

Freshly Paved Streets

Early November the first section of Town & River streets was paved – South Town & River, Deep Lagoon, Whitman, Erin Marie and Julie Ann! These streets look absolutely beautiful and are a pleasure to drive on! The paving contractor did a wonderful job directing traffic and minimizing the impact on regular life. The paving process is pretty simple and quick. The contractor comes in one day to grind the streets and remove ground pavement, the following day they lay the pavement.

Last year your Board spent time working with Lee Department of Transportation (DOT) regarding the repaving of our neighborhood streets. At that time, we were told to anticipate the two-day process of repaving all our streets would be spread over a three-year period because of funding issues. The paving contract is in place and we eagerly await the next portion of Town & River streets to be paved. With the exception of patch work on our streets this is the first paving our community has had since the original paving.

Next year Lee DOT will choose another section of the community and your Board will communicate that information as soon as we have it. Once we know the specific dates, we will post those on the website. It's been a long time coming – thanks to Lee DOT for listening, understanding and meeting our needs. Nice to know that three years from now – all of Town & River will have new streets!



2020 Town & River Annual Meeting

Thursday, Jan. 16, 2020
Registration 6:30 p.m., Meeting 7 p.m.
Cypress Lake United Methodist Church,
Fellowship Hall
8750 Cypress Lake Drive

All are encouraged to attend.

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

Check out our new website www.townandriverfl.com.

Return To Sender/ Unclaimed/Unable To Forward

By Gary Hudson, Chair Deeds of Restriction and Architectural Review Committee



When a deeds of restriction (DOR) violation is either noticed or brought to a board member/street director's attention, the chair of the Deeds of Restriction Committee (which also handles architectural review) asks the executive secretary of the Association to send a certified letter to the owner of record. The Association uses the legal address as found at the Lee County Property Appraisers website. The legal address may be another address in Lee County, or Florida, or out of state (or even out of country). After "x" number of tries, if the addressee is still not available to sign for the certified letter, a note is left by the postal carrier to come to a designated post office, sign, and claim the certified letter. If this doesn't work or if the addressee has refused to sign, the envelope is returned to the Association with a yellow USPS sticker with the words in the title of this article. What then? The answer involves a time-consuming effort by a volunteer member of the board (usually the chair of the DOR Committee) to follow up on returned correspondence. This may involve knocking on the door of the violator's home hoping someone's there or resending a letter to the Town & River home address or talking to a neighbor.

Examples of returned "unclaimed" envelopes include:

- Trash cans left out in front of garage door (quite visible from adjoining properties)
- A dock and boat lift (permitted but not approved by the Association)
- A swimming pool and deck (permitted but not approved by the Association). The unclaimed letter mailed to a Rhode Island address was even personally given to the contractor on site, who was asked to bring it to the attention of the owner. No response from either the contractor or owner.

- Vehicle regularly parked overnight on street
- Overgrown, unedged, yard and plant beds
- Commercial vehicle regularly parked in driveway
- Commercial vehicle regularly parked on street (This is not allowed by ARCDOR but the Unit 6 and 11 deeds of restriction do not prohibit it.)

The purpose of this article is to communicate to Town & River homeowners that violations are being enforced to the extent volunteer human resources allow and share how frustrating it often is to try to do so. The three deeds of restriction in Town & River may be found at www.townandriverfl.com.



Word Scramble

Children's Gifts

celtyeir soblkc ffetdsu lmanai
 ostosbykro siratn syoacnr
 zluzepts lsuaimc smiennttur crseoc labl
 sldol earc csar oiedv easmg

