

Short-Term Rental Restriction Approved By Community

Early this fall, your Board dealt with a subject of some concern. Several owners had raised the issue of short-term rentals. Most of us have heard of them, perhaps you have used one of these services? Well known, these are the short-term rental arrangements offered by Internet rental service agencies such as AirBnB and VRBO. For a couple of days or a week, you may rent a room, condo or home. Sometimes for as short a stay as one night.

In Lee County, the county established an ordinance that restricts these types of rentals to no less than seven days. Within Town & River however, we had several listings on the Internet sites for much shorter periods.

Your Board reviewed the issues. In the process, we met with owners that were renting their homes on a short-term basis. And we met with those that objected to the constant short-term nature of their new neighbors. The Board sought a compromise position on the issue. We wanted to respect two positions – the right to maintain our single-family neighborhood while providing owners with the ability to continue renting their properties.

After much research and discussion, your Board voted to bring what your Board believes is a good and legal compromise to the owners in T&R. The Board voted to hold a community-wide vote. To pass, the new rule would require a quorum of owners and a majority vote for each of our three Deeds of Restriction (DOR) to make the new rule valid.

Your Board is pleased to announce the result of all three DOR votes was affirmative. Within this week, the new rule will be recorded with Lee County as part of each of our three DORs. As was written and recorded, the new rule will take effect exactly 365 days from the date of recording with Lee County.

The rule establishes a minimum rental period of 28 days or longer. Why 28 days? Because your Board recognizes that during “season,” many people rent for one month. We sought to be sensitive to the month of February. It is important to note that should you rent for a period of one month and a tenant move out early – that period of one month stands before you could rent again. Remember – one of our overriding concerns was to limit transient use of Town & River.

Again, knowing that season is a preferable period of rentals for “snowbirds,” the rule was drafted allowing four, 28-day or longer rental periods – essentially covering the most desirable winter months that properties are rented in Southwest Florida.

Please note – those renting homes on an annual basis face no change.

The Board would like to thank all those involved in the process. We worked hard to provide every owner with access to the progression and to give them the ability to speak to their issues. Your Board sought our attorney’s advice to ensure we were following State Statute and complying with the state’s enforcement provisions in the writing of our rules. We will be using the next 12 months to establish that process and will once again seek the community’s assistance. And we will be alerting the community as we move forward.

Please note, in the very next few weeks your Board will seek to further consolidate our community’s Deeds of Restriction into one. This was nearly completed in the early 2000s. Only Unit 6 and Unit 11 remain outside of the larger consolidated DOR. We will be working with owners in Unit 6 and 11 in the coming weeks to assist those units in joining the larger community as a whole.



Jennifer’s

By Renee Notes
In The Spotlight

Jennifer Williams has owned and operated her local women’s clothing boutique for 36 years. Jennifer’s relocated this year to The Design Center on McGregor Boulevard.

Jennifer started out in retail, working for a boutique where she fell in love with the business and fashion. She opened on McGregor Boulevard in November 1983. She was an ambitious and energetic 23-year-old, ready to take on the challenges of owning her own business.

“I was well received and immediately blessed by our community,” said Jennifer. She has built a loyal clientele over the decades and delights in telling about the multi-generations of clients. “I have customers bringing their daughters and granddaughters to shop.”

Jennifer describes her boutique style as contemporary classic with a twist; clothing that will still be on trend for years.

“We outfit our clients from the top to bottom for everyday wear or a special occasion; starting with the undergarments, shoes, accessories, handbags – a complete look or a missing piece to a fantastic outfit,” said Jennifer. Complimentary gift wrapping, free hemming and full alterations are available.

Whether you are shopping for a special occasion or a great pair of jeans, the staff at Jennifer’s will give you the personal touch and suggestions to complete any look.

Jennifer says that she is blessed to have great employees that welcome customers to the boutique with their positive energy. The staff makes your shopping experience fit your needs, budget and wants. Enjoy a glass of wine or coffee while perusing the racks of clothing, jewelry or the shoe nook. You are free to look alone or with the helpful suggestions from Jennifer’s team members.

Visit Jennifer’s to pick out a new outfit for an upcoming holiday party. “Sparkle and velvet are trending this year for the holidays and New Year’s Eve,” said Jennifer.

There’s something for everyone! Jennifer’s has great gift items for all occasions, birthdays, anniversary and holidays. Artisan jewelry ranges from \$30 to \$300. They have great accessories, handbags, belts and scarves. Can’t decide? A gift card is always a great gift!

Giving back to our community is important to Jennifer. On the first Friday of the month Jennifer’s hosts “Fashion Forward Friday” and donates a portion of the sales to local nonprofits, such as Human Trafficking Awareness Partnerships (HTAP), National Society Daughters of the American Revolution (NSDAR) Scholarship Fund and Partners for Breast Cancer Care.

Join Jennifer’s for Fashion Forward Friday on Dec. 7 to benefit The Heights Foundation.

In addition to donating a portion of sales, Jennifer will be collecting donations to purchase bicycles for The Heights Foundation’s Christmas Outreach.

Jennifer’s is hosting a Holiday Open House on Friday, Dec. 14 from 4 to 6 p.m. Enjoy holiday carolers while sipping wine and enjoying coffee drinks. All are encouraged to stop by and say hello!

Jennifer has been married to her husband Kenny for 32 years. The Williams’ moved into Town & River in 1991 and raised their two boys in our community. In her downtime she enjoys socializing, running and cooking the family’s favorite meal, spaghetti and meatballs.

Jennifer’s is located at The Design Center next to Melting Pot, Norman Love and Spada at 13251 McGregor Blvd. Call (239) 481-8582, view online at www.jennifersftmyers.com or like on Facebook or Instagram for upcoming events.



Check out our new website

www.townandriverfl.com

The Board Meets on the

Second Thursday of Each Month at 6:30 p.m.
Contact your Area Representative for location.

