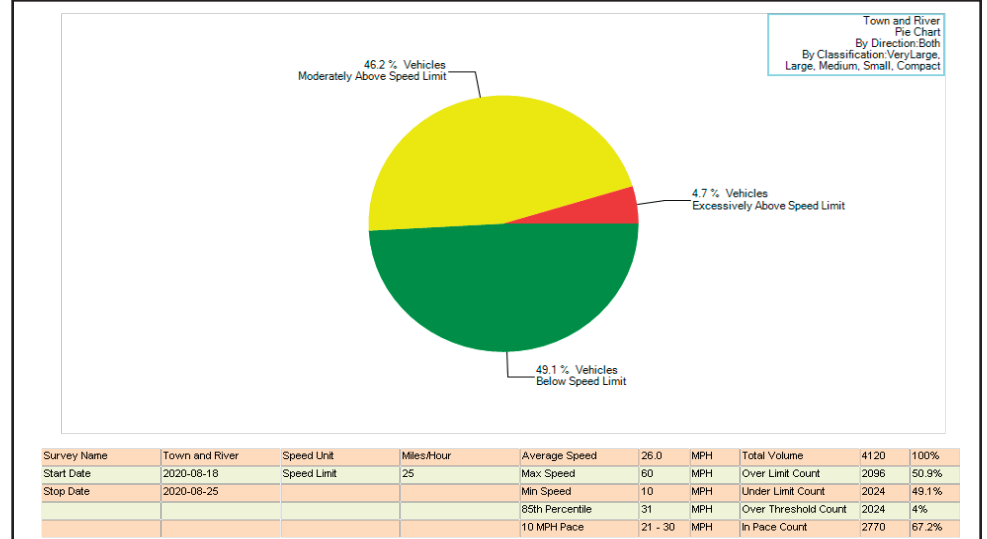


Speeds Up!

Lee County Sheriff's department generously lent Town & River a speed tracker and sign to remind us to obey the 25 mph speed limit set for our residential streets. The machine tracked our speed on Cypress Lake Drive, Aug. 18 to 25 and on S. Town & River, Feb. 19 to March 17. Below is a comparison of the two reports:



Drivers in 2020:	Cypress Lake Drive Aug 18 - 25	S. Town & River Drive Feb 19 - Mar 17
Below the speed limit	49.1%	64.2%
Above the speed limit	46.2%	34.3%
Excessively Above the speed limit	4.7%	1.5%
Average Speed	26 mph	24.2 mph
Max Speed	60mph	58mph
Total Car Count	4120	4305



ArtFest Fort Myers

High School Art Competition – Art Under 20

In this ever-changing world of COVID-19 it is more important than ever to keep opportunities available to our community's students. Their education has become challenging and arts can help keep them connected in meaningful ways.



Art Under 20 exhibit and competition at ArtFest Fort Myers the first weekend in February provides a professional setting for students to display their artwork and compete for \$10,000 in annual cash awards. Over the past 20 years, 4,500-plus students have participated from all Lee County high schools and won \$133,000 in total awards.



All new in 2021, Art Under 20 is also going virtual on ArtFest@Home, the virtual version of ArtFest Fort Myers. Art Under 20 will have a high-impact gallery allowing each student's artwork to be displayed to a large national audience. ArtFest is excited to give students this new experience of participating in virtual shows and competitions and learning the skills of properly photographing their artwork for exhibits.

All Lee County high school students (public, private and home-schooled) are invited to participate in Art Under 20. Entries are accepted in seven categories: digital, drawing, mixed media, painting, photography, 3-D, and art created using recycled materials.

Kristin Woolam has been the Art Under 20 cochairwoman for 21 years and shares the belief of Art Under 20 sponsor Suncoast Credit Union that "When the arts are an active and vibrant part of a community, everyone benefits. Students and the larger community get exposure to the arts in such a special way through Art Under 20."

Art Under 20 was created through ArtFest's dedication to the fact that arts are essential to the complete education of our youth. The arts teach students innumerable lessons that are critical to success in the ever-evolving creative economy that lies ahead. The arts teach youth that there are several paths to take when approaching problems and that all problems can have more than one solution. Accepted research shows impressive benefits of arts in education – encouraging students to stay in school, succeed in school, succeed in life and succeed in work.

People and organizations that believe in supporting art opportunities for our youth can support Art Under 20 in a variety of ways. Some include creating additional award categories; providing scholarship funds for winners; or hosting art experiences for participants. Contact ArtFest Fort Myers for more information.

ArtFest Fort Myers, Southwest Florida's premier art festival, takes place Feb. 6 and 7 in the Fort Myers River District. Of course, the 2021 art festival will have many new safety protocols to allow attendees, artists and volunteers to enjoy the festival in our new world. Join 150 artists from across the county; the largest high school art exhibit and competition in south Florida and free interactive art experiences for children of all ages.



Art Under 20 award winners 2020

Art Under 20 entry forms and more information are available through all Lee County high school art departments or at ArtFestFortMyers.com/au20. Entries will be accepted beginning Oct. 15 and the deadline to enter is Dec. 11.

What: Southwest Florida's premier art festival featuring 150 national artists, high school art competition, street chalk art competition, children's art activities, fine food and entertainment. Safety protocols added.

Art Under 20: Located in the 3,000-square-foot tent at the west end of art festival under the U.S. 41 bridge.

When: Feb. 6 and 7, Saturday, 9 a.m. to 6 p.m. and Sunday, 9 a.m. to 5 p.m.

Where: Downtown Fort Myers River District on Edwards Drive

Tickets: Timed tickets and entrances for everyone's safety and peace of mind

Parking: Look for bright event parking signs and flags. Parking lots adjacent to festival, street parking and city garages are open.



