

Town & River Deeds Of Restriction And Bylaws

By Gary Hudson, Treasurer and Chair, Deeds of Restriction Committee

Section 1 of the Amended, Restated, and Revised Deeds of Restriction (ARCDOR): "As provided in the original Deeds of Restrictions applicable to Unit 3, Unit 4, Unit 5, Unit 6, Unit 7, Unit 8 and Unit 9, membership in the Association is voluntary for Lot Owners in these Units. As originally provided in the Deeds of Restrictions for Unit 11, Unit 12, and Unit 13 membership in the Association is mandatory for all Lot Owners in these Units."

Regarding dues and membership, the distinction between "voluntary" and "mandatory" derives from what was "originally provided" in the founding documents. Maybe someone reading this article knows why there is this difference in what was "originally provided."

ARCDOR further states that "The Town and River Civic Association, Inc., (hereinafter "Association") is a not for profit corporation that was originally established by the Developer of Town and River. The Association is vested with the right, obligation and authority to enforce the Deed Restrictions and architectural restrictions against all Owners, guests, lessees, and invitees as hereinafter provided regardless of whether or not said persons are members of the Association."

The primary, if not sole reason for the existence of our association is to enforce the deeds of restriction and architectural restrictions. By virtue of taking title to a property within Town & River Estates, the owner agrees to be bound by any applicable deeds of restriction.

As provided in ARCDOR "The conditions, covenants, and restrictions of this Deed of Restrictions shall run with the



land and shall inure to the benefit of and be enforceable by the Association or the owner of any real property subject to this Deed of Restrictions, their respective legal representatives, heirs, successors and assigns until December 31, 2025." There are unlimited automatic renewals for successive ten (10)-year periods unless at least one year prior to an expiration, 75 percent of all owners vote not to renew (and such a vote is recorded at least one year prior to an automatic renewal date).

The deeds of restriction and the bylaws are two separate documents. The former involves covenants that "run with the land" and relate solely to the legal description of a property. The bylaws determine how the Town & River Civic Association Inc. operates and governs its affairs.

The T&R Civic Association's bylaws provide that "The purpose of the Town & River Civic Association, Inc., as stated in the Deed of Restrictions, shall be for the benefit of all property owners and the community as a whole; therefore, membership in the Association is both mandatory and conferred with ownership of property herein."

The association's board endeavors to operate the association to be a benefit to all property owners. This is consistent with the bylaws ("shall be for the benefit of all property owners and the community as a whole"). The board even tries to help owners who don't have an active DOR. This is in everyone's best interests to maintain property values.

At the advice of the association's legal counsel, to the extent possible, the board conducts the association's affairs as if all of T&R was subject to Chapter 720 of Florida Statutes, which is for Homeowner's Associations. An owner (whether mandatory or voluntary) must pay dues to be a member in good standing. Per the bylaws, "Each lot owner in Town & River Estates whose dues are paid is entitled to vote." Dues are "mandatory" for a "voluntary" property owner who wants a voice and the ability to vote on dues amount, election of directors, bylaws changes, and anything else subject to a vote of the association's members. In addition to not being in "good standing" the bylaws provide that nonpayment of dues is considered a violation of the deed of restrictions.

All the foregoing, plus a lot more, may be found at www.townandriverfl.com.

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, April 11, 2019

Call To Order - President Mark Generales called the meeting to order at 6:30 p.m. at South Pointe South Clubhouse.

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, Myriam Lentz, Paul Amish, Rick Ginsburg & Executive Secretary Sally Stigler & four residents. A quorum was present.

Absent: Directors Carol Notes, Martha Smith, Joe Tomaino, Treasurer Gary Hudson & Secretary Renee Notes. Rick Chubb was unanimously elected as a new Board member.

Approval Of Minutes - March 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.

Public Comment Period

A question was presented asking if all dues will be voluntary or all mandatory once the DOR's are combined. Mark stated dues will remain as they currently are.

Treasurer's Report - Gary Hudson

No report was presented; however, Gary emailed March financial reports to Board Members April 9th & indicated invoices will be mailed in April to those in arrears of mandatory dues & lake fees.

Mark presented the Board with a hard copy of the letter he drafted to mail to those who own properties in the "voluntary

dues" areas of T&R. After review the letter was approved by motion.

