

Amazing Transformation

Your association worked closely for months with Bonnie Grossmann, on Julie Ann Court, to develop a plan for bringing the home's landscaping up to Town & River standards and thereby maintain property values. Part of this initiative involved meeting with Bonnie and her chosen landscaper to assure we were all on the same page. In decision making, Bonnie had to include time for the Lichtcsien family, the other owners of the property, to give approval on their

portion of the significant sum in landscaping. The effort began this summer and culminated in the "after" photo. The front of the property was also professionally landscaped. Bonnie's departed partner, Harry Lichtcsien, was featured in an article written by Bonnie in the March issue of this newsletter (available on at www.townandriverfl.com). Your association extends its sincere appreciation to Bonnie for her successful efforts to improve this property.



Before



After

2021 Town & River Annual Meeting

Join Us In Person

Thursday, Jan. 21, 2021
Registration 6:30 p.m., Meeting 7 p.m.
Faith United Methodist Church
Family Life Center
15690 McGregor Blvd., Fort Myers, FL 33908
Social distancing and masks required.

Or Join Us On Zoom

Town & River is inviting you to a scheduled Zoom meeting.
Topic: 2021 Annual Meeting
Time: Jan 21, 2021
6:30 p.m. Eastern Time (U.S. and Canada)
Join Zoom Meeting
<https://zoom.us/j/4821270922>
Meeting ID: 482 127 0922

Board Of Directors Meeting Minutes [Unapproved]

Thursday, October 8, 2020

Call To Order – Treasurer Gary Hudson called the meeting to order at 6:30 p.m.

Officers, Directors, & Residents Present

A quorum was established. Present: Directors Marge Byrne, Rick Chubb, Kay Gloris, Myriam Lentz, Martha Smith & Executive Secretary Sally Stigler. Absent: Directors Roy Benton, Rick Ginsburg, Carol Notes, Joe Tomaino & President Mark Generales & Secretary Renee Notes.

Approval Of Minutes – September 10, 2020 minutes were not available for review & approval.

Treasurer's Report – Gary Hudson

Gary emailed September financial statements & supporting documents to Board Members prior to the meeting. With no questions presented, the financial report was accepted & approved by motion as submitted.



The monthly financial statements may be accessed on the association's web site www.townandriverfl.com.

Property Litigation Discussion – Gary Hudson

The association received correspondence in September from an attorney representing a Town & River homeowner. The client, through the attorney, is demanding that the association "cease and desist its improper attempts at enforcement against my client in relation to the hedges(s) on the Property and demands that the Association grant my client a variance for same." The correspondence also included a records request. The association's legal counsel responded to the homeowner's attorney in a timely manner, indicating where records were located and executing an agreement to mediate. The cost of mediation would be split 50/50 between the property owner & the Association.

"Solid hedge" is not defined in the Amended, Restated, and Combined Deeds of Restriction (ARCDOR). Section 3(E) states in part: "Walls or fences of solid construction and solid hedges in the rear set back of waterfront lots

shall not exceed three (3') feet in height." Note: per Lee County Code, rear setback for waterfront lots is 25' The board discussed several possible definitions of "solid hedge" including:

- A living fence made of closely planted bushes, which, as they grow and get trimmed and shaped, form a wall of green.

- A line of closely spaced plants, planted or grown so close together that you cannot push through them easily

Following discussion, the board adopted the "living fence" definition to guide its enforcement responsibilities.

Adjournment

With no further business, the meeting was adjourned by motion at 7:30 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, November 12, 2020 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler,
Executive Secretary

2020 Festival Of Trees

Thursday, Dec. 3 Through Sunday, Dec. 8

The 14th Annual Festival of Trees returns to the Sidney & Berne Davis Art Center! Experience the beautiful trees decorated by local business to raise money for Goodwill of Southwest Florida and SBDAC. See these gorgeous creations beginning on Dec. 3. Admission: \$2 (under 12 enter free).



Festival Of Trees Viewing Times:

Thursday, Dec. 3 – 11 a.m. to 9 p.m.
Friday, Dec. 4 – 11 a.m. to 11 p.m.
Saturday, Dec. 5 – 10 a.m. to 11 p.m.
Sunday, Dec. 6 – 11 a.m. to 6 p.m.

2020 Festival Of Trees Event Information

Wreath Lighting And Nowhere Band Concert: Friday, Dec. 4 – 7 to 11 p.m.

