

52 Percent Of Owners Did Not Pay Dues In 2018

Hi. This is Mark Generales, your Civic Association president. Our governing T&R Board has dealt with a serious issue for several years that I need to bring to your attention. A simple majority of Town & River owners do not pay their dues and support our community's Civic Association.

First, I want to thank all of you who have recognized that the annual fee of \$60/year only gave your Board a minimal means to keep T&R governed. Your support, whether voluntary or mandatory ensured your 100 percent volunteer Board remained solvent. Today, we seek to improve our community in a world of increased technology and never ending competition for property values.

Did you know the Town & River Civic Association and its various units were created in the 1960s? The new concept of a homeowners association (HOAs) with Deeds of Restriction helped our community maintain minimal standards. These were designed to enhance owner lifestyles and maintain and *increase property values*. The concept was overwhelmingly accepted by those early buyers/owners. Our early Civic Association had strong and enthusiastic monetary support. I acknowledge it was a different era with different mores and for the most part – those who have been in our community from the start tell us that few ever complained or had an issue supporting the community.

Today, our \$120 annual dues barely touch the cost of a *monthly* cable or cell bill or dinner out. Yet, many of those receiving this newsletter do not pay? Is \$120/year too expensive? Is the Board not acting in the community's best interest? Is the amount too small and therefore unimportant and forgotten? Or do we have neighbors that like getting something for nothing at everyone else's expense? I wish I had the answer.

Please be clear that our volunteer Board acts in a "fiduciary" manner complying with State of Florida statutes governed under State Code section 720. Every Board member must pass a "certification" course. Ours is taught by the Board's attorney. Board emails are now archived as required, for a minimum of five years. We incur legal expenses and mailing costs. We pay for a place to meet (we have no community owned facilities). We have a paid Board secretary who handles minutes, letters and other necessary administrative tasks. And we seek to do more than just review Deed violations. We buy required "liability insurance." In 2019 we will "consolidate" our three Deeds into one. We will also begin the process of updating our operating bylaws. All of this costs and I haven't even spoken of improvements I will highlight in a future article.

This past year we significantly updated our website. We are now moving to create a PayPal or other account structure for paying dues on our website. Please take a look at www.townandriverfl.com. Our site includes meeting minutes, newsletter copies, drone views of our neighborhood, our retyped Deeds of Restriction and more. We want our website to help everyone – from owners and real estate agents to builders and contractors. The community logo was updated and our newsletter underwent a major facelift with new content and features.

All of the above was needed and there will be more in 2019 and beyond. At the past level of \$60/year, our dues did not cover expenses. At \$120, we will.

If all the owners in Town & River would join their neighbors and support the community – there is a lot we can do.

\$120 in dues *per year*.

I know there is a lot more our Board can do for all of us if everyone were to pay. Come join us on the second Thursday of every month - participate and provide us with your thoughts and input. Your voice *is* important!

Thanks for taking the time to read this. And thanks to all for continued support and helping make Town & River a great place to live.

Annual Meeting Minutes Thursday, January 17, 2019

Call To Order

President Mark Generales called the meeting to order at 7:00pm in the Fellowship Hall of Cypress Lake United Methodist Church, 8570 Cypress Lake Dr., Ft. Myers, FL.

Officers & Directors Present

Vice President Gary Hudson, Secretary Renee Notes & Directors Kay Gloris, Marge Byrne, Myriam Lentz & Martha Smith were present. Also, in attendance were Executive Secretary Sally Stigler

Certification Of Quorum

Fifty-four valid proxies were received in the association's PO box by the deadline of 5 P.M. Wednesday January 16. Thirty-six properties were present in person. Ninety properties were present either in person or by valid proxy. These proxies plus owners in attendance totaled more than the twenty-five (25) required to constitute a quorum; therefore, a quorum was attained.

Welcome & Meeting Overview

Mark welcomed everyone to the meeting & introduced Board members. He announced that topics to be covered during the meeting would include association 2018 accomplishments and plans for 2019. Committee reports will also be presented.

Approval Of Minutes

A motion was made, seconded & approved to waive the reading of the January 2018 Annual Meeting Minutes as published in the March 2018 newsletter. The minutes were approved by motion as published.

Treasurer's Report (Gary Hudson, Acting Treasurer)

The association's financial policies and procedures, and a 2018 financial report were printed on the back of the agenda distributed one per valid voting address. Gary noted that of the 518 addresses in Town and River, 88 properties (those in Units 11, 12, 13) have mandatory dues. The remaining properties have voluntary dues and half of these pay dues. He noted that Cape View Drive has the highest percentage (almost 80%) of owners paying dues.

