

Three Strikes And You're Out

Challenges Collecting Annual Dues

By Gary Hudson, Treasurer

Of the 500 plus properties in T&R, there are 87 which are required by their founding documents to pay mandatory annual dues. For the remaining properties, dues are voluntary. Dues invoices for \$120 to all properties were mailed the end of January 2019. Payment was due Feb. 28. As of Feb. 28, 29 mandatory dues owners had not paid. As of March 31, 27 still had not paid. These 27 were mailed a second invoice in mid-April. This invoice stated that if dues were not paid, the



account would be referred to the association's law firm for collection and the owner would be charged an additional \$295 for execution of a pre-lien letter. The actual additional cost was \$325 plus interest at 18%. Unpaid dues of \$120 would morph into a legal debt of \$445 plus interest. In May a third invoice was personally delivered and inserted into the front doors of half a dozen homes whose owners were still in arrears. Others received an email. By the end of May, the 21 delinquencies had been reduced to four. By the end of June, only two accounts remained unpaid.

Despite three notifications, these two owners still haven't paid. These owners have "struck out" and the two accounts have been referred to the association's law firm for collection. The association attempts collection on its own and only gets "legal" when all other reasonable efforts have been exhausted.

Half of voluntary dues properties pay dues, and this generates almost 70 percent of the association's income. Without it, the association would not be able to operate and fulfill its mandate of enforcing the deeds of restriction. If all properties paid dues, annual dues of \$70 would generate the same income as \$120 generates now. If only mandatory properties paid dues, dues would have to be at least \$400 to generate the same income as the above combo of mandatory and voluntary.

Voluntary dues payers are sincerely appreciated by your association's Board of Directors and should be appreciated by all owners of properties in our community. Payment of dues helps not only your association maintain property values but also helps the owner who pays dues. Payment of dues puts an owner in "good standing." This "good standing" allows the owner to vote on the annual dues amount, vote for directors, vote for bylaws changes, and any other item that requires a vote of the membership.

Understanding The Medicare Tax For High Earners

Presented by Jacqueline J. Lambros, Registered Principal



As a result of the Affordable Care Act, the Medicare contribution tax has increased for high earners. How could the Medicare tax affect you?

The Medicare Contribution Tax

The 2.9 percent Medicare tax continues to be applied to wages and net self-employment income. Half of the tax (1.45 percent) is picked up by the employer and the other half (1.45 percent) by the employee. An additional 0.9 percent tax, made effective in 2013, is now levied on wages and self-employment income above certain thresholds.

Wages or net earnings above \$200,000 (single), \$250,000 (married), or \$125,000 (married but filing separately) will now be taxed at an overall rate of 3.8 percent. The 0.9 percent rate increase applies only to the employee's (or self-employed taxpayer's) share of the Medicare tax. Unlike the Social Security tax, which has a "wage base" ceiling, there is no compensation limit. Each dollar is subject to the Medicare tax.

Tax On Investment Income

The 3.8 percent Medicare tax also applies to most net investment income. It is applied to the lesser of net investment income or the excess of modified adjusted gross income (MAGI) over the applicable threshold. The exceptions are distributions from retirement accounts — including pensions, 401(k)s, and IRAs — and income generated from municipal bonds. Keep in mind, however, that distributions from retirement accounts can push your adjusted gross income over the threshold, thus subjecting you to a 3.8-percent tax on your other investment income.

The following types of investment income are affected:

- Taxable interest
- Capital gains
- Dividends
- Nonqualified annuity distributions
- Royalties
- Rental income
- Personal residences with appreciation greater than \$250,000 (\$500,000 if married)

The law also applies to estates and most trusts. The threshold for estates and trusts is the amount at which their highest tax bracket begins.

Calculating The Tax

For individuals, the 3.8 percent Medicare tax is applied to the lesser of net investment income or the excess of MAGI over the applicable threshold (\$200,000 for single filers, \$250,000 for married filers, and \$125,000 for married filing separately).

Example: Mark and Sue have earnings from wages of \$175,000 and investment earnings of \$100,000. The couple's total wages and investment earnings (MAGI) equal \$275,000. According to the rule, the 3.8 percent Medicare tax will be applied to the lesser of net investment income (\$100,000) or the excess of MAGI over the applicable threshold (\$25,000). In Mark and Sue's case, then, only \$25,000 will be subject to the Medicare tax. The entire \$100,000 in investment income will be subject to either capital gains or ordinary income tax, depending on the nature of the income.