See minutes on page 4.

Crossword Puzzle

Across

- 1. An area of Great Britain
- 6. Decorate with gold leaf
- 10. Historical periods
- 14. Bumbling
- 15. Decorative case

- 16. Memo
- 17. Step
- 18. Where a bird lives
- 19. A city in western Russia
- 20. From now on
- 22. French for "State"
- 23. Printer's unit

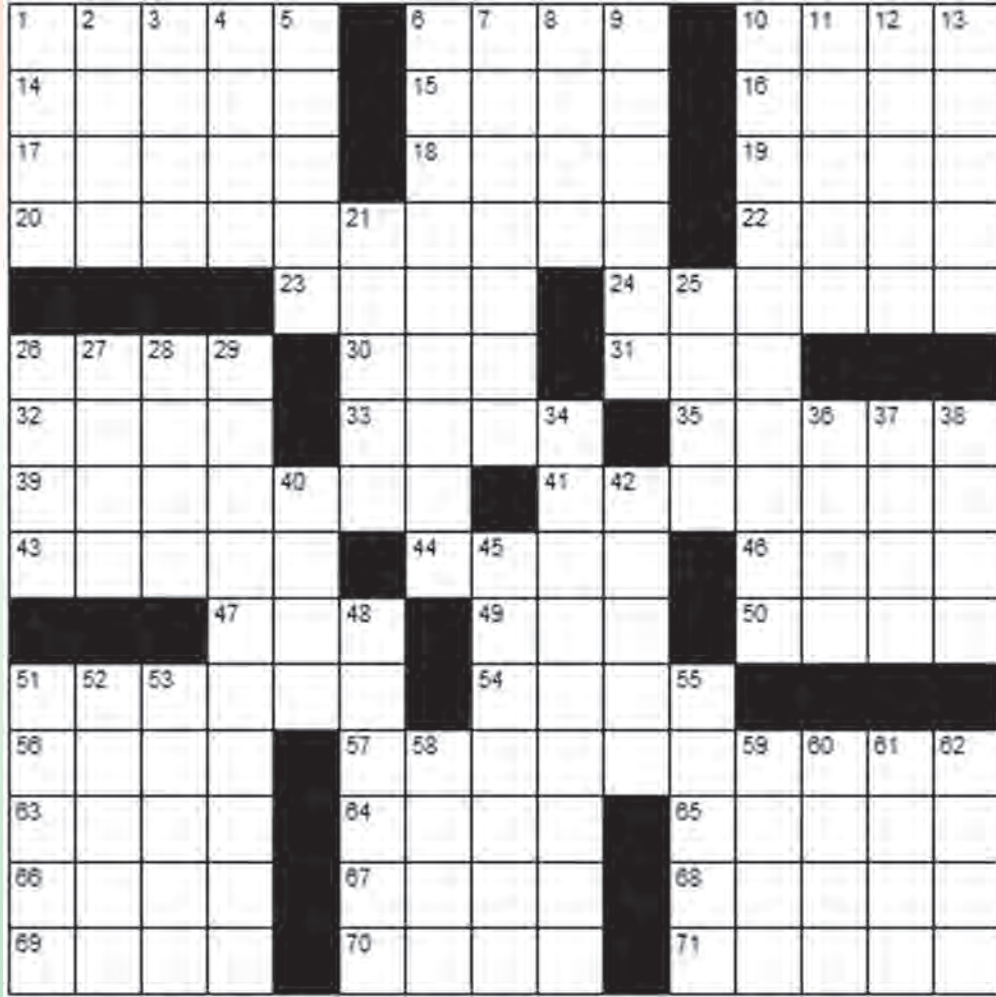
- 24. Exit
- 26. Beige
- 30. Smidgen
- 31. Tear
- 32. Basic unit of money in China
- 33. Biblical garden
- 35. Cooked in hot fat
- 39. Math
- 41. Editorial
- 43. Besmirch
- 44. Great affection
- 46. Secure against leakage
- 47. Female sib
- 49. Vigor
- 50. Feudal worker
- 51. Examine again
- 54. Auspices
- 56. Computer symbol
- 57. Illogical
- 63. Style
- 64. Legal wrong
- 65. Literary genre
- 66. North American deer (plural)
- 67. Hint
- 68. Burdened
- 69. Oceans
- 70. Female chickens
- 71. African antelope

Down

- 1. Desire
- 2. Blind (poker)
- 3. Low-fat
- 4. Sweeping story
- 5. Caused by streptococci
- 6. Murderous
- 7. Go over again
- 8. Craving
- 9. Be uncertain



- 10. Kirk's starship
- 11. Way to go
- 12. Collection of maps
- 13. Chairs
- 21. Roughage
- 25. Present
- 26. Nestling hawk
- 27. Stem
- 28. Anger
- 29. Feelings of anxiety
- 34. Pilots
- 36. Frosts
- 37. Dash
- 38. Expunge
- 40. French cheese
- 42. Send, as payment
- 45. Invade in great numbers
- 48. Exchange
- 51. Hoarfrosts
- 52. French school
- 53. Hard liquor
- 55. Move furtively
- 58. Part in a play
- 59. By mouth
- 60. Nil
- 61. So be it
- 62. Territory



Crossword Solution on page 6

Do The Right Thing

Do you know a child who deserves to be honored as an outstanding citizen or student for his or her exemplary behavior, good citizenship, positive attitude or willingness to help others?



If so, the Lee County Sheriff's Office encourages you to nominate a child for recognition in our monthly Do the Right Thing program.

Nomination forms are available online at www.sheriffleefl.org. For more information, call Program Director John McGraw at 258-3295 or email jmcgraw@sheriffleefl.org.

