

Town & River Cruise Club Annual Picnic 2022

The Town & River Cruise Club (T&R CC) ended the 2021/22 season with a picnic luncheon at Franklin Locks in Alva on Saturday, April 9. The last luncheon was catered by Mission BBQ, everyone was satisfied with the delicious

food. There were 33 members in attendance for our last luncheon. The sun was shining, and the wind was blowing which had our boaters come by car. A fun good time was had by all socializing and playing games. Our final Cruise Club

annual meeting took place after lunch with the election of officers. Our new Commodore is Fred Ford-Smith and Vice Commodore is Deb Haptonstall.



The Town & River Cruise Club held its annual picnic on April 9.



Don Sena presents the slate of officers for the 2022-23 season.



Marge passes the baton to the newly elected commodore.



Fred Ford-Smith presents a plaque and burge to the outgoing commodore, Marge Byrne.



Games, appetizers and friendly chats preceded the BBQ.



Town & River Cruise Club on page 2

Board Of Directors Meeting Minutes [Unapproved]

Thursday, April 14, 2022

Call To Order – President Mark Generales called the meeting to order at 6:30 P.M.

Board Of Directors

A quorum was established with the following Directors Present: Ann Marie Aeschliman, Marge Byrne, Kay Gloris & Myriam Lentz. Officers Present: Secretary Renee Notes. Executive Secretary Sally Stigler was also present.

Absent: Directors John Kristobak, Capt. Craig O'Donnell, Martha Smith & Treasurer Gary Hudson.

Approval Of Minutes – March 10, 2022 minutes were approved by motion.

Treasurer's Report – Marge Byrne & Gary Hudson

- Gary emailed March financial reports to the board earlier in the week.

- With no questions presented, the treasurer's report was approved by motion.

Deeds Of Restriction/Architectural Review Committee – Mark Generales

- John Kristobak & Mark will work together as part of the DOR Committee.

- Marge and Ann Marie will work together to learn the responsibilities of Treasurer.

Committee Reports

Lake Status –Renee Notes

Renee reported the lake is in good condition.

New Business

Board Structure

- Roy Benton has resigned as a board director.
- Rick Chubb has resigned as Vice President & Director of the board.

- Tom Aeschliman was elected as a board director & offered to assist John & Mark on the DOR Committee.

- All board members were asked to invite neighbors & friends in T&R to become board members.

Adjournment

The meeting was adjourned at 7:30 P.M. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, May 12, 2022, at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler
Executive Secretary

All are encouraged to attend our next Board meeting on Sept. 8!

The Board meets on the second Thursday of each month at 6:30 p.m.
The Board does not meet in June, July & August.

South Pointe South Clubhouse
9734 Foxglove Circle, Fort Myers.

Check out our new website
www.townandriverfl.com.

Town & River Cruise Club from page 1



Professional dog trainer and member, Lyn Morningstar gave an informative presentation.

Town & River Civic Association Inc.
Balance Sheet
As of April 30, 2022

	<u>Apr 30, 22</u>
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank 2580	5,843.29
First Citizens Bank - MMS	87,894.41
PayPal Account	6,611.69
Total Checking/Savings	100,349.39
Accounts Receivable	
Accounts Receivable	207.73
Total Accounts Receivable	207.73
Other Current Assets	
Prepaid, Lake Expense	2,519.18
Prepaid, Insurance	4,569.10
Total Other Current Assets	7,088.28
Total Current Assets	<u>107,645.40</u>
Total Assets	<u>107,645.40</u>
Liabilities & Equity	
Equity	
Prior Year Fund Balance	56,180.89
Retained Earnings	28,083.14
Net Income	23,381.37
Total Equity	<u>107,645.40</u>
Total Liabilities & Equity	<u>107,645.40</u>



Members voted to approve the slate of officers.



Cecilia Bourdon presents the treasure's report.



Mission BBQ once again, provided a delectable meal. Yum!

Free Home Pick-up & Next Day Delivery!