How Can You Plan Around The Medicare Tax?

If you believe that your income tax rate will be higher in the future than it is today, you may want to consider taking some kind of action to minimize the impact. One possibility might be a Roth IRA.

Roth IRA conversions.

Roth IRAs have become popular alternatives to traditional IRAs. Not only does money held in a Roth IRA grow tax-deferred for federal income tax purposes, but distributions are also tax-free if certain requirements are met. (**Please note:** State tax treatment of Roth IRAs differs. Consult your tax advisor about your state's rules.) Another advantage is that no minimum distributions are required upon reaching age 70½. Thus, you may avoid having

retirement distributions increase your adjusted gross income over the threshold and exposing other income to the Medicare surtax.

If a Roth IRA makes overall financial sense for you, you can convert a traditional IRA to a Roth IRA. When you convert to a Roth IRA, you pay income tax on the taxable dollars that are converted. These taxes are due in full in the year of conversion. Paying taxes on the conversion today may allow future distributions to escape scheduled tax increases later. It is generally better to pay these taxes with funds from another account; using IRA assets will typically result in more taxes and may involve early withdrawal penalties, depending on your age.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

Town & River Lake Report

Inspection Date: June 12, 2019

Inspected For:

Algae	OK
Aquatic Weeds	Will revisit to check again
Undesirable Shoreline Vegetation	OK
Water Quality	OK

Technician's Comments: Lake looks good – will continue to monitor submersed weeds as they die off.



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.

