

## Town & River Deed Of Restriction's Proposed Amendment

### Rental Of Properties

Your Town & River Board, after much research, discussion, public comment and legal consultation, has proposed the following amendments to the three Deeds of Restriction (DOR) governing the 518 homes in the Town & River Civic Association (T&R) community.

The basis of this discussion is the Board's strong belief, echoed by numerous public comments, that T&R was created to be, and is expected by its owners and members to remain, a single-family neighborhood with a stable, long-term residential populace. The "transient" nature of a community with short-term rentals (under 28 days) is inconsistent with the design and concept of Town & River.

The Board sought legal advice in constructing these amendments and has been assured by our attorney they meet legal requirements and would be valid and enforceable when passed and properly recorded.

As such, the T&R Board proposes the following



amendments to the three DORs that govern T&R. The following major stipulations are summarized below:

1. Owners will have the opportunity to rent their properties for rental periods or durations of 28 contiguous days or more. Should a rental period be for less than 28 contiguous days, the property may not be rented again until 28 contiguous days has elapsed from the beginning of that rental period. Example: a property is rented for 14 days. Upon the renter vacating the property, the property may not be rented again

for another 14 days – a full 28 days from the beginning of the rental period.

2. Owners will have the opportunity to rent their homes a total of four (4) times each calendar year for no less than 28 days or more each rental term. The Board recognizes the normal "season" in Southwest Florida and seeks to ensure owners will have the prospect of renting their properties during the most advantageous time of the calendar year. The 28-day limit was chosen recognizing monthlong rentals during "season" that may include just the month of February.

3. The Board recognizes that some owners may have pending rentals already in place for future months. As such, these amendments will begin to be enforced one year from being approved by vote of the members of each DOR unit and being properly recorded with Lee County.

4. The amendments provide for enforcement by your Board with the ability to fine those who repeatedly violate

*Town & River Deed on page 4*

## Board Of Directors Meeting Minutes [Unapproved]

Thursday, May 10, 2018

### Call To Order

President Mark Generales called the meeting to order at 6:30pm at Cypress Lake Presbyterian Church Fellowship Hall.

### Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris & Myriam Lentz. Secretary Renee Notes, Treasurer Bruce Rockenstein, Executive Secretary Sally Stigler. Richard DeBoest, Esq. & 28 residents were also in attendance.

Absent: Directors Terry Brady, Rick Ginsburg, Martha Smith & Vice President Gary Hudson.

### Introduction – Mark Generales

**Meeting Overview & Board Achievements with Future Goals** – All in attendance were presented a meeting agenda & summary of the proposed amendment regarding rental properties. Mark welcomed all to the meeting & summarized the meeting agenda. Speaking on the enhanced T&R website, he presented the new video produced for the website & noted the newly designed T&R logo for the website & stationary; as well as business cards for Board members. The new website address will be townandriverrfl.com., where critical information about T&R can be found, including the Deeds of Restrictions.

Regarding building requirements & regulations he

reported letters were mailed to dock contractors along with the regulations for each DOR to avoid confusion between Lee County restrictions & those of T&R. He was pleased to report the county will begin a three-year project paving all streets in T&R in the spring of 2019.

### Public Comment & Question Period- Richard DeBoest, Esq.

Mr. DeBoest answered questions regarding the 28 contiguous day lease duration regulation, & following a brief discussion, he will amend the wording to be more comprehensive. He explained the entire proposed

*BOD Meeting Minutes on page 4*

## Town & River Cruise Club

April 7 was a fabulous day for the **Town & River Cruise Club**. We traveled by boat and by car to the Franklin Locks for our annual meeting and picnic.

We were graced with a beautiful day. The seas were calm on the way up, but we had a bumpy ride on the way home. Franklin



*The annual Town & River Cruise Club picnic was held on April 7.*

Locks offered a variety of activities for members to participate in during the day.

The luncheon consisted of a wide selection of delicious delicacies. We all enjoyed barbeque sandwiches, chicken breasts and legs, a special potato casserole, and various side dishes, finished off with a mouth-watering peach cobbler.

