

Are You Following The Rules?

To educate our community about deeds of restrictions (DORs) and how to maintain property values, periodically this newsletter will highlight restrictions which are the subject of the greatest number of complaints by neighbors and/or most frequently violated. The legal purpose of the Town & River Civic Association is to enforce the deeds of restriction. Your Board of Directors strongly encourages voluntary compliance.

Hedges – Plan For Addressing Violations

(approved by Town & River Civic Association Board of Directors March 12)

a. Hedge restrictions may be found at www.townandriverfl.com. Relevant sections of each DOR are reproduced at end of this plan.

b. Reasons for hedge restrictions in the Deeds of Restrictions:

- i. Visual – to not impair views of canals or lake
- ii. Safety – front setback hedge restrictions. In order not to impair view from driveway or road of human, pet, bicycle, or vehicular traffic, front hedges are not allowed.
- iii. Safety – fewer places for bad guys to hide

c. Owners will have until June 30 to bring non-complying hedges into compliance.

d. Non-complying hedges which remain thereafter and of which the association is either already aware or subsequently made aware will be offered pre-suit mediation. A list of five mediators will be provided to the owner/violator and the violator and association board representative will agree on one. Cost is split between the two parties.



e. If mediation does not result in a mutually satisfactory solution, the board will consider filing suit against the homeowner to legally force compliance.

ARCDOR Units 3,4,5,7,8,9,11,12,13 (E) Walls, fences, and hedges shall not extend into the front setback and shall not exceed the height of five (5') feet in the side and rear setback. Walls or fences of solid construction and solid hedges in the rear set back of waterfront lots shall not exceed three (3') feet in height. See through fences such as, but not limited to chain link fence shall not exceed four (4') feet in height in the rear setback of the waterfront lots. Height or elevation of any wall, fence, or hedge shall be measured from the existing property elevation.

Unit 6 No boundary wall shall be constructed with a height of more than five feet above the ground level of adjoining property and no boundary line hedge or shrubbery shall be permitted with a height of more than five

feet. Waterfront walls of solid construction or solid waterfront hedges shall not be permitted in excess of three feet in height. Such walls or hedges where partially open will be permitted to a height of not more than five feet. No wall, hedge or fence shall extend beyond the setback line of the property. The heights or elevations of any



wall shall be measured from the existing property elevation. Any questions as to such heights may be conclusively determined by the Grantor or association.

Unit 11 No boundary wall shall be constructed with a height of more than five feet above the ground level of adjoining property and no boundary line hedge or shrubbery shall be permitted with a height of more than five feet. Waterfront walls of solid construction or solid waterfront hedges shall not be permitted in excess of three feet in height. Such walls or hedges where partially open will be permitted to a height of not more than five feet. No wall, hedge or fence exceeding two feet in height shall extend beyond the setback line of the property. The heights or elevations of any wall shall be measured from the existing property elevation. Any questions as to such heights may be conclusively determined by the Grantor or association.

Board Of Directors Meeting Minutes [Unapproved]

Thursday, February 13, 2020

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

Officers, Directors, & Residents Present

A quorum was established. Present:

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

Approval Of Minutes – January 9, 2020 minutes were approved by motion as submitted.

Treasurer's Report – Gary Hudson

Gary emailed December financial statements to Board Members earlier in the week. He noted 2020 Dues Invoices were mailed following the annual meeting and payment is due by February 29. Lake Assessment Invoices were mailed December 12th with thirteen (13) remaining unpaid as of January 31. These will be mailed reminder notices. Gary finished and emailed the proposed 2020 Budget to Board Members prior to the meeting. He went through it, line item by line item. The 2020 Budget & December 31 financial statements were both approved by motion.

Architectural Review/Dor Discussion – Gary Hudson

Town & River Permit Cases report from the county covering 1/1/2020 to 2/1/2020 indicated only one permit in Town & River that required attention by the Deeds of Restriction Committee. A permit was issued for a 6 ft. solid fence for a property on Erin Marie. Gary

will inform the owner that side of property fences are limited to no higher than 5 ft. Note: subsequent to the board meeting the owner was emailed and the owner has instructed the fence contractor to cut it down to 5 ft. Mark recommended a committee be established to develop ideas for reducing the hours Gary spends on T&R business, particularly deeds of restriction issues (violations and architectural review).

