

Town & River Cruise Club February Luncheon

By Mike and Liz DiBenedetto

The Town & River Cruise Club held its February luncheon at the Three Fishermen Restaurant in North Fort Myers on Feb. 21. The weather was beautiful and 28 members and guests attended by boat or car. The restaurant has been beautifully renovated since Hurricane Ian with a private, quiet side room with a beautiful view of the boats and dock.

Our Commodore Deb Haptonstall was the lucky winner of the 50/50 raffle.

Our next event will be held at the Lighthouse Restaurant on March 20. It will be hosted by Mike and Ellen Marra.



Host Mike DiBenedetto presented Commodore Deb Haptonstall with her 50/50 raffle winnings.



Sue Sena acted as First Mate as her boat Persistence docked at Three Fishermen.



Don and Sue Sena enjoyed the newly refurbished docks at Three Fishermen.



Frank Raffa and Mike DiBenedetto enjoyed the sunshine and clear skies.



Laura McCormick and Liz DiBenedetto brought the raffle tickets to the lunch.



Deb and Bill Haptonstall make their food selections.



Fred Ford-Smith and Pam Simon talk boating.



Pam and Rick Simon enjoyed seeing the refurbished restaurant.



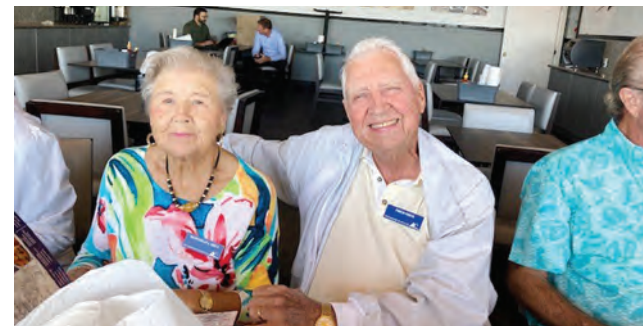
Bonnie and Tom Lilly enjoy one of their first lunches as new members.



Gary and Beverly Ruesegger made the Cruise Club lunch part of their visit to Town & River.



Tim and Lyn Mutchler and Matt Milia look over the menu.



Honorata and Fred Shue enjoyed seeing friends at lunch.

Town & River Bridge Group

The Town & River Bridge group plays at members' houses during the season – October through April from 10 a.m. to 3 p.m. We are always looking for new members or substitutes particularly in our neighborhood. If you enjoy playing bridge, we would like to have you join our group. We play the second and fourth Monday of the seasonal months. Come and join us, make new friends, have some good laughs and bridge challenges!

Contact Pamela Simon at pamclaraug@aol.com.



Town & River Lake Report

Inspection Date: Feb. 27

Technician's Comments

Lake treated for shoreline grasses and brushes. Water levels low. Water clarity is clear. Wildlife is present. Lake is in good condition. Lake will be monitored and treated accordingly. Allow seven to 10 days for results.



**All are encouraged to attend
our next Board meeting on April 11!**

The Board meets on the second Thursday of each month at 6:30 p.m.

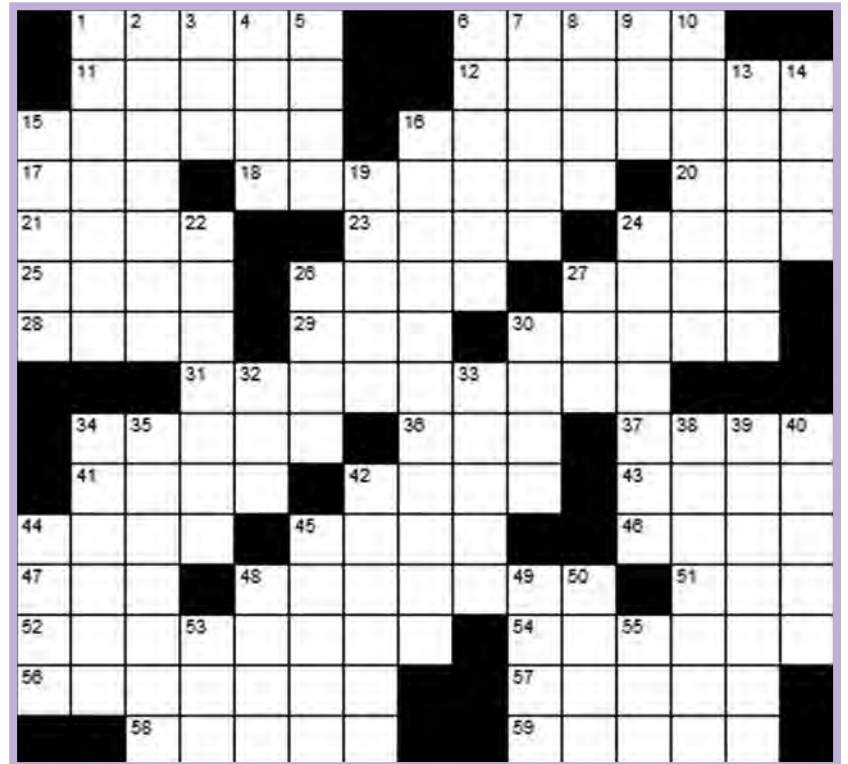
South Pointe South Clubhouse
9734 Foxglove Circle, Fort Myers.

