

Cape Cabaret – Dining, Dancing And Live Music

In The Spotlight

By Renee Notes

Joel and Carol Notes opened Cape Cabaret in January 2016 in what was the old Italian-American Club on the corner of 47th Terrace and Vincennes Boulevard in Cape Coral. The building at the time of purchase was in dire need of major renovations but now it

has become the beautiful upscale premier dinner club the Notes envisioned. The building has two large dining rooms complete with stages and hardwood dance floors and a lounge area equipped with a full bar. Cape Cabaret offers dining, dancing and live music at reasonable prices five nights a week.

The menu selections include appetizers, soups, salads, light fare, flatbreads, entrees and desserts. Cape Cabaret is open Tuesday through Saturday from 4 to 10 p.m. Every night live bands perform music from the '50s to the '90s. Music selections include '50s Doo-Wop, Motown, '60s Rock and Roll, '80s and '90s Classic Rock and yes even some Jazz, Opera and Popera. Cape Cabaret is able to accommodate two bands performing at the same time in two different rooms; the ballroom and the banquet room. Whether you enjoy dancing or just listening to great live music Cape Cabaret is a crowd-pleaser for couples and singles. Check out the full music calendar at www.capecabaret.com.

Happy hour and early bird specials are offered daily. These include half-priced wells, domestic drafts, house wines (by the glass) and entrees at half-price from 4 to 5:30 p.m., Tuesday through Saturday. Dinner is served from 4 to 8 p.m. and the entertainment starts at 6 p.m. in the banquet room and 7 p.m. in the ballroom. Reservations are not required but are recommended especially during season. (Make reservations online at www.capecabaret.com/reservations or call (239) 549-3000.)

Cape Cabaret is located two blocks west of the Cape Coral Bridge. From the intersection of Cape Coral Parkway and Del Prado Boulevard travel two blocks west and turn north on Vincennes Boulevard to the next corner. Cape Cabaret is on the

Cape Cabaret – Dining, Dancing And Live Music on page 5



Premier dinner club



House Specialty – 12-ounce prime rib



Enjoy a refreshing cocktail in our lounge.



Host your special event, anniversary or fundraiser at Cape Cabaret.

Property Improvements Requiring Approval By Town & River Civic Association

By Gary Hudson, Chair, Deed of Restrictions Committee

Planning a home improvement project, adding a dock/seawall/pool/fence or other project? If you are unsure if your project requires approval by the association, ASK. Asking will save time and potentially a lot of money (legal fees and/or having to re-do a project). For project approval please send an email to archreview@townandriverfl.com.

ARCDOR (Amended, Restated, & Combined Deeds of Restriction) covers most of Town & River. Units 6 and 11 have their own deeds of restriction. These as well as ARCDOR may be found at www.townandriverfl.com.

Per Section 3 of ARCDOR, virtually all improvements require approval. Just because a project is not specifically named in ARCDOR does not mean it doesn't need approval.

“Improvements Requiring Approval. No building, structure, enclosure, fence, or other improvements shall be erected or altered until the plans, specifications and location of same shall have been submitted to and approved in writing by the Board of Directors. All docks, seawalls, pilings, boat lifts/boat elevators shall comply with Lee County Codes and other applicable laws and regulations.”

The association's bylaws provide for a Deed of Restrictions Committee. As stated in the bylaws, the primary functions of this committee are:

- To review and either approve, deny or suggest modifications to building plans for any exterior structure submitted to the Board as required by the applicable Deed of Restrictions.
- To investigate violations of the restrictions either noticed or called to their attention by members of the Association.

The deed of restrictions applies to “exterior” improvements. Although a county permit may be required (e.g., electric, plumbing), interior changes do not require approval by the association. Violations which are “investigated” are those which are either noticed or called to the attention of the committee.

Lee County periodically provides to the association a list of permits requested or issued for projects within Town & River Estates. This alerts the association to projects pending or approved. **The issuance of a permit does not constitute approval by the association.** Association approval is usually required **in addition to** permitting. Moreover, some improvements not requiring a permit may require approval by the association. When in doubt, ASK.

A couple of recent lists provided by the county to the association included the following permits (address has been omitted). Does a listed project require approval by the association?

- SWIMMING POOL/DECK-YES
- REPLACE FRONT ENTRY DOOR AND SIDE GARAGE DOOR - SIZE FOR SIZE WITH IMPACT-NO
- REPLACE (20) WINDOWS - SIZE FOR SIZE - IMPACT GLASS-NO
- ADDITIONAL DOCK AND BOAT LIFT-YES
- SEAWALL-YES
- NEW POOL SCREEN ENCLOSURE-YES
- ADDITIONAL DOCK AND BOAT LIFT-YES
- POOL ENCLOSURE-YES
- CONSTRUCT POOL, PAVER DECK-YES
- INTERIOR REMODEL, REMOVE A KITCHEN PARTITION WALL, ADD LIGHTS, WINDOW REPLACEMENT-NO

Property Improvements on page 4

HOA Dues Payment Information

2019 dues were payable by Feb. 28. Invoices were mailed in early February to all Town & River addresses on file with the association (using the Lee County property appraiser website). If you have not yet paid, please send a \$120 check payable to T&R Civic Assn. Inc. to:

Town & River Civic Association
c/o Cye Budde, CPA
Ana Santana-Budde, Principal
8270 College Parkway, Suite 104
Fort Myers, FL 33919

Check out our new website www.townandriverfl.com.