Annual Meeting Review - Mark Generales

"Line in the Sand Letter" - Mark presented the Board with a hard copy of the letter he drafted to mail to all owners. After review, the letter was approved by motion to be mailed & also displayed on T&R website.

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. After review & a brief discussion, the protocol & procedures were accepted & approved by motion.

He will compile a list of contractors in the area to be sent a letter, as well as the County, regarding T&R DOR requirements & regulations.

A document indicating additions to Section 1.19 DOR definitions as written & recommended by the Association Attorney, was given to the Board for review. It passed by motion to accept.

New Business - The road project has been delayed & is scheduled to begin in May.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30 p.m. The next Board Meeting will convene 6:30 p.m. Thursday, May 9, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler, Executive Secretary



Town & River Lake Report

Inspection Date: April 1, 2019

Inspected For:

Algae	OK
Aquatic Weeds	Will revisit to check again
	Undesirable Shoreline
Vegetation	OK
Water Quality	OK

Technician's Comments: Would like to return to treat submersed aquatics. Treated submersed aquatics. Will return in approximately two weeks for follow-up inspection.



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.

The Board of Directors shall meet monthly, except during the months of June, July and August. During the summer or at any time, a special meeting of the Board may be called by the president or a majority of the directors, as needed.

Adoptable Cats And Kittens

Chester

Hi, I'm Chester and I'm a sweet, quiet guy. I'm very good with other cats and only about 3 years old. I'm



looking for a home to call my own. Come see me at Petco in Gulf Coast Town Center. I'm up-to-date on vaccines, neutered and have a microchip. 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 havenonearthanimalleague@yahoo.com.

Dallas

Hello, I'm Dallas. I'm only 3 months old and I'm looking for someone to love me forever! I'm a cute little black and white boy and I look



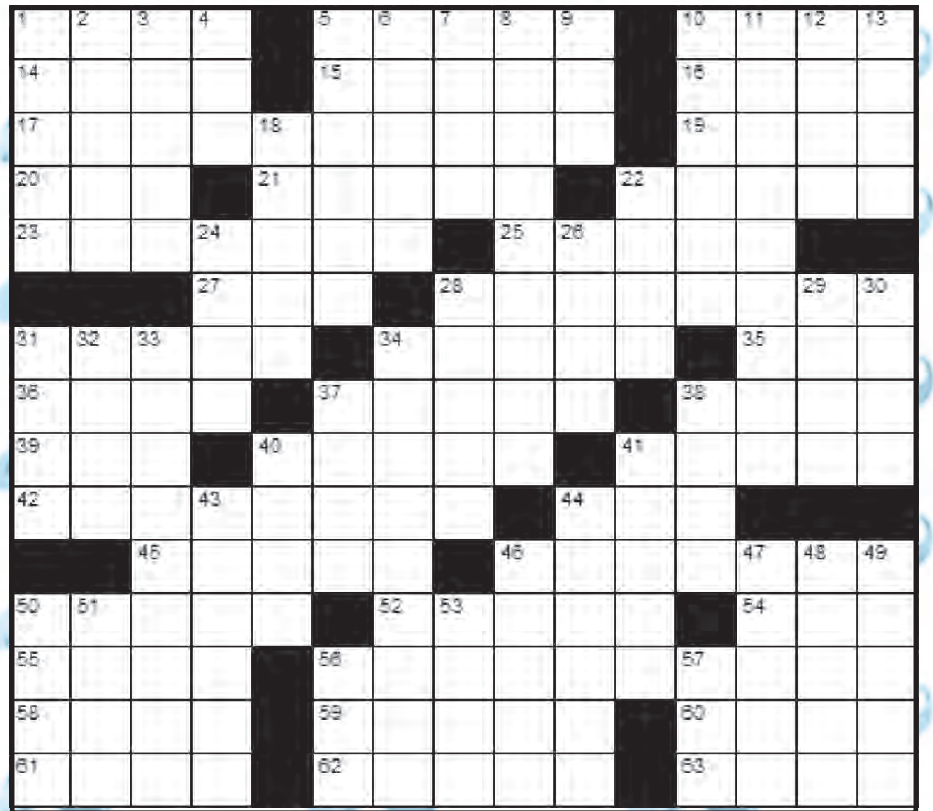
like I'm wearing a hat. I'm neutered and up-to-date on vaccinations. I'm currently staying at Petsmart on Six Mile Cypress. Come see me and take me home! My adoption fee is \$125. To find out more about me, call Diane at (860) 833-4472 or email Haven on Earth Animal League at havenonearthanimalleague@yahoo.com.