New Business:

Lake Seawall – Renee Notes

Renee reported further meetings & research on a possible MSBTU [Municipal Services Benefit Taxing Unit] is required before presenting this idea to, and convening a meeting of seawall owners surrounding the lake.

Unit 6 & Unit 11 Consolidation – Mark

Mark noted a total of fifty-six (56) Yes votes of approval are needed for the measure to pass. Gary suggested contacting owners in these two units via email, with a follow-up by Board Members going door to door. If possible, the Board would like to accomplish the consolidation in the year 2020. Gary will email the Board comparisons he has made among the 3 DOR's.

Speeding – Martha Smith

Martha noted she has received complaints from several residents concerning speeders. Rick Chubb suggested installing two solar powered Radar Speed Signs at a cost of \$3,000 each.

Retreat – Mark Generales

Mark has set our board retreat for Saturday, May 16th at Crowne Plaza. The association attorney will be in attendance to teach a HOA board certification course. This will be a refresher for those who are already certified and provide certification for those who aren't.

Adjournment

With no further business, the meeting was adjourned by motion at 7:40pm. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, March 12, 2020 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,

Sally Stigler

Executive Secretary

HOA Dues Payment Information

2020 dues of \$120 were 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

Flowers

By Ellie Neal

Yonep Seor Snypa Siday
 Puilt Cllai Antpiue Niaarcton
 Docrih Fadfolid Lgrmdoia Drvalnee

Word Scramble Solution on page 7

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 7

Crossword Puzzle

Across

- Manages
- Brother of Jacob
- Badgers
- Any compound of oxygen
- Mats of grass
- Beige
- Ornamental
- “Whoopee!”
- Captivate
- Crimson
- 3 in a yard
- Thin disk of unleavened bread
- Abstains from eating
- Cook
- Decrease
- Postmortem
- A witty saying
- Brain cell
- Untie
- Version
- Accord
- Swallow
- A flat circular plate
- Brag
- Insect stage
- Tracks
- Consumed food
- Entry
- Against
- Mutable
- Fraud
- No more than
- Bounds
- Protagonist
- At one time (archaic)
- Homes for birds

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

- Cypher
- Beasts of burden
- Printer’s unit
- Anagram of “dome”
- Goat antelope
- Eastern Standard Time
- Evening event
- Hostile
- Previously owned
- Original
- Pains
- Welcome
- Hard fats
- Genus of macaws
- Travel through the air
- Deceptive maneuver
- Walking stick
- Tinted
- Decorative case
- Very loudly (music)
- Twirled
- Dot
- Kiss
- Hindu princess
- Does something
- Docile
- _____ nor
- Estimated time of arrival
- Besmirches
- Offensively bold
- 1/16th of a pound
- Fragrant oil
- Muzzle
- Sea
- Climax
- Arrived
- Wanes
- Narrow opening
- Collections
- Mesh

Crossword Solution on page 7



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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.sherifflee.org. For more information, call Program Director John McGraw at 258-3295 or email jmcgraw@sherifflee.org.



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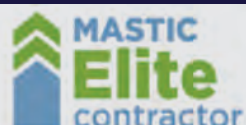
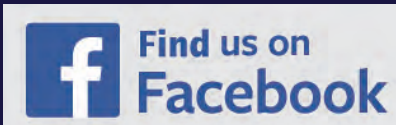
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Town & River Cruise Club Valentine's Luncheon

By Liz DiBenedetto

The Town & River Cruise Club held its Valentine's Luncheon on Feb. 15 at the Lighthouse Restaurant. The weather was beautiful and over 35 members and guests arrived by boat and car. The restaurant was decorated for the occasion, where all enjoyed a wonderful lunch. Various games were played as well. The lucky winner of the 50/50 raffle was Carol Pease. Other winners of various games received chocolate candy hearts. A good time was had by all.



The other lucky winners were Bob Pease and Ken Beebe.



The Marras and Murphys enjoyed the cruise on a beautiful day.



