

Town & River Civic Association Mid-Year Board Of Directors Retreat August 17, 2019

The meeting convened at 8 a.m. at the Crown Plaza at Bell Tower, Fort Myers.

2020 Budget

Gary Hudson, Treasurer, shared a preliminary 2020 budget. Budget will be submitted for approval no later than the December regular board meeting. The challenges of getting mandatory dues paid on time will be the subject of an article in the September newsletter. Two accounts have been referred to the association's law firm for collection.



DOR enforcement

Secretary Renee mentioned the drop in Airbnb and VRBO listings. This is likely the result of the new rental rule limiting rentals to no less than 28 days at a time and not more than 4 times per year. A new form for rental violations will be on the website and a rental committee (to determine the fine for rental violations), composed of non-board members, will be formed.

Mark Generales, President, informed the board that landscaping is an issue and distributed DOR rules as they relate to "weeds." There are examples throughout the community with which the association will have to deal. The specific language in the DORs is: *No weeds, underbrush or other unsightly growths shall be permitted to grow or remain upon the premises hereby conveyed and no refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon. All lawns and landscaping shall be as approved.*

Because it constitutes an alteration (of the most extreme type), building demolitions require association approval. Notwithstanding the DORs, it's a gracious gesture for a homeowner and/or contractor to alert neighbors bordering the project or across the street that a home is going to be razed.

The Association had a good discussion about when violations are escalated to our attorney. Gary walked through a case study on this issue.

Management Company or Manager

The Board revisited a topic of previous discussion, that of hiring a HOA management company to assist mostly with DOR violations. Tracking permits, projects and violations is very time consuming. The Board is happy with our accounting firm which is a good example of why we may only need selective services. Gary pointed out that HOA management companies charge a set dollar amount per "door" in the community (\$5 to \$10 per "door" depending on services being contracted). The association's present dues amount and dues structure (combination of mandatory and voluntary) does not allow for retaining outside professional help. The board will continue to explore options for getting help with its responsibilities.

DOR Consolidation And Bylaws Rewrite

The Board discussed these issues with a view to consolidating Unit 6 and 11 into ARCDOR. This would allow a unified DOR that could subsequently be rewritten for clarity and brought up to date. A comparison of ARCDOR, Unit 6, and Unit 11 deeds of restriction is being undertaken by Gary.

The association's bylaws need to be rewritten. Bylaws provide the Board and members and the community with the standards by which the Association operates. The Board will again discuss and move on this hopefully prior to calendar year end.

Miscellaneous

The Board approved the power washing, sealing and repainting of the Deep Lagoon Lane monument sign. The last time this was done was April 2011. It was noted that the TRIU Board is responsible for the three other entrance signs.

The Board agreed to allow realtors to use the video and stills from the association's new website. A charge would be made in order to help recoup costs of production.

The annual meeting is set for Thursday, January 16, 2020 at Cypress Lake United Methodist Church. Registration at 6:30 p.m., meeting starts at 7 p.m. Dues invoices will be mailed by end of January and payment will be due February 29, 2020. No change in dues amount is expected.

The meeting adjourned at 12 noon.

HOA Dues Payment Information

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

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

Payment of dues puts the owner in good standing, and allows the owner to vote on annual dues amount, vote for directors, vote for bylaws changes, and any other item that requires a vote of the membership.

Are You Following The Rules?

To educate our community about Deeds of Restrictions (DORs) and how to stay compliant, periodically this newsletter will highlight rules that are frequently violated and the subject of complaints by neighbors.

This month the focus is on garbage and recycling containers. There is an ongoing issue with containers either being visible from the street or neighboring properties and/or not being put out or brought in properly.

Green garbage and blue recycling containers should be taken to the street no earlier than the evening before collection and brought in on the day of pickup. All containers must be either kept in the garage, or in a walled-in area. The "walled-in area" may be either a fence or wall not exceeding 5 feet in height or a hedge. The objective is to not have stored containers visible from the street or adjoining properties. Please do not either put or leave out containers on non-pickup days. For Town & River, Monday is horticultural waste and recycling pickup day, and Thursday is garbage pickup day.

Photo of what NOT to do (This is a DOR violation.)



Town & River Cruise Club

The Town & River Cruise Club will be starting its 2019/20 boating season this October. We would like the community to know how this organization that will be celebrating its 37th birthday this December got started.

History Of Our Organization

The Town & River Cruise Club was officially organized as a not for profit corporation under the laws of Florida on Dec. 23, 1983. After operating for several years under this form of organization, the club decided that incorporation was not necessary.

Town & River Cruise Club on page 4



The Board meets on the second Thursday of each month at 6:30 p.m., South Pointe South Clubhouse, 9734 Foxglove Circle, Fort Myers.
2020 Town & River Annual Meeting
Thursday, January 16, 2020, Registration 6:30 p.m., Meeting 7 p.m.
Fellowship Hall, Cypress Lake United Methodist Church,
8750 Cypress Lake Drive
All are encouraged to attend.
Check out our new website www.townandriverfl.com.