The Board meets on the second Thursday
of each month at 6:30 p.m.

South Pointe South Clubhouse
9734 Foxglove Circle, Fort Myers

All are encouraged to attend and wear a mask please.

Check out our new website
www.townandriverfl.com

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

Word Scramble

Cats

By Ellie Neal

Cidmoste	Rjaaug
Noli	Yxnl
Griet	Eehcta
Hptnare	Oolect
Podrael	Ctdiwal
Mapu	Tbcoab

Word Scramble Solution on page 6



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

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 permission of the Publisher.

The Publisher is not responsible or liable for misinformation or misprints herein contained and reserves 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

Across

1. Flatboat
6. Ogive
10. Little lies
14. Double-reed instruments
15. Filly's mother
16. Norse god
17. Sneaked
18. Type of sword
19. Forearm bone
20. 100th anniversary
22. Close
23. Restricts
24. Confuse
25. Actor Pitt
29. Spire
31. Freedom
33. Demean
37. Beneficial
38. Lifted
39. No longer working
41. Latter part of the day
42. Type of black beetle
44. Way in
45. Thrash
48. Woo
50. Great affection
51. Acting arrogantly
56. Basic unit of money in China
57. Hindu princess
58. Cash
59. Sweeping story
60. Therefore
61. Harness racer
62. Depend
63. To fancy (archaic)
64. Exchange

Down

1. Pear variety
2. Skilled
3. A soft sheepskin leather
4. Lady's escort
5. Glacial ridge
6. Civility
7. Pillaging
8. Wrinkled
9. Part of a foot
10. Failing
11. Stagnated
12. Twofold
13. Trap
21. Snuggled
24. Seaweed
25. Make unclear
26. Ascend
27. Assist in crime
28. Inadequacy
30. Deviant

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			

32. Not urban
34. Largest continent
35. Fender blemish
36. Border
40. Proclaim one's support
41. Evasion
43. Lollygag
45. Aviator
46. Jeweler's glass
47. Utilize
49. Lure
51. Beer
52. Lion sound
53. Ancient Peruvian
54. Require
55. Calyx

Crossword Solution on page 6

Florida Blue  MEDICARE

Get a new plan that takes a personalized approach to your **Medicare** needs

You deserve expert guidance and caring support.

Now is your chance to get a Medicare plan that meets your individual needs and gives you the benefits that matter most.

Let one of our Medicare experts help you find the plan that fits your life and cares for your complete health.

Don't wait! Annual Enrollment ends December 7, 2020.

Call your Florida Blue agent today.

 **239-489-1212**
Charlotte Lee Collier Counties

SWFL Insurance
8595 College Parkway, Suite 160
Fort Myers, FL 33919

SWFLInsurance.com

Your Local Agency for
Florida Blue 

Florida Blue offers plans in your community with a complete approach to your health.

Plans with \$0 monthly premiums

\$0 or low copays for primary care doctor and specialist visits

SilverSneakers Fitness program

Additional dental, hearing and vision coverage

Alliance For The Arts

Experience • Explore • Express • Engage

Experience

Experience stimulating theatre productions, engaging gallery exhibitions, year-round events and the Alliance ArtsPark.

Plays Well With Others – Sept. 11 Through Oct. 17

Cost: Admission to the gallery is free, but a \$5 suggested donation keeps programming affordable and accessible.

Plays Well with Others is an exhibition of local and national artists who create work that engages with play and toys in interactive, mischievous and subversive ways. The exhibition will include 2-D and 3-D works of all media that both entertain and unsettle and will be installed in the gallery space in an immersive installation. This fun and vibrant show will bring fresh voices to the Southwest Florida arts scene and engage the community through (socially distant!) public programming. This exhibition is generously funded through the City of Fort Myers Arts and Culture Grant program and curated by Jessica Todd.

The Alliance for the Arts gallery and gift shop hours are Monday, Wednesday and Friday from 10 a.m. until 4 p.m. and Saturday from 9 a.m. until 1 p.m. or by appointment by contacting Ehren at exhibitions@artinlee.org.

Explore

Explore exciting events, inspiring art classes, creative art camps and our arts access programming. We welcome you to join us year-round to meet your neighbors, find your people, your passion or simply escape into a vibrant world of color and creativity.

Outdoor Yoga Presented By Yoga Bird Tuesday And Thursday – 8 to 8:45 a.m.

Join Anna and Chip from Yoga Bird for an uplifting morning outdoor yoga session on the lawn at the Alliance for the Arts! These sessions are each and every Tuesday and Thursday morning from 8 to 8:45 a.m.



This accessible all levels class (beginners welcome) will be fun, energizing and safely distanced (limited to 20 students). Please preregister online at www.yogabirdstudio.com/schedule and please bring your own mat and/or blanket and water. See

you in the fresh morning air! It is \$20 for a drop-in or check Yoga Bird for class package options.

Protest Poster Design With Myra Roberts Saturday, Oct. 3 – 1 to 4 p.m.

Cost: \$50, members; \$55 nonmembers

A good cause deserves a good design! Create your own protest poster art with environmental and social activist artist, Myra Roberts. Learn to communicate your message clearly through basic illustration and design elements. Students will be guided through examples of protest posters throughout art history, work out their own designs through brainstorming sketches, and finish their work with bold black and white shapes in high contrast. Prerequisites include basic drawing and painting skills.



Required Materials:

- Canvas or poster paper
- Graphite pencil
- Transfer paper
- Brushes – Watercolor or acrylic
- Black ink or acrylic paint

Express

The arts are a sanctuary that provide a space to create, rejuvenate and challenge the mind, body and soul. Take the next step on your creative journey and express yourself through exhibition opportunities and casting calls or discover an artistic space for your next event.