Liz DiBenedetto challenges the club members to guess the number of kisses in the jar.



Sue Sena was a bingo winner. Chocolate, yum!



Cecilia Bourdon was the winner of the challenge.



The Beebes led a convoy of boats to the Lighthouse Restaurant.



The Town & River Cruise Club members enjoyed the cocktails and conversation before lunch.



Playing Valentine bingo is serious business.



Carol Pease was thrilled to win the 50/50 draw.

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

	Feb 20	Jan - Feb 20
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,830.00
Income - Voluntary	18,210.00	20,130.00
Total Income	18,210.00	30,960.00
Interest Income	1.78	3.68
Total Income	18,211.78	30,963.68
Expense		
Accounting Fees	95.00	410.00
Bank Fees	6.00	6.00
Corp Insurance	251.08	502.16
Legal Expense	55.00	55.00
Meeting Rooms	0.00	125.00
Newspaper Postage	138.10	276.12
Office Expense	14.10	14.10
Postage Expense	81.76	81.76
Printing & Postage	1,139.74	1,139.74
Professional Fees	315.00	315.00
State Fee	61.25	61.25
Secretary Expense	352.50	352.50
Storage Expense	99.83	199.66
Utilities	44.85	89.90
Website Maintenance	86.58	173.16
Total Expense	2,740.79	3,801.35
Net Ordinary Income	15,470.99	27,162.33
Net Income	15,470.99	27,162.33

Town & River Civic Association Inc. Balance Sheet As of February 29, 2020

	Feb 29, 20
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	33,171.13
First Citizens Bank - MMS	44,878.10
Total Checking/Savings	78,049.23
Accounts Receivable	
Accounts Receivable	3,301.56
Total Accounts Receivable	3,301.56
Other Current Assets	
Prepaid, Lake Expense	1,005.11
Prepaid, Other Expense	1,257.32
Total Other Current Assets	2,262.43
Total Current Assets	83,613.22
Total Assets	83,613.22
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	270.00
Total Other Current Liabilities	270.00
Total Current Liabilities	270.00
Total Liabilities	270.00
Equity	
Prior Year Fund Balance	56,180.89
Net Income	27,162.33
Total Equity	83,343.22
Total Liabilities & Equity	83,613.22

Adoptable Cats And Kittens

Eve

Hi there! My name is Eve – just think of a cool summer's eve when you think of me. I'm only about 2 or 3 years old, so I'm still young and playful. I've had a rough life so I'm looking for someone to love me forever. I was found in a garden center, trying to protect my five kittens. I was emaciated, full of tapeworms and missing fur. Luckily, someone from Haven on Earth Animal League took



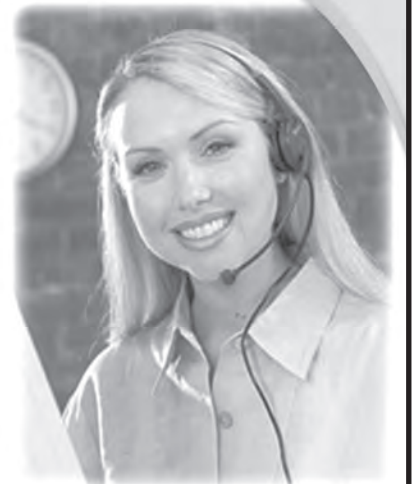
me in and fostered me. I'm all better now and ready to spend my life being pampered, as I should be. I am very affectionate and like to cuddle in bed or on the sofa with my human. I get along with other cats and I even like the dogs in the house – but don't tell anyone. Call Aviva (my foster mom) if you want to meet me at (239) 204-6849 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.