Word Scramble

School Items

By Ellie Neal

Denralca	Rppae	Lhake	Colkc
Rtpoeumc	Cnepli	Keds	Psreat
Oboks	Sosiscsr	Rrsae	Snep

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

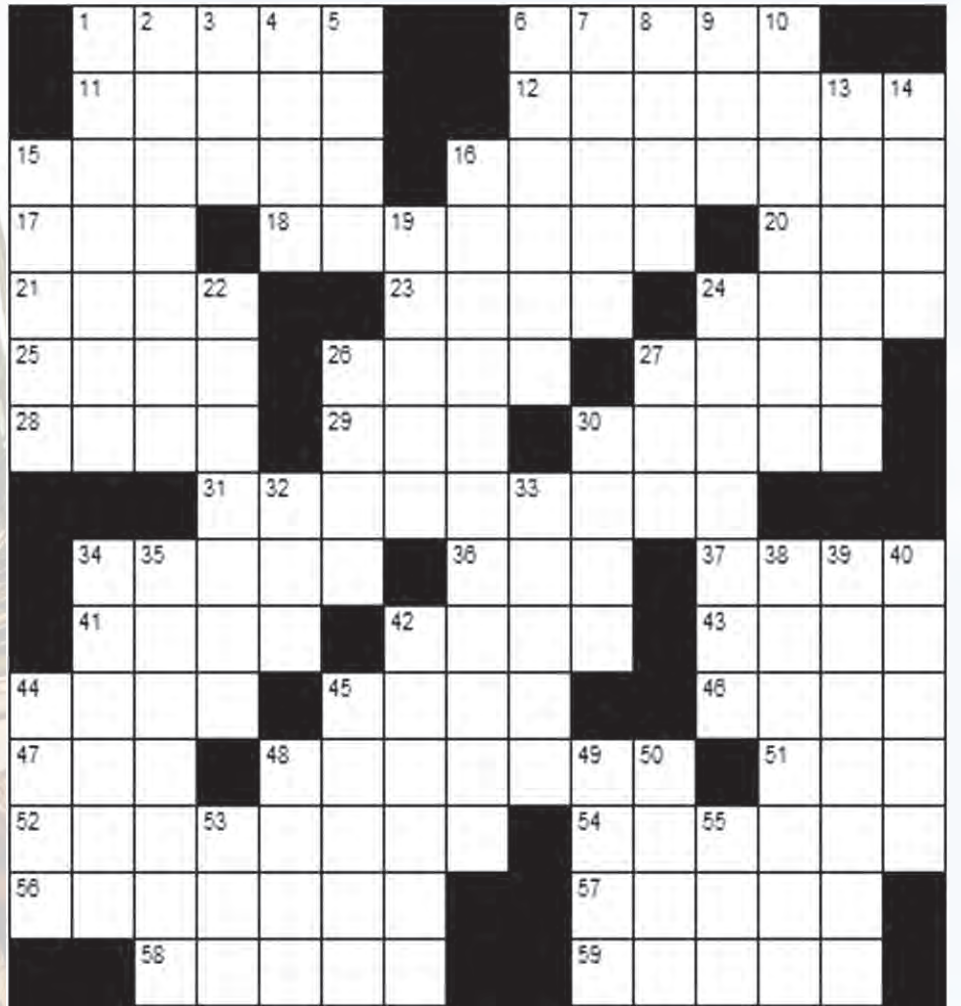
Crossword Puzzle

Across

1. A light informal meal
6. Roman cloaks
11. Claw
12. Voter
15. Relinquish
16. Tranquilizer
17. Arrive (abbreviation)
18. Cleaning device
20. Nourished
21. Teller of untruths
23. Always
24. Hairdo
25. Bristle
26. Tall woody plant
27. Senile
28. Biblical garden
29. Ancient unit of measure
30. Rhinoceros
31. A sweetened delicacy
34. Killed
36. Center of a storm
37. Circle fragments
41. Agreement
42. Extend credit
43. Container weight
44. Instant
45. ___ fide
46. Pitcher
47. Big fuss
48. Slide
51. Witch
52. He communicates via thoughts
54. Overnight bag
56. Ancient Roman galley
57. Avoid
58. More recent
59. Stitched

Down

1. Celebrated
2. Provide commentary
3. Beer
4. Sprockets



5. Be cognizant of
6. A Native American tent
7. Not younger
8. Equipment
9. Play a role
10. Rigidify
13. Exaggerate
14. Start over
15. Not true
16. 17th
19. Creepy
22. Plunder
24. Excite
26. Not now
27. "Eureka!"
30. Marsh plant
32. Drollness
33. Tropical Asian starlings
34. Arachnid
35. Ointment ingredient
38. Untanned hide
39. Wrinkled
40. Twilled fabric
42. Hang around
44. Light bulb unit
45. Hold responsible
48. Gush
49. Nights before
50. Rant
53. Before, poetically
55. Legislation

Crossword Solution on page 6



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ECHO's Annual Get Into Gardening Event

With an eye towards providing "more affordable foods for their families..." President and CEO David Erickson announces ECHO's annual **Get Into Gardening** event.

The event – for both new and experienced gardeners – is scheduled for **Saturday, Oct. 5** between **9 a.m. and 3 p.m.** and will take place at **ECHO's Global Nursery and Bookstore, 17391 Durrance Road, North Fort Myers.**

Free of charge workshops will be provided as well as guided tours of ECHO's Global Demonstration Farm and

a viewing of their Tropical Fruit Nursery. ECHO staff and volunteers hope to provide attendees with simple techniques useful for growing food.

Contact (239) 543-3246 for further questions.

Workshops

- Gardening in Southwest Florida
- Container Gardening
- Backyard Beekeeping
- Tropical Fruit Grafting

- Growing Tips for the Home Gardener
 - The Basics of Building with Bamboo
- ### Guided Tours
- 9:30 a.m.
 - 10:30 a.m.
 - 11:30 a.m.
 - 12:30 p.m.



Tunnel To Towers 5K Run And Walk

Run And Walk To Honor Our Bravest

Join us **Saturday, Sept. 14 at 8 a.m. at Lakes Regional Park, 7330 Gladiolus Drive, Fort Myers.** Follow the footsteps of 9/11 hero, firefighter Stephen Siller, to ensure that we never forget and honor the sacrifices of our first responders and military heroes.

What Is A Tunnel To Towers 5K Run And Walk?

The Tunnel to Towers 5K Run and Walk Series was created to honor the heroic life and death of Stephen Siller, a New York

City firefighter (FDNY) who lost his life on Sept. 11, 2001 after strapping on his gear and running through the Brooklyn Battery Tunnel to the Twin Towers.

Honor all of those who lost their lives on Sept. 11, 2001 and support our first responders and military who make extraordinary sacrifices in the line of duty! For more information on the Stephen Siller Tunnel to Towers Foundation, please visit www.tunnel2towers.org.



Tickets are \$30 for adults (registration price will increase before the event), \$30 for first responders and military registration (registration price will never increase. Thank you for your service! Please bring identification to the event), \$20 for youth registration (ages 15 to 17), \$12 youth registration (ages 16 and under).

Registration will open from 7:15 to 7:50 a.m. on the day of the race at Lakes Regional Park. Online registration (www.eventbrite.com) will close on Sept. 13 at 7 p.m. T-shirts are only guaranteed to the first 300 participants of either the walk or the run. **Sign up early as we will run out.**

For more information contact fortmyers@tunnel2towers.org.

