And Ford Winter Estates

Our session on May 18, "Full Moon Meditation Alchemy of the Senses" will be offered at 11 a.m. in the Edison caretaker's house.

In the meditation class, participants will learn how to relax, breathe and enjoy a personal journey through sound vibration with singing bowls and drums. Meditation has been shown to reduce stress and help people experience a deep sense of peace. The class is taught by Dolores J. Gozzi, a licensed massage and alternative therapist (MA37360).

Participants should bring something to lie on such as a yoga mat or towel, water and a small pillow. Cost of the meditation class is \$20 for Edison Ford members and \$25 for nonmembers. Admission to the site is not included.

Registration for the meditation classes is available online at EdisonFord.org.

About The Edison And Ford Winter Estates

Edison and Ford Winter Estates is the internationally known winter homesite of Thomas Edison and Henry Ford. More than 250,000 visitors walk through the location each year from all around the globe. The organization has received many awards, including the National Stewardship Award from the National Trust for Historic Preservation and the National Garden Clubs' Historic Preservation Award. The property is an official project of "Save America's Treasures," a Florida Historic Landmark and a National Register Historic Site. The Edison Botanic Laboratory is a National Historic Chemical Landmark. The site is open every day except Thanksgiving and Christmas from 9 a.m. to 5:30 p.m. and until 9 p.m. during the month of December for Holiday Nights. We're located at 2350 McGregor Blvd., Fort Myers, FL 33901.



DRY CLEANING TO-YOUR-DOOR

FREE Pick-Up and Next Day Delivery!

239-567-1468

Extra Service ... No Extra Cost

0.0% APR FINANCING.* 100% COMFORTABLE

Up to a \$1,625 Instant Rebate.*

239-543-2722

WE SEE PERFECT INDOOR WEATHER IN YOUR FORECAST.

BREATHE THE DIFFERENCE

TOTAL HOME COMFORT

www.Spectrum4air.com

It's Hard To Stop A Trane

STATE LIC# CACO53837

FINANCING AVAILABLE
CALL NOW FOR THE LOWEST PAYMENTS ON HIGH EFFICIENCY TRANE EQUIPMENT!
WE TAKE CUSTOMER SATISFACTION TO THE HIGHEST DEGREE.

Berne Davis Garden To Be Open To Public

Free Tuesday Tours Until May

The Berne Davis Botanical Garden, 2166 Virginia Ave., Fort Myers, adjacent to the Edison Home, will reopen for Tuesday morning garden walks beginning Oct. 9 from 10 a.m. to 1 p.m. The tours will continue until the end of May. Admission and parking are both free; handicap parking is on Virginia Avenue; regular parking is on Larchmont Avenue, off of McGregor Avenue.

The botanical garden is a project of the Fort Myers-Lee County Garden Council, whose headquarters are at the Virginia Avenue address. It is staffed by Garden Council volunteers who will provide tours of the garden. Those viewing the garden may also just walk the path and enjoy the gardens.

In order to obtain the "botanical garden" classification, it must be open to the public on a regular basis, have a listing of plants planted, have plant signing in the garden, and have an educational mission.

The garden is the home of the Lorelei statue that was recently part of the old Fort Myers Library as well as the

Mina Edison Botanical Library. Many of the displays in the garden have been provided through the talents and contributions of the local garden clubs, plant societies, and other affiliates which comprise the Garden Council.

The Fort Myers-Lee County Garden Council was formed in 1957 and now comprises various clubs, societies, and affiliate members in the area. Membership provides an opportunity to learn about floral design, growing plants suitable for our locale, and conservation methods. The council assists in educating and beautifying the community, and improving the environment. A speaker's bureau provides speakers for meetings and events. The council is a member of the National Garden Clubs, the Florida Federation of Garden Clubs, and American Public Gardens Association.

For additional information about the council, contact the president, Bernadette Hamera, (239) 233-1166, bhamera@outlook.com.

Fort Myers-Lee County Garden Council Inc., 2166 Virginia Ave., Fort Myers, FL 33901

Word Scramble Solution from page 3

Alligator	Bear	Heron	Jackrabbit
Coyote	Raccoon	Turtle	Armadillo
Squirrel	Egret	Deer	Manatee



Actual Complaints Given To Travel Agency

"The beach was too sandy. We had to clean everything when we returned to our room."

New Moon May 4		Full Moon May 18
First Quarter May 11	<i>Moon Phases</i>	Last Quarter May 26

SHOPPING AND DINING



RAW BAR ~ SEAFOOD ~ GRILL

FULL LIQUOR BAR!

**LAZY FLAMINGO 4
HAPPY HOUR SPECIALS
3 PM TO 6 PM DAILY**

RAW OYSTERS \$1.00 Each
 FRIED CALAMARI \$6.99
 MUSSELS IN GARLIC BUTTER .. \$8.99
 10 PEEL & EAT SHRIMP \$6.99
 CLAM POT \$11.99

10% OFF

Excluding Alcohol

239.476.9000
12951 McGregor Blvd.
Fort Myers

McGREGOR DENTAL WANTS YOUR SMILE!