Word Scramble Solution on page 7

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 7



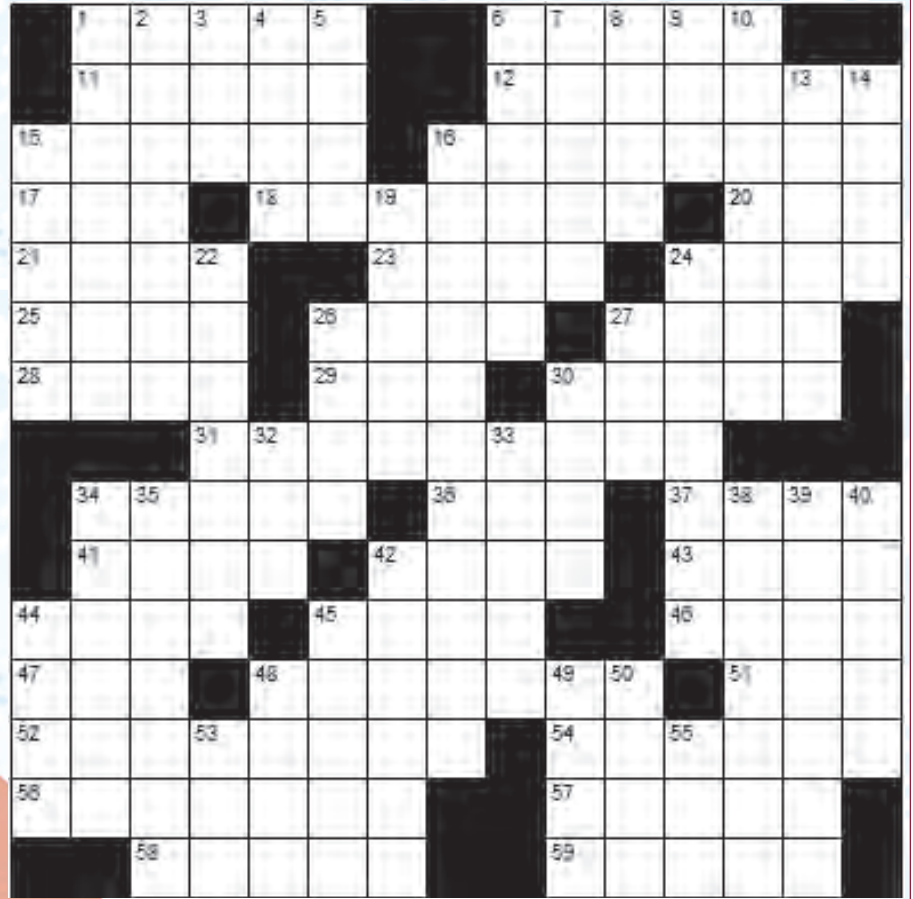
DRY CLEANING TO-YOUR-DOOR

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

Crossword Puzzle

Across

1. Beverage
6. Upon
11. Creepy
12. Fine or decorative clothing
15. Personal security
16. Brightest
17. Citrus drink
18. A British title of respect
20. Slime
21. Roman emperor
23. Previously owned
24. Panderer
25. One who colors cloth
26. Obtains
27. Small, medium or large
28. Sow
29. An Old Testament king
30. More pleasant
31. One who indulges in eroticism
34. Not domesticated
36. Henpeck
37. Hawaiian strings
41. Helper
42. Cumberbund
43. Deliver a tirade
44. Beseech
45. Liability
46. Therefore
47. Tear
48. Full
51. Genus of macaws
52. Start
54. Displace
56. Handcuff
57. Stinks
58. Excrete
59. Fecal matter



Down

1. Sharpshooter
2. Umpire
3. Fury
4. Anagram of "Tine"
5. Lock openers
6. Battalions
7. Whiskers
8. Monster
9. Big wine holder

10. Compose an elegy
13. Chemical cousin
14. At the peak of
15. Smooths
16. Capable of being continued
19. Mission
22. Hospital attendant
24. Painting
26. Jail (British)
27. Female sibling
30. Near
32. Beam
33. Hindu social division
34. Fine wheat meal
35. Pertaining to cobra-like snakes
38. Modern sing-along
39. Engage
40. Brown ermine
42. Seven member group
44. Dainty
45. Trades
48. Type of cereal grass

