

Another Seabreeze Publication

VOL. 29 NO. 7

www.seabreezecommunications.com

JULY 2020

Town & River Permits

Issued By Lee County January 1 To June 1

Lee County shares monthly permit activity reports with your Town & River Civic Association. If required approval by the association for a permitted project has not already been sought by the owner, the association sends a



certified letter to the owner requesting plans for review and approval. The issuance of a permit does not constitute approval by the association; however, certain permitted projects do not require approval; e.g., interior remodeling, roof repair or replacement, window replacement, hurricane protection. Of the 49 permits listed below, only 45 percent or 22 required approval by the association. Some of the required approvals are pending. The remaining 27 did not require approval either because the home was in a unit of Town & River Estates not covered by an active deed of restriction or the nature or the project itself did not require approval. Make sure you know the unit number of your property. It may be found on the Lee County Property Appraisers website. When in doubt regarding whether a project needs approval, ask by sending an email to archreview@townandriverfl.com.

Gary Hudson chairs the Deeds of Restriction Committee. Other members are Mark Generales, Rick Chubb, and Roy Benton. The active DORs may be found at www. townandriverfl.com. Click on Documents & Administration, then Deeds of Restriction.

Reroof Tile To Tile W/ Tear Off 1057 North Waterway Drive Install 52' Of 72" PVC And 27' Of 48" PVC 6932 Erin Marie Court Reroof Shingle 9961 Cypress Lake Drive Installing 4 Rd Motorized Screens 6937 Erin Marie Court Install (1) Rolldown Shutter W/Electric 944 North Town And River In-Ground Concrete Pool & Paver Deck

1087 Brevity Lane

995 Clarellen Drive

New Single Family Residence

1086 North Town And River Dock And Boat Lift 859 Cypress Lake Circle Pool/Spa/Deck 6617 Joanna Circle

Install 30' Of 72" PVC For Pool Equipment 6937 Erin Marie Court

Size For Size Replacement Of (3) Impact Sliders 9780 Cypress Lake Drive

Reroof Tile Roof And Roof Over Flat 843 Cal Cove Drive

Seawall (Replacement)