A discussion followed regarding the year-end financial

report, 2018 deficit, and lake expenses. Gary explained that the 57 properties around the lake are invoiced and assessed annually for all lake expenses. The lake had no impact on the association's 2018 deficit. Mark noted that legal counsel has advised that properties with voluntary dues addresses would have to formally opt, property by property, to pay mandatory dues. The Treasurer's Report was accepted & approved by motion. Following a discussion of the rationale for increasing dues, it passed by motion to increase the annual dues to \$120 from \$60.00 to \$120.00. The dues increase was approved with 81% voting for and 19% against.

2018 In Review

- Letters were sent in the spring to most dock contractors explaining the different regulations within Town & River.
- Mark spoke with representatives from Hotwire Communications for possible future fiber-optic installation in the community.
- Board Members had a strategic planning local retreat which included a session conducted by the association's attorney for board members to become certified as required by Florida law.
- A new Town & River logo was created for use on letterhead, newsletter & website.
- The Town & River website was updated with an aerial video of the community & information of interest & pertinent documents.
- The Short-Term Rental restriction amendment was recorded with Lee County is enforceable beginning on November 29, 2019.

2019 Plans

- Initiative to bring additional portions of T&R into the Amended, Restated, and Combined Deeds of Restriction (ARCDOR)
- As was done with dock contractors in 2018, send letters to general building contractors advising them of the deeds of restrictions within Town & River.
- Mark spoke to Lee County regarding the association continuing to receive periodic reports of building permits requested and issued for T&R properties.
- Re-write By-Laws

• Board certification will again be offered in conjunction with the board's strategic planning retreat in February.

• Lee County will begin a three year street paving in Town & River.

• Lee County will re-plant & irrigate the medians on McGregor Boulevard in the year 2020.

• Formation of a new Committee to oversee rentals & enforce the restrictions.

Newsletter

Renee is the current editor of the newsletter & asked everyone to submit content/articles of interest for publication to her.

Old Business – There was no unfinished business to discuss.

New Business – Other than what had already been discussed, there was no new business.

Rental Committee

Renee asked for a minimum of 3 volunteers to form the Committee. A question was presented as to whether members of such a committee are covered & protected by Association insurance. Mark will research & advise.

Election Of Directors

The following owners were elected to fill the three vacancies on the 12-member Board:

Carol Notes

Paul Amish

Sharon Bauman

Board Of Directors Meeting

It was announced a brief Board of Directors Meeting to elect officers will be held immediately following the Annual Meeting. All present are invited to attend.

Adjournment

With no further business to discuss, the meeting was adjourned by motion at 8:30pm. The February Board of Directors meeting will be 6:30pm Thursday, February 14, 2019 at South Pointe South Community Clubhouse, 9734 Foxglove Circle, Ft. Myers, FL 33919. All are encouraged & invited to attend.

Respectfully submitted,
Sally Stigler,
Executive Secretary

Ninth Annual Cruisin' For C.A.R.E. Car Show

Sunday, March 17 – 9:30 a.m. To 2:30 p.m.

Join us on March 17 from 9:30 a.m. to 2:30 p.m. at 21st Century Oncology, 2270 Colonial Blvd., Fort Myers for our ninth annual Cruisin' for C.A.R.E. car show.

Chance drawings, door prizes, music, food, trophies and more! **Free spectator admission.**

Want to be part of the car show? Visit <https://21stcenturycare.org/> to register. Registration fee – \$15.

Car Show Rules And Regulations

1. Exhibitor's vehicle must be pre-registered online, via mail or registered during the designated registration time of 9:30 to 11:30 a.m. on March 17.

2. Competition Categories:

- A – 1949 and earlier, Stock
- B – 1949 and earlier, Modified
- C – 1950 to 1959, Stock
- D – 1950 to 1959, Modified
- E – 1960 to 1969, Stock
- F – 1960 to 1969, Modified
- G – 1970 to 1979, Stock
- H – 1970 to 1979, Modified
- I – 1980 to 1999, Stock
- J – 1980 to 1999, Modified

- K – 2000 to 2009, Stock
- L – 2000 to 2009, Modified
- M – 2010 to Present, Stock
- N – 2010 to Present, Modified
- O – Specialty: kits, replicas, ratrods, military, firetrucks

3. The owner/exhibitor will classify their vehicle.

4. The definition of "stock" is no more than four modifications, and if a car was modified at the factory, it is considered stock.