Members Exhibition: Gravity Of Gratitude

We invite our current members to submit one work following the theme “A Show of Gratitude” to be displayed in the main gallery during this month-long group exhibition. Works should be delivered framed, wired and ready to hang. There is one entry per current Alliance member. All mediums welcomed (no crafts, please).

Open to all current Alliance for the Arts members, free of charge. Nonmembers wishing to enter may do so by purchasing a membership onsite, online or by calling



(239) 939-2787 or visiting www.ArtInLee.org/Join. Individual memberships are \$55 and are good for one year.

Artwork Drop-off: Monday, Oct. 26, 9 a.m. to 5 p.m.

Virtual Opening Reception: Friday, Nov. 6, 6 to 7 p.m.

Artwork Pickup: Monday, Nov. 30, 9 a.m. to 5 p.m. – artwork must be picked up at this date, no exceptions.

Light Projection Mural – Rotating Exhibit

As a newly developed installation space and concept, the light projection mural aims to increase awareness of visual arts and artists in our community through an immersive light mural experience. This project is an unconventional outdoor exhibition using projection artworks visible to pedestrian and vehicle traffic along McGregor Boulevard. Accepted stencil artworks will be projected for approximately one week from dusk until midnight. This is a long-term project that will continue for the next several months and may continue as a permanent fixture of the Alliance exhibition schedule.



Engage

Engage with all the arts and all the people. Get connected to creative opportunities and to your neighbors through membership, contribution and volunteer opportunities.

Membership: Experience engaging exhibitions, community events and inspiring educational opportunities. Membership gives you special benefits throughout the year and helps the Alliance remain an outlet for creativity and connection for all in our community. **Donate:** Your generous gift helps create a vibrant community in which the arts inspire the creative exchange of ideas through an abundance of innovative, relevant and diverse cultural experiences. **Volunteer:** Discover a world that promises to stimulate your imagination and inspire new ways of seeing and thinking. From building sets to representing the Alliance at community events, volunteer opportunities are boundless. Share your talents with the world and volunteer with us!

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



LENNAR®

2020

INVENTORY IS GOING GONE

THE YEAR. THE RATES. THE DEALS.

it's all crazy!

Make the best of these times and take advantage of historically low interest rates on our remaining Move-In Ready Inventory in our best communities! But hurry... once they're gone they're gone!

SAVINGS END 10/31/20

ALL HOMES MUST BE *Sold!*

*Savings with the purchase of select homes with fully executed purchase agreements delivered between September 1 and October 31, 2020 and closes and fully funds on or before 11/27/20. Purchase agreements executed prior to September 1, 2020 are excluded. Buyer must finance through Eagle Home Mortgage, LLC and must close with Lennar Title. Offer also available for cash buyers. See New Home Consultant for full details.

HERITAGE LANDING

GOLF & COUNTRY CLUB

Terrace, Coach and Manor Homes from the upper \$100s
14701 Heritage Landing Blvd. | Punta Gorda, FL 33955

To schedule a tee time, call 941-347-2222 | Heritage-Landing.com

BIRKDALE	14081 HERITAGE LANDING BLVD #232	NOW \$179,950
2 BEDROOMS 2 BATHS 1,154 SQ. FT. A/C		
CAROLINA	14091 HERITAGE LANDING BLVD #128	NOW \$199,310
2 BEDROOMS 2 BATHS DEN 1,301 SQ. FT. A/C		
VICTORIA	25103 GOLDEN FERN DRIVE	NOW \$389,000
2 BEDROOMS 2 BATHS + POOL BATH DEN 2-CAR GARAGE 1,850 SQ. FT. A/C		

WORLD-CLASS AMENITIES

NOW OPEN 18-Hole Championship Golf Course
Chipping & Putting Area • Driving Range • Pro Shop

COMING SOON Resort-Style Pool • Tennis & Pickleball Courts
Tiki Bar • Fitness Center with Spa • Clubhouse • Dining

BABCOCK NATIONAL

GOLF & COUNTRY CLUB
BABCOCK RANCH, FLORIDA

Terrace, Veranda, Executive and Estate Homes from the upper \$100s
15991 Talon Terrace | Punta Gorda, FL 33982

To schedule a tee time, call 941-347-2200 | BabcockNational.com

DIANGELO II	43011 GREENWAY BLVD #1225	NOW \$239,998
2 BEDROOMS 2 BATHS DEN 1-CAR GARAGE 1,366 SQ. FT. A/C		
CYPRESS	15975 LEANING PINE	NOW \$459,700
3 BEDROOMS 2 BATHS DEN 2-CAR GARAGE 2,246 SQ. FT. A/C		
ASTER GRANDE	43008 BOARDWALK LOOP	NOW \$494,996
3 BEDROOMS 3.5 BATHS DEN BONUS ROOM 3-CAR GARAGE 3,025 SQ. FT. A/C		