Word Scramble

Where Snowbirds Come From

By Ellie Neal

Igorage Hooi Ambalaa Cighnaim
 Wne Kroy Navliyesnpna Eesnnetes Eainm
 Sxate Lilioisn Ytkkcune Omnistaa

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

Crossword Puzzle

Across

1. Tablet
5. Platform
10. Numbskull
14. Pearly-shelled mussel
15. Vagabonds
16. Nights before
17. Nonflowering
19. Vice President
20. Air movement device
21. Fish respiratory organs
22. Apologetic
23. Schemes
25. More or less
27. Venomous snake
28. Besmirching
31. Constructed
34. Broom
35. Caviar
36. Backside
37. Simpleton
38. Lairs
39. Zero
40. Lustrous
41. Anagram of "debit"
42. Skimming
44. Tin
45. Hangman's knot
46. A small decorative object
50. Provide with a permanent fund
52. Fancy
54. Nigerian tribesman
55. College girl
56. Breathing apparatus
58. Ringlet
59. Angry
60. Sharpen
61. Being
62. Runs in neutral
63. Not more

Down

1. Light gusts of air
2. Dental filling
3. Kings of the jungle
4. Not high

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		

5. Prawn
6. Road or bridge fees
7. Cain's brother
8. Flimsy
9. S
10. Gobble up
11. Overly fatigued
12. Equal
13. Catch a glimpse of
18. Excrete
22. A cleansing agent
24. Story
26. Horn sound
28. Big band music
29. Not a single one
30. A feat
31. Prohibits
32. Relating to urine
33. A New York NHL team

34. "Pig shepherd"
37. Not that
38. Eat
40. Winter precipitation
41. Din
43. Noggin
44. Major towns
46. Hill
47. Flexible
48. Double-reed instruments
49. Wrongs
50. Behold, in old Rome
51. French for "we"
53. A Freudian stage
56. 7 in Roman numerals
57. Hole-making tool

Crossword Solution on page 6

BROADWAYPALM
PRESENTS

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.

November 21 - December 25

Sounds of Christmas is perfect for everyone and will remind you why this is the most joyous time of the year! Bring your family and friends as we celebrate the season with festive production numbers, beautiful dancing and dazzling costumes! You'll hear over 30 holiday songs you know and love including *Deck the Halls*, *We Wish You A Merry Christmas*, *Silent Night*, *Jingle Bells*, *Rockin' Around The Christmas Tree* and more. And this holiday extravaganza wouldn't be complete without a visit from the big guy himself...Santa Claus!

JOIN US FRIDAY AND SATURDAY EVENINGS FOR OUR UPSCALE DINING EXPERIENCE

SWFL'S PREMIER DINNER THEATRE
BROADWAYPALM

1380 Colonial Boulevard, Fort Myers
239.278.4422 • BroadwayPalm.com

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.



Florida's biggest and most authentic Original



German American Social Club of Cape Coral, Inc.

Auf Geht's Zur Wies'n in Cape Coral

FEATURING LIVE MUSIC from Andorfer Plattler, Zimmererkapelle, Deb & The Dynamics, Festhaus Musig, The Hot Butter Nuggets, Flotten Oberkrainer!

October 18, 19, 20 October 25, 26, 27 2101 Pine Island Road, Cape Coral

www.CapeCoralOktoberfest.com



Seabreeze Communications Group does not endorse any advertising as it relates to the communities. Inserted advertising is not screened by Seabreeze Communications Group.

Seabreeze Communications GROUP

Production Director Jacquelyn Reid

Sales Department

Al Ullio • Tom White • Margo Williams
 John Henderson • Joe Yapello

Director Of Mailing Operations Selina Koehler

Production Manager Lee Nostrant

All rights reserved. Reproduction or utilization of these contents in any form by any electronic, mechanical, or other means, including xerography and photocopying is forbidden without the written permission of the Publisher.
 The Publisher is not responsible or liable for misinformation or misprints herein contained and reserves the right to accept or reject all copy deemed unsuitable for publication.

(239) 278-4222 • Fax (239) 278-5583

5630 Halifax Avenue * Fort Myers, FL 33912

Ft. Myers • Bonita • Estero • The Palm Beaches • Boca Raton

www.seabreezecomunications.com

Flu Facts

The single best way to prevent seasonal flu is to get vaccinated each year, but good health habits like covering your cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu.



- About one of every 12 Americans were sick from the flu last flu season.
 - Almost 80,000 died.
 - There were close to one million hospitalizations.
 - There were 22.7 million medical visits.
- The 2019/20 flu season flu shots are now available at

pharmacies, physicians' offices and other places too. Get vaccinated as the flu is serious.
Visit the Center for Disease Control website (www.cdc.gov/flu) for more information.

