

Harry Lichtcsien A Life Well Lived — In Town & River

Join Harry's Senior Moment Improv Troupe For The Legacy Show March 23 At New Phoenix Theater – 7:30 p.m.

By Bonnie Grossmann,
Town & River/Julie Ann Court Resident

Harry Lichtcsien and his canine furry friends were fixtures in Town & River for more than 30 years. For the last 13 years – many of you knew Harry and his white, Husky companion, Sprite from their daily walks. What you likely didn't know was that Harry was also fighting fourth stage colon cancer since 2011. It was my job to take on the role of caregiver for both Harry and Sprite. When Harry told his palliative care team that he "wanted a job" I formed **Harry's Senior Moment (HSM)**, a comedy improv group for him. Improv became his passion and gave him the energy to fight his illness. I will always believe that laughter and support from his improv family added the four years to his life,



beyond doctor's predictions. He lost Sprite in August of 2018. And we lost Harry two months later, on Oct. 14, 2018.

On Monday, March 23, at 7:30 p.m., his improv family will present "**Harry's Senior Moment – The Legacy Show**" at the beautiful **New Phoenix Theater** just five minutes away from Town & River in the Design Center, near First Watch and Norman Love. The theater's mission: "To create entertainment to enlighten the community, celebrate diversity, and inspire imagination."

The show will highlight Harry's improv comedy talent through never seen videos of his improv performances and special moments. His HSM family will perform his favorite improv games live, with suggestions from you in the audience.

Harry Lichtcsien on page 4



Harry Lichtcsien with Sprite

Seawalls In Our Community

Our annual meeting presentation focused on the condition of the seawalls in our community including the element of sea level rise and the useful life of most of our seawalls including those on our lake. With over 70 attendees, the interest runs high as this issue impacts most Town & River property owners.

Going forward, your Board will report progress on dealing with this community-wide issue. We seek to provide answers to the complexity of the issues of replacement. Planned meetings with the county and more will be reported on.

Once again we want to thank PE Hans Wilson for his engaging and educational presentation. Hans helped us understand the origins of our community, its geology prior to construction, our canals and their intrusion deeper into the area than that of the river and lagoon – and underscored the complexities.



Summary by Street of 2019 Voluntary Annual Dues Payments

Figure in parentheses next to street is number of voluntary dues addresses w/o an active deed of restriction	# of Voluntary Dues Addresses	# of Voluntary Dues Addresses Paying Dues	% of Voluntary Dues Addresses Paying Dues
Clarellen Dr.	27	21	78%
Sand Spur Lane	9	7	78%
Brevity Lane (4)	4	3	75%
Cape View Dr.	18	12	67%
S. Town & River Dr.(2)	51	32	63%
Cal Cove Dr.	24	15	63%
Cypress Lake Dr. (2)	40	23	58%
Bal Isle Dr.	28	16	57%
Hatchee Vista Lane	7	4	57%
N. Waterway Dr. (20)	36	19	53%
E. Town & River Rd. (5)	16	8	50%
Cypress Lake Cir. (13)	40	19	48%
Wittman Dr.	28	13	46%
Joanna Circle	12	5	42%
McGregor Blvd (4)	7	2	29%
Jennifer Lane	8	2	25%
N. Town & River Dr. (72)	72	16	22%
All streets (122)	427	217	51%

Note: 100% of the 89 mandatory dues addresses (not shown) paid their dues [Deep Lagoon, Erin Marie Ct., Julie Ann Ct., and portions of McGregor and Wittman]. Two of the 89 paid only after legal action. The owners paid interest plus legal fees and costs. Accounts receivable at end of 2019 was zero.

HOA Dues Payment Information

2020 dues of \$120 are payable by Feb. 29. Invoices were mailed in late January to all Town & River addresses on file with the association (using Lee County Property Appraiser site). Please send a \$120 check payable to T&R Civic Association Inc. to:

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

Owners who pay dues will be in good standing and therefore able to vote on annual dues amount, vote for directors, vote for bylaws changes, and any other items that requires a vote of the membership. Dues income provides your association the wherewithal to enforce the deeds of restriction and maintain property values.