49. Territory
50. Type of sword
53. Children's game
55. Record (abbrev.)

Crossword Solution on page 7



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- 15 doors, 5 drawer fronts
- Level 1 door designs
- Standard colors
- Doors up to 32" tall, drawer fronts up to 27" wide
- Includes re-laminating cabinet exteriors
- Includes new hinges and standard knobs or handles
- Other restrictions apply

\$7820 Wood Reface

- 15 doors, 5 drawer fronts
- Maple wood doors
- Standard door designs and stains
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- Includes veneering cabinet exteriors
- Includes new hinges and standard knobs or handles
- Other restrictions apply

Thermofoil: Durable, beautiful and a favorite among award-winning kitchen designers around the world. Visit one of our showrooms and we'll show you colors, door designs and some amazing possibilities.

Wood: Our wood refaced kitchen doors are virtually indistinguishable from brand new doors. Customers literally save up to tens of thousands of dollars - and still get the kitchen of their dreams.

What is re-facing all about? Refacing is essentially a 4-step process that, when done by true professionals, looks like a brand new kitchen from the ground up. Not only do you save thousands, a typical refacing job takes much less time to do. You're back up and cooking in days, not weeks!



STEP 1:

Goodbye old kitchen: Old doors, drawer fronts and hinges are removed.



STEP 2:

Hello beautiful new custom doors, drawer fronts, and designer hardware.



STEP 3:

Go for a fresh new color scheme with existing cabinets laminated to match.



STEP 4:

The result: a gorgeous new kitchen that costs up to 40% less than a full kitchen remodel!

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Naples Showroom 7700 Trail Blvd
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Marco Island Showroom 601 E. Elkcam Circle
Monday - Saturday 10AM - 4PM

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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.

First Quarter
December 4



Third Quarter
December 18

Full Moon
December 12

New Moon
December 26

Town & River Boat Parade

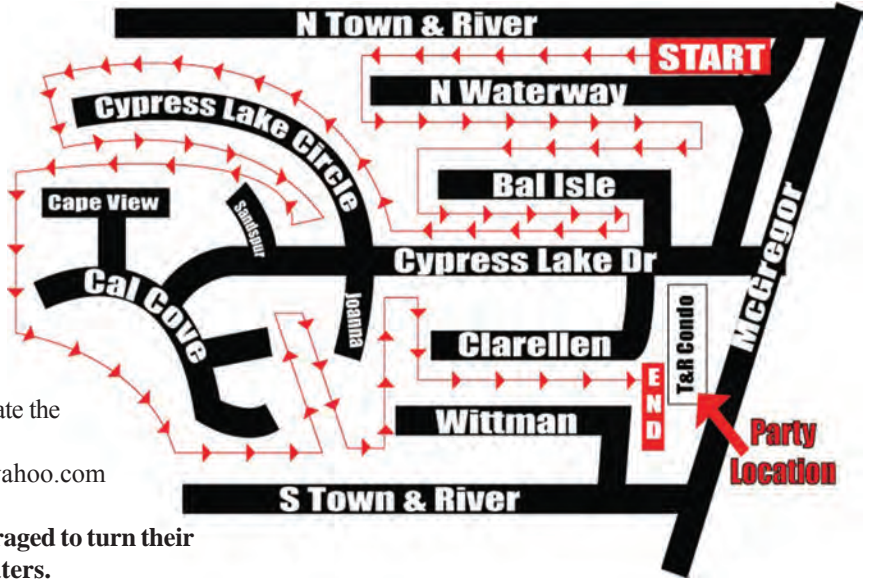
Sponsored By The Town & River Cruise Club
Saturday, Dec. 14

Bring your decorated boat to the North Town & River Canal at 6 p.m. and join in the parade. Immediately following the parade, all parade participants are invited to join in a potluck dinner at the Town & River clubhouse. You are invited to arrive any time after 7:30 p.m.

Bring an appetizer, salad, entrée, or dessert and share in the food, fun, and frolic! B.Y.O.B. (When you R.S.V.P., please indicate the category of food you wish to contribute.)

R.S.V.P. to Marge Byrne at byrnez@yahoo.com or call (610) 842-3108.