Check out our new website
www.townandriverfl.com.

Crossword Puzzle

- Across**
1. Mud volcano
 6. Glacial ice formation
 11. Threesome
 12. Abundant
 15. Photographer's device
 16. Bragging
 17. Be bedridden
 18. Dunk
 20. Soak
 21. Pretentious person
 23. Anagram of "neat"
 24. Cone-bearing trees
 25. Blue-green
 26. Wood-chopping tools
 27. Departed
 28. Poi source
 29. 54 in Roman numerals
 30. Reveals
 31. Type of herbal tea
 34. Birthday desserts
 36. Toss
 37. Pierce
 41. Follow orders
 42. Lairs
 43. A Great Lake
 44. Engendered
- Down**
1. Sullied
 2. All you can carry
 3. Falsehood
 4. Indian dress
 5. Type of cheese
 6. Athletic competitions
 7. Eliminate
 8. Thorny flower
 9. Astern
 10. Culinary art
 13. Breathes noisily while sleeping
 14. They come from hens
 15. Hindu social division

16. Charity
19. Aphorism
22. Barricaded
24. Realize beforehand
26. "Oh dear!"
27. Lass
30. Apron tops
32. "Yo!"
33. Usually 30 days
34. Body-shaping garment
35. Assisted
38. Fished with a net
39. Breathing tube
40. Not above
42. Dissuades
44. Sleeping platforms
45. Hawaiian veranda
48. Small brook
49. F F F
50. Ripped
53. Beer
55. 52 in Roman numerals



Crossword Solution on page 6

Montage Women's Club

Please join the Montage Women's Club at their fundraising event "Fashions for a Cause" to be held Saturday April 27 at The Club at Pelican Preserve, 9802 Pelican Preserve Blvd., Fort Myers. Doors open at 10 a.m. Tickets to the event are \$50, and must be prepurchased. The event will feature a fashion show by Accessories and More and there will be an opportunity to purchase the clothing. You will also have a chance to bid on some great baskets and silent auction items. A buffet lunch is included in the price.

The Montage Women's Club is a 125-member local organization that has supported nonprofit organizations in Lee County for more than 13 years. Since 2011, we have donated more than \$92,500 to local nonprofits.

The proceeds from our event will benefit Wings of Shelter, a local 501(c)(3) organization dedicated to the intervention and prevention of child sex trafficking. For more information on Wings of Shelter, visit wingsofshelter.com.

We hope you will join us on Saturday, April 27 at 10 a.m., at The Club at Pelican Preserve. Together, we will make a difference.

For more information and to purchase tickets, contact Sheryl Block, sbteach48@gmail.com, (502) 645-1140; or Hedy Knight, hedyknight@gmail.com, (530) 513-7996. Checks payable to Montage Women's Club.



Invites you to
Fashions for a Cause
to benefit

Wings of Shelter, a non-profit
Providing services a safe house for children rescued out of child sex slavery

Come enjoy...