Extra service ... no extra cost

239-567-1468



DRY CLEANING TO-YOUR-DOOR

You'll Love Being Taken To The Cleaners™
www.DCTYD.com

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

Seabreeze Communications GROUP

Production Director J. Reid

Sales Department

Al Ullio • Margo Williams • Joe Yapello
• Bonnie Yapello • Becky Pruitt

Mailing Operations

Director Selina Koehler

Production Manager Lee Nostrant

Production Department

Elaine Donholt • Ruth Nekoranec • Katie Heystek
Sherry Whalon • Dianne Strout • Karen Kalisz

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

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

(239) 278-4222 • Fax (239) 278-5583

5630 Halifax Avenue * Fort Myers, FL 33912

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

www.seabreezecomunications.com



Broward Factory Service
6240 Arc Way • Fort Myers, FL 33966
(239) 482-1303



Service Centers Nationwide

License Numbers: CAC056774 • CAC057400 • CFC056867 • CFC1430745 • ES0000336

NEVER PAY ANOTHER EXPENSIVE REPAIR BILL!

Silver \$349*

- Labor
- All Functional Parts
- All Trip Charges
- Unlimited Service Calls
- Air Conditioner (up to 5 tons)
- Wall Thermostat
- Heating (Gas or Electric)
- Ice Water Dispenser
- Ice Maker
- Refrigerator
- Dishwasher
- Garbage Disposal
- Water Heater
- Oven/Range
- Microwave

A/C Tune up

- x1 \$129.00 x2 \$189.00
- 2nd A/C \$79.00 3rd A/C \$79.00

- Refrigerant Levels
- Compressor and Fan Amps
- Condenser Coil (rinse if necessary)
- Contactor Points
- Capacitors
- Seals of Caps and Valves
- Thermostat Operation
- Blower Amps
- Heating System
- Evaporator Coil
- Blower Wheel
- Electrical Connections and Wires
- Temperature Splits
- Float Switch Operation
- Filter (change or wash customer to supply filter)
- Clean Equipment Exterior
- Brush Out Electrical Cabinet
- Flush and Vacuum Drain Line and Pan
- Lubricate All Moving Parts
- Overall Performance

Water Heater Tune up

- x1 \$119.00 x2 \$149.00
- 2nd W/H \$60.00

- Flush Water Heater Tank
- Inspect T and P Valve
- All Plumbing Connections
- All Electrical Connections
- Thermostats
- Elements
- Gas Valve
- Burner
- Manifold
- For Leaks
- Inspect Expansion Tank



Scan to apply online and for terms/conditions.

TOWN & RIVER CIVIC ASSOCIATION, INC.
 OFFICERS & BOARD OF DIRECTORS – as of May 12, 2022
 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	Marge Byrne	239-482-8923	treas@townandriverfl.com

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd		dir1@townandriverfl.com
Brevity Ln N Waterway Dr		dir2@townandriverfl.com
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	John Kristobak	dir3@townandriverfl.com 724-272-6818
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	Ann Marie Aeschliman	dir6@townandriverfl.com 239-270-0000
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Capt. Craig O'Donnell	dir8@townandriverfl.com 239-872-3313
N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-470-6400
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
Deeds of Restriction Committee	John Kristobak	archreview@townandriverfl.com 724-272-6818
Architectural Review Committee	John Kristobak	archreview@townandriverfl.com 724-272-6818

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.

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: _____

Attention: Members in good standing (paid dues and have no outstanding unresolved violations), 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. **An email address is required to access the online directory. EMAIL ADDRESSES WILL NOT BE PUBLISHED IN THE ONLINE DIRECTORY UNLESS YOU GIVE YOUR PERMISSION BELOW.**

Otherwise, the information submitted is for board use only.

If you agree to have your contact information included in a Town & River Directory, accessible by a password, please initial 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 # ____Email Address

GULF HARBOUR YACHT & COUNTRY CLUB



Where Playing In Paradise Is A Lifestyle

GOLF EQUITY MEMBERSHIP

- Unlimited Golf
- Reciprocal With 20 + Area Clubs
- Year-Round Practice Range
- Active Tennis Program
- Wellness Center & Day Spa
- 30 + Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000*

*Plus a new member capital contribution of \$20,000
 Pricing subject to current conditions

**CALL FOR A
 PRIVATE TOUR
 239-444-3631**

SPORTS EQUITY MEMBERSHIP

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

*Plus a new member capital contribution of \$20,000
 Pricing subject to current conditions

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

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

Catch The Action

June On The Water

By Capt. Bill Russell

Warm sunny days with calm seas followed by afternoon thunderstorms is our typical weather pattern for June as summer sets in. Although Southwest Florida is rapidly growing, you notice a big decline of boaters and anglers over the next several months.