Residents along the canals are encouraged to turn their waterside lights on to welcome the boaters.



Why You Might Want To Consider — Repositioning Assets To Pay For Long-Term Care

Presented by Jacqueline J. Lambros, Registered Principal



Today, people are living longer than ever but not always in the best of health. In fact, most individuals will need some form of long-term care in their lifetime. The aging process often leaves them needing assistance with activities of daily living (e.g., bathing or dressing), or they may be affected by cognitive disorders (e.g., Alzheimer's disease). Unfortunately, the cost of care is high – and rising. According to the most recent Genworth Cost of Care survey, the national median cost of a nursing home stay is now \$100,375 per year (for a private room). Without a plan in place to pay for care, assets and income can be depleted quickly.

Putting a long-term care plan in place can give you an income stream to cover caregiving expenses, whether received at home, in an assisted-living facility, or in a nursing home. Plus, it helps protect assets you've earmarked for other purposes, as well as relieves your family of the burden of care.

Long-term care insurance hasn't always received the best press, however. Highly publicized rate increases may have you worried about your budget. Or you may be (understandably) reluctant to purchase a product you might not use. Before you decide to take the risk and self-insure, there's another option you might want to consider to help cover future long-term care costs.

Linked-Benefit Long-Term Care Insurance

Linked-benefit products combine life insurance with long-term care benefits. By repositioning a portion of an asset (e.g., cash, CDs, money market funds, cash value from an existing life insurance policy, qualified money) into a linked-benefit product:

- You get leverage by accelerating and extending the death benefit for long-term care.
- If you don't need long-term care benefits, an income-tax-free death benefit will be available for beneficiaries.
- You maintain control of the asset with a return-of-premium feature.
- Premiums are guaranteed.
- Premiums can be paid as a lump sum or in multiple payments.

Remember: A linked-benefit policy is not an expense; rather, it's simply an existing asset that you have repositioned into an insurance policy. This asset remains on your balance sheet. And by creating an income stream to pay for long-term care expenses, you can keep the rest of your portfolio intact – therefore protecting your assets, income, lifestyle, and legacy plans.

How It Works

Suppose a 65-year-old married woman repositions \$100,000 from an existing CD into a linked-benefit long-term care product. That single premium is leveraged into a pool of \$320,000 for long-term care expenses, which will pay out \$4,000 per month for six years. (The pool of money and monthly benefit grow at 5 percent simple inflation.) If she changes her mind and wants her money back, she is guaranteed to get her full \$100,000 premium back after a 60-month surrender period. At age 85, her long-term care pool will have grown to \$605,000, with a monthly benefit of \$8,000. *

*This is a hypothetical example for illustrative purposes only. No specific investments were used. Actual results will vary. Past performance does not guarantee future results.

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 Civic Association Inc. Profit And Loss October 2019

	Oct 19	Jan - Oct 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,440.00
Income - Voluntary	0.00	25,740.00
Total Income	0.00	36,180.00
Interest Income	1.90	281.65
Misc Income	0.00	34.00
Total Income	1.90	36,495.65
Expense		
Accounting fees	315.00	3,538.50
Corp Insurance	139.08	1,897.06
Email Service	0.00	662.74
Legal Expense	137.50	3,428.74
Meeting Rooms	0.00	1,039.50
Monument Sign Maintenance	0.00	121.72
Newspaper Postage	138.02	1,468.07
Office Expense	3.70	30.30
Postage Expense	65.44	255.49
Printing & Postage	0.00	967.21
State Fee	0.00	61.25
Secretary Expense	202.50	1,260.00
Storage Expense	99.83	933.88
Uncollectable	0.00	391.05
Utilities	45.05	448.63
Website Maintenance	86.58	1,150.59
Total Expense	1,232.70	17,654.73
Net Ordinary Income	-1,230.80	18,840.92
Net Income	-1,230.80	18,840.92

