

Slow Down – Respect Your Neighbors!!!!!!!!!!!!!!!!!!!!

With alarming and increasing frequency, your Board is getting calls, emails and other contacts asking for help to slow down their neighbors. Frankly, this is getting scary.



We no longer allow our kids to kayak in our canal anymore. Why? Neighbors are in such a rush to get out or in from the river, they drive dangerously fast around blind corners and only slow down when they get to their own dock. We see this **all** the time from our home. Worse, some boaters not only are driving way above idle speed with wake – they are obviously inebriated.

The situation has gotten so bad that residents have now almost come to blows accompanied with coarse language and calls to Lee County Sheriff.

Similarly, we have received data from Lee DOT on the speed of drivers in T&R. Some 30 percent of the cars clocked into and out of our community are driving at 35 mph and faster. The state speed limit is 25 in residential neighborhoods. We could easily argue for a lower limit.

I write this letter because in all cases, regardless of where anyone lives in Town & River, there is **zero** need for speeding – on the water or on our streets.



Canal speeds should be idle speed with no wake. Driving speeds are by law set at 25 mph – and less where blind corners exist or straightaways with many driveways, etc.

When you exceed these speeds, you are showing complete disrespect for your neighbors, their kids, their property and their safety.

I am asking that in the name of civility, **please slow down**. We all know our extra speed only gets us home or out shopping or to your dock or the river a few minutes quicker. And no sooner do you get to the river but you are in a manatee zone. Or at a traffic light.

Please, the last thing any of us want is a tragic accident. I fear this most every weekend. I never want to learn of a child or parent or someone walking their dog killed or injured in a T&R canal or street by a neighbor speeding. None of us want to be the cause of that life ending tragedy.

Please – put down that beer, slow down your boat. Take a few seconds more to get home. The drive into the furthest corners of Town & River is only a few seconds more at the legal speed limit.

Let's all respect our neighbors.

Board Of Directors Meeting Minutes [Unapproved]

Thursday, December 12, 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, Kay Gloris, Carol Notes, Joe Tomaino, Secretary Renee Notes & Executive Secretary Sally Stigler. Absent: Directors Myriam Lentz, Rick Ginsburg, Martha Smith & Treasurer Gary Hudson. Three residents were present.

Approval Of Minutes – November 14, 2019 minutes were approved by motion as submitted.

Introduction Of New Board Member

Mark introduced Roy Benton who has offered to join the Board & was unanimously nominated. Roy has, for many years, built seawalls as his business & livelihood & is offering his expertise & knowledge to T&R. He will arrange for Engineer Hans Wilson to speak at the annual meeting regarding seawalls & they will both give an informative presentation. Roy noted the seawalls in T&R were built sixty or so years ago & are now inadequate.

Treasurer's Report – Mark Generales

Gary emailed November financial statements to Board Members earlier in the week. Mark noted 2020 Dues Invoices will be mailed following the annual meeting. Sally reported Lake Assessment Invoices were mailed today, December 12. The treasurer's report was approved by motion.



Lake – Renee Notes

Renee reported individual Insurance Companies inspect the lake seawall upon writing new/renewing policies and can cancel policies if necessary repairs to the seawall and seawall cap are not made.

Annual Meeting Preparations

The notice of the Annual Meeting mailing was mailed with proxies & return envelopes for the official election of Directors Rick Chubb & Joe Tomaino. The three appointees, Rick Chubb, Joe Tomaino & Roy Benton will be voted on at the annual meeting. The Board recommends dues remain at \$120 per year.

Architectural Review/Dor Discussion

Mark noted DOR Documents do not mention seawalls & do not address standards for seawalls within T&R. Roy noted Punta Gorda instituted a program whereas all owners pay \$450 per year as long as they own the property. If & when a seawall needs repair or replacement the project is completed at no additional expense to the homeowner. Roy will arrange a meeting with Punta Gorda officials to discuss this option, & in February have a T&R meeting to present details to owners.

Update On County Dot Paving – Mark Generales

Mark explained this is a 3-year project, & will be continued in the fall of 2020.

