

Board Of Directors Meeting Minutes [Unapproved]

Thursday, March 12, 2020

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

Officers, Directors And Residents Present

A quorum was established. Present: Directors Marge Byrne, Rick Chubb, Kay Gloris, Myriam Lentz, Martha Smith, Treasurer Gary Hudson and Executive Secretary Sally Stigler. Absent: Directors Roy Benton, Rick Ginsburg, Carol

Notes, Joe Tomaino and Secretary Renee Notes. No residents were in attendance.

Approval Of Minutes – Feb. 13, 2020 minutes were approved by motion as submitted.

Treasurer's Report – Gary Hudson

Gary emailed February financial statements and supporting documents to Board Members March 10 and 11. He noted eight lake fees and 17 mandatory dues have not been paid to date. Second mandatory dues invoices and

lake fee reminders will be mailed this month to those in arrears. In April, a friendly reminder will be mailed to those who have not paid voluntary dues. The accountant has processed and filed Town & River 2019 tax returns. The monthly fee for the storage room rental has increased to \$119 a month; therefore, Gary will research other facilities and options.

Architctural Review/DOR Discussion – Gary Hudson

Gary reported the DOR Committee, consisting of Gary Hudson, Roy Benson, Rick Chubb and Mark Generales, met this week. Rick offered to oversee and manage the Lee County monthly permit reports. The Committee discussed hedge violations and approved a plan for addressing these. This plan was approved by the Board for publication in the next newsletter. At the next meeting a plan for addressing fence violations will be presented.

New Business:

Unit 6 And Unit 11 Consolidation – Mark

Mark announced he would like to mail a notice to owners in Units 6 and 11 by the end of May regarding bringing these units into the Amended, Restated, and Combined Deeds of Restriction (ARCDOR). The notice would include the particulars of having a meeting for additional information and discussion. A notice would also be published in the newsletter. Marge will determine how many of these owners are full-time residents.

Adjournment

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

Post Meeting Note: Given COVID-19, the Board will not be meet in April or May. The Board does not meet in the summer. There will be no DOR consolidation meeting. Next meeting may be Sept. 10.

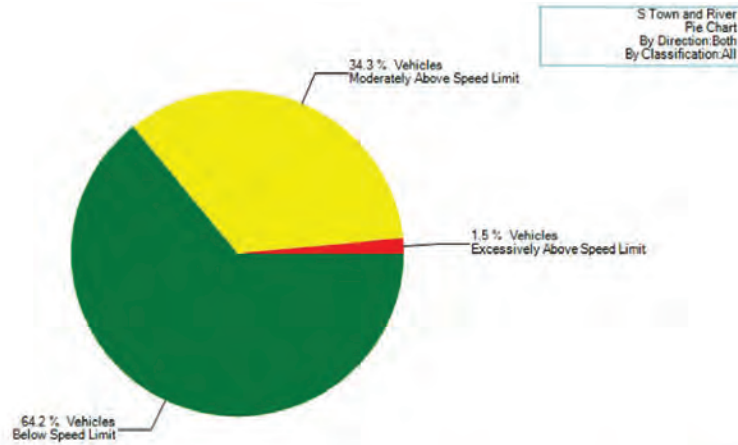
*Respectfully submitted,
Sally Stigler,
Executive Secretary*

Speed Report for S. Town & River

Lee County Sheriff's department generously lent Town & River a speed tracker and sign to remind us to obey the 25 mph speed limit set for our residential streets. The machine tracked our speed on S. Town & River from Feb. 19 through March 17. Overall, our community did well as 64.2 percent of vehicles drove below the speed limit, 34.3 percent drove moderately above the speed limit and 1.5 percent vehicles

were excessively above the speed limit. The average speed was 24.2 mph, while the max speed was 58 mph! Yes, someone

actually drove 58 mph down S. Town & River Drive, very dangerous on a residential street!



Survey Name	S Town and River	Speed Unit	Miles/Hour	Average Speed	24.2 MPH	Total Volume	4305	100%
Start Date	2020-02-19	Speed Limit	25	Max: Speed	58 MPH	Over Limit Count	1541	35.8%
Stop Date	2020-03-17			Min Speed	10 MPH	Under Limit Count	2764	64.2%
				85th Percentile	28 MPH	Over Threshold Count	2764	1%
				10 MPH Pace	20 - 29 MPH	In Pace Count	3084	71.8%

Town & River Cruise Club

The Town & River Cruise Club held its March luncheon on March 14 at the Three Fishermen Restaurant in North Fort Myers. The theme of the day was St. Patrick's Day and the weather was beautiful. There were 22 members and guests as the attendance was hampered somewhat by the concern for the coronavirus. The lucky winner of the 50/50 raffle was Carol Ross. A good time was had by all.



Town & River Cruise members enjoyed a great lunch.

Town & River Cruise Club on page 4



Cruise Club boats docked at the Three Fishermen Seafood Restaurant.