As far as fishing goes there will be good days and bad ones, strong tide days should give you the best opportunities. With the summer heat the bite is often better early and late in the day, however, be aware of thunderstorms in the afternoons. If you have the opportunity, fishing after a late day thunderstorm is often very good once the storms pass. However, we have very nasty and dangerous thunderstorms, do not put yourself or others at risk if lightning is in the area.



Tarpon fishing is in full swing throughout the month, fishing around the full and new moon tides may give you the best shot at conquering the silver king. Warm water brings a lot of sharks to our coast, if you want to battle a big fish and avoid the tarpon crowds this may be for you. Anchoring up with fresh bait soaked on bottom or under a float while waiting in the shade with a cool beverage is relaxing and productive. Do not be surprised if you hook a tarpon though!

If you are looking to bring home dinner snapper may be your best bet. Decent size mangrove snapper are moving inshore as well as the Gulf passes. Large mangrove snapper plus grunts and other bottom dwellers are often plentiful in Gulf waters within sight of land over hard bottom and reefs. Shrimp, squid, and small pinfish or pilchards are candy to snapper, but you need to remember they have keen eyesight and easily become leader shy. If the water clarity is good, dropping down to 10- or 12-pound fluorocarbon leader may be necessary to fool the larger fish. A fresh block of chum also helps with the bite, especially offshore.

Gag grouper season reopens this month across Southwest Florida. If you are snapper fishing offshore, it may be worth the time to drop a live bait down on a larger rig and stick it in the rod holder in hopes of hooking a gag. A few big gags are a possibility while fishing the Gulf passes and bridges as well. The minimum size is 24 inches overall length, the further you fish offshore the better the odds of catching larger grouper.

The best snook fishing through the summer months is generally in and near the Gulf passes and islands. Snook may range in size from fish under 20 inches to big females over 40 inches. This is their mating season with large schools of fish found along the beaches and nearby structure with strong tide movement. If they're active and hungry they will pounce on a variety of baits (with live the top choice), if not, they can be difficult to entice.

With warm to hot water and high tides, under the shade of mangrove shorelines and structure such as docks and piers is the place to hunt redfish. Live bait, cut bait, and lures all work, just some better than others at different times. Many anglers

prefer to soak a smelly cut bait on bottom and let the scent bring in the fish. It works great for redfish, and often snook and trout, just be prepared to unhook a number of catfish.

Sea trout, another tasty inshore fish are plentiful and found throughout the inshore waters. Most are caught over grass flats in 3 to 8 feet of water. Fishing over grass flats one can expect a mixed bag including ladyfish, mackerel, jack crevalle, sharks, bluefish, and other species. The best trout action generally occurs before the midday sun heats up the shallow water. It's possible to hook sea trout on a variety of lures and live baits.

If you're making a day of it, as the midday heat sets in is the perfect time to head to one of our beautiful beaches for a swim and picnic lunch. This is also a great time to cool off while wetting a line and possibly get into some good catch and release snook action as schools are working up and down the surf. If a picnic lunch is not your thing, you can drop in to one of the many great island restaurants accessible to boaters for a fresh prepared meal and beverages.

As we enter summer, many anglers, including me, prefer to get an early start and back to the dock before the midday heat sets in. If you fish all day or only a few hours, bring plenty of water and drink often to stay hydrated. It's easy to get caught up in the moment on a hot day and before you realize it you are past the point of return.

You can visit www.myfwc.com for updated fish rules and regulations for your fishing area.

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 26 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."