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

	Oct 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	8,688.84
First Citizens Bank - MMS	44,870.67
Total Checking/Savings	53,559.51
Other Current Assets	
Prepaid, Lake Expense	3,805.31
Prepaid, Other Expense	2,607.96
Total Other Current Assets	6,413.27
Total Current Assets	59,972.78
Total Assets	59,972.78
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	270.00
Total Other Current Liabilities	270.00
Total Current Liabilities	270.00
Total Liabilities	270.00
Equity	
Prior Year Fund Balance	40,861.86
Net Income	18,840.92
Total Equity	59,702.78
Total Liabilities & Equity	59,972.78

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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

Soft Christmas Cookies

Preparation:

20 minutes

Cook: 8 minutes

Ready In: 3 hours

Ingredients

3 ¾ cups all-purpose flour

1 teaspoon baking powder

½ teaspoon salt

1 cup margarine, softened

1 ½ cups white sugar

2 eggs

2 teaspoons vanilla extract

Directions

Sift flour, baking powder, and salt together, set aside. In a large bowl, cream together the margarine and sugar until light and fluffy. Beat in the eggs one at a time, then stir in the vanilla. Gradually blend in the sifted ingredients until fully absorbed. Cover dough, and chill for 2 hours.

Preheat oven to 400 degrees F (200 degrees C). Grease cookie sheets. On a clean floured surface, roll out small portions of chilled dough to ¼-inch thickness. Cut out shapes using cookie cutters.



Bake 6 to 8 minutes in the preheated oven, or until edges are barely brown. Remove from cookie sheets to cool on wire racks.

Sugar Cookie Icing

This icing dries hard and shiny and the colors stay bright. Choose as many different food colorings as you desire.

Ingredients

1 cup confectioners' sugar

2 teaspoons milk

2 teaspoons light corn syrup

¼ teaspoon almond extract

Assorted food colorings

Directions

In a small bowl, stir together confectioners' sugar and milk until smooth. Beat in corn syrup and almond extract until icing is smooth and glossy. If icing is too thick, add more corn syrup.

Divide into separate bowls, and add food colorings to each to desired intensity. Dip cookies, or paint them with a brush.

Town & River Lake Report

Inspection Date: October 10, 2019

Inspected For:

Algae	OK
Aquatic weeds	OK
Undesirable shoreline vegetation	OK
Water quality	OK

Technician's Comments: Serviced both aerators



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Thank you for your generosity!

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 3760 Fowler Street,
 Fort Myers, FL 33901
 Call (239) 334-7007 or visit:
harrychapinfoodbank.org



Harry Chapin Food Bank
 OF SOUTHWEST FLORIDA

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.

Due to the December holiday season, our next meeting takes place Friday, Dec. 20 at 11:30 a.m. Our speaker will be Greg Parker, a local TV celebrity news anchor, who reports

the morning news on the ABC channel. Greg is not only a very talented entertainer, but he is an expert guitar player. Greg has agreed to bring his guitar to our meeting and will lead our membership in some holiday carols. If you would like to attend a Montage meeting, need further information, or would like to make a reservation, please call (239) 481-7765.

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Habitat ReStore Helps Build Affordable Housing

After receiving a record number of donated goods last fiscal year, the Habitat for Humanity ReStores in Lee County were able to help offset the costs of building 65 affordable homes.

The ReStores accept gently used furniture, appliances and building materials from homeowners, contractors and businesses. These items are later sold to the public at a discount rate and 100 percent of ReStore profits are used to build or rehab homes for local families in Lee and Hendry counties.

With four locations in Lee County, the ReStore logged 18,846 donation drop-offs or pickups this year, an increase of 16 percent from 2017/18.

"We make donating to the ReStore easy for our residents and partner businesses. Items can be dropped off at any of our four stores or a pickup can be scheduled for larger items," said

Tammy Moran, vice president of ReStore administration. "The more donated goods we receive, the more items we can sell to support Habitat's mission of building decent and affordable homes."