- * catered luncheon buffet -cash bar
- * fashion show by Accessories & More
- TRY & BUY-shop & take home the same day
- * unique auction items

Saturday April 27, 2024
10:00 am -3:00pm

The Club at Pelican Preserve
9802 Pelican Preserve Blvd.
Fort Myers, FL

Tickets: \$50

To request tickets, contact sbteach48@gmail.com; 502-645-1140
Include the following information:
Name: _____ Phone: _____ Email: _____

Number of tickets @ \$50 each _____ OR A table -10 seats \$500

If buying a table...Names of People at the purchased table:
Checks payable to Montage Women's Club

Word Scramble

Last _____

By Ellie Neal Steir Rodw
Enecha Tcessper Pmtate
Eprtach Arwts Frofe
Cnead Eimt Uetnmi
Gahul

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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Robert E. Hendry II

DMD, PA



The Aesthetic Dental Centre

13650 Metropolis Avenue Suite 108
Fort Myers, FL 33912
www.AestheticDentalCentre.com
Call 239-768-5600

Creating Beautiful, Healthy Smiles

“I Just Don’t Believe That...”

Dear friend,

When I meet people in town, they usually say, “Oh, yeah, I know you, you’re that doctor with the beard on TV.” Well, perhaps I should tell you a little more about myself, the picture from television and why I use it in my ads.

Let’s start with me, the guy with the beard. Ten years ago I was living here in Florida. At that time my mother was down visiting from New Jersey for the season when she showed up in my clinic with a **frozen shoulder**. She was desperate and in pain having lost practically all use of her dominant arm. She could hardly fix her hair, reach for a coffee cup or even fasten her brassiere. Basic hygiene had become extremely difficult for her. She was afraid, because the two orthopedic surgeons that she had consulted told her, “Your only option is to have your shoulder replaced.” I remember saying to my mother, **“I just don’t believe that.”**

Now at that time I was a chiropractor who worked primarily on the spine. Frankly... I didn’t know how I was going to help her. I just knew there was a non-surgical solution out there and I was going to find it.

And boy did I find it! I found the answer to my mother’s shoulder problem and much, much more. And where did I find it? Of all places, I found it at the birthplace of Elvis Presley, Tupelo, Mississippi. Immediately I hopped on a plane and flew into Memphis, rented a car and drove out to a chiropractic neurologist who was willing to teach me how to fix my mother’s frozen shoulder. I spent three days in his clinic shadowing him, learning a new technique I had never even heard about before. Eager to help my mother, I developed this new skill set quickly. When I returned to Florida I wanted to be able to immediately fix my mother’s shoulder.

And that’s exactly what happened. After I performed the first Non-Surgical Operation on her shoulder, her pain went away significantly and she recovered to nearly full range of motion. She was so happy that she avoided surgery and got her life back.

It’s strange how life is, because that same doctor who showed me how to fix my mother’s shoulder opened up his treasure chest of knowledge and showed me how to help people with **chronic knee, neck, low back pain and those suffering with neuropathy** in their hands and feet, **all without the use of Drugs, Surgery or Injections.**

I spent the next several months flying back and forth to Mississippi learning all that I could.

Many years later we now have over one thousand successful patient testimonials. Many of them were told by their doctors that their only option was to have their knee or shoulder replaced or to take toxic drugs for the rest of their lives to mask their neuropathy symptoms.

Al was one of those patients who was told he had **‘bone on bone’** degeneration. His knee stopped unlocking properly, similar to what I’m describing in the photo, and he was facing knee replacement surgery. He was suffering from **chronic degenerative knee pain**, couldn’t walk properly and was easily holding onto 60 pounds of excess body weight. His doctors would have eagerly scheduled him for a knee replacement surgery had he decided to go in that direction.

Immediately after the Non-Surgical Operation I performed on Al’s knee, he was squatting and walking up and down the stairs normally without pain.

Al is now in his early 70s touring Alaska in his RV. He has dropped over 60 pounds and is biking 15 - 20 miles per day and loving life. He regularly sends me great pictures from his adventures.

Joyce was told by her oncologist, “There’s nothing that can be done.” She would have to live with the chemo-induced **neuropathy in her hands and feet**. Hot and cold were indistinguishable and the numbness and tingling made it impossible for her to walk any distance.