HOA Dues Payment Information

2020 dues of \$120 were 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.

Note: The May issue was not printed due to COVID-19.

The Board does not meet over the summer.

The next meeting will be September 10 at 6:30 p.m., COVID-19 permitting.

South Pointe South Clubhouse
9734 Foxglove Circle, Fort Myers.

All are encouraged to attend.

Check out our new website www.townandriverfl.com.

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

Word Scramble

Animals

By Ellie Neal

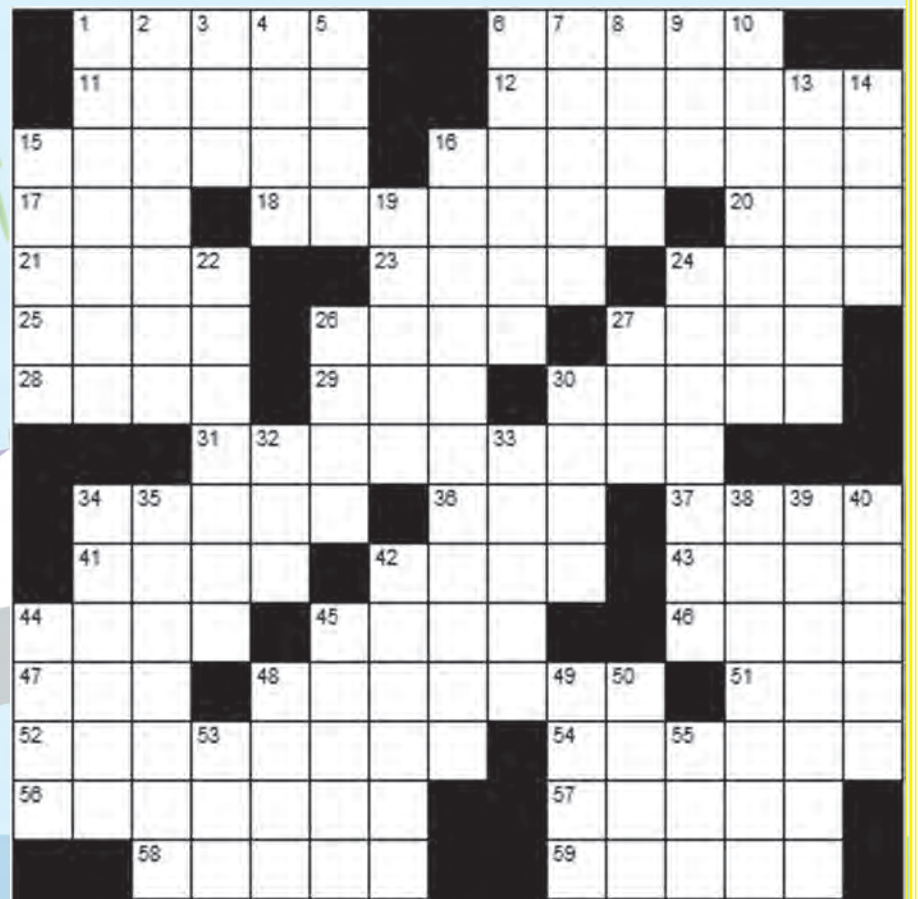
Hecehat	Feafrig
Noli	Ohnir
Rgtei	Rpoeald
Thenplae	Phpio
Rnpetah	Koymen
Aocrgu	Aeyhn

Word Scramble Solution on page 6

Crossword Puzzle

Across

1. Freshman
6. Fragrant oil
11. Way to go
12. Procedure
15. Spay
16. Light opera
17. Eastern Standard Time
18. Forestall
20. 18-wheeler
21. Fashionable
23. Cleave
24. Curse
25. Gambling game
26. An aromatic ointment
27. Cut away
28. Flower stalk
29. Estimated time of arrival
30. Liabilities
31. Engage attention
34. A nymph of lakes
36. An unskilled actor
37. Skin irritation
41. Paris airport
42. Flexible mineral
43. Arid
44. Attraction
45. Encounter
46. Pay attention to
47. Senesce
48. Continue to live
51. Henpeck
52. A sanctimonious person
54. What's left behind
56. Baked dessert
57. A type of dance
58. Squalid
59. Not inner



Down

1. Occurrence of a water flow
2. Workaday
3. Not in
4. Stair

5. German for "Mister"
6. Add on
7. Inclination
8. Legal wrong
9. Card with one symbol
10. Pull back
13. Smells
14. Wise one
15. They hold up heads
16. Outperform
19. Muse of love poetry
22. Collect
24. Immature
26. Require
27. Cool, once
30. Russian parliament
32. Beam

33. Desert plants
34. Zero
35. Debt
38. Adolescent
39. Craftsman
40. Row of shrubs
42. And nothing more
44. Trips around a course
45. Pondered
48. On the left or right
49. Quash
50. Brother of Jacob
53. Regret
55. Explosive

Crossword Solution on page 6

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Beloved Cracker House At Sanibel Historical Village

There is a place on Sanibel where visitors can step back in time and see a real “Cracker house” built in 1913.