1026 Clarellen Drive

New Lifts With 9 Sq. Ft. Dock Addition 1025 North Waterway Drive

137 Sq. Ft. Of Dock Addition

928 North Town And River

Remove/Replace 3 Doors + 1 Window 904 Cypress Lake Circle

Reroof Shingles To Metal

1137 North Town And River

Tear Off & Reroof

6537 East Town And River

Tile Off To Shingle On Reroof 6940 Erin Marie Court

Construct Fountain

6577 Sand Spur Ln

Boatlift

928 North Town And River Shingle Roof Replacement 6950 Julie Ann Court

Tile Reroof

6929 Wittman Drive

Boatlift

9780 Cypress Lake Drive 4 Ft. Aluminum Fence With 2 Gates

774 Cal Cove Dr Swimming Pool, Deck

6932 Erin Marie Court

Cap Replacement

671 North Town And River

Complete Home Re-Build + Addition

978 North Waterway Drive

Outdoor Lounge

978 North Waterway Drive

Construct Pool, Spa, Fountain 758 Cal Cove Drive

Boatlift Replacement Plus One Piling 962 Clarellen Drive

109' Of 4' Tall 2-Rail Aluminum

888 South Town And River

Reroof Shingles To Metal

1137 North Town And River

Vinyl Wall With Conc. Cap In Front Of Seawall 6576 Sand Spur Lane

Modify Existing Dock Plus Add 3 Pilings 1009 Bal Isle Drive

Replace 60' Of Seawall Using Vinyl Sheet Pile 6584 Sand Spur Lane

Remove/Replace 14 Windows And 1 Door 1033 North Waterway Drive

Remove And Replace Tile Roof

954 North Waterway Drive

Remove And Replace Roof

951 North Waterway Drive 220" Lft Of 4' Tall 2-Rail Aluminum Fence

6577 Sand Spur Lane

Addition-Renovation

836 South Town And River

Tear Off And Reroof Shingles/Flat Roof

825 North Town And River

Install 4' Chain Link Fence

888 Cypress Lake Circle

Install 4' Aluminium Picket Fence

767 Cal Cove Drive

Replacement Pool Enclosure

993 North Waterway Drive

Shingle Reroof

978 South Town And River

Reroof Shingle And Flat Roof

13890 McGregor Blvd.

Remove And Replace Tile Roof 970 North Waterway Drive

HOA Dues

Information

Payment



Prevent Crime Tips From Sheriff Marceno

Did you know that auto burglaries can lead to other crimes, such as identity theft and residential burglary? What can you do to lower your 🔾 chances of becoming a victim?

Lee County Sheriff Carmine Marceno is once again reminding residents and visitors to secure your valuables, lock your car,

and take your keys! Now more than ever, it's important you follow these preventative steps to protect your personal property and your personally identifying information.

Please share these tips with your coworkers, family,

information that includes additional crime prevention tips, traffic advisories, missing persons and arrests, connect with us on our social media platforms and mobile application.

Facebook: https://facebook.com/sheriffleefl

Twitter: https://twitter.com/leesheriff **Instagram:** https://www.instagram.com/leesheriff

Youtube: https://youtube.com/leecountysheriffsoffice **Nextdoor:** www.nextdoor.com Public website: www.sheriffleefl.org

Mobile App: search Lee County Sheriff's Office on Google play or the App Store

neighbors and friends. To help you stay informed and up-to-date with

> Owners who pay dues will be in good standing and that requires a vote of the membership. Dues income provides your association the wherewithal to enforce

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

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 \$1

therefore able to vote on annual dues amount, vote for directors, vote for bylaws changes, and any other items the deeds of restriction and maintain property values.

Town & River News

PRSRT STD US POSTAGE PAID FT MYERS FL PERMIT 751

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

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

Sudoku Puzzle Solution on page 6

Word Scramble

Sports

By Ellie Neal Gsnuirf Lblbasae Niiksg Aflbotlo Obmnntiad Kyoche Qtuorce Sneitn Kgnstai blfloast Csocre

Oplo

Word Scramble Solution on page 6



- Acrylic Windows
- Front Entryways
- Electric Storm/
- Storm Protection

Shade Screen

Lic. #SCC131151727

239-699-4316

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Crossword Puzzle

Across

- 1. Overflow
- 6. Boohoos 10. A ridge of sand
- 14. Papal court
- 15. District
- 16. Nile bird
- 17. Bring together
- 18. Not stiff 19. Enemies
- 20. Mystifying
- 22. Visage 23. Anagram of "Leers
- 24. Specks
- 25. Droops
- 29. Smiled contemptuously
- 31. A surveying instrument
- 33. Greek goddess of fertility
- 37. Land surrounded by water 38. A dwarfed ornamental tree
- 39. Burbot
- 41. Throw out
- 42. Escapist
- 44. Sea eagle
- 45. Begin
- 48. Vermin 50. Emanation
- 51. Gossamer
- 56. Boast
- 57. Cartoon bear
- 58. Vice
- 59. River of Spain
- 60. Air force heroes
- 61. Surpass
- 62. A soft sheepskin leather
- 63. Attempt
- 64. Ancient Greek unit of length

Down

- 1. Pond gunk
- 2. Small and weak
- 3. Colored part of an eye
- 4. Elevator (British)
- 5. Stratum

6. Prominent

45

58

59

62

7. American songbird

32

57

60

63

- 8. Befuddled
- 9. Exhausts
- 10. Timidity
- 11. Submarine
- 12. Daughter of a sibling
- 13. S S S S
- 21. Ash
- 24. Notes 25. Anagram of "Ties"
- 26. Backside
- 27. Effrontery
- 28. Showy bloom
- 30. Revival
- 32. Sound of contempt
- 34. Russian emperor

35. Acquire deservedly

18

22

30

33

43

36. Go on horseback

49

58

61.