The incoming commodore, Kathleen Davey, presented Mike Marra, the outgoing commodore, with the traditional



*Kathleen Davey was elected to be the 2018/19 commodore.*



*Ed Pyne and Lucky Murphy smiled as they talk about this boating season.*



*Club members enjoying the catered barbeque lunch*



*Boaters congregated at the locks for the annual celebration.*



*Club members socialized and played lawn games before lunch.*

*Town & River Cruise Club on page 5*

**The Board Meets on the  
Second Thursday of Each Month at  
6:30 p.m.  
Contact your  
Area Representative for location.  
Board Minutes on this page**

## Town &amp; River Deed from page 1



these provisions. The Board will strictly follow Florida state statutes should such remedies be needed. The exact process is described in full in the amendments.

The Board seeks to ensure it meets several goals. First is to ensure Town and River remains a viable, and therefore stable, single-family neighborhood. Second is to provide owners with the flexibility to rent their homes and in the process, safeguard neighboring property owners from suffering the intrusion common with short-term rentals.

Your Board recommends that Town & River property owners and residents vote to approve these amendments and thereby join other communities in our local area, the state of Florida and nationally in protecting their interests and the tranquility of our long-term residential neighborhood. The following amendments provide the T&R Board and community the necessary legal framework to accomplish this goal.

Board meetings are the second Thursday of each month. All Board meetings are held at the South Pointe South clubhouse at 6:30 p.m.

June 14 – no meeting / July 12 / August – no meeting / September 13 / October 11 / November 8 / December 13

#### Voting Location

T&R homeowners will receive a proxy in the mail or can vote in person on Wednesday, June 20, at 6:30 p.m. Cypress Lake Methodist Church, 8570 Cypress Lake Drive.

The full text of the proposed amendments may be found at [www.townandriverfortmyers.com](http://www.townandriverfortmyers.com).

Sincerely,  
Board of Directors of  
Town & River  
Civic Association Inc.

#### BOD Meeting Minutes from page 1

amendment in detail. Steve Perry expressed his opinion against short-term rentals, & no more than 4 rental periods a year. Kathleen Davey indicated her concern the proposed amendment is too lenient. Jack Hughes stated his dislike of short-term rentals, & a registration process & fee should be required.

**Approval Of Minutes** – April 12 board minutes were approved by motion.

#### Treasurer's Report - Bruce Rockenstein

Bruce emailed April 2018 financial reports to Board Members prior to the meeting; noting A/R is approximately 20%. With no questions presented, the Treasurer's Report was approved by motion.

#### Special Election – Mark Generales & Richard DeBoest, Esq.

Mark recommended consolidating the 3 DOR's into 1 DOR & implement fines for violations. Mr. DeBoest was in agreement of consolidation as 3 DOR's in one community's complex. Regarding the voting process, Mr. DeBoest noted everyone has an opportunity to vote; with Owners of the 3 DOR's voting independently. Owners of all 3 DOR's must vote for the amendment in order for it to pass.

**Revised Proposal, board vote** – The Board voted unanimously to accept the proposed amendment. Mr. DeBoest will clarify the 28-day ruling & present to the Board for a vote once again prior to the Owner vote on June 20, 2018.

#### Committee Reports

##### Lake Committee - Renee Notes

Renee volunteered to chair the lake committee, & Gary offered to assist her; noting Lake Masters has been acquired by Solitude Lake Management.

##### Deed of Restrictions (DOR) Committee & Architectural Review - Mark Generales & Tony Pocklington

The current violation list was reviewed.

##### Old Business

**Hotwire Internet** – Mark will present & begin a discussion during a future meeting.

##### New Business

**July Meeting** – The July meeting will be held Thursday, July 12, 2018

##### Community Survey Creation/Implementation

Mark will present at a future meeting.

##### Public Comment Period – 3 minutes each

Several people commented on their ideas & concerns regarding the proposed amendment.

##### Adjournment

With no further business to discuss, the meeting was adjourned by motion at 8:00pm. The next Meeting will convene 6:30pm Thursday, June 20 at Cypress Lake Methodist, 8570 Cypress Lake Drive.

Respectfully submitted,  
Sally Stigler,  
Executive Secretary

## Money In Your Pocket

Your home is typically your biggest and best investment. It provides shelter *and* it typically appreciates in value, which provides for easier loan access from lenders.