Another beautiful holiday tradition in the River District brings Christmas to the River District. At 7 p.m. join the Mayor and Santa as they lead the stroll down First Street to the art center to light the giant wreath and pick the winner of the Mayor's Choice tree at the festival. The fun continues with a concert by The Nowhere Band on the steps of the art center. Southwest Florida's premiere Beatles tribute band will delight fans of all ages with a special holiday show.

Santa's Block Party: Saturday, Dec. 5 – 10 a.m. to 2 p.m.

\$6 per child for workshop. (Adults attend workshop for free with child/children.) Tickets available at the door.

Join Santa for fun, food, and holiday festivities! Santa's Block Party offers workshops where kids can make arts, crafts, holiday cards and decorate their own cookie.

Tree Raffle Drawing: Sunday, Dec. 6 – 4 p.m.

Proceeds benefit the Southwest Florida Goodwill Foundation, 5100 Tice Street, Fort Myers, FL 33905 and the Sidney and Berne Davis Art Center.

Winner selection to be held via random drawing on Sunday, Dec. 6 at 4 p.m. Each Festival of Trees raffle winner will receive one of the fully-decorated raffle trees, each valued at a minimum of \$500.

Prize selection is determined by ticket holder at time of raffle entry. Each prize tree will have a separate raffle entry box which corresponds to that prize tree only. Prize selection is determined by ticket holder by depositing entry ticket in the selected tree's entry box. Prize selection cannot be changed once raffle entry ticket has been deposited. Prizes are provided by the Southwest Florida Goodwill Foundation and in-kind tree sponsors.

Are You Liable For Spousal Debt?

By Jacqueline J. Lambros, Registered Principal



“What’s yours is mine and what’s mine is yours” is a typical mantra of married couples. But when it comes to debt, that saying can be scary. Fortunately, the general rule is that spouses are not responsible for each other’s debts (in the legal sense, of course).

Therefore, when agreeing to assume a liability, the borrower’s spouse can usually rest assured he or she will not be held responsible if the borrower is unable to meet his or her obligations.

There are caveats to this general rule, however. Below, you’ll find an overview of the legal intricacies and potential pitfalls associated with spousal debt, as well as situations where you may need to be prepared to take on liability.

Community Property States

If you and your spouse reside in a community property state, your debts are likely to be considered owed by both of you, regardless of who signed for the loan. As of 2019, there are nine community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. A few important rules apply in these states for student loans in particular:

- **Federal student loans:** If you or your spouse take out a federal student loan after getting married, the debt will likely remain the responsibility of the borrower, regardless of the state you live in.
- **Private student loans:** Married borrowers should be far more careful when taking out private student loans, as these loans are more likely to be subject to community property legal standards.
- **Loans incurred before marriage:** If you or your spouse incurred your student debt before entering the marriage, joint liability would likely not attach to the loans, regardless of whether they’re federal or private.

Liability And Joint Debt

You may run into situations where you have unwittingly assumed liability for the debt of your spouse. If you cosigned a loan with your spouse, then you may have assumed liability for the debt if your spouse is unable to pay. In that case, if your spouse completely discharges the debt in bankruptcy, the creditor could pursue legal action against you to recover the debt. This is the primary reason you should avoid cosigning for your spouse’s debt whenever possible.

In addition, if you and your spouse decide to enter into a

joint debt, then, typically, you both are “joint and severally liable” for the spousal debt—meaning the creditor can come after one or both of you for the full amount owed.

If enabling joint use of a credit card is the goal, consider appointing one of you as the primary cardholder and the other as an authorized user of the account. An authorized user has no liability for the debt associated with the account but has the authority to make purchases and have his or her own card. While both spouses typically do not need to sign to be liable on a debt (other than for a home mortgage), it is sometimes necessary to increase a credit limit or in cases where one spouse is unable to obtain the credit on his or her own. In such cases, the cosigner must consider whether it is necessary to obtain the credit and fully understands the implications of his or her signature.

Student Loan Repayment

If you are looking into federal income-based student loan repayment options, be aware your spouse’s signature is usually required. Your spouse should be sure to carefully read anything he or she signs related to a loan, but, typically, the lender requires a spouse’s signature for verification of income purposes only, not to impose liability upon the spouse for the debt.

Divorce

When finalizing a divorce, a judge can order the split of not only the marital assets but also the debts of the parties. Generally, if a spouse has incurred a debt individually, that debt will remain with the person who incurred it;

however, the judge may award assets disproportionately to the individual with the higher indebtedness if the judge determines fairness demands it or that the debt was incurred to benefit the marital household. In the case of joint debt, a judge can order that only one spouse is responsible for the debt, notwithstanding that both spouses are legally liable to the creditor.