64

- 40. Soup thickener
- 41. Scorn
- 43. Scanty
- 45. Cavalry weapon
- 46. Engine supercharger
- 47. A kind of macaw
- 49. Rescues
- 51. Twosome
- 52. Following
- 53. Killer whale
- 54. Utilized
- 55. A period of discounted prices

Crossword Solution on page 6

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Catch The Action

July On The Water

By Capt. Bill Russell

Summer is family time on the waters of Southwest Florida. As travel plans have changed over the past several months, many of us are staying close to home and enjoying what is available in our back yard. Lucky for us, we are a travel and vacation destination for folks around the world. We have plenty of outdoor activities to keep us busy without traveling.

Summer snapper fishing heats up this month, as fish move inshore in good numbers and just off the coast. If a fish dinner is your target, snapper is your best bet. They are as tasty as a fish can get and have keen eyesight making it necessary to lighten up the tackle to fool them. Fluorocarbon leader from 10- to 20-pound test is a must. Small hooks and baits deliver better hookups, I generally go with a 1 to 1/0 circle hook, or a small jig head. Shrimp,

small pilchards, and pinfish are top baits. Small pieces of cut bait is a good choice, it's often necessary to allow the bait to lay on bottom of drift with the current in a natural manner. This is accomplished by allowing slack in the



line. Many times, we keep the bail open on the reel until a fish picks up and starts running line.

From the shallow flats inshore to reefs offshore, snapper respond well to chumming. A store-bought box of chum tied off to the boat in a chum bag is the most popular. If you are cast netting your own bait, it's possible to load up with plenty of extras. Cutting the baits up and creating a continuous flow with the current is a good tactic as well. No doubt, a box of chum is the simplest and easiest, I would recommend more than one box. It's frustrating to finally get fish fired up then run out of chum.

Catch and release snook fishing is at its peak through the summer. Large females are up and down the coast surrounded by smaller males as they complete their mating rituals. Possibly the best fishing happens in the surf along the gulf beaches. Snook will swim parallel to the beach, often just a few feet from shore in search of their next meal. This offers great sight fishing possibilities. Baits vary, but artificials that mimic a small oily baitfish are best. Over the summer, breeding snook feed heavy on oily bait fish. Pilchards, thread herring, pinfish, pigfish, or small mullet are top baits.

Leader is important as snook have good eyesight as well. Fishing an open area without structure, 20- to 30-pound fluorocarbon leader is a good choice. Around structure such as snags, docks, rocks and so on, then we need to bump up and fish from 30- to 50-pound leader. Circle hooks are the way to go live bait fishing, generally 1/0 to 3/0 is a good range. With circles, most fish are hooked in the corner of the mouth allowing a quick and safe release. Snook season is closed, have fun catching them but safely return them to water as quickly as possible.

A fun family day on the water may include catching a mess of snapper for dinner then heading to the nearest beach. While the family is shelling, swimming, or soaking up the sun, we get the opportunity to cool off in the surf while taking a chance at hooking into some snook. Our local waters have a lot to offer over the summer, I hope you get out there and enjoy it.

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 25 years Bill has been a professional

Seabreeze

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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."

Communications

seabreezecommunications.com

Welcome to our Bridge Branch

Our NEW Bridge Branch is NOW OPEN Located on the corner of College Parkway and McGregor Boulevard

We're thrilled to announce the opening of our new Bridge Branch, our eighth and largest location in Lee County. This location features two drive-thru lanes, a drive-up ATM, night drop, safe-deposit boxes, plenty of parking, on-site commercial and residential lenders, and, of course, all the same products, services and benefits we're known for – including our <u>fee-free</u> business and personal checking accounts.

Most importantly, you'll be greeted with the unmatched, exceptional customer service you've come to expect from us. Like our other locations, our team members are your neighbors and friends, serving you and the community we all love.



Stop by to say hello and find out how we can help you today.



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Answering Your Biggest Questions On The SECURE Act

By Jacqueline Lambros, Registered Principal

It's already 2020. Once again, the holidays were a blur - and, once again, Congress passed significant legislation at the last minute. This time it was the Setting Every Community Up for Retirement Enhancement (SECURE) Act, which was signed into law on



December 20, 2019. In the eyes of some commentators, this is the most significant retirement planning legislation in a generation, and it has raised many questions.