Adjournment

With no further business, the meeting was adjourned by motion at 7:35 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, January 9, 2020 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler, Executive Secretary

HOA Dues Payment Information

2020 dues of \$120 are payable by Feb. 29. Invoices were mailed in late January to all Town & River addresses on file with the association (using Lee County Property Appraiser site). Please send a \$120 check payable to T&R Civic Association Inc. to:

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

Owners who pay dues will be in good standing and therefore able to vote on annual dues amount, vote for directors, vote for bylaws changes, and any other items that requires a vote of the membership. Dues income provides your association the wherewithal to enforce the deeds of restriction and maintain property values.

Town & River Cruise Club

Annual Holiday Boat Parade And Potluck Dinner

Boat Parade

By Ken and Adrienne Beebe

The 2019 annual Cruise Club holiday boat parade was held on Saturday, Dec. 14, 2019. Nine nicely decorated boats participated this year and we all enjoyed the good weather for the event. As usual, Santa Claus appeared in the most spectacularly decorated boat of the evening and this year Santa allowed Matt to take the helm. This year we even had a pink flamingo participate atop one of the



Bill Martin piloted the Floating Flamingos through the canals.



The Flamingo Floaters had a boatload of merrymakers.

Town & River Cruise Club on page 4

Word Scramble

Weather

By Ellie Neal

Dlco Rlace Crarinheu Nusny
 Mduih Yanir Gygof Sgiimt
 Zebery Noodatr Etlse Wnso

Word Scramble Solution on page 6

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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Crossword Puzzle

Across

- Lift
- Appear
- Utilized
- Large Asian country
- Small island
- Wisdom
- Daughter of a stepparent
- Heavy, durable furniture wood
- Visage
- “___ Maria”
- Ploy
- Triangular formation
- Female horses
- Stitches
- Votes that block a decision
- Killer wave
- Gifted
- Dangerous
- Second largest country
- Despair
- Bring to a destination
- Sullenly
- 1/100th of a dollar
- Begin
- Lacquer ingredient
- Emanation
- Bleat
- Anagram of “binder”
- Boast
- Intemperate
- River of Spain
- Unhearing
- Heathen
- A soft sheepskin leather
- At one time (archaic)
- Nipples

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

- Inaudible
- French for “sister”
- Delete
- Fakes opponents
- Anger
- 56 in Roman numerals
- Award
- An upright in a wall
- Feudal worker
- Wimp
- Showy bloom
- A single time
- Underway
- List of options
- Undulation
- Biblical garden
- Bolt
- Escapist
- Coloring agent
- Andean animals
- Cavalry weapon
- Engine supercharger

- A kind of macaw
- Central
- Bumbling
- Remain
- Scottish hillside
- Indian music
- French for “state”
- Lairs
- Frequently, in poetry

Crossword Solution on page 6



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.



Make It A "RULE" To Call Connie Esper

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Great location, 1st floor a '10' move right in. Lakefront, 2/2 with formal dining, great kitchen, enclosed lanai with storm shutters, over 55, carport. \$119,000. Call Connie Esper to see today 239-810-3065.



CAPE CORAL LAKE KENNEDY

LAKEFRONT Beautiful 3 bedroom pool home with custom kitchen with large roomy workable space, built in desk, granite, great room, split plan, attached garage, 3 lot site, tile. \$345,000. Call Connie Esper to see 239-810-3065.

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Little Known Facts About Lee County To Highlight 2020 Cracker Dinner

Did you know that Lee County's first hospital was built in 1916 using lumber from the demolished courthouse? Or – did you know that Lee and Collier Counties used to be part of Monroe County?

These and other little known facts about the early days of Lee County will be revealed at the Annual Cracker Dinner Monday, Feb. 17, at the Broadway Palm Dinner Theatre at 1380 Colonial Blvd.

Longtime resident Genevieve Bowen researched some of the area's oldest residents to obtain memoirs for the annual dinner, hosted by the Southwest Florida Historical Society.

Jennifer Stacey and Greg Parker of ABC-7 will be the storytellers for the evening, which brings together pioneers of Lee County along with newcomers who are curious about the area's past.

The presentation will be accompanied by music performed by Barbara Peterson at the piano with vocals by Roger Peterson, John Goulet and Beverly Cox.