“The Rutland House is a favorite among our visitors,” said executive director Emilie Alfino of the Sanibel Historical Museum and Village. “I think it’s because it shows what life was really like for Sanibel residents in those days. Our exhibits are not behind glass or roped off – a person can really get the feel of stepping back in time, wandering freely through the home.”



Kitchen



Rutland House



Hallway



Porch



Bedroom

From The Desk Of Sheriff Carmine Marceno

The COVID-19 pandemic has shocked our booming economy. Many of you are experiencing loss of income leaving you feeling desperate for financial assistance.



It’s important you heed my warning about scammers preying on Americans who are struggling right now to make ends meet.

Lee County is not immune to con artists who have no conscience and will use your difficult circumstances to trick you. The below scams represent some of the tricks currently being used in our area designed to access your bank account and personal information.

Fake Tax Bills And Gift Cards

The IRS is handling the disbursement of funds. Your stimulus check is directly tied to your 2018 or 2019 tax return. You still

qualify even if you have not paid your taxes yet. Scammers are telling taxpayers that an outstanding bill is preventing them from getting their stimulus check, and they are given instructions to first pay their bill in the form of gift cards or online payments via services like PayPal. Please know that there are no fees or gift cards attached to receiving your stimulus checks.

Fake Calls Or Emails

The IRS, U.S. Treasury Department, Social Security Administration, local government, and/or no other government agency will contact you and ask you for private information before you can get your check. Additionally, do not click on links mentioning stimulus checks. The link could contain malware, ransomware, or other fraudulent methods to steal your identity.

Expedited Processing Fees

Do not pay fees, as there are none attached to receiving your stimulus check.

To report a suspicious call, text, or email, contact the Sheriff’s Office fraud line at (239) 258-3292.

Florida by cheap and plentiful land, these pioneers arrived with few provisions and needed to erect shelter quickly and cheaply. Houses of this style are characterized by metal hip roofs to reflect heat, deflect windstorms, and collect rainwater; raised floors in case of flood and critters; and straight central hallways from the front to the back of the home, sometimes called “shotgun” hallways. This provides cross-ventilation to keep the house cool.

The Cracker house that resides in the Sanibel Historical Village was built in 1913 and was originally located on Periwinkle Way, just to the west of Periwinkle Park trailer park. It is constructed of slash pine, which hardens and becomes very heavy. The resin in the wood protects it from insects and water – but makes it more susceptible to fire.

Clarence Rutland, who purchased the home in 1928 and lived there until his death in 1982, was the son of Irene Rutland and Henry Shanahan, whom Irene married after her first husband’s death. Shanahan was the Sanibel lighthouse keeper in the early 1900s, earning \$640 a year. Shanahan and his wife had 13 children between them, one of whom was Clarence.

Rutland and his wife Ruth had no children, but everyone referred to him as Uncle Clarence. In the 1920s, Clarence was a “jack of all trades.” He earned seven cents per crate packing tomatoes and peppers. He made deliveries, did road work, and farmed, among other jobs. He packed up to 80 crates or more per day.

Ruth was ill and died 30 years before Clarence. After Clarence Rutland’s death, the building was brought to the historical village in 1982 and for a number of years housed the entire museum, which opened in 1984.

As recently as 2014, village docents welcomed visitors at the front door of the Rutland House. Docents would explain that Ruth invented a system for the many visitors coming to the Rutland Home. A little piece of wood near the front door served as a signal to visitors: if it was vertical, that meant “Come on in!” but if it was horizontal, that meant “Not now!”

In the kitchen are many items to perform chores without electrical service, including a crockpot-like device with a stone that would be heated, and there is a pump vacuum cleaner that didn’t work very well.

The bedroom reminds people that, until the 1950s, Sanibel was the mosquito capital of the world, although the type of netting displayed in the bedroom was not normally used by the pioneers. When people could afford them, screens were put in windows. When someone awoke, they couldn’t tell if it was day or night, as mosquitoes completely covered the screens.

Clarence called the population of Sanibel, which was about 350 people in 1900, more accurately “mosquitoes, cockroaches, and fleas.”

The house also includes a room dedicated to the Calusa, Sanibel’s original inhabitants before the arrival of Ponce de Leon.

The historical village has nine authentically restored buildings that have been moved to the village from their original island locations. Each represents a different aspect of pioneer life. In addition to the Rutland House, there is Miss Charlotta’s Tea Room, the old Bailey General Store, Morning Glories cottage, the old one-room Schoolhouse for White Children, the Caretakers’ Cottage, the 1927 Post Office, and the Burnap fishing cottage. There is also a garage featuring the 1927 Ford truck used by the Bailey Family, an old surrey, and a reproduction of a packing house with loading dock.

Located at 950 Dunlop Road on Sanibel, next to BIG ARTS, the historical village is closed at this time until further notice due to the coronavirus outbreak.