To help you understand the details, let's review some of the most frequently asked questions about the SECURE Act.

Q: The law delays the age for taking required minimum distributions (RMDs) from 70½ to 72. But what if I already started taking RMDs and I'm not yet 72 years old?

A: Individuals who were already taking RMDs by December 31, 2019, must continue taking these distributions. Likewise, anyone who turned age 70½ before December 31, 2019, must begin taking RMDs by

Individuals who had not reached age 70½ by December 31, 2019, will need to take RMDs starting in the year they turn 72, with the option to delay the first RMD until April 1 of the year after their 72nd birthday.

Q: What does the new 10-year rule mean for inherited IRAs?

A: Prior to the SECURE Act, individual beneficiaries were entitled to stretch out the withdrawal of their inherited retirement account based on their life expectancy. Now, non-spouse beneficiaries are required to withdraw their entire inherited retirement account within 10 years of the original owner's death (with some exceptions).

It's important to note, however, that this rule applies only to the accounts of those who pass away in 2020 and later. If you inherited an IRA before year-end 2019 or have already begun taking RMDs from an inherited account, you will continue to calculate your RMDs using the December 31 account value.

Q: What if I named a trust as the beneficiary of my IRA, for the benefit of my children?

A: Many estate planners establish trusts to help provide a degree of control over inherited IRA assets, particularly for benefactors concerned about spendthrift or immature descendants. The main goal of these trusts is to preserve the ability to stretch RMDs over the beneficiary's life expectancy while limiting the beneficiary's access to the full value of the inherited IRA.

Under the new law, however, there is concern that the

trustee may be restricted from making withdrawals and distributions until the 10th year. This could trigger a large tax bill for the beneficiary. To ensure that your wishes are carried out as intended, we recommend revisiting your estate plan with your attorney.

Q: Have changes been made to the qualified charitable distribution (QCD) rules?

A: Account owners age 70½ and older may continue to contribute up to \$100,000 per year directly from their IRA to a public charity and exclude the distribution from their taxable income. Because the SECURE Act removed the restriction on traditional IRA contributions after age 70½, however, a new anti-abuse rule has been instituted for QCDs. Now, you must reduce your intended QCD by the cumulative amount of deductible IRA contributions made to your account after age 70½ that have not already offset a previous QCD. This is designed to prevent individuals from getting a duplicate tax benefit on QCDs and traditional IRA contributions after age 70½.

Q: Can I pay student loans with funds from my 529 plan?

A: Student loans are now considered a qualified higher education expense that can be funded from a 529 plan, but you should approach this option with careful consideration. The law has established a \$10,000 lifetime cap on distributions to pay down student loans, which will not be enough for many students. It's important to note, however, that the \$10,000 limit applies per 529 plan beneficiary and each of the beneficiary's siblings.

Be aware that, as with K-12 tuition payments that were deemed permissible under the Tax Cuts and Jobs Act, certain states are likely to maintain that student loans are not a qualified expense and may disallow any state tax deductions provided for contributions to the 529 plan. California and Oregon also have a state penalty for nonqualified distributions if they opt not to recognize student loan payments as qualified expenses.

Q: Have the life expectancy tables for calculating RMDs been updated?

A: The SECURE Act did not make changes to the current life expectancy tables. All 2020 RMDs will continue to be calculated using the same tables that have been used in the past. In a movement separate from the SECURE Act, the IRS proposed changes to the tables during 2019. Currently, it is anticipated that these updated tables will be finalized in the first half of 2020 for implementation with 2021 RMD calculations. Nothing is official as of this writing, however.

Securing Your Future

The SECURE Act brought about significant changes to the retirement landscape, so it's important to stay up to date on news regarding its interpretation and how it could influence your financial plans. Continue to review all aspects of your financial plan and beneficiary elections to ensure that you understand how you and your family have been affected. Be sure to reach out to your tax professional.

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.

