

Paving Our Streets

Your Board spent time last year 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.

As we got to spring and early summer, our contact at Lee DOT apologized as they had used their funds and of course, we had to wait for the new government fiscal year beginning July 2019 for funding.

We are happy to announce our contact at Lee DOT affirmed that funding had passed through the county commission and the departments involved. The contract with the paving company is in place and we now eagerly await the date we will see our first portion of Town & River paved. With the exception of the patch work on our streets, in most cases this will be the first paving in our community since the original paving of our community.

Originally, Lee DOT had told us all of our community's short or smaller streets would be paved first. The following year they would add to them and by year three they would then be paving the long or larger streets. That plan has been modified and they have decided to do whole sections of the community – long and short streets in one area at a time.

We are now told the first section will include South Town & River, Deep Lagoon, Whitman and the other streets that are off those two main streets. Next year Lee DOT will choose another section of the community and your Board will communicate that information as soon as we have it.

The paving process is pretty simple and quick. The contractor will come in one day and grind the streets and take away the pavement that has been ground. The following day they will be laying pavement on all the streets that had been prepped. We are told paving will be to within 6 inches of the curbs so there are no drainage issues.

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!



Town & River Boat Parade

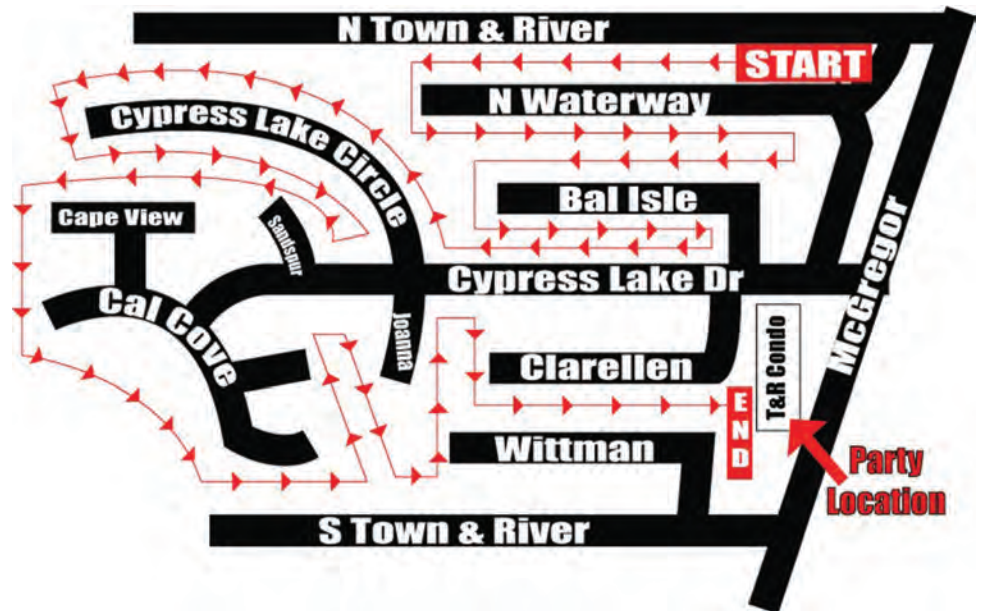
Sponsored By The Town & River Cruise Club
Saturday, Dec. 14

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.



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?

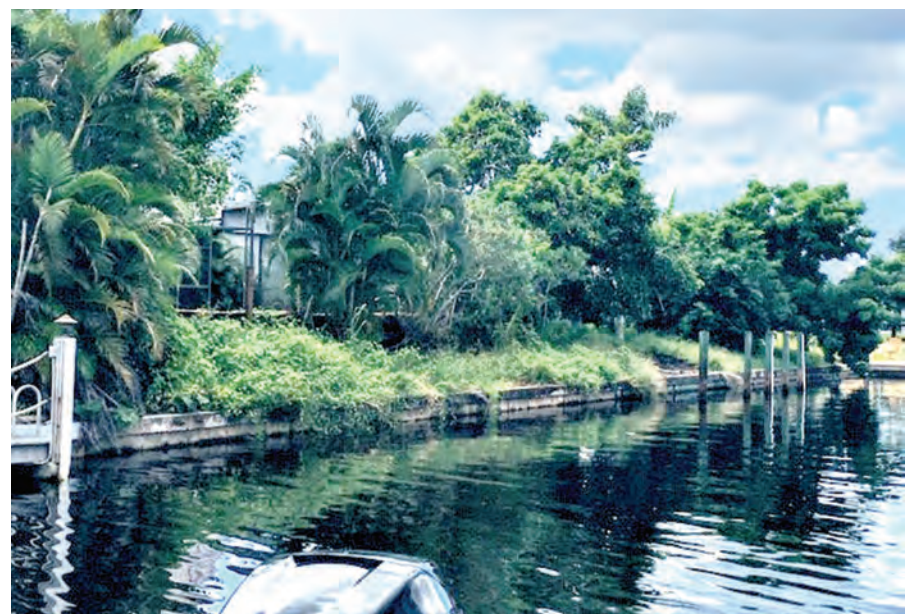
To educate our community about deeds of restrictions (DORs) and how to **maintain property values**, periodically this newsletter will highlight rules that are frequently violated and the subject of complaints by neighbors.