5. Exhibitor's entry form must be clearly displayed on the driver's side windshield to be judged. Vehicles without the entry form properly displayed will not be judged.

6. Car show awards will consist of top three winners in each class. Special awards include best of show, best Mustang, and the John Koeniger and Don Lazarus memorial award. Dash plaques will also be given to all entries.

7. Judges must have access to all areas of the show vehicle including trunk, interior and engine compartment. Judges **will not** open these areas for evaluation.

8. Class judging will be based upon paint/body, engine compartment, interior, and overall fit and finish. Each of these sections will be assigned a score from 1 to 25 and then summed. The highest three scores in each class will be deemed winners.



9. Winners of best of show, best Mustang, and the memorial award will be determined by the judges based on a consensus.

10. The car show judges' decisions are final. Tiebreakers will be made by the judges after a short evaluation and possible re-inspection.

11. All show vehicles must remain in the show area for the duration of the show (through the awards and chance drawing announcements).

Want to participate as a sponsor? Visit www.21stcenturycare.org/event/9-annual-cruisin-for-care-car-show/.

Crossword Puzzle

Across

- 1. Small drum
- 6. Electric light
- 10. Radar signal
- 14. Labor group
- 15. Murres
- 16. Boorish
- 17. A swindle
- 18. Mousses
- 19. Frosts
- 20. Acculturate
- 22. "Darn!"
- 23. "___ Maria"
- 24. Deli item
- 26. Primarily
- 30. Rock
- 32. Solder
- 33. A nervous wreck
- 37. Defrost
- 38. Moses' brother
- 39. Margarine
- 40. Gathered
- 42. Gloomy, in poetry

- 43. Dweebs
- 44. Probably
- 45. Sphere
- 47. Russian fighter

- 48. Rime
- 49. Excessive desire for wealth
- 56. At one time (archaic)
- 57. Northern diving birds

- 58. Forbidden
- 59. Whip
- 60. T T T T
- 61. Beautify
- 62. Gambit
- 63. Countercurrent
- 64. Paths

Down

- 1. Brass instrument
- 2. Rectum
- 3. Containers
- 4. Hubs
- 5. Deviation from the normal
- 6. Military brass instrument
- 7. Component of urine
- 8. A jaunty rhythm
- 9. Of low birth
- 10. Type of denture
- 11. Ill-gotten gains
- 12. Something to shoot for
- 13. Annoyance
- 21. Old World vine
- 25. One or more
- 26. Mother
- 27. Beers
- 28. Ailments
- 29. Remarkable
- 30. Open skin infections
- 31. Stepped
- 33. Travel on foot
- 34. Away from the wind
- 35. Genuine
- 36. Conservative
- 38. Deny
- 41. Unruly crowd
- 42. Not analog
- 44. Cover
- 45. Small goat antelope
- 46. Lariat
- 47. Untidy
- 48. Assistance
- 50. Regretted
- 51. Barely managed
- 52. Nil
- 53. Black, in poetry
- 54. Achy
- 55. Male offspring



1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20					21						22			
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32						33					34	35	36	
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48						49	50	51			52	53	54	55
56						57				58				
59						60				61				
62						63				64				

Crossword Solution on page 6

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Catch The Action

March On The Water

By Capt. Bill Russell

Good things happen this month on the waters around Southwest Florida. The kickoff to the spring fishing season is in full effect as we transition out of winter to warmer days.

For the next couple months or until the daily afternoon rains begin, we may experience the clearest water of the year. It's a great time to explore the inshore and nearshore waters, learn new areas, and look for fish or locate and mark structure that looks fishy. It's also a great time to check out our awesome wildlife: manatees, dolphin, and about every kind of bird you can think of while enjoying the change of seasons. If you are an outdoor or nature photographer, this is the time to grab the camera and hit the water or beaches.

Over the winter it felt like we had endless low tides and very little water to navigate or fish. That will change and make it possible to fish areas that were not accessible over the winter. Our first spring tides will arrive with higher water during the daytime hours. Yes, we will still have low water but not all day every day. Combine the incoming tides with the previously mentioned clean water and you will find some great days to explore.

As the water warms you could easily argue this may be the best month of the year to catch snook. They are on the move and hungry as their diet is primarily oily baitfish that are moving back into the warmer waters. Florida Fish and Wildlife Commission (FWC) initiated an emergency moratorium or closure on snook and redfish due to the devastation from last summer's red tide outbreaks. An unknown number of fish perished and they will reevaluate the stocks in the upcoming months. In the meantime, both species are catch and release only.