Town & River Cruise Club Membership Application

Name: _____
 Spouse: _____
 Address: _____
 Phone: _____
 Email: _____

BOAT INFORMATION

Boat Name: _____
 Boat Type and Size: _____
 Boat example – Name: Only in America
 Boat Type and Size: Power 30', Beam 10' 6"

MEMBERSHIP DUES

Dues \$45 / household
 Initiation Fee \$50 / household (included burgee and name tags)

New Members Prorated Dues	
Joining between	
April 1 to September 30	\$45
October to December 31	\$30
January 1 to March 30	\$20

Send Application, Dues and Initiation Fee to: Cecilia Bourdon
 1026 Clarellen Drive
 Fort Myers, FL 33919

Make checks payable to: Cecilia Bourdon

McGREGOR DENTAL WANTS YOUR SMILE!

NEW PATIENT SMILE SPECIAL
 Cleaning, Oral Exam & B.W. X-Rays
\$225.00 Value
NOW \$79.00

The patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for another service, exam or treatment that is performed as a result of and within 72 hours of responding to the ad for the free, discounted fee, or reduced fee service, exam, or treatment. Cannot be combined with any other discount.

JEFFREY BOURNE D.D.S.
WILLIAM SHORACK D.D.S.
 • 20 Years in Ft. Myers/Sanibel
 • Emergencies Always Welcome
 • State of the Art Dentistry

239.590.9919
 15271 McGregor Blvd.
 (Across from Gulf Harbour CC)

WE CATER TO COWARDS!



Let our family assist your family!

239.850.5408
info@STKRealEstate.com



YourSWFloridaRealEstate.com

Alliance For The Arts

The Burnt Part Boys
Presented By Alliance Youth Theatre
June 3 And 4 – 7:30 p.m.
June 4 And 5 – 2 p.m.

Back by popular demand! *The Burnt Part Boys* is a richly authentic theatrical experience, a piece of musical theatre treasure with a book and score that reverberate as resonantly in audiences' souls as the acoustic instruments that provide the accompaniment.



is an employee of that same company, doing the same job that took his own father's life. Much to the dismay of his movie-buff younger brother, Pete, the Pickaway Coal Company is going to begin re-mining The Burnt Part and send down both Jake and Jake's friend, Chet, whose father also died in the South Mountain accident. Inspired by his silver screen heroes, Pete sets out for The Burnt Part with his saw-playing best friend, Dusty, a pack full of dynamite and plans to render it useless. With Jake and Chet in hot pursuit, Pete and Dusty are in need of a guide and find a perfect Sacajawea in the young runaway, Frances, who also lost her father in the accident. Dangerous and heartwarming discoveries comprise every theatrical layer of the adventure on the road to the mine.

Hailed among critics and creatives, *The Burnt Part Boys* is the type of riveting, coming-of-age story that has mesmerized listeners, readers and watchers for centuries. The Burnt Part Boys also features a masterfully

orchestrated and arranged score that will engross every generation of theatregoers.

We believe participation in the performing arts unlocks the imagination, builds self-esteem and provides a meaningful opportunity for young people to learn about themselves and the world around them. Come support our talented youth theatre program.

Improv Comedy Night
Friday, June 10 – 7:30 p.m.

Oops We're A Troupe is fast-paced musical improv comedy in the style of *Whose Line Is It Anyway*. Expect big laughs and lots of audience participation. With special guest star – renowned Tampa comedy performer Darryl Knapp, Julian Sundby, Lucy Sundby, Caitlynn Wilde and Adam Santa Fe.

The Greatest Showman Sing-Along Movie And Event
Sunday, June 12 – 2 And 5 p.m.

Ladies and gents, this is the moment you've waited for: The Alliance for the Arts is thrilled to announce its very first sing-along event! Join us Sunday, June 12 at 2 p.m. or 5 p.m. for a special sing-along screening of the 2017 smash-hit musical *The Greatest Showman*! Enjoy a variety of snacks, popcorn, food trucks, community, camaraderie, circus surprises and more! Costumes encouraged – come as a ringmaster, clown, animal, mime or acrobat!



Seating is first-come, first-served with screenings at 2 p.m. or 5 p.m.!

About This Film

The Greatest Showman tells the story of P.T. Barnum, a 19th century entertainer born of modest means who longed to be accepted by the upper crust of society. Featuring catchy musical numbers, exotic performers and daring acrobatic feats, Barnum's mesmerizing spectacle soon takes the world by storm to become the greatest show on Earth. Featuring Hugh Jackman, Zac Effron, and Zendaya.