Location is a desirable value with any real estate investment and Town & River with its easy access to major roads like McGregor and Cypress Lake makes it desirable along with our many canals having access to the Caloosahatchee River.

It's no accident that we are seeing larger boats in our area. It's because many new owners have found that Town & River can provide attractive housing **and** ready accommodation for their boat, as opposed to paying large sums for boat "slips," such as Gulf Harbour. Town & River is a "twofer" for them.

The increased size of new homes has increased property values since Realtors and banks use "comps" (or comparable sales) to determine the value of a neighborhood. You benefit when a home in your area sells

for more than usual, and, becomes an increased "comp" for others to use.

In order to maintain the increasing values in Town & River, the original developers created the Town & River Homeowners Association with its Deed Restrictions. Some restrictions include: non-visible trash cans, no parking on grass, noise limitations, no parking of trailers and boats in driveways or streets, not using our exterior for storing trash, etc. and maintenance of exterior items like lights, lawns, shrubs and trees.

Adherence to these restrictions add value to our community that is most valuable when it comes time to get a home loan or sell our homes (and all homes are sold eventually). Therefore, adherence to our Deeds of Restrictions, does add *money in your pocket*.

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**BROADWAY PALM**  
PRESENTS  
**May 24 - June 23**

**RING OF FIRE**  
Even after his passing, Johnny Cash is still one of the most popular entertainers of all-time. *Ring of Fire* tells his remarkable life story of passion, redemption, humor and salvation. Performed by a multi-talented cast, this production paints a musical portrait of The Man in Black that promises to be a foot-stompin', crowd-pleasin' salute to this remarkable legend! Featuring over 30 Johnny Cash hits including *I Walk the Line*, *I've Been Everywhere*, *A Boy Named Sue* and the title track *Ring of Fire*.

**June 28 - Aug. 11**

**Annie**  
The classic musical about everyone's favorite orphan and her dog Sandy will capture the hearts of audience members of all ages. As part of a publicity campaign for Oliver Warbucks, Annie and her dog Sandy are placed in the lap of luxury for a week. However, Annie's stay turns out to be much more than anyone had bargained for as she works her way into everyone's hearts! The only thing standing in her way is the cruel and bitter Miss Hannigan. The popular score includes *It's the Hard Knock Life*, *Easy Street* and *Tomorrow*.

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## Town & River Neighbors

### Let's Get To Know Each Other!

I am collecting your stories for publication in our newsletter and website to **feature you** and your interests!

*Story to share?*                      *Own a local business?*  
*Home for sale/sold?*              *Helpful tip?*  
*Favorite recipe?*                      *Special skill?*  
*Favorite restaurant?*              *Activity in town?*  
*Upcoming event/fundraiser?*

... or anything else you'd like to share with your neighbors?

Please submit information and photos to: **Secretary@TownAndRiverFortMyers.com**.

#### Upcoming Sections

**Pet Corner** – Here's the spot to brag on your beloved four-legged family member! Tell us why your pet is the **best** and send a photo!

**In The Biz** – We are looking to feature local businesses that are owned by our neighbors. You never know, you might find a new client or customer!

**Helpful Tips** – What's your favorite tip/life hack? This can be anything from helpful life hacks to silly things like opening a bottle of wine without a wine opener.

**Questions For The Board** – Do you have a question or tip for a board member?

**Featured** – Nominate a neighbor (or yourself) for "The Featured \_\_\_\_\_." This can be anything from special person, act of kindness, landscaped yard, holiday decorations, classic car, crafts, etc.

**Favorites** – Tell us your favorite: restaurant, local activity, cocktail/wine/beer, fishing spot/tackle, vacation spot, movie/book.

**Recipes** – Share a favorite or family recipe.

**Events** – Let us know about an upcoming local event or fundraiser, book club, game night or club.

**Share A Skill** – Do you have a special skill? Host an event to share/teach and show off your special talent. This can be anything from cake decorating to casting a fishing net to anything you'd like to teach your neighbors!

**Real Estate** – Let us know of homes currently for sale, upcoming listings and sold properties in Town & River.

**Welcome** – to a new neighbor, new baby, new spouse, new pet or new boat. Introduce us to your newly welcomed Town & River addition.