Buffet dinner starts at 5:30 p.m. and the program begins at 7 p.m. Tickets cost \$35 and are available at Barbee and Sons, 1936 Grace Ave. in Fort Myers; Sam Galloway Ford, 1800 Boy Scout Drive in Fort Myers; and the Southwest Florida Historical Society, at 10091 McGregor Blvd., which is on the campus of the Lee County Alliance for the Arts. The Southwest Florida Historical Society hours are 9 a.m. to 12 p.m. Wednesday and Saturday.

Checks may also be mailed to the Southwest Florida Historical Society, P. O. Box 1381, Fort Myers, FL 33902. Tickets can be picked up at the door on Feb. 17.

The annual Cracker Dinner is sponsored by Barbee and Sons, Sam Galloway Ford, George T. Mann General Contractor, and Susan Bennett Marketing and Media, L.C.

Funds raised at the annual dinner will be used to support the mission of the Southwest Florida Historical Society which is dedicated to preserving the history of our area by archiving donated historical documents, photos and maps and stimulating public interest and appreciation for local history.



Original Lee Memorial Hospital, using lumber from the demolished courthouse

About The Southwest Florida Historical Society

The Southwest Florida Historical Society (SWFLHS) was established in 1960 by a group of citizens to "preserve the history of our area." In 1983 the SWFLHS received as a gift a building that was destined to be demolished for a new parking lot. Harper Brothers Construction donated the building and Flint and Doyle was contracted to move the building to the campus of the Lee County Alliance for the Arts. In 1984 the SWFLHS received its Articles of Incorporation with the following purpose: "The mission of the society is to discover, collect and preserve original and source documents, maps and photographs pertaining to the history of Southwest Florida; to bring together those interested in the history of this area; to promote and stimulate public interest and appreciation of the history of this area; and to further the preservation and knowledge of Southwest Florida's past."

For more information, visit <https://www.facebook.com/SWFLHS/> or call (239) 939-4044.

The MOST Amazing Race

Volunteers Needed – Feb. 8

This exciting event is getting close! The MOST Amazing Race is based on the television show *Amazing Race*.

Teams follow clues to reach checkpoints, where they complete a task before moving on to the next location. The tasks can be mental, like assembling a miniature model house, or physical, like performing a choreographed dance. Sometimes tasks are downright thrilling, like jumping off a 10-meter diving platform. Others are just fun, like bouncing across a field inside a giant inflatable ball. Volunteers will act as judges and guidance along the way. Location given is the starting point of the race, not all opportunities are at that location. Sites are top secret until race day, so the ability to go to a different site on race day is important. Race start time is 7:30 a.m., and we anticipate a five-hour race, so please plan for that.

The winners will receive \$2,500! Volunteers are needed to act as judges and guidance throughout the race. This is one of the most fun volunteer opportunities during the year.

We will need many volunteers on that day, and it is really fun! Also, there is still room for teams to sign up to race.

For more information, contact Kris Volpone, kristen.volpone@uss.salvationarmy.org, (239) 278-1551.

Southwest Florida And Lee County Fair Opens Feb. 27

The 96th Annual Southwest Florida and Lee County Fair will be held again this year at the Lee County Civic Center Complex, 11831 Bayshore Road, Fort Myers 33917, (239) 543-4110. The fair opens Thursday, Feb. 27 at 5 p.m., and ends March 8 at 10 p.m. Visit the <http://swflcfair.com/> website for specific dates and times of activities.



Mega Passes are on sale now (\$25) and is a pre-event sale only and cannot be purchased after Feb. 26. The Mega Pass includes gate entry and mechanical rides for any one day of the fair. (The Mega Pass does not include the Euro Slide.)

The fair's purpose is to provide a venue to showcase the agriculture, crafts, home arts, horticulture, livestock and similar expertise of Charlotte, Collier, DeSoto, Glades, Hendry and Lee county residents, in a safe youth and family-oriented environment.