Creditors are not bound by the terms of a divorce decree and are free to pursue an individual for a debt that a judge has ordered the individual’s former spouse to pay. If a spouse was ordered by a judge to pay a joint debt, however, and then files for bankruptcy, the bankrupt spouse is typically unable to discharge his or her obligation to the former spouse to satisfy the debt.

The More You Know

The combination of marriage and debt can become complicated. But understanding the rules regarding spousal debt and any potential liability you may face can make navigating these situations that much easier. As always, whether you’re going through a divorce, trying to manage student loans, or dealing with all of the above, seek advice from a trusted professional.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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Catch The Action

December On The Water

By Capt. Bill Russell

December brings cooler days around Southwest Florida and a change in the way many of us fish. As temperatures drop it will push small baitfish south to warmer waters. As this occurs, shrimp becomes the primary diet for many fish through the winter months. There are not many fish in our coastal waters that won't eat a shrimp; in fact, shrimp is the mainstay for most inshore species diet, especially through the cold months.

The last month of 2020 kicks off that time year for targeting sheepsheads. Big pre-spawn fish arrive in good numbers inshore and in nearshore gulf waters. Unlike the northern species of the same name, our saltwater sheepshead is excellent on the table. Look for fish, with many scaling over 5 pounds hanging around structure. These areas may include, dock and bridge pilings, rock jetties along the beach, oyster bars, creeks, and submerged structure. Offshore, on good weather days fish artificial reefs that dot our coast in 20- to 40-foot depths.

Pompano are similar to sheepsheads in the fact that they will not eat any type of baitfish, but feed primarily on small crustaceans including shrimp, crabs, sand fleas, etc. Quarter- or eighth-ounce nylon jigs tipped with a small piece of shrimp can be deadly on pompano when properly bounced across the bottom. Popular colors are white, pink, and yellow. Silly, crazy, or hard-bodied pompano jigs have gained a lot of popularity over the years and are a great choice. Live shrimp suspended near the bottom under a popping cork is a good option as well. Both sheepsheads and pompano have relatively small mouths, so it is important not to use a large hook. If you are unsure of the size, stop in at your local tackle shop and let them hook you up. I prefer 1/0 Owner Mutu Light circle hooks.

Snook, redfish, and sea trout seasons remained closed. Snook will transition to deeper protected waters over the month where they spend the winter. In season or not, snook are always a blast to catch, just make sure and release them quickly. Extreme low tides over the winter months offer good sight fishing opportunities for redfish throughout the inshore grass flats. School size sea trout are plentiful over grass bottom in 3- to 7-foot depths. Live shrimp or Berkley Gulp shrimp

suspended under a rattling or popping cork will get their attention with an occasional twitch of the rod tip to activate the bobber.

Many anglers look to take advantage of nearshore reefs on good weather days. Many of the snapper that frequented the inshore waters through the warmer months relocated offshore and have grown larger. Bottom fishing with a shrimp/jig combination or shrimp on a knocker rig will get attention from tasty fish including mangrove and land snapper, sheepsheads, Key West grunts, and possible hog fish, permit, and more. Larger fish including cobia, king mackerel, barracuda, sharks, and others could show up at any time offshore. Bottom fish with light tackle but keep a heavier rod at the ready.

Visit www.myfwc.com for all current Florida fishing regulations.

Finally, we reached the last month of 2020. A year I believe most of us would like to put behind us. Despite all the craziness of the year, fishing remained good in Southwest Florida throughout. Thanks for taking the time to read this column. Everyone have a safe and happy holiday season as we look forward to the new year.

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."



From The Desk Of Sheriff Carmine Marceno

The holidays are quickly approaching and that means you will likely be purchasing gifts online. Although it's convenient to buy products online and have them shipped directly to your front door, there is always the possibility your purchases could be stolen by "porch pirates" if left unattended outside your home.



As you anxiously wait for your treasures to be delivered this holiday season, I strongly encourage you to follow the tips below to protect your goods and keep porch pirates at bay:

- Use outdoor security cameras. For maximum theft deterrence, make sure your outdoor security cameras are highly visible and clearly pointed at the package drop-off area.
 - Have your package delivered elsewhere, such as your place of employment, an Amazon delivery site, P.O. Box or FedEx/UPS location.
 - Request that deliveries require a signature.
 - Subscribe to delivery alerts. All major delivery services offer some kind of notification service for package updates.
 - Ask a trusted neighbor to keep an eye out for your delivery and secure it for you until you get home.
 - If you capture a porch pirate on your security camera, call us at (239) 477-1000 to report it.
- I'm confident that by taking a few simple precautions and installing the right home security technology, you can make it much more difficult for thieves to do their dirty work. Let's work together to keep Lee County safe!