Seabreeze Communications
 For Advertising Rates
 Please Visit Our Website
seabreezecomunications.com
 Or Call **239.278.4222**

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 Jacquelyn Reid

Sales Department
 Al Ullio • Tom White • Margo Williams • John Henderson

Mailing Operations
 Director Selina Koehler

Production Manager Lee Nostrant

Production Department
 Elaine Donholt • Ruth Nekoranec • Katie Heystek
 Sherry Whalon • Dianne Strout
 Karen Kalisz • Peter Hurth • Rachel Blanchard

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

Word Scramble Christmas

By Ellie Neal

- | | | | |
|----------|----------|-----------|----------|
| Lsneit | Granme | Csnkgoits | Glitsh |
| Marnetno | Asnat | Gelsih | Ponhgips |
| Wnos | Sseerpnt | Erte | Caeeep |

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

\$125 per person
DON'T MISS THE BIGGEST ART EVENT OF THE YEAR!
 VIP Party is an outdoor tented event - rain or shine!

Experience ArtFest as a VIP

Receive VIP Perks & FREE Parking ALL weekend!

February 2 & 3 | Opening Night Feb. 1, 6pm
 Edwards Drive & Hendry Street | Downtown Fort Myers Riverfront

Support the arts as you enjoy all the benefits of being a VIP.

VIP Tent on Opening Night, Friday, February 1st
 Overlooking the downtown waterfront and glorious sunset
 - Hors d'oeuvres from 8 fine restaurants; Wine & Beer; Live Music
 - 70 fabulous artists

VIP Tent Saturday & Sunday, February 2nd and 3rd
 Garden setting overlooking the downtown waterfront
 - Catered lunch, snacks, beer & wine throughout the day
 - 215 fabulous artists

Visit us online for all the VIP perks!

ArtFest FORT MYERS
 Southwest Florida's Premier Art Festival

VIP Club Sponsored by:

 THE BUCHER PRIVATE CLIENT GROUP of Oppenheimer & Co. Inc.

RESERVE YOUR TICKETS TODAY! ArtFestFortMyers.com

Crown Colony Art Show

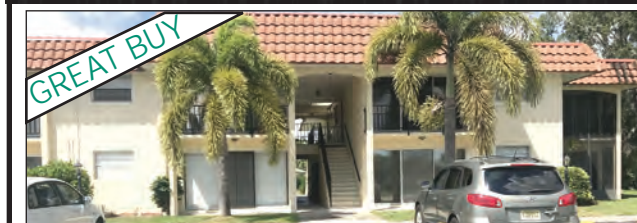
The first Crown Colony Art Show featured juried artists from around the region. Everyone was in the holiday spirit and enjoying music from the Southwest Florida Dulcimer Club. Club members and outside visitors alike enjoyed a myriad of specialty handcrafted jewelry, handmade glassware, handcrafted shell wreaths and mixed media artwork.

According to Brenda Lanza, this is going to be a biannual event. The art show was held on Nov. 1.

The second show is scheduled to be held in February or March. Want more information? Call Brenda Lanza at Crown Colony, (239) 590-9044.



Make It A "RULE" To Call Connie Esper
239-810-3065



NEW LISTING SOUTH FT MYERS
 2 bedroom 2 bath turnkey condo on 2nd fl. overlooking pool, close to everything. \$78,900. Call Connie Esper to see today 239-810-3065. Great seasonal.

CORONADO MOORS
 Single Family all redone wonderful kitchen, granite, tile floors, family room, inside Utility room, attached 2 car garage, fenced yard, Royal Palms and more. \$252,500 Call Connie Esper to see today 239-810-3065

810-3065

website: www.realestateconnie.com • connieesper@earthlink.net

BERKSHIRE HATHAWAY | Florida Realty
 HomeServices



Photos by Linda Saper Photography

DUNKIN'S DIAMONDS
 THREE GENERATIONS



US-41
 FORT MYERS
 11500 S. CLEVELAND AVE.
 1/2 MILE SOUTH OF PAGE FIELD
 239-277-1011

GULF COAST
 TOWN CENTER
 FORT MYERS
 ALICO RD. OFF I-75
 239-267-4547

MERCATO
 NAPLES • OFF US-41
 239-431-6807

DUNKINSDIAMONDS.COM

BROADWAY PALM PRESENTS

Nov. 22 - Dec. 25



Based on the holiday film of the same name, this hilarious musical comedy follows Buddy the Elf in his quest to find his true identity and help New York remember the true meaning of Christmas. Buddy, a young orphan, crawls into Santa's bag and winds up in the North Pole where he is raised, unaware that he is human, until his enormous size and poor toy-making abilities cause him to face the truth. With Santa's permission, Buddy embarks on a journey to discover his true identity. This modern day holiday classic is sure to bring out the true spirit of Christmas...after all, the best way to spread Christmas Cheer is singing loud for all to hear!

Dec. 29 - Feb. 9, 2019



Put on your "Boogie Shoes" for one of the most adored dance stories of all time that captures the passion, energy and life-changing moments that have thrilled audiences for over forty years! Tony, a young man from Brooklyn, tries to escape his problems and dance his way to a better life. With his electric dance moves, he hits the dance floor every weekend at the discotheque, where he tries to win the admiration of the crowd, and his crush. Based on the 1977 film that became a cultural phenomenon, the score is packed with Bee Gees' hits including the *Night Fever*, *Stayin' Alive*, *How Deep Is Your Love?*, *Jive Talking*, *You Should Be Dancing* and more!

JOIN US SATURDAY EVENINGS
 FOR OUR UPSCALE DINNER THEATRE EXPERIENCE

BROADWAYPALM
 Southwest Florida's Premier Dinner Theatre

1380 Colonial Boulevard, Fort Myers
 239-278-4422 • www.BroadwayPalm.com

Board Of Directors Meeting Minutes [Unapproved]

Thursday, October 11, 2018

Call To Order

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

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, Martha Smith, Terry Brady & Kevin Welch. Vice President Gary Hudson, Secretary Renee Notes, Treasurer Bruce Rockenstein & Executive Secretary Sally Stigler.