Word Scramble

School Staff

By Ellie Neal

Irjnato Aunmsici Eiad Plicpinra Aibanlir
Tasrit Hulnc dyal Ehrecat Hocac Loosuercn

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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Crossword Puzzle

Across

1. A loose outer garment
6. Incite
10. Disguise
14. Sheeplike
15. Ground forces
16. Feudal worker
17. The coldest season of the year
19. You (archaic)
20. Probably
21. Deity
22. Pile
23. Small finch
25. They live in monasteries
26. Anagram of "star"
30. Together
32. Alert
35. Accounts inspector
39. American songbird
40. Veneer
41. Hosiery
43. Jungle fever
44. Agency
46. Extend credit
47. Rinds
50. Yields
53. Relating to aircraft
54. Manner
55. Mischievous one
60. Ship's front
61. A cylinder in a cave
63. Deputy
64. Head
65. Cars
66. Clairvoyant
67. Toboggan
68. Originates in

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17					18						19			
20							21				22			
				23		24				25				
26	27	28	29			30			31					
32				33	34			35				36	37	38
39									40					
41						42		43						
				44				45				46		
47	48	49				50			51	52				
53						54			55		56	57	58	59
60						61			62					
63						64					65			
66						67					68			

Down

1. Hood
2. 57 in Roman numerals
3. Pig sound
4. Stake
5. Staggers
6. Gangster's gun
7. Beginning
8. A gas of nitrogen and hydrogen
9. Not the original color
10. Organized
11. Pale with fright
12. Move stealthily
13. Retains
18. Type of whiskey
24. Carpet
25. Award
26. Absent Without Leave
27. Unusual
28. Trigonometry (abbrev.)
29. Snow thrower
31. A soft porous rock
33. Blockage of the intestine
34. Close
36. Container weight
37. Norse god
38. Absorb written material
42. Performance
43. Muck
45. Ventilate
47. Daddies
48. Creepy
49. Wear away
51. Historic period
52. Heroic tales
54. Vipers
56. Porn
57. Give as an example
58. "Smallest" particle
59. Not more
62. Directed

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.



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Southwest Florida Reading Festival

Saturday, March 7 (10 a.m. to 4 p.m.), marks the date of the 21st Annual Southwest Florida Reading Festival, hosted by the Lee County Library System.

This one-day free-to-the-public event held annually during tourist season attracts over 20,000 residents and visitors. The purpose of the festival is to promote the value of reading and enhance the love of literature by inviting nationally acclaimed authors to speak and share intimately with readers.



Each year an author committee contacts over 100 authors. Authors attending are usually those who have a recent publication and the festival coincides with their book tour. Funding from reading festival sponsors and fundraisers may pay for authors' travel, hotel expenses and ground transportation. No author receives an honorarium. Adult authors who have been invited this year include: Jack Carr (*The Terminal List*, 2018) Jennifer Chiaverini (*Resistance Women*, 2019) Douglas Preston and Lincoln Child (*Crooked River*, Feb. 4, 2020) Sonali Dev (*Pride, Prejudice and Other Flavors*, 2019) Mark Greaney (*One Minute Out*, 2020) Michael Koryta (*If She Wakes*, 2019) William Kent Krueger (*This Tender Land*, 2019)

Erik Larson (*The Splendid and the Vile*, 2020) Jenn McKinlay (*Buried to the Brim*, 2020) Mary B. Morrison (*I Do Love You Still*, 2019) Chris Pavone (*The Paris Diversion*, 2019) Lisa Unger (*The Stranger Inside*, 2019) Susan Beckham Zurenda (*Bells for Eli*, March 2, 2020) Authors who write for teens and for children have also been invited. Each author offers a (usually) 60-minute relatable presentation, sharing the unknown stories about how they came to write and the inside scoop about their characters. Following a question and answer session, authors are available to sign their publications. Books-A-Million, the festival bookseller, has all authors' books available for sale.

The Southwest Florida Reading Festival is a family-friendly event that offers something for everyone. In addition to the author sessions – which are the most popular – activities include: a free book for every child, storytelling, downloadable ebook/audiobook demonstrations, a chance to sign up for a free library card, crafts, food trucks and Jason's Deli available for lunch and more.

