

## Benefits Of Membership In Your Homeowners Association (HOA)

By Gary Hudson, Treasurer  
treas@townandriverfl.com

All not-for-profit associations in Florida, whether or not a homeowner association, are governed by Florida Statute Chapter 617. HOAs with mandatory membership are governed by Chapter 720. Only three units (11, 12, 13) or less than 20 percent of the 500-plus units or parcels in Town & River Estates are subject to this statute. Our association is governed both by Chapter 720 and Chapter 617. If the two statutes conflict, Chapter 720 prevails. Upon the advice of legal counsel, with the exception of mandatory membership, your association is operated as though all of Town & River comes under Chapter 720. The rationale is simple: the sole reason for our existence is as a HOA. Secondly, we are a not-for-profit corporation and must annually file a roster of directors with the Florida Secretary of State. Note: When deeds of restrictions (DOR) are involved, there is no distinction between mandatory and voluntary properties. Regardless of membership, all owners are eligible to vote on any DOR changes.

Notwithstanding your property unit number (whether your membership is mandatory or voluntary) there are significant advantages to paying association annual dues and being a member in good standing. A little over half of voluntary property owners pay dues of \$120 annually. Maintaining property values requires enforcement of the

deeds of restriction, and enforcement requires money. Money is required just to exist as a not-for-profit corporation (look at the expense categories on a monthly financial statement). These statements are posted on the website www.townandriverfl.com. Being a member in good standing allows an owner to vote on annual dues amount, who the directors are, bylaws changes and anything else requiring a vote under the bylaws.

An additional member in good standing benefit is coming by the end of the year. This is an "Owner Only" portal on the website. This will function as an electronic directory of owners and will replace the last printed directory dated 2010/11. For the directory to function it is necessary, at a minimum, to have an owner's name, address, and email. The portal will be available to owners in good standing (who have paid dues) and who have completed and signed an Owner Contact Information form. These forms have been published monthly in the newsletter for a couple years. Many owners have completed and submitted the form and designated what information they are agreeing to have accessible to fellow owners on the portal. Marge Byrne, an association board member, has been maintaining the association's offline directory. She has been working with Patricia Gill, the association's webmaster, to get this online directory up and running. Marge may be contacted at dir4@townandriverfl.com.

## Players Circle Theatre Seeks Volunteers

There's a volunteer job for everyone. And everyone needs to find his/her niche. Many individuals have the desire to become part of a theatre. The Players Circle Theatre and Arts Center is looking for those individuals to become part of their theatre family of volunteers. The theatre has scheduled its second season to begin in October, barring complications from COVID-19.



If the Players Circle 180-seat theatre is not possible at 100 percent capacity, plans are to recreate the space as a 90-seat nightclub with social distancing. The theatre is located in the former Dolphin Room in The Shell Factory, North Fort Myers.

Volunteers would serve the whole gamut in putting art on the stages. You can choose how you want to participate from a long list of ways to interact with the theatre. The theatre is looking for dedicated people to assist patrons as ushers and with customer service. These volunteers get to see the shows free!

Other volunteers are needed to assist with behind-the-scenes

activities, helping with VIP events, assisting with mailings, office duties and fund-raising activities. Of special interest is having individuals, working in pairs, to staff the theatre's informational tent at the Shell Factory flea markets; not only will they provide theatre information but they will also give tours of the theatre.

There is a volunteer position for everyone interested in the theatre business. Days and hours can be flexible. Call the box office at (239) 800-3292 or email clcacioppo@playerscircle.org to sign up to attend the volunteer orientation on Saturday, Sept. 26, from 10 a.m. to 12 p.m. and 2 to 4 p.m.

The Players Circle Theatre was developed by veterans of the Southwest Florida theatre movement, Carrie Lund Cacioppo and Robert Cacioppo. They are prominent faces of theatre in Lee County for over 35 years, having started Lee County's first professional theatre on Sanibel Island and the Florida Repertory Theatre, which has been named "One of America's best regional theatres" by *The Wall Street Journal*. Players Circle Theatre is a professional black box theatre providing Broadway-level entertainment. Follow it online at PlayersCircle.org.



