

Another Seabreeze Publication

NEW Seabreeze Publication

VOL. 29 NO. 8

www.seabreezecommunications.com

AUGUST 2020

Deeds Of Restriction Committee

Examples Of Recent Enforcement Actions – Gary Hudson, Chair DOR Committee

Town and River's Deeds of Restriction (DOR) Committee has the right, obligation, and authority to enforce the community's DORs. There are two components: 1. Violations 2. Architectural Review. A summary comparison of the three active DORs was



published in the June newsletter. The July issue listed the county permits issued in the first five months of the year. Less than half of the projects required approval by the association.

Enforcement rarely reaches costly legal action but there are several recent violations which illustrate what it occasionally takes to enforce the DORs and maintain property values. The following letter was mailed certified and first class in July to two owners. The letter has been edited to eliminate owner and address identifying information.

This is a follow-up to the letter you received last month regarding the appearance of your property. Other than partial mowing, the property has not been brought into compliance with the applicable Deeds of Restrictions. Specifically, you are in violation of the restriction which states "Owner shall maintain all portions of residence & grounds."

The Association has received numerous complaints from neighbors regarding your property. Its unsightly condition is adversely affecting the value of your property as well as that of your neighbors'. An owner whose home is for sale on your street said realtors bring clients down another street rather than yours to shield his clients from your property and the one next door.

You have three options:

- 1. Completely clean-up the property yourself by August 15
- 2. You contract with a landscaper to clean the property by August 15

3. Failure to execute either No. 1 or No. 2 will automatically result in the Association contracting with a landscaping company per the attached work order. The Association will bill you for \$1,429.92. The quote assumes three persons working for a full day, plus the cost of debris hauling/dumping.*

If you choose option No. 1 or No. 2 the work will have to include everything specified in the landscape company's work order. If legal action becomes necessary to resolve this violation, the first step would be your required attendance at pre-suit mediation. Please be advised that any attorney's fees incurred during litigation could be your responsibility.

As noted in the prior letter, Chapter 720 of Florida Statutes, to which your property is subject, provides that the Association can levy fines of \$100 per day up to \$1,000 for any violation of the governing documents. Not maintaining your property is a violation of the governing documents. Given the duration of this violation, the Association would be justified in imposing fines totaling \$1,000. The Association does not want to levy fines or engage in legal action. It wants your property brought up to, and maintained at, Deeds of Restriction standards (to which you legally obligated yourself when you purchased the property). Please communicate with me immediately and let me know which option you have chosen.

*Section 4 (H) of the Amended, Restated, and Combined Deeds of Restriction states (bold emphasis supplied):

"Exterior Appearance. No weeds, underbrush or other unsightly growths shall be permitted to grow or remain upon any Lot, and no refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon; and in the event that the Lot Owner shall fail or refuse to keep the premises free of weeds, underbrush or refuse piles or other unsightly growths or objects, then the Association may enter upon the lands and remove the same at the expense of the owner, and such entry shall not be deemed a trespass."

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.

Alliance For The Arts

Pain, Process And Promise

In this extended moment, we find ourselves navigating crisis upon crisis that have further underscored the deep inequities in our society. How are you holding the pain and promise of this moment? As



we continue to navigate the deep waters of injustice and a global pandemic, share your voice and story through art.

In an attempt to process the multilayered issues facing our society and culture, this exhibition asks artists to submit traditional works of art in painting, drawing, mixed media, photography and sculpture but is also looking for proposals in a variety of installation or alternative mediums such as video, projection, memorials, and community based projects.

Gallery And Gift Shop Hours

Monday, Wednesday, Friday • 10 a.m. to 4 p.m. Saturdays • 9 a.m. to 1 p.m. or by appointment by contacting exhibitions@artinlee.org.

Please note: There will not be a traditional opening reception for this exhibition.

Alliance For The Arts, 10091 McGregor Blvd., Fort Myers, FL 33919, (239) 939-2787, artinlee.org.





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

Lee County Sheriff Carmine Marceno is once again reminding residents and visitors to secure

of becoming a victim?

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, neighbors and friends.