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.

Crossword Puzzle

Across

1. Hourly pay
5. "The Final Frontier"
10. Adept
14. Weightlifters pump this
15. Gown fabric
16. Prompts
17. Reporter
19. Journey
20. Tin
21. Metal bar
22. Pantywaist
23. Gist
25. Reddish brown
27. Greatest possible
28. Intricate ornamentation
31. Condominium
34. Sheep sound
35. Actress Lupino
36. Creative work
37. Gain knowledge
38. Inheritor
39. Lair
40. Broods
41. Clenched hands
42. Happens every year
44. A large bottle
45. Boredom
46. Dummy
50. Enticed
52. A stringed instrument
54. Born as
55. Murres
56. Unmoving
58. G G G G
59. Take forcibly
60. Rabid
61. Not difficult
62. Divinity
63. Openings



Down

1. Cringe
2. Territories
3. Fancy dresses
4. N N N N
5. Unpleasant odor
6. Oust politically
7. As well
8. Haberdashers
9. Poetic dusk
10. Temporary
11. Student grants (British)
12. Wreaths
13. Catch a glimpse of
18. Kind of bean
22. Hissy fit
24. Concludes
26. Distinctive flair
28. Eccentric
29. Modify
30. Hearing organs
31. Musical finale
32. Not closed
33. Convents
34. Combative
37. Humdinger
38. Not low
40. Found on most beaches
41. Type of mattress
43. Apprehensive
44. Clunker
46. Coquetry
47. Colonic
48. Fable writer
49. Davenport
50. Olympic sled
51. Component of urine
53. Decorative case
56. Muck
57. Delay



Crossword Solution on page 6

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BROADWAY PALM PRESENTS

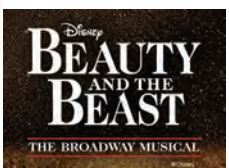
May 16 - June 15



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 of 1960s rock and roll, doo-wop and Motown including the well-known *Suddenly, Seymour*.

June 20 - August 10



"Be Our Guest" as we step into the enchanted world of Disney's Beauty and the Beast! The classic "tale as old as time" tells of Belle, a young woman in a small town, and a Beast, who is really a young prince under a spell. If the Beast can learn to love and be loved, the curse will end and he will be transformed into his former self.

Time is running out and if the Beast doesn't learn his lesson soon, he and his household will be doomed forever. The spirited, headstrong Belle enters the Beast's castle after he imprisons her father, and with the help of his enchanted servants, Belle begins to draw the cold-hearted Beast out of his isolation.

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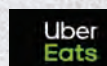
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Catch The Action

June On The Water

By Capt. Bill Russell

There is no doubt tarpon is king or top dog for the month of June in Southwest Florida as anglers flock to our waters in anticipation of a high thrills battle with the silver king. While the majestic tarpon demands the spotlight for many, a smaller fish, at least in stature, will be the target of many fishermen. What the mangrove snapper lacks in size, it makes up for in availability, tenacity, and excellent table fare. With the recent closures of snook, redbfish, and sea trout in Southwest Florida waters, snapper are a good alternative.

If this summer follows suit with the past few years it could turn out to be another good one for snapper fishing. What's good about snapper is they are widespread and obtainable for anglers both from shore and boat. Their diet consists of both fish and crustaceans, while a live well of small pinfish or pilchards is a great way to catch them, these baits aren't obtainable for all anglers. Shrimp work equally well, live works best but dead shrimp either fresh or frozen will catch plenty.

Tackle is important for catching the bigger snapper, not so much that you need an ultra-smooth drag and a ton of line capacity, but in the way the terminal tackle is rigged. Snapper have keen eyesight and can really get leader shy, after you catch a couple it's common for them to get suspicious. Although these guys fight incredibly hard for their size and are often caught around structure, it's imperative to go light to consistently fool them. A light rig spooled with eight to 15-pound mono or braid is a good start. The leader and hook may be the most important factor, our inshore waters are relatively clear this month, fluorocarbon leader is nearly invisible and a huge advantage. You may start with 20-pound but find it necessary to drop down to 12-pound to get consistent action. If using braid go with a longer leader, often 3-foot or longer. Use a small hook, one of the biggest mistakes many anglers make is using way too big of a hook. For hooks a 1/0 or smaller circle hook is a good choice, I prefer Owner Mutu Lights, they're small, super sharp, and strong. If you are fishing an area where you can get away without adding any weight, don't, you will get a lot more action with the natural presentation of a free lined bait. If you are fishing deeper water or in strong current use just enough weight to get to the target area, old-fashioned egg sinkers rigged so the line slides through it are a time proven method. Remember snapper don't have a big mouth, don't use a huge bait. Also, if you get your fingers too close to that mouth you will quickly realize how they got their name.