Absent: Directors Myriam Lentz & Rick Ginsburg.

Introduction – Mark Generales

Meeting Overview & Board Achievements with Future Goals
Mark expressed his desire for enhanced electronic communication between the Board & Owners. He noted the T&R upgraded website is maintained to encourage participation of Owners & increase knowledge of T&R policies & awareness of happenings within T&R.

Approval Of Minutes – September 13, 2018 board minutes were approved by motion.

Rental Proposal – Final proxies and Vote for Unit 6

Richard DeBoest, the Association Attorney, presented a total proxy count September 21, 2018 for Unit 6 & Unit 11. Unit 11 has the required number of votes. Ten additional “Yes” votes are needed from Unit 6 owners for passage of the Rental Amendment. Unit 6 owners who have not voted will be contacted and asked to cast their vote one way or the other.

Treasurer’s Report – Bruce Rockenstein

Bruce emailed September 2018 financial reports to Board Members prior to the meeting. He developed a 2019 Budget to be discussed in detail at a future Board meeting. Bruce

recommended increasing annual dues from \$60 to \$120. After discussion it passed unanimously by motion to increase annual dues to \$120 beginning January 2019. Sixty-dollar annual dues for 2019 was approved at the 2018 annual meeting. This proposed change will be published in the newsletter as well as incorporated into the agenda for approval at the 2019 annual meeting. 2019 annual dues invoices will be mailed following the 2019 annual meeting, not in December as in previous years. Letters were mailed to Owners in arrears of Mandatory Dues & Lake Fees, with several still outstanding. Gary suggested those homeowners who have not paid within a week be placed with the Attorney for collection. With no questions presented, the Treasurer’s Report was approved by motion.

Bruce announced he regrettably must resign as Treasurer due to current personal circumstances. We thank him for his contributions to the Board. Kevin Welch offered to assume the responsibilities of Treasurer.

Committee Reports

Lake – RENEE NOTES

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

Architectural Review & Deed of Restriction-Gary Hudson

Plans are being reviewed for an addition to 836 S. T&R Drive. Bruce suggested an article in the Newsletter stating the accomplishments of the Board, & ask Residents to speak to their neighbors who are not in compliance with the DOR. Terry offered to compose an article for each Newsletter with positive news in T&R as well as providing Board accomplishments throughout the month. Terry also offered to compile a form letter for DOR violations.

New Business

Rental Enforcement Procedure

Mark reported Florida State Law requires a Committee of three (3) non-board members to implement, oversee & enforce the rental procedures. Enforcement will begin 12 months after the rental amendments are recorded with the county.

Consolidation of DOR’s – Unit 6 and Unit 11 vote to join ARC/DOR

Mark noted he would like to see consolidation efforts begin as soon as possible for Unit 6 & Unit 11 to join ARCDOR (Amended, Restated, and Combined Deeds of Restriction). Among the differences among the three DOR’s are side setbacks & construction of 2-story houses. The association’s attorney has suggested Units 6 & 11 keep their own side setbacks; i.e., that these be grandfathered Consolidation of DORs will be discussed at the Annual Meeting.

Public Comment Period – 3 minutes each

No Residents were in attendance.

Speaker

Peggy Lince of the Office of the Sheriff of Lee County spoke on the Neighborhood Watch Program & presented Board Members with an information manual. She has been tentatively engaged to speak at the Annual Meeting January 17, 2019.

Adjournment

With no further business to discuss, the meeting was adjourned by motion at 8:00 p.m. The next Meeting will convene 6:30 p.m. Thursday, November 8, 2018 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,

Sally Stigler,

Executive Secretary

Managing Taxes On Your Investments

Presented by Jacqueline J. Lambros, Registered Principal



When it comes to your money, it’s not what you earn, it’s what you keep. Here are some ideas that may help lessen your income tax burden, so you can keep more of your investment earnings.

Invest For The Long Term

Generally, income isn’t taxed until it is received, so you may find it beneficial to delay realizing gains by investing for the long term. Try to hold an asset for more than a year; that way, earnings will be taxed at the lower long-term capital gains tax rate – currently 15 percent or 20 percent (0 percent for taxpayers in lower tax brackets). If assets are held for a year or less, earnings are considered short-term capital gains and taxed at ordinary income rates, which can be as high as 37 percent.

You may be able to invest for the long term and still receive current income from your investment in the form of dividends. If you receive qualified dividends, they are taxed at long-term capital gains rates, as long as you meet the holding period requirement. Generally, qualified dividends are those paid by domestic corporations or by foreign corporations whose stocks trade on an established U.S. stock exchange.

Harvest Losses

If you do realize gains, you may be able to offset them with losses. When your losses exceed your gains, you can offset up to \$3,000 (\$1,500 if married filing separately) of ordinary income, and the rest of your capital losses can be carried forward to be used in future years.

When harvesting losses, be aware of the wash sale rule.

If you purchase a substantially identical position within the period that begins 30 days before you take a loss and ends 30 days after that date, you will have to delay recognizing the loss until you sell the new position. To keep a similar asset allocation while realizing a loss, you can reinvest in securities that are not substantially identical but are expected to move in the same direction as the investment you sold, or you can buy the same security outside of the 61-day window. There isn’t much IRS guidance on what is considered “substantially identical,” but Congress’s intent with the wash sale rule was to prevent investors from taking a loss and keeping the same economic position within the waiting period.

A companion to loss harvesting is individual security identification. To use this method, you must identify the specific lot (i.e., the set of shares bought at a given time and price) that you want to sell at the time of sale, and your broker must acknowledge your identification in writing within a reasonable time thereafter. By identifying a specific security, you can choose to sell for a long-term gain and for smaller gains or bigger losses. Individual security identification can be used for stocks and bonds. For mutual funds, you can specify shares if you are not using an averaging method.