That does not mean you cannot fish for snook. Most anglers agree snook are far more valuable in the water than on the table. I have to agree, they are far and away my favorite fish to catch. Snook fishing was really good this past fall and I expect more good fishing in the upcoming months.

Year in and year out we catch our largest spotted sea trout



this month. Nicknamed "gators" or "gator trout," it's possible to hook into some pushing 30 inches. These larger fish are generally egg laden, it's best to enjoy the battle, snap a quick picture and return the big female to the water to complete her spawn. There are plenty of smaller fish well above the minimum size to invite home for dinner. The size limit on sea trout is 15 to 20 inches, with a four-fish possession. If you must keep a big one, each angler is allotted one over 20 inches that is included in the four-fish limit. Many of the largest trout will be caught while targeting snook as they are also gorging on the oily baitfish.

In the Gulf of Mexico fish are on the move as they follow the rising water temperature north. King and Spanish mackerel should be a short distance off our coast throughout the month. Cobia, a local favorite, that is often mistaken for a shark may show up at any time around your boat while fishing offshore or inshore. They can get big, this is the time to keep a few heavy rods rigged and ready, you never know what may show up. Winter months produced a lot of tripletail off the beaches in nearshore waters, I expect this to continue. Most are sighted hanging under floating debris, buoys, and structure. Tarpon will start showing off the coast, beginning to the south and moving north. Just how early in the month this happens is based on the weather and water temperature.

March is our busiest tourist month in Southwest Florida. Roads, restaurants, and just about everything on land is crowded and congested. I will be on the water everyday away from the crowds, enjoying the outdoors, and hopefully catching a few fish. I hope you make time to get on the water too!

For charter information, please contact us at Gulf Coast

Guide Service and "Catch the Action" with Capt. Bill Russell, phone: (239) 410-8576, website: www.fishpineisland.com, email: gcl2fish@live.com.

Capt. Bill Russell is a native and lifelong resident of Pine Island who has spent his entire life fishing the waters surrounding Pine Island and Southwest Florida. For the past 22 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."



Word Scramble

Spring Things

By Ellie Neal

Drgnea Rorawbelhwe Arni Kear
Tpuors Wrolfe Desse Lnpats
Vsolge Volehs

Word Scramble Solution on page 7

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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Board Of Directors Meeting Minutes [Unapproved]

Thursday, January 10, 2019

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

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, Myriam Lentz, Martha Smith & Rick Ginsburg. Vice President Gary Hudson, Secretary Renee Notes & Executive Secretary Sally Stigler were also in attendance.

Absent: Director Terry Brady

Guests: Carol Notes

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

Introduction – Mark thanked Carol Notes for volunteering to join the Board as a Director.

Annual Meeting Agenda

Gary reported a quorum has been met for the Annual Meeting via proxies received.

Mark compiled a list of agenda topics for discussion at the Annual Meeting; giving each Board Member a copy. The topics were discussed in detail with the following conclusions:

- Renee will prepare a power point presentation
- Mark will explain the T&R website in detail, showing how to navigate the site & what information is available on the site.

- Gary will present 2018 year-end financial reports & all in attendance will receive a copy of his reports, including a report on reasons for a year-end deficit.

- Gary will speak on the topic of violations & give an annual report, noting DOR compliance is improving throughout the community.

- Mark will ask for volunteers to form a Rental Committee to oversee compliance with the rental amendment & rules.

Architectural Review & Deed of Restrictions (DOR) - Gary Hudson

Gary reported a dock on Sand Spur Lane is not in compliance with the DOR as it extends 2 feet into the setback. The Owner has revised the plans & the dock will be re-built in compliance with the DOR.

Mark noted Lee County will resume sending a monthly report to him on all permits applied for or issued for construction activity in T&R.

Mark will draft a letter to be sent to building contractors, similar to the one sent to dock contractors last March in an attempt to ensure compliance with the DOR and stave off problems with owners and/or contractors having to correct a violation.

Dor Consolidation Process – Unit 6 & Unit 11

In preparation for a 2019 DOR consolidation initiative, Mark will ask the Association Attorney to compile a list of noteworthy differences between the Unit 6, Unit 11 & ARCDOR.

Board Retreat – A Board annual retreat is scheduled for Saturday, February 2nd.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30pm. The next regular Meeting will convene 6:30pm Thursday, Feb. 14, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers. The board will also meet immediately following the annual meeting on January 17 to welcome new board members and elect officers.