To help you stay informed and up-to-date with 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

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						9	4
	9.1	5	2		7			6
3								
1	9	3				4		
					5	8		
	6			3				
	2	4						3
	[-]			6	1		8	

Sudoku Puzzle Solution on page 6

Word Scramble

Lucky

By Ellie Neal

Karbe Brmune Nyepn Racmh Ayd Ohts Niisdnoce Rtsa Kraset Rwda Kretsi Sesgu

Word Scramble Solution on page 6

Seabreeze **Communications**

For Advertising Rates Please Visit Our Website seabreezecommunications.com Or Call 239.278.4222

- Acrylic Windows
- Front Entryways
- Electric Storm/

Lic. #SCC131151727

- Storm Protection

Shade Screen

239-699-4316

Seabreeze Communications Group does not endorse any advertising as it relates to the communities. Inserted advertising is not screened by Seabreeze Communications Group



Production Director Jacquelyn Reid

Sales Department

Al Ullio • Tom White • Margo Williams John Henderson • Joe Yapello

> **Mailing Operations** Director Selina Koehler

Production Manager Lee Nostrant

Production Department

Elaine Donholt • Ruth Nekoranec • Katie Heystek Sherry Whalon • Dianne Strout

Karen Kalisz • Peter Hurth • Rachel Blanchard

All rights reserved. Reproduction or utilization of these contents in any form by any electronic, mechanical, or other means, including xerography and photocopying is forbidden without the written

rmission of the Publisher. ermission of the Lucisore. The Publisher is not responsible or liable for misinformation or misprints herein contained and eserves the right to accept or reject all copy deemed unsuitable for publication.

(239) 278-4222 • Fax (239) 278-5583

5630 Halifax Avenue * Fort Myers, FL 33912

Ft. Myers • Bonita • Estero • The Palm Beaches • Boca Raton

www.seabreezecommunications.com

Crossword Puzzle

20

32

37

40

48

56

59

Across

- 1. Informs 6. Beige
- 10. Umpires
- 14. Utilize
- 15. Midday
- 16. Angel's headwear
- 17. Hospitality to strangers
- (Ancient Greece) 18. Historical periods
- 19. Brother of Jacob
- 20. Accusation of wrongdoing
- 22. Temporary worker
- 23. K
- 24. Positive pole
- 26. Air cleaner
- 30. Coach 32. Heavenly hunter
- 33. Nurse 37. Start over
- 38. Made fun of
- 39. Worry
- 40. Crossed eye
- 42. Subarctic coniferous forests
- 43. A foot traveller
- 44. Small indefinite amount
- 45. Jewish scholar
- 47. Legislation
- 48. Not sweet
- 49. Designation
- 56. Ballet attire 57. Delight
- 58. AM/FM device
- 59. Prima donna problems
- 60. King of the jungle
- 61. Honor fights
- 62. Netting
- 63. Ouches
- 64. Hiding place

Down

- 1. Cab
- 2. Not odd
- 3. Territory
- 4. 53 in Roman numerals

- 5. Become looser
- 6. Foe
- 7. Center
- 8. A soft sheepskin leather
- 9. Unspoken
- 10. Bombastic
- 11. Alleviated
- 12. Blaze
- 13. A type of liquid food
- 21. Black gunk 25. Holiday drink
- 26. Not aft
- 27. Angers
- 28. Adriatic resort 29. Dental tool
- 30. Snouted animal 31. Component of urine
- 33. Superhero accessory

34. A gain or acquisition (archaic)

53

16

19

22

35

54

55

18

21

49

57

60

50

- 35. Therefore
- 36. Harvest 38. In jest
- 41. Thorax protector

58

61

64

- 42. In the direction of
- 44. One of the tribes of Israel
- 45. French for "Red"
- 46. Cars 47. Property claims
- 48. Flower stalk
- 50. Hodgepodge
- 51. Cat sound
- 52. Tight
- 53. Bright thought 54. Anagram of "Silo"
- 55. Snack

Crossword Solution on page 6

McGREGOR DENTAL WANTS YOUR SMILE!

NEW PATIENT SMILE SPECIAL Cleaning, Oral Exam

& B.W. X-Rays

\$225.00 Value NOW \$79.00

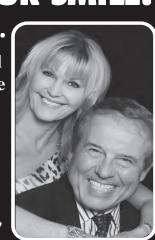
WILLIAM SHORACK D.D.S.