If you haven't experienced this wonderful event, please visit the **Fort Myers Regional Library campus, 2450 First St., Fort Myers from 10 a.m. to 4 p.m. on Saturday, March 7.** Free parking is available on downtown streets; additional garage parking is available at 2286 Main St. for a flat \$5 rate. Bring your lunch or purchase lunch from one of the festival's food vendors. Activities are outdoors under tents so the festival will occur rain or shine. Bring an umbrella just in case. (*Reference: readfest.org*)

From The Desk Of Sheriff Carmine Marceno

As your sheriff, I'm always eager to share safety tips, examples of community outreach and how I am utilizing developing technology to fight crime. I have zero tolerance for drugs, abuse of any kind and/or anything that jeopardizes the safety of the children in our county. I am doing everything within my power to ensure our students and schools remain safe and secure.



function, Crime Stoppers, Fortify FL, traffic advisories and so much more!

In addition, the Lee County Sheriff's Office mobile app also provides a real-time feed of our social media posts. Lee County citizens now have the most trusted source of accurate and reliable information pertaining to press releases, missing persons and sexual offender relocations in the palm of their hands. This **free** two-way communication tool is available for download on Apple and Android devices, in their respective application stores, by searching for the "Lee County Sheriff, FL" app.

Additionally, follow us on Twitter @leesheriff, like us on Facebook "Lee County Sheriff's Office," follow us on Instagram @leesheriff, follow us on YouTube "Lee County Sheriff's Office" and visit our public website www.sheriffleefl.org.

I am committed to keeping you safe, well-informed and fully connected to the Lee County Sheriff's Office.

In the near future, I will be highlighting our Real Time Intelligence Center – "RTIC," stay tuned!

As your sheriff, I'm focused on keeping Lee County a safe and enjoyable paradise for all citizens and visitors.

This month, I'm going to underscore my information initiative and give multiple examples of opportunities to stay connected with the Lee County Sheriff's Office. If you haven't already done so, please download our smartphone app. The app features access to our popular arrest search

BROADWAYPALM PRESENTS

February 13 - April 4

Kinky Boots

Based on true happenings, this heartwarming story tells of Charlie, a factory owner struggling to save his shoe business and Lola, a fabulous entertainer in need of some sturdy stilettos. The two have seemingly nothing in common, but with a little compassion and a lot of understanding, this unlikely duo learns to embrace their differences and find they have more in common than they think! Featuring original songs by pop icon Cyndi Lauper, this high-energy, full-hearted hit is inspiring audiences to let love shine and showing them that sometimes the best way to fit in is to stand out!

April 9 - May 16

Something ROTTEN

"The Producers + Spamalot + The Book of Mormon. Squared!" - *New York Magazine*. Set in 1595, this hilarious new musical comedy tells the story of brothers Nick and Nigel Bottom, two playwrights stuck in the shadow of the Renaissance rock-star Will Shakespeare. So desperate to write a hit play, when a prophet foretells that the future of theatre involves singing, dancing and acting at the same time, the brothers set out to write the world's very first MUSICAL! *Something Rotten!* is a hilarious serving of entertainment and an irresistible ode to the dazzling creation of musicals.

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Cruising To Green Flash

By Joanna Hogan

Captiva, Fla. — Some 40 Town & River Cruise Club skippers and crew members enjoyed a Jan. 25 luncheon at the Green Flash Waterfront Restaurant.

A spectacular view of Pine Island Sound captivated everyone, many of whom arrived via member yachts including *Sal-Vation*, *Persistence*, *Ken Do* and *Angelica Rose*, the latter named for the granddaughter of our commodore, Mike DiBenedetto and his sparkling first mate, Liz DiBenedetto, who served as the event's photographer for the event.



Dick Hogan and the 50/50 raffle lucky winner Honorata Shue

The cruisers also enjoyed tempting menu offerings such as calamari, buffalo chicken wings, crunchy grouper sandwiches, Philly cheesesteak, Timmy's Nook hamburgers and more. The Bloody Mary and the screwdriver were among the most popular "day drink" thirst quenchers.