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Town & River Civic Association Inc.		
Profit And Loss		
July 2019		
	Jul 19	Jan - Jul 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,440.00
Income - Voluntary	0.00	25,380.00
Total Income	0.00	35,820.00
Interest Income	1.91	11.90
Late Fee Assessed	0.00	24.00
Legal Fee Income	0.00	10.00
Total Income	1.91	35,865.90
Expense		
Accounting fees	315.00	1,973.50
Corp Insurance	251.08	1,255.82
Email Service	86.58	419.74
Legal Expense	0.00	2,470.84
Meeting Room Expense	0.00	668.88
Newspaper Postage	149.54	1,030.97
Office Expense	0.00	16.60
Postage Expense	0.00	133.74
Printing & Postage	0.00	967.21
State Fee	0.00	61.25
Secretary Expense	0.00	690.00
Storage Expense	99.83	634.39
Uncollectable	0.00	391.05
Utilities	45.58	312.95
Website Maintenance	0.00	890.85
Total Expense	947.61	11,917.79
Net Ordinary Income	-945.70	23,948.11
Net Income	-945.70	23,948.11

Town & River Civic Association Inc.		
Balance Sheet		
As of July 31, 2019		
	Jul 31, 19	
Assets		
Current Assets		
Checking/Savings		
First Citizens Bank- Operating	13,561.75	
First Citizens Bank - MMS	44,865.02	
Total Checking/Savings	58,426.77	
Accounts Receivable		
Accounts Receivable	240.00	
Total Accounts Receivable	240.00	
Other Current Assets		
Prepaid, Lake Expense	2,672.26	
Prepaid, Other Expense	3,620.94	
Total Other Current Assets	6,293.20	
Total Current Assets	64,959.97	
Total Assets	64,959.97	
Liabilities & Equity		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Annual Dues, Advanced	150.00	
Total Other Current Liabilities	150.00	
Total Current Liabilities	150.00	
Total Liabilities	150.00	
Equity		
Prior Year Fund Balance	40,861.86	
Net Income	23,948.11	
Total Equity	64,809.97	
Total Liabilities & Equity	64,959.97	

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The New Math:
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harrychapinfoodbank.org



Harry Chapin Food Bank
 OF SOUTHWEST FLORIDA

Recipe Corner

Pumpkin Roll

Ingredients

- ¾ cup all-purpose flour
- 1 cup white sugar
- 1 teaspoon baking soda
- 2 teaspoons pumpkin pie spice
- 1 cup pumpkin puree
- 3 eggs
- 1 teaspoon lemon juice
- 2 tablespoons confectioners' sugar
- 1 (8-ounce) package cream cheese, softened
- ¼ cup butter
- 1 teaspoon vanilla extract
- 1 cup confectioners' sugar



Directions

1. Preheat oven to 375 degrees F (190 degrees C). Grease and flour a 9 x 13-inch jelly roll pan or cookie sheet.

2. In a large bowl, mix together flour, sugar, baking soda, and pumpkin pie spice. Stir in pumpkin puree, eggs, and lemon juice. Pour mixture into prepared pan. Spread the mixture evenly.

3. Bake at 375 degrees F (190 degrees C) for 15 minutes.

4. Lay a damp linen towel on the counter, sprinkle it with confectioners' sugar, and turn the cake onto the towel. Carefully roll the towel up (lengthwise) with the cake in it. Place the cake-in-towel on a cooling rack and let it cool for 20 minutes.

5. Make the icing: In a medium bowl, blend cream cheese, butter, vanilla, and sugar with a wooden spoon or electric mixer.

6. When the cake has cooled 20 minutes, unroll it and spread icing onto it. Immediately re-roll (not in the towel this time), and wrap it with plastic wrap. Keep the cake refrigerated or freeze it for up to 2 weeks in aluminum foil. Cut the cake in slices just before serving.

Census 2020: Why It's Important To You

Your voice matters! The United States census, which takes place every 10 years, may seem like just another form to fill out – but your participation helps ensure funding for many essential programs in Lee County and Southwest Florida.

Did you know: Because of an undercount in 2010, Florida missed out on nearly \$200 million? Please complete your census online between March and April 1, 2020, and help our community get federal funding necessary to support 16 vital programs.