- 20 Years in Ft. Myers/Sanibel
- Emergencies Always Welcome • State of the Art Dentistry

239.590.9919

15271 McGregor Blvd. (Across from Gulf Harbour CC)

WE CATER TO COWARDS!





RESIDENTIAL & COMMERCIAL

• Standard Cleaning • Deep Cleaning • Move In/Out • Construction Vacation Rentals
 SWFL Home Watch
 Licensed
 Insured

> **CALL FOR FREE ESTIMATE** (239) 961-2225

KoehlerCleaning@gmail.com



Roofing • Siding • Gutters

- Restoration
 Complete Tear Offs
 New Roofs
- Re Roofs All Types Of Flat Roofs Free Inspection

Commercial / Residential5 Year Craftsmanship Warranty

24/7 Hour Service

CALL FOR YOUR FREE ESTIMATES • Serving SW Florida www.bufalocontracting.com

239-785-3401











Avoiding The Unintended Tax Consequences Of The 529 Plan Refund

Presented by Jacqueline Lambros,

Registered Principal

One of the many consequences of the COVID-19 pandemic has been the closure of colleges and universities across the country. If you or your student has been affected by this unforeseen disruption, you may receive a refund



of payments originally made for "qualified" educational expenses from your 529 educational savings plan.

Some common qualified educational expenses covered by 529 plans include, but are not limited to, tuition, books, supplies and on- or off-campus room and board. If used for these expenses, 529 plans can offer unique tax advantages. But unless planned accordingly, your 529 account refund could have some unintended tax consequences.

Please note: Although the discussion here specifically pertains to 529 plans, many of the same concepts and rules apply to other tax-advantaged college savings tools (e.g., prepaid college tuition plans and Coverdell Educational Savings Accounts).

Recontribute Your Refund To A 529 Plan

The receipt of refunded amounts that were originally in a 529 account is generally considered a nonqualified withdrawal subject to a tax on the account earnings plus a 10 percent penalty. But under the Protecting Americans from Tax Hikes Act of 2015, individuals can avoid these

tax implications by returning the refunded amount to a 529 account within 60 days of the refund.

IRS guidance. In light of the COVID-19 pandemic, the IRS has issued guidance indicating that if the 60-day deadline falls between April 1, 2020, and July 15, 2020, then the recontribution may be made at any time before the later of July 15, 2020, or 60 days after the refund date.

Here, it is not essential that the funds be returned to the same 529 plan, provided that the funds are deposited into another plan with the *same beneficiary*. Failure to recontribute the funds to a 529 plan for the same beneficiary would likely result in the IRS recharacterizing the distribution as a taxable event. In addition, many states have provisions specifying that a state income tax deduction related to the contribution of funds to a 529 plan may be recaptured if a nonqualified withdrawal occurs.

Required paperwork. Many 529 plans have specific paperwork you need to use to recontribute funds. It is important to verify your plan's requirements *before* recontributing the funds. Failure to keep a detailed paper trail of the process will likely result in problems when trying to substantiate the deposit as a recontribution and in avoiding the recharacterization of the refund as a nonqualified withdrawal.

Consider Your Other Refund Options

Rather than depositing the funds back into a 529 plan, as an account owner, you can use the funds on alternative qualified expenses for the 529 beneficiary (e.g., computer equipment, which could be especially pertinent given the transition of many schools to online classes during the pandemic). In addition, you could keep the funds on hand, so you can later use the refunded amount on future tuition

or room and board anticipated to be due later in the tax year. Keep in mind that this strategy is particularly risky given the uncertainty of when campuses will reopen, and such expenses would likely be outside the acceptable recontribution window.

Some schools may offer an alternative option of having the refund amount credited toward future school expenses. Although there does not appear to be clear IRS guidance on how this option would be handled from a tax perspective, it is unlikely that a refund that is not physically returned to the student or parent in cash would result in a recharacterization of the withdrawal as taxable. On the other hand, these amounts held on credit by the university are often readily accessible by a student in the form of a refund request to the university. Therefore, you should work with a tax professional to determine the potential tax treatment of a student's credit amount held at any particular educational institution.

Understanding The Consequences

The COVID-19 pandemic has caused unprecedented implications to daily life that have the potential to result in unintended economic consequences if certain rules are not taken into account. Be sure to consult with your tax professional to gain a better understanding of how to avoid the adverse tax implications of a nonqualified withdrawal from a 529 account.