Mangrove snapper are common in about all our coastal waters, this includes the miles and miles of canal systems, bridges, piers, oyster bars, mangrove shorelines, rocky bottom (especially in and around the gulf passes) and any other type of submerged structure. Look for structure in areas with a decent tide flow and odds are good the fish are there. In some areas like the gulf passes where the tide flow can be super strong, the best fishing often occurs over the last hour of a tide, through the slack, and into the first hour of the next tide, while the current flow is less. Chumming also helps to get the bite started in many areas.

What's not to like about snapper? It's the perfect fish for anglers of all ages, boat or no boat. They fight incredibly hard for their size on light tackle, don't require a bunch of expensive specialized equipment and, best of all, they make for some great eating.

Visit www.myfwc.com for current fishing regulations and the recent season closure for snook, redbfish, and trout.

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, call or text (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."



Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6



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Here are 15 pounds of dead markers that will **not** end up in landfill or our oceans. Crayola ColorCycle will accept all brands of plastic markers, not just Crayola markers. That includes dry erase markers and highlighters. If you collect the dead markers, they'll send you a free shipping label and you can ship them back to Crayola to be recycled! This program is currently in the United States and Canada.

Kids get so excited to set up boxes at their schools and



at their homes. These markers were collected in just three months at a preschool!

For more information visit www.crayola.com/colorcycle.



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Devising A Data Breach Game Plan

Presented by Jacqueline J. Lambros, Registered Principal



As you've likely read in the headlines, many companies have been victims of data breaches in recent years. For many of us, this situation can feel overwhelming. If businesses can't protect themselves from cyberattacks, what chance does the average consumer have?

Time To Plan

The bad news is that we likely can't stop these data breaches from happening. But the good news is that, depending on the breach, it usually takes only a couple of key actions to reduce how you'll be affected – if at all. The secret lies in pinpointing the specific information that's at risk. Ask yourself, if attackers were to get ahold of *this* account, what could they access? From there, you can devise a simple game plan for almost any breach.

Credit and debit cards. A good place to start is by making safe choices when it comes to using your credit and debit cards. For example, enter payment information online only at **Https** sites (as opposed to **Http** sites), never store your payment information on sites, and do business only with companies you trust.

Even when you make the right choices, however, your payment information will inevitably get out there. If you do catch wind of any breach of credit or debit card information, it's best to take the following steps:

- Review your recent card activity to see if any unauthorized charges have occurred.
- Report any unauthorized charges to your bank or credit card company.
- Request a replacement card.

Here, it's important to keep in mind that not all data breaches are properly disclosed. In fact, many aren't revealed until months (or even years!) after the compromise took place. Get in the habit of regularly monitoring your financial activity, and report anything suspicious as soon as you can.

Passwords. In the past few years, LinkedIn, Yahoo, and Twitter passwords have been exposed on a mass scale. What steps should you take when something like this happens again? First, change your password. But also ask yourself, *Have I used this password or a similar password for other online accounts?*

If you use a password in multiple places and just one of those places is breached, someone could access all accounts that use that password. The solution? Break the "password reuse" habit! That way, the next time an incident happens, you would have to change only the password to the site that was breached. To simplify this process, you might also consider adopting a password manager.

Enabling multifactor authentication can also help protect your account with an additional layer of security. For example, you might receive a smartphone or email notification every time you use your password. So, if your password were ever exposed, an attacker would need that other form of authentication to log in – which he or she is unlikely to have.

Social Security number. Unlike a password, you can't simply change a Social Security number when it has been exposed. What you can do is freeze your credit. As of September 2018, freezes are free, and they're the most heavy-duty tool at your disposal for protecting your credit. It's a preventive measure against (1) new lines of credit being opened in your name and (2) hard inquiries.