Contribute To Charity

If you have a large long-term gain position in stock and a charitable intent, you might consider gifting the stock to charity. You may get a tax deduction based on the fair market value of the stock at the time of the gift, and the charity can sell the stock without paying taxes. Your deduction may be limited to 20 to 30 percent of your adjusted gross income, and the excess can be carried forward for five years. You can use your tax savings to diversify your portfolio.

Diversify Bond Holdings

Bonds may be a part of your diversified portfolio. Interest from municipal bonds is exempt from federal taxes, and,

for bonds issued in your state, it’s typically exempt from state taxes as well. State tax treatment of out-of-state bonds varies. Although the tax-free income from investing only in your state’s bonds might be alluring, consider diversifying into other state bonds to help minimize risk. Traditionally higher-quality bonds, such as Treasury bonds, may also be part of your holdings; Treasuries are state tax-free but subject to federal tax.

Consider Taxable Versus Tax-Deferred Vehicles

Another key to tax efficiency is the location of assets. You may want to keep investments that produce current income in a tax-deferred account and investments that produce long-term gains or tax-free income in a taxable account. For example, you can hold corporate bonds and dividend-paying stock in an IRA, so you can defer paying taxes until distribution. Likewise, you can keep growth stock and municipal bonds in a non-retirement brokerage account to get long-term capital gain treatment on the stock and tax-free treatment on the municipal bond interest.

Tax-efficient distributions are also important. Distributions from traditional IRAs are taxable, and qualified distributions from Roth IRAs are tax-free. If you have more assets in traditional IRAs, you may consider converting some of those assets into a Roth IRA in a year in which you may have lower taxable income or when tax rates are low. Income limitations for Roth conversions no longer apply.

During retirement, you can choose from which vehicles you withdraw money (traditional IRA, Roth IRA, variable annuities, or non-retirement brokerage accounts) to keep from going into a higher tax bracket.

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.

Bringing Our Community Together

A Simple Change In Governance Makes All The Difference

By Mark Generales, President, Town & River Civic Association

Town & River Estates was created over several years from the late 1960s forward. And like many developments, was built in phases known as Units. One section or Unit was finished and sold as the next was built and sold and so on. Each phase or Unit of Town & River was established with a legal Deed of Restriction governing that Unit. Side setbacks from neighbors, total height of a home, fences,

landscaping along with “nuisance” and parking cars on the streets – all of these were included in each Unit’s Deed of Restriction. And many of the restrictions vary by Unit.

By the time Town & River was complete – the community had 13 different Units. More confusing were the 13 different Deeds of Restriction. Worse was the difficulty in governing by the Association Board.

By the early 2000s, the then Town & River Civic Association Board sought to reduce governing complexity and reduce the 13 deeds to one. A monumental task that succeeded in consolidating all but two of the Units – 6 and 11 – into one Deed of Restriction.

Today, your Board seeks to finish the process of consolidating Units 6 and 11 into the larger deed. As such, we will be asking owners in Units 6 and 11 to join with the rest of the community and become part of the large

Deed of Restriction at the community’s annual meeting in January 2019.

The Board will provide a side-by-side comparison of the three deeds. We will ensure setbacks will not be affected nor any other major issues.

As a community with one set of rules in place, Town & River will begin the process of using her size, aggregate property values and significant population to positively impact our way of life. From streets to Internet to landscaping and more – the singular community can garner influence that the 13 or even three never could.

If you live in Unit 6 or 11 and have questions – please reach out to the Board with them. This is an exciting time for Town & River. We are moving forward with a lot of new initiatives and we want you to be as excited as we are. And the consolidation is a vital component of our community’s success!

TOWN & RIVER CIVIC ASSOCIATION, INC.
 OFFICERS & BOARD OF DIRECTORS – as of October 18, 2018
 www.TownandRiverFL.com

President	Mark Generales	239-676-5676	pres@townandriverfl.com
Vice President	Gary Hudson	239-481-7748	vp@townandriverfl.com
Secretary	Renee Notes	239-209-2072	secy@townandriverfl.com
Treasurer	Kevin Welch	239-223-7006	treas@townandriverfl.com

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Kevin Welch	dir6@townandriverfl.com 239-223-7006
Brevity Ln N Waterway Dr	Renee Notes	secy@townandriverfl.com 239-209-2072
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Kevin Welch	dir6@townandriverfl.com 239-223-7006
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	Gary Hudson	vp@townandriverfl.com 239-481-7748
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Terry Brady	dir8@townandriverfl.com 239-940-5656
N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-590-0602
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
DOR Committee	Kevin Welch	dir6@townandriverfl.com 239-223-7006
Architectural Review Committee	Kevin Welch	archreview@townandriverfl.com 239-223-7006

Please contact the Director responsible for your street regarding any issues related to Town & River

Owner Contact Information Request

Town & River Civic Association Inc.
 P.O. Box 07073
 Fort Myers, FL 33919

For improved communications, please update your contact information.
 Please [PRINT] complete the following.

Name(s): _____
 Town & River Address: _____

Full Time Resident: ____ Seasonal Resident: ____ My Property is Leased ____
 If not full-time, other address, including zip: _____

Telephone Number(s): _____

Email Address: _____

Association members in good standing, who have submitted their contact information, and have agreed to have their contact information published in the online directory, will be issued a password to access the online directory. Otherwise, the information submitted is for board use only. If you agree to your contact information being included in a Town & River Directory, accessible by a password, please check either: ____ Yes or, ____ No
 If "Yes", please check the information you agree to be included in the Directory:
 ____ Names ____ Town & River Address ____ Other Address ____ Telephone Numbers
 ____ Email Address

Signature: _____ Date: _____

MOVE OVER

FOR STOPPED EMERGENCY AND SERVICE VEHICLES

- > Move over a lane for stopped law enforcement, emergency, sanitation, utility service vehicles and tow trucks.
- > If you can't move over, slow to 20 mph less than the posted speed limit.
- > If the posted speed limit is 20 mph or less, slow down to 5 mph.