Joyce was a cancer survivor only to have come out on the other side with another debilitating condition. She and her husband showed up in my clinic and told me what their medical doctor had said. I told her the same thing I told my mother, **“I just don’t believe that.”**

After a thorough neurological examination and report of findings she trusted me enough to follow my protocols. Within two weeks her numbness and tingling in her feet subsided and the feeling was coming back.. After 12 weeks she was feeling the sand between her toes as she walked along the beach again. At her one year checkup Joyce’s sensory loss had improved over 80% overall to within the normal range... She is all smiles these days!



You should know that ***I don’t heal anyone of anything.*** What I do is perform a specific non-surgical operation that resets the communication between the brain and knee or shoulder, instantly decreasing pain and inflammation, increasing strength and flexibility and **helping with tissue healing**. For our neuropathy patients we have a 4 step, proven approach that heals your nerves and reverses your symptoms. We get tremendous results. It’s as simple as that! –We get tremendous results. It’s as simple as that!

Today in the United States medical doctors are prescribing more drugs than ever before. These drugs are designed to cover up symptoms as your condition gets worse underneath the surface. The toxicity from the daily use of these chemicals ultimately leads to nasty side-effects and more drugs to treat the new symptoms. The current “healthcare” system was built to maintain your condition, not fix it. It’s a brilliant business model for the pharmaceutical industry and the hospitals, but a horrible strategy to follow if one is looking to age gracefully.

That’s where my practice comes in. I have found a **way** so that more people are able to afford the treatment they need, even those on a fixed income with or without health insurance coverage. One Non-Surgical Operation in my clinic could cost what you’d pay for just the deductible of a joint replacement surgery.

You Benefit from a Unique Offer...When you bring in this article, you will receive a *FREE CONSULTATION* with me to determine whether you are a good candidate for our Non-Surgical Knee or Shoulder Operation. If you’re being seen for Neuropathy we will take a thermal image of your feet **at no charge to you. This will give me enough information to know whether I can help you. Once we determine you’re a good candidate and you feel comfortable in my clinic **the complete examination is only \$197.** That’s it, for the entire neurological examination & report of findings. This examination & report could cost you over \$500 elsewhere. But, please**

call **right away** because this offer expires on April 30, 2024, and I don’t want you to miss out. By the way, further care is very affordable and you’ll be happy to know that the non-surgical, drug free therapies and procedures performed in my clinic **can cost as little as \$300 per month.** You see, I’m not trying to seduce you to come see me with this low start up fee, then to only make it up with high fees after that. Further care is very important to consider when making your choice of doctor because **higher costs can add up very quickly.**

“You shouldn’t be forced to choose drugs and surgery just because that’s the only treatment Medicare and your insurance company will cover.”

You should know a little about my qualifications. That’s important so that there’s no misunderstanding about the quality of care. I’m the best-selling author of **Breaking The Cycle** - how to take control of your life when traditional medicine has failed. **An amazon #1 new release in three categories.** I’m a graduate of Life University School of Chiropractic practicing since 1998. I am a licensed chiropractic physician certified in functional neurology. I’ve been entrusted to take care of avid morning walkers, pro-athletes and business tycoons you may have heard of.



My office is called **Active Health Brain & Body** and it is located at 6710 Winkler Road, Suite #1. It’s the gray Key West-style building at the corner of Cypress Lake Drive and Winkler Road behind the Bank of America. The phone number is **239-482-8686.** Please call my wonderful assistants Megan or Silvia today to make an appointment.

I wish you the Very Best in Health and Life!

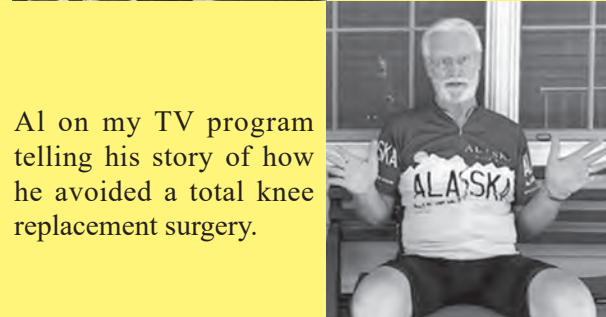
Dr. Rob Davis, DC

P.S. When accompanied by the first, I am also offering the second family member this same examination for only **\$97.**

P.P.S. Your time is as valuable to you as mine is to me. That’s why I have a “no wait” policy. It is highly unusual to wait more than a few minutes in my office.