Through donations and volunteer labor, Habitat for Humanity of Lee and Hendry Counties built and sold a total of 65 homes to local families in fiscal year 2018/19. Families in need of a hand up partner with Habitat to build a place they can call home. Qualified Habitat homebuyers undergo a rigorous process of investing 300 hours of "sweat equity" and completing homeownership classes which include financial literacy and home maintenance.

"We know housing that is safe, healthy and affordable is foundational for families to thrive," said Becky Lucas, CEO of Habitat for Humanity of Lee and Hendry Counties. "Our ReStores are instrumental in supporting our vision of a world where everyone has a decent place to live."

There are four ReStore locations in Lee County: South Fort Myers at 16133 S. Tamiami Trail, Bonita Springs at 9080 Bonita Beach Road., North Fort Myers at 31 Willis Road and a new store in Fort Myers at 15271 McGregor Blvd.

Donated goods can be dropped off at the ReStore, by scheduling a pickup at [habitat4humanity.org/restore](https://www.habitat4humanity.org/restore) or calling (239) 652-0388. Please visit our website <https://www.habitat4humanity.org/restore/accepted-donation-items/> to see our list of accepted donations.

About Habitat For Humanity Of Lee And Hendry Counties

Habitat for Humanity of Lee and Hendry Counties is one of the largest Habitat affiliates in the country. Since 1982, 1,600 families in need of a hand up have partnered with Habitat Lee and Hendry to build or improve their home. Habitat homeowners, alongside volunteers, help build their own home and pay an affordable mortgage. Through volunteering, financial or material donations, everyone can help Lee and Hendry county families achieve strength, stability and independence. Through shelter, we empower. To learn more, visit www.habitat4humanity.org.

Meet Some Historical Village Volunteers

There are approximately 120 volunteers working at the Sanibel Historical Village, and this time of year, many of them return to Sanibel. Volunteers' duties run the gamut all year, from greeting guests at the door, to working in the museum store, to giving tours, and to farming the pioneer garden. "As season gets underway, we'd like to both recognize our volunteers' contributions and share with the community what it means to be part of the Historical Village family," said Executive Director Emilie Alfino. "Volunteering at the village is a great opportunity to be part of a committed, dedicated – and fun – group."

Mary Jean Green started volunteering at the village about four years ago, soon after she and her husband were able to spend most of the year in Sanibel. Green has a particular tie to Sanibel through her husband and his family who came to Sanibel with his family when he was a young boy – getting off the ferry and shopping for groceries.



Green was a professor of French and Comparative Literature and Associate Dean at Dartmouth College and spent part of her time directing Dartmouth's foreign study programs in Paris, Toulouse, Lyon, and Blois. "It is because of my contact with the French history professors who walked our students through those historic cities that I realized the importance of understanding the history of the place where you are," Green explained.

During the summer months, Green lives on Cape Cod, where she is a docent for the local Wellfleet Historical Society, which keeps alive a long and interesting history going back to the Pilgrims.

Green said she most enjoys volunteering in the Old Bailey Store, where she likes to tell visitors about the history of Sanibel and about the history of general stores like Bailey's throughout small, isolated towns all over the United States.

Why does Green volunteer at the village? "Being a docent is very much like the part of teaching I most love, where you learn together with your students as you walk down a street in Paris or visit a French chateau, understanding a place by learning about its history."

John Barbieri started volunteering at the Historical Village in January 2019. He lives July to January in the London Borough of Richmond upon Thames and spends the other six months on Sanibel.



Barbieri worked for 25 years in the city of London in the foreign exchange market and then practiced law in Wimbledon for 15 years. His parents retired to Sanibel in 1986 and Barbieri visited them on a regular basis. In 2017, he inherited their house and began his six-months-a-year stay on Sanibel.

"I try to cause as little trouble as possible for my colleagues," Barbieri joked, "and provide some help in Shore Haven. I most enjoy working with the other volunteers and meeting the visitors."

Usually stationed in Shore Haven, Barbieri said he loves the reaction when visitors learn it is a Sears & Roebuck kit home.