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Holiday Nights Are Open At Edison And Ford Winter Estates

On Friday, Nov. 27 at 6 p.m., Edison and Ford Winter Estates kicked off the 45th Holiday Nights celebration with the annual tree lighting ceremony. The event offers visitors an impressive light show with several new displays. This year's theme is "Sounds of the Season" and will incorporate musical elements. The event is sponsored by FPL, Sanibel Captiva Community Bank and Sunbelt Rentals.

The annual tree lighting took place at the base of the historic Mysore fig, on the Henry Ford property. The tree is lit with thousands of animated lights choreographed to holiday music. The lights reach high up into the branches of the tree and extend onto the ground around it. The Ford property offers ample room for visitors to spread out and social distance.

This year, Holiday Nights will be open Christmas Eve and New Year's Eve. Through Jan. 3, 2021 guided Holiday Tradition Tours will be offered at 6 and 7 p.m. every night and visitors can also take self-guided tours of the site. Guided, Inside-the-Homes tours will be offered on Dec. 2, 9 and 16 for a special up-close look at the homes' interiors.

Families can stroll through the Children's Tree Trail, which features dozens of trees decorated with handmade ornaments from Lee County school children. This year, the tree trail will be displayed along the Ford property, where visitors will have room to adequately social distance. A video message from Santa will be shown in the caretaker's house and carolers will stroll the grounds on select nights.

There will be a special Holiday Tea with Mina Edison and Clara Ford on Dec. 3 and 17 at 6:30 p.m. in the River Pavilion. Mina and Clara will talk about their favorite holiday traditions and tea, lemonade and cookies will be served. After the tea, visitors may stroll the beautifully decorated grounds. Space is limited, so

registration is required. Tickets for the tea are \$15 for Edison Ford members or \$35 for nonmembers and include general admission to Holiday Nights.

The Ford Cottage Shoppe, Museum Store and Garden Shoppe will be open until 9 p.m. every night and will be stocked with unique gift items for that hard-to-buy-for loved one. Refreshments will also be available for purchase. Masks are required during Holiday Nights.

Holiday Nights tickets for adults are \$20; teens (ages 13 to 19), \$10; children (age 6 to 12) are \$2; and Edison Ford members get in free. Guided Holiday Tradition Tours are \$30 for adults, teens are \$25, children are \$18 and \$10 for Edison Ford members. Inside-the-Homes Holiday Tours are \$50. Lee County residents with identification will receive \$5 off Holiday Nights admission on Monday nights. To purchase tickets or view the nightly schedule, visit the website at www.edisonford.org.

About The Edison And Ford Winter Estates

Edison and Ford Winter Estates is the internationally known winter homesite of Thomas Edison and Henry Ford. More than 220,000 visitors walk through the location each year from all around the globe. The organization has received many awards, including the



Visitors admire the decorated homes and gardens during Holiday Nights.

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 Research 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.

| Town & River Civic Association Inc. | | Oct. 31, 20 |
|--|------------------|-------------|
| Balance Sheet | | |
| As of October 31, 2020 | | |
| Assets | | |
| Current Assets | | |
| Checking/Savings | | |
| First Citizens Bank - Operating | 4,896.62 | |
| First Citizens Bank - MMS | 64,882.68 | |
| Total Checking/Savings | <u>69,779.30</u> | |
| Other Current Assets | | |
| Prepaid, Lake Expense | 5,241.06 | |
| Prepaid, Other Expense | 1,384.19 | |
| Total Other Current Assets | <u>6,625.25</u> | |
| Total Current Assets | <u>76,404.55</u> | |
| Total Assets | <u>76,404.55</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 | 19,588.18 | |
| Total Equity | <u>75,769.07</u> | |
| Total Liabilities & Equity | <u>76,404.55</u> | |