## Beware Of Suspicious Packages Arriving By Mail

Lee County Sheriff Carmine Marceno is warning residents to be vigilant about opening unsolicited packages arriving by mail that appear to have originated from China. The packages typically have Chinese characters on the label and may contain mysterious items such as white powder, seeds or jewelry.

At this time, it is unclear who exactly is sending these packages, why they are being distributed and if they are being sent to harm the receiver.

If you receive a package in the mail you did not order, the Sheriff's Office is advising you not to open it and limit contact with the package. Immediately call Postal Inspectors at (877) 876-2455. If you do open the package and experience a medical or health issue, please call 911.

Here is a picture of what package may look like.



## September Board Meeting On Zoom

Town & River Civic Association would like to invite you to join us Sept. 10, for our next HOA meeting via Zoom. We encourage all to join us online to reconnect and hear about what's happened over the summer and what's to come.

Zoom Meeting ID: 482 127 0922

Time: Sept. 10, 6:30 p.m., Eastern Time (U.S. and Canada)

Visit [www.townandriverfl.com](http://www.townandriverfl.com) for more information on Zoom and link to join the call.

Don't have Zoom? Register with Zoom by going to: <https://zoom.us/signup>. It's free and easy to do!

## Town & River Lake Report

Inspection Date: Aug. 6

Inspected for:

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

**Technician's Comments:** Treated surface algae around perimeter of lake.

**Follow Up:** The blown lake aerator and pump was replaced.



Monday September 7

# Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

# Word Scramble

## Body Parts

By Ellie Neal

Lodob	Eteht
Lukls	Eldsrhoh
Noeb	Hithg
Sleumc	Stiwr
Knsi	Ngthuoe
Arhi	Thare

Word Scramble Solution on page 6



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# Crossword Puzzle

## Across

- Incentive
- Specks
- Not "to"
- Ancient Greek marketplace
- Reflected sound
- Attraction
- Send, as payment
- Close
- Between
- Child or grandchild
- Mongolian desert
- Patch
- A European peninsula
- Mousses
- Seven in Roman numerals
- Snake-like fish
- At the peak of
- Carve in stone
- Not silently
- Spiral noodles
- Normally
- Passionate
- Actors in a show
- Three times three
- Bother
- Calypso offshoot
- Tailless amphibian
- Baby slipper
- Hello
- Wicked
- In a crosswise direction
- Melody
- Docile
- French for "love"
- Large N. Amer. deer (plural)
- Untruths
- Fertilizer ingredient
- Not more
- Terminates
- Amount of hair

1	2	3	4	5	6	7	8	9	10	11	12	13	
14					15				16				
17					18				19				
20					21				22				
				23				24	25				
26	27	28	29		30			31					
32					33			34		35	36	37	38
39				40				41	42				
43					44	45				46			
				47	48	49			50				
51	52	53				54			55				
56					57	58				59	60	61	62
63					64				65				
66					67				68				
69					70				71				

## Down

- A lyric poet
- Curved molding
- French for "names"
- Relating to urine
- Filled to excess
- Pertaining to certain brain cells
- Marine
- Part of a comparison
- Incursion
- Masochist
- Gossip
- Small African antelope
- TV, radio, etc.
- Belly button
- Boyfriend
- Spike
- Decorative case
- Fail to win
- Apathetic
- Ruggedness
- Hodgepodge
- Forearm bone
- Not the original color
- Stringed instrument
- Remains
- Disgraced
- Used to boil water
- Tropical nut
- Small egg
- Pig sounds
- \_\_\_-garde
- Shower
- Arab chieftain
- Learning method
- Litigates
- Makes a mistake

Crossword Solution on page 6

Life happens.



Job change?



Moving?



Just married?