My mother and I featured in a local publication for non-surgical shoulder solutions.



Al on my TV program telling his story of how he avoided a total knee replacement surgery.



Joyce is all smiles at her one year checkup. No more neuropathy!

Call Today 239-482-8686

Sponsored Content

Cannot be combined with any other offer. Exp. 4.30.24. The patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for payment for any other service, examination, or treatment that is performed as a result of and within 72 hours of responding to the advertisement for the free, discounted fee, or reduced fee service, examination or treatment. The specialty recognition identified herein has been received from a private organization not affiliated with or recognized by the Florida Board of Chiropractic Medicine.

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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 Clarendon Drive
 Fort Myers, FL 33919

Make checks payable to: Cecilia Bourdon

**Town & River Civic Association Inc.
 Balance Sheet
 As of February 29, 2024**

Feb. 29, 24

ASSETS	
Current Assets	
Checking/Savings	
First Citizens Bank 2580	31,128.86
First Citizens Bank - MMS	76,575.09
PayPal Account	8,052.01
Total Checking/Savings	115,755.96
Accounts Receivable	
Accounts Receivable	5,024.48
Total Accounts Receivable	5,024.48
Other Current Assets	
Prepaid, Lake Expense	1,499.25
Prepaid Insurance	526.20
Total Other Current Assets	2,025.45
Total Current Assets	122,805.89
TOTAL ASSETS	122,805.89
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	483.50
Total Other Current Liabilities	483.50
Total Current Liabilities	483.50
Total Liabilities	483.50
Equity	
Prior Year Fund Balance	97,337.99
Retained Earnings	1,616.75
Net Income	23,367.65
Total Equity	122,322.39
TOTAL LIABILITIES & EQUITY	122,805.89

Board Of Directors Meeting Minutes [Unapproved]

South Point South Clubhouse February 8, 2024

Call To Order – Vice President, John Kristobak
Officers, Directors, & Residents Present



A quorum was established.
 Present: Treasurer Ann Marie Aeschliman, Directors Tom Aeschliman, George Winn, Gary Hudson, Martha Smith, Marge Byrne
 Absent: President Captain Craig O'Donnell, Secretary Renee Notes, Mark Generales

Approval Of Minutes – January, 2024 minutes were approved.

Treasurer's Report – Financials were emailed to the Board.

- Accounting adjustment to financial statement for dues paid in 2023
- Dues Letters went out on Monday, February 5, 2024
- Lake Dues Letter went out last week
- Payment via PayPal for dues has a menu tab on townandriverfl.com for homeowners to pay dues
- Late dues may be made on line as well
- Discussion for next year dues letters to not include envelope and will be printed on postcard tabled until later board meeting for information gathering
- Motion to approve financials-all in favor

Deeds Of Restriction/Architectural Review Committee

- Violation Spreadsheet is a running spreadsheet of DOR violations and respective dates of contact with owners.

- Marge Bryne resigned Chairman of Violations
- Chairman of Violations will be elected to enforce Deeds of Restrictions

Two vacancies remain on the Board for Street Directors. Anyone interested may email exesec@townandriverfl.com. Volunteers do not need to live on the street for Directors Position that are open. Board does not meet in summer months of June, July & August

Old Business

- 9830 Cypress Lake Dr - Progress is being made on finishing the home

New Business

Century Link aka Quantum Fiber - Board of Directors filed a claim with CenturyLink for damages to the homeowner's property. Communication with Centurylink and the Board has been made but response from CenturyLink is slow.

- Board to prepare a list of places that require repair in Town & River to report to Centurylink and request service.
- MSTBU budget meeting will take place before next Board of Directors Meeting in March, 2024
- Update to entrances is completed and ready for Town & River Board voting for approval.
 - Board to contact Town & River Condo Association to coordinate updates

Adjourn

Respectfully,
 Donna McClung, Executive Secretary,
 Town & River Civic Association,
townandriverfl.com,
 P.O. Box 07073, Fort Myers, FL 33919

Catch The Action April On The Water

By Capt. Bill Russell

April may be our top month fishing the coastal waters of Southwest Florida. As we transition into spring, our waters are warming, bait have moved in, and fish are hungry. Weather, with exception, is stable for the month with light winds and mild sunny days, plus not much threat of daily thunderstorms. Also, until the summer rains begin, inshore waters are the clearest we see all year.