The Board meets on the second Thursday of each month at 6:30 p.m., South Pointe South Clubhouse, 9734 Foxglove Circle, Fort Myers.

The Board of Directors shall meet monthly, except during the months of June, July and August. During the summer or at any time, a special meeting of the Board may be called by the president or a majority of the directors, as needed.

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

Crossword Puzzle

Across

1. Burnishes
6. Every single one
10. Snug (British spelling)
14. Birdlike
15. Remain
16. Killer whale
17. The audience of a newspaper
19. Bearing
20. French for "boat"
21. East southeast
22. A religious figure
23. Loudly laments
25. Windmill parts
26. It forms on a wound
30. China clay
32. An addictive drug
35. Pastas
39. Retaliate
40. Whitener
41. Busybody
43. Gist
44. Present-day
46. Marsh plant
47. Chocolate source
50. Holding devices
53. Makes a mistake
54. Cool, once
55. Chief ingredient in ketchup
60. "Darn!"
61. Not ready
63. Overhang
64. Stubborn beast
65. Implore
66. One who colors cloth
67. Sow
68. 10 in a decade

1	2	3	4	5		6	7	8	9		10	11	12	13	
14						15						16			
17						18						19			
20								21				22			
					23		24				25				
26	27	28	29				30			31					
32					33	34			35				36	37	38
39										40					
41							42		43						
					44				45				46		
47	48	49					50			51	52				
53						54				55		56	57	58	59
60							61			62					
63							64					65			
66							67						68		

Down

1. Stinging remark
2. Eye layer
3. Decree
4. Disappear gradually
5. Move stealthily
6. S
7. Goddess of wisdom
8. Coffin
9. Hoopla
10. Hijack
11. Heavenly hunter
12. Display
13. Americans
18. Regret
24. Barely manage
25. Gambas
26. Fraud
27. Sheltered nook
28. Breezed through
29. Music director
31. Tosses
33. Snow house
34. Require
36. Alley
37. Behold, in old Rome
38. Outbuilding
42. Income
43. Ensign (abbrev.)
45. Wavelet
47. Handed over
48. Adorn
49. Hunger for
51. French for "summer"
52. Overly sentimental
54. Monotonous sounds
56. Man
57. District
58. Rip
59. Probabilities
62. Crimson

Crossword Solution on page 6



BROADWAY PALM PRESENTS

June 20 - August 10



"Be Our Guest" as we step into the enchanted world of Disney's *Beauty and the Beast!* The classic "tale as old as time" tells of Belle, a young woman in a small town, and a Beast, who is really a young prince under a spell. If the Beast can learn to love and be loved, the curse will end and he will be transformed into his former self. Time is running out and if the Beast doesn't learn his lesson soon, he and his household will be doomed forever. The spirited, headstrong Belle enters the Beast's castle after he imprisons her father, and with the help of his enchanted servants, Belle begins to draw the cold-hearted Beast out of his isolation.

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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.



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Children's Advocacy Center

Gift Cards Needed To Provide Summer Fun For Pine Manor Children

Will you help the Children's Advocacy Center provide a fun summer for the 30 children (5 to 12 years old) in our Pine Manor after-school and summer program? Our staff and volunteers have fun activities and projects planned, but it will take many varied supplies (from baking soda to hula hoops).



Donated gift cards to Walmart, Michael's, and Old Time Pottery will enable us to buy those supplies and provide many hours of fun for these children. Donations may be mailed or dropped off at the Children's Advocacy Center, 3830 Evans Ave., Fort Myers, FL 33901, Attention: Lisa Rizzio. The agency is open Monday through Friday, 8 a.m. to 5:30 p.m.

The Pine Manor after-school and summer program is a prevention-based program that provides curriculum-based activities for children ages 5 to 12 who reside in Pine Manor. The goals of the program are to keep clients safe and to help clients reach their full potential by teaching them literacy, social and character-building skills which will help them to make safe, responsible decisions. During the summer months, staff are with the children Monday through Friday, 9 a.m. to 5 p.m. Providing as many fun, interesting and educational field trips and activities is vital to the summer program.



Since 1981, Children's Advocacy Center of Southwest Florida Inc. (CAC), a United Way partner agency, has worked

to improve the lives of children and their families through a coordinated response to child abuse and neglect, offering them a safe and friendly environment in which to heal. CAC provides abuse determination services as well as therapeutic counseling, parenting education and prevention programs in Lee, Hendry, Glades and Charlotte Counties. All services are provided free of charge. For more information, please call (239) 939-2808 or visit www.cac-swfl.org.