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# ArtFest Fort Myers Receives The Arts Are Vital Emergency Funding Grant

## Relief Program Provides Financial Support For Our Arts And Culture Community

ArtFest Fort Myers received The Arts are Vital Grant from the Alliance for the Arts, a nonprofit visual and performing arts center in the heart of Fort Myers. This grant provides ArtFest Fort Myers \$5,000 in emergency funding to alleviate financial strains due to COVID-19. We are grateful that these funds are unrestricted and may be used to help with any and all financial strains we currently face.

The Arts are Vital Grant is a relief program for Lee County's arts organizations and individual artists formed in partnership with the Meisenberg Family Trust to ensure the sustained impact of the arts during a time when we need them most. The generous gift from the Meisenberg Family Trust was facilitated by Jeremy and Paul Meisenberg, in memory of their mom and former Alliance Board Member and cultural supporter, Deborah Meisenberg.

Sharon McAllister, ArtFest Fort Myers executive director said, "We are grateful that the Meisenberg Family Trust stepped up to help sustain the work of artists and cultural organizations in these uncertain times and that the Alliance for the Arts involved the arts organizations and artists as grant recipients." Sharon shares the concern of all our community's art leaders that our cultural sector is struggling to survive the massive financial and job losses caused by COVID-19. This crisis is urgent and the arts are essential to our economy, our recovery and to our everyday lives.

In this time of community-wide crisis ask yourself, "What can I do to support the cultural sector since I



want to enjoy visual art; theater; music; dance; festivals and more when we can gather again?" Then contact your favorite arts organization(s) and ask, "How can I best support you?" We all know what we need from in-kind donations to volunteers (virtual is great) to monetary donations to pledges to ticket sales, there is something for everyone.

ArtFest Fort Myers is Southwest Florida's premier art festival and largest weekend event and celebrated its 20th anniversary in February 2020. The annual art festival provides:

- Venue for 200-plus individual artists to sell their artwork – they are all small businesses
- Art student engagement for 450-plus high school students annually
- Art-filled weekend for 95,000 attendees – sadly to be crowd-controlled in 2021
- Full-time direct employment for three staff members
- During COVID crisis provided CARES Act informational support and Rebuilding Art Business workshops to over 1,000 visual artists throughout the country

For more information, contact Sharon McAllister, (239) 768-3602, Sharon.McAllister@ArtFestFortMyers.com.

# Sidney & Berne — Davis Art Center

## Artsolated

**Opens:** Sept. 4 – 6 p.m.  
**Closes:** Sept. 24 – 3 p.m.  
**General Admission:** \$1 entry donation



While the world has shut down for most social activities, artists are used to working in isolation. But this time is different, the stress, the insecurities, the uncertainty, the fear has led to a different kind of "inspiration."

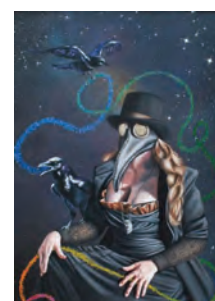
An exhibition to celebrate all the creatives that pushed and created amazing artwork and to all of our community that made it through these times.

This is a free public event. All ages welcome.

This is a group exhibition, curated by Shawn Ayotte and Cesar Aguilera.

## Syzygy Presents: Dark Art 2020

**Opens:** Oct. 2 – 6 p.m.  
**Closes:** Oct. 20 – 3 p.m.  
**General Admission:** \$1 entry donation



The Syzygy Collaborative Art Project is proud to present the Fourth Annual Dark Art Exhibition.

This show features the very finest and most notorious collection of juried artwork in Southwest Florida, all dedicated to the spirit of horror, macabre and darkness during the Halloween season.

This is a free public event. All ages welcome, \*however\* the burlesque act starting at 9 p.m. is an 18-plus show.

**Sidney & Berne Davis Art Center (SBDAC), 2301 First St., Fort Myers, FL 33901, (239) 333-1933, www.sbdac.com.**



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# Is Now The Time To Buy Or Refinance?

Presented by Jacqueline J. Lambros,  
Registered Principal



June usually marks the height of the spring real estate market – it's National Homeownership Month, after all. But this June wasn't typical. With job loss numbers in the tens of millions, the economic impact of the coronavirus pandemic has put home ownership at risk, with many struggling to make mortgage or rent payments.