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| Town & River Civic Association Inc. | | |
|-------------------------------------|------------------|------------------|
| Profit And Loss | | |
| October 2020 | | |
| | Oct 20 | Jan - Oct 20 |
| Ordinary Income/Expense | | |
| Income | | |
| Income - Mandatory | 0.00 | 10,830.00 |
| Income - Voluntary | 0.00 | 25,400.00 |
| Total Income | <u>0.00</u> | <u>36,230.00</u> |
| Interest Income | 0.55 | 8.26 |
| Total Income | <u>.55</u> | <u>36,238.26</u> |
| Expense | | |
| Accounting Fees | 315.00 | 3,695.00 |
| Bank Fees | 0.00 | 6.00 |
| Corp Insurance | 228.83 | 3,768.05 |
| Email Service | 0.00 | 729.00 |
| General Repairs & Maintenance | 0.00 | 149.11 |
| Legal Expense | 643.80 | 1,125.05 |
| Meeting Rooms | 0.00 | 255.69 |
| Newspaper Postage | 138.28 | 1,243.00 |
| Office Expense | 0.00 | 324.04 |
| Postage Expense | 0.00 | 113.95 |
| Printing & Postage | 138.65 | 1,447.00 |
| State Fee | 0.00 | 61.25 |
| Secretary Expense | 345.00 | 1,312.50 |
| Storage Expense | 119.79 | 1,157.98 |
| Utilities | 45.22 | 402.06 |
| Website Maintenance | 40.00 | 860.40 |
| Total Expense | <u>2,014.57</u> | <u>16,650.08</u> |
| Net Ordinary Income | <u>-2,014.02</u> | <u>19,588.18</u> |
| Net Income | <u>-2,014.02</u> | <u>19,588.18</u> |

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239-267-4547

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239-431-6807

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.

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: _____

Attention: Members in good standing (paid dues and have no outstanding unresolved violations), 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. **An email address is required to access the online directory. EMAIL ADDRESSES WILL NOT BE PUBLISHED IN THE ONLINE DIRECTORY UNLESS YOU GIVE YOUR PERMISSION BELOW.**

Otherwise, the information submitted is for board use only.

If you agree to have your contact information included in a Town & River Directory, accessible by a password, please initial 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 # ____ Email Address

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- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000

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- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$12,000

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

Volunteers Impact The Arts

Volunteers Welcome! Be Part Of The Arts!

ArtFest Fort Myers, Southwest Florida's premier fine art festival is recruiting volunteers to join our dynamic team supporting this award-winning festival. "Our volunteer team comes from all walks of life," explains Sharon McAllister, executive director "and they have fun working together festival weekend, to ensure that festival attendees, professional artists, our generous sponsors and VIPs all have a great experience at ArtFest Fort Myers."



The arts are a vital part of a complete community enhancing everyone's quality of life and creating significant economic impact. Dedicated volunteers who make all the magic happen sustain arts' vitality. ArtFest Fort Myers welcomes diverse volunteers – those who are with us on festival weekend for four hours and those looking for more year-round involvement.

Festival weekend volunteers work a minimum four-hour shift festival Feb. 6 and 7, 2021. Volunteers can choose to interact with the professional artists, sell commemorative shirts and posters, assist in the children's Art Yard, staff the VIP Club, get our Publix Run to the Arts 5K off to a great start or select one of dozens of other volunteer assignments.

But wait – what if you want to attend ArtFest Fort Myers and not be tied down as a volunteer? We have a great option for



you, volunteer pre-festival being involved with the festival setup days. Join us Thursday or Friday in roles such as site decorating or artist/volunteer hospitality. We hire professional labor crews for the heavy lifting, but you will be out and about decorating the art festival site and supporting setup crews.

There is truly something for everyone. And of course, ArtFest Fort Myers has many new safety protocols to create a socially distanced crowd and keep everyone participating masked, socially distanced and hand sanitized.

Volunteer perks include reserved parking, ArtFest Fort Myers volunteer T-shirt based on 2021 commemorative artist, snacks and water, enjoying talented artists from across the country and meeting more great volunteers!

Do you and your friends want to have an amazing opportunity to make a difference in our community? Sign up to volunteer over ArtFest Fort Myers weekend – Feb. 6 and 7, 2021. Visit

ArtFestFortMyers.com and click the volunteer button. Choose any available volunteer job that interests you – it is first-come first-served so sign up early to get your top-choice assignment! And no worries, there is no experience required – your smiling face, fun attitude, mask and some walking shoes are all that is needed!

Plan now to join ArtFest Fort Myers in the downtown Fort Myers River District as we make art come to life on Feb. 6 and 7, 2021. Enjoy the experience with over 200 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.

For more information visit ArtFestFortMyers.com or contact us at (239) 768-3602 or info@ArtFestFortMyers.com. Like us on Facebook. Follow us on Instagram. Tag us #artfestfm.