Honorata Shue won the 50/50 drawing; and a half dozen mariners knew the right answers in a "Florida man headline competition" (created by the day's co-host, Richard Hogan).



New member Jim Sweet with wife Lois



Ken and Adrienne Beebe, Fred and Lorraine Ford-Smith and Lyn Morningstar



New members Don Zdunczyk and Pam Johnson



Members and guests are enjoying the day!

Florida Headline Competition

Which of these actual Florida man or Florida woman headlines are from Florida and which aren't?

- Florida man attacks woman with pool noodle after she repeatedly throws his watermelon into ocean.
- Florida man attacks friend with sword in drunken dispute over penmanship.
- Florida woman pulls foot-long gator from her pants in traffic stop.
- Florida man overcome by blue-green algae after jumping into canal to escape police.
- Paranormal investigator faces charges after "shooting at ghosts."
- Florida man calls 911 to ask for help finding his remote.
- Florida woman says she crashed because she saw a Sasquatch.
- Florida woman admits using county cash to buy dog tuxedo.
- Florida man turns self in to police for littering.
- Florida man had 800 pounds of stolen lemons.
- Florida woman says lingerie firm fired her because she was "too hot."
- Florida man jumps 177 feet to his death from 10th-floor Royal Caribbean cruise ship deck.
- Florida man arrested for punching out gas pumps, car wash machinery and some trees because angry with girlfriend.
- Florida man arrested for getting naked and doing strange dance in McDonald's.

Harry Lichtsien from page 1

We all will celebrate how he was able to rise above and change his moments of pain and depression to laughter, enjoyment, and giving to others through his improv work and family. It will also feature some private moments – of video with Sprite, his beloved dog, and her attempts to join the troupe at the last performance. There will be time to share your special Harry or Sprite moments and we will share how my journey as Harry's caregiver was helped in some humorous ways through palliative care and improv. Information on palliative care, improv and caregiving will be available.

Harry's family of improvisers, who were all there with him at the end, promised Harry they would celebrate his legacy and pass on to others what they have learned working with him – by creating this show. We invite residents of Town & River to join us for this public tribute to celebrate Harry's legacy of laughter.

Date: March 23

Time: 7:30 p.m.

Where: New Phoenix Theater, 13211 McGregor (beside First Watch)

Cost: \$20 (net proceeds to benefit New Phoenix Theater)
Buy tickets online: <<https://www.eventbrite.com/myevent?eid=93412143235>>

For more information call: (239) 481-7158.



Harry's Senior Moment Improv Troupe: Top row: Jean Zelko, Leigh Shein, Charlene Baron; Bottom row: Harry L., Marilu Garbi, Chris Ames



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!

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



Board Of Directors Meeting Minutes [Unapproved]

Thursday, January 9, 2020

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

Officers, Directors, & Residents Present

A quorum was established. Present: Directors Roy Benton, Rick Chubb, Kay Gloris, Martha Smith, Secretary Renee Notes, Treasurer Gary Hudson & Executive Secretary Sally Stigler. Absent: Directors Marge Byrne, Myriam Lentz, Rick Ginsburg, Carol Notes, & Joe Tomaino. No residents were in attendance.

Approval Of Minutes – December 12, 2019 minutes were approved by motion as submitted.

Treasurer's Report – Gary Hudson

Gary emailed December financial statements to Board Members earlier in the week. Mark noted 2020 Dues Invoices will be mailed following the annual meeting. Gary reported Lake Assessment Invoices were mailed December 12th & several payments have already been received. The proposed 2020 Annual Budget will be presented & voted upon at the January 16th Board Meeting immediately following the Annual Meeting. The treasurer's report was approved by motion.

Annual Meeting Preparations

The notice of the Annual Meeting mailing was mailed with proxies & return envelopes for the official election of Directors Roy Benton, Rick Chubb & Joe Tomaino. These three appointees will be voted on at the annual meeting. The Board will recommend the dues remain at \$120 per year.