*Respectfully submitted,
Sally Stigler,
Executive Secretary*

Corned Beef And Cabbage

Ready In: 3 hours 2 minutes **Serves:** 8 to 12

Ingredients

- 1 (2 to 6 pound) corned beef brisket
- 1 teaspoon peppercorn
- 2 dried bay leaves
- 1 to 3 heads fresh cabbage
- 1 to 12 medium red potatoes
- 1 (1-pound) bag fresh carrots
- fresh parsley (Dried won't do at all.)
- real butter (Margarine won't do at all. Besides, we now know that butter is better for us than any of the margarines.)
- 1 fresh garlic clove
- 1 medium fresh sweet onion
- yellow mustard (whatever floats your boat)
- 1 loaf rye bread (traditional) or 1 loaf Irish soda bread
- Harp Lager beer (optional)



Directions

Place the brisket (best side up) in the bottom of the pot. There's no need to rinse it because nothing bad will survive what you are about to do to it and you will remove the outer marinate. Add the spice packet or a teaspoonful of peppercorns and two bay leaves. Cover the brisket generously with water and a bottle of beer (optional - adds flavor and is a tenderizer). Bring to a boil. Reduce heat, cover and simmer for 2 hours.

During the 2 hours:

Scrub and rinse the new red potatoes. Remove any eyes and bad spots. Leave as much of the peel as you can. Quarter them (halve or whole if tiny). Cover with water until ready for them. Remove the outer leaves from the cabbage until the

leaves are entirely light green, rinse and cut it into quarters through the spine so they stay together. Set aside. Peel one carrot and cut it into quarters. Set aside. Peel the onion and cut it into eighths. Set aside. Rinse the bunch of fresh parsley and chop up just the tops into very tiny pieces. I find that kitchen scissors do just fine.

After the 2 hours:

Add the potatoes on top of the brisket. Add water to cover everything. Bring to a boil. Reduce heat, cover and simmer for 10 minutes. Add the cabbage on top of the potatoes and add onion and carrots on top of the cabbage. Add water to cover everything. Bring to a boil. Reduce heat, cover and simmer for 20 minutes. Check the cabbage to see if it is tender. If not, simmer another 5 minutes. You shouldn't undercook it and it's hard to overcook it.

When done:

In a large serving bowl where you can stir the potatoes, crush the garlic clove and rub the inside of the bowl with it. Place the potatoes in the bowl while still piping hot and add (at least) a quarter pound of butter and add a handful (More is better than less.) of chopped fresh parsley. Gently stir until butter is melted, it coats all the potato pieces and the parsley is evenly distributed. Put the rest of the parsley into a tiny serving bowl for those who want to add more to their potatoes. Slice the brisket cross grain.

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Town & River Cruise Club

By Marge Byrne

Despite the gloomy and cloudy day on the outside, it was bright on the inside of the Deep Lagoon Seafood Restaurant on Thursday, Jan. 24. The weather conditions prevented boaters coming by boat, but it did not stop a good time had by all. A good number of members, about



So many choices!



Many members of the Town & River Cruise Club attended the Jan. 24 luncheon at Deep Lagoon.

30, joined in for a delicious lunch at a new location. This was the first time TRCC had a luncheon at Deep Lagoon Seafood Restaurant and they did not disappoint. Deep Lagoon Seafood Restaurant was very accommodating and easy to work with setting up the event. TRCC's next event, Valentine Luncheon, will take place on Saturday, Feb. 16, at noon at the Three Fishermen Restaurant.



Decisions! Decisions!



Mike DiBenedetto announces the upcoming events.

BROADWAY PALM PRESENTS

Feb. 14 - Mar. 30



The story of the unlikely romance between Miss Sarah Brown, a pure-at-heart urban missionary, and a slick Broadway gambler, Sky Masterson. The show's second romantic storyline involves Nathan Detroit, the consummate gambling man and the operator of "The World's Largest Floating Crap Game," and Miss Adelaide, the main attraction at the Hot Box nightclub, who have been engaged for fourteen years. Frank Loesser's score features classic songs such as *Luck Be a Lady, I've Never Been in Love Before, Sue Me, A Bushel and a Peck* and the wonderful title song *Guys and Dolls*.

April 4 - May 12



A funny, yet inspirational, musical comedy about the quirky characters that run The Second Chances Thrift Shop. You'll meet the hilarious lead clerk who always brings sunshine to the day with humor, the couple who work in the collection area who discover that you can find love later in

life, the young mother and new shop manager trying to start over, and more! When the thrift shop is threatened to be sold by the greedy landlord, the team won't stand for it. Spend a year with the loveable, yet quirky, group and see how they band together to save the shop and in the process, discover it's not just old treasures that are getting Second Chances!