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.

2020 International Coastal Cleanup

Save The Date – Saturday, Sept. 19

Keep Lee County Beautiful would like to thank all of the volunteers and supporters who made this event possible in 2019. Without you we would not have been



able to make such a positive impact on our local environment. Our volunteers jumped right in at numerous sites and gathered thousands of pounds of litter. Getting

all of this gathered before it can make its way out into the Gulf is a significant accomplishment and we are so thankful to everyone involved that played a part in getting this done.

In 2020 many volunteers will be needed to help in this international cleanup effort to rid Florida's coastlines of litter, pollution and debris. The sites throughout Lee County are coordinated each year by Keep Lee County Beautiful Inc. for collection and documentation of beach litter. This is a global effort and we will be looking for volunteers to assist us again in the 2020 International Coastal Cleanup. This event is scheduled to take place on Saturday, Sept. 19 from 9 a.m. to 12 p.m. (Date subject to change due to severe weather).

Thank you for your support!

Environmental And Economic Hazards

Marine life can easily be entangled in fishing line, nets, and six-pack rings. Fish, birds and turtles mistake trash like Styrofoam, plastics and cigarette butts for food, which may eventually lead to starvation.

Marine debris weakens coastal economies by sapping dollars from the tourism and seafood industries. Tourism in Lee County contributed \$3 billion to the regional economy last year, and we'd like to keep it that way. **Cleaning Beaches**

Keep Lee County Beautiful, supported by the Ocean Conservancy and Florida Fish and Wildlife, organizes

coastal cleanups in the fall to remove debris along our shoreline. In the last five years, our Coastal Cleanup program has brought together more than 9,000 volunteers to remove over 20,000 pounds of trash from Lee County waterways.

International Coastal Cleanup

Keep Lee County Beautiful is the Lee County coordinator for Ocean Conservancy's annual International Coastal Cleanup (ICC), the largest volunteer effort of its kind. Every September for 34 years, ICC has motivated over twelve million people from around the world to pick up over 147 million pounds of trash from more than 300,000 miles of shoreline.

Get Involved!

New selection of

Antiques, Waterford, Swarovski

If you'd like to be a site coordinator for a Lee County coastal cleanup, email Mike Thomas at Mike@klcb.org to stake your claim. If you know of other sites in need of help, please let us know.

Corporate Sponsorships And Cleanups

Just North of The Forest

Hours: Mon. - Fri. 10-5 • Sat. 10-4

Keep Lee County Beautiful is seeking corporate partners who will help support our fall coastal cleanup program, either financially or through in-kind gifts of needed supplies. With your support, Keep Lee County Beautiful can coordinate a corporate cleanup for your organization. To learn more, please email Mike Thomas at Mike@klcb.org.



Aug. 20 – September 26, 2020



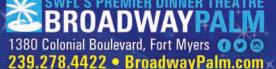
Join Dean Martin and friends in a classic throwback to the old Dean Martin Variety Show. Direct from Las Vegas, Broadway Palm

is proud to bring you Dean Martin Impersonator Seth Abrahms to host an entertaining variety show that features great music, hilarious comedic skits and more ... you never know who is going to knock on the front door of Dino's place next. Written by Victor Legarreta, this production is sure to have you singing and laughing the night away!

Season Opener Special \$50 For The Meal And The Show

Dates may be subject to change.

JOIN US FRIDAY AND SATURDAY EVENINGS
FOR OUR UPSCALE DINING EXPERIENCE
SWFL'S PREMIER DINNER THEATRE



Crystal Lamps, Pictures
Sid Dickens Authorized Dealer
Vintage Peddler
Classic Furniture & Consignment
437-9117
Horizon Plaza
One mile south of Gladiolus
16050 S. Tamiami Trail, #106 • Ft. Myers, FL 33908

Pedestrians Are Responsible For Their Own Safety

Pedestrians Are Not Always Walking

A pedestrian is a person traveling on foot, whether walking or running. Pedestrians also include people riding skateboards, are on roller skates, or are in wheelchairs.

As the school year approaches, both children and adults will be walking more in both the morning and afternoon hours. Drivers and pedestrians alike share the responsibility of keeping themselves and others on the road safe. Safety is a two-way street. Often pedestrians are not where they should be or where you would expect them to be.