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Town & River Cruise Club from page 1



Carol Ross, pictured with Cecilia Bourdon, was the winner of the 50/50.



Commodore DiBenedetto and guest had a great cruising experience.

Town & River Civic Association Inc.		Balance Sheet		As of April 30, 2020	
				Apr 30, 20	
Assets					
Current Assets					
Checking/Savings					
First Citizens Bank- Operating		33,682.07			
First Citizens Bank - MMS		44,879.68			
Total Checking/Savings		78,561.75			
Accounts Receivable					
Accounts Receivable		120.00			
Total Accounts Receivable		120.00			
Other Current Assets					
Prepaid, Lake Expense		2,046.82			
Prepaid, Other Expense		2,517.17			
Total Other Current Assets		4,563.99			
Total Current Assets		83,245.74			
Total Assets					
					83,245.74
Liabilities & Equity					
Liabilities					
Current Liabilities					
Other Current Liabilities					
Annual Dues, Advanced		395.48			
Total Other Current Liabilities		395.48			
Total Current Liabilities		395.48			
Total Liabilities		395.48			
Equity					
Prior Year Fund Balance		56,180.89			
Net Income		26,669.37			
Total Equity		82,850.26			
Total Liabilities & Equity		83,245.74			

Town & River Civic Association Inc.		Profit And Loss		April 2020	
		Apr 20	Jan - Apr 20		
Ordinary Income/Expense					
Income					
Income - Mandatory		0.00	10,830.00		
Income - Voluntary		120.00	24,560.00		
Total Income		120.00	35,390.00		
Interest Income		0.37	5.26		
Total Income		120.37	35,395.26		
Expense					
Accounting Fees		315.00	1,805.00		
Bank Fees		0.00	6.00		
Corp Insurance		753.83	2,395.07		
Email Service		0.00	243.00		
General Repars & Maintenance		133.13	133.13		
Legal Expense		27.50	82.50		
Meeting Rooms		0.00	125.00		
Newspaper Postage		138.10	552.32		
Office Expense		67.50	252.04		
Postage Expense		32.19	113.95		
Printing & Postage		0.00	1,139.74		
State Fee		0.00	61.25		
Secretary Expense		270.00	622.50		
Storage Expense		119.79	439.24		
Utilities		0.00	134.75		
Website Maintenance		360.66	620.40		
Total Expense		2,217.70	8,725.89		
Net Ordinary Income		-2,097.33	26,669.37		
Net Income		-2,097.33	26,669.37		

Summary comparison of the three active Deeds of Restriction in Town & River DORs may be found at www.townandriverfl.com