Fair activities include:

- 4-H competition
- Clowns
- Elvis look-alike performance
- Fortune machine
- Free child safety wristbands
- Lady Houdini
- Lifesized puppets
- Live music
- Magic/Hypnosis performance
- Moogician (magic/juggling/music/comedy)
- One-man band
- Petting zoo
- Rides (merry-go-round, circus train, etc.)
- School booth exhibits
- Sea lions show
- The Miss Southwest Florida Lee County Fair Pageant
- Youth talent contest

General admission advanced tickets (rides not included) are \$8 for adults and \$4 for children (ages 6 to 11). General admission tickets purchased at the gate are \$10 for adults and \$5 for children. Additionally, a Mega Pass ticket (rides included) is available for \$25 for one day of fair admission. Parking is free.

Attendees are requested to leave their pets and emotional support animals at home. Emotional support animals are not allowed on the fairgrounds. **Only service animals as defined by the Americans with Disability Act are allowed.**

DUNKIN'S DIAMONDS

50% OFF SALE

just in time for Valentine's!



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1/2 MILE SOUTH OF PAGE FIELD
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239-267-4547

MERCATO
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239-431-6807



Town & River Cruise Club from page 1

parade boats. Due to a bit of leadership confusion, some boats missed one of the canals but all arrived at the condo clubhouse in time for a great dinner-dance party after the parade. Thanks to all the Town & River residents who helped make the season bright with terrific decorating/lighting displays along the canals from their docks and beautiful homes.



Capt. Ken Beebe and first mate Fred Ford-Smith lead the parade.

Potluck Dinner

By Marge Bryne

Town & River Cruise Club held its Christmas Potluck Dinner on Saturday, Dec. 14, after T&R Christmas boat parade ended. This year's Christmas gathering was the biggest with 60 members and guests attending. The weather was nice allowing the overflow of people to utilize the outside patio. The food provided by members and guests was plenty and delicious. A good time was had by all dancing and singing Christmas carols to the music and entertainment of Grant Werner.



Time to PARTY after a wonderful boat parade



Great cocktails, good wine and wonderful appetizers got the party started.



Lyn Morningstar and Cecilia Bourdon enjoyed a little chat.



The Woodhouse duo mother Diane and son Fred danced to the beat.



Culinary delights were abundant.



As the music starts playing Chuck Williamson starts singing and tapping his feet.



Fred Woodhouse sings as "Louis Armstrong" as entertainer Grant Werner provides the musical background.

**Town & River Cruise Club
New Year's Day Brunch**

By Mike and Liz DiBenedetto

The Town & River Cruise Club held its New Year's Day Brunch at the condominium clubhouse. The weather was beautiful and sunny and 25 members and guests attended. This was a potluck event where everyone contributed lots of delicious food. Congrats to Barbara Reynolds who was the lucky 50/50 raffle winner on this day! As is customary, Cecilia Bourdon conducted a Yankee Swap and Bill Habershaw was our bartender.

The next event will be held at the Green Flash on Saturday, Jan. 25, which will be hosted by Dick and Joanna Hogan. See flier for details.



Beverly Ruegsegger and Lorriane Ford-Smith shared holiday experiences.



Tea and more tea was Gary Ruegsegger's gift.



The men discussed boats and boating.



Happy New Year! Mimosa or Bloody Mary?



Fletcher Reynolds is getting to know Ann and Rick Munafa, new Town & River residents.



Gifts for the "Yankee Swap" decorate the tree.



"What's this?" exclaimed Ann Munafa.



Chuck Williamsen seems pleased with his tasty hot chocolate treat.



A big box full of small items delights Honorata Shue.



Ken Beebe was thrilled to get some wine. This gift was in high demand during the "swap."

Town & River Civic Association Inc.	
Balance Sheet	
As of December 31, 2019	
	Dec 31, 19
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	6,897.31
First Citizens Bank - MMS	44,874.42
Total Checking/Savings	<u>51,771.73</u>
Accounts Receivable	
Accounts Receivable	2,778.88
Total Accounts Receivable	<u>2,778.88</u>
Other Current Assets	
Prepaid, Lake Expense	327.64
Prepaid, Other Expense	1,932.64
Total Other Current Assets	<u>2,260.28</u>
Total Current Assets	<u>56,810.89</u>
Total Assets	<u>56,810.89</u>
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	630.00
Total Other Current Liabilities	<u>630.00</u>
Total Current Liabilities	<u>630.00</u>
Total Liabilities	<u>630.00</u>
Equity	
Prior Year Fund Balance	40,861.86
Retained Earnings	520.85
Net Income	14,798.18
Total Equity	<u>56,180.89</u>
Total Liabilities & Equity	<u>56,180.89</u>

TOWN & RIVER CIVIC ASSOCIATION, INC.
OFFICERS & BOARD OF DIRECTORS - as of January 10, 2020
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	Roy Benton	dir1@townandriverfl.com 239.462.6515
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: _____

Thanks to you, it's 48 years and counting.