877-45-LENNAR | LennarSWFL.com

Welcome Home Center Hours:
Monday-Saturday 9am-6pm | Sunday 10am-6pm

ORAL REPRESENTATIONS CANNOT BE RELIED UPON AS CORRECTLY STATING REPRESENTATIONS OF THE DEVELOPER. FOR CORRECT REPRESENTATIONS, MAKE REFERENCE TO THIS BROCHURE AND TO THE DOCUMENTS REQUIRED BY SECTION 718.503, FLORIDA STATUTES, TO BE FURNISHED BY A DEVELOPER TO A BUYER OR LESSEE. Savings with the purchase of select homes with fully executed purchase agreements delivered between September 1 and October 31, 2020 and closes and fully funds on or before 11/27/20. Purchase agreements executed prior to September 1, 2020 are excluded. Buyer must finance through Eagle Home Mortgage, LLC and must close with Lennar Title. Offer also available for cash buyers. See New Home Consultant for full details. Features, amenities, floor plans, elevations, and designs vary and are subject to changes or substitution without notice. Items shown are artist's renderings and may contain options that are not standard on all models or not included in the purchase price. Availability may vary. Plans to build out this neighborhood as proposed are subject to change without notice. Sq. Ft. is estimated; actual sq. ft. will differ. Garage/bay sizes may vary from home to home and may not accommodate all vehicles. Prices do not include closing costs and other fees to be paid by buyer (including a builder fee as described in the purchase agreement) and are subject to change without notice. Please see your New Home Consultant and/or home purchase agreement for actual features designated as an Everything's Included feature. Models/lifestyle photos do not reflect racial or ethnic preference. Maps are not to scale and are for relative location purposes only. This is not an offer in states where prior registration is required. Void where prohibited by law. Copyright © 2020 Lennar Corporation and Eagle Home Mortgage, LLC. All rights reserved. Lennar, the Lennar logo, WCI, the WCI logo, Eagle Home Mortgage, the Eagle logo, Lennar Title, the Lennar Title logo, Everything's Included, and the Everything's Included logo are U.S. registered service marks or service marks of Lennar Corporation and/or its subsidiaries. Seller's Broker: Lennar Realty Inc., Construction License(s): LSH048 HOME1 and LSH0202020. LSH048 REALTY INC. (L2020)9333_08/20

What's Blooming At Edison And Ford Winter Estates?

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



Many people enjoy looking at a field of wildflowers and taking in the beauty of the different shapes, sizes, and colors; however, stop and think about what the flower's purpose is. Are flowers meant for our enjoyment, or do they have ulterior motives? Actually, plants have evolved to attract pollinators for the all-important job of reproduction. Bees, butterflies, beetles, flies, moths, bats, birds, and other pollinators are all on a quest to find the right flower. Pollination happens right under our eyes and sometimes we don't even realize the perfect union of flower and pollinator occurred. Surprisingly, bees and butterflies see colors we as humans are not able to see in natural light. For moths – the nighttime pollinators – the flowers entice with scent that appears or gets stronger when night falls.



Heliconia bloom



Lady of the Night flowers Brunfelsia



Sunflowers grow easily from seed.

Flowers come in many different forms. Some flowers, such as daisies and sunflowers have ray flowers. I remember being a child and saying, "He loves me, he loves me not," until I plucked all of the petals – and of course, learned that he loved me! Queen Anne's lace, dill and carrots are all umbel flowers. Basil, delphiniums, and salvia are spiked flowers. Then there's orchids and amorphophallus flowers. I wish flowers lasted forever; but then, we wouldn't have the benefits of fruits and seeds. Fruits or seedpods are the result of fertilization, which is how we get more plants. We definitely want more plants!



Orchids blooming at Edison and Ford Winter Estates.



People need plants too – they are not just to look at and smell pretty. Many flowers, fruits, seeds, and other plant parts are used for food and medicine. Flowers may not need man to pollinate them, but it does seem that the more time I spend in the garden, the more they flower. It is as if they know our adulation requires their cooperation or they may be shovel pruned.

There has been a lot of research on how plants benefit man – and not just for nutrition and medicine, but also for our mental health and overall wellbeing. Spending time in the garden can raise our spirits and improve our outlook on life. I know I enjoy spending a few minutes before work or after work checking on what new surprises happened while I was gone or sleeping. I am always impressed and astounded to find a flower where I didn't see one yesterday.



Florida native beautyberry showing off its berries.

Some plants only bloom at certain times of the year, and some only bloom at night. Visitors to Edison and Ford Winter Estates can view many of these flowers and then decide if they would like to try growing them in their own gardens. One of my favorites is the Lady of the Night or *Brunfelsia sp*, which is visited by moths during the nighttime hours. There are lovely specimens growing in the Moonlight Garden, where visitors can see and smell them!

Some flowers have very specific pollinator needs, and not all flowers have a pleasant aroma. The *Stapelia* plant and other carrion-type flowers have an odor that only a fly could love. There are many *Heliconia* flowers constructed so particular that only a specific beak of a hummingbird could fit into the flower in order to reach the treasure inside the nectary. What a beautiful thing! There are several types of heliconias blooming at the estates, but no hummingbirds in sight yet.

The migration of hummingbirds from the northern states down to South America – with Fort Myers in the path – happens during the fall. One particular *Heliconia* called the Lobster

Claw is used extensively in the florist trade because it lasts for weeks as a cut flower. Once a *Heliconia* blooms, the stem will die, making room for another new stem for the future blooms.

As the summer season is winding down, it is time to fall in love with your garden all over again. The one chore you won't have to do as much is mow the lawn. However, if you have been doing just that, maybe it is time to start using more native plants now that you know flowers are important for our native populations of pollinators, including dozens of native bees.

Surprisingly, if you plant a diversity of flowering plants such as beautyberry (*Calliacarpa americana*), marlberry (*Ardisia escallonioides*), various stoppers (*Eugenia sp*), fiddlewood (*Citharexylum spinosum*), fire bush (*Hamelia patens*) and a plethora of other outstanding natives you will reward the environment as well as your conscience.