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OFFICERS & BOARD OF DIRECTORS – as of February 7, 2019
www.TownandRiverFL.com

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

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd	Paul Amish	dir1@townandriverfl.com
Brevity Ln N Waterway Dr	Renee Notes	secy@townandriverfl.com 239-209-2072
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Carol Notes	dir3@townandriverfl.com 239-218-0645
Clarellen Dr Cypress Lake Dr	Marge Byrne	dir4@townandriverfl.com 239-482-8923
Cypress Lake Cr Joanna Cr Sand Spur Ln	Myriam Lentz	dir5@townandriverfl.com 239-225-8533
Deep Lagoon Ln Julie Ann Ct	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	Joe Tomaino	dir8@townandriverfl.com 239-851-4067
N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-590-0602
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
DOR Committee	Gary Hudson	treas@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com

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: _____

New Neighbors

Please welcome our new neighbors, Rick and Lisa Chubb, who purchased 805 Cape View Drive in early January. In 2018, Rick and Lisa became permanent Florida residents, having relocated to Southwest Florida from their longtime home in Voorhees, N.J., near Philadelphia. Lisa is originally from Columbus, Ohio, and Rick grew up in Wilmington, Del. They met in the early '80s during their senior year at the University of Michigan in Ann Arbor, were married two years after graduation, and then lived in Farmington Hills and Livonia, Mich., for 10 years, prior to moving to the East Coast to pursue an acquisition of a commercial insulating glass and glass refrigerator door manufacturing company. They sold their company in 2015, finished working for the new owners in 2017, and then "semi-retired" to Southwest Florida in 2018. They spend summers at their longtime family homestead on the Upper Eastern Shore of the Chesapeake

Bay on the Sassafra River. They have two adult children. Lisa plays golf, bridge, canasta, tennis, and trains for an annual sprint triathlon during the summer. Rick plays tennis, golf (badly), is a certified scuba diver, likes to fish (still learning and happy to go with anyone who is willing to teach), earned his 50-ton Master USCG Captain's License in 2018, and tries (quite unsuccessfully) to keep up with Lisa, who is the "Energizer Bunny" of the family.

Rick and Lisa will be demolishing the existing house on Cape View Drive, upgrading the seawall, and then building a new home. They are currently renting a home in Town & River, and they are very excited to be building a new permanent home in this wonderful neighborhood. They look forward to meeting all of their Town & River neighbors, and they are grateful for the warm welcome they have already received from many of their new neighbors on Cape View Drive.

Town & River Civic Association Inc. Profit And Loss January 2019

	Jan 19	Jan 19
Ordinary Income/Expense		
Income		
Income - Mandatory	10,560.00	10,560.00
Income - Voluntary	600.00	600.00
Total Income	11,160.00	11,160.00
Interest Income	1.27	1.27
Total Income	11,161.27	11,161.27
Expense		
Accounting fees	315.00	315.00
Meeting Room Expense	543.88	543.88
Newspaper	140.58	140.58
Storage Expense	99.45	99.45
Utilities	43.72	43.72
Total Expense	1,142.63	1,142.63
Net Ordinary Income	10,018.64	10,018.64
Other Income/Expense		
Other Income		
Late Fee Assessed	24.00	24.00
Total Other Income	24.00	24.00
Other Expense		
Lake Maintenance	182.00	182.00
Lake Utility	145.03	145.03
Total Other Expense	327.03	327.03
Net Other Income	-303.03	-303.03
Net Income	9,715.61	9,715.61

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: **secy@townandriverfl.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: **secy@townandriverfl.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 Civic Association Inc. Balance Sheet As of January 31, 2019

	Jan. 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	8,180.79
First Citizens Bank - MMS	29,854.39
Total Checking/Savings	38,035.18
Accounts Receivable	
Accounts Receivable	12,331.79
Total Accounts Receivable	12,331.79
Other Current Assets	
Hartford Prepaid Insurance	251.50
Prepaid Expense	274.00
Total Other Current Assets	525.50
Total Current Assets	50,892.47
Total Assets	50,892.47
Liabilities & Equity	
Equity	
Prior Year Fund Balance	41,176.86
Net Income	9,715.61
Total Equity	50,892.47
Total Liabilities & Equity	50,892.47

What's Blooming At Edison & Ford Winter Estates?