Lee County Domestic Animal Services **Receives COVID-19 Relief Grant**

Lee County Domestic Animal Services (LCDAS) is pleased to have received a Rachael Ray Save Them All COVID-19 Relief Grant from Best Friends Animal Society to help the agency save the lives of homeless pets living in Lee County.

"This grant allows us to continue our work by helping us provide emergency veterinary care, which is central to our organization's mission as we serve our community," said Sandra Tapfumaneyi, director of Lee County Domestic Animal Services. "It is our goal to assist residents affected by economic hardships due to the pandemic. We are grateful to our community for their support and appreciate the help from Best Friends Animal Society in making this possible."

Pet owners in need of assistance with pet food or veterinary services can visit www.leelostpets.com or call (239) 533-7387.

The Rachael Ray Save Them All COVID-19 Relief Program, administered by Best Friends and funded by The Rachael Ray FoundationTM, provides COVID-19 relief grants to shelters and rescue groups across the country. The Rachael Ray Foundation helps animals in need and is funded by a portion of proceeds from each sale of Rachael's pet food, Nutrish®.

About Lee County Domestic Animal Services

The mission of Lee County Domestic Animal Services is to balance and benefit the health, safety and welfare needs of the people and animals in the county. LCDAS welcomes community assistance through adoption and foster programs, pet placement partnerships, supportive local, state and national organizations, and donations to the Animal Care Trust Fund to ensure successful placement of animals in permanent homes. LCDAS changes and adapts to the needs of the community and maintains standards of care consistent with current animal sheltering and welfare guidelines. LCDAS aspires to be the leader in animal sheltering and animal welfare based on principles of humane care and handling.

About Best Friends Animal Society

Best Friends Animal Society is a leading national animal welfare organization dedicated to ending the killing of dogs and cats in America's shelters. In addition to running lifesaving programs in partnership with more than 2,800 animal welfare groups across the country, Best Friends has regional centers in New York City, Los Angeles, Atlanta, Salt Lake City, and Houston and operates the nation's largest no-kill sanctuary for companion animals. Founded in 1984, Best Friends is a pioneer in the no-kill movement and has helped reduce the number of animals killed in shelters nationwide from an estimated 17 million per year to around 733,000. That means there are still about 2,000 dogs and cats killed every day in shelters, just because they don't have safe places to call home. We are determined to bring the country to no-kill by the year 2025. Working collaboratively with shelters, rescue groups, other organizations and you, we will end the killing and Save Them All. To check out our community lifesaving dashboard or for more information, visit bestfriends.org.

Join the conversation on Facebook.com/ bestfriendsanimalsociety, Leecountydomesticanimalservices, Twitter (@BestFriends) and Instagram (@ BestFriendsAnimalSociety) and (@leeanimalservices).

Just North of The Forest

Hours: Mon. - Fri. 10-5 • Sat. 10-4



1965 film starring Julie Andrews, this Rodgers 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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Summer Is Here!

Practicing Water Safety Is Important To Everyone

That means people will be having a good time on the water – whether it is swimming or being on some kind of boat! Lee County has one of the highest numbers of boatrelated deaths in the state. The Injury Prevention Coalition of Lee County reminds everyone that water safety should be practiced.

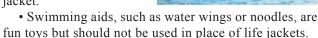
In 2012, 71 percent of all fatal boating accident victims drowned, and of those who drowned, 85 percent were not wearing a life jacket. Drowning is the leading cause of injury-related death among children between one and four years old. It is the third leading cause of death among

Here are a few basic tips from Safe Kids Worldwide to keep you safe:

- Teach children how to swim, tread water, and float.
- Teach children that swimming in open water is not the same as swimming in a pool.
- Teach children how to swim in case they are caught up in a riptide.
 - Always wear a life jacket when on boats, around open

bodies of water, or when you are participating in water sports.

- Make sure the life jacket fits properly.
- Babies should not travel on a boat until they are the appropriate weight to wear an approved life



• Get a vessel safety check each year for free from the U.S. Coast Guard Auxiliary or U.S. Power Squadron.

A large portion of boating accidents involve alcohol consumption, so neither boat operators nor passengers should drink. It would be wise to learn CPR. Teach children not to dive into bodies of water because you never know what might be hidden under the surface.