Alliance For The Arts, 10091
 McGregor Blvd., Fort Myers, FL
 33919, (239) 939-2787, artinlee.org



amavida 
 Resort Retirement Community



**RENT
 FREEZE**

Call now to schedule your appointment
 to learn more about our Risk-Free Leasing Program.

Let us help you get the

PEACE  MIND

you deserve.

239.237.0501 | amavidaliving.com

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE
 7820 Fanning Court, Fort Myers, Florida 33907

Quadrum  Senior Living Community

AL#13261 

Town & River Civic Association Inc.

Profit And Loss

April 2022

	Apr 22	Jan - Apr 22
Ordinary Income/Expense		
Income		
Income		
Income - Mandatory	0.00	10,920.00
Income - Voluntary	840.00	24,960.00
Total Income	840.00	35,880.00
Estoppel Preparation Income	250.00	250.00
Interest Income	5.35	17.59
PayPal Cash Bank Bonus	0.00	8.13
Total Income	1,095.35	36,155.72
Expense		
Accounting Fees	315.00	1,830.00
Bank Fees	35.00	140.00
Corp Insurance	415.38	1,526.32
Email Service	0.00	243.00
Legal Expense	1,732.50	5,692.78
Meeting Rooms	0.00	125.00
Newspaper Postage	146.09	578.22
Office Expense	0.00	74.97
PayPal Fees	9.36	254.52
Postage & Delivery	0.00	574.80
Printing & Reproduction	0.00	737.72
State Fee	0.00	61.25
Secretary Expense	0.00	262.50
Storage Expense	119.79	479.16
Utilities	49.51	194.11
Total Expense	2,822.63	12,774.35
Net Ordinary Income	-1,727.28	23,381.37
Net Income	-1,727.28	23,381.37

**Seabreeze
 Communications**

For Advertising Rates
 Please Visit Our Website

seabreezecomunications.com

Or Call **239.278.4222**



What's Blooming At Edison And Ford Winter Estates?

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

For those who garden with tropical plants, this is the time of year when gardens start to show off. The plants wake up when the rains begin and the heat increases. In general, tropical plants have showy and sometimes larger leaves with impressive, unusual flowers. The Siam tulip, which is actually a type of ginger and not a tulip at all, is known botanically as *Curcuma*. These pink flowers are distinctive in a garden setting.

Over the last few months, many of the trees, shrubs, and annuals in our gardens have suffered from a lack of water. There isn't anything in nature that can compare to the effect that rainwater has on making plants grow. Hopefully, you have fertilized your plants that are in need – especially palms, gardenia, angel trumpet, ginger, and other ornamentals – now that it's raining regularly again, those plants will start growing.

If you are lucky enough to have some of our Florida natives that also love rain, they will be extraordinary this time of year too! And since they are adapted to our climate, they don't require fertilizer. Some of my favorite natives are the Paurotis or Everglades palm, fiddlewood, Jamaican caper, locustberry, and white indigoberry.

My preferred way to approach plant material choices for the Edison and Ford Winter Estates' gardens is to have a combination of both native and exotic. I want to stress however, the best course of action would be to choose exotic plants that require less fertilizer, water, pesticides, and most importantly ones that are not invasive. I remember when Mexican petunia was the plant of choice for many people who like purple flowers. Now, *Ruellia simplex* is invading Florida's natural areas, including the Everglades. The plant is now on the list of invasive species. I worked for years to get this plant out of the planting bed next to my mother's condo. Unfortunately, some garden centers still sell it, so make sure you don't buy and plant it in your garden.

If you like purple flowers, there are some native options that are both pretty and because they are native are beneficial for the environment! The *Ruellia carolinensis*, is a plant with a lighter purple flower, and a sure bet for any butterfly or wildflower garden. The Estates received a wildflower grant last year and we have been busily getting wildflowers started. Once we get the wildflowers to start the process of reseeding, I will have a class on how to develop a wildflower garden in the home landscape.



Curcuma also known as Siam tulip loves summer rains and heat but needs to be planted in a shady spot.