Some other tools worth looking into for an exposed Social Security number include:

- **Fraud alerts:** These alerts encourage companies to verify with you before opening new lines of credit.
- **Credit monitoring:** These tools monitor your credit in real time for any changes. They are *reactive* and not *proactive*; they alert you *after* the unauthorized activity happens.

• **Identity theft protection services:** For a hands-off approach to identity protection, these products offer tools and resources for one subscription fee.

Are You Ready?

Now, let's apply what we've learned so far to a breach that doesn't fit so neatly into the categories above. In 2018, Facebook discovered a weakness that allowed attackers to take over any account. Attackers could find and reuse anyone's unique access token, allowing them to authenticate users' accounts. There was no known evidence of misuse, only the potential for it. Affected accounts were notified by Facebook via email. If you received such a message today, what would you do?

You might start by asking yourself what your Facebook account has access to. With social media specifically, the answer depends on how you use your account.

- Does your profile have your real birth date?
- What third-party applications do you have connected to your Facebook account?
- Do you use Facebook Connect to log in to other online accounts—ones that might store your payment information?
- Have you ever messaged a family member your Netflix password, credit card information, or even Social Security number?

Once you identify what's at stake, identify the steps you can take to lock it down. Can you separate those connected apps – or at least change their passwords? Do you need to limit the type of information you post on Facebook? Can you monitor anything else that may have been exposed, like a credit card number?

Don't Panic, Do Take Action

Every breach is different. As such, there is no list of the "top three ways" to reduce impact across the board. But with a plan in place, there will be no need to panic when news of another breach hits the headlines. There will be the need to take action – and your data breach plan can help get you started. If a breach does affect you personally – to the point where someone is abusing your information and you can't figure out what to do next – we recommend checking out the helpful resources at gov.IdentityTheft.

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 Civic Association Inc. Profit And Loss April 2019

	Apr 19	Jan - Apr 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	1,320.00	24,360.00
Total Income	1,320.00	34,920.00
Interest Income	1.84	6.24
Legal Fee Income	10.00	10.00
Total Income	1,331.84	34,936.24
Expense		
Accounting fees	315.00	1,343.50
General Insurance	251.08	251.08
Hartford Insurance Expense	41.95	167.80
Legal Expense	0.00	2,333.34
License & Other Taxes	0.00	61.25
Meeting Room Expense	0.00	543.88
Newspaper	149.54	731.42
Printing & Postage	0.00	967.21
Storage Expense	99.83	334.90
Utilities	44.30	176.27
Website Expense	0.00	800.00
Total Expense	901.70	7,710.65
Net Ordinary Income	430.14	27,225.59
Other Income/Expense		
Other Income		
Late Fee Assessed	0.00	24.00
Total Other Income	0.00	24.00
Other Expense		
Lake Maintenance	901.00	1,083.00
Lake Utility	147.39	597.12
Total Other Expense	1,048.39	1,680.12
Net Other Income	-1,048.39	-1,656.12
Net Income	-618.25	25,569.47

Town & River Civic Association Inc. Balance Sheet As of April 30, 2019

	Apr 30, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	14,368.94
First Citizens Bank - MMS	44,859.36
Total Checking/Savings	59,228.30
Accounts Receivable	
Accounts Receivable	3,554.41
Total Accounts Receivable	3,554.41
Other Current Assets	
Hartford Prepaid Insurance	83.70
Prepaid Expense	3,594.92
Total Other Current Assets	3,678.62
Total Current Assets	66,461.33
Total Assets	66,461.33
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
Retained Earnings	-315.00
Net Income	25,569.47
Total Equity	66,431.33
Total Liabilities & Equity	66,461.33

Safely Dispose Of Unwanted Medications

By Carmine Marceno,
Lee County Sheriff

The Lee County Sheriff's Office encourages you to take the time to go through your medicine cabinet and remove any unused, unwanted, and expired medications. After gathering your prescription and over-the-counter medications, you can safely dispose of them utilizing an anonymous and secure lockbox located at our district substations and main headquarters.

Lockboxes are available to the public Monday through Friday during regular business hours at the following locations:



- Central District, Headquarters – 14750 Six Mile Cypress Parkway, Fort Myers
- North District – 121 Pondella Road, North Fort Myers
- East District – 1301 Homestead Road North, Lehigh Acres
- West District – 15650 Pine Ridge Road, Fort Myers
- South District – 10520 Reynolds Street, Bonita Springs

Please make sure you:

- Bring all medications, including prescription and over-the-counter in a sealed plastic bag.
- Do not bring needles or other "sharps" as they cannot be accepted.