Every child is different, but they should never be left alone in or around water. Babies can drown in as little as one inch of water.

The Lee County Injury Prevention Coalition serves as a collaborative effort or partnership whose function

is to facilitate partners' work and act as a catalyst for injury prevention initiatives. Its mission is to prevent injury disability and death through advocacy, education, legislation, and partnerships.

Additional information about the Injury Prevention Coalition may be obtained by contacting Brian Raimondo at ipcleecounty@gmail.com or (239) 330-2240.

Town & River Civic Association Inc. **Balance Sheet** As of May 31, 2020 May 31, 20

A	
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	32,660.50
First Citizens Bank - MMS	44,880.06
Total Checking/Savings	77,540.56
Other Current Assets	
Prepaid, Lake Expense	2,381.02
Prepaid, Other Expense	2,728.34
Total Other Current Assets	5,109.36
Total Current Assets	82,649.92
Total Assets	82,649.92
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	515.48
Total Other Current Liabilities	515.48
Total Current Liabilities	515.48
Total Liabilities	515.48
Equity	
Prior Year Fund Balance	56,180.89
Net Income	25,953.55
Total Equity	82,134.44
Total Liabilities & Equity	82,649.92
Town Discourse of Different	52,515152

Recipe Corner

If you're looking for a healthy start to your day, give Sweet Potato Blueberry Yogurt Muffins a try. Chock full of nutrient-dense ingredients such as blueberries, yogurt and whole wheat, these powerhouse muffins have a secret ingredient: shredded sweet potatoes. A designated superfood, sweet potatoes are loaded with vitamins, minerals and fiber. Plus, they keep the muffins moist and tender and add just the right amount of sweetness. Bake a dozen (or more) and store in individual bags in the freezer for a healthy portable breakfast the entire household will

Sweet Potato Blueberry Yogurt Muffins

Makes 24 regular or 10 jumbo muffins

4 large eggs

1½ cup plain yogurt

½ cup butter, melted

2 teaspoons vanilla extract

2 cups all-purpose flour

1½ cup whole wheat flour

2 cups shredded sweet potatoes

1 cup sugar

11/2 teaspoon baking powder

½ teaspoon baking soda

½ teaspoon salt

2 cups blueberries

Preheat oven to 375 degrees. Coat muffin tins with nonstick spray. In large bowl, whisk eggs, yogurt, butter and vanilla. In medium bowl, combine flours, sweet potatoes, sugar, baking powder, baking soda and salt. Mix flour mixture into egg mixture. Gently stir in blueberries. Divide

batter between 24 regular or 10 jumbo muffin cups. Bake until golden brown and set, about 25 minutes for regular muffins or 30 for jumbo.

Town & River Lake Report

Inspection Date: March 29 **Inspected for:**

Algae OK Aquatic Weeds Treated Undesirable Shoreline Vegetation OK Water Quality

Technician's Comments: Treated submerged vegetation throughout entire water body.

Follow Up: On June 6, Solitude Lake responded to a request for service from the Town & River Lake committee. A technician was sent to service the aeration. It was discovered during service that an aerator was blown and will need to be replaced. A replacement compressor is on order for installation.



Town & River Civic Association Inc. **Profit And Loss** May 2020

	May 20	Jan - May 20
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,830.00
Income -Voluntary	360.00	24,920.00
Total Income	360.00	35,750.00
Interest Income	0.38	5.64
Total Income	360.38	35,755.64
Expense		
Accounting Fees	315.00	2,120.00
Bank Fees	0.00	6.00
Corp Insurance	46.58	2,441.65
Email Service	243.00	486.00
General Repairs & Maintenan	ce 15.98	149.11
Corp Insurance	182.25	182.25
Legal Expense	68.75	151.25
Meeting Rooms	0.00	125.00
Newspaper Postage	0.00	552.32
Office Expense	0.00	252.04
Postage Expense	0.00	113.95
Printing & Postage	0.00	1,139.74
State Fee	0.00	61.25
Secretary Expense	0.00	622.50
Storage Expense	119.79	559.03
Utilities	44.85	179.60
Website Maintenance	40.00	660.40
Total Expense	1,076.20	9,802.09
Net Ordinary Income	-715.82	25,953.55
Net Income	-715.82	<u>25,953.55</u>