I've planted include *Coreopsis leavenworthii* (the Florida state wildflower), black-eyed Susan, pineland heliotrope, tropical sage, twinflower, beebalm/dotted horsemint, silk grass, blue-eyed grass, *Liatis*, false rosemary, Elliott's lovegrass, and muhly grass. Soon, I'll be adding even more!



Coreopsis leavenworthii is the Florida state wildflower.

Another easy-care plant for the garden (not native, but still easy to love) is the plumeria or frangipani. They range in colors of white with a yellow throat, to many shades of pink, red, or reddish-orange. During the winter months, these small trees are denuded of their leaves, leaving some to ask, "Are they dead?" Most of these plants start out as 1- to 2-foot cuttings stuck in a pot of soil or directly into the bare ground. They slowly work on growing roots, but in a couple years' time they produce fragrant flowers. These flowers are a welcome sight for everyone and have varying degrees of fragrance; they have been described by some as floral, citrusy, spicy, vanilla, or cinnamon and some say they don't have any fragrance at all. The first frangipani flower I stuck my nose in was the yellow flowering *Plumeria rubra* "Aztec Gold." Plumerias are often called the flower of Hawaii because they are grown for making leis (a flower necklace). It's hard to find a yard in Hawaii without these plants from the Apocynaceae family (they have white milky sap). Of course, there are many yards in Florida with a frangipani gracing the landscape too.



An unusual colored Plumeria rubra variety growing in the frangipani collection at Edison and Ford Winter Estates

Frangipani are fun to share with friends and neighbors, especially if you are looking for named varieties in colors of red, two-toned pinks and yellow and orange and yellow, deep pink, light pink, peachy, and many more variations thereof. Growing plumerias from cuttings is by far the best way to propagate new plants for your garden. All you have to do is cut a branch 1 to 2 feet in length from an existing plant you desire, then set it aside for a couple of days while the end that was cut callouses or heals over, then when it's ready, push the cutting into the pot of adequate draining soil about 3 to



Cuttings in the nursery at Edison and Ford Winter Estates

4 inches. It is best to not water the cutting since there aren't any roots to take up water anyway and begin watering when you see leaves form on the stick. (I know this is hard to do.) Roots are slow to form, but don't fret, eventually they should achieve a stand-alone status to support itself and then it can be planted in the ground. A stake support could be beneficial to keep the cutting from falling over when we have strong winds and rain during the summer.

The cutting should put on a couple of feet each year, and it will reach for the sunlight. Deciding on placement is important to the life of the frangipani; I would plan on the plant getting 10 to 15 feet tall and some will also get just as wide. It generally takes about 10 years to get a large enough tree to make a statement. The one drawback is that the frangipani tree loses all of the leaves during the winter months. It is pleasurable to get a whiff of their fragrant colorful blossoms after they have been naked throughout the winter season. Make sure to allow enough room for future growth, and most importantly, keep grass away from the trunk so the weed whacker machinery doesn't destroy the bark. I see this way too often when landscaping crews get too close to plants. Keep a mulch ring around the tree at all times, which will help the soil retain moisture and deter weed growth.

There is so much to be thankful for in a summer Florida garden. A diversity of plantings is the best advice for a garden that satisfies needs: some plants for fragrance, some for cut flowers, some for wildlife, and some plants for interesting shapes or visual appeal. During this time of year, enjoy the extra growth that comes with the rain; pruning may be necessary, but most importantly, keep weeds and grass from competing with desirable garden beds. I always thought that it was a funny term to call a garden area a bed. The plants don't sleep in beds like we do; however, the true origin from the word "bhedh" means to dig, and that is what we have to do when we make gardens. The term garden beds has been used in England since A.D. 1000. Shakespeare's "bed of roses" is figurative for the comfort you'd imagine roses would get by being tucked in.

Stop by the Estates to see what's blooming this summer, and you might want to pick up some new plants from the Garden Shoppe. I hope you find comfort and joy while working in your beautiful garden this year!