**NEW PATIENT
SMILE SPECIAL**

Cleaning, Oral Exam
& B.W. X-Rays

\$225.⁰⁰ Value
NOW \$79.⁰⁰


WILLIAM SHORACK D.D.S.

- 20 Years in Ft. Myers/Sanibel
- Emergencies Always Welcome
- State of the Art Dentistry

239.590.9919

15271 McGregor Blvd.
(Across from Gulf Harbour CC)

WE CATER TO COWARDS!



Looking To Remodel?

We Turn the Ordinary Into Something Special

- Complete Remodeling • New Construction • Additions
- Kitchens • Bathrooms • Tile • Wood Flooring • Windows • Doors

Southwest Florida Residents Love Precision Builders! References Available



Precision Builders, Inc.

239-290-0399

prebuild@earthlink.net

State Certified CRC 042411 • CBC 1256953 • 27 Years in Business

EVERYTHING FOR THE HOUSEHOLD

WE HAVE CLOTHING, TOO!

LOW PRICES • GREAT BARGAINS



BEACH KIWANIS THRIFT SHOP

(Corner Summerlin & Pine Ridge)

Open Monday - Saturday
9:00 AM - 5:00 PM

239.454.8090



Razzle Dazzle

SW Florida's BEST Boutique

TheBoutiqueShop.net

1335 Cape Coral Parkway • 28 Years in The Cape!

**10%
OFF**

with this ad

945-7549



AIR CONDITIONING & PLUMBING REPAIRS

We Are Florida State Certified Contractors

For Expert Service, Advice or a Second Opinion
Lee Co: 239-541-3333 • Charlotte Co: 941-623-0451

- Up to \$500 Trade Allowance on A/C
- Preventative Maintenance Plans
- Replacement Filters & Ultraviolet Lights
- All Plumbing Repairs - 15% Discount
- Whole House Repipes - Faucet & Toilet Repair
- Water Heaters - Extra 15% Discount on Installation



Licensed & Insured
CAC058768 • CFC1425776



MARK KAUFMAN
ROOFING

FREE ESTIMATES
Financing Available

2017

Angie's list

SUPER SERVICE
AWARD

Owens
Corning
Roofing
Platinum
Preferred
Contractors

Call 941-624-4636

BECAUSE YOU NEED IT DONE RIGHT THE FIRST TIME!

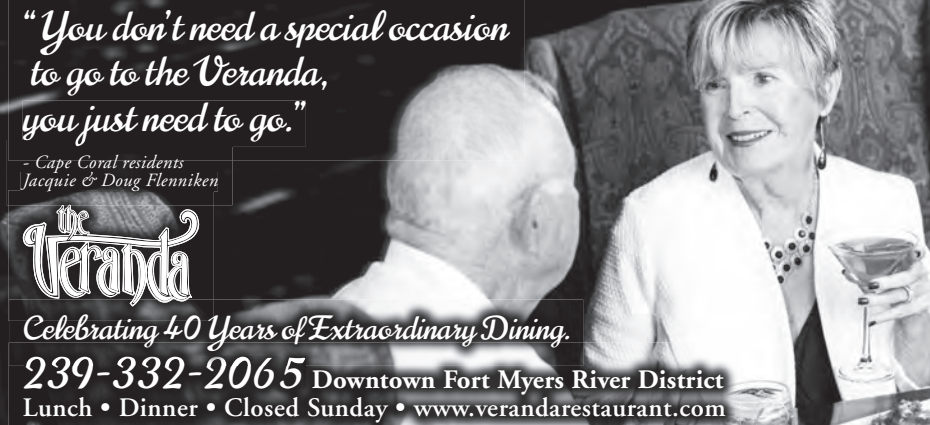
- ReRoofs / Repairs
- Residential / Commercial
- Shingles / Tile / Metal

- Flat Roofs / Attic Insulation
- Roof Cleaning
- Lifetime Warranty Available

See Our
Coupons
on Our
Website


WWW.MARKKAUFMANROOFING.COM

FL Lic.#CCC044038 - Factory Certified



"You don't need a special occasion to go to the Veranda, you just need to go."

- Cape Coral residents
Jacquie & Doug Flenniken



Celebrating 40 Years of Extraordinary Dining.

239-332-2065 Downtown Fort Myers River District

Lunch • Dinner • Closed Sunday • www.verandarestaurant.com

What's Blooming At Edison & Ford Winter Estates? —

By Debbie Hughes, Senior Horticulturist at Edison and Ford Winter Estates

Spring has arrived and summer is just around the corner. At Edison and Ford Winter Estates, we are busy weeding and planting, getting the garden ready for summer. This is the time that most gardeners notice new blooms or even some pests hanging out on their prized shrubs. The saying "the best medicine for plants is the gardener's shadow" makes perfect sense when it comes to the health of our gardens.