April brings our largest sea trout of the year with many measuring over 20 inches, and some much larger. Sea trout have a slot size of 15 to 19 inches to keep and one over 19 inches may be kept per boat. Spanish mackerel are running large and are often schooled up across our inshore waters, around gulf passes, and a short distance offshore. Bluefish, ladyfish, jack crevalle, and sharks often are mixed with the mackerel. You get into this mix of fish and it's a blast as all are fast drag screamers. Spanish mackerel are also very tasty when prepared and eaten fresh.

In gulf waters, king mackerel, often large, follow the Spanish mackerel. If you want to tug on something larger, toss a larger bait out for a big cobia, shark, or king mackerel when you get Spanish or other fish biting.

Anglers fishing deeper in gulf waters will find red grouper, mixed with a variety of snapper and other tasty fish. Live and cut bait fished in depths from 70 to 120 feet over hard live bottom and ledges will produce fish. April should bring many days with light winds to comfortably make the run into gulf waters.

Sharks of all sizes are making their way into our waters. A lot of sharks showed up last month and more will continue. Tarpon fishing kicks off this month throughout Southwest Florida. It's possible to hook into a big silver king if you are fishing for them or not. They are just as likely to gulp down a live shrimp or small lure as anything. On calm days, look for schools of fish a short distance off the beach, early morning is the best time to toss a small live crab or Atlantic thread herring ahead of the school. Tarpon numbers will increase inshore, in the passes, and off the beaches as the month progresses.

After months of winter lows, we get high (spring) tides during the day. This is the time to target redfish under the bushes or mangroves shorelines as they use the higher water to get under the tree overhangs to root out their next meal. Redfish are a scent feeder, while live bait and lures work, many believe fishing cut shrimp, cut baitfish, and crabs is the best option. On the opposite end of the spectrum, the month will hold mornings with ultra-low tides, just the ticket for sight-fishing reds over the shallow flats and around oyster bars. Hit the flats at first light for the best results.



Snook fishing heats up this month as the warmer water gets them active and hungry. Snook are ambush feeders; they like to sit stationary with their nose into the current. And they like structure. Fish shorelines, oyster bars, pilings, etc., with a good tide flow for best results. Snook aren't like many other fish that allow you to pull them for structure. A snook once hooked will do its best to get to the safety of any type structure and break off. And they are good at it, especially the bigger ones. Redfish and larger sea trout are often caught from many of the same locations as snook. Snook season is open through the end of April.

You can go a different direction fishing each day from inshore to offshore and not cover all the possibilities. If there is one month that just doesn't have enough days to take advantage of all the great fishing opportunities, April is it.

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, bring up the website www.fishpineisland.com, or 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 28 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 Civic Association Inc.
 Profit And Loss
 February 2024**

	Feb 24	Jan-Feb 24
Ordinary Income/Expense		
Income		
Income		
Income - Mandatory	120.00	10,800.00
Income - Voluntary	18,060.00	18,180.00
Total Income	18,180.00	28,980.00
Estoppel Preparation Income	500.00	500.00
Interest Income	9.10	18.83
Total Income	18,689.10	29,498.83
Expense		
Accounting Fees	315.00	630.00
Bank Fees	35.00	70.00
Corp Insurance	526.40	1,052.80
Email Service	252.75	252.75
Legal Expense	467.05	1,170.55
Mailing	1,273.95	1,273.95
Meeting Rooms	0.00	425.00
Newspaper Postage	159.57	317.49
PayPal Fees	185.70	194.98
Postage & Delivery	0.00	0.00
Secretary Expense	0.00	405.08
Storage Expense	119.79	239.58
Website Maintenance	50.00	99.00
Total Expense	3,385.21	6,131.18
Net Ordinary Income	15,303.89	23,367.65
Net Income	15,303.89	23,367.65

TOWN & RIVER CIVIC ASSOCIATION, INC.
 OFFICERS & BOARD OF DIRECTORS – as of February 16, 2024
 www.townandriverfl.com

President	Capt. Craig O'Donnell	239-872-3313	pres@townandriverfl.com
Vice President	John Kristobak	724-272-6818	vp@townandriverfl.com
Secretary	Renee Notes	239-209-2072	secy@townandriverfl.com
Treasurer	Ann Marie Aeschliman	239-270-0000	treas@townandriverfl.com