Catch The Action

July On The Water

By Capt. Bill Russell

As we progress into the heat of summer fishing both inshore and offshore can still be very good, just prepare for hot days and keep an eye on the weather. Many anglers prefer to get an early start and off the water ahead of the midday heat and afternoon storms.

Inshore, the mangrove snapper bite will continue to heat up as fish to 15 inches are common with some larger throughout the inshore waters and estuaries. A variety of baits including shrimp, pilchards, herring, small pinfish, and cut bait will entice fish around docks, piers, bridges, under deeper mangrove shorelines, oyster bars, sand potholes, and rock ledges in and near the Passes. There is an unusual number of Spanish sardines inshore this year, they make a great bait, live or cut. Mangrove snapper are one of our tastier fish and fight very hard for their size and make a great summer target. They are often leader and hook shy, if the water is clear it's often necessary to lighten the tackle. Inshore, I generally go with 2 feet or more of 12- to 20-pound fluorocarbon leader and a 1/0 circle hook.

Tarpon are still in good numbers but will become more widespread as the month progresses. The June hill tides in Boca Grande Pass flushed out small crabs by the thousands and tarpon were there in force feasting on them. This may well play out again with similar afternoon falling tides early in the month. Tarpon will also be targeted off the beaches and inshore.

Calm summer mornings will give good opportunities to run offshore and target grouper and other species. American red snapper season is open for recreational anglers from June 11 to July 12 for those willing to make the long run offshore. Gag grouper season is open, along with red grouper, expect the larger fish to be in deeper water. Seventy feet is generally a good starting point, but you may need to run well past 100 feet for larger fish. If you run out a little deeper, you may find red snapper and grouper around the same depths. To get updated grouper, snapper, and fishing regulations go to www.myfwc.com.

Closer to land, wrecks and reefs can be productive with everything from snapper to barracuda. Anchoring up current of structure with a fresh chum bag is preferred. A variety of baits is a good idea as well as an arsenal of rods rigged and ready for light to heavy action. The photo of the cobia is an example.



While catching other fish, he cruised into the chum line, where a rod rigged and ready with a hand-size pinfish quickly got his attention.

For fast action offshore look for bonito and Spanish mackerel harassing bait schools in depths from 30 to 80 feet. Trolling silver spoons or Tuna Jets in various colors can bring instant hookups when trolled around feeding activity. Watch for birds and surface commotion to locate the fish. Also look around the artificial reefs.

Sharks are another summertime favorite. Varieties of species both large and small are common catches both inshore and off. While they are a nuisance for some, many anglers target them for their fighting ability. Sharks play an important role in our ecosystem; please make every effort to quickly release them unharmed. Every kid loves to catch a shark of any size, now is a good time, just make sure and do it safely for both the angler and the shark.

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, call or text (239) 410-8576, website: www.fishpineisland.com, email: gcl2fish@live.com.

Capt. Bill Russell is a native and lifelong resident of Pine Island who has spent his entire life fishing the waters surrounding Pine Island and Southwest Florida. For the past 23 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

Summer Fun

By Ellie Neal

Nibgtao	Atconvia	Ebuacreb	Nnnaitg
Mimingws	Lxnizgera	Dnegragin	Pncgiam
Gphsopni	Scniip	Drgaien	Lnligevatr

Word Scramble Solution on page 6

MangoMania

Pine Island's Tropical Fruit Fair
Sat - Sun, 10 am - 5 pm **July 13 & 14**

MangoManiaFl.net



Adults \$6.00
Advance Purchase \$5.00
Children under 10 FREE!

Family Fun • Live Music
Food • Arts & Crafts

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Held at the
German American Social Club
2101 SW Pine Island Rd,
Cape Coral, FL



The New Math:

\$1 = \$8

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Fort Myers, FL 33901
Call (239) 334-7007 or visit:
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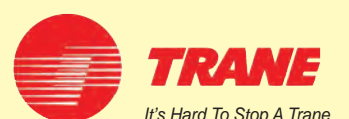
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Board Of Directors Meeting Minutes [Unapproved]

Thursday, May 9, 2019

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

Town & River Civic Association Inc. Balance Sheet As of May 31, 2019

	May 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	14,893.73
First Citizens Bank - MMS	44,861.27
Total Checking/Savings	59,755.00
Accounts Receivable	
Accounts Receivable	512.32
Total Accounts Receivable	512.32
Other Current Assets	
Hartford Prepaid Insurance	41.75
Prepaid Expense	4,296.26
Total Other Current Assets	4,338.01
Total Current Assets	64,605.33
Total Assets	64,605.33
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Pre-Paid Annual Dues	30.00
Total Other Current Liabilities	30.00
Total Current Liabilities	30.00
Total Liabilities	30.00
Equity	
Prior Year Fund Balance	41,176.86
Retained Earnings	-315.00
Net Income	23,713.47
Total Equity	64,575.33
Total Liabilities & Equity	64,605.33