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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: _____

Recipe Corner

Antipasto Squares

Yields: 6 Servings
Prep Time: 15 Minutes
Total Time: 1 Hour

Ingredients

- Cooking Spray
- 2 (8 ounces) tubes crescent dough
- 1/2 pound deli ham
- 1/4 pound pepperoni
- 1/2 pound sliced provolone
- 1/4 pound sliced mozzarella
- 1 cup (16 ounces) jar sliced pepperoncini
- 2 tablespoons extra-virgin olive oil
- 1/4 cup freshly grated Parmesan
- 1 teaspoons dried oregano



Directions

1. Preheat oven to 350 degrees F and grease a 9" x 13" baking sheet with cooking spray. Place one unrolled can of crescents on prepared baking sheet and pinch together seams. Layer ham, pepperoni, provolone, mozzarella, and pepperoncini.
2. Unroll remaining tube of crescent dough and place on top of pepperoncini. Pinch together seams to seal.
3. Brush oil all over top of crescent dough, then sprinkle with Parmesan and oregano.
4. Bake until dough is golden and cooked through, about 35 minutes. (If dough is browning too quickly, cover with foil.)
5. Let cool at least 15 minutes before slicing into squares.



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Best Buddies To Host Second Annual Walk

Best Buddies of Southwest Florida will host its second annual Friendship Walk in support of the local community with intellectual and developmental disabilities living in isolation.



A walk for inclusion. A walk dedicated to ending the social, physical and economic isolation of the 200 million people with intellectual and developmental disabilities (IDD). A walk that is set to take place on the beautiful morning of April 18 at Miromar Outlets.

Since October of 2017, Best Buddies in Southwest Florida has grown from having two school chapters to 26 school chapters. Best Buddies is closing the gap on an isolated community and bringing elementary to college-aged students together through the "buddy" system.

The second Friendship Walk will take place on Saturday, April 18. Registered walkers raising a minimum of \$50, will receive a Best Buddies T-shirt and they will join the movement of igniting life change through inclusion and international friendships. Following the walk will be a "Party in the Park," a celebration that will include the walk, music from a live D.J., face painting, food, cheerleaders, therapy dogs and many more family-friendly activities for people of all ages.

"Last year we had almost 600 registered walkers – we are looking forward to a wonderful turnout again this year! It will be a day for the books, a day that you will want to be certain is on your schedule!" said Friendship Walk Chair, Cynthia Lingley.

How can you be a part of this life changing Friendship Walk?

- 1. Register to walk:** Join a team or get your friends, coworkers or family together and create a team and register at www.bestbuddiesfriendshipwalk.org/southwestflorida/.
- 2. Become a sponsor:** Sponsor levels begin at only \$500. Call 275-2510 for more information.
- 3. Fundraise, fundraise, fundraise:** Help Best Buddies reach and surpass the goal of \$45,000 for programs in Southwest Florida! Best Buddies programs empower the special abilities of people with intellectual and developmental disabilities by helping them form meaningful friendships with their peers, secure successful jobs, live independently, improve public speaking, self-advocacy and communication skills, and feel valued by society.

Best Buddies of Southwest Florida is proud to announce Tamiami Ford as presenting sponsor for the 2020 Friendship Walk. Additional sponsors include New Era Construction, Conditioned Air, IMA Creative, Golisano Children's Hospital/ Lee Health, and Morgan Stanley – the Dubeau Group.

About Best Buddies

Best Buddies International is a nonprofit 501(c)(3) organization dedicated to establishing a global volunteer movement that creates opportunities for one-to-one friendships, integrated employment, leadership development, and inclusive living for people with intellectual and developmental disabilities (IDD).

To learn more about Best Buddies, visit www.bestbuddies.org.

Continental Women's Club

Join us on Thursday, April 2 when our guest speaker will be Dennis Solon with Florida Coalition Against Human Trafficking. He will speak about this problem on a local level and what is being done to stop it.

Continental Women's Club monthly meetings are held on the first Thursday of each month at 11:30 a.m. at The Hideaway Country Club, 5670 Trailwinds Drive, Fort Myers

33907. The cost to attend the luncheon is \$24. Please call (239) 691-7561 for additional information.

Liz Paul, 2018/20 President,
Continental Women's Club of Greater Fort Myers
lizpaul@comcast.net
(239) 691-7561

Lee Republican Women Federated April Dinner Meeting

- Monday, April 13
- Pinchers – The Marina at Edison Ford, 2360 W. First St., Fort Myers, FL 33901. Located adjacent to the Edison and Ford Winter Estates in the Fort Myers Downtown River District.
- 5:15 p.m. social, dinner and program to follow.
- April's program will be unsung hero Todd Barber of

the Iona McGregor Fire District, recipient of the Chief's Values Award.