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Tom Aeschliman	dir1@townandriverfl.com 239-822-3275
Brevity Ln N Waterway Dr	Marge Byrne	dir3@townandriverfl.com 239-482-8923
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Gary Hudson	dir2@townandriverfl.com 239-671-9961
Clarellen Dr Cypress Lake Dr	Marge Byrne	dir4@townandriverfl.com 239-482-8923
Cypress Lake Cr Joanna Cr Sand Spur Ln	vacant	dir5@townandriverfl.com
Deep Lagoon Ln Julie Ann Ct	Mark Generales	dir6@townandriverfl.com 239-398-5332
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	George Winn	dir8@townandriverfl.com 239-707-8257
N. Town & River Dr	vacant	dir9@townandriverfl.com
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
Deeds of Restriction Committee	Marge Byrne	archreview@townandriverfl.com 239-482-8923
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.

NEW 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 and go on-line to add to T&R Directory

Name(s): _____

Town & River Address: _____

Telephone Number(s): _____

Email Address: _____

Mailing or other address, including zip: _____

Attention members in good standing, who have submitted their contact information, and have agreed to have their contact information published in the online directory, please go to our Town & River website @ www.townandriverfl.com and "sign up for members only directory".

Otherwise, the information submitted is for board use only.

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

Membership contribution \$100,000
 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

Membership contribution \$52,000
 Pricing subject to current conditions

**Our 24,000 Sq. Ft. 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

From The Desk Of Sheriff Carmine Marceno

2023 Fraud Numbers Are In

The Federal Trade Commission works diligently, throughout the year, to both document consumer fraud incidents, as well as to notify law enforcement of current trends and activities.



The information is stored in a secure database called the "Consumer Sentinel Network" and is available to law enforcement agencies only. This information is extremely valuable and we pass on much of what we learn regarding trending practices to our residents.

The 2023 numbers are in and while there has been a decrease in reported incidents from 2022 to 2023 (6.12 million reports in 2022 reduced to 5.39 million reports in 2023), the volume of fraudulent activity remains disturbing.

With the advent of the Internet and social media, the numbers have ballooned. For this reason, I constantly remind our residents and guests, here in Lee County, to exercise extreme caution when utilizing the Internet, email, cellular text and social media.

To the right, please find a list of the most commonly reported fraud categories across the United States and, when

encountering these subjects/topics online, please exercise discretion and approach them with skepticism and caution:

1. Identity theft 1,036,903 reports
2. Imposter scams 853,935 reports
3. Credit bureaus, information furnishers and report users 711,802 reports
4. Online shopping and negative reviews 369,469 reports
5. Banks and lenders 230,224 reports
6. Auto related 178,100 reports
7. Prizes, sweepstakes and lotteries 157,520 reports
8. Internet services 125,118 reports
9. Debt collection 124,450 reports
10. Business and job opportunities 110,364 reports

The financial losses that were the result of the reported frauds and scams reached \$10,021,305,005 ... well over 10 billion dollars!

While many assume that seniors are the most frequently-targeted individuals, 44 percent of victims were between the ages

of 20 and 29 years of age ... seniors ages 70 to 79 represented only 25 percent of the reports.

While this may partially be true as many seniors fail to report their victimization, I share this to remind our residents that anyone can be victimized if not careful ... even "tech-savvy" adults.

Regrettably, one of the most victimized states is Florida.

There are no easy solutions or foolproof tips to protect you from these criminal activities. Certainly, basic measures such as using strong passwords, keeping devices up to date with the most current updates and guarding your personal information will prove to be helpful, however, intense scrutiny of any and all online opportunities should be performed and, whenever uncertain, reach out for assistance prior to making hasty decisions online.

All fraudulent activity needs to be reported. These incidents should be reported to local law enforcement as well as to the Federal Trade Commission at <https://reportfraud.ftc.gov/#/>.

Stay alert. Be cautious. Ask for assistance when uncertain.