There is one unexpected bright spot, though: Interest rates have dipped to historic lows. And, if you're in a position to take advantage of opportunities to buy a home or refinance a mortgage at an irresistible rate, you may be wondering whether you should.

## To Buy Or Not To Buy?

It depends. There are pros and cons to buying now, and it really hinges on your specific situation. Here are a few things to consider:

**Time, and numbers, are on your side.** If you're a first-time buyer or an investor looking to seize the day, you probably don't need to rush. Although most of the job losses seem to be behind us and consumer confidence appears to have bottomed out, rates likely will remain low for some time. And, though home values are showing more resiliency than they did in 2008, prices may decrease a bit more, getting you a little more for your money.

**Supply, and available credit, are not.** Even if you're willing to brave a fluctuating market, overall inventory is relatively low and there's little to choose from. Not surprisingly,

many sellers are reluctant to list properties during the pandemic and are holding out for more favorable economic conditions. If you're having trouble finding what you want and are unwilling to wait, don't rule out working with a developer. Many need cash flow right now, so it could be your chance to make a deal. Keep in mind the mortgage market hasn't been immune to the impact of the pandemic, with liquidity dipping along with rates. May saw a tightening of lending standards, according to a recent Mortgage Credit Availability Index report issued by the Mortgage Bankers Association. Cautious lenders are changing underwriting guidelines, so you may expect more stringent credit score and down payment requirements – and your credit will factor into whether you get the best available rate. First-time buyers, in particular, may need to look at various financing options, such as conventional loans with private mortgage insurance or FHA loans, if they have a lower credit score or want to put less down.

## Is Refinancing The Right Move?

Historically low interest rates are causing a flurry of activity for existing homeowners, too, and with good reason. Refinancing offers possibilities like reducing your monthly payment, switching from an adjustable to a fixed rate, shortening the life of your loan, or even cashing out a portion of your equity to use toward paying for college, home improvements, or other outstanding debt. Although it may seem like a no-brainer, it's not always the right move – and you could find yourself with less money in the bank instead of more.

**Think long term.** The traditional rule of thumb was to refinance if you could lower your current mortgage rate by at least 2 percent. Not anymore. If you can lower your rate by 1 percent or more, you may see significant savings. How much, though, may depend on how far along you are in paying your current loan. For example, if you're 3 years in and want to shorten your loan from 30 to 15 years, you can save on interest,

even if you end up with the same or slighter higher monthly payment, but over much less time. If you're 10 years into a 30-year loan, however, and want to lower your monthly payment by refinancing for another 30-year term at a lower rate, you may end up paying more in interest over 40 years.

**Shop around and do the math.** Although refinancing can often save money over the life of your mortgage loan, it can come at a price. In addition to the interest rate, pay attention to things such as closing costs, up-front fees (e.g., appraisal, legal, loan origination, and title search fees), points, and whether the lender will service the full life of your loan. You may find some lenders offer "no points, no closing costs" options at slightly higher interest rates. Finally, consider the costs of the loan against how long you plan to stay in your home. Ideally, you want to break even on your refinancing costs within one year. Be sure to shop lenders and run the numbers with your legal and investment professionals – making meaningful comparisons can help you snag the best possible deal and ensure that savings outweigh costs.

## Final Thoughts . . .

Taking advantage of low rates is attractive, but your personal circumstances will dictate whether it's a good time to buy or refinance, especially with lingering uncertainty around the economy. One caveat: If you're an investor looking to become a landlord, plan to have an emergency fund of about three months' salary on reserve (as well as enough funds to cover transactional costs). The economic fallout of the pandemic could affect the ability of residential and commercial tenants to make rental payments.

*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.*

# Pedestrian Safety Is Major Concern For Lee County

Being a pedestrian in Lee County is much more dangerous than almost any other metropolitan area in the country. The annual number and rate of pedestrians killed or seriously injured on Lee County streets has come in well above average for decades.