Mark will lead a discussion of the Board accomplishments for 2019 & upcoming goals for 2020. Roy Benton will host a presentation on seawall repairs & replacements. Mark noted that ARCDOR only states that "All docks, seawalls, pilings, boat lifts/boat elevators shall comply with Lee County Codes and other applicable laws and regulations." Units 6 and 11 state "No seawalls shall be erected or constructed by any grantee, applicant, purchaser or optionee except with the expressed written permission of the Grantor and/or company or association." None of the DOR documents address standards for seawalls. Roy noted Punta Gorda instituted a program whereas all owners pay \$450 per year as long as they own the property. If & when a seawall needs repair or replacement the project is completed at no additional expense to the homeowner. Roy will arrange a meeting with Punta Gorda officials to discuss this option, & in February have a T&R meeting to present details to owners.

Renee offered to print copies of the Agenda to be given to attendees, Mark will provide copies of the 2019 Annual Meeting Minutes & Rick will provide color-coded copies of the T&R Unit Map.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30 p.m. The next Board Meeting will convene immediately following the annual meeting. February, March, April and May meetings will be on the second Thursday at 6:30 p.m. at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler,
Executive Secretary

TOWN & RIVER CIVIC ASSOCIATION, INC.
OFFICERS & BOARD OF DIRECTORS - as of January 10, 2020
www.townandriverfl.com

President	Mark Generales	239-676-5676	pres@townandriverfl.com
Vice President	vacant		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	Roy Benton	dir1@townandriverfl.com 239.462.6515
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: _____

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If your broker's firm expects him to sell its own investment products, he or she may be under pressure to sell investments that aren't necessarily appropriate for you. We provide personalized investment attention in order to help you achieve *your* financial objectives.

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

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

Alex & Jacqueline Lambros



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Town & River Civic Association Inc. Balance Sheet As of January 31, 2020

	<u>Jan 31, 20</u>
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	9,988.99
First Citizens Bank - MMS	44,876.32
Total Checking/Savings	54,865.31
Accounts Receivable	
Accounts Receivable	10,608.92
Total Accounts Receivable	10,608.92
Other Current Assets	
Prepaid, Lake Expense	665.00
Prepaid, Other Expense	1,594.98
Total Other Current Assets	2,259.98
Total Current Assets	<u>67,734.21</u>
Total Assets	<u>67,734.21</u>
Liabilities & Equity	
Equity	
Prior Year Fund Balance	56,180.89
Net Income	11,553.32
Total Equity	<u>67,734.21</u>
Total Liabilities & Equity	<u>67,734.21</u>

Town & River Civic Association Inc. Profit And Loss January 2020

	<u>Jan 20</u>
Ordinary Income/Expense	
Income	
Income	
Income - Mandatory	10,830.00
Income -Voluntary	1,920.00
Total Income	12,750.00
Interest Income	1.90
Total Income	12,751.90
Expense	
Accounting fees	315.00
Corp Insurance	251.08
Meeting Rooms	125.00
Newspaper Postage	276.04
Storage Expense	99.83
Utilities	45.05
Website Maintenance	86.58
Total Expense	1,198.58
Net Ordinary Income	11,553.32
Net Income	<u>11,553.32</u>

Montage Women's Club

The Montage Women's Club is a social and philanthropic club open to all women residing in Lee County. We meet on the fourth Thursday of each month at The Landings Yacht, Golf, and Tennis Club (off McGregor Boulevard south of College Parkway). Meetings begin at 11:30 a.m. for lunch and are followed by an informative program. Within the organization are various interest groups for members' participation. Membership is open to both year-round and seasonal residents. We welcome you to visit Montage for a luncheon.

Our next meeting takes place on Thursday, March 26. Our featured speakers will be Mr. K. C. Schulberg, executive director, Calusa Waterkeeper Inc., and Mr. John Cassani, a founding member of Calusa Waterkeeper and a current director. Calusa Waterkeeper is a nonprofit organization dedicated to the protection of the Caloosahatchee River and Estuary, Lake Okeechobee, Nicodemus Slough, Charlotte Harbor, and Lee County beaches, through education and

promotion of responsible use and enjoyment by all people. Schulberg and Cassani will update our members regarding the current status of our local water quality issues, a subject of vital interest to all living in Southwest Florida.