• \$25

For reservations call or text Ashley Winstel at (602) 708-8663 or email acwinstel@gmail.com or <https://leerepublicanwomen.com/productcategory/register/> before April 9 at noon.

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. with a short social period followed by lunch and then an informative speaker 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, April 23. This will be a special meeting as it will be a celebration of Montage's 10th anniversary. Guests will include all former club presidents who will have an opportunity to share some anecdotes, and all members are encouraged

to dress in Montage's logo color of lime green. The agenda will also include the awarding of scholarships to three deserving local female recipients and to learn details of their scholastic achievements and respective goals in furthering their education. In addition, our featured speaker will be Sundance Orchids of Fort Myers. Sundance will speak on how easy it is to grow many varieties of orchids, bromeliads, and air plants as well as informing us on the various orchid logs and trees and how to repot an orchid. In their local orchid and bromeliad nursery Sundance Orchids have 25,000 orchids and 20,000 bromeliads.

If you would like to attend a Montage meeting, need further information, or would like to make a reservation, please call Rita Artwohl at (239) 481-7765. Reservations cutoff to attend this meeting is noon, Thursday, April 16.

From The Desk Of Sheriff Carmine Marceno

The heart of a volunteer asks just one thing, "What can I do to make a difference?"



I am fortunate to have more than 102 community volunteers who regularly ask that very question as members of our Volunteer Observers Impacting Community Effort program. Also known as V.O.I.C.E., our members are men and women from all walks of life who are dedicated to helping me and my team provide you with a higher level of service while saving taxpayer dollars.

In a display of unselfish commitment to their community, these amazing men and women contributed more than 41,100 hours to your Lee County Sheriff's Office in 2019. By utilizing their wide array of skills, talent and time to assist

in areas that would have normally been handled by paid personnel we were able to save over one million dollars in manpower.

I am very proud of this successful program and encourage you to join our team. Our volunteers play an integral part in the day-to-day operations of the agency, so you will find many opportunities available to you as long as you can dedicate at least 16 hours of your time each month. V.O.I.C.E. members assist deputies in a wide variety of jobs, including traffic control, business and neighborhood patrols, picking up found property, tagging abandoned vehicles, fingerprinting children, participating in community events, and helping civilian personnel with operational support duties.

Many of our volunteers are retired, but anyone 18 or older may apply. Applicants must have at least a high school diploma or G.E.D, possess a valid driver's license and have no criminal record. To be a part of this select group of individuals, call V.O.I.C.E. at (239) 477-1422.



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
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Fort Myers Republican Women's Club

Dedicated To Political Awareness

Candidate Forums To Begin At Monthly Luncheons Of Republican Women

Candidate forums will begin in April for the Fort Myers Republican Women's Club. The April 21 luncheon meeting will feature Republican candidates for State House districts 78 and 79. Candidates will have opening and closing remarks as well as answering questions from the members.

The meeting is held at The Helm Club, The Landings, South Fort Myers. The public is invited to attend the luncheon and the program. Parking is free. A social hour begins at 11:15 a.m. The noon lunch will be followed by the candidate forum.

The luncheon cost is \$20. Attendees may donate their luncheon cost to a candidate of their choice and the club will pay for the meal. Reservations are required by Thursday, April

16, and may be made by contacting Tina Laurie, 489-4701. Additional information about the club may be obtained by contacting Tina Laurie, 489-4701.

Crossword Solution from page 2

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

Sudoku Puzzle Solution from page 2

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

Word Scramble Solution from page 2

Peony	Rose	Pansy	Daisy
Tulip	Lilac	Petunia	Carnation
Orchid	Daffodil	Marigold	Lavender

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Mortgage And Debt Rules Of Thumb

Presented by *Jacqueline Lambros, Registered Principal*



Most people carry some amount of debt, whether in the form of a student loan, a mortgage, or a car loan. Indeed, making large purchases using someone else's money is often a smart financial move. Borrowing is convenient, allowing you to purchase big-ticket items with less out-of-pocket cash. And, with today's attractive interest rates, it's relatively low cost. But taking on any amount of debt comes with risk. A financial setback can reduce your ability to repay a loan, and any amount of debt may prevent you from taking advantage of other financial opportunities.