SHOPPING AND DINING

Bohall's
Total Comfort

AIR CONDITIONING & PLUMBING REPAIRS

We Are Florida State Certified Contractors

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

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

Licensed & Insured
CAC058768 • CFC1425776

McGREGOR DENTAL WANTS YOUR SMILE!

WILLIAM SHORACK D.D.S.

- 20 Years in Ft. Myers/Sanibel
- Emergencies Always Welcome
- State of the Art Dentistry

239.590.9919

15271 McGregor Blvd.
(Across from Gulf Harbour CC)

WE CATER TO COWARDS!

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

The patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for another service, exam or treatment that is performed as a result of and within 72 hours of responding to the ad for the free, discounted fee, or reduced fee service, exam, or treatment. Cannot be combined with any other discount.

BEST RATE GUARANTEED *Save Time & Money*

A BETTER TAXI

Call **239.288.5587**

\$20 Flat Rate Going or Coming from RSW	\$50 Flat Rate Going or Coming from Punta Gorda PGD
---	---

"Lee County's Best Choice For Your Transportation Needs"
Black Car Service • Sedans • Vans • Licensed & Insured

Life in the Raw

RAW BAR ~ SEAFOOD ~ GRILL

FULL LIQUOR BAR!

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

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

10% OFF
Excluding Alcohol

239.476.9000
12951 McGregor Blvd.
Fort Myers

MK MARK KAUFMAN ROOFING

FREE ESTIMATES
Financing Available

2018 Angie's list SUPER SERVICE AWARD

GAF MASTER ELITE ROOFING CONTRACTOR

Call 941-624-4636

BECAUSE YOU NEED IT DONE RIGHT THE FIRST TIME!

- ReRoofs / Repairs
- Residential / Commercial
- Shingles / Tile / Flat
- Attic Insulation
- Roof Cleaning
- Warranty Options Available

See Coupons on Our Website

WWW.MARKKAUFMANROOFING.COM FL Lic.#CCC1330473 - Factory Certified

Razzle Dazzle

SW Florida's BEST Boutique

TheBoutiqueShop.net 945-7549

1335 Cape Coral Parkway • 28 Years in The Cape!

10% OFF with this ad

THIRTY YEARS & STILL SMOKIN'!

Rib City
CELEBRATING 1989-2019 **30**

ribcity.com • f @

Looking To Remodel?

We Turn the Ordinary Into Something Special

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

Southwest Florida Residents Love Precision Builders! References Available

Precision Builders, Inc.

239-290-0399
prebuild@earthlink.net

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

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

BEACH KIWANIS THRIFT SHOP
(Corner Summerlin & Pine Ridge)

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

239.454.8090

Advertise.

239.278.4222

www.seabreezecomunications.com

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

	Aug 19	Jan - Aug 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,440.00
Income - Voluntary	120.00	25,500.00
Total Income	120.00	35,940.00
Interest Income	266.00	277.90
Misc Income	0.00	34.00
Total Income	386.00	36,251.90
Expense		
Accounting fees	710.00	2,683.50
Corp Insurance	251.08	1,506.90
Email Service	243.00	662.74
Legal Expense	526.65	2,997.49
Meeting Rooms	370.62	1,039.50
Monument Sign Maintenance	121.72	121.72
Newspaper Postage	149.54	1,180.51
Office Expense	10.00	26.60
Postage Expense	56.31	190.05
Printing & Postage	0.00	967.21
State Fee	0.00	61.25
Secretary Expense	367.50	1,057.50
Storage Expense	99.83	734.22
Uncollectable	0.00	391.05
Utilities	45.58	358.53
Website Maintenance	86.58	977.43
Total Expense	3,038.41	14,956.20
Net Ordinary Income	-2,652.41	21,295.70
Net Income	-2,652.41	21,295.70

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

	Aug 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank - Operating	11,167.57
First Citizens Bank - MMS	44,866.92
Total Checking/Savings	56,034.49
Other Current Assets	
Prepaid, Lake Expense	2,989.79
Prepaid, Other Expense	3,283.28
Total Other Current Assets	6,273.07
Total Current Assets	62,307.56
Total Assets	62,307.56
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	21,295.70
Total Equity	62,157.56
Total Liabilities & Equity	62,307.56

Understanding Advance Directives

Presented by Jacqueline J. Lambros, Registered Principal



If you became seriously ill and could no longer communicate your wishes, how would you want to be cared for? Which treatments would you want, and which would you want to avoid? Advance directives allow you to convey your decisions for end-of-life care to family, friends, and health care professionals, helping prevent confusion down the road.

What Are Advance Directives?

Advance directives are legal documents that make your preferences for medical care known **before** you become ill. Through an advance directive, you can appoint someone to make decisions for you if you're unable to do so, as well as tell your health care providers how to manage your treatment. For example, in the case of a terminal illness, you might request that your health care professionals keep you comfortable and pain-free without resorting to extraordinary and costly measures. Or you might state that you want a certain treatment no matter how ill you are.