This month the focus is on exterior appearance. The DORs state “No weeds, underbrush or other unsightly growths shall be permitted to grow or remain upon any Lot, and no refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon; and in the event that the Lot Owner shall fail or refuse to keep the premises free of weeds, underbrush or refuse piles or other unsightly growths or objects, then the Association may enter upon the lands and remove the same at the expense of the owner, and such entry shall not be deemed a trespass.”

Upon receipt of a complaint form from a Town & River neighbor your Homeowners Association will send the owners not only a violation certified letter from the Association but also, depending on the nature of the violation, contact Lee County code enforcement. Unkept and overgrown yards attract rodents and insects which affect your neighbors' yards. If the violation is not voluntarily corrected the Association will contract with a landscaping company to have the property cleaned up and bill the owner. If not paid, the Association will initiate a pre-lien letter through the Association's law firm.

If a Town & River property owner observes a property which is not being maintained to the standards of our community, please complete a complaint form and notify your street director, found at www.townandriverfl.com.

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



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.

Your new dream kitchen at a fraction of the cost? Let's get cooking!

2 ways to save thousands with a custom kitchen reface by true craftsmen!

\$3820 Thermofoil Reface

- 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
- Doors up to 32" tall, drawer fronts up to 27" wide
- 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!



Welcome to Cornerstone: 30 years in Southwest Florida and over 22,000 satisfied customers. Visit one of our showrooms or call for a free in-home consultation.

Call today for your free in-home consultation and to **GUARANTEE INSTALLATION BY CHRISTMAS!**
(Install guarantee for Thermofoil cabinet reface only.)