How Much Debt Can You Afford to Take On?

When analyzing your ability to carry debt, take a close look at your personal finances, focusing on the following factors:

Liquidity. If you suddenly lost your job, would you have enough cash at the ready to cover your current liabilities? It's a good idea to maintain an emergency fund to cover three to six months' worth of expenses. But don't go overboard. Guard against keeping more than 120 percent of your six-month expense estimate in low-yielding investments. And don't let more than 5 percent of your cash reserves sit in a non-interest-bearing checking account.

Current debt. Your total contractual monthly debt payments (i.e., the minimum required payments) should come to no more than 36 percent of your monthly gross income. Your consumer debt – credit card balances, automobile loans and leases, and debt related to other lifestyle purchases – should amount to less than 10 percent of your monthly gross income. If your consumer debt ratio is 20 percent or more, avoid taking on additional debt.

Housing expenses. As a general rule, your monthly housing costs – including your mortgage or rent, home insurance, real estate taxes, association fees, and other required expenses – shouldn't amount to more than 31 percent of your monthly gross income. If you're shopping for a mortgage, keep in mind that lenders use their own formulas to calculate how much home you can afford based on your gross monthly income, your current

housing expenses, and your other long-term debt, such as auto and student loans. For a mortgage insured by the Federal Housing Administration, your housing expenses and long-term debt should not exceed 43 percent of your monthly gross income.

Savings. Although the standard recommended savings rate is 10 percent of gross income, your guideline should depend on your age, goals, and stage of life. For example, you should save more as you age, and as retirement nears, you may need to ramp up your savings to 20 percent or 30 percent of your income. Direct deposits, automatic contributions to retirement accounts, and electronic transfers from checking accounts to savings accounts can help you make saving a habit.

Evaluating Mortgage Options

If you're in the market for a new home, the myriad of mortgage choices can be overwhelming. Fixed or variable interest rate? Fifteen- or thirty-year term? If it were merely a question of which mortgage provided the lowest long-term costs, the answer would be simple. In reality, the best mortgage for a particular household depends on how long the homeowner plans to stay in the house, the available down payment, the predictability of cash flow, and the borrower's tolerance for fluctuating payments.

How long will you be there? One rule of thumb is to choose a mortgage based on how long you plan to stay in the home. If you plan to stay 5 years or less, consider renting. If you plan to live in the house for 5 to 10 years and have a high tolerance for fluctuating payments, consider a variable-rate mortgage for a

longer term, such as 30 years, to help keep the cost down. If the home is a long-term investment, choose a fixed-rate mortgage with a shorter term, such as 15 or 20 years.

Is a variable-rate mortgage worth the risk? Because the monthly payments are typically lower with variable-rate mortgages, they are generally the easiest to qualify for – and may enable you to purchase a more expensive home. Variable-rate mortgages also allow you to take advantage of falling interest rates without the cost of refinancing. But keep in mind that it's generally not wise to take on a variable-rate mortgage simply because you qualify for one. Although these mortgages offer the lowest interest rate, they're also the riskiest, as the monthly payment can increase to an amount that may prove difficult to meet. Selecting a shorter loan term, such as 15 years, can help lessen this risk.

Remember, when it comes to taking on debt, the loan amount you qualify for and the amount you can comfortably afford to repay may not be one and the same. Be sure to consider your special circumstances before taking on debt to buy a home or make another major purchase.

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.

Did You Know...

There Are Almost Eight Million Possible Seven-Digit Phone Numbers Per Area Code?

Each area code has 792 possible prefixes or NXX codes (for example, NXX-XXXX or 555-1234), explains the Public Utility Commission of Texas. And each "NXX" has 10,000 possible phone numbers attached

to it. So, with a little math, we know that theoretically, there are 7,920,000 possible seven-digit phone numbers in each area code. Obviously, not all of these numbers are put into use, so you don't have to try nearly eight million numbers if you're trying to randomly dial a friend who lives nearby.



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