Amended, Restated, & Combined Deeds of Restriction (ARCDOR) for Units 3, 4, 5, 7, 8, 9, 12, 13 September 1, 2004 Plus one amendment thereafter	UNIT 6 September 22, 1970 Plus two amendments thereafter	UNIT 11 January 20, 1978 Plus one amendment thereafter
All owners of individual lots in Units 12 & 13 shall join and become a member of Town & River Civic Association and pay the regular dues thereof.		All owners of individual lots in this subdivision (Unit 11) shall join and become a member of Town & River Civic Assn and pay the regular dues thereof.
Owner shall maintain all portions of residence & grounds Assn may institute legal proceedings to enforce compliance	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.	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
No building, structure, enclosure, fence, or other improvements shall be erected or altered until the plans, specifications and location of same have been approved	Buildings and other structures require approval	All lawns and landscaping shall be as approved. Buildings and other structures require approval
Docks, seawalls, boat lifts must meet Lee County Code & other applicable laws & regs	No alterations in the exterior appearances of buildings or structures shall be made without approval.	No alterations in the exterior appearances of buildings or structures shall be made without approval.
No home shall exceed 35' in height. Minimum sq. ft. living area: 1,700. Setback 12.5' from side of house to side lot line.	Minimum square foot of living area = 1400 Setback requirements: Front 30', Canal or Back 25', Sides 15'	Minimum square foot of living area = 1400 Setback requirements: Lee County Code
No setback variances shall be granted. Walls, fences, hedges shall not extend into the front setback.	Single family, one-floor residence	Single family, one-floor residence
No garage shall be erected which is separated from the main building. Each home shall include at least a double garage. No carports are allowed	No garage shall be erected which is separated from the main building. Each home shall include a double garage	No garage shall be erected which is separated from the main building. Each home shall include a double garage
Walls, fences, hedges shall not exceed 5' in side and rear setbacks except waterfront lots have a 3' height limit for rear setback.		
Chain link fences have a 4' height limit in rear setback of waterfront lots.		
Boat Docks shall not extend into the side setbacks	No gravel or black-top or paved parking strips are to be allowed Boat landings, docks, piers and mooring posts require approval	No gravel or black-top or paved parking strips are to be allowed Boat landings, docks, piers and mooring posts require approval
Homes must be one family residences No business or commercial activity shall be conducted	Docks, piers or mooring posts shall not be constructed so as to extend beyond a distance of eight feet from sea wall or lot line. However, dolphin piling may be installed beyond said distance, not to extend beyond a distance of twenty feet from the lot line.	Docks, piers or mooring posts shall not be constructed so as to extend beyond a distance of four feet from sea wall or lot line.
No owner shall use his home, or permit it to be used, in any manner which constitutes or causes an unreasonable amount of annoyance or nuisance to the occupant of another home, nor permit the premises to be used in a disorderly or unlawful way	No boathouses	No boathouses.
No person may post or display a sign anywhere within Town & River other than one (1) temporary "For Sale", "Open House" or other similar sign when said sign is used for the purpose of actively marketing the home or Lot for sale or lease	No boats, boat trailers, recreational vehicles or trailers of any description, trucks or commercial vehicles shall be stored or parked on any lot in the subdivision. Seawalls require approval	No boats, boat trailers, recreational vehicles or trailers of any description, trucks or commercial vehicles shall be stored or parked on any lot in the subdivision.
All garbage or trash containers, oil tanks and bottled gas tanks must be underground or placed in walled areas so that they shall not be visible from the adjoining properties.	No boundary wall shall be constructed with a height of more than five feet above the ground level of adjoining property and no boundary line hedge or shrubbery shall be permitted with a height of more than five feet. Waterfront walls of solid construction or solid waterfront hedges shall not be permitted in excess of three feet in height. Such walls or hedges where partially open will be permitted to a height of not more than five feet. No wall, hedge or fence shall extend beyond the setback line of the property.	No boundary wall shall be constructed with a height of more than five feet above the ground level of adjoining property and no boundary line hedge or shrubbery shall be permitted with a height of more than five feet. Waterfront walls of solid construction or solid waterfront hedges shall not be permitted in excess of three feet in height. Such walls or hedges where partially open will be permitted to a height of not more than five feet. No wall, hedge or fence exceeding two feet in height shall extend beyond the setback line of the property.
Recreational vehicles, motor homes, travel trailers and boats are not permitted to be parked in driveways except when parked in preparation for a trip or to perform general maintenance or minor mechanical repairs, and then for no longer than seven (7) days in any given month (30 day period). Guests may park their boat or recreational vehicle in a driveway for a period not exceeding seven (7) days. No vehicles or boats shall be parked on the street or yards. No commercial vehicles shall be parked overnight outside of a garage.	No commercial activity. No signs of a commercial nature shall be erected.	No commercial activity. No signs of a commercial nature shall be erected.
No animal shall be kept in such a manner as to constitute a nuisance.	No animal shall be kept in such a manner as to constitute a nuisance.	No animal shall be kept in such a manner as to constitute a nuisance.
All exterior lighting shall be shielded so that it does not cast a beam of light on adjacent homes or the lake. Such lighting shall be installed to minimize glare and light trespass.	All garbage or trash containers, oil tanks and bottle gas tanks must be underground or placed in walled-in areas so that they shall not be visible from the adjoining properties.	All garbage or trash containers, oil tanks and bottle gas tanks must be underground or placed in walled-in areas so that they shall not be visible from the adjoining properties.
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;	No For Rent or For Sale signs larger than 216 square inches shall be erected or displayed on this property or on any structure, unless the placement and character, form and size of such sign be first approved in writing by the Grantor or association. No signs of a commercial nature shall be erected.	No For Rent or For Sale signs larger than 216 square inches, except for advertising Model Homes, shall be erected or displayed on this property or on any structure, unless the placement and character, form and size of such sign be first approved in writing by the Grantor or association. No signs of a commercial nature shall be erected.
Allows satellite antennas less than one meter diameter. Any other antenna on lot must be in an inconspicuous location, approved by Board, and comply with all Federal laws.		
On December 31, 2025, this Deed of Restrictions shall be automatically renewed and extended for successive ten (10) year periods. The number of ten (10) year renewal periods hereunder shall be unlimited with this Deed of Restrictions being automatically renewed and extended upon the expiration of each ten (10) year renewal period for an additional ten (10) year period; provided, however, and subject to existing laws and ordinances, that there shall be no renewal or extension of this Deed of Restrictions if prior to one (1) year in advance of an effective date of a proposed termination, at least seventy-five percent (75%) of all owners of Residential Lots execute an instrument with the formalities of a deed in favor of terminating this Deed of Restrictions	Lamp post in front yard is required	Grantees shall place a suitable appropriate lamp post in the front area of each lot, which shall be operated by an electric eye device.
With 30 days notice, this Deed of Restrictions may be amended at anytime by the affirmative vote of at least two-thirds (2/3) the of the Lot Owners, present and voting in person or by proxy	Association or individual lot owner of said subdivision, in addition to all the remedies, the right to proceed at law or in equity to compel a compliance with the terms of said conditions, restrictions or covenants, and to prevent the violation or breach of any of them.	All television and radio antennas or towers of any description above ground shall be prohibited.
Quorum for the meeting shall be 30% of the voting interests (# of lots subject to ARCDOR) present in person or by proxy	The Grantor or its successor reserves the right to amend, modify, add, delete, or grant exemptions from any or all of the foregoing restrictions without notice to or consent from the Grantee.	The Grantor or its successor reserves the right to amend, modify, add, delete, or grant exemptions from any or all of the foregoing restrictions without notice to or consent from the Grantee.
It is contemplated that in the future the Lot Owners in Section 1 Unit A, Section 2 Unit A and Unit 2 will have an opportunity to amend the Deed Restrictions for their respective Units by adopting these Amended, Restated and Combined Deed Restrictions in their place.	[This DOR dated September 22, 1970] shall be automatically extended for successive periods of ten (20) years each, unless by vote of a majority of the then owners of the lots in the subdivision it is agreed to change them in whole or in part.	The foregoing agreements, covenants, restrictions and conditions shall constitute an easement and servitude in and upon the lands herein described running with the land and division, and it shall be and remain in full force for twenty-one (21) years from the date of the recording of this instrument, after which they shall be automatically extended for successive periods of ten (10) years each, unless by vote of a majority of the then owners of the lots in the subdivision it is agreed to change them in whole or in part.
ARCDOR specifies the meaning of nineteen (19) words and terms (unless the context shall clearly indicate otherwise).	No meanings are provided in the Unit 6 DOR	No meanings are provided in the Unit 11 DOR