Many native plants need specific growing conditions, so do your homework to make sure you put the right plant in the right place. For example, dune or beach sunflower (*Helianthus debilis*) likes to grow in a dry area of the garden, clambering over other plants nearby. Don't plant this annual in an area that needs to be kept tidy with regular trimming. Let each plant shine in the allotted space – if the literature states the plant chosen will grow five feet wide and 10 feet tall, provide that space for it. Look at the potted plant overhead and observe that plants grow from the center out.

A good website for reference is the Florida Native Plant Society (FNPS.org). You can look each plant up and learn all about it. It's important to know how much sunlight and soil moisture each plant needs, as well as the eventual mature size. Many people plant shrubs way too close to their house. If a plant gets six feet wide, then you need at least three feet for half of the plant and space to get between the plant and the house for painting or other maintenance.

We have a lovely section of Florida native plants at Edison Ford. I hope you'll visit soon and ask your tour guide to point out the native garden. Members can visit daily at no additional cost, so I encourage membership – and you will get to go to all of the gardens and museums with reciprocal memberships!

I encourage you to spend more time outdoors, looking for these flowers and pollinators. After all, isn't that why we all moved to Florida? I hope to see you soon!

Fun Days This Fall

Nov. 23 To 25 – \$15 Per Day

Come spend your teacher in-service days having fun with friends. Day may include games, activities, crafts, nature walks and much more. Call the center for the day's itinerary. Price does not include field trip cost (when applicable). Hours are from 7:30 a.m. to 6 p.m. Please bring a bagged lunch, snacks and drinks.

Lee County Parks and Recreation is planning Fun Day events from 7:30 a.m. to 6 p.m. Fun Day programs are open to children ages 6 to 13 years old. The Fun Day program at all sites may include organized games, crafts, swimming, nature walks, field trips, and more. Participants must bring lunch, snack, and drinks.

The Seven Sites Offering Fun Day Programs Include:

- Olga Community Center, 2325 S. Olga Dr., Fort Myers
- Estero Recreation Center, 9200 Corkscrew Palms Blvd., Estero
- Karl J. Drews Community Center, 18412 Lee Road, Fort Myers*

- Matlacha Community Center, 4577 N.W. Pine Island Road, Matlacha
- North Fort Myers Recreation Center, 2000 N. Recreation Park Way, North Fort Myers
- Veterans Park Recreation Center, 55 Homestead Road S., Lehigh Acres
- Wa-Ke Hatchee Recreation Center, 16760 Bass Road, Fort Myers

*The Karl J. Drews Fun Day program is for individuals with intellectual and/or developmental disabilities who are ages 6 to 21 and has limited hours of 8 a.m. to 4:30 p.m.

Lee County Parks and Recreation will be following Center for Disease Control (CDC) guidelines by offering reduced camper-to-staff ratios and adhering to the six-foot social distancing requirement. Each site will be disinfected and cleaned frequently and routinely throughout the day. Please no electronics and closed-toe shoes are recommended.

To register online, please visit leeparks.org or call (239) 533-7275.

Town & River Civic Association Inc.		Aug 31, 20
Balance Sheet		
As of August 31, 2020		
Assets		
Current Assets		
Checking/Savings		
First Citizens Bank- Operating	3,499.34	
First Citizens Bank - MMS	70,881.55	
Total Checking/Savings	<u>77,380.89</u>	
Other Current Assets		
Prepaid, Lake Expense	3,284.19	
Prepaid, Other Expense	1,921.85	
Total Other Current Assets	<u>5,206.04</u>	
Total Current Assets	<u>79,586.93</u>	
Total Assets	<u>79,586.93</u>	
Liabilities & Equity		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Annual Dues, Advanced	635.48	
Total Other Current Liabilities	<u>635.48</u>	
Total Current Liabilities	<u>635.48</u>	
Total Liabilities	<u>635.48</u>	
Equity		
Prior Year Fund Balance	56,180.89	
Net Income	22,770.56	
Total Equity	<u>78,951.45</u>	
Total Liabilities & Equity	<u>79,586.93</u>	

Town & River Civic Association Inc.		
Profit And Loss		
August 2020		
	Aug 20	Jan - Aug 20
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,830.00
Income -Voluntary	0.00	25,280.00
Total Income	<u>0.00</u>	<u>36,110.00</u>
Interest Income	0.60	7.13
Total Income	<u>0.60</u>	<u>36,117.13</u>
Expense		
Accounting Fees	315.00	3,065.00
Bank Fees	0.00	6.00
Corp Insurance	228.83	3,310.39
Email Service	243.00	729.00
General Repairs & Maintenance	0.00	149.11
Legal Expense	0.00	151.25
Meeting Rooms	130.69	255.69
Newspaper Postage	138.10	966.62
Office Expense	0.00	252.04
Postage Expense	0.00	113.95
Printing & Postage	0.00	1,308.35
State Fee	0.00	61.25
Secretary Expense	0.00	967.50
Storage Expense	119.79	918.40
Utilities	45.22	311.62
Website Maintenance	40.00	780.40
Total Expense	<u>1,260.63</u>	<u>13,346.57</u>
Net Ordinary Income	<u>-1,260.03</u>	<u>22,770.56</u>
Net Income	<u>-1,260.03</u>	<u>22,770.56</u>

Donna McClung, REALTOR®
Miloff Aubuchon Realty Group
 P: 770.297.0103
 E: DMcClung@MiloffAubuchonRealty.com
 W: MiloffAubuchonRealty.com
 A: 4707 SE 9th PL Cape Coral, FL 33904

Outright Sale Of A Concentrated Stock Position

Presented by Jacqueline J. Lambros, Registered Principal



Most owners of concentrated positions understand the risks inherent in continuing to hold their shares. A significant drop in the price of the issue has the potential to inflict irreparable harm on a portfolio. One guaranteed solution to the problem is to sell the stock. But many owners are wary of the tax implications of implementing this simple strategy and are therefore hesitant to take action. Sometimes, however, the simplest option produces the best result. To determine whether an outright sale is an appropriate solution

for reducing risk, let's review the benefits and downside considerations associated with such action.