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

	May 19	Jan - May 19
Ordinary Income/Expense		
Income		
Income - Mandatory	-120.00	10,440.00
Income - Voluntary	780.00	25,140.00
Total Income	660.00	35,580.00
Interest Income	1.91	8.15
Legal Fee Income	0.00	10.00
Total Income	661.91	35,598.15
Expense		
Accounting fees	0.00	1,343.50
General Insurance	251.08	502.16
Hartford Insurance Expense	41.95	209.75
Legal Expense	27.50	2,360.84
License & Other Taxes	0.00	61.25
Meeting Room Expense	0.00	543.88
Newspaper	150.01	881.43
Printing & Postage	0.00	967.21
Secretary Expense	840.34	840.34
Storage Expense	99.83	434.73
Uncollectable	391.05	391.05
Utilities	45.55	221.82
Website Expense	337.43	1,137.43
Total Expense	2,184.74	9,895.39
Net Ordinary Income	-1,522.83	27,702.76
Other Income/Expense		
Other Income		
Late Fee Assessed	0.00	24.00
Total Other Income	0.00	24.00
Other Expense		
Lake Maintenance	182.00	1,265.00
Lake Utility	151.17	748.29
Total Other Expense	333.17	2,013.29
Net Other Income	-333.17	-1,989.29
Net Income	-1,856.00	23,713.47

Officers & Directors Present

Present: Directors Marge Byrne, Kay Gloris, Myriam Lentz, Carol Notes, Martha Smith, Paul Amish, Rick Chubb, Rick Ginsburg, Joe Tomaino and Executive Secretary Sally Stigler. Treasurer Gary Hudson and Secretary Renee Notes were also in attendance. A quorum was established. No residents were present.

Absent: No absentees.

Introduction – Mark Generales

Mark reiterated that Roberts Rules will be followed at Board Meetings. Owner's comments are limited to agenda items. Therefore, owners wishing to speak to an agenda item, must have signed in with their name and address and must state their name and address prior to speaking. Comments, limited to 3 minutes, must be addressed only to the chair of the meeting. This is not a time for dialogue. Owners are encouraged to discuss issues with their street director or an officer at any time before or after board meetings or anytime.

Approval Of Minutes – April 2019 minutes will be reviewed and approved at the next meeting.

Treasurer's Report – Gary Hudson

Gary emailed April financial reports to Board Members May 8.

Per unanimous approval of the board, unpaid voluntary dues will be reinvoiced, accompanied by a letter explaining the advantages of paying dues.

Gary will ask the association's accounting firm to write off several very old, uncollectible mandatory dues accounts.

Even after a February 2 first invoice and a subsequent second invoice, twelve owners have not paid Mandatory Dues. Those accounts which continue to remain unpaid by end of May will be given to the association's law firm for collection. A pre-lien letter costing the owner \$295 will be added to the \$120 unpaid dues. The Treasurer's Report was accepted by motion.

Architectural Review and Deed of Restrictions (DOR) Discussion – Mark Generales

A list of contractors in the area will be sent a letter regarding T&R DOR requirements and regulations.

Gary noted Lee County sends T&R a monthly report of permits issued to T&R properties which assists in follow-up of architectural reviews for compliance.

Regarding DOR activity, Gary compiled a list of



2018 and 2019 ytd DOR violations and architectural review projects. Myriam and Renee both stated they receive complaint calls regarding a rental property in their areas. Gary will submit an article for the newsletter regarding the complaint issues as well as the importance of voluntary dues payments.

After a question, Mark explained all owners are entitled to vote to amend the Deeds of Restriction. However, only those owners who pay their dues are in "good standing" and therefore can vote on election of directors, annual dues amount, and by-laws changes.

Regarding the DOR general provisions, Mark compiled a 2-page legal interpretation and guidance of the DOR. This will be approved at the next board meeting.

Rentals – Renee Notes

Regarding online rental sites listing T&R properties, Renee found only the property Homeowner may legally change the advertised minimum rental time. The Board cannot do so. Therefore, she will monitor the sites as well as send a letter to the 15 Homeowners with listings on the sites; reminding them of the rental rules and regulations. She also composed a grievance form for use with rental complaints.

Lake – Renee Notes

Renee reported the lake is in good shape and will publish the Solitude Lake Management report in the Newsletter.

New Business

Management Company – Gary will research management companies and report his findings in August.

Internet Committee – Rick Ginsburg volunteered to research on T&R behalf.

Dues Online – A Pay Pal account will be established so owners will be able to pay dues online.

Update on County DOT Paving of T&R streets – Mark reported the project has been delayed until October.

Retreat – All were in agreement for a Retreat on Saturday, August 17th from 8 a.m. until noon.