**Longest Homeowner** – We are looking to feature the longest resident of Town & River! Are you an original resident? Write in and tell us your story of building your home and how the community has changed over the decades!

Please submit information and photos to: **Secretary@TownAndRiverFortMyers.com**.

*I look forward to hearing from you! Please let me know if you have any questions.*

Thank you,  
Renee Notes,  
Secretary of Town & River Civic Association

**Town & River Cruise Club from page 1**

plaque to commemorate his year of service to the club. She then took over the reigns and presented the proposed calendar for the 2018/19 cruising season.

We all look forward to another successful year beginning with our luncheon in October.

Thank you to everyone for our terrific turnout.



*Commodore Mike Marra conducts the club meeting.*



*A plaque thanking him for his leadership during the 2017/18 season is presented to Mike Marra.*



**Town & River Civic Association Inc.  
Balance Sheet  
As of April 30, 2018**

	<u>Apr 30, 18</u>
<b>Assets</b>	
<b>Current Assets</b>	
Checking/Savings	
First Citizens Bank- Operating	30,569.89
First Citizens Bank - MMS	29,843.10
<b>Total Checking/Savings</b>	60,412.99
<b>Accounts Receivable</b>	
Accounts Receivable	1,615.77
<b>Total Accounts Receivable</b>	1,615.77
<b>Other Current Assets</b>	
Hartford Prepaid Insurance	587.10
Prepaid Expense	411.00
<b>Total Other Current Assets</b>	998.10
<b>Total Current Assets</b>	63,026.86
<b>Total Assets</b>	<b>63,026.86</b>
<b>Liabilities &amp; Equity</b>	
<b>Equity</b>	
Prior Year Fund Balance	54,606.19
Net Income	8,420.67
<b>Total Equity</b>	63,026.86
<b>Total Liabilities &amp; Equity</b>	<b>\$63,026.86</b>

**Town & River Civic Association Inc.  
Profit And Loss  
April 2018**

	Apr 18	Jan-Apr 18
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	180.00	12,563.94
<b>Total Income</b>	180.00	17,843.94
Interest Income	1.22	4.90
<b>Total Income</b>	181.22	17,848.84
<b>Expense</b>		
Hartford Insurance Expense	41.95	167.80
Bank Fees	0.00	10.00
Accounting fees	315.00	1,713.50
Meeting Room Expense	75.00	443.88
General Insurance	0.00	826.00
Legal Expense	0.00	1,650.00
Office Supplies	180.63	180.63
Postage Expense	145.64	241.64
Newspaper	89.22	267.02
Printing	0.00	985.06
Secretary Expense	645.35	645.35
Storage Expense	99.45	403.10
Utilities	43.75	176.52
Website Expense	0.00	250.00
<b>Total Expense</b>	1,635.99	7,960.50
<b>Net Ordinary Income</b>	-1,454.77	9,888.34
<b>Other Income/Expense</b>		
<b>Other Expense</b>		
Lake Maintenance	537.00	901.00
Lake Utility	138.16	566.67
<b>Total Other Expense</b>	675.16	1,467.67
<b>Net Other Income</b>	-675.16	-1,467.67
<b>Net Income</b>	<b>-2,129.93</b>	<b>8,420.67</b>