Thirty-two percent of pedestrian fatalities occur between 8 and 11 p.m. Unintentional pedestrian injuries are the fifth leading cause of injury-related death for children ages 5 to 19. Teenagers have a death rate twice that of younger children. Regardless of where and when children and adults are walking, the Injury Prevention Coalition of Lee County provides these simple tips to make sure you get to your destination safely.

• Always walk on sidewalks or paths and cross at street corners using traffic signals and crosswalks.

• If there are no sidewalks, walk facing traffic as far to the left as possible.

· Cross at the street corner and walk on the painted area (zebra lines).

• If possible, make eye contact with drivers before crossing the street.

• During school operation hours, follow the directions of the school crossing guards.

· Look left, right, and left again before crossing the street. Continue to look until safely across.

· Put phones, headphones and devices down when crossing the street.

· Wear bright, reflective colors at night.

• Have a flashlight or other method of letting cars know you're there!

Don'ts

- Never walk or run between parked or moving cars or in parking lots.
 - Never assume that the driver sees you.

In other words, be visible; stay alert and avoid distractions; follow the rules; walk in safe places; and adults should avoid alcohol consumption and not drive under the influence.

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 or pedestrian safety may be obtained by contacting Brian Raimondo at ipcleecounty@gmail.com or (239) 330-2240.

Town & River Civic Association Inc. Balance Sheet As of June 30, 2020 Tun 30 20

	<u>Jun 30, 20</u>
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank- Operating	32,122.13
First Citizens Bank - MMS	44,880.43
Total Checking/Savings	77,002.56
Other Current Assets	
Prepaid, Lake Expense	2,664.92
Prepaid, Other Expense	2,459.51
Total Other Current Assets	5,124.43
Total Current Assets	82,126.99
Total Assets	82,126.99
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	25,430.62
Total Equity	81,611.51
Total Liabilities & Equity	82,126.99

Chronic Disease Self-Management Program

It's All About You

Lee Health's Lee Health Solutions, in partnership with many local community agencies and supported in part initially by a grant from the Southwest Florida Community Foundation, is offering "It's All About You" - a research based Chronic Disease Self-Management program originally developed at Stanford University Patient Education Research Center.

The program is designed for people 18 years of age or older with chronic health conditions to help them learn ways to better manage their chronic conditions and the symptoms that often accompany chronic health conditions.

The virtual workshop is 2.5 hours once a week for six weeks and it is **free**.

Virtual workshops will be offered on: Tuesdays beginning Aug. 4 from 1 to 3:30 p.m.

For more information or to register, please call (239) 343-9264.

About Lee Health

Since the opening of the first hospital in 1916, Lee Health has been a health care leader in Southwest Florida, constantly evolving to meet the needs of the community. A nonprofit, integrated health care services organization, Lee Health is committed to the well-being of every individual served, focused on healthy living and maintaining good health. Staffed by caring people, inspiring health, services are conveniently located throughout the community in four acute care hospitals, two specialty hospitals, outpatient centers, walk-in medical centers, primary care and specialty physician practices and other services across the continuum of care. Learn more at www.LeeHealth.org.

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

	Jun 20	Jan - Jun 20
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,830.00
Income -Voluntary	360.00	25,280.00
Total Income	360.00	36,110.00
Interest Income	0.37	5.64
Total Income	360.37	36,116.01
Expense		
Accounting Fees	315.00	2,435.00
Bank Fees	0.00	6.00
Corp Insurance	46.58	2,488.23
Email Service	0.00	486.00
General Repairs & Maintenar	nce 0.00	149.11
Corp Insurance	182.25	364.50
Legal Expense	0.00	151.25
Meeting Rooms	0.00	125.00
Newspaper Postage	138.10	690.42
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	678.82
Utilities	41.58	221.18
Website Maintenance	40.00	700.40
Total Expense	883.30	10,685.39
Net Ordinary Income	-522.93	25,430.62
Net Income	-522.93	<u>25,430.62</u>

Computer Problems? We do it all through the Internet... Fast...Easy...Secure!