Adjournment

With no further business, the meeting was adjourned by motion at 8:15 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, September 12, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

*Respectfully submitted,
Sally Stigler,
Executive Secretary*

Safely Dispose Of Unwanted Medications

By Carmine Marceno,
Lee County Sheriff

The Lee County Sheriff's Office encourages you to take the time to go through your medicine cabinet and remove any unused, unwanted, and expired medications. After gathering your prescription and over-the-counter medications, you can safely dispose of them utilizing an anonymous and secure lockbox located at our district substations and main headquarters.

Lockboxes are available to the public Monday through Friday during regular business hours at the following locations:



- Central District, Headquarters – 14750 Six Mile Cypress Parkway, Fort Myers
- North District – 121 Pondella Road, North Fort Myers
- East District – 1301 Homestead Road North, Lehigh Acres
- West District – 15650 Pine Ridge Road, Fort Myers
- South District – 10520 Reynolds Street, Bonita Springs

Please make sure you:

- Bring all medications, including prescription and over-the-counter in a sealed plastic bag.
- Do not bring needles or other "sharps" as they cannot be accepted.

For more information, call the Lee County Sheriff's Office Community Relations Section at (239) 258-3280, or visit our website at www.sheriffleefl.org.

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Property Improvements from page 1

• RE-ROOF FLAT ROOF-[although an exterior project, the association has traditionally not required re-roofs to be approved]

• SEAWALL-YES

Some of these were already in the association approval pipeline. Others were not. For the latter, the procedure is for a letter to be mailed, by the association executive secretary, to the owner requesting that plans be submitted for review and approval by the Deed of Restrictions Committee.

ARCDOR enforcement is specified in Section 7.

SECTION 7. ENFORCEMENT; GENERAL PROVISIONS. (A) ENFORCEMENT. ENFORCEMENT OF THESE COVENANT, CONDITIONS AND RESTRICTIONS MAY BE BY A PROCEEDING AT LAW OR IN EQUITY AND MAY BE INSTITUTED BY THE ASSOCIATION, ITS SUCCESSORS OR

ASSIGNS, OR BY ANY LOT OWNER, AGAINST ANY PERSON OR PERSONS VIOLATING OR ATTEMPTING TO VIOLATE OR CIRCUMVENT ANY COVENANT, CONDITION OR RESTRICTION, EITHER TO RESTRAIN VIOLATION OR TO RECOVER DAMAGES, AND AGAINST ANY RESIDENTIAL LOT TO ENFORCE ANY LIEN CREATED BY THESE COVENANTS. FAILURE OF THE ASSOCIATION OR ANY LOT OWNER TO ENFORCE ANY COVENANTS, CONDITION OR RESTRICTION HEREIN CONTAINED FOR ANY PERIOD OF TIME SHALL NOT BE DEEMED A WAIVER OR ESTOPPEL OF THE RIGHT TO ENFORCE SAME THEREAFTER. IN ANY ENFORCEMENT ACTION, INCLUDING APPEALS, THE PREVAILING PARTY SHALL BE ENTITLED TO RECOVER ITS REASONABLE ATTORNEY'S FEES AND COSTS FROM THE NON-PREVAILING PARTY.

TOWN & RIVER CIVIC ASSOCIATION, INC.
OFFICERS & BOARD OF DIRECTORS – as of June 7, 2019
www.townandriverfl.com

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

STREET ASSIGNMENTS	DIRECTOR	EMAIL PHONE NUMBER
Bal Isle Dr E Town & River Rd		dir1@townandriverfl.com
Brevity Ln N Waterway Dr	Rick Chubb	dir2@townandriverfl.com 609.707.0825
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	Rick Ginsburg	dir6@townandriverfl.com 310.612.0368
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
Deeds of Restriction Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748

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

Owner Contact Information Request

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Please [PRINT] complete the following.

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If not full-time, other address, including zip: _____

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Email Address: _____

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If "Yes", please check the information you agree to be included in the Directory:
 Names Town & River Address Other Address Telephone Numbers
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Signature: _____ Date: _____

Buy-Sell Agreements: What Every Business Owner Should Know

Presented by Jacqueline
J. Lambros, Registered
Principal



As a business owner, you focus your time and energy on the growth and daily operation of your business. Consequently, it can be challenging to find the time to think about its long-term future. But having a plan in place to ensure the continuity of your business should anything happen to you is essential. For many business owners, this plan involves setting up a buy-sell agreement.

To help you determine if such an agreement is right for your business, it's important to understand what it is, how it works, and the funding methods available.

What Is A Buy-Sell Agreement?

A buy-sell agreement ensures business continuity if the owner becomes disabled, decides to retire, or passes away unexpectedly. It outlines the parties involved in the agreement, describes the events that trigger a transfer, and lays out an agreed-upon value of the business. Having this kind of agreement in place can help avoid rushed decisions during what can be a stressful time. Plus, knowing the company has a plan in place provides assurance to its employees and instills confidence in its customers that the business will remain strong.