Town and River Estates Street Groupings, Deeds of Restriction, and Director Assignments 4/18/2018					
Number of Addresses	Streets	Applicable DOR (Note: Unit A & Unit 2 DORs have expired)	Number of Addresses & Director	Street Assignments	Number of Addresses
28	Bal Isle Dr.	Unit 4	44 Bruce R.	Bal Isle Dr.	28
4	Brevity Lane	Unit A	40 Renee N.	E. Town & River Rd.	16
				Brevity Lane	4
24	Cal Cove Dr.	Units 7 & 8		N. Waterway Dr.	36
18	Cape View Dr.	Unit 7	58 Bruce R.	Cal Cove Dr.	24
				Cape View Dr.	18
				Hatchee Vista Lane	8
				Jennifer Lane	8
27	Clarellen Dr.	Unit 5	67 Marge B.	Clarellen Dr.	27
				Cypress Lake Dr.	40
40	Cypress Lake Cir.	Units A, 2, & 4	61 Myriam L.	Cypress Lake Cir.	40
				Joanna Circle	12
40	Cypress Lake Dr.	Units 4, 5, 7 & NA		Sand Spur Lane	9
40	Deep Lagoon Ln.	Units 11, 12, & 13	48 Gary H.	Deep Lagoon Ln.	40
				Julie Ann Court	8
				Erin Marie Ct.	14
16	E. Town & River Rd.	Units 4 & A	65 Martha S.	S. Town & River Dr.	51
				McGregor Blvd	16
14	Erin Marie Ct.	Unit 11	62 Terry B.	Wittman Dr.	46
				N. Town & River Dr.	73
8	Hatchee Vista Lane	Unit 8	73 Kay G.	Average # of addresses per each of 9 groups	
8	Jennifer Lane	Units 5 & 8			
12	Joanna Circle	Unit 5			
8	Julie Ann Court	Unit 12			
16	McGregor Blvd	Units A, 3, & 11			
73	N. Town & River Dr.	Unit A			
36	N. Waterway Dr.	Units A & 3			
9	Sand Spur Lane	Unit 7			
51	S. Town & River Dr.	Units 6 & 9			
46	Wittman Dr.	Units 6 & 11			
<b>518</b>	<b>Total addresses</b>				<b>518</b>
25.85	Average # of addresses per each of 20 streets	Units 3,4,5,7,8,9, 12, 13 are ARCDOR			

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# So, You Are A Trust Beneficiary

Presented by Jacqueline J. Lambros, Registered Principal



If you recently learned that you are a beneficiary of a deceased relative's trust, you probably have lots of questions about your rights and what to expect. The key is the trust document (i.e., the instructions left by the trust creator, called the grantor) and how state law interprets that document.

Some trusts are designed to be liquidated shortly after the grantor's death. The trust assets are then transferred to the beneficiary outright or to accounts set up in the beneficiary's name. Other trusts are designed to be managed by a trustee for decades – even centuries. The trust document will tell you if and when you may receive distributions of net income from the trust and when principal can be paid to you.

### The Role Of A Trustee

The trustee administers the trust, manages the assets, and distributes income or principal according to the terms of the trust. The trustee must always act in the best interests of the beneficiaries – this includes both current and future beneficiaries. Unless given other instructions in the trust document, the trustee must preserve, protect, and invest the trust assets for the benefit of all beneficiaries and not favor the interests of one beneficiary over the interests of others.

### Trustee Discretion

Often, the trustee is given discretion over how, when, and to whom income and principal can be distributed.

- Some trusts give the trustee complete discretion over distributions, as long as the distributions are in line with the purpose of the trust.

- Other trust instructions may limit distributions to a certain standard, such as for the beneficiaries' health, education, and appropriate levels of support.

- Another version might instruct the trustee to consider the beneficiaries' other resources before making distributions. This would allow the trustee to distribute more to beneficiaries with the most need and less to those who have other sources of income.

- Other documents allow the trustee to pay income only to one set of beneficiaries, preserving the trust principal for another set of beneficiaries at a later date.

If you are a beneficiary of a discretionary trust, you can help the trustee by providing your budget and financial plan. If you request a distribution for an extraordinary expense, be sure to help the trustee understand the circumstances and costs.

### Working With The Trustee

In most states, beneficiaries of irrevocable trusts are required to receive a copy of the trust and annual accounting statements. In most states, the trustee can delegate the investment responsibilities to a professional. You can ask the trustee to review the trust's investment strategy with your own

financial advisor.

Unless you are the sole beneficiary, the trustee cannot dedicate all of the assets toward creating income for you. The trustee has an obligation to manage the principal with the future needs of the remainder beneficiaries in mind. Remainder beneficiaries are those whose rights to the trust begin after your interests end.

If you are unhappy working with a particular trustee, look to the trust documents for procedures on how to remove and appoint a trustee. You may be able to ask the trustee to resign and then to appoint a new one. But before removing a trustee, be sure to show the trust document to the prospective successor. It is possible that the source of your complaint cannot be resolved by changing the trustee.

As a general rule, the trust is irrevocable and cannot be changed by the beneficiary. If the trust instructions are difficult or impossible to carry out – or are written in a way counter to the grantor's intention – it is possible to ask the probate court to intercede. A court will interpret the terms of the trust or has the power to change the trust so that its application is fair and just. Typically, the court will seek the consent of all the beneficiaries before ruling on or making any changes.