We're proud to be celebrating our 48th year helping homeowners in Town & River with their investment needs . . . and we wanted to take a moment to say thank you for helping us reach this milestone.

Experience is what sets us apart from other investment professionals in the Lee County area. We have a combined experience in the securities business of over 81 years. We have experienced many "bad markets" since 1972.

Our office is conveniently located in the Cypress Square Shopping Center Unit 12 ... just across the street from Town & River. We invite you to stop by and say hello.

Alex & Jacqueline Lambros



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239-939-1166

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Member FINRA/SIPC, a Registered Investment Advisor

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

	Dec 19	Jan - Dec 19
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,440.00
Income - Voluntary	360.00	26,100.00
Total Income	<u>360.00</u>	<u>36,540.00</u>
Interest Income	1.90	285.40
Misc Income	0.15	34.15
Total Income	<u>362.05</u>	<u>36,859.55</u>
Expense		
Accounting fees	315.00	4,483.50
Corp Insurance	251.08	2,399.22
Email Service	0.00	905.74
General Repairs & Maintenance	0.00	575.00
Legal Expense	82.50	3,511.24
Meeting Rooms	0.00	1,139.50
Monument Sign Maintenance	0.00	121.72
Newspaper Postage	138.02	1,893.65
Office Expense	0.00	30.30
Postage Expense	0.00	255.49
Printing & Postage	1,070.83	2,038.04
State Fee	0.00	61.25
Secretary Expense	0.00	1,260.00
Storage Expense	99.83	1,133.54
Uncollectable	0.00	391.05
Utilities	44.70	538.38
Website Maintenance	86.58	1,323.75
Total Expense	<u>2,088.54</u>	<u>22,061.37</u>
Net Ordinary Income	<u>-1,726.49</u>	<u>14,798.18</u>
Net Income	<u>-1,726.49</u>	<u>14,798.18</u>



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.

Our next meeting takes place Thursday, Feb. 27 at 11:30 a.m. This will be our annual fundraiser meeting. We will be asking for monetary donations in order to grant a newly instituted scholarship offer to two local women for the opportunity to develop their skills and talents via a college education in either a two- or four-year program. It is our sincere hope that the recipients achieve their career goals, one in which

they will succeed and give back to our wonderful community. If you would like to attend a Montage meeting, need further

information, or would like to make a reservation, please call (239) 481-7765.

Crossword Solution from page 2

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

Sudoku Puzzle Solution from page 2

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

Word Scramble Solution from page 2

Cold	Clear	Hurricane	Sunny
Humid	Rainy	Foggy	Misting
Breezy	Tornado	Sleet	Snow

SHOPPING AND DINING



Clancey's RESTAURANT

"Warm Neighborhood Restaurant"

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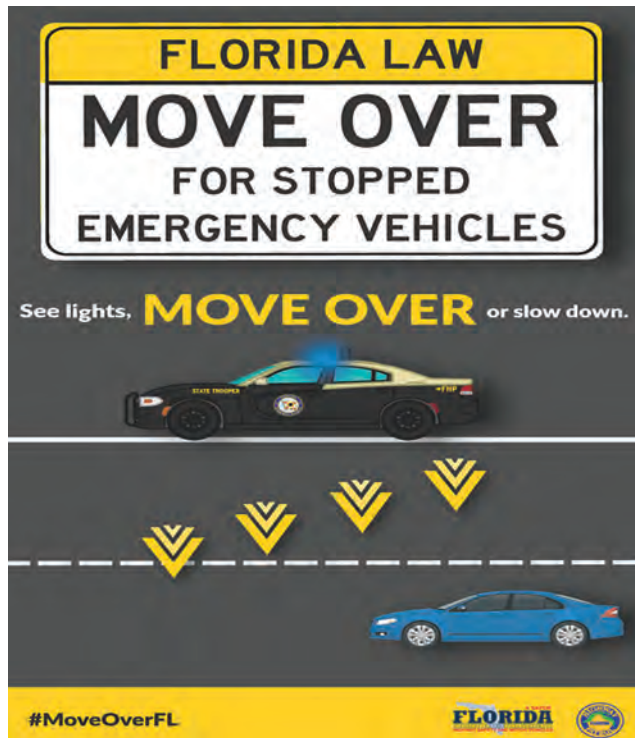
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For many, the holidays are a time for giving back — whether by donating to a favorite charity or helping out a family member. Before you make a donation or gift, however, it's important to choose the right strategy, paying close attention to potential tax and legal implications.