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



If you have just moved to Florida or have just discovered an interest in gardening here, you are in for a real treat! Depending on your point of view (whether you can handle the summer heat), you can garden all year long because of the diversity of plant life that thrives in this climate. For new gardeners, the variety of plants known to grow in Southwest Florida can be overwhelming – and I mean that in a positive way. The choices for plant material are only limited by your budget and time.

Because of our mild winters and tropical-like summers, there are lots of plants available to intrigue our tastes. The summer months can mean mowing grass more frequently, trimming all the extra growth on shrubs and pulling

weeds. However, at this time of year without the extra hours of sunshine, elevated heat index, and monsoon rains, growing tender annuals can be a pleasurable outdoor experience. Our mild winter weather is the exact opposite of the northern states. Since we don't have the treacherous winters, plants that grow in the north during summer are commonly grown here during tourist season.

Some examples of colorful annuals that are showing off this time of year include *Osteospermum* (we have it planted in the ground cover demonstration area near the Garden Shoppe) and *Helichrysum* or strawflower (available in bright colors that make a great cut flower). Fragrant allysum, snapdragons, dusty miller and petunias all “wow” visitors in the Moonlight Garden. Even though this garden is meant to be viewed at night, the plants look amazing any time of day. Visitors who left their hometowns when snow was on the ground are impressed to see blooming flowers tucked in throughout the gardens at Edison and Ford Winter Estates.

For those who would like to plant many of these curb-appeal plants, whether it's annuals placed at your front door, in pots, or in garden beds, I recommend using a rich organic soil. Using variables of compost, cow manure, potting mixes, biochar (amendment) and worm castings will help to achieve plant happiness. The sandy soils that are famous for our lovely beaches are not the proper soil mix for growing showy annuals. These plants need extra amendments to aid in fertility and water-holding capacity. I recommend planting annuals in high-visibility areas of your garden where you will get “more bang for your buck!”

In other areas of the garden, try growing a combination of native plants to form a good foundation along with a timely use of selected annuals. Native plants such as wild coffee (can handle shade), *ilex shilling* (mimics boxwood), *cocoplum* (good for a hedge) and *clusia* (great for use as a screen from neighbors) are just some of the many options that do well here in Southwest Florida gardens.

When adding annuals to garden beds for the desired curb appeal, it is imperative you are knowledgeable about the amount of sun and water exposure the site gets, as well as what the plant requires. The choices for cool weather annuals are numerous. Up until 2012, *impatiens walleriana* were the most used annuals in the garden throughout the United States – and possibly the world. This plant was the



Pink petunias grow in blue pots at Edison and Ford Winter Estates.



Strawflowers grow in the Cut Flower Garden.

best-selling annual because of its shade tolerance and color variations. Then, after the plant developed a deadly downy mildew disease, *impatiens* were absent from the garden centers. Now, people grow the New Guinea *impatiens* in shady areas or the newly hybridized sunpatiens for sunny areas (these are resistant to mildew). In my opinion, neither of these come close to the beauty of the regular *impatiens walleriana* will be available once more.

Even without *impatiens*, the Edison gardens have been doing quite well. There are many other shade-loving options that provide color in the gardens, such as *croton*, *shrimp plant*, *sanchezia*, *coleus*, *copperleaf* and *bromeliads*. Once again, diversity in the garden has elevated the look for visitors – compared to a monoculture (one type of plant). With exploration and research, Thomas Edison laid the groundwork for a diverse garden. Today, we continue to plant a diverse mix of annuals for our visitors to enjoy.

Sudoku Puzzle Solution from page 3

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

Crossword Solution from page 2

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



Colorful Calibrachoa grows well in terracotta pots in front of the Edison Caretaker's House.



Dusty miller, snapdragons and alyssum light up the Edison Moonlight Garden.



Osteospermum is growing in the ground cover demonstration garden near the Garden Shoppe.

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Billy was born on Dec. 28, yet his birthday is always in the summer ... how is that possible?

Answer: Billy lives in the Southern Hemisphere.

Did You Know?

Do you know the name of the "lake" in Whiskey Creek?

Answer: Lake Champagne

Word Scramble Solution from page 3

Garden	Wheelbarrow	Rain	Rake
Sprout	Flower	Seeds	Plants
Gloves	Shovel		

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Annual National Letter Carrier Food Drive Set For Saturday, May 11

Seasonal Residents Urged To Leave Food For Annual Letter Carrier Food Drive

Summer is coming, school will be out, and the need for food assistance will be greater than ever. Letter carriers in Lee County are gearing up for the annual National Letter Carrier Food Drive. Food collected in Lee County will be distributed through participating food banks in the county. All food collected in food drives is distributed to participating agencies at no cost.