Benefits Of Outright Sale

- The risk associated with the position is immediately removed from the owner's portfolio.
- The owner now has available cash to allocate to a diversified portfolio – one that is more appropriate for his or her risk tolerance and financial goals.
- For most taxpayers, long-term capital gain tax rates are still historically low at 15 percent. If the owner is in this 15 percent bracket, selling the position now may make his or her tax bill more manageable than it could be in the future, if rates were to rise.

Downside Considerations Associated With Outright Sale

- Although long-term tax rates may be at historic lows, the sale of low-basis shares can significantly increase the owner's taxable income.

• A very large capital gain may subject the owner to the alternative minimum tax.

• The owner will no longer participate in the appreciation of the sold shares.

• If the owner were to hold the shares until his or her death, the heirs would inherit the position with a step-up in tax basis to the fair market value on the date of the owner's death.

• The sale of a significant number of shares on a public exchange could lead to a decrease in the price of the security.

• If the owner's income exceeds the taxable income thresholds (\$441,450 individual and \$496,600 married filing jointly), the owner will be subject to the higher 20 percent long-term capital gain rate.

• If the owner's modified adjusted gross income exceeds the thresholds (\$200,000 individual and \$250,000 married filing jointly), the owner's capital gains will be subject to an additional 3.8 percent Medicare surtax on investment income.

All information is for the tax year 2020. 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.

Consumer Alerts

Driving For Extra Cash? Check Your Car Insurance First

By Jim Kreidler, Consumer Education Specialist, FTC

With more people seeking delivery services during the coronavirus pandemic, many companies are looking for drivers to shuttle meals, medicine, groceries, and other items to people at home. Before you think about making some extra cash as a delivery driver using your own vehicle, you need to be aware of the insurance pitfalls.

You might think the company you work for will cover the costs of an accident while you're on duty. Right? Wrong. If you're in an accident while making (or returning from) a delivery in your own car, you may be personally on the hook for the car repairs and medical bills — both for yourself and anybody else involved in the accident. Many delivery companies, ride sharing services, and restaurants don't cover those costs.

You might also think your car insurance covers you. Right? Wrong again. Most auto insurance policies do not cover the business use of your own personal vehicle. That means you

might have to pay for medical care and car repairs out of your own pocket.

Before you become a delivery employee or gig worker, here are some things to consider:

Ask the delivery company or restaurant if they have insurance that covers you. Get a copy of the policy. Some delivery companies give you no coverage. Others might pay for your personal insurance deductible or claims over a certain amount. Or, they may cover only damages caused while you're on the way to make a delivery, but not while you're coming back or waiting for your next delivery.

Ask your auto insurance company if your policy covers driving for work. Some insurance companies are responding to the coronavirus pandemic by extending coverage to customers who are using their personal vehicles to make deliveries.

If your personal auto insurance policy doesn't cover business use, you may need a commercial auto policy. Commercial policies cover business uses, like delivering food, packages, or driving for a rideshare company.

Earning money is hard enough. You don't want a surprise accident to cost you money while you're hustling to make it.

Oktoberfest 2020

Our annual Oktoberfest has been postponed this year amid concerns about the spread of the coronavirus and in accordance with



large gathering directives from Governor DeSantis. In these uncertain times, the health and safety of our members and community weigh heavily in all decisions made and we are hopeful to safely bring this event back in the first quarter of next year.

Please visit our website www.capecoraloktoberfest.com for further announcements.

German American Social Club Board of Directors

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

Word Scramble Solution from page 2

Domestic	Panther	Jaguar	Ocelot
Lion	Leopard	Lynx	Wildcat
Tiger	Puma	Cheetah	Bobcat

Crossword Solution from page 2

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

Sudoku Puzzle Solution from page 2

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

Become A Part Of History

Upcoming National Museum To Honor All Soldiers

If you or someone you know is a soldier, Army veteran, Army family member or other proud military supporter, you can become a permanent part of history at the National Museum of the United States Army.

A historic project led by the Army Historical Foundation and the U.S. Army, the museum is going up at Fort Belvoir, Va., just south of Washington, D.C.

“We are proud to build a national museum that will tell the history of the Army – and our nation – through the eyes of American soldiers,” said Foundation President U.S. Army Retired Lt. Gen. Roger Schultz. “The timeline for opening the museum was delayed because of the COVID-19 pandemic, but we promise it will be worth the wait.”

To be included in the museum’s story, soldiers and Army veterans can submit their stories of service in the Registry of the American Soldier, which will be one of the largest collections of American soldier profiles ever assembled. Stories can also be submitted on a veteran’s behalf, at no cost. The foundation currently features the registry on its website and the collection will be made available on kiosks in the museum. Stories can be submitted at www.armyhistory.org/the-registries/.



Members of the Army community can also be a permanent part of the museum by ordering a customized commemorative brick to be laid on the grounds of the museum. More than 8,000 bricks have already been installed, honoring soldiers from all 50 states. Among the bricks are those for such well-known Army veterans as Senator Bob Dole and General Eric Shinseki. Individuals and organizations can order bricks at www.armyhistory.org/bricks.

To stay up to date on the project, including announcements about opening day, visit www.armyhistory.org.

From The Desk Of Sheriff Carmine Marceno

As your sheriff, I am always concerned about your safety and well-being and that includes keeping you informed about scams circulating in our area.