Naples Premiere Showroom

6425 Naples Blvd (In front of Lowes)
Monday - Saturday 9AM - 5PM

Fort Myers Showroom 14680 S. Tamiami Trail
Monday - Saturday 9AM - 5PM

Naples Showroom 7700 Trail Blvd
Monday - Saturday 10AM - 4PM

Marco Island Showroom 601 E. Elkcam Circle
Monday - Saturday 10AM - 4PM

CornerStoneBuildersSWFL.com • 239-332-3020

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Crossword Puzzle

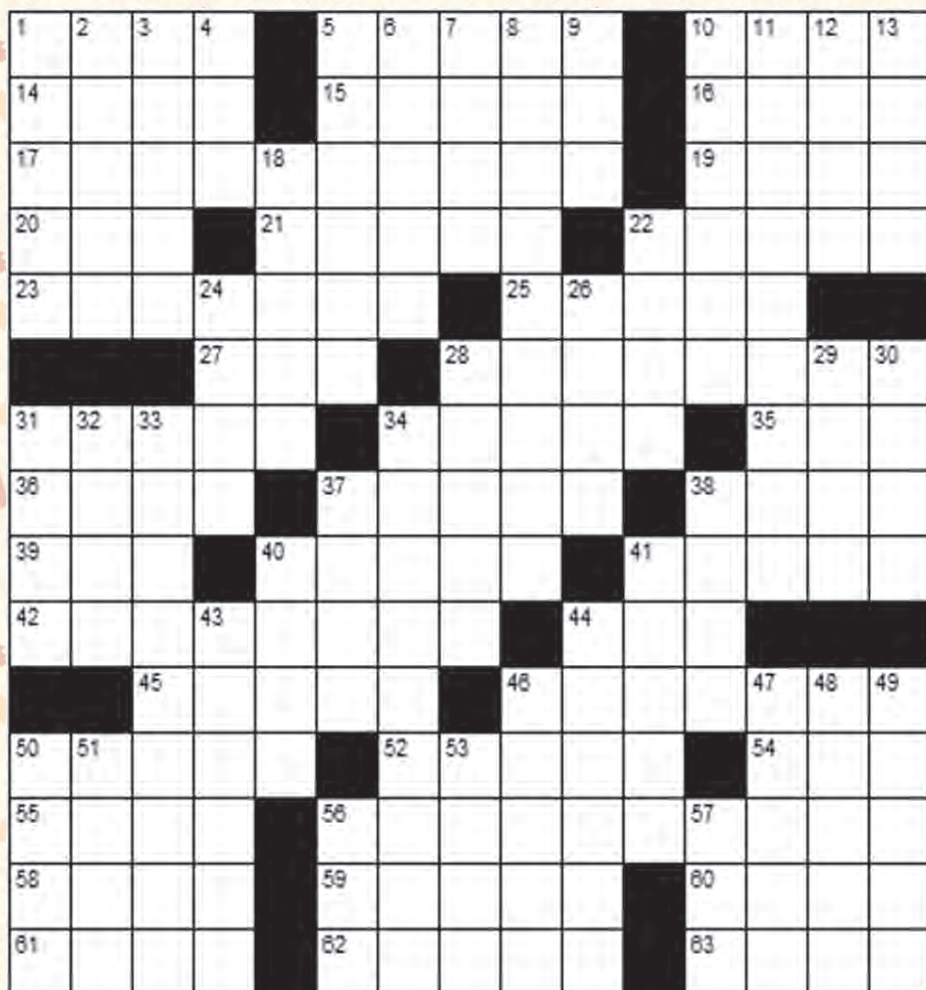
Across

1. Grasp
5. Quickly
10. Group of two
14. Operatic solo
15. Valleys
16. Ancient Peruvian
17. An impulse to travel
19. The products of human creativity
20. French for "Summer"
21. Lines of verse
22. Animal tissue
23. Resembling a tooth
25. Standoffish
27. Emote
28. Earaches
31. Bully
34. Rectangular block of clay
35. Bite
36. Barley beards
37. Lure
38. Sandwich shop
39. Regulation (abbrev.)
40. Started
41. Center
42. Earthquake waves
44. Tall hill
45. Moses' brother
46. Sidelong
50. Scour
52. Clamor
54. Conceit
55. Seedcases
56. Tableware
58. Away from the wind
59. Drop to one's knees
60. Poems
61. Nil
62. Woe
63. Visual organs

7. Astringent
8. A stopping
9. Eastern Standard Time
10. Conversation
11. Crude
12. Does something
13. Jot
18. Historical period
22. Common people
24. Labels
26. Delicate
28. Killer whales
29. Afflicts
30. Expectoration
31. Sourish
32. Is indebted to
33. Vulnerable

34. Starting
37. Audition tape
38. Eat
40. Stinging remark
41. Gauge
43. Queasiness
44. In an ignoble manner
46. Energize
47. Prepared
48. Yield
49. Loamy deposit
50. Extent
51. Soft drink
53. Margarine
56. Calypso offshoot
57. Suffering

Crossword Solution on page 6

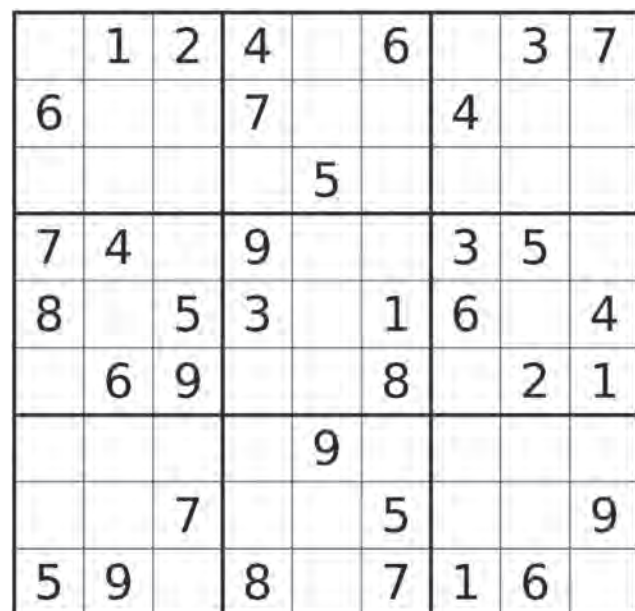


Down

1. Hemmed and _____
2. Give a speech
3. Flax fabric
4. Papa
5. Habile
6. Went white



Sudoku Puzzle



Sudoku Puzzle Solution on page 6

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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: _____