FDOT AAA Florida #MoveOverFL

GULF HARBOUR YACHT & COUNTRY CLUB

VERY FEW MEMBERSHIPS REMAIN



Where Playing In Paradise Is A Lifestyle

GOLF EQUITY MEMBERSHIP

- Unlimited Golf
- Reciprocal With 50 + 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

**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

**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.**

Visit us by boat! The Gulf Harbour 186 Slip Marina is located on the Intracoastal Waterway Marker #73 on the Caloosahatchee River. Just 4.5 miles from the Gulf of Mexico

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

Alliance For The Arts

The Hunchback Of Notre Dame
Based On The Victor Hugo
Novel (Youth Theatre)
Nov. 30, Dec. 7 and 9 – 7:30 p.m.
Dec. 1 – 2 p.m. and 7:30 p.m.
Dec. 2 – 2 p.m.



As the bells of Notre Dame sound through the famed cathedral, Quasimodo, the hunchback bell ringer, observes all of 15th-century Paris. Held captive by his devious caretaker, archdeacon Dom Claude Frollo, Quasimodo only finds kindness from the beautiful and clever gypsy, Esmeralda. Quasimodo isn't the only one captivated by her free spirit, though – the handsome Captain Phoebus and Frollo are equally enthralled. As the three vie for her attention, Frollo embarks on a mission

to destroy the gypsies – and it's up to Quasimodo to save them all. This version faithfully tells Victor Hugo's classic tale of one man with a deformed body and another with a deformed soul. With unforgettable songs from the Disney film, this sweeping musical will touch your heart.

A sweeping score and powerful story make *The Hunchback of Notre Dame* an instant classic. Audiences will be swept away by the magic of this truly unforgettable musical.

Bluegrass Concert
Sunday, Dec. 16 – 2 to 5 p.m.

A sensational fusion of American country music; Irish, Scottish and English ballads and traditional dance music; with a heaping helping of jazz influence makes our bluegrass concerts a toe-tapping, knee-slapping good time.

Join fellow acoustic music lovers in the theatre for three hours of great live music by bands from Southwest Florida and beyond! This is presented in partnership with the Acoustic Music Society of SWFL.

Member Gallery Book Club: Autumn By Ali Smith
Tuesday, Dec. 18 – 6:30 to 8:30 p.m.

Join fellow Alliance members in the main gallery to explore literature – both fiction and nonfiction – revolving around art, artists, art history, and art appreciation.

Autumn: season of mists and mellow fruitfulness. That's what it felt like for Keats in 1819. How about autumn 2016? Daniel is a century old. Elisabeth, born in 1984, has her eye on the future. The United Kingdom is in pieces, divided by a historic, once-in-a-generation summer. Love is won, love is lost. Hope is hand-in-hand with hopelessness. The seasons roll round, as ever.

Ali Smith's new novel is a meditation on a world growing ever more bordered and exclusive, on what richness and worth are, on what harvest means. It is the first installment of her *Seasonal* quartet – four stand-alone books, separate yet interconnected and cyclical (as the seasons are) – and it casts an eye over our own time. Who are we? What are we made of?

From the imagination of the peerless Ali Smith comes a shape-shifting series, wide-ranging in time-scale and light-footed through histories, a story about aging and time and love and stories themselves.

Alliance For The Arts, 10091 McGregor Blvd., Fort Myers, FL 33919, (239) 939-2787. For additional details, call for information.

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

Word Scramble Solution from page 2

Tinsel	Manger	Stockings	Lights
Ornament	Santa	Sleigh	Shopping
Snow	Presents	Tree	Peace

DRY CLEANING
TO-YOUR-DOOR®

FREE Pick-Up and Next Day Delivery!
239-567-1468
Extra Service ... No Extra Cost

↔ 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

SPECTRUM
 AIR CONDITIONING & REFRIGERATION, INC.

WE SEE PERFECT INDOOR WEATHER IN YOUR FORECAST.
 BREATHE THE DIFFERENCE

TOTAL HOME COMFORT

TRANE COMFORT SPECIALIST

0.0% APR FINANCING.* 100% COMFORTABLE
 Up to a \$1,625 Instant Rebate.*

239-543-2722

FINANCING AVAILABLE
CALL NOW FOR THE LOWEST PAYMENTS ON HIGH EFFICIENCY TRANE EQUIPMENT!
 WE TAKE CUSTOMER SATISFACTION TO THE HIGHEST DEGREE.

www.Spectrum4air.com

TRANE
 It's Hard To Stop A Trane
 STATE Lic# CACO53837

Sidney & Berne Davis Art Center



Saturday, Dec. 1 – Santa's Block Party

Bring everyone to Santa's Block Party! This afternoon event features Santa riding down First Street in downtown Fort Myers on a fire truck, workshops for kids, breakfast foods for purchase, and so much more. Don't miss the family event of the holiday season! Visit www.sbdac.com or call (239) 333-1933 for more information.

Sunday, Dec. 2 – Festival Of Trees – Final Viewing

This will be everyone's last chance to see the beautiful trees decorated for auction during Festival of Trees! If you missed the holiday fun, there's still time to get in on the action. See these gorgeous creations for just \$2 per person. Visit www.sbdac.com or call (239) 333-1933 for more information.

Monday, Dec. 3 – TGIM

Every first Monday from August through February, experience fresh indie films at Thank God for Indie Movie Mondays (TGIM)! This monthly event features films submitted to the Fort Myers Film Festival. Take

part in deciding which movies make the cut for the 2019 festival! Tickets: \$10 for adults; \$8 for students and seniors. Visit www.sbdac.com or call (239) 333-1933 for more information.