It is much easier to control issues, such as sucking insects like aphids, scale, whiteflies, mealy bugs, thrips, or spider mites before they completely infest the plant. These bad bugs become more of a problem when the weather is hot and dry, so May is the perfect time for pests to become an issue. Some of the telltale signs of these insects include curling leaves, from thrips or sooty black mold from scales. Soft scales appear as white cottony material, and hard scales can appear as green disc-shaped bumps on the stems and undersides of leaves.

The underside of leaves is where most sucking insects hide. How often do you look under your plants' leaves? If you don't already check, now is the time to start. Sometimes all that is needed is a strong hose spray directed at the leaves, while other times a horticulture soap or oil in a pressurized tank sprayer can be used. The other option is using a pesticide intended for the insect you are combating. It's important to always read the



Monarch butterflies enjoy nectaring on milkweed plants.

label, as that will tell you the insects it controls, how much of the chemical is needed in the mix, and how the solution should be applied. When spraying leaves, it is best to apply in the morning, when the temperature is cooler. I always tell people not to fret over every insect in the garden, because 98 percent of insects are beneficial – and, remember that if you use a pesticide, you will not only kill the pest, but also the beneficial insects, such as bees and butterflies.

Pollinator gardens have become the "in thing" for gardeners, which is good news for our native bees that pollinate our vegetables, herbs and fruit trees. This time of year, mango trees are developing their tiny fruits, as well as, mulberry, Barbados cherry, jaboticaba and various citrus trees. Some people are surprised that flies are also pollinators. I recently watched flies pollinate some mango flowers!

One of the best-selling plants in the Garden Shoppe is tropical milkweed (*Asclepias curassavica*). This plant is a host for the monarch butterfly. As a host, the female butterfly lays her eggs on the leaves and when the caterpillars emerge, they hungrily munch on the plant until they are big and plump enough to form a chrysalis, and eventually emerge as a beautiful butterfly! If you want to see monarchs flying around your garden, plant milkweed. Just remember that since it's a host plant, it will get eaten. Don't panic or be disappointed – the leaves will grow back, and another monarch will lay eggs on the new leaves and the cycle will start all over again.

If you want to attract some beautiful winged wonders in your garden, plant some flowering shrubs and wildflowers in a sunny spot and sit back and watch. Gardening for butterflies can become emotional therapy – you will find yourself relaxing as the butterfly's flutter around you. Trimming and mulching can help retain moisture and keep your plants looking healthy, and time spent each day pulling weeds will give the garden a neat appearance; however, pollinators don't care if the garden is neat and tidy.

Here at Edison Ford, the flowers in the Moonlight Garden have outdone themselves! Shrub rose "Belinda's Dream" is stunning and covered in large pink petals, and caladium "Moonlight" is providing color in the shaded area. Some varieties of caladiums will tolerate more sun and there are great examples of these popping up around

the site. Did you know that Lake Placid, Fla., is the caladium capital of the United States? It's where most of the country's supply of caladiums are grown. These plants come in many colors, including pink, white, yellow, green, orange and red and some leaves are striped.

Another beauty this time of year is the frangipani, or plumeria. During the winter months, this plant loses its leaves and can appear dead; but in the spring, it comes to life with brightly-colored, fragrant blossoms! We have a collection of plumeria rubra trees that were donated from the Naples Botanical Garden.

Frangipani is easily started from a cutting but be aware that these become medium-sized trees and remember to plant it in the right place. If you get a stick cutting from a friend, let the cut end harden or callus off before planting, and hold off on watering until you see leaves growing on top. The stick may need to be staked to add support until roots develop. At Edison Ford, we have more than 30 different colors – I am looking forward to seeing them all bloom this month. If you haven't been to the gardens in a while, now is a perfect time of year to visit – and let your nose guide you around the wonderful scents!



Plumeria trees are blooming all over the site at Edison and Ford Winter Estates.



Caladiums are showing off their colorful leaves in the Moonlight Garden at Edison and Ford Winter Estates.

GULF HARBOUR YACHT & COUNTRY CLUB VERY FEW MEMBERSHIPS REMAIN



Where Playing In Paradise Is A Lifestyle

GOLF EQUITY MEMBERSHIP

- Unlimited Golf
- Reciprocal With 50 + Area Clubs
- Year-Round Practice Range
- Active Tennis Program
- Wellness Center & Day Spa
- 30 + Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000

**CALL FOR A
PRIVATE TOUR**

239-444-3631

SPORTS EQUITY MEMBERSHIP

- Active Tennis Program
- Golf Two Times a Month in Season
- Unlimited Off-Season Golf
- Wellness Center & Day Spa
- 30 + Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$12,000

**Our 24,000 Sq. Ft. Highly Anticipated Wellness Center Offers:
TechnoGym Equipment, Group Cycle, Pilates, TRX, Barre,
Circuit Training, Golf Diagnostics, Full Service Spa & More.**

Visit us by boat! The Gulf Harbour 186 Slip Marina is located on the Intracoastal Waterway Marker #73 on the Caloosahatchee River. Just 4.5 miles from the Gulf of Mexico

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