- Medicaid
- Medicare part B
- Supplemental nutrition assistance programs (SNAP)
- Highway Planning and Construction
- Section 8 Housing Choice Vouchers
- Title One Grants to Local Education Agencies
- National School Lunch Program
- Special Education Grants (IDEA)
- State Children's Health Insurance (S_Chip)
- Head Start/Early Head Start
- Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Section 8 Housing Assistant Payments Program

- Health Center Programs (Community, Migrant, Homeless, Public Housing)
- Foster Care (TITLE IV-E)
- Child Care Development Fund Entitlement
- Low Income Home Energy assistance (LIHEAP)

With only 74 percent counted in 2010, Florida missed \$946 for every Floridian that wasn't counted. With only 66 percent counted in Fort Myers, it becomes even clearer that our community is missing out on funding.

You can help ensure a better future for Lee County, so please join us and fill out your census! If you are a local business or community leader, please join the Lee County Complete Count Committee by emailing Cheryl.schlichte@leehealth.org.

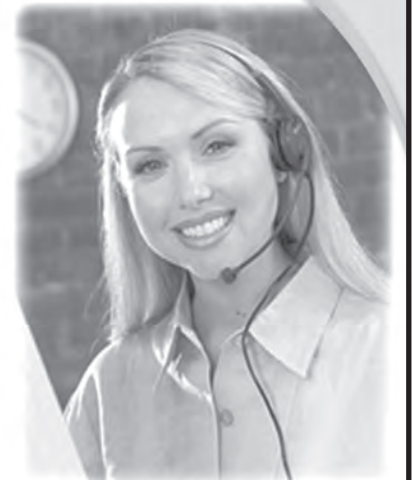
For more information go to www.census.gov.



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OFFICERS & BOARD OF DIRECTORS – as of June 7, 2019
www.townandriverfl.com

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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
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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

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): _____

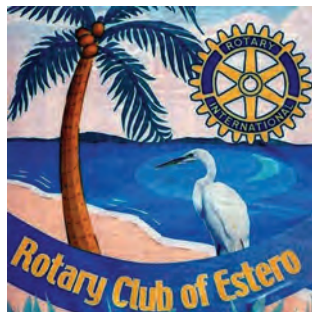
Email Address: _____

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: _____

Calling All Golfers

Nothing on your calendar for **Saturday, Sept. 21**? Then here is a great opportunity to play a round of golf and make a meaningful contribution to charitable programs in our Southwest Florida communities. The Rotary Club of Estero will be holding its annual fundraiser golf tournament at the Vasari Country Club on that day. The country club has been most generous by offering the use of the course for the entire day. This provides the unique opportunity to consider offering both morning and afternoon rounds of golf for those who want to "sleep in." Entering teams can express their time preference and the afternoon rounds will be provided if enough teams indicate the afternoon round. A "morning only" event has a limit of 35 foursomes, but with a second round in the afternoon that number could be doubled. So please consider assembling a team with your golfing buddies and placing a team in the tournament. You can also just enter yourself (or a couple) and be placed on a "make-up" team. All the details are provided at the right. And if you own a business please also consider **becoming an event sponsor**.



Interfaith Charities of South Lee food pantry for families living below the poverty line, \$7,200; New Horizons of Bonita Springs for after-school tutoring of disadvantaged children, \$5,000; Honor Flight and Southwest Florida Guide Dogs to honor veterans and help those in need of recovery assistance, \$2,500; scholarships to deserving graduates of Estero High who will attend Southwest Florida universities, \$5,000; and a number of other \$500 to \$1,000 grants. This year we hope to top \$35,000 to expand our community assistance. So please consider joining the effort.

If your decision is "Yes, count me in," then mail the following to Estero Rotary Club; PO Box 743; Estero, FL 33929.

1. A list of your team members (or individual registration) with handicaps
2. Your contact information (including address, phone number and email)
3. Preference for morning, afternoon or either play (Lunch will be provided for all.)
4. Your business name and phone number (for sponsor hole sign) if you also want to provide a sponsorship for your own business or your employer
5. Your check(s) made out to "Rotary Club of Estero Foundation"

We will confirm receipt of your registration via email. Thank you for your consideration and charitable spirit. If you would like any additional information please contact Bob Pinnel, Estero club treasurer at (239) 949-2949 or rpinnel@comcast.net.