Important Considerations

An advance directive becomes effective only if your doctor verifies that you have a terminal or irreversible condition and you cannot communicate. Advance directives are not set in stone; they can always be amended or revoked. (They cannot, however, be changed by a relative or well-meaning friend.) If you do decide to amend or revoke an advance directive, it's important to let your family, doctor, and other health care professionals know.

In the absence of an advance directive or other legal document created for you, your family can ask the courts to appoint a proxy to make your medical decisions. Usually, courts will grant only limited authority to a proxy, which may not fully address the needs of the patient and family. By drafting an advance directive, you can appoint your own proxy and provide him or her as broad or as narrow an authority as you wish. Keep in mind that your proxy has the legal right to make decisions for you, even if family members disagree.

It's also important to note that laws for advance directives vary from state to state, so be sure to understand the laws where you live. Although a legally valid document executed in one state will generally be honored in another, it's wise to have your documents prepared in any states you frequently visit.

Types Of Advance Directives

Advance directives can take several forms, but the three documents described below are the most common. You may need all three to provide comprehensive directions about your wishes.

1) Health care proxy or durable medical power of attorney. Through a health care proxy or durable medical power of attorney, you designate who can act as your advocate and make medical decisions on your behalf.

2) Living will. A living will is often confused with a durable medical power of attorney or health care proxy, but its scope is more limited. It describes the medical treatments you would want if you were seriously ill, but it doesn't allow you to appoint someone to make decisions for you. Typically, a living will clarifies your wishes in regard to feeding and hydration tubes, breathing apparatuses, permanent dialysis, or other life-support systems.

3) Do not resuscitate (DNR) directive. In the event you stop breathing or your heart stops, a DNR directive instructs paramedics and other response teams not to perform CPR. You can decide where this directive takes effect: while you are in the hospital, in nonhospital emergencies, or both.

Another Option: Five Wishes

Created by the nonprofit organization Aging with Dignity, Five Wishes is an advance directive that focuses on the patient's values about terminal care rather than specific medical treatments. Written in everyday language, the document covers the following:

- Whom you want to make your health care decisions when you cannot make them
- What kind of treatment you want or don't want
- How comfortable you want to be
- How you want people to treat you
- What you want your loved ones to know

Five Wishes meets the legal criteria for advance directives in 42 states. Health care professionals will accept it in the remaining states, but it may not be honored if there are conflicting wishes among your family members.

Giving Your Family Peace Of Mind

By defining the type and extent of care you want to receive, you can give your family peace of mind if a painful decision has to be made. The clearer you are about your wishes, the easier it will be for the person whom you appoint to make medical decisions on your behalf. Once you have drafted an advance directive, don't forget to provide a copy to your family and health care providers, and be sure to discuss your wishes with those close to you.

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 Cruise Club from page 1

Formation of the club was the brainchild of Joe and Helen Fiorillo. With the invaluable assistance of Jack Norman, Keith Johnson, Art Hirtreiter, Dick Padgett and Bill Shorak the club was organized to gather together residents of the Town & River Estates having a common interest in boating; to promote good boating practices; to utilize the advantages of this area as a yachting and boating center; and to promote cruises and social functions.

The initial officers and directors of the club were:

Joe Fiorillo, Commodore
 Dewey Roberts, Vice-Commodore
 Glenous Mormon, Rear-Commodore
 Orhun Powell, Secretary
 Helen Fiorillo, Treasurer
 Jack Norman, Governor
 Russell Rice, Governor
 Arthur Hirtreiter, Governor
 Lowell Geffinger, Governor



All individuals and family units that joined the club prior to May 1, 1983 were considered to be Charter members. Activities of the club began on Jan. 30, 1983, with a membership of 60 Town & River families. The club's first rendezvous was a Super Bowl Brunch held on Jan. 31, 1983 at Marine 31, with 110 people attending. A 12- by 18-inch burgee of triangular design enclosing the letters T & R and a pelican hovering over the water of the Caloosahatchee River was designed by Joe Fiorillo and Lowell Geffinger. This design was adopted as the symbol of the club.

STAY ALIVE!
don't TXT & drive



The New Math:

\$1 = \$8

That's right! The Harry Chapin Food Bank can find, rescue, transport and distribute \$8 of nutritious food for every \$1 you donate. This turns your \$20 gift into 80 meals for a family!

Thank you for your generosity!

Mail your donation to:
Harry Chapin Food Bank
 3760 Fowler Street,
 Fort Myers, FL 33901
 Call (239) 334-7007 or visit:
harrychapinfoodbank.org



Harry Chapin Food Bank
 OF SOUTHWEST FLORIDA

Town & River Lake Report

Inspection Date: Aug. 16, 2019

Inspected For:

Algae OK
 Aquatic Weeds OK
 Undesirable Shoreline Vegetation OK
 Water Quality OK

Technician's Comments: Inspected lake, looks good.