For more information, call the Lee County Sheriff's Office Community Relations Section at (239) 258-3280, or visit our website at www.sherifflee.org.

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www.townandriverfl.com

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Vice President	vacant		vp@townandriverfl.com
Secretary	Renee Notes	239-209-2072	secy@townandriverfl.com
Treasurer	Gary Hudson	239-481-7748	treas@townandriverfl.com

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Brevity Ln N Waterway Dr	Rick Chubb	dir2@townandriverfl.com 609.707.0825
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	Rick Ginsburg	dir6@townandriverfl.com 310.612.0368
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
Deeds of Restriction Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748

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

The Town and River Cruise Club completed the 2018/19 season with its Annual Meeting and picnic on Saturday, April 13. Forty-six members and guests gathered at the Franklin Locks South Recreation Area on the Caloosahatchee River close to Alva. The day was perfect with partial cloud cover, mild humidity and gentle winds.



The annual Town & River Cruise Club picnic was held on April 13.

Seven groups arrived by boat, and the rest by car. All came together under a covered area with picnic tables. There were yard games available and several folks played bocce ball. (Rumor is the women beat the men.)

The event was catered by Mission Barbeque and included a choice of three different meats, cheesy potatoes, green beans, baked beans, coleslaw, and peach cobbler. The Annual Meeting was conducted following the social hour and lunch.

New officers were elected for the 2019/20 season: Michael DiBenedetto – Commodore; Marge Byrne – Vice



Commodore; Treasurer – Cecilia Bourdon; and Secretary – Adrienne Beebe. The incoming Commodore distributed a schedule of monthly events for October 2019 through April 2020, which includes the annual boat parade in December and monthly lunches at area restaurants, all accessible by boat and car. The club invites all



Mike DiBenedetto won the 50/50 drawing.



Marita and Ed Pyne smile for the camera.



New Commodore Mike DiBenedetto announced the boating schedule for the 2019/20 boating season.

Town & River residents to consider joining this fun-loving group by contacting the membership chair, Ken Beebe at akhbeebe@aol.com.



Great food and wonderful camaraderie made the picnic a success.



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Sudoku Puzzle Solution from page 3

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

Crossword Solution from page 2

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

What's Blooming At Edison & Ford Winter Estates?

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



We are blessed in Southwest Florida with a climate that allows us to garden all year long! The downside to the warm weather is that the temperatures can reach into the upper 90s with 100 percent humidity. The summer months call for heat-tolerant plants, and fortunately, there are a lot to select from!

Portulaca and purslane are two heat-loving plants that are easy to grow here in Southwest Florida. These two succulents are made for our conditions, and both have beautiful blooms. They require a well-drained spot, so



Portulaca is a great summer annual and there are many colors to choose from.

Florida's sandy soil is perfect for them. The flowers are peculiar as they open up mid-morning, and close in the late afternoon – as if they are taking a siesta. These plants can put on quite a show when there are several planted together. Some nurseries carry hybrid variations with brighter colors and larger blooms.

Another great plant for summer weather is coleus. These plants have fancy-leaved edges in pink, red, burgundy, orange and lime green. There are so many options, it's difficult to pick just one. The plant is an annual, but I like to take cuttings throughout the year, so that I always have some growing in the garden. Coleus works great in a flower border and adds depth and dimension to any container garden grouping. The plants can grow up to 3 feet tall and can thrive in either full sun or part shade. If you pinch off the terminal growing points, or cut off the bloom spike, the plants will form a bushier shape.



"Moonlight" caladiums are growing on the north side of the Moonlight Garden.

During the summer months, caladiums are also great plants to add to the garden. I like to plant different varieties of bulbs (they are really tubers) throughout garden areas in need of a splash of color. Caladiums with heart and lance-shaped leaves in a myriad of colors and patterns are native to Colombia, but have been the subject of

hybridizer's whims for years here in the United States. Dr. Henry Nehrling, who was employed as a horticulturist for Thomas Edison in the 1920s purchased bulbs at the 1893 Chicago World's Fair and grew them in Florida.