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

	Sep 19	Jan - Sep 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,440.00
Income - Voluntary	240.00	25,740.00
Total Income	240.00	36,180.00
Interest Income	1.85	279.75
Misc Income	0.00	34.00
Total Income	241.85	36,493.75
Expense		
Accounting fees	540.00	3,223.50
Corp Insurance	251.08	1,757.98
Email Service	0.00	662.74
Legal Expense	293.75	3,291.24
Meeting Rooms	0.00	1,039.50
Monument Sign Maintenance	0.00	121.72
Newspaper Postage	149.54	1,330.05
Office Expense	0.00	26.60
Postage Expense	0.00	190.05
Printing & Postage	0.00	967.21
State Fee	0.00	61.25
Secretary Expense	0.00	1,057.50
Storage Expense	99.83	834.05
Uncollectable	0.00	391.05
Utilities	45.05	403.58
Website Maintenance	86.58	1,064.01
Total Expense	1,465.83	16,422.03
Net Ordinary Income	-1,223.98	20,071.72
Net Income	-1,223.98	20,071.72

Recipe Corner

Bread And Celery Stuffing

Preparation: 20 minutes Cook: 40 minutes

Ready In: 2 hours

An easy stuffing recipe for a 10- to 12-pound turkey.

Ingredients

- 1 (1-pound) loaf sliced white bread
- 3/4 cup butter or margarine
- 1 onion, chopped
- 4 stalks celery, chopped
- 2 teaspoons poultry seasoning
- salt and pepper to taste
- 1 cup chicken broth

Directions

1. Let bread slices air dry for 1 to 2 hours, then cut into cubes.
2. In a Dutch oven, melt butter or margarine over medium heat. Cook onion and celery until soft. Season with poultry seasoning, salt, and pepper. Stir in bread cubes until evenly coated. Moisten with chicken broth; mix well.
3. Chill, and use as a stuffing for turkey, or bake in a buttered casserole dish at 350 degrees F (175 degrees C) for 30 to 40 minutes.



Happy Thanksgiving!
Wishing you and your friends and family all the best! Here's some fun Thanksgiving table decorating ideas!



Town & River Civic Association Inc. Balance Sheet As of September 30, 2019

	Sep 30, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	9,795.41
First Citizens Bank - MMS	44,868.77
Total Checking/Savings	54,664.18
Other Current Assets	
Prepaid, Lake Expense	3,473.78
Prepaid, Other Expense	2,945.62
Total Other Current Assets	6,419.40
Total Current Assets	61,083.58
Total Assets	61,083.58
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	20,071.72
Total Equity	60,933.58
Total Liabilities & Equity	61,083.58

What You Need To Know About TOD Accounts

Presented by
Jacqueline J. Lambros,
Registered Principal

A relatively new option for clients, transfer on death (TOD) accounts offer a unique beneficiary feature. Unlike similar nonretirement accounts, TOD accounts allow investors' assets to transfer directly to their designated beneficiaries when they pass away, circumventing the probate court process. The TOD registration, which is available for both individual and joint accounts, not only streamlines the account disbursement process, it also lets account holders rest assured that their beneficiaries will receive the intended amount of assets.



TOD Features

Streamlined Administration. With a traditional brokerage account, the owner's assets go to the estate upon his or her death, and distribution is delayed until the probate process is completed. By contrast, funds held in TOD accounts are considered non-probate assets and pass straight to the designated beneficiaries. Once a TOD account has been established, neither a court appointment nor an account holder's will can supersede the supplemental transfer on death registration and beneficiary designation form, which designates the account's beneficiaries. If necessary, powers of attorney may be added to TOD accounts, but they cannot establish the account or update the beneficiary designation.

TOD accounts have no contribution limits and can hold all types of positions. When the owner dies,

What You Need To Know on page 5

Board Of Directors Meeting Minutes [Unapproved]

Thursday, October 10, 2019

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

Officers, Directors, & Residents Present

A quorum was established.

Present: Directors Marge Byrne,

Rick Chubb, Rick Ginsburg, Kay Gloris, Myriam Lentz, Carol Notes, Martha Smith, & Executive Secretary Sally Stigler. Treasurer Gary Hudson & Secretary Renee Notes were also in attendance. Absent: Joe Tomaino

Three residents were present.

Owner Comment Period On Agenda Items

No owners in attendance requested to speak.

Approval Of Minutes – September 2019 minutes were approved by motion as submitted.

Treasurer's Report – Gary Hudson

Gary emailed September financial statements to Board Members on Wednesday prior to the meeting. He reported checks for voluntary dues continue to be received each month, & approximately 50% of voluntary dues owners have paid. The Treasurer's Report was accepted by motion.



At the December board meeting Gary will present the 2020 budget for review and approval.

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

In November Gary will present a summary to the Board of the status of DOR violations and architectural review activity. Mark suggested all Board members ride around the community & take note of violations, particularly unkept properties.