Friday, Dec. 7 – Holiday Pop-Up Bazaar

Support local artists and purchase unique gifts this season at SBDAC's Holiday Pop-Up Bazaar! Artists, artisans, crafters, and more will be selling their original works during Art Walk on Friday, Dec. 7 from 6 to 10 p.m. Plus, enjoy the RDA's Holiday Stroll, featuring a visit from Santa, the City of Fort Myers mayor, Christmas carolers, and Clydesdale horses. Enjoy this downtown holiday celebration! Visit www.sbdac.com or call (239) 333-1933 to learn more.

Thursday, Dec. 13 – Bag And Mask Weaving Workshop

The Weavers of Char-Lee are back with another great season of weaving workshops. These fiber art classes are great for the first-time weaver or the expert artist. Two workshops are offered this season at SBDAC. The first takes place on Thursday, Dec. 13 from 10 a.m. to 3 p.m. Visit www.sbdac.com or call (239) 333-1933 for more information.

Saturday, Dec. 29 – SWFL Teen Expo

The SWFL Teen Expo features DJ sets from teens,

food, raffles, and amazing local programming, events, and activities for local youth! This one-night-only event invites anyone providing immersive experiences for SWFL teens to showcase what they have to offer. Teens are invited to check out all the incredible activities that SWFL has to offer that are made just for them. In addition to the vendor expo, students from SBDAC's DJ Class with Tommy Giaime will spin live. Enjoy music, food, and fun with friends throughout the night! Visit www.sbdac.com or call (239) 333-1933 to learn more. Tickets: \$10.



SHOPPING AND DINING

**EVERYTHING FOR THE HOUSEHOLD
WE HAVE CLOTHING, TOO!
LOW PRICES • GREAT BARGAINS**



BEACH KIWANIS THRIFT SHOP
(Corner Summerlin & Pine Ridge)

Open Monday - Saturday
9:00 AM - 5:00 PM

239.454.8090

McGREGOR DENTAL WANTS YOUR SMILE!

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

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!



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.

"We've been coming to the Veranda almost weekly for 27 years."
- North Fort Myers residents
Dr. Paul and Randi Rosete

The Veranda
Celebrating 40 Years of Extraordinary Dining.

239-332-2065 Downtown Fort Myers River District
Lunch • Dinner • Closed Sunday • www.verandarestaurant.com

Looking To Remodel?

We Turn the Ordinary Into Something Special

- Complete Remodeling • New Construction • Additions
- Kitchens • Bathrooms • Tile • Wood Flooring • Windows • Doors

Southwest Florida Residents Love Precision Builders! References Available

Precision Builders, Inc.
239-290-0399
prebuild@earthlink.net

State Certified CRC 042411 • CBC 1256953 • 27 Years in Business

AIR CONDITIONING & PLUMBING REPAIRS

We Are Florida State Certified Contractors

For Expert Service, Advice or a Second Opinion
Lee Co: 239-541-3333 • Charlotte Co: 941-623-0451

- Up to \$500 Trade Allowance on A/C
- Preventative Maintenance Plans
- Replacement Filters & Ultraviolet Lights
- All Plumbing Repairs - 15% Discount
- Whole House Repipes - Faucet & Toilet Repair
- Water Heaters - Extra 15% Discount on Installation

Licensed & Insured
CAC058768 • CFC1425776

MARK KAUFMAN ROOFING

FREE ESTIMATES
Financing Available

2017 Angie's list SUPER SERVICE AWARD

Owens Corning Roofing Platinum Preferred Contractors

Call 941-624-4636

BECAUSE YOU NEED IT DONE RIGHT THE FIRST TIME!

- ReRoofs / Repairs
- Residential / Commercial
- Shingles / Tile / Metal
- Flat Roofs / Attic Insulation
- Roof Cleaning
- Lifetime Warranty Available

See Our Coupons on Our Website

WWW.MARKKAUFMANROOFING.COM FL Lic.#CCC044038 - Factory Certified

Advertise.

239.278.4222

www.seabreezecommunications.com

RAW BAR ~ SEAFOOD ~ GRILL

FULL LIQUOR BAR!

**LAZY FLAMINGO 4
HAPPY HOUR SPECIALS
3 PM TO 6 PM DAILY**

RAW OYSTERS \$1.00 Each
FRIED CALAMARI\$6.99
MUSSELS IN GARLIC BUTTER ..\$8.99
10 PEEL & EAT SHRIMP\$6.99
CLAM POT\$11.99

10% OFF
Excluding Alcohol

239.476.9000
12951 McGregor Blvd.
Fort Myers

Creamy Garlic Parmesan Brussel Sprouts With Bacon

Prep Time: 10 minutes **Cook Time:** 30 minutes

Total Time: 40 minutes

Ingredients

- 10 ounces bacon, cut into strips
- 2 tablespoons butter
- 2 pounds Brussel sprouts, washed, (trim bottoms and cut sprouts in half)
- Salt and pepper to season
- 5 cloves garlic finely chopped
- 1 1/2 cups light or heavy cream, (thickened cream)
- 1 1/2 teaspoons cornstarch mixed with 1 tablespoon water (cornstarch slurry – optional)
- 1/3 cup fresh shredded or grated mozzarella
- 1/4 cup fresh shredded or grated Parmesan cheese

Instructions

1. Preheat oven to 375°F
2. Fry the bacon in a large oven-safe skillet over medium heat until crispy. Use a slotted spoon to transfer to a paper towel lined plate to soak up some of the oil. Set aside.
3. Drain most of the bacon fat from the pan, leaving about 1 to 2 tablespoons for added flavor (adjust this amount to your liking). In the same pan, melt the butter, then add the Brussel sprouts and season with salt and pepper. Scrape up any browned bits from the bottom of the pan, and cook while stirring occasionally, for about

6 minutes. The edges should start crisping and slightly charring.
 4. Add in the garlic and stir it through the sprouts for a minute, until fragrant. Pour in the cream, reduce heat down to low and allow them to simmer until tender (another 3 to 4 minutes).
 5. If the cream is too thin for your liking, add in the cornstarch slurry, stirring it through immediately, until combined.
 6. Add the bacon in and give everything a good mix to combine all of the flavors together. Top the sprouts with the mozzarella and Parmesan cheeses. Bake until cheese

is bubbly and sprouts are done to your liking (about 15 minutes). If you like your cheese browned, change oven settings to broil for 2 to 3 minutes, until golden.
 7. Season with a little extra pepper, if desired, before serving. You can also sprinkle with fresh chopped parsley, thyme or rosemary.