Word Scramble Solution from page 2

Chance	Rites	Word
Chapter	Respects	Attempt
Dance	Straw	Offer
Laugh	Time	Minute

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

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When It Needs To Be Perfect

Make Every Day Take Back Day

Dispose Of Unwanted Medications

The United States Drug Enforcement Administration (DEA) has launched an easy way to encourage the public to make every day take back day by utilizing year-round collection sites to dispose of unneeded and unwanted medications.

For more than a decade, DEA has worked with state and local law enforcement partners to host National Prescription Drug Take Back Days each year to help Americans rid their homes of unneeded medications. The Take Back program has received an overwhelming response from communities across the country. In 2023, DEA collected more than 1.2 million pounds of unneeded medications at more than 4,600 sites nationwide during their two, one-day events.

DEA has now registered a record 17,000 pharmacies as authorized collectors to help Americans dispose of

unused prescription drugs any day of the year. These safe disposal receptacles, in addition to DEA's annual Take Back Day events, provide the public with an easy, no-cost opportunity to anonymously dispose of medications that are no longer needed.



Unneeded medications can be a gateway to addiction and have helped fuel the opioid epidemic. According to a report published by the Substance Abuse and Mental Health Services Administration (SAMHSA), a majority of people who use a prescription medication for a nonmedical purpose obtained that medication from a family member or friend. Removing unnecessary medications from the home can help prevent situations involving not taking medication as intended or dosed; taking someone else's prescription;

and taking the medicine for euphoric effects rather than medicinal purposes.

Make every day take back day by visiting the DEA website at [bit.ly/49Qo2Fd](https://www.dea.gov). Enter your zip code or your city and state, and click one of the five-, 10-, 20- or 50-mile radio buttons. You will find a list of pharmacies, hospitals or businesses where you can drop unneeded prescription medication any day of the year. In addition, many local police departments provide year-round drug disposal boxes.

How easy was that?

Source: <https://www.dea.gov/press-releases/2024/01/24/dea-encourages-communities-make-every-day-take-back-day>.

Finding Resources For Older Adults

To help the growing numbers of older adults who have questions or need support, the Eldercare Locator stands ready to connect people with nearby aging resources available in their communities. Older adults, concerned family members, caregivers and professionals can contact the Eldercare Locator to find information about local aging programs and services that can help address a variety of needs during this national health crisis.



One call to the Eldercare Locator at (800) 677-1116, or a visit to the website at eldercare.acl.gov, can connect you to aging services that can help ensure that older adults can continue to live safely at home. For more than 20 years, the Eldercare Locator has connected older adults, caregivers and the professionals who work with them to local programs that can help meet their needs.

The Eldercare Locator is a free public service of the U.S. Administration for Community Living and is administered by the National Association of Area Agencies on Aging. Find the Eldercare Locator online at eldercare.acl.gov or at (800) 677-1116.

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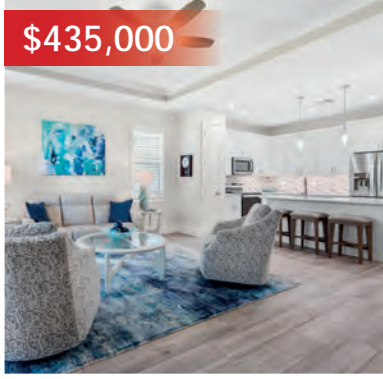
\$384,000

14722 OLDE MILLPOND CT FT MYERS
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\$424,900

1292 CARLENE AVE FT MYERS
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13430 CAUSEWAY PALMS CV FT MYERS
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\$444,999

5010 GUNN PL LABELLE
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\$450,000

3846 NW 42ND PL CAPE CORAL
GULF ACCESS LOT



\$462,000

13450 CAUSEWAY PALMS CV FT MYERS
LIVE JUST 3 MILES TO SANIBEL



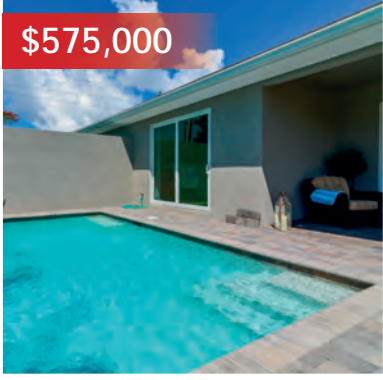
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SOURCE: SWFLA MLS SALES VOLUME LEE & COLLIER COUNTIES
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