Florida continues to be ranked as one of the most dangerous states in America for pedestrians, with Lee County being ranked among the top ten most dangerous metro areas for pedestrians, according to Transportation for America in their biannual Dangerous by Design report. The age of a pedestrian involved in crashes ranges from 2 to 82.

To avoid being among these dismal statistics, there are several steps a pedestrian can take to be safe, which include following these rules when walking, running, skating, skateboarding, or operating assistive devices:

- When sidewalks are not available or passable, walk facing traffic on the shoulder (on the left side of the road). This will ensure that you can see a vehicle approaching and can get out of its way.
- Cross streets at crosswalks or intersections whenever possible. Lee County has many areas where crosswalks are few and far between. If a crosswalk is not available, find a well-lit area to cross where vehicles can see you.
- Never assume that a driver sees you. Try to make eye contact. Don't walk out in front of a vehicle unless it has stopped.

- Avoid alcohol and drugs when walking; these impair your abilities and judgement.

- One of the most important things you can do to reduce pedestrian accidents is to be visible: wear light, bright clothing in the daytime and reflective material at night. It's even advisable to carry a flashlight so you can see for better footing.

- When school is in session, children should follow the instructions provided by crossing guards. When waiting for school buses, students should not stand or sit near the roadway.

Drivers also should be aware of their surroundings at all times. Do not block sidewalks or bike paths when parking. Remember that your vehicle is a weapon – meaning that at 30 mph you have a 45 percent chance of killing the person you hit; at 40 mph there's an 85 percent chance the pedestrian will be killed.

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 [ipcleeecounty@gmail.com](mailto:ipcleeecounty@gmail.com) or (239) 330-2240.

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# What's Blooming At Edison And Ford Winter Estates?

By Debbie Hughes,  
Senior Horticulturist  
at Edison & Ford Winter  
Estates



One of my favorite summer-blooming trees is the Crape Myrtle (*Lagerstroemia indica*). We could argue whether to call it "crape" or "crepe," but not many people would argue that this small tree is an amazing addition to most landscapes. The bright-colored blossoms don many southern homes. I can just picture Mina and Thomas Edison reading on the porch, while colors of red, white, bright pink or barely pink rain down and decorate the ground.



Many of Florida's winter residents and tourists don't get to see the spectacular blooms since they are not here during the summer, and during

the cool, winter months, the Crape Myrtle is leafless and can be mistaken for a dead tree. For those of us who live here all year, we are rewarded with a colorful explosion. Trimming old flower spikes helps the tree produce more spikes of flowers but be careful not to commit "crape murder" and trim the branches to nubs as some people do. To get the most flowers, grow the trees in full sun.

This tree also has interesting bark that peels away, exposing a variety of tan hues – another reason to love it! Specimens can be multi-trunked or trained with a single trunk, but one characteristic is for certain: the trees thrive in Southwest Florida's heat and humidity. You will find many of these trees planted in medians, along right-of-ways and in home gardens.

Other plants blooming this time of year include invasive weeds. With the rain and high temperature, many unwanted weeds find a way to congregate in garden beds. As a general rule, if you didn't plant it, it is probably a weed. Many of the summer weeds can crowd out and take water and soil nutrients away from desirable plants, so frequent garden weeding is necessary. For all of the gardeners lucky enough to have a pool to cool off in, weeding in the morning hours is the best advice I can give.

I usually set a goal, such as weeding a particular garden bed, or scheduling a certain amount of time for the chore. Once you are finished, the reward is a nice, neat garden that looks great for you and your guests. At Edison and Ford Winter Estates, weeding is a daily routine. We have wonderful beds planted with Portulaca along the walkway near the Edison house, and regular weeding keeps them looking awesome.

Portulaca and Purslane are summer-loving, low-growing annuals, dotted in bright colors of hot pink, red, yellow and orange. The flowers open in the morning and close late in the afternoon. At Edison Ford, these bedding plants have a



*Portulaca is a great summer annual and there are many colors to choose from.*

beautiful yellow Allamanda as the backdrop. We have it growing as an upright shrub, spilling over a 4- by 4-foot support. The Allamanda was one of Thomas and Mina's favorites because it puts on a great show of flowers.