Like me, you probably receive dozens of emails each day that fill up your inbox with junk. Unfortunately, some of these emails are craftily designed by scammers to trick you into either giving out your personal information or draining your hard earned cash from your bank account.

Recently, scammers targeted a 96-year-old woman with an email claiming that her Amazon account had been hacked and was being used to fraudulently purchase merchandise. In order to protect her account, the email instructed her to contact the number listed in the email. Although the woman did not have an Amazon account, she followed the fraudster’s instructions and called the listed number, which linked her directly to the con artist. In turn, he convinced her to purchase \$3,400 in gift cards, then quickly transferred the loaded money off of the cards and into his pocket.

You should be aware that this scheme, known as “phishing,” may have subject lines in the email aimed at grabbing your attention such as, “your recent order cannot be processed due to problems with your method

of payment,” or “your account has been hacked and your password changed,” or “you have a package ready to be delivered, please download the attachment to confirm your delivery address.”

To keep from becoming a victim of this clever scheme, I recommend you follow these safety tips:

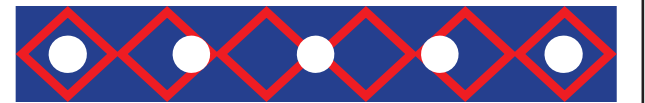
- Be on the lookout for unofficial email addresses in the “from” section. For instance, if you receive an official email from Amazon it will always come from @amazon.com.

- Never purchase gift cards for anyone you do not know. Gift cards are like cash and scammers regularly use them to steal your money. Once you buy the card, the cyber thief will ask for the card and PIN numbers, which gives them immediate access to the money you loaded onto the card.

- If an email appears suspicious do not open or respond. Simply hit the delete button.

You can report an Amazon “phishing” scam in the following ways:

- Call (888) 280-4331 or forward the fraudulent email to stop-spoofing@amazon.com.
- Call the Federal Trade Commission at (877) FTC-HELP or online at ftc.gov/complaint.
- Call the Lee County Sheriff’s Office fraud line at (239) 258-3292.



SANIBEL HISTORICAL MUSEUM AND VILLAGE

OPEN OCT. 20

Preserving & sharing Sanibel history

Nine buildings moved from their island sites

A Yelp 5 Star Museum Destination

Volunteer docents share stories of Sanibel from Calusa and Spanish eras to early pioneer families.

Tues-Sat 10am - 4pm • Tours at 10:30am and 1:30pm

950 Dunlop Road • 239-472-4648 • sanibelmuseum.org






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  www.pieroneyachtcharters.com

Catch The Action

October On The Water

By Capt. Bill Russell

As the water temperatures of Southwest Florida begin to drop, large schools of baitfish make their migration south through our waters from the northern gulf. Many predator fish are on the move south as well. Combined with our resident species, October presents good fishing for a variety of species.

You can target a specific fish or just cast in the midst of a feeding frenzy where you might be surprised what you hook into. At times, a host of species are ganged up on the same bait pod, it's common to catch a half dozen or more different species from one area. It's likely that larger fish are lurking as well, keep a heavy rod rigged and ready for that cobia, tarpon, shark, or whatever else might make a presence. While targeting a specific species of fish can become challenging and often frustrating, taking advantage of whatever might be feeding around bait schools will give you plenty of action and fun. Plus, that elusive fish that you were targeting might just show up when least expected.

Offshore, look for bait balls from just a few feet of the beaches out into the gulf about as far as you dare to travel. Birds are the best indicator to locate the schools, watch for terns, gulls, or other birds grouped up and dipping to the water. Look for what appears as rain (baitfish) on the water, watch for feeding activity and the torpedo shapes of mackerel skyrocketing from the water. Artificial reefs are some of the best areas to concentrate your efforts. It's common to catch king and Spanish mackerel near the surface or drop a bait to the bottom for snapper and grouper.

Inshore, watch for the same key signs when over open water or deeper grass flats. Also, in the deeper water, a pod of dolphin hanging around an area is a great indicator of fish. Along shorelines and areas of shallower water you



will also notice schools of nervous bait and possibly fish busting them at the surface. This is where you can expect to catch snook, redfish, snapper, and some big trout. Don't ignore mullet schools, there is almost always something hungry and often big, either mixed in or hanging around the perimeter of the schools. Large trout and redfish look for food flushed out from the schooling mullet, and there is the possibility of a large shark cruising around the perimeter of the schools, often in only a few feet of water. If you are a wade fisherman take note and keep your eyes open.

As inshore water temperatures drop, big redfish will devour anything in their path. Often there may be several hundred or more working across the shallows on an eating mission. Fishing for the big bull reds will peak in October as they begin their migration offshore once the first real cold fronts of the season begin to drop down from the north. Exactly when that will be only time will tell, if the weather remains mild the big fish can entertain us throughout the entire month.

Mangrove snapper fishing was great all summer inshore. Many will make their way offshore as it cools down. Look

for artificial reefs and ledges or hard bottom in depths from thirty to fifty feet to hold concentrations of fish. Snapper should be holding in and around the gulf passes. Live shrimp with light tackle is the best way to go and, if you are anchored, a chum block is a great idea. Always have a heavier rig in the rod holder with a live flatlined bait. You never know when a big cobia or some other species might come in to play.

Last year was a good one for sheepsheads and we should begin to see them later in the month. As they move in from the deeper gulf, there could be some big ones mixed in with the snapper. Sheepsheads will not eat any type of fish, live or dead, shrimp is the go-to bait for most anglers.