Retirement Account Rule Changes Under The CARES Act

Presented by Jacqueline J. Lambros, Registered Principal



For many Americans, the novel coronavirus (COVID-19) pandemic has resulted in an immediate need for funds that can provide financial stability. In response, lawmakers have lessened financial burdens through stimulus legislation that includes several temporary rule changes to retirement account withdrawals.

Let's look at some of the changes – and how you can access your retirement funds if you are experiencing financial distress.

CARES Act May Provide Short-Term Relief

Signed into law on March 27, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) is an unprecedented \$2.2 trillion relief package that includes provisions (described below) allowing for the temporary relaxation of several key retirement account rules.

A waiver of the 10 percent early withdrawal penalty for retirement account distributions. The CARES Act waives the 10 percent early withdrawal penalty tax normally assessed on pre-age 59½ withdrawals, up to \$100,000, across all retirement plan or IRA accounts, if you meet at least one of the following criteria:

- You have been diagnosed with COVID-19.
- Your spouse or dependent has been diagnosed with COVID-19.
- You face adverse financial circumstances arising from COVID-19, including, but not limited to, being quarantined, having work hours reduced, being laid off, or being unable to work because of a lack of childcare.

Further, if you receive a distribution for the reasons above, you may waive the 20 percent mandatory federal tax withholding. You may roll the distributed amount back into your retirement plan or IRA within three years from the date the distribution was taken. If you choose not to return the funds into a qualified account, you will owe taxes on the distributed amount (which also can be repaid over three years).

Increased retirement plan loan maximums. If you are affected by COVID-19; meet one of the criteria above; and your employer allows you to take a loan from your 401(k), 403(b), or other retirement plan account, you may take the lesser of \$100,000 or 100 percent of your vested account balance (a significant increase from the 50 percent of your vested account balance, up to a maximum of \$50,000, under normal rules). If you take a loan between March 27, and Dec. 31, you may delay the loan repayment for up to one year.

A temporary waiver of required minimum distributions (RMDs). Generally, when you turn 72 (or 70½ if you reached that age on or before Dec. 31, 2019), you must take an RMD from your IRA, 401(k), 403(b), or other qualified retirement plan account. If you were required to take an RMD in 2020

(either from your own IRA or defined contribution plan account or as a beneficiary taking life-expectancy payments), the CARES Act waives that requirement. How can you benefit?

Because RMDs are calculated on your account value at the end of the previous year – when account values were likely significantly higher than they are in current depressed market conditions – not taking an RMD in 2020 could allow you to avoid withdrawing an inflated amount and paying a bigger tax bill.

Guidance For Your Retirement Account

Under normal circumstances, withdrawing retirement funds is not recommended; however, given the effect of the COVID-19 pandemic on the financial security of millions of Americans, you may turn to retirement accounts to keep you afloat. Your professional financial adviser can help guide you through this difficult time and determine whether removing funds from your retirement account makes sense for 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.

Hurricane Season Is Here – Are You Prepared?

Are you prepared for this year's hurricane season, which began June 1 and will continue until Nov. 30? Hurricanes are one of nature's most powerful storms and people in hurricane prone areas need to be prepared.

If you've been here through a hurricane you know most of the items you need for preparation, what to do during the storm, and what to do following the storm. If not, you need to pay attention to these lists.

Before The Storm

• Know your evacuation routes and listen to meteorologist reports and when/if you should evacuate. Know the location of hurricane shelters in your area; remember that not all shelters will be utilized.