If We Can't Fix It - It's FREE

- Virus / Spyware Removal
- Wireless Setups
- Networking / Internet Share
- Computer Tune-ups / Cleaning Troubleshooting
- Custom Built PC's All Certified
- & Notebooks ■ Data Recovery
- **Technicians**
- Low Rates & **Fast Service**



or call 1-571-642-2801

LCD Screen Repair • Custom Notebooks • Multimedia Applications Intel IPD dealer • Microsoft OEM System Builder



ier One Pier One
YACHT SALES. YACHT CHARTERS



ANNOUNCING OUR NEWEST LOCATION AT THE FORT MYERS YACHT BASIN

Helping Residents Buy & Sell Their Boats of Any Size Since 2004 Let Our Multiple Locations Make Selling Your Boat Easy!

Fort Myers Yacht Basin (239) 332-7998

Fishermen's Village (941) 639-7777

Burnt Store Marina (941) 637-7788

Palm Harbour Marina (941) 697-7777

St. Petersburg Municipal Marina (727) 317-5678

Boat & Motor Superstore (727) 942-7767

Palm Bay Marina (321) 723-0851

Pier One Yacht Charters (888) 208-0070

www.pieroneyachtsales.com





Catch The Action

August On The Water

By Capt. Bill Russell

August in Southwest Florida means hot sticky days, plenty of rain, and often thunderstorms. If you do not mind working around the weather the fishing is often pretty good and competition is scarce.

Catching redfish should become more consistent as the month progresses. Odds are better on days with extreme high tides; this is the time to fish the baits deep under the shade of the mangroves.

Floating a silver dollar size live pinfish or pilchard under a cork or soaking dead bait including cut ladyfish, pinfish, and mullet are all excellent redfish baits. These redfish are tight under the mangroves on the higher stages of the tide, it is important to keep the bait as tight to the mangroves as possible. Cut bait often

Word Scramble Solution from page 2

Break	Decision	Number	Star
Charm	Draw	Penny	Streak
Day	Guess	Shot	Strike

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

Т	E	L	L	S	1	Ε	С	R	U		R	E	F	S
Α	٧	Α	1	L		N	0	0	N		Н	Α	L	0
Х	E	N	1	Α		E	R	Α	S		Е	S	Α	U
1	N	D	J	С	Т	M	E	Ν	T		Т	E	M	Р
				K	Α	Y			Α	N	0	D	E	
F	4	L	T	Е	R		T	U	Т	0	R	ŢŌ:		
0	R	1	0	N		C	Α	R	Е	G	1	V	E	R
R	Е	D	0	Ē	J	Α	Р	Ε	D		C	Α	R	Е
Е	S	0	T	R	0	P	1	Α		T	Α	1	G	Α
			Н	1	K	Е	R		D	0	L	L	0	Р
	R	Α	В	В	1			L	Α	W				
S	0	U	R	3 5	N	0	M	1	N	Α	Т	T	0	N
T	U	T	U		G	L	E	Е		R	Α	D	J.	0
Е	G	0	S	7 9	L		0	N		D	U.	E	L	S
M	E	S	Н		Υ	0	W	S		S	Т	Α	S	Н





FREE Pick-Up and Next Day Delivery!

239 • 567 • 1468

Extra Service ... No Extra Cost



makes a better choice than live under the bushes, as redfish are scent feeders and fresh cut bait oozes plenty of stinky aromas. By the end of the month schools of large reds should begin bunching up on the flats for their fall run.

There's opportunity to hook into some big catch and release summer trout along with lots of undersized fish. Look for the larger trout widespread over areas of open water where sand bars separate deeper water from three- to six-foot-deep grass bottom. Schools of baitfish are concentrated in these areas. Trout, along with Spanish mackerel, bluefish, ladyfish and small sharks are working the bait schools. This summer we are catching sand trout around these same areas. If you are not familiar, they look very similar to a spotted sea trout without the spots. The good news, they are very good eating plus have no size limit or season. They do have a one-hundred-pound bag limit, but I do not think we have to worry about exceeding that.

Season remains closed for snook, spotted sea trout, and redfish in waters of southwest Florida from the Hernando/Pasco county line south through Gordon Pass in Collier County. With the closure and catch and release only, stocks appear to be rebounding nicely. You can visit www.myfwc. com for all current regulations.