Structuring The Agreement

There are several ways to construct a buy-sell agreement. The best choice for you will depend on your company's structure and ownership:

- **Cross purchase:** Another business partner agrees to purchase the business from the owner or the owner's family.

- **Entity purchase:** The business entity agrees to purchase the business from the owner or the owner's family.

- **Wait-and-see:** The buyer of the business is allowed to remain unspecified, and a plan is put in place to decide on a buyer at the time of a triggering event (e.g., retirement, disability, death).

After a triggering event occurs, either the business entity or another party will begin the process of purchasing all or a portion of the business, based upon the valuation described in the agreement.

Funding Methods

It's important to include funding details in a buy-sell agreement to ensure a successful transfer and to keep the business running smoothly. Common funding methods include cash or assets of the business, a loan, and installment payments, as well as employee stock ownership plans (ESOPs) and insurance.

ESOPs. When selling a business to employees, an ESOP can be established to help provide a source of funds. An ESOP requires specialized administration to navigate the complexity of the agreement and to comply with the applicable rules and regulations. Candidates for an ESOP generally fit within the following guidelines:

- Privately held, profitable C or S corporation
- More than 30 employees
- Value of at least \$3 million
- Established management team and strong cash flow history

Life and disability insurance. Insurance provides liquidity to help the business during a challenging situation or to purchase the business from a grieving family. Depending on the structure of the company and the type of buy-sell agreement, the business may be able to pay the premium, or bonuses may be given to those policy owners who pay the premiums.

- In a *cross-purchase* agreement, all business owners will purchase, own, and be the beneficiary of an insurance policy

insuring each of the other business owners. This type of agreement may not be appealing for a business that has multiple owners, as it requires several policies to be purchased. For example, if there are four business owners, a total of 12 insurance policies would be needed.

- With an *entity purchase* agreement, the insurance policy is usually owned by the business. Even with multiple owners, only one policy per owner is needed.

- In *wait-and-see* agreements, the policy ownership and beneficiary structures vary, depending on the type of the agreement that is ultimately put in place.

Next Steps

When determining if a buy-sell agreement would work for your business, keep these considerations in mind to help you make the best choices for your company, your partners, and your employees. If you do move forward with a buy-sell agreement, be sure to consult with an attorney and a tax advisor to develop a plan that best serves the needs of your business. Once the agreement is in place, don't forget to review it every few years to ensure that it accommodates any changes that may have occurred.

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.

Cape Cabaret – Dining, Dancing And Live Music from page 1

corner of Vincennes Boulevard and 47th Terrace at 4725 Vincennes Blvd., Cape Coral, FL 33904, (239) 549-3000/
www.capecabaret.com.

Joel and Carol Notes have been residents of Town & River since 2005. Originally from the Washington, D.C. area they built their dream home here and have enjoyed the neighborhood, water and of course an occasional glass of wine and a meal while watching the sunset over the Caloosahatchee River.



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Word Scramble Solution from page 3

Boating Vacation Barbecue Tanning
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Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

Adoptable Cats And Kittens

Chester

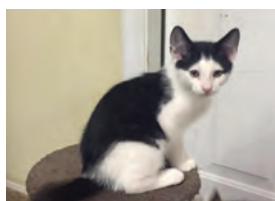
Hi, I'm Chester and I'm a sweet, quiet guy. I'm very good with other cats and only about 3 years old. I'm looking for a home to call my



own. Come see me at Petco in Gulf Coast Town Center. I'm up-to-date on vaccines, neutered and have a microchip. My adoption fee is \$100. To find out more about me, call Diane at (860) 833-4472 or email Haven on Earth Animal League at havenonearthanimalleague@yahoo.com.

Dallas

Hello, I'm Dallas. I'm only 3 months old and I'm looking for someone to love me forever! I'm a cute little black and white boy and I look like I'm wearing



a hat. I'm neutered and up-to-date on vaccinations. I'm currently staying at Petsmart on Six Mile Cypress – come see me and take me home! My adoption fee is \$125. To find out more about me, call Diane at (860) 833-4472 or email Haven on Earth Animal League at havenonearthanimalleague@yahoo.com.

Haven on Earth Animal League Inc. is a 501(c)(3) nonprofit animal rescue organization in Fort Myers operated completely by volunteers. Our mission is to rescue, house, rehabilitate and rehome abused, unwanted, neglected and homeless animals into forever, loving homes.

What's Blooming At Edison And Ford Winter Estates?

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



Summer is here and now is a great time to start planting! The heavy rains will help strengthen the roots of anything you put in the ground now. The summer rains also help save money on water bills because we don't have to hand water our newly planted treasures. This is the time of year that all of our tropical plants start to show off with new growth and abundant blossoms. The steamy hot weather is just what plants need to produce new, bright green leaves.

Here at Edison and Ford Winter Estates, many plants are coming to life. The plants in the Bulb Garden are putting on quite a show for all of our visitors to see. A couple years ago, we planted numerous different varieties of plants in the ginger family. Typically, when we mention ginger plants, visitors first think of the kind of ginger found in grocery stores, used for Asian-style cuisine (*Zingiber officinale*). Fortunately, there are many other types of ginger that provide beautiful flowers, making the garden a veritable oasis of diversity.