Ruellia carolinensis, the Florida native wild petunia

It is important to put back the nature we took out when man started developing Florida. It takes a few years, but well worth the effort to see new life from the bees, butterflies, hummingbirds (during their migration), and other birds and wildlife. Wildflowers contribute so much for so little effort. Once the wildflowers get settled in the planting area, they begin their reign of the garden as they reseed (provided you've removed all the invasives). I am looking forward to this project over the next couple of years. Some of the wildflowers that

↔ *New selection of* ↔

**Antiques, Waterford, Swarovski
Crystal Lamps, Pictures**
Sid Dickens Authorized Dealer



Vintage Peddler

Classic Furniture & Consignment

437-9117

Horizon Plaza

One mile south of Gladiolus

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

Just North of The Forest

Hours: Mon. - Fri. 10-5 • Sat. 10-4

A Closer Look: Why Is The Stock Market Going Down?

Presented by Jacqueline Lambros, Registered Principal



Job growth is still at high levels, consumer spending is still healthy, and businesses are continuing to invest. So, you may be confused when you see news of the stock market going down in an economy that seems to be doing well. The market has fallen significantly from its peak at the start of the year and, more recently, has taken a sharper drop. Shouldn't the stock market go up in a healthy economy? The short answer: not necessarily. Let's take a look at the reason for the market downturn, and what we can expect in the future.

The Effect Of Interest Rates

First of all, the stock market doesn't directly reflect the economy. There is a link, but what the stock market really tracks is two things: corporate earnings and interest rates. Earnings, of course, grow when the economy grows. When interest rates are reasonably steady, the market does grow with the economy. Since interest rates are steady most of the time, we tend to think that the market tracks the economy.

Most of the time is not all the time, however. We're now in one of the times when interest rates aren't steady. Over the past couple of months, we've seen rates increase at one of the fastest paces in decades. Thus, even as the economy has done well and earnings continue to grow, those higher interest rates have pulled the price investors are willing to pay for those earnings down. It's been a difficult couple of months. And with the Federal Reserve (Fed) publicly committed to continued interest rate hikes, the market will clearly face additional pricing barriers.

A Reason For Hope

But that also suggests future damage is likely to be limited. Markets already expect—and are pricing in—substantially higher rates. From here, any more damage has to come from interest rates moving even higher than the current substantial increases expected. At some point, that will not happen, as the factors driving those higher rates (i.e., growth and inflation) start to roll over.

We're seeing signs that growth is slowing, for example, and there is talk of a recession in the next year or two. Inflation pressures, while still very real, are starting to weaken as well. Just as markets are pricing in rate increases over the next year, they're also starting to price in rate

decreases after that. Any decreases we see will act as a tailwind for stock prices at that time.

Telltale Valuation Levels

One way to evaluate where we are, and where we're going, is to look at overall valuation levels, which vary with interest rates. Figure 1 shows that between 2016 and 2019 (before the pandemic), investors were willing to pay between 16 and 18 times the next year's expected earnings for the S&P 500. After the start of the pandemic, when interest rates were cut sharply, that jumped to 20 to 22 times earnings. Since the start of the year, however, as interest rates rose and the Fed committed to even higher rates, valuations dropped to between 18 and 20 times. That explains much of what has happened so far.

Figure 1. S&P Stock Price Indexes, Forward Earnings, And Valuation



Source: <https://www.yardeni.com/pub/peacockfeval.pdf>
 *Implied stock price index calculated using actual 52-week consensus expected forward earnings times hypothetical forward P/Es. Note: Shaded areas are recessions according to the National Bureau of Economic Research. Source: Standard & Poors and I/B/E/S data by Refinitiv.

A Brighter Future

These factors give some guidance about what is coming next. Just as interest rates are expected to return to pre-pandemic levels, so should valuations. That said, we could see another 10 percent downside, if valuations go back to the lower range of 16 times next year's earnings. There could be more turbulence ahead in the short term.

Longer term, however, things look better. Earnings will keep growing over time, offsetting any decreases in valuation levels and eventually letting stock prices rise again. At some point—likely in the next year or two—rates

will come down again, pushing valuations up. And at that point, we will see stock prices recover surprisingly quickly.

In other words, what we've seen is a typical—if sharper than usual—market cycle. In the short term, it's painful. But in the longer term? It really doesn't mean much. As long as the economy is basically healthy (which it is) and policymakers are on top of things (which they are), companies will keep growing and making money.

So, Why Is The Market Going Down?

Because the Fed is raising rates to get inflation under control. This is painful now, but necessary to lay the foundation for future growth. As always, we just need to ride out short-term pain and remain patient for the long term.