- Have a safety plan in place
- Have flashlights and battery-operated radios and check their working condition.
- Have a first-aid kit ready
- Trim trees and shrubbery; clean out gutters and downspouts; and inspect and secure mobile home tie downs. Bring in lightweight objects such as garbage cans, garden tools, toys and lawn furniture

• Fill up the gas tank, obtain extra cash, and invest in nonperishable foods; including one gallon of water per person for three days minimum, have a manual can opener

- If evacuating, leave early
- Notify neighbors and family outside of the area of your evacuation plans
- Make plans for your pets

During The Storm

- Stay indoors and away from windows
- Listen to local authorities and stay tuned to radio or TV for weather bulletins
- Use flashlights as a source of light; do not use candles
- Turn refrigerator to maximum cold and open only when necessary

After The Storm

- Wait for the all clear to be announced
- Stay away from standing water – it may be electrically charged from underground or downed power lines; critters and raw sewage may also be present.
- Do not attempt to drive across flowing water. As little as six inches of water may cause you to lose control of your vehicle; two feet of water will carry most cars away.

Generators

Although generators are useful, each year people die in incidents related to them. The primary hazards to avoid when using a generator are carbon monoxide poisoning, electrocution, and fire.

Following are some safety tips when using a generator.

- Never plug the generator into a wall outlet. Always use generators outdoors, away from doors, windows, and vents. Keep the generator dry. Operate on a dry surface under an open, canopy

type structure. Plug appliances directly into the generator or use a heavy duty outdoor rated extension cord.

- Never use generators in homes, garages, crawl spaces or other partially enclosed or enclosed areas even with ventilation.
- Follow manufacturer's instructions; install carbon monoxide monitors in your home (check the battery and alarm frequently)
- Before refueling the generator, turn it off and let it cool. Fuel spilled on hot engine parts could ignite and don't overload the generator.

Carbon Monoxide Poisoning

Carbon monoxide is a colorless, odorless, poisonous gas. Generators can produce high levels of carbon monoxide very quickly. When using a portable generator, remember that you cannot smell or see carbon monoxide.

Symptoms of carbon monoxide poisoning are similar to the flu (but without the fever). They include: headache, fatigue, shortness of breath, nausea, and/or dizziness.

If you start to feel sick, dizzy, or weak while using a generator, get to fresh air immediately. **Do not delay.** If you experience serious symptoms, get medical attention immediately. Inform the medical staff that carbon monoxide poisoning is suspected. Call the fire department to have someone check your home to determine when it is safe to re-enter the building.

Safety Tips For Cleaning Up

• Watch for loose or dangling power lines: stay away from them and report them immediately to the proper authorities. Wear sturdy shoes or boots and protective clothing when cleaning up debris

- Be aware of snakes, insects or animals driven to higher ground by floods
- Enter your home with caution. Open windows and doors to ventilate and dry your home
- If there has been flooding, have an electrician inspect your home before turning on the breaker
- When using chainsaws, wear protective gear (consisting of head, face, hearing, leather gloves and chainsaw protective chaps)
- While cleaning up, avoid overexertion and practice good lifting techniques. When working in hot environments, have plenty of drinking water available; use sunscreen and take frequent rest breaks.

Southwest Florida residents who follow these rules will find out that they can weather the storm and return to normalcy. These lists are being suggested by the Lee County Injury Prevention Coalition, which serves as a collaborative effort or partnership whose function is to facilitate partners' work; It acts as a catalyst for injury prevention initiatives. Its mission is to prevent injury, disability, and death through advocacy, education, legislation, and partnerships.

Additional information about the Injury Prevention Coalition or hurricane preparedness may contact Brian Raimondo at ipceecounty@gmail.com or (239) 330-2240.

Town & River Lake Report

Inspection Date: March 31, 2020

Inspected for:

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

Technician's Comments: Water quality appears in good condition, very minimal invasive growth, and no signs of algae. Thank you!



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PRESENTS

May 21 – June 20, 2020



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We'll be jumpin' and jivin' with over 30 fabulous songs from the Big Band Era! Swing exploded out of Harlem and shattered cultural and ethnic barriers. Step back in time and relive the dance phenomenon that swept the world with specialty styles such as Jive, Swing, Lindy Hop, West Coast Swing, and Hip-Hop Swing. This all singing, all dancing extravaganza features the classic tunes *It Don't Mean a Thing If It Ain't Got that Swing*, *Boogie Woogie Bugle Boy*, *In the Mood*, *Sing Sing Sing*, *I'll Be Seeing You*, *Stompin' at the Savoy*, *Cry Me a River*, *All of Me*, *Bounce Me Brother* and so many more.