Remember to keep updated on current fishing regulations for the area you fish. Snook, sea trout, and redfish remain catch and release only from the Pasco-Hernando county line up around Tampa, south to Gordan Pass in Collier County. This closure is due to the devastating fish kills we experienced a few summers ago. No harvest will allow the stocks to rebuild quicker. You can still enjoy some great catch and release fishing of all three species, they just need to be released as quickly as possible.

October is one of the best months of the year to fish. With great weather and not a lot of fishing pressure, we can expect days where fish are hungry and aggressive. If you are fishing or just spending time on the water this is a great month.

For charter information, please contact us at Gulf Coast Guide Service and "Catch the Action" with Capt. Bill Russell. Call or text (239) 410-8576, 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."

McGREGOR DENTAL WANTS YOUR SMILE!

**NEW PATIENT
SMILE SPECIAL**
Cleaning, Oral Exam
& B.W. X-Rays
\$225.⁰⁰ Value
NOW \$79.⁰⁰

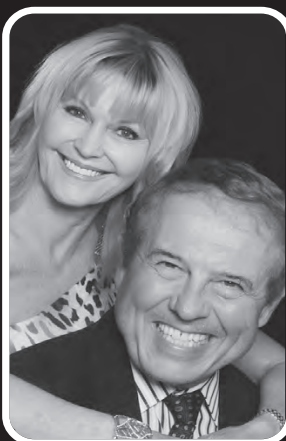
WILLIAM SHORACK D.D.S.

- 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!



The patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for another service, exam or treatment that is performed as a result of and within 72 hours of responding to the ad for the free, discounted fee, or reduced fee service, exam, or treatment. Cannot be combined with any other discount.

Seabreeze Communications

For Advertising Rates

Please Visit Our Website

seabreezecomunications.com

Or Call **239.278.4222**

SHARKEY'S PATIO WINDOWS & SCREENS, INC.

- Acrylic Enclosures/ Sunrooms
- Electric Storm/ Shade Screen
- Front Entryways
- Accordion/Electric Shutters

239-699-4316

Lic. #SCC131151727

Free Home Pick-up & Next Day Delivery!

Extra service ... no extra cost

239-567-1468



**DRY CLEANING
TO-YOUR-DOOR**

You'll Love Being Taken To The Cleaners™
www.DCTYD.com

Are you planning a special event?
Come see how we can help!

**October
Grand
Opening**

**20% off
w/ad**

IV Gifts &
Affordable Weddings

...A TRULY UNIQUE GIFT EXPERIENCE...SO UNIQUE, YOU WILL WANT TO KEEP GIVING!

Unique Gifts & Décor
Wedding Rentals
Holiday Gifts
Gift Wrapping Services

All Occasions Unique
Gift Packages
Special Events

Holiday Decorations
One Stop Gift Shop
Gift Shipping Services

THANKSGIVING & CHRISTMAS HOLIDAY DÉCOR ITEMS

Available for rent – outside front door area, porches, Inside, Centerpieces – Fully decorated Christmas Trees

COMPLETE PACKAGES AVAILABLE FOR SALE OR RENT

Holiday Decorations – Halloween, Thanksgiving, Christmas, New Year's, Valentine's Day, Memorial Day, 4th of July, and much more!

IV Gifts & Affordable Weddings is a subsidiary of IV Nails & Spa. New Salon Customers receive 20% off with this ad

16205 S. Tamiami Trail Unit 2, Fort Myers 239-333-4900 www.ivgaw.com

Balloon Center
All sizes, All Occasions
All Colors!

**Party Supplies
Planning & Decorating**

Christmas Trees!
Fully Decorated
Sale or Rent!

Delivery & Pick-up
Available Naples, Fort
Myers, Cape Coral, Lehigh
Acres! Home or Business

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

Please contact the Director responsible for your street regarding any issues related to Town & River.

Owner Contact Information Request

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

For improved communications, please update your contact information.
 Please [PRINT] complete the following.

Name(s): _____

Town & River Address: _____

Full Time Resident: ___ Seasonal Resident: ___ My Property is Leased ___
 If not full-time, other address, including zip: _____

Telephone Number(s): _____

Email Address: _____

Association members in good standing, who have submitted their contact information, and have agreed to have their contact information published in the online directory, will be issued a password to access the online directory. Otherwise, the information submitted is for board use only. If you agree to your contact information being included in a Town & River Directory, accessible by a password, please check either: ___ Yes or, ___ No
 If "Yes", please check the information you agree to be included in the Directory:
 ___ Names ___ Town & River Address ___ Other Address ___ Telephone Numbers
 ___ Email Address

Signature: _____ Date: _____

Elevating Service From The Roadhouse To Your House . . . How Would You Like Your Home . . .



14530 Ocean Bluff Dr. Meticulously maintained private couple retreat. Just under 3000 sqft. Offering 3 bedrooms plus den, 2.5 baths, over sized garage with full third space and storage. Indoor-outdoor flow leading to private pool and spa nestled amongst mature trees and greenery. Offered at **\$825,000**



11037 Harbour Yacht Ct. #202 Mariposa at Gulf Harbour. Recently updated second floor unit, Move in ready & Fully Furnished offering over 2,200 sqft with 3 bedrooms & Den, 2 bath, and attached garage. Offered at **\$430,000**

IONA/McGREGOR SPECIALISTS



MARC NEELEY
 234-841-4428



SHERRI NEELEY
 239-841-4505



LISA NEELEY CAPOZIO
 239-560-2688



NEELEY TEAM
 LUXURY REAL ESTATE

239.841.4428
 neeleyteam.com
 realestate@neeleyteam.com

Gulf Harbour
 PROPERTIES, LLC
 Gulfharbourproperties.com



15301 McGregor Blvd
Ft Myers, FL 33908