TOWN & RIVER CIVIC ASSOCIATION, INC.
OFFICERS & BOARD OF DIRECTORS - as of September 12, 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	vacant	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

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: _____

Recipe Corner

Frosted Brown Butter Blondies

Active Time: 40 minutes
Total Time: 1 hour 5 minutes
Yield: Serves 16 (serving size: 1 blondie)



Frosted blondies are the perfect fall dessert. Make frosted blondies for your next tailgate, office party, holiday gathering, or just evening at home with the family. These bar cookie beauties are tailor-made for a spooky gathering. Make the pretty web design by drawing three concentric circles then dragging a knife from the center outwards until you have the fall-friendly cookies you crave.

This recipe calls for unsalted butter for a reason; be sure to use it in the recipe to add just enough salt to heighten the flavor without overpowering the bar cookie.

Ingredients

- 5 tablespoons unsalted butter
- 3/4 cup brown sugar
- 1/4 cup canola oil
- 2 teaspoons vanilla extract, divided
- 2 large eggs
- 3 ounces whole-wheat flour (about 3/4 cup)
- 1/4 cup all-purpose flour
- 1/2 teaspoon baking powder
- 1/2 teaspoon kosher salt, divided

- Cooking spray
- 1 cup powdered sugar
- 3 tablespoons 2 percent reduced-fat milk
- 3 ounces 1/3-less-fat cream cheese, softened
- 2 ounces bittersweet chocolate, chopped

Directions

- Step 1:** Preheat oven to 350 degrees F.
- Step 2:** Melt butter in a small saucepan over medium-high heat. Cook 1 to 2 minutes or until light brown. Place butter in a bowl; cool 15 minutes. Stir in brown sugar, oil, 1 teaspoon vanilla, and eggs.
- Step 3:** Combine flours, baking powder, and 1/4 teaspoon salt. Stir flour mixture into butter mixture. Pour batter into an 8-inch cake pan coated with cooking spray. Bake at 350 degrees F for 25 minutes or until a wooden pick inserted in center comes out clean. Cool. Transfer to serving plate.
- Step 4:** Combine remaining 1 teaspoon vanilla, remaining 1/4 teaspoon salt, powdered sugar, milk, and cream cheese in a bowl. Place 1/4 cup cream cheese mixture in a ziplock plastic bag.
- Step 5:** Place chocolate in a microwave-safe bowl; microwave at HIGH 30 seconds or just until melted, stirring occasionally. Stir melted chocolate into remaining cream cheese mixture. Pour chocolate mixture over blondies, spreading to an even layer. Snip a hole in one bottom corner of ziplock bag with cream cheese mixture. Pipe three concentric circles over blondies. Drag a wooden pick out from the center of the pan to the edge, repeating in a circle to create a web pattern. Cool.

First Quarter October 5		Third Quarter October 21
Full Moon October 13		New Moon October 27



RESIDENTIAL & COMMERCIAL

- Standard Cleaning • Deep Cleaning
- Move In/Out • Construction
- Vacation Rentals • SWFL Home Watch
- Licensed & Insured

CALL FOR FREE ESTIMATE
(239) 961-2225
KoehlerCleaning@gmail.com



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

239-543-2722

WE SEE PERFECT INDOOR WEATHER IN YOUR FORECAST.

BREATHE THE DIFFERENCE



TOTAL HOME COMFORT



www.Spectrum4air.com

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



STATE LIC# CACO53837

Word Scramble Solution from page 2

Georgia	Ohio	Alabama	Michigan
New York	Pennsylvania	Tennessee	Maine
Texas	Illinois	Kentucky	Minnesota

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

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

DRY CLEANING TO-YOUR-DOOR



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

Craftie Ladies Annual Craft Show

The Craftie Ladies will be having their seventh annual craft show Oct. 12 to 13, and Dec. 7 to 8.

This year, we are being joined by the Knights of Columbus, who will be having their annual car show at the same time. There will be lots of crafts, cars and food.

Saturday, Oct. 12, 9 a.m. to 5 p.m. (with car show)
 Sunday, Oct. 13, 8 a.m. to 1 p.m.
 Saturday, Dec. 7, 9 a.m. to 5 p.m.
 Sunday, Dec. 8, 8 a.m. to 1 p.m.

Please come and shop, see our new crafts and help the needy community at the same time. We are at St. John XXIII Catholic Church, 13060 Palomino Lane, just off Daniels. See you there!



Heads Up For Halloween

Parents and grandparents are well under way in planning for the annual Halloween adventure of taking their children out to trick-or-treat. This is one activity children really love. But ... there is a fine line between fun and safety concerns, especially when it comes to road and pedestrian safety.