The nation's largest single-day food drive, "Stamp Out Hunger," will be held on Saturday, May 11. This is the one day when letter carriers collect nonperishable food that has been left by mailboxes.

Northerners and seasonal residents who are returning home prior to May 11 are encouraged to check their pantries for unopened food items; they may drop off their contributions at any post office.

Businesses can set up collection boxes for employees and customers who may not be able to leave food by their mailboxes on May 11. Virtually any kind of food may be donated in unopened, nonbreakable containers. Items especially in need are peanut butter, tuna, rice, beans, and canned meats, fruits, vegetables, and soups.

Additional information about the letter carrier food drive and early food drop-off may be obtained by contacting George Sciascia, Letter Carriers' Food Drive coordinator, at gsciascia@comcast.net, phone (239) 218-1147.

Planning Your Charitable Giving For 2019

Presented by Jacqueline J. Lambros, Registered Principal

A new year has begun. It's time to evaluate what worked well for you financially in 2018 and whether you need to make any changes for 2019. As you do that, you'll want to put together a plan for this year's charitable giving.

A good place to start the process is to consider the following items:

1. Review your donations for 2018 and how you made them. How much would you like to donate in 2019?

2. Did you exceed the standard deduction and itemize your taxes for the 2018 tax year? Do you anticipate exceeding the standard deduction and itemizing your taxes for 2019?

2019 Standard Deductions			
Married Filing Jointly and Surviving Spouse	\$24,400	Married Filing Separately	\$12,200
Single	\$12,200	Head of Household	\$18,350

3. Are you age 70 1/2 or older? Do you have an IRA or inherited IRA?

Charitable Giving Strategies To Consider

Next, you'll want to decide on a strategy for this year's giving. Maybe one or multiple strategies can work together to create an effective plan to benefit your favorite charities. Below are several strategies to mull over.

• **Group your charitable contributions together.** The Tax Cuts and Jobs Act of 2017 brought us a higher standard deduction. Unless you have enough deductions to itemize above the standard deduction threshold, you may not be able to deduct your charitable contributions. Therefore, in combination with other deductions, you might want to consider grouping multiple years of charitable contributions together into a single year to generate a deduction larger than the standard amount.

• **Contribute to a donor-advised fund (DAF).** If you are interested in grouping charitable deductions together but would prefer spreading the distributions to charities out over a period of years, a DAF may be an option for you. It is a charitable giving



vehicle that allows you to contribute as frequently as you desire and to recommend grants to your favorite charities from your fund. It can also be used to create a pool of money that will encourage giving by your family for generations to come.

A DAF is established through a public charity, so you can receive an immediate charitable tax deduction when you exceed the standard deduction threshold and itemize taxes. With the 2017 tax law, charitable deductions are limited to 60 percent of adjusted gross income (AGI) for cash gifts to the DAF or 30 percent of AGI for long-term appreciated assets (e.g., stock) to the DAF. **Please note:** You can also avoid capital gain taxes on gifts of appreciated assets to the DAF.

• **Donate appreciated assets directly to charities.** If you have stock or another asset that has increased in value over the years, you can gift the appreciated asset directly to a charity. Gifting appreciated assets directly may avoid the inconvenience of selling the assets, as well as the realization of a taxable gain. In addition, the gifted assets may qualify for a charitable deduction if you exceed the standard deduction threshold and itemize your taxes. Charitable deductions are limited to 30 percent of AGI for long-term appreciated assets (e.g., stock) gifted to a public charity.

• **Consider a qualified charitable distribution (QCD).** If you are 70 1/2 or older and have an IRA or inherited IRA, you may contribute up to \$100,000 from your IRA directly to a 501(c)(3) qualified charity without having to include that distribution as income. The QCD can go to a single charity or to a variety of charities.

You can make multiple QCDs if the total of all your distributions stays within the \$100,000 annual limit. In addition, the distribution may be counted as your annual IRA required minimum distribution. Also, it doesn't matter whether or not you itemize deductions for taxes because a QCD is not eligible as a charitable deduction.

These are just a few of the strategies that may be available to you. As always, before making any decisions, a best practice is to consult your financial advisor and a tax professional.

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 be sure our information is accurate and useful, we recommend that you consult a tax preparer, professional tax advisor, or lawyer.

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