Rotary Club Of Estero 2019 Golf Fundraiser

- Major Event Sponsor:** Audi of Fort Myers
- Gold Sponsor \$2,000** – Signage at lunch as sponsor or at the putting green, plus two complimentary foursomes and hole sign
- Silver Sponsor \$1,000** – One complimentary foursome and a hole sign
- Bronze Sponsor \$500** – One individual golf fee and a hole sign
- Hole Sponsor \$200** – Hole sign

Event Details

- Date:** Saturday, Sept. 21
- Location:** Vasari Country Club, 11250 Via Del Vasari Drive, Bonita Springs
- Format:** Four-Person Scramble
- Registration:** 7 a.m. and 12 p.m. (if afternoon golf preference)
- Shotgun start:** 8 a.m. and 1:30 p.m.
- Entry Fee:** \$140 and includes hole contests, prizes and lunch
- Other Activities:** 50/50 raffle, \$1,499 diamond pendant necklace raffle (donated by Amori Jewelry), and silent auction held during lunch for both morning and afternoon rounds



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International Coastal Cleanup

Save The Date: Saturday, Sept. 21

Keep Lee County Beautiful would like to thank all of the volunteers and supporters who made this event possible in 2018. Without you we would not have been able to make such an impact on our local environment. Our volunteers jumped right in at numerous sites and collected thousands of pounds of litter. Getting all of this gathered before it can make its way out into the Gulf is a significant accomplishment and we are so thankful to everyone involved that played a part in getting this done.



In 2019 many volunteers will be needed to help in this international cleanup effort to rid Florida's coastlines of litter, pollution and debris. The sites throughout Lee County are coordinated each year by Keep Lee County Beautiful Inc. for collection and documentation of beach litter. This is a global effort and we will be looking for volunteers to assist us again in the 2019 International Coastal Cleanup. This event is scheduled to take place on Saturday, Sept. 21.

Environmental And Economic Hazards

Marine life can easily be entangled in fishing line, nets, and six-pack rings. Fish, birds and turtles mistake trash like Styrofoam, plastics, and cigarette butts for food, which may eventually lead to starvation.

Marine debris weakens coastal economies by sapping dollars from the tourism and seafood industries. Tourism in Lee County contributed \$2 billion to the regional economy last year, and we'd like to keep it that way.

Cleaning Beaches

Keep Lee County Beautiful, supported by the Ocean Conservancy and Florida Fish & Wildlife, organizes coastal cleanups in the fall to remove debris along our shoreline. In the last five years, our Coastal Cleanup program has brought together more than 11,000 volunteers to remove over 90,000 pounds of trash from Lee County waterways.



International Coastal Cleanup

Keep Lee County Beautiful is the Lee County coordinator for Ocean Conservancy's annual International Coastal Cleanup (ICC), the largest volunteer effort of its kind. Every September for 31 years, ICC has motivated over nine million people from around the world to pick up over 144 million pounds of trash from nearly 300,000 miles of shoreline.

Get Involved!

If you'd like to be a site coordinator for a Lee County coastal cleanup, email Mike Thomas at mike@klcb.org to stake your claim. If you know of other sites in need of help, please let us know.

Corporate Sponsorships And Cleanups

Keep Lee County Beautiful is seeking corporate partners who will help support our fall coastal cleanup program, either financially or through in-kind gifts of needed supplies. With your support, Keep Lee County Beautiful can coordinate a corporate cleanup for your organization. To learn more, please email Mike Thomas at mike@klcb.org.

Visit our website at www.klcb.org for more information.



Word Scramble Solution from page 2

Calendar	Paper	Chalk	Clock
Computer	Pencil	Desk	Stapler
Books	Scissors	Eraser	Pens

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

Lakes Regional Library – September 2019

15290 Bass Road, Fort Myers
(239) 533-4000

Monday

Sept. 9, 16, 23, 30 9 a.m. Baby Rhyme Time
Sept. 9, 16, 23, 30 11 a.m. Toddler Tales
Sept. 9, 16, 23, 30 6 p.m. English Cafe

Tuesday

Sept. 10, 24 2 p.m. Coloring For Adults
Sept. 10, 17 6 p.m. Become A Reading Buddy
Sept. 24 6 p.m. Dot Day Crafts

Wednesday

Sept. 4, 11, 18, 25 10 a.m. Family Storytime
Sept. 4, 11, 18, 25 11 a.m. Preschool Storytime
Sept. 11 2 p.m. Book Discussion Of *The Immortalists* By Chloe Benjamin
Sept. 18 2 p.m. Download Drop-In
Sept. 25 2 p.m. Mindfulness And Meditation

Sept. 4, 11, 18, 25 4 p.m. Afterschool Crew: Animals

Thursday

Sept. 12 10:30 a.m. Farm Fun
Sept. 19 10:30 a.m. Homeschool Exploration: Fins, Feathers, And Fur
Sept. 26 2 p.m. Zentangle Continued
Sept. 26 4 p.m. Osmomania