The National Safety Council research reveals that children are twice as likely to be hit by a car and killed on Halloween as any other day of the year. Lack of visibility because of low lighting at night can be a factor in accidents. Since trick-or-treating usually occurs after the sun goes down, there are some preventions that need to be taken by anyone who plans to be on the road:

- Watch for children walking on roadways, medians and curbs.
 - Enter and exit driveways and alleys carefully.
 - Watch for children in dark clothing.
- Additional tips for a safe Halloween include:
- A responsible adult should accompany young children on the neighborhood rounds.
 - Teach children never to enter a stranger's home or car.
 - Tell children not to eat any treats until they return home.

• Put electronic devices away and keep heads up and walk, don't run, across the street.

Costume safety is extremely important in order for children to have a safe Halloween experience. Make sure all costumes are fire resistant and avoid masks that can obstruct vision. Costumes should not drag the ground or be difficult for children to maneuver. Fasten reflective tape to costumes and/or give them glow sticks.



The Lee County Injury Prevention Coalition serves as a collaborative effort or partnership whose function is to facilitate partners' work and act as a catalyst for injury prevention initiatives. Its mission is to prevent injury, disability, and death through advocacy, education, legislation, and partnerships.

For additional information about the Injury Prevention Coalition or the grant application contact Brian Raimondo at ipceecounty@gmail.com or (239) 330-2240.

United Way Volunteer Income Tax Assistance Program Seeking Volunteers

The United Way of Lee, Hendry, Glades, and Okeechobee counties is seeking volunteer tax preparers, interpreters, and greeters to help our Volunteer Income Tax Assistance (VITA) sites during the 2019 tax season. With the support of trained, IRS-certified volunteer tax preparers, VITA sites provide free tax preparation to individuals and families earning less than \$66,000 per year throughout the five-county area of Lee, Hendry, Glades, Okeechobee, and Charlotte counties.



Volunteers of all ages and levels of experience are welcome, though all volunteers need to be comfortable working with a computer. There is a special need for bilingual Spanish speakers. Flexible hours are available January through April. Volunteers will receive specialized IRS certified training including learning how to prepare basic tax returns, using online tax preparation software, and learning about tax deductions and earned income tax credits that benefit eligible taxpayers. In addition, experienced agents, certified financial planners, and non-credentialed tax return preparers can earn continuing education credits when volunteering as a VITA tax preparer.

"Volunteers are the key to the success of the United Way VITA program. VITA volunteers not only make a financial but social impact in the lives of people in our community," said Jeannine Joy, president of United Way. "So many of our volunteers return year after year because of the rewarding

experience and the gratitude of the clients."

Last year, 187 volunteers helped file more than 5,500 federal tax returns, bringing over \$7.4 million dollars in federal tax refunds back to the local community through the United Way VITA program. In addition, United Way VITA clients saved the cost of tax preparation by a commercial service, which totaled over \$1.4 million.



VITA volunteer Rita T. reviewing a return

Join us for an orientation and training class for new volunteers, **Nov. 16** at Florida Gulf Coast University. For tax professionals or experienced volunteers, an online training and certification tool is also available. Simply register online at <https://www.unitedwaylee.org/become-vita-volunteer/>, or contact Patrice Cunningham at Patrice@UnitedWayLee.org, (239) 433-7206 for additional information.

The United Way Volunteer Center connects individuals and companies to volunteer opportunities throughout our community. You can reach the United Way Volunteer Center by calling (239) 433-7567, or by visiting the United Way website at www.UnitedWayLee.org/Volunteer.

Computer Problems? We do it all through the Internet... Fast...Easy...Secure!

If We Can't Fix It - It's FREE

- Virus / Spyware Removal
- Wireless Setups
- Networking / Internet Share
- Computer Tune-ups / Cleaning
- Custom Built PC's & Notebooks
- Data Recovery
- Troubleshooting
- All Certified Technicians
- Low Rates & Fast Service



NATCO-INC.COM

or call **1-571-642-2801**

LCD Screen Repair • Custom Notebooks • Multimedia Applications
 Intel IPD dealer • Microsoft OEM System Builder

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

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



Most people garden because they want pretty flowers in their yard. Fortunately for those of us that live in Southwest Florida, we have the perfect climate for growing colorful blooming plants all year long. Snowbirds that are only here during the winter months miss out on the plethora of tropical blooms all summer long, but there are plenty of annuals, shrubs and trees that bloom during the winter months for seasonal residents to enjoy!

One of my coworkers at the Edison and Ford Winter Estates arrives in November and her car heads home to Maine the first week of May. Last week, she came back early to check on her Florida residence. Interestingly, she couldn't stop taking photos – and posting on Facebook – all of the exotic ginger, heliconia, mussenda, and the enormous scarlet royal poinciana tree blooms. These are all indicative of the tropical nature we get to enjoy in zone 10. When she returns in November, many tropical plantings will rest, and that is when the other plants take over and start impressing our visitors.

October is a transition month as weather begins to settle down with less rain and shorter days. It's also time for us gardeners to relax since there isn't as much mowing and trimming to do and we can enjoy working outside as the weather cools. It is a time to fall in love with your garden all over again, and dream of some new ideas for your landscape.