There are also some edible plants that perform well during these hot summer months. Bananas are sure to please any tropical gardener that wants an exotic look. It takes a banana plant about 18 months from the time you plant the rhizome (bananas are actually a large herb) until the fruit is produced. These plants require a rich, loamy soil, and the roots like plenty of moisture. Adding amendments such as cow manure or compost to the soil will help keep the plants happy and producing fruit. Once the banana plant grows to sufficient size, the enormous leaves will have enough energy stored to put out a bloom spike – often weighing down the plant. This flower stalk will produce both male and female flowers. After bees pollinate the flowers, tiny fruit begins to grow, often taking two to three months to form a luscious banana.

At Edison Ford, we cut off the bananas while they are still green and let them ripen while hanging in a garage or lanai. Once the fruit forms, the male flowers can be trimmed off. I recommend spreading granular potassium fertilizer (0-0-16 K & K Super Blend) on the mound of soil under the bananas. It's rewarding to grow some of what you like to eat in the garden, and bananas are surely just right for growing in the Florida sun.



*Crape Myrtle*

## Town & River Civic Association Inc. Balance Sheet

As of July 31, 2020

Jul 31, 20

		Jul 31, 20
<b>Assets</b>		
<b>Current Assets</b>		
Checking/Savings		
First Citizens Bank- Operating	4,820.85	
First Citizens Bank - MMS	70,880.95	
<b>Total Checking/Savings</b>	<u>75,701.80</u>	
<b>Other Current Assets</b>		
Prepaid, Lake Expense	2,954.48	
Prepaid, Other Expense	2,190.68	
<b>Total Other Current Assets</b>	<u>5,145.16</u>	
<b>Total Current Assets</b>	<u>80,846.96</u>	
<b>Total Assets</b>	<u><b>80,846.96</b></u>	
<b>Liabilities &amp; Equity</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Other Current Liabilities</b>		
Annual Dues, Advanced	635.48	
<b>Total Other Current Liabilities</b>	<u>635.48</u>	
<b>Total Current Liabilities</b>	<u>635.48</u>	
<b>Total Liabilities</b>	635.48	
<b>Equity</b>		
Prior Year Fund Balance	56,180.89	
Net Income	24,030.59	
<b>Total Equity</b>	<u>80,211.48</u>	
<b>Total Liabilities &amp; Equity</b>	<u><b>80,846.96</b></u>	

## Town & River Civic Association Inc. Profit And Loss

July 2020

Jul 20 Jan - Jul 20

		Jul 20	Jan - Jul 20
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
Income - Mandatory	0.00	10,830.00	
Income - Voluntary	0.00	25,280.00	
<b>Total Income</b>	<u>0.00</u>	<u>36,110.00</u>	
Interest Income	0.52	6.53	
<b>Total Income</b>	<u>0.52</u>	<u>36,116.53</u>	
<b>Expense</b>			
Accounting Fees	315.00	2,750.00	
Bank Fees	0.00	6.00	
Corp Insurance	46.58	2,534.81	
Email Service	0.00	486.00	
General Repairs & Maintenance	0.00	149.11	
Corp Insurance	182.25	546.75	
Legal Expense	0.00	151.25	
Meeting Rooms	0.00	125.00	
Newspaper Postage	138.10	828.52	
Office Expense	0.00	252.04	
Postage Expense	0.00	113.95	
Printing & Postage	168.61	1,308.35	
State Fee	0.00	61.25	
Secretary Expense	345.00	967.50	
Storage Expense	119.79	798.61	
Utilities	45.22	266.40	
Website Maintenance	40.00	740.40	
<b>Total Expense</b>	<u>1,400.55</u>	<u>12,085.94</u>	
<b>Net Ordinary Income</b>	<u>-1,400.03</u>	<u>24,030.59</u>	
<b>Net Income</b>	<u><b>-1,400.03</b></u>	<u><b>24,030.59</b></u>	



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# Catch The Action

## September On The Water

By Capt. Bill Russell

With the arrival of September, it is only a few weeks before we break out of the hot days of summer and transition to the cooler days of autumn. The cool down should be gradual but a welcomed change for fishing around Southwest.