Caladiums have interesting names such as "Frog in the Blender" and "Miss Muffet." At Edison & Ford Winter Estates, we grow the variety "Moonlight" on the north side of the Moonlight Garden, as this caladium prefers shaded conditions. There are also many sun-tolerant types, such as the large-leaved "Red Flash" and "Festivia" varieties. Caladiums can be planted anytime from spring through fall and will often go dormant during Florida's winter months. They are available in ready-to-plant pots or bagged tubers in different sizes ranging from large to jumbo to mammoth! Both coleus and caladiums can be used to fill empty spots in the garden during the summer months.

Another one of my favorite summer-flowering plants is the perennial, garvinea gerbera daisy. This plant likes the heat so much that it laughs at our summer sun. Forget whatever you learned about gerber daisies in the past, as these are more disease and insect resistant and have very striking flowers. Visitors can find them in the cut flower garden and in the raised beds near the Garden Shoppe.

Surprisingly, other annuals such as marigolds, angelonia, torenia, zinnia and sunflowers can handle the heat too. They look appropriate with tropical foliage plants like copperleaf (*Acalypha*) and croton (*Codiaeum*) – two shrubs that love our sweltering summer days. Both of these plants can benefit from some afternoon shade. Copperleaf and croton come in a variety of forms, but some can be difficult to locate and are often sold by hobby horticulturists or local garden shops that cultivate rare forms in their nurseries.



Garvinea gerber daisy is growing in the Edison Ford Garden Shoppe.

Morning sun, followed by afternoon showers helps tropical summer gardens look their best. If you don't have any shade areas in your garden, now is a good time to think about planting some trees. The daily summer rains will help newly planted specimens get established. There are plenty of shade trees to select from. One of the nine principles of the Florida Yards and Neighborhoods program encourages homeowners to plant shade trees on the south and west sides of their homes, which helps to cut down on energy costs.

Some native Florida trees include pigeon plum, lancewood, gumbo limbo, East palatka holly, fiddlewood, lignum vitea, paradise tree, green buttonwood, and Jamaican dogwood. Many of these trees, as well as flowers and shrubs are growing on the more than 20 acres of botanical gardens at Edison Ford. If you'd like to find a new shade tree or some plants for your garden, the Garden Shoppe is open every day and one of the garden staff can help you with all of your growing needs!

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Florida State Parks Announces Winners Of Winter 2019 Photo Contest

More Than 2,200 Photos Were Submitted For Contest

The Florida Department of Environmental Protection's Florida State Parks and Aspira are pleased to announce the winners of the "Celebrate Florida State Parks" 2019 Winter Photo Contest.

• Grand-Prize Winner: Randy Lathrop won a Sun Dolphin Aruba SS 12-foot Sit-in Kayak and a Florida State Parks family annual entrance pass. His photo, *Dade Battlefield Reenactment*, was taken at Dade Battlefield Historic State Park and captures a scene during the annual reenactment event. While this photo was captured during Randy's first visit to Dade Battlefield Historic State Park, he regularly enjoys visiting Sebastian Inlet State Park.

• Second-Prize Winner: Sharon Reed won a Pacific Breeze Easy Setup Beach Tent and 12 Florida State Parks day entrance passes. Her photo, *Small and Sweet*, was taken at Anastasia State Park. Sharon woke up well before sunrise to make the journey to the park for the chance to capture a shot of birds during the nesting season.

• Third-Prize Winner: Tommy Schmicker won a Florida State Parks logo backpack and hat, and six Florida State Parks day entrance passes. His photo, *Winter at Don Pedro State Park*, was taken at Don Pedro Island State Park. Tommy, an eagle scout, enjoys visiting parks and being outdoors with his son who is a tiger in cub scouts.

"Randy, Sharon and Tommy captured some of the moments that make Florida State Parks special," said Florida State Parks Director Eric Draper. "There were so many great submissions

to the winter contest, and I'm thankful for all the creative and skilled photographers who shared their passion for state parks."

The 2019 Winter Photo Contest received 2,257 submissions, providing a great opportunity for visitors to share their park memories. The contest ran from Jan. 1 to March 15. Florida State Parks congratulates the winners and all who entered the contest.

View all photos from the 2019 Winter Photo Contest by visiting www.flstateparksphotos.com/home and look for new photo contests coming soon.