June 25 – August 8, 2020



The SOUND of MUSIC

Based on the book *The Story of the Trapp Family Singers* and the 1965 film starring Julie Andrews, this Rodgers and Hammerstein musical has touched the hearts of audiences around the world for decades. Follow Maria, the high-spirited, aspiring nun as she is sent from her convent to be the governess to seven unruly children of a strict father, Captain von Trapp. The children eventually come to like Maria and she finds herself falling in love with the captain. The timeless score includes *Do-Re-Mi*, *My Favorite Things*, *Climb Every Mountain*, *Sixteen Going on Seventeen*, *Edelweiss* and *The Sound of Music*.

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Catch The Action

Lazy Days Of Summer

By Capt. Bill Russell

This month kicks off the lazy days of summer on the waters around southwest Florida. Warm sunny days with calm seas followed by afternoon thunderstorms is our typical weather pattern. The COVID-19 pandemic has no doubt altered summer vacation plans and travel for many of us. On the positive side, we live in a great place with lots of opportunity to get out and enjoy the outdoors while the pandemic plays out.

As far as fishing goes there will be good days and bad ones, strong tide days should give you the best opportunities. With the summer heat the bite is often better early and late in the day, however, be aware of thunderstorms in the afternoons. If you have the opportunity, fishing after a late



day thunderstorm is often very good once the storms pass. However, we have very nasty and dangerous thunderstorms, do not put yourself or others at risk if lightning is in the area.

Tarpon fishing is in full swing throughout the month, fishing around the full and new moon tides may give you the best shot at conquering the silver king. Warmer water brings a lot of sharks to our coast, if you want to battle a big fish and avoid the tarpon crowds this may be for you. Anchoring up with fresh dead bait soaked on bottom while waiting in the shade with a cool beverage is relaxing and productive. Do not be surprised if you hook a tarpon though!

If you are looking to bring home dinner, snapper may be your best bet. Decent size mangrove snapper are moving inshore as well as through the gulf passes. Larger mangrove plus grunts and other bottom dwellers are often plentiful in gulf waters within sight of land over hard bottom and reefs. Shrimp, squid, and small pinfish or pilchards are candy to snappers, but you need to remember they have keen eyesight and easily become leader shy. If the water clarity is good, dropping down to 10- or 12-pound fluorocarbon leader may be necessary to fool the larger fish. A fresh block of chum also helps with the bite, especially offshore.

Also, offshore, gag grouper season reopens this month. If you are snapper fishing offshore, it may be worth the time to drop a live bait down on a larger rig and stick it in the

rod holder in hopes of hooking a gag. A few big gags are a possibility while fishing the gulf passes and bridges as well. The minimum size is 24 inches overall length, the further you fish offshore the better the odds of catching larger grouper.

If you are not into hard core fishing and would rather enjoy a day with the family mixing it up, you have plenty of options. Kids of all ages just want to catch fish and fast action; snapper may be your best bet while bringing home some tasty filets. Drifting grass flats with live shrimp under a bobber should also keep the rods bent with everything from sea trout to pinfish. Keep the hooks small; remember it's about action and catching.

As the mid-day heat sets in is the perfect time to head to one of our beautiful beaches for a swim and picnic lunch. This is also a great time to cool off while wetting a line and possibly get into some good catch and release snook action as schools are working up and down the surf. If a picnic lunch is not your thing, you can drop in to one of the many great island restaurants accessible to boaters for a fresh prepared meal and beverages.

With the lazy days of summer setting in, it's a great time to just slow down and enjoy your day on the water. No real expectations just take what the day gives you and appreciate the paradise we call home.

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell, call or text (239) 283-7960, website: www.fishpineisland.com, email: gcl2fish@live.com.

Capt. Bill Russell is a native and lifelong resident of Pine Island who has spent his entire life fishing the waters surrounding Pine Island and Southwest Florida. For the past 24 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."



Word Scramble Solution from page 2

Cheetah	Elephant	Giraffe	Hippo
Lion	Panther	Rhino	Monkey
Tiger	Cougar	Leopard	Hyena

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

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. with a short social period followed by lunch and then an informative speaker 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 on Thursday, June 25. The agenda will include the awarding of scholarships to three deserving local female recipients and to learn details of

their scholastic achievements and their respective goals in furthering their education. In addition, our featured speaker will be Sundance Orchids of Fort Myers. Sundance will speak on how easy it is to grow many varieties of orchids, bromeliads, and air plants as well as informing us on the various orchid logs and trees and how to repot an orchid. In their local orchid and bromeliad nursery Sundance Orchids has 25,000 orchids and 20,000 bromeliads. Installation of our new Executive Board for 2020/21 will also take place.

If you would like to attend a Montage meeting, need further information, or would like to make a reservation, please call Rita Artwohl at (239) 481-7765. Reservations cutoff to attend this meeting is noon, Thursday, June 18.

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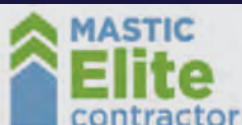
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Secretary	Renee Notes	239-209-2072	secy@townandriverfl.com
Treasurer	Gary Hudson	239-481-7748	treas@townandriverfl.com

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: _____

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