Certain sections of this commentary contain forward-looking statements that are based on reasonable expectations,

estimates, projections, and assumptions. Forward-looking statements are not guarantees of future performance and involve certain risks and uncertainties, which are difficult to predict. Past performance is not indicative of future results. All indices are unmanaged and investors cannot invest directly into an index.

JOIN US THIS SUNDAY!
 10am Worship Service
 In Person or Online

Faith United Methodist Church
 15690 McGregor Blvd.
 Fort Myers, FL 33908

MyFaithUM.com ♦ Loving God & Loving People ♦ **239.482.2030**

BROADWAYPALM PRESENTS

May 20 - June 25

The five-time Tony Award-nominated smash musical tells the rags-to-riches story of a small-town girl, a city boy, and a rock 'n' roll romance on the Sunset Strip. When the ultimate rock bar is set to be demolished, it's up to these wannabe rockers and their friends to save the day. The electric score features all of your favorite '80s rock anthems including *I Wanna Know What Love Is*, *Every Rose Has Its Thorn*, *Here I Go Again*, *Don't Stop Believin'* and so many more!

July 1 - August 13

This family musical follows Dorothy, the Scarecrow, the Tin Man, the Cowardly Lion and Toto, too! Fly over the rainbow with Dorothy as she rides a twister into The Merry Old Land of Oz and learns that no matter how far our journeys take us, there's no place like home. You'll hear the songs from the delightful score you know and love such as *Follow the Yellow Brick Road*, *Somewhere Over the Rainbow* and *We're Off to See the Wizard*.

Dates may be subject to change.

JOIN US FRIDAY AND SATURDAY EVENINGS FOR OUR UPSCALE DINING EXPERIENCE

SWFL'S PREMIER DINNER THEATRE BROADWAYPALM
 1380 Colonial Boulevard, Fort Myers
239.278.4422 • BroadwayPalm.com

"Breathe The Difference"

\$69 One Time Maintenance Clean & Check
\$69 per system. New residential customers only. Must present coupon at time of service. Contact Spectrum Air Conditioning and Refrigeration for complete details.

50% Off Service Call & Diagnostics
New customers only. Not valid with any other offer or promotion. Must present coupon at time of service. Contact Spectrum Air Conditioning and Refrigeration for complete details.

Repair Financing Available - \$500 - \$2,500
0% Deferred Interest For 12 Months
Cannot be combined with any other special offer or coupon. Restrictions may apply. Call Spectrum Air Conditioning and Refrigeration for details.

Up to \$1,500 Rebate or 72 Months 0% Financing on a New System
Not valid with any other offer or promotion. Must present coupon at time of service. Contact Spectrum Air Conditioning and Refrigeration for complete details.

ZERO% FINANCING AVAILABLE

FREE 2ND OPINIONS

WE SEE PERFECT INDOOR WEATHER IN YOUR FORECAST.

www.Spectrum4air.com

WE TAKE CUSTOMER SATISFACTION TO THE HIGHEST DEGREE.

STATE Lic# CAC1820501

The *Starr* Family Team

REACH FOR THE STARRS

Thank You **OUR CUSTOMERS HAVE MADE US**

#1

REALTOR® IN FORT MYERS*
BROKERAGE IN SOUTHWEST FLORIDA**

We have built our business as Top Performing agents in Southwest Florida, by serving our customers' wants and needs - no matter how big or small.

Our goal is to help you create the life you've been dreaming of, that's why we call ourselves

YOUR

Full-Time Global Real Estate Advisors.

Let's talk about the current market value of your property and how we can help you make the most of your family's biggest investment.

Elise Starr, GRI 1987
Tom Starr, ChFC®
Realtors® Certified Negotiation Experts

239-209-3960
elise.luxuryproperty@gmail.com
TheStarrFamilyTeam.com

15065 McGregor Blvd Fort Myers FL 33908



Let's stay in touch!
Scan this code with the camera
on your phone & join our contact list.

*Based on information from the Southwest Florida MLS for the period 01/01/2022 through 03/31/2022 **Based on MLS statistics for Lee and Collier Country for the period 01/01/2021 through 12/31/2021