During storms, many shade trees loose limbs, opening up canopies and letting sunlight shine in previously shady areas. Ginger prefers growing as an understory with some protection from direct sunlight. The trees that lost some limbs due to storm damage are now filling out nicely and once again providing shade for the ginger plants.

Several of the exotic ornamental ginger beauties look similar in bloom, but if you look closely, you will see the differences. The *Etilinger eliator*, known commonly as torch ginger, has a large scarlet bloom spike peeking out from under the 8-foot canopy of banana-like leaves. Another ginger, *Tapeinochilos ananasseae*, or commonly called Indonesian wax ginger, is also bright red, but with subdued growth below spiral leaves. The *Costus barbatus*, or spiral ginger, has red inflorescence that it holds high above fuzzy leaves.

Many more ginger varieties, as well as other bulb-type plants can be found in this special garden area. All of the plants in the bulb garden have underground storage-type roots called rhizomes, or bulbs, corms or tubers. Besides the gingers I mentioned previously, there are also *Hedychium* (butterfly gingers), *Alpinia* (variegated pine cone ginger and variegated shell ginger), and ornamental *Curcuma* (Siam tulips). These gingers are native to tropical areas of the world, so when you visit the gardens at Edison Ford, it's almost like being transported to another place.

Other blooming specimens in this area include: *Heliconia*

stricta cultivars with enormous "lobster claw"-type blooms that are often sold as expensive cut flowers. These plants need plenty of room to grow, but can add tropical flare to any garden. In the plant's native habitat of Costa Rica, the flowers provide nectar for hungry hummingbirds.



Bloom of the *Tapeinochilos* or Indonesian red wax ginger actually looks like a wax sculpture.

Another interesting plant is the ornamental banana. The female flowers of edible banana plants get pollinated by busy bees that transport pollen from the male flowers. We grow the *Musa velutina*, a variety that has nonedible pink fruit. This variety only stands 4 feet tall, is easily managed and is quite striking.



Stars and Stripes Crinum lily

My favorite plants of all time growing in this bulb garden are the Crinum lilies. Crinum can often be seen in old southern gardens, sometimes abandoned homes, and are called pass-along plants. They aren't typically found for sale in plant nurseries, but if you know someone or have a neighbor who grows them, you might be lucky enough to trade plants.

Fortunately, our mild winters here allow the Crinum lilies to remain green all year long, but when the temperatures heat up, these bulbs show off their spectacular large, red trumpet-sized and sweetly scented blooms. The fragrance reminds me of musk and anise. The blooms come in multiple colors, including white, light pink, dark pink and red – all in several shapes and sizes.

There are many other bulb-type plants in this garden, adding interest to the diverse collection of plants that Thomas and Mina would have been proud to have in their garden. Many of these easy-care plants can be found in the Garden Shoppe at Edison Ford along with plenty of other plants bursting with blooms this time of year. Stop by to see what's blooming and find something new to put in your own garden space. I hope to see you there!

Fort Myers Freedom Fest

The Fort Myers River District Alliance would like to present Freedom Fest! Come enjoy free and family-friendly fun down in front of the waterfront on Edwards Drive from 6 to 10 p.m. Activities and entertainment will include live music, kids' activities, food and vendors. The Thunder Beach Band will be onstage from 6 to 9 p.m. and

DJ Tom's Tunes will be playing some tunes with special games for prizes. Fireworks start at 9:30 p.m.!



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Summer Deal For Families At Edison And Ford Winter Estates

This summer, Edison and Ford Winter Estates is offering a special deal for families. From June 1 through Sept. 2, visitors may bring a child, 12 years old or younger, for free. One child will be admitted free per one paid adult self-guided audio tour ticket.

The site includes the historic winter homes of Thomas Edison and Henry Ford, caretaker's homes of both inventors, Edison's study, a 15,000-square-foot inventions museum and the botanic laboratory – a National Historic Chemical Landmark. There are also more than 20 acres of botanic gardens to explore, including the historic Moonlight Garden, Clara's rose garden, a succulent garden, the almost century-old banyan and Mysore fig trees and numerous other plants and trees from all around the world.

The air-conditioned museum is full of exhibits and artifacts that children and adults alike can enjoy. Antique car enthusiasts will find Edison's personal car, a 1916 Model T; Ford's "Chuck Wagon"; a 1918 Model T Roadster; and a 1908 Cadillac Motor Car. Visitors will also get to see and hear several examples of Edison's favorite invention, the phonograph. Families will learn how many patents Edison had, what his most profitable invention was, how Edison and Ford met and many other interesting facts.

Families with children can create their own inventions in

the Smithsonian Spark!Lab, a fun, hands-on activity center with six stations that rotate every few months. The activities allow for groups and families, so parents and grandparents can enjoy the activities along with their children and grandchildren. Edison Ford is one of only nine museums across the country to have a Smithsonian Spark!Lab.