While summer calls for lots of weeding, fall brings cooler temperatures and an opportunity to freshen up the garden with a new palette of annuals and temperate-loving plants. The term temperate refers to a region or climate characterized by mild

temperatures – exactly what South Florida offers this time of year. Plants found for sale all summer long in northern garden centers can now be sold in sunny Florida. Many of these cool season annuals can be planted in October and will survive until March, providing approximately six months of color.

I recommend taking the time to prepare the soil before adding annuals and being sure to purchase enough plants to make a statement. Some plants will grow and fill in more than others, but annuals should usually be planted 12 to 18 inches apart. Most annuals grow best in full sun with afternoon shade; although some plants can handle more shade. Plants should be watered deeply until they are established. Below are some of the best cool-season annuals for our region.

- Geraniums offer irresistible color in cheerful pastels, ethereal white for a moonlight garden, or bright snappy red for holiday cheer.
- Impatiens are great for a shade garden. (We have been testing Downey mildew resistant impatiens during the summer months.)
- Petunia hybrids called Supertunia, Capella, or Trilogy varieties come in a wide variety of colors.
- Dianthus hybrids offer bright colors.
- Celosia "Bright Sparks" are available in yellow, scarlet or deep rose.
- Begonia hybrids have larger flowers.
- Marigolds (*Tagetes erecta*) hybrid varieties thrive during the cooler months.
- Zinnias and sunflowers can easily be grown from seed.
- Florida natives, such as dune sunflower (*Helianthus debilis*), *Lantana involucrata*, blanket flower (*Gaillardia*), and scarlet/tropical sage (*Salvia coccinea*) are great for pollinators and will bloom all year long.

I recommend adding amendments to the soil before planting new specimens, such as garden soil mix, compost, cow manure, and a handful of biochar or worm poop. Annuals

perform best with a little slow-release fertilizer of nitrogen and phosphorus such as Dynamite. Water plants regularly until they are established and watch for signs of wilting on warmer days. Because annuals tend to be higher maintenance plants than shrubs, I suggest using annuals as curb appeal, at an entrance to your home or to create a nice view from the dining room table. Don't bog yourself down with excessive areas of maintenance.

The gardens of Thomas Edison and Henry Ford are a place of infinite beauty and can be used to get ideas for your own garden. Mina Edison's favorite flower was the orchid. We have many orchids growing around the site for visitors to see. On Oct. 12 and 13, we'll have our inaugural Orchid Show and Symposium with multiple vendors selling hard-to-find orchids and experts on hand to give advice and answer questions. The Southwest Florida Orchid Society will offer educational classes both days. Additional information will be available at EdisonFord.org. I hope to see you there!



Zinnias



Monkey brush vine blooms off and on all year.



Muscenda bloom will finish blooming this fall.



Zinnias are easy to grow from seed and bloom all year long in Southwest Florida.



Calibrochoas which look similar to petunias do well in our mild fall/winter climate.

Lakes Regional Library – October 2019

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

Monday

Oct. 14	10 a.m.	Baby And Me
Oct. 21	10:30 a.m.	Preschool Monster Mania
Oct. 28	10 a.m.	Baby Rhyme Time
Oct. 28	11 a.m.	Toddler Tales
Oct. 7, 21, 28	6 p.m.	English Cafe

Tuesday

Oct. 8	10:30 a.m.	Preschool Play Dough Fun
Oct. 8, 22	2 p.m.	Coloring For Adults
Oct. 29	4 p.m.	Make A Monster Stuff

Wednesday

Oct. 2, 30	10 a.m.	Family Storytime
Oct. 2, 30	11 a.m.	Preschool Storytime
Oct. 9	2 p.m.	Book Discussion Of <i>The Dry</i> By Jane Harper

Oct. 30	2 p.m.	Mindfulness And Meditation
Oct. 16	1:30 p.m.	Be Your Own Detective: Search Clerk Of Court Records
Oct. 2, 9, 23, 30	4 p.m.	Afterschool Crew: Science

Thursday

Oct. 10	2 p.m.	Local Author Frederick Eshelman
Oct. 24	4 p.m.	Halloween Magic Show

Friday

Saturday

Oct. 12	2 p.m.	Kids Read Down Fines
Oct. 19	10 a.m.	Special Needs Storytime
	2 p.m.	Make An Impact: Earn Volunteer Service Hours At Your Library

↔ New selection of ↔

**Antiques, Waterford, Swarovski
Crystal Lamps, Pictures**
Sid Dickens Authorized Dealer

Vintage Peddler

Classic Furniture & Consignment

437-9117

Horizon Plaza

One mile south of Gladiolus

16050 S. Tamiami Trail, #106 • Ft. Myers, FL 33908

Just North of The Forest

Hours: Mon. - Fri. 10-5 • Sat. 10-4



Montage Women's Club

The Montage Women's Club is a social and philanthropic club open to all women residing in Lee County. We meet on the fourth Thursday of each month at The Landings Yacht, Golf and Tennis Club (off McGregor Boulevard south of College Parkway). Meetings begin at 11:30 a.m. for lunch and are followed by an informative program. Within the organization are various interest groups for members' participation.