First place winner: Dade Battlefield Reenactment at Dade Battlefield Historic State Park by Randy Lathrop



Second place winner: Small and Sweet at Anastasia State Park by Sharon Reed



Third place winner: Winter at Don Pedro State Park at Don Pedro Island State Park by Tommy Schmicker

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BLT Salad

4 slices bacon, cut crosswise into 1/2-inch slivers
 4 slices French bread, cut into 1/2-inch cubes (about 1 1/2 cups)
 1 tablespoon extra-virgin olive oil or butter (optional)
 2 tablespoons mayonnaise, preferably Hellmann's
 2 tablespoons buttermilk, heavy (whipping) cream, or half-and-half
 1 tablespoon distilled white vinegar or rice vinegar
 1 small or 1/2 large head iceberg lettuce
 2 large or 4 medium-size luscious red ripe tomatoes
 Coarse salt (kosher or sea) and freshly ground black pepper

1. Place the bacon in a cold heavy large skillet and heat over medium heat. Cook the bacon until it is crisp, browned, and most of the fat has rendered (melted out), 4 to 6 minutes, stirring often. Using a slotted spoon, transfer the bacon to a plate lined with paper towels to drain. Leave the bacon fat in the skillet.



2. Add the bread cubes to the bacon fat and cook over medium heat until well browned, stirring often, 5 to 8 minutes. If bacon fat sounds excessive (or there isn't quite enough, say 1 1/2 tablespoons), wipe out the skillet, add

the olive oil or butter and toast the bread cubes in that. Do not let the bread cubes burn. Using a slotted spoon, transfer the bread cubes to the plate with the bacon.

3. Place the mayonnaise, buttermilk, and vinegar in a salad bowl and whisk to mix. Set the dressing aside.

4. If you are using a whole head of lettuce, cut it in half. Remove and discard the core and coarsely chop the lettuce. You should have about 4 cups. Remove and discard the stem ends of the tomatoes, then dice the tomatoes. Place the lettuce, tomatoes, croutons, and bacon in a large bowl but don't toss until serving.

5. Just before serving, gently toss the salad with the dressing (use the slotted spoon or a rubber spatula). Season the salad with salt and lots of pepper to taste; remember, the bacon is salty already.

Suspect Stroke? Call 911

A stroke can happen to anyone, of any age, at any time, so it's important for everyone to learn and understand the signs and symptoms of stroke. The condition, also known as a "brain attack," is the fifth leading cause of death in the United States and affects more than 795,000 people each year.

Stroke occurs when a blood vessel that carries oxygen to the brain is blocked by plaque (acute ischemic stroke) or ruptures and bleeds (hemorrhagic stroke). When it comes to treating stroke, every 10 minutes can save up to 20 million brain cells. That's why it is crucial to recognize the signs of stroke and act with urgency. If you suspect stroke, call 911 immediately and seek medical attention.

Learn The Signs To Help Make A Difference

In more than 60 percent of stroke cases, someone other than the patient made the decision to seek immediate treatment. The signs of stroke can be subtle and hard to recognize, so educating yourself and others is key to noticing and responding quickly to the sudden onset of one or more of them. You might know the BE FAST signs of stroke but would you or your loved ones be able to identify all 10 signs and symptoms?

1. Confusion
2. Difficulty Understanding
3. Dizziness
4. Loss of Balance
5. Numbness
6. Severe Headache
7. Trouble Speaking
8. Trouble Walking
9. Vision Changes
10. Weakness

More than 6.5 million people in the United States are stroke survivors. If you experience a sudden onset of any of these symptoms or recognize the signs in someone else, don't wait to seek help. It's okay to overreact because when it comes to stroke, the right care – right away – has the potential to save lives.

Who's At Risk?

While certain risk factors of stroke, including age, race, gender or family history, are out of your control, there are many factors that you can manage to help reduce the chances of having a stroke.

Manageable risk factors of stroke include high blood pressure, atrial fibrillation (AFib), high cholesterol,

smoking, diabetes, poor circulation, lack of physical activity, and obesity. Choosing healthy lifestyle choices, not smoking or using tobacco products, limiting alcohol consumption and exercising regularly can help greatly reduce your stroke risk.

Educating yourself on the signs, symptoms and risk factors of stroke, and empowering others to do the same, can make all the difference for someone experiencing a stroke. Trust your instincts and take action. Your quick action can help improve treatment and recovery from stroke.

To learn more about stroke and how to recognize all 10 signs and symptoms, visit www.strokeawareness.com.



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