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STATE LIC# CACO53837

Lee County Library

Five Regional Branches Are Open

The Following Libraries Are Open With Limited Capacity, Hours And Service

- Cape Coral Lee County Regional Library, 921 S.W. 39 Ter., Cape Coral, FL 33914
- East County Regional Library, 881 Gunnery Road N., Lehigh Acres, FL 33971
- Fort Myers Regional Library, 2450 First St., Fort Myers,
- Northwest Regional Library, 519 Chiquita Blvd. N., Cape Coral, FL 33993
- South County Regional Library, 21100 Three Oaks Pkwy., Estero, FL 33928

Word Scramble Solution from page 2

Baseball	Tennis	Surfing	Croquet
Football	Soccer	Skiing	Skating
Hockey	Polo	Badminton	Softball

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

S	P		L	┙		S	0	В	S			J	Z	E
С	U	R	_	Α		Α	R	Е	Α		_	В	_	S
U	Ν	—	L	Υ		┙	1	М	Р		Ш	0	Ш	S
М	Υ	S	Т	Е	R	Τ	0	U	S		F	Α	С	Ε
				R	Е	Е	L	S		М	_	Τ	Ш	S
S	Α	G	S		ഗ	Z	Ε	E	R	П	О			
Т	R	Α	Ν	S	_	Т		D	Ε	Μ	Е	Т	Ε	R
Τ	S	L	Α	Ν	D				В	0	Ν	S	Α	_
Ε	E	L	Р	0	U	Т		D	Т	S	С	Α	R	D
			D	R	Ε	Α	М	E	R		Ε	R	Ν	Ε
S	Т	Α	R	Т		Ρ	Ε	S	Т	ß				
Α	U	R	Α		D	Т	Α	Р	Н	Α	Ν	0	U	S
В	R	Α	G		Υ	0	G	Т		٧	Е	R	S	Α
Ε	В	R	0		Α	С	E	S		Ε	Х	C	Ε	L
R	0	Α	Ζ		О	Α	R	Е		S	Η	Α	О	Е

Hours For In-Branch Services

Monday to Wednesday 10 a.m. to 6 p.m.

Thursday to Saturday 10 a.m. to 4 p.m.

Hours for curbside holds pickup remain the same – see branch details for contactless curbside pickup. Services **Information:**

- Take advantage of self-service options such as contactless self-checkout, curbside holds pickup, exterior book returns and copy, scan and print stations.
- Computer stations are distanced at least six feet apart and usage time is limited to one hour per person per day.
- Reference services are limited, and we encourage you to use our virtual reference service.
- Request materials from home so your visit can be grab-and-go.
- If you have requested materials, please wait to pick up items until you are notified.
 - Newspapers and magazines are not available.
- Meeting spaces, study rooms, general seating and other gathering spaces are unavailable.

- Play items and gaming equipment have been removed from youth and teen areas.
- Our Summer Reading Program will be entirely online. **To Protect Staff And Patrons:**
- Patrons are expected to follow the CDC's social distancing guidelines of staying six feet apart from others that are not in your party. Face coverings are recommended, but not required.
- Hand sanitizer and sanitizing wipes for computers are available.
 - Building capacities are limited to 25 percent.
- When materials are returned, we quarantine items for 24 hours before making them available. This may cause a longer than usual wait time.
- Buildings are cleaned and disinfected throughout the day following CDC guidelines.

We ask for your patience and cooperation as Lee County Library System moves toward full operation with all necessary and appropriate precautions during this time.

For more information please visit us online at www. leegov.com/library.

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

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.





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Deeds of Restriction Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748

Owner Contact Information Request

Town & River Civic Association Inc. P.O. Box 07073 Fort Myers, FL 33919

For improved communications, please undate 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:NamesTown & River AddressOther AddressTelephone NumbersEmail Address
Signature: Date:

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