Friday

Sept. 14 2 p.m. Kids Read Down Fines
Sept. 21 10 a.m. Special Needs Storytime
2 p.m. Make An Impact: Earn Volunteer Service Hours At Your Library

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Catch The Action

September Begins A Change Of Seasons

By Capt. Bill Russell

As we roll into September the end of summer is in sight as we gradually break away from hot muggy days and transition to the cooler days of autumn. This is great news for anglers fishing around Southwest Florida. Days become less humid with a slight drop in temperature, a welcomed relief after the hot days of August. Don't get me wrong, it will still be hot on many days, but it will become much more tolerable as the month progresses.

The summer thunderstorm pattern begins to fade away opening the door to spend longer periods of the day on the water. Also, with less rain, the clarity of inshore waters will improve along with salinity levels. September is a very active month in the tropics, so we need to keep our fingers crossed that hurricanes and tropical storms keep away.

Just as anglers enjoy the change of seasons, fish also respond, as they become more active resulting in improved fishing. With a drop in water temperature you can expect them to exert more energy and feed more consistently throughout the day. Of course, it's fishing, there are days when you can't buy a bite no matter what, but chances for success are tipped in your favor as the water cools.

Offshore, as the water temperatures drop look for fish to move closer to shore in shallower depths. There are recent reports of good grouper and snapper catches in depths beginning at 70 feet. Artificial reefs that dot our coast, along with hard bottom and ledges in 30- to 70-foot depths should give anglers good opportunities for a variety of fish.

For the inshore angler, it's a month to get excited about. The beginning of autumn is always a great time to fish for the big four (snook, tarpon, redfish and sea trout) inshore species. As the shallower inshore water cools game fish will become more active, look for explosive strikes on top water lures with all four feeding much more aggressively.

Tarpon are not in the huge pre-spawn schools of



spring, but there are plenty around. Now until the first real cold front (most likely in October), presents us with our best redfish fishing of the year. Large fish will gather in schools of up to several hundred and on the right day can give you a fishing experience you will never forget. Look for them moving along the shallow edges of bars as they push a wall of water and crashing any baitfish in their path. Try to get well ahead of the moving fish to intercept their path, if you don't spook them make a long cast ahead of the lead fish and hang on. Most are way oversize but they sure are a blast to catch.

Larger sea trout begin moving back into shallower water to feed; this is a great time to work a top water plug across your favorite trout flats. Plenty of sea trout will be caught under the endless schools of baitfish, look for birds and surface activity. It's been a great summer for baitfish, as they have been more than abundant and it's a great sign for the near future.

Snook will casually leave the beaches and Gulf passes and transition back inshore on the flats around oyster bars, shorelines, and other structure or holes. This can be one of the best months for snook fishing as they will be active and foraging on a variety of baits.

Snook, sea trout, and redfish remain catch and release only from the Pasco-Hernando county line up around Tampa south to Gordan Pass in Collier County, basically blanketing most of Southwest Florida. This emergency closure was due to the devastating fish kills we experienced a year ago and the hope is, no harvest will allow the stocks to rebuild quicker. You can still enjoy some great catch and release fishing of all three species, they just need to be released as quickly as possible.

Other fish including mackerel, sharks, snapper, jack crevalle, bluefish, pompano, permit, tripletail, and cobia to name a few are all on the list of what we may expect to catch or have a chance at in the upcoming month. With a variety of hungry fish and weather that's more enjoyable, get on the water and see what you can catch!

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."





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Once

From the very first note, *Once* pulls you in and doesn't let you go. Featuring magical songs from the critically acclaimed film, including the Oscar-winning *Falling Slowly*, this gorgeous and uplifting show strikes an unforgettable chord. Set in Dublin, an Irish musician ready to give up on his career is drawn to a Czech immigrant that helps encourage him to keep writing and performing. Through their shared love of music, an unexpected friendship and collaboration quickly evolves into a powerful, but complicated, love story. *Once* won eight Tony Awards and the 2013 Grammy Award for Best Musical Theater Album.



October 3 - November 16

FINDING NEVERLAND

Based on the Academy Award-winning film of the same name, *Finding Neverland* tells the incredible true story behind the creation of one of the world's most beloved characters: Peter Pan. Playwright J.M. Barrie struggles to find inspiration for his next work until he meets a beautiful widowed mother and her four young sons. Spellbound by the boys' enchanting make-believe adventures, he sets out to write a play that will astound London theatergoers. With a lot of faith and a little bit of pixie dust, Barrie shares his journey to Neverland, where nothing is impossible and the wonder of youth lasts forever.