Town & River Cruise Club

On Saturday, Oct. 20, the Town & River Cruise club headed out for their monthly luncheon. They went to the new Boathouse Tiki Bar and Grill, located up the Caloosahatchee River at Sweet Water Marina. For those that went by boat, it was a beautiful hour ride up the river and plenty of boat parking. They enjoyed the patio seating and lawn games and a few of them checked out the boat wash (first one in the United

States). Thanks to Kim Eble for getting there early to save the tables for the 22 people who attended.

It was a perfect weather and boating day.



Tasty entrees



Lyn Morningstar was thrilled to win the 50/50 drawing.



Club members enthusiastically discussed the boating agenda for the 2018/19 season.

Town & River Civic Association Inc. Balance Sheet As of October 31, 2018

	Oct 31, 18
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	7,456.84
First Citizens Bank - MMS	29,850.63
Total Checking/Savings	37,307.47
Accounts Receivable	
Accounts Receivable	1,435.77
Total Accounts Receivable	1,435.77
Other Current Assets	
Hartford Prepaid Insurance	461.25
Prepaid Expense	411.00
Total Other Current Assets	872.25
Total Current Assets	39,615.49
Total Assets	<u>39,615.49</u>
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Pre-Paid Annual Dues	60.00
Total Other Current Liabilities	60.00
Total Current Liabilities	60.00
Total Liabilities	60.00
Equity	
Prior Year Fund Balance	54,429.03
Net Income	-14,873.54
Total Equity	39,555.49
Total Liabilities & Equity	<u>\$39,615.49</u>

Town & River Civic Association Inc. Profit And Loss October 2018

	Oct 18	Jan-Oct 18
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	5,280.00
Income - Voluntary	0.00	12,863.94
Total Income	0.00	18,143.94
Interest Income	1.27	12.43
Total Income	1.27	18,156.37
Expense		
Unidentified Checks	0.00	492.79
Accounting fees	315.00	3,603.50
Advertising	0.00	1,546.70
Bank Fees	0.00	33.00
General Insurance	0.00	2,701.00
Hartford Insurance Expense	0.00	293.65
Land Survey Expense	0.00	1,275.00
Legal Expense	0.00	10,100.66
Meeting Room Expense	75.00	693.88
Newspaper	142.22	1,120.34
Office Expense	0.00	100.00
Office Supplies	0.00	180.63
Postage Expense	0.00	241.64
Printing	0.00	985.06
Repairs & Maintenance	0.00	159.00
Secretary Expense	0.00	2,004.64
Storage Expense	99.45	900.35
Utilities	43.67	557.69
Website Expense	0.00	1,738.75
Total Expense	675.34	28,728.28
Net Ordinary Income	-674.07	-10,571.91
Other Income/Expense		
Other Expense		
Lake Maintenance	182.00	3,050.76
Lake Utility	137.45	1,250.87
Total Other Expense	319.45	4,301.63
Net Other Income	-319.45	-4,301.63
Net Income	<u>-993.52</u>	<u>-14,873.54</u>

Year End Tax Strategies

We can work with you and your tax professional to review your current situation and determine which ideas may be beneficial to you. Minimizing your potential income taxes requires a regular review of your financial picture and the current tax strategies available to you.

Strategies to consider:

- **Minimize taxable income while saving for retirement.**
 - **If you are an employee,** you can make contributions to your 401(k) plan with pretax dollars, thus reducing your current income and possibly your current-year taxes. You can also reduce current-year taxes by making tax-deductible contributions to an IRA, if you qualify.
 - **If you are self-employed,** you can use a Keogh, SEP (Simplified Employee Pension), or SIMPLE (Savings Incentive Match Plan for Employees) plan to shelter income.
- **Maximize deductions.** Some deductible items, like medical expenses, must meet a specific threshold before deductions can be taken. If you fall short of the minimum, you may be able to time discretionary expenses so that you exceed the threshold one year but not the next.
- **Consider charitable donations.** Depending on your specific tax picture, charitable donations could provide a good source of income tax deductions. One tax-saving strategy is to donate appreciated property. You can take a deduction for the fair market value and avoid capital gains tax on the sale.
- **Review social security benefits.** If you collect social security, you may benefit from strategies to reduce or defer taxable income. If your non-social security income exceeds certain levels, it triggers taxation of a higher percentage of your social security benefits.
- **Review Form 1040 for missed tax opportunities.** Reviewing your 1040 could help you spot opportunities for making investments that provide greater after-tax savings. Pay special attention to the Taxable Interest, Tax-Exempt Income, and Dividend Income sections of the form.
- **Municipal bonds.** Tax-exempt municipal bonds are an excellent tax-advantaged investment. Interest earned on municipal bonds is exempt from federal income taxes and, in most states, from state and local taxes for residents of the issuing states (although income on certain bonds for particular investors may be subject to the Alternative Minimum Tax).
- **Plan capital gains and/or losses.** Determining when to recognize capital gains or losses depends on whether you want to postpone tax liability (by postponing recognition of gains) or recognize capital gains or losses during the current year.

Our office is conveniently located in the Cypress Square Shopping Center Suite 12... just across the street from Town & River.

Alex & Jacqueline Lambros



THE LAMBROS GROUP, INC.
INVESTMENT SERVICES

239-939-1166

Securities and Advisory Services offered through Commonwealth Financial Network
Member FINRA/SIPC, a Registered Investment Advisor