Just as anglers enjoy the change of seasons, look for fish to respond favorably as well. With a drop in water temperature fish exert more energy and often feed throughout the day. Of course, it's fishing, there are days when you cannot buy a bite no matter what, but your chances for success are tipped in your favor.

Although snook season remains closed for the foreseeable future in most areas of Southwest Florida, as water temperatures dip the bite heats up. You can expect explosive strikes on top water lures or flies just after first light or before sunset. During the day live bait including pilchards, herring, pinfish, pigfish and others are the top baits. Do not overlook cut bait, year after year some of the largest snook reported are caught on cut bait fished on bottom.

Beginning this month until the first real cold front (most likely in later October) presents us with our best red fishing of the year. Large fish will gather in schools of up to several hundred and on the right day can give you a fishing experience you will never forget. Look for them



moving along the shallow edges of bars as they push a wall of water and crash any bait fish in their path. Try to get well ahead of the moving fish to intercept their path, if you do not spook them make a long cast ahead of the lead fish and hang on. Redfish are also catch and release only for most of Southwest Florida.

Sea trout from large to small are schooled up over open water with a bottom consisting of a sand/grass mix in depths from four to nine feet. Chances are good Spanish mackerel, bluefish, ladyfish, jacks, sharks and other fish are mixed with the trout. Look for schooling baitfish and birds working the water. This is the place to target if you want to stay busy with lots of action.

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](http://www.myfwc.com) for all current regulations.

Mangrove snapper fishing was excellent through the summer and should continue strong through the month. In my opinion there is not a better eating fish and snapper

are accessible from shore or boat. Most snapper school up around some type of structure that could include bridge pilings, docks, piers, oyster bars, creeks, mangroves shorelines, or any type manmade or natural submerged structure. Look for areas with a decent tide flow and scale down your tackle with a light fluorocarbon leader of 20 pounds or lighter and small hooks. Best baits include shrimp (live or dead) small pilchards or pinfish, and a variety of cut bait. You should also expect to catch snapper while targeting snook, redfish, or trout. Chumming is a great option to attract snapper and get them fired up.

If you are thinking of heading offshore, look for fish to move closer to shore in shallower depths as the water gradually cools. Good catches of grouper and snapper should become common in less than seventy feet of water. Many of the artificial reefs that dot our coast only a few miles from shore will yield good action with everything from snapper to snook.

With so many fishing opportunities and great weather, September is a great month to get on the water and see what ya catch.

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](http://www.fishpineisland.com), email: [gcl2fish@live.com](mailto: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."

### Word Scramble Solution from page 2

Blood	Muscle	Teeth	Wrist
Skulls	Skin	Shoulder	Tongue
Bone	Hair	Thigh	Heart

### Sudoku Puzzle Solution from page 2

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

### Crossword Solution from page 2

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

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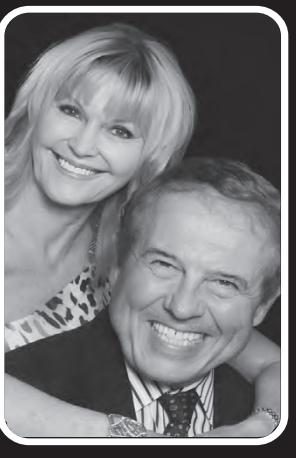
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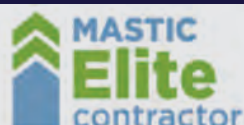
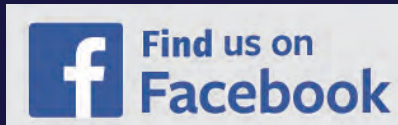
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 OFFICERS & BOARD OF DIRECTORS – as of June 11, 2020  
 www.townandriverfl.com

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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
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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

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

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