"Sanibel has given me tremendous enjoyment, and I would like to help others enjoy Sanibel more," he concluded.

Word Scramble Solution from page 2

- tricycle
- blocks
- stuffed animal
- storybooks
- trains
- crayons
- puzzles
- musical instrument
- soccer ball
- dolls
- race cars
- video games

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

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

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Christmas will be here before you know it. It's time to play Santa for children in need around the holidays.



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Every year our staff identifies families most in need of help during the holidays. Once again, we are asking for unwrapped gifts for these children, or a cash donation which we will use to purchase gifts. If you "adopt" a family, we will provide you with a wish list (which might include something for the caregivers, too) to use as a guide. In general, any new gift for a boy or girl will be appreciated. For teens, gift cards work great!

If you are a business and would like to do a giving tree instead, we will provide you with red and green paper angels to hang on your tree, with the gender and age of the child to buy for. No need to wrap the gift, super easy.

This is a wonderful way to spread the joy of the season. If you are interested in helping, please contact Lisa Rizzio, CAC development director, at (239) 939-2808 or lrizzio@cac-swfl.org. Thank you!



Catch The Action

December Fishing

By Capt. Bill Russell

There are two times I look forward to each year fishing. First, when the water warms after winter and baitfish return to our waters. And second, when the water cools to the point as we approach the winter season, that the baitfish vacate our inshore waters. I love fishing live bait through the warm months, but it's a lot of work and time-consuming netting them, not to mention the mess you start the day with.

December is that month we make the transition and shrimp become the primary diet for most inshore fish. Apart from mullet (a pure vegetarian), there are not any fish I can think of in our coastal waters that won't eat a shrimp. Shrimp is the mainstay diet for many if not most of our fish, especially through the cooler months. When the water temperature drops to the point that baitfish leave our local waters then shrimp becomes the go-to bait.

Cooler weather should give a big boost for catching sheepsheads as the larger ones move inshore and over nearshore reefs. Look for them, with many scaling over 5 pounds around structure, including dock and bridge pilings, rock jetties along the beach, oyster bars, and most nearshore artificial reefs and hard bottom in the gulf within sight of land. Seasoned anglers fish shrimp on a jig head or a small, very sharp hook with just enough weight to reach the bottom. If you don't mind fishing in the cold, this is your fish, the colder the better for sheepsheads. Unlike sheepsheads from the northern states, ours are excellent on the table.

Pompano are like sheepsheads in the fact that they will not eat any type of baitfish, but feed primarily on small crustaceans, including shrimp, crabs, sand fleas, and mollusk. Small nylon jigs tipped with a piece of shrimp is deadly on pompano when properly bounced across the bottom. Popular colors are white, pink and yellow. Silly Willy-style jigs have also gained a lot of popularity over recent years. Sheepsheads and pompano have relatively small mouths, so it is important to use a small hook. If you are unsure of the size, stop in at your local tackle shop and let them hook you up and give you some pointers.

Snook, sea trout, and redfish remained closed season with catch and release only, but still fun to target and catch. Look for trout moving off the shallow grass flats to deeper



protected areas as temperatures drop with arriving cold fronts. Deep areas around oyster bars, creeks, canals, and potholes are good areas to target. Redfish and snook can be found from the same area, plus larger reds can be sight fished on the lower tides over shallow flats adjacent to deeper water. Again, shrimp is the best bait, either the real thing or any of the many imitations.

Offshore, we can expect hook-ups with a mix of species around nearshore reefs, ledges, and hard bottom. Bottom dwellers like sheepsheads, snapper, flounder, grouper, grunts, pompano, and permit are a good possibility. Also, Spanish and king mackerel, barracuda, big snook, and cobia are likely to get in on the action at any time.

As the craziness of the holiday season builds there is no place like a day on the water to get away from the crowds. We should see days with great weather and fishing opportunities to close out the year. If the fish aren't biting, just being out on the water and enjoying what nature has to offer is a great way to spend a day. Wishing all of you that take the time to read this column a Merry Christmas and Happy New Year!

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

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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