Lake – Renee Notes

Renee reported the lake is in good condition. She & resident Kirk Beck will meet with a Lee County representative to discuss in detail a MSTBU [Municipal Services Taxing Benefit Unit] program. Once details & cost is finalized, the owners of properties with lake frontage will be notified and invited to attend a special meeting explaining a possible seawall replacement program utilizing a MSTBU approach.

Update on County DOT Paving

Mark reported the project is still on track for this month. The County has approved the project, & funds have been budgeted. The project will take 2 days. Rick Chubb asked about curb replacements, & Mark responded he was unable to obtain information from the County.

Rentals – Renee Notes

Renee reported currently there are only three (3) short term rentals in the Community.

DOR Consolidation

There was discussion regarding the fact that Unit A, Sections 1 & 2, and Unit 2 DORs have long ago expired. In order to bring these into ARCDOR (the deeds of restriction that cover most of T&R) these expired DORs first need to be revitalized. If revitalized, a majority vote would be necessary to become part of ARCDOR. It was noted that owners in these two Units could individually opt into ARCDOR. This would be a last resort. It's challenging enough to manage, and for owners to understand, an association with three different DORs which cover legal property Units, let alone trying to do so based on individual addresses.

Adjournment

With no further business, the meeting was adjourned by motion at 7:10 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, November 14, 2019 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler,
Executive Secretary

What You Need To Know from page 4

all trading in the account must cease to prevent taxable events to the estate. The TOD account assets can, however, be transferred to the beneficiaries' accounts, and the beneficiaries may then sell the positions, if desired. In order for a beneficiary to receive assets from a TOD account, he or she must have a brokerage account open at Commonwealth Financial Network®.

Tip: Before opening a TOD account, consider the location of your beneficiaries. For example, if a beneficiary lives out of the country, Commonwealth will need to plan accordingly.

Unlimited Number Of Beneficiaries. TOD account holders can designate an unlimited number of beneficiaries, each of whom will be considered a primary beneficiary. Contingent beneficiaries may be added as well. The TOD account owner can choose, among other entities, his or her estate, individuals (including minors), trusts, and churches, as beneficiaries.

You Retain Control. As the account owner, you continue to manage the account assets as you wish. Your beneficiaries have no rights to the account while you are living. If necessary, you can revise your beneficiary designations.

Keep In Mind

TOD accounts are not for everyone. It's important to consider how establishing this type of account will affect your overall estate plan and the provisions of your revocable trust or will.

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.

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- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000

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- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$12,000

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Sudoku Puzzle Solution from page 3

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

Crossword Solution from page 3

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

Lakes Regional Library – November 2019

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

Monday

Nov. 4, 18 10 a.m. Baby Rhyme Time
Nov. 4, 18 11 a.m. Toddler Tales
Nov. 4, 18 6 p.m. English Cafe

Tuesday

Nov. 5 10:30 a.m. Preschool Play Dough Fun
Nov. 5, 12, 18, 26 2 p.m. Coloring For Adults
Nov. 19 6 to 7 p.m. Funny Flip Book

Wednesday

Nov. 6, 13, 20 10 a.m. Family Storytime
Nov. 6, 13, 20 11 a.m. Preschool Storytime
Nov. 13 2 p.m. Book Discussion Of *Zucked: Waking Up To The Facebook Catastrophe*
Nov. 6, 13, 20 4 p.m. Afterschool Crew: Geography

Thursday

Nov. 7 2 p.m. Zentangle Continued

Nov. 14 10 a.m. Homeschool Exploration: Art Of The Picture Book
Nov. 21 10:30 a.m. Mr. Rogers' Neighborhood
Nov. 21 4 p.m. How To Code A Moon Landing

Friday
Nov. 8 11:30 a.m. Friends Of Lakes With Author Terry Malik

Saturday
Nov. 9 2 p.m. Kids Read Down Fines Telabration!
Nov. 13 2 p.m. Special Needs Storytime
Nov. 16 10 a.m. Make An Impact: Earn Volunteer Service Hours At Your Library
Nov. 16 2 p.m.



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Artist: James Wilbat



First Quarter
November 4



Third Quarter
November 19

Full Moon
November 12

New Moon
November 26

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STATE Lic# CACO53837

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 Nov. 21 (a week early due to Thanksgiving), we ask our members and guests to come early at 11 a.m. to our meeting and be pampered. A licensed massage therapist will be giving

mini-back chair massages and a licensed aesthetician will be giving "hand facials!" The massage therapist will then be speaking on the health benefits of massage therapy prior to our business meeting. 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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