Activities in the Spark!Lab include the High Wire Driver that incorporates a variety of building components and simple motors to invent devices that can roll along a cable suspended above a table or work surface; Snap Circuits offers children a chance to work with real circuits just like the ones found inside radios, televisions, computers and other electronic devices, but without wires or solder; in Sound Scapes, visitors build a pathway to roll a marble through various bells and chimes; Shaping Space is a new activity where participants use plastic tubes to build structures of varying heights and shapes; and



Spin Art, another new activity that utilizes Snap Circuits to create artwork and helps kids learn the color wheel.

The site is open from 9 a.m. to 5:30 p.m. seven days a week. There are several tour options, including self-guided audio tours, historian-led guided tours, specialty inside-the-homes, inside-the-lab, automotive and garden tours. Throughout the year, the site also offers public events and new exhibits. For tour times and additional information, visit the website at www.edisonford.org or call (239) 334-7419.

Edison And Ford Winter Estates

Edison and Ford Winter Estates is the internationally known winter homesite of Thomas Edison and Henry Ford. More than 250,000 visitors walk through the location each year from all around the globe. The organization has received many awards, including the National Stewardship Award from the National Trust for Historic Preservation and the National Garden Clubs' Historic Preservation Award. The property is an official project of "Save America's Treasures," a Florida Historic Landmark and a National Register Historic Site. The Edison Botanic Laboratory is a National Historic Chemical Landmark. The site is open every day except Thanksgiving and Christmas from 9 a.m. to 5:30 p.m. and until 9 p.m. during the month of December for Holiday Nights.

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- When loved ones come home, always run to greet them.
- When it's in your best interest, always practice obedience.
- Let others know when they have invaded your territory.
- Take naps and stretch before rising.
- Run, romp, and play daily.
- Eat with gusto and enthusiasm.
- Be loyal.
- Never pretend to be something you are not.
- If what you want lies buried, dig until you find it.
- When someone else is having a bad day, be silent, sit close by, and nuzzle them gently.
- Avoid biting when a simple growl will do.
- On hot days, drink lots of water and lay under a shade tree.
- When you are happy, dance around and wag your entire body.
- No matter how often you are scolded, don't buy into the guilt thing and pout. Run right back and make friends.

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Recipe Corner

Old-Fashioned Macaroni Salad

Ingredients

4 eggs
1 pound large elbow macaroni
4 ounces ham steak, finely chopped
2 stalks chopped celery, including leaves
1 large shallot, chopped
2 tablespoons fresh lemon juice

Dressing:

2/3 cup mayonnaise
2 tablespoons Dijon mustard
1 (4-ounce) jar chopped pimentos, drained
3 tablespoons sweet pickled relish
Kosher salt and pepper

Directions

1. To make the hard-boiled eggs: Add the eggs to a medium-sized saucepan. Cover with cold water and bring up to a boil over medium heat. Cover with a lid and turn off the heat. Let the eggs sit in the hot water for 14 minutes.

Drain and cool under cold running water. Peel the eggs and chop. Reserve.

2. While the eggs are cooking, bring a large pot of salted water to a boil over high heat and add the macaroni. Cook until al dente. Drain and rinse with cold water.

3. In a large serving bowl, combine the eggs, ham steak, celery, shallots and lemon juice. Add the macaroni and stir to combine.

4. In a separate bowl, whisk together the mayonnaise, mustard, pickled relish, and salt and pepper, to taste. Add the dressing to the macaroni and toss to coat. Season with more salt and pepper, if needed. Cover and chill for 2 hours for the flavors to meld. Makes 4 to 6 servings.



Mustard-Glazed Mushroom Burgers

Ingredients

2 pounds ground beef (85 percent lean)
Kosher salt and freshly ground black pepper
1/4 cup Dijon mustard
3 tablespoons soy sauce
1 teaspoon sugar
6 slices Swiss cheese
1 tablespoon olive oil
8 ounces chopped baby bella or cremini mushrooms
2 teaspoons fresh thyme leaves or 1 teaspoon dried
2 cloves garlic, minced
6 yeasty buns

Directions

1. Preheat the grill to medium-high heat.
2. Form the beef into 6 burgers; Sprinkle with salt and pepper. To make the glaze, mix together the mustard, soy sauce and sugar in a small bowl.
3. Grill the burgers until desired doneness, 4

to 5 minutes per side for medium rare, brushing the burgers with the glaze about halfway through. A minute before removing the burgers from the grill top with the cheese.

4. Meanwhile, heat the oil in a large skillet over medium-high heat. Cook the mushrooms until they begin to soften, about 5 minutes. Add the thyme and garlic and cook until the mushrooms are soft, about 3 minutes more. Season with salt and pepper.

5. Toast the buns and serve the burgers with the mushroom topping. Makes 6 servings.



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