*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.*

## Award-Winning – Soft Chocolate Chip Cookies

**Prep Time:** 15 minutes    **Ready In:** 1 hour 40 minutes

**Cook Time:** 12 minutes    **Servings:** 72

### Ingredients

- 4 ½ cups all-purpose flour
- 2 teaspoons baking soda
- 2 cups butter, softened
- 1 ½ cups packed brown sugar
- 1/2 cup white sugar
- 2 (3.4-ounce) packages instant vanilla pudding mix
- 4 eggs
- 2 teaspoons vanilla extract
- 4 cups semisweet chocolate chips
- 2 cups chopped walnuts (optional)

### Directions

1. Preheat oven to 350 degrees F (175 degrees C).
2. Sift together the flour and baking soda, set aside.
3. In a large bowl, cream together the butter, brown sugar, and white sugar.
4. Beat in the instant pudding mix until blended.
5. Stir in the eggs and vanilla.
6. Blend in the flour mixture.
7. Finally, stir in the chocolate chips and nuts.
8. Drop cookies by rounded spoonfuls onto ungreased cookie sheets.
9. Bake for 10 to 12 minutes in a preheated oven. Edges should be golden brown.

## 2018 Town & River Civic Association Board Meetings And Special DOR Meeting-All Are Encouraged To Attend

June 20 – **Voting location**, Cypress Lake Methodist Church, 8570 Cypress Lake Drive

June 14 – no meeting/July 12/August – no meeting/September 13/October 11/November 8/December 13.

Board meetings are the second Thursday of each month. All Board meetings are held at the South Pointe South clubhouse at 6:30 p.m.

### TOWN & RIVER CIVIC ASSOCIATION, INC.

OFFICERS & BOARD OF DIRECTORS – as of April 16, 2018

[www.TownandRiverFortMyers.com](http://www.TownandRiverFortMyers.com)

President	Mark Generales	239-676-5676	markgenerales@hotmail.com
Vice President	Gary Hudson	239-481-7748	gkhudson@earthlink.net
Secretary	Renee Notes	239-209-2072	reeneenotes@yahoo.com
Treasurer	Bruce Rockenstein	239-246-9533	rbrucerock@comcast.net

Deed of Restriction Based on Address	STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
ARCDOR	Bal Isle Dr	Bruce Rockenstein	rbrucerock@comcast.net
ARCDOR or Unit A	E Town & River Dr		239-246-9533
ARCDOR	Brevity Ln	Renee Notes	reeneenotes@yahoo.com
ARCDOR or Unit A or NA	N Waterway Dr		239-209-2072
ARCDOR	Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Bruce Rockenstein	rbrucerock@comcast.net 239-246-9533
ARCDOR	Clarellen Dr Cypress Lake Dr	Marge Byrne	mbyrnezee@gmail.com 239-482-8923
ARCDOR or Unit A	Cypress Lake Cr	Myriam Lentz	myriam@comcast.net
ARCDOR	Joanna Cr Sand Spur Ln		239-225-8533
ARCDOR or Unit 11	Deep Lagoon Ln	Gary Hudson	gkhudson@earthlink.net
ARCDOR	Julie Ann Ct		239-481-7748
UNIT 11	Erin Marie Ct	Martha Smith	mss719@earthlink.net
ARCDOR or Unit 6 or NA	S. Town & River Dr		239-671-6347
ARCDOR, Unit A or Unit 11	McGregor Blvd	Terry Brady	terrybrady2323@gmail.com
Unit 6	Wittman Dr		239-940-5656
Unit A	N. Town & River Dr	Kay Gloris	kgloris@aol.com 239-590-0602

NOTE: Please contact the Director responsible for your street regarding any issues related to Town & River Estates. ARCDOR is the Amended, Restated, and Combined Deeds of Restriction. Units 6 and 11 have their own deeds of restriction. Look at your property legal description for your property unit. Although the deeds of restriction for properties in Unit A have expired, owners are encouraged to maintain their properties in accordance with the standards established for Town & River.



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  
Call (239) 334-7007 or visit:  
[harrychapinfoodbank.org](http://harrychapinfoodbank.org)