Membership is open to both year-round and seasonal residents. We welcome you to visit Montage for a luncheon.

On Oct. 24, we are delighted to be hosting representatives from a brand-new tearoom called Forever Fiore located at The Royal Palm Square here in Fort Myers. The Forever Fiore ladies will give an informative briefing to our membership regarding

the history of tea, basics of tea etiquette, types of tea, temperatures and how to properly brew tea. We invite all the ladies attending the luncheon to wear a hat and also to bring a fancy teacup from which to enjoy their tea for a very fun tea party. If you would like to attend a Montage meeting, need further information, or would like to make a reservation, please call (239) 481-7765.

Board Of Directors Meeting Minutes [Unapproved]

Thursday, September 12, 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 Kay Gloris, Myriam Lentz, Martha Smith & Executive Secretary Sally Stigler. Treasurer Gary Hudson & Secretary Renee Notes were also in attendance. A quorum was established. Kirk Beck was the only resident present.

Absent: Directors Marge Byrne, Rick Chubb, Rick Ginsburg, Carol Notes & Joe Tomaino

Owner Comment Period On Agenda Items

Kirk Beck of Erin Marie Court shared a detailed informational handout and spoke regarding replacing the 6,200 lineal feet of seawall around the lake. The handout included correspondence Mr. Beck had with Lee County regarding the creation of Municipal Services Taxing/Benefits Units (MSTBU). The lake seawall is a classic capital improvement project that is a candidate for the creation of a MSBU (Municipal Services Benefit Unit). In contrast to dozens of owners around the lake trying to individually undertake replacement of their seawalls at various times in piecemeal fashion, a unified MSBU approach could be welcomed by the owners with lake frontage. Construction access to the lake seawall is a significant factor favoring a one-time unified approach to

fixing the failing seawall. Two estimates obtained by Mr. Beck for lake seawall "replacement" ranged from \$339 to \$435 per lineal foot. Both estimates involved placing 12' vinyl panels in front of the existing seawall, 1' taller than the existing seawall,

It was suggested that a meeting of lake owners could be convened to discuss the MSBU approach to seawall replacement.

Approval Of Minutes - May 2019 minutes were approved by motion.

Treasurer's Report - Gary Hudson

Gary emailed August financial reports to Board Members. All mandatory dues have been paid, including the two in arrears which were turned over to the association's legal firm for collection. Checks in payment of voluntary dues continue to be received each month. After research, including a recent meeting with a local HOA management firm, it was concluded (given the association's dues amount and dues structure) that engaging the services of a property management firm was not feasible. The typical cost of comprehensive services is \$10 per "door" per month. He noted that Federal and State Income Tax forms were filed (no taxes due). An engagement letter for accounting services has been signed with Cye Budde CPA. The Treasurer's Report was accepted by motion.

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

Periodically the DOR Committee receives from the County the *Town & River Permit Cases* (applied for and

issued). Projects which are not already on the committee's active review list receive a letter from the association's executive secretary requesting plans for review and approval. Approval by the association is usually required in addition to county permitting.

In preparation for a consolidation initiative, Gary has almost finalized a similarities and differences comparison report of Town & River's three DORs.

Rentals - Renee Notes

Regarding online rental sites listing T&R properties, Renee found only one property she deemed necessary to issue a letter regarding the advertised rental time being in violation of the deeds of restriction rules which take effect November 27, 2019.

Lake - Renee Notes

Renee reported the lake is in good shape.

New BUSINESS

Update on County DOT Paving

Mark reported the project is still on track for October.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30pm. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, October 10, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Fort Myers.

*Respectfully submitted,
Sally Stigler,
Executive Secretary*

GULF HARBOUR YACHT & COUNTRY CLUB

VERY FEW MEMBERSHIPS REMAIN



Where Playing In Paradise Is A Lifestyle

GOLF EQUITY MEMBERSHIP

- Unlimited Golf
- Reciprocal With 50+ Area Clubs
- Year-Round Practice Range
- Active Tennis Program
- Wellness Center & Day Spa
- 30+ Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000

CALL FOR A PRIVATE TOUR

239-444-3631

SPORTS EQUITY MEMBERSHIP

- Active Tennis Program
- Golf Two Times a Month in Season
- Unlimited Off-Season Golf
- Wellness Center & Day Spa
- 30+ Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$12,000

**Our 24,000 Sq. Ft. Highly Anticipated Wellness Center Offers:
TechnoGym Equipment, Group Cycle, Pilates, TRX, Barre,
Circuit Training, Golf Diagnostics, Full Service Spa & More.**

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

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