The mangrove snapper bite should continue strong throughout the inshore and near shore waters. Look for them

schooled up around structure with good water movement; this could include any of the Gulf passes, docks and jetties, bridges, piers and natural or man-made reefs. For bait, live shrimp, pilchards and small pinfish are the ticket, plus small pieces of cut bait. Snapper have great vision, a small circle hook with three to four feet of ten to twenty-pound fluorocarbon leader will put the odds in your favor. Snapper are not only hard fighting for their size, but also one of the absolute best tasting fish in our waters. If you have visitors over the summer, snapper can make a great target and reward you with a fine dinner.

Offshore, most anglers are looking for grouper and snapper, often making a long run of thirty miles or better for the larger fish. Closer to shore, within 10 miles of land, keeper size gags could be holding over limestone and rock ledges. Trolling deep diving lures or fishing live bait are favorite methods. Anchored over a near shore reef with a block of chum is a good bet to attract mangrove snapper plus a host of other fish. The best bet is to be on the water before sunrise and get back near shore early in the day ahead of afternoon storms.

Use the weather and tides to your advantage and fishing can be good during the hot month of August. Our inshore water temperature can change quickly, give us three or four days with bright sunny skies and the inshore waters quickly get hot and the bite can slow. A couple rainy days with limited sunshine and the water will drop several degrees; this can trigger very good fishing.

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 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."

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. 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.

This year for our charity project we decided for the first time to sponsor deserving young women in their pursuit of a higher educational degree. Our Scholarship Committee focused on all the local high schools and received many qualified applications. Montage currently has a membership of over 100 women, and we were able to collect over \$7,500 in order to donate three scholarships of \$2,500 each to three local young women.

The winners of the first Montage Women's Club Scholarships are Samantha Burg, Catherine Caballero, and Earnisha Moore. These three young women are a credit to the Fort Myers community and will certainly achieve great success as they pursue and reach their life goals.

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.



Trees Reach Champion Size At Edison And Ford Winter Estates

Edison and Ford Winter Estates has five trees on the official Florida Champion Tree Register. The American Forests organization created the champion tree program in 1940 to recognize the largest known tree of each species in the United States. In 1975, Florida began keeping a state register and recognizes the largest trees within the state.

For a tree to qualify, a forester from the Florida Division of Forestry measures and scores it for program consideration. Scores are based on tree height, trunk circumference measured at about four and one-half feet from the ground and crown canopy. The champion isn't always the tallest tree. For example, the champion Buddha Coconut tree (*Pterygota alata*) in the Edison Ford research gardens is one of the tallest trees on the property, measuring 85 feet tall, but it is actually eight feet shorter than the other Buddha Coconut on the grounds.

The champion has a larger circumference (112 inches) and larger crown canopy, giving it a few more total points.

There are four other champions around the site: the King or Alexander Palm (*Archontophoenix alexandrae*) is located near the Moonlight Garden and stands at 66 feet tall and 40 inches in circumference; the Blue Mahoe (*Talipariti elatum*) is 59 feet tall and 133 inches in circumference and is growing near the pier; the Indian Coral Tree (*Erythrina variegata*) is 35 feet tall and 114 inches in circumference and is located near the Edison guest house; and the Puerto Rican Hat Palm (*Sabal causiarum*) is 45 feet tall and 89 inches in circumference, and stands near the Edison caretaker's house.

Other notable trees, include the Ditabark (*Alstonia scholaris*), located at the far end of the first parking lot off McGregor Boulevard. It is a Florida Challenger at 69 feet tall and 130

inches in circumference. It's a big tree, but there are two co-champions in Miami-Dade County that score higher. The iconic Banyan tree is considered by many to be the largest banyan in the continental United States and was once awarded Florida Champion Tree status. However, to protect historic buildings, the tree has been trimmed. The program currently lacks a standardized method to measure the circumference of trees like the banyan, which prevents it from officially being declared as a champion. Tree experts are trying to establish a standard



The Buddha Coconut (Pterygota alata) in the research gardens at Edison and Ford Winter Estates stands 85 feet tall and is one of the tallest trees on the property.

establish a standard method for measuring banyans for future comparisons and the Florida Champion Tree program does not currently include

There are many other majestic trees on the property, including ones that don't qualify for champion status. The Mysore Fig (*Ficus drupacea*) on the Ford property is grand with a height of about 86 feet and a circumference of 305 inches, but it does not even qualify for challenger status. The site has had six other champions over the years; however, some trees have died, and others have been surpassed by trees elsewhere in the state.

banyans on the list of measured species.