Charitable Giving

If there's a charitable organization you'd like to donate to, be sure to take the time to consider the charitable giving vehicle you'll use to make your gift. Let's look briefly at some of the options.



Outright gifts. Outright gifts of cash or property provide charities with immediate resources. Be sure to keep your receipts or bank records to validate any income tax deductions you wish to claim. Keep in mind that you may need a professional appraisal to qualify for a tax deduction on certain noncash contributions.

Donor-advised funds. A donor-advised fund is a charitable giving vehicle managed by a public charity for the purpose of distributing funds to other charities. When you contribute to a donor-advised fund, you can advise the charity on the grants it makes, as well as take advantage of possible tax deductions. Be aware, however, that there may be a minimum donation amount, and administrative fees may cut into the funds available for grants.

Charitable remainder trusts. With this type of trust, the donor receives income from the trust for his or her lifetime, the lifetime of another person, or a period of up to 20 years. At the end of the specified term, the remaining trust assets are distributed to a charitable beneficiary. The greatest benefit of a charitable remainder trust is that you can take advantage of immediate tax benefits while continuing to utilize the assets, as you may deduct the present value of the charitable remainder interest. On the downside, charitable trusts tend to be complex to set up and usually require legal and administrative support.

Charitable gift annuities. A charitable gift annuity is a split-interest gift made directly to a charity that provides you, your spouse, or a family member with fixed income payments for life. The charity typically ends up with about half of your donation, while you get an immediate tax deduction and some guaranteed income. Keep in mind that an annuity is a contract between you and the charity, and your return isn't guaranteed by the government.

Private foundations. A private foundation is a charity established by an individual, family, or corporation. Although it offers donors a great deal of control over their gifts, a private foundation can be costly to administer, and it must adhere to a strict set of rules designed to ensure that it carries out its charitable purpose.

Bequests. If you wish to give to charity posthumously, you may make bequests by way of your will, trust provisions, or beneficiary designations. Although bequests

offer simplicity and are easy to set up, they are not income tax deductible during your life.

Gifting To Family Members

Giving back doesn't always mean giving to charity. Gifting to family members can be just as rewarding, and it can be an effective way to transfer wealth while reducing or avoiding taxes. Here are several common strategies for gifting to family members:

- **Making an outright cash gift.** For tax year 2019, you may gift up to \$15,000 to any individual without tax consequences. (This amount increases to \$30,000 for married couples.) This limit will remain the same for tax year 2020. If you're sharing gifts with your spouse, or you'd like to gift more than this amount to one person, you'll need to file a gift tax return using IRS Form 709.

- **Paying college tuition or medical bills directly.** If you'd like to pay a family member's expenses directly to a school or health care provider, the \$15,000 limit does not apply. Plus, you're still free to give the individual a separate tax-free gift of up to \$15,000.

- **Contributing to a 529 plan.** With this strategy, you can contribute to a relative's qualified education expenses while paring down your own estate. Contributions to 529 plans grow tax deferred, and withdrawals for the beneficiary's education are tax free at the federal level (and usually at the state level, too). Additionally, 529 plans are eligible for a special exemption that allows you to gift up to five years' worth of annual exclusion contributions (i.e., up to five times \$15,000, or \$75,000, per person per year) without using any estate and gift tax exemption. You will need to file IRS Form 709 to document the transaction.

With all the options available, choosing the best way to give to charity or family members can seem overwhelming. Don't hesitate to reach out to your financial advisor to discuss various strategies and select an option that makes sense for you, your family, and your financial situation.

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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