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What's Blooming At Edison And Ford Winter Estates? —

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

If you are reading this article, then you probably know how amazing the area's tropical plants look in Southwest Florida during the rainy season. While many people leave the area to live in other parts of the country and escape the heat and humidity, those of us who remain here all year get to see the botanicals that flourish during the summer months.

While the summer storms can seem frightening, they are quite beneficial to plants and trees. The rain and lightning help plants grow and produce stunning blooms. During a lightning storm, nitrogen atoms actually split in the air and fall to the ground with rain. Once the nitrogen hits the ground and mixes with other minerals, nitrates are formed and are absorbed by plants.

Many of the botanicals in the Edison Ford gardens are tropical plants and look extra special this time of year. Some of these plants can grow in northern states during the summer months, but most will die once the temperature drops. Here in Southwest Florida, tropical plants thrive right alongside our wonderful native plants all year long.

In the garden near the Edison Guest House is the beautiful plant, *Mussenda*, or sometimes called tropical dogwood. The blooms resemble the southern dogwood tree that's commonly found in Georgia and Alabama, as well as in northern Florida, but that is where the resemblance ends. The blooms can be shades of white, salmon, coral, orange or red. In the Edison Ford gardens, our *Mussenda* is a salmon-colored small tree, growing at the corner of Edison's porch. Visitors often ask about the beautiful bush.



Bees enjoy the nectar of the monkey brush vine.

We also have a variety called "Orange Marmalade" that is covered in bright orange bracts. Just like on the bougainvillea, the flowers are tiny yellow to white stars and the more noticeable bracts are what most people think are the flowers. We also have an appropriate ivory-colored *Mussenda* planted near the Moonlight Garden.

Not every plant blooming during the summer months enjoys direct sunshine. Plants in the Acanthus family love shade. The shrimp plant, sanchezia, crossandra, shooting star, Persian shield, gold brush, firespike, and others do best in shady areas. Just as the Edisons planted many unusual plants available during the 1900s, we continue this tradition. The shade garden includes a welcoming bench for visitors to sit and relax, while enjoying the cool shade provided by the tree canopy.

Besides these shade plants, we also have a collection of philodendrons growing in many locations. These are the granddaddy of all shade-loving plants usually growing up trees (some varieties are classified as hemiphytic). Other philodendrons are shrub-like and behave differently. The hemiphytic philodendrons are planted at the base of a tree in soil, that is the "hemi" part, then when they begin to attach to the tree, the initial roots aren't necessary anymore – hence the "epiphytic" part. There are hundreds of species of philodendrons; more than 15 varieties are growing in the Edison Ford gardens. Several are growing up the gingerbread palm, facing McGregor Boulevard and planted in the shade garden. Philodendrons love the heavy rains that come this time of year and



A white *Mussenda* takes up residence near the Moonlight Garden.



The beautiful salmon-colored *Mussenda* displays its colorful bracts near the Edison House.

their large, lush leaves speak volumes for highlighting a tropical paradise.

Other notable tropical plants include the monkey brush vine or *Combretum rotundifolium*. Once you see the spike of orange stamens sticking straight up like a Mohawk, you will want to run out and buy one for your garden. This vine is also enjoyed by bees that appreciate its nectar. Visitors can see this vine and others growing on our enormous red pergola behind the museum.

Red blooms are a popular color for summer plantings, and the vibrant color entices all the myriad of native pollinators. The red *Acalypha hispida* or chenille plant, appropriately named because of the tassle-like flowers that are soft like a chenille bedspread. Most of us think of flowers with petals, but these flowers are very different. This shrub can reach 10 feet tall, and is easily trimmed and shaped into an upright form, perfect as a specimen in full sun at an entrance to a lovely home garden.

One of my new favorite red-flowering plants is the Thai powderpuff or *Combretum constrictum*. It is an exceptionally well-behaved plant that will fill in a space without taking over other plants. I like to pair these shrubs with large-leaved, red-splotted crotons.

The rainy season is a perfect time to plant, so you can take advantage of the daily rains. Come see what's growing in the Edison Ford gardens and check out the new plants in the Garden Shoppe. You just might find a plant that you've never seen and just have to add to your own garden. I hope to see you soon!



Thai powderpuff



The chenille plant adorns the Edison Guest House porch.



The sanchezia prefers shady conditions.

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