Beyond the champion trees, there are hundreds of other plants for visitors to see. The botanical gardens consist of 20 acres with more than 1,900 plants from 750 different species – not counting short-lived plants. There are also 300-plus species of ornamentals, 170-plus species of non-fruiting trees, 85 species of fruit trees, 14 species of citrus trees (not including the new plantings on the Ford property), 20 species of ficus, 97 species of palms, 17 species of bamboo, 20 species of cycads, 43 types of vines and 35 Staghorn ferns!

Throughout the site, there are several areas of defined specialty gardens, including the Moonlight Garden, filled with white flowers and a reflecting pool; Clara Ford's Rose Garden; the Succulent Garden, with an Agave plant that was an offspring from Thomas Edison's plant; a shade garden; a butterfly demonstration garden; and an area dedicated to Florida native plants.

For anyone who has never been to the site, there is a lot more to see beyond the gardens. The site includes the historic winter homes of Thomas Edison and Henry Ford, caretaker's homes of both inventors, Edison's study, a 15,000-square-foot Inventions Museum, and the Botanic Research Laboratory – a National Historic Chemical Landmark. Visitors can see hundreds of inventions and artifacts, as well as several antique cars.

The site is open from 9 a.m. to 4:30 p.m., seven days a week. There are several tour options, including self-guided, historianled guided tours, inside-the-homes, automotive, and garden tours. Due to COVID-19, tour group size is currently limited to 10 people and masks are required for all guided tours. Masks are also required inside the museum and the botanic research laboratory. For everyone's safety, all staff are wearing masks, sanitizer stations are available throughout the site, and plastic shields have been installed at the ticket counter.

Visitors are encouraged to wear masks at all times and practice social distancing. Masks are available for sale in the museum store. For tour times, tickets or additional information, visit the website at www.edisonford.org or call (239) 334-7419.

Edison And Ford Winter Estates

Edison and Ford Winter Estates is the internationally known winter home site of Thomas Edison and Henry Ford. More than 250,000 visitors walk through the location each year from all around the globe. The organization has received many awards, including the National Stewardship Award from the National Trust for Historic Preservation and the National Garden Clubs' Historic Preservation Award. The property is an official project of "Save America's Treasures," a Florida Historic Landmark and a National Register Historic Site. The Edison Botanic Laboratory is a National Historic Chemical Landmark. The site is open every day except Thanksgiving and Christmas from 9 a.m. to 5:30 p.m. and until 9 p.m. during the month of December for Holiday Nights.

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 **fee-free** 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.



239-274-6250 | 9311 College Parkway, Fort Myers www.SanCapBank.com





TOWN & RIVER CIVIC ASSOCIATION, INC. OFFICERS & BOARD OF DIRECTORS – as of June 11, 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 239-470-6400
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

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
Signature: Date:

GULF HARBOUR YACHT & COUNTRY CLUB

VERY FEW MEMBERSHIPS REMAIN



Where Playing In Paradise Is A Lifestyle

GOLF EQUITY MEMBERSHIP

Unlimited Golf
Reciprocal With 50 + Area Clubs
Year-Round Practice Range
Active Tennis Program
Wellness Center & Day Spa
40 Complimentary Classes Weekly
Pool & Hot Tub
Waterfront Dining
Social Activities & Events
Initiation Fee \$60,000

CALL FOR A
PRIVATE TOUR
239-444-3631

SPORTS EQUITY MEMBERSHIP

Active Tennis Program

Golf Two Times a Month in Season
Unlimited Off-Season Golf
Wellness Center & Day Spa

40 Complimentary Classes Weekly
Pool & Hot Tub
Waterfront Dining
Social Activities & Events
Initiation Fee \$12,000

Our 24,000 Sq. Ft. Highly Anticipated Wellness Center Offers: TechnoGym Equipment, Group Cycle, Pilates, TRX, Barre, Circuit Training, Golf Diagnostics, Full Service Spa & More.

Visit us by boat! The Gulf Harbour 186 Slip Marina is located on the Intracoastal Waterway Marker #73 on the Caloosahatchee River. Just 4.5 miles from the Gulf of Mexico

GULF HARBOUR YACHT & COUNTRY CLUB IS A FINANCIALLY SOLID EQUITY MEMBER OWNED & OPERATED CLUB