If you would like to attend a Montage meeting, need further information, or would like to make a reservation, please call (239) 481-7765. Reservations cut-off to attend this meeting is 12 p.m., Thursday, March 19.

Crossword Solution from page 2

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

Sudoku Puzzle Solution from page 2

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

Word Scramble Solution from page 2

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Understanding The Medicare Tax For High Earners

Presented by
Jacqueline J. Lambros,
Registered Principal

As a result of the Affordable Care Act, the Medicare contribution tax has increased for high earners. How could the Medicare tax affect you?

The Medicare Contribution Tax

The 2.9 percent Medicare tax continues to be applied to wages and net self-employment income. Half of the tax (1.45 percent)



is picked up by the employer and the other half (1.45 percent) by the employee. An additional 0.9 percent tax, made effective in 2013, is now levied on wages and self-employment income above certain thresholds.

Wages or net earnings greater than \$200,000 (single), \$250,000 (married), or \$125,000 (married but filing separately) will now be taxed at an overall rate of 3.8 percent. The 0.9 percent rate increase applies only to the employee's (or self-employed taxpayer's) share of the Medicare tax. Unlike the Social Security tax, which has a "wage base" ceiling, there is no compensation limit. Each dollar is subject to the Medicare tax.

Tax On Investment Income

The 3.8 percent Medicare tax also applies to most net investment income. It is applied to the lesser of net investment income or the excess of modified adjusted gross income (MAGI) over the applicable threshold. The exceptions are distributions from retirement accounts—including pensions, 401(k)s, and IRAs—and income generated from municipal bonds. Keep in mind, however, that distributions from retirement accounts can push your adjusted gross income over the threshold, thus subjecting you to a 3.8 percent tax on your other investment income.

The following types of investment income are affected:

- Taxable interest
- Capital gains
- Dividends
- Nonqualified annuity distributions
- Royalties
- Rental income
- Personal residences with appreciation greater than \$250,000 (\$500,000 if married)

The law also applies to estates and most trusts. The threshold for estates and trusts is the amount at which their highest tax bracket begins.

Calculating The Tax

For individuals, the 3.8 percent Medicare tax is applied to the lesser of net investment income or the excess of MAGI over the applicable threshold (\$200,000 for single filers, \$250,000 for married filers, and \$125,000 for married filing separately).

Example: Mark and Sue have earnings from wages

of \$175,000 and investment earnings of \$100,000. The couple's total wages and investment earnings (MAGI) equal \$275,000. According to the rule, the 3.8 percent Medicare tax will be applied to the lesser of net investment income (\$100,000) or the excess of MAGI over the applicable threshold (\$25,000). In Mark and Sue's case, then, only \$25,000 will be subject to the Medicare tax. The entire \$100,000 in investment income will be subject to either capital gains or ordinary income tax, depending on the nature of the income.

How Can You Plan Around the Medicare Tax?

If you believe that your income tax rate will be higher in the future than it is today, you may want to consider taking some kind of action to minimize the impact. One possibility might be a Roth IRA.

Roth IRA Conversions. Roth IRAs have become popular alternatives to traditional IRAs. Not only does money held in a Roth IRA grow tax-deferred for federal income tax purposes, but distributions are also tax-free if certain requirements are met. (**Please note:** State tax treatment of Roth IRAs differs. Consult your tax advisor about your state's rules.) Another advantage is that no minimum distributions are required upon reaching age 70½. Thus, you may avoid having retirement distributions increase your adjusted gross income over the threshold and exposing other income to the Medicare surtax.

If a Roth IRA makes overall financial sense for you, you can convert a traditional IRA to a Roth IRA. When you convert to a Roth IRA, you pay income tax on the taxable dollars that are converted. These taxes are due in full in the year of conversion. Paying taxes on the conversion today may allow future distributions to escape scheduled tax increases later. It is generally better to pay these taxes with funds from another account; using IRA assets will typically result in more taxes and may involve early withdrawal penalties, depending on your age.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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