What: Volunteer with Southwest Florida's premier art festival

When: Four-hour shifts Feb. 6 and 7, 2021. Saturday, 8:30 a.m. to 5 p.m. and Sunday, 9:30 a.m. to 4 p.m. or pre-festival shifts Feb. 4 and 5.

Where: Downtown Fort Myers River District on Edwards Drive

How: ArtFestFortMyers.com and click volunteer button

Perks: T-shirt; reserved parking; snacks and water; great artists; fun volunteers

Parking: Reserved just for volunteers – best perk of all!

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 Hideaway Country Club, 5670 Trailwinds Drive, Fort Myers, FL 33907. Meetings begin at 11:15 a.m. with a short social period followed by sit-down lunch at noon and then an informative speaker program. Within the organization are various interest groups for members' participation. Membership is open to both year-round and seasonal residents. We welcome you to visit Montage for a luncheon.

Our next meeting takes place on Thursday, Dec. 17, (changed to third Thursday due to the Christmas Eve holiday). We are not planning a featured speaker this month, but we promise a unique holiday activity. We are encouraging all attendees to dress in holiday attire or holiday colors.

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) 703-7787. Reservations cut-off to attend this meeting is Thursday, Dec. 10 at 12 p.m.

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Lee Health Stresses The Importance Of Getting Flu Vaccine During COVID-19

In the United States millions of people get the flu every year, hundreds of thousands of people are hospitalized and thousands to tens of thousands of people die from flu-related causes. Enter COVID-19 and you have a perfect storm for the upcoming flu season. For this reason, Lee Health is reminding local residents of the importance of getting a flu vaccine before flu viruses begin to spread throughout the Southwest Florida community.

“Due to the coronavirus, this flu season will be unlike any other that we have experienced in the past,” said Alex Daneshmand, D.O., MBA, FAAP, chief quality and patient safety officer at Lee Health. “Although we have been trending downward with COVID-19 cases, we don’t know what is going to happen as we move into fall and winter. Getting a flu vaccine is more important than ever as we want to take every precaution to protect ourselves and our community.”

Flu vaccines have been shown to reduce the risk of flu illness, hospitalization and death while also saving valuable health care resources for COVID-19 patient care. Studies have shown that many at higher risk from flu also seem to be at higher risk from COVID-19, including pregnant women, people with chronic conditions such as asthma, diabetes, heart and lung disease, and those 65 years and older.

The flu is spread by airborne respiratory droplets and contaminated surfaces. The Centers for Disease Control and Prevention (CDC) recommends that everyone six months and older get a flu vaccine. Last season, the CDC estimates that fewer than half of Americans got a flu vaccine and at least 410,000 people were hospitalized from flu.

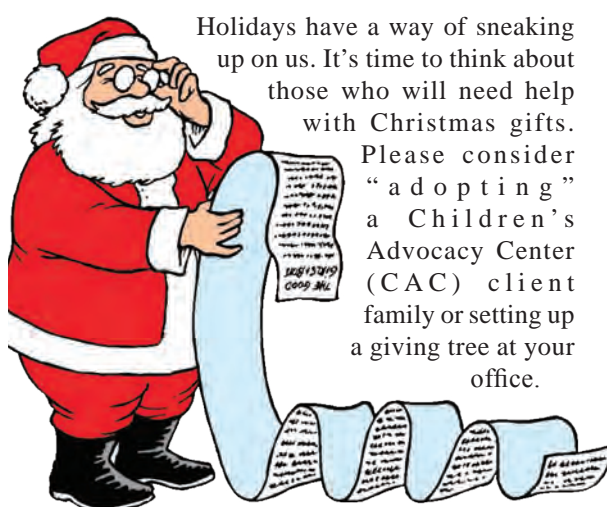
Following the recommended guidelines to wash hands frequently, avoid touching your face and wear a face covering will help prevent infection and spread to others.

For more information, visit LeeHealth.org.

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.

Who Wants To Play Santa This Year?



Holidays have a way of sneaking up on us. It's time to think about those who will need help with Christmas gifts. Please consider "adopting" a Children's Advocacy Center (CAC) client family or setting up a giving tree at your office.

Every year we identify client families (all local) most in need of help during the holidays. Once again, we are asking for gifts (unwrapped) for these children, or a cash donation which we will use to purchase gifts. If you adopt a family, we will provide you with a wish list to use as a guide. But in general, any new gifts for boys or girls (infant to age 17) will be appreciated.

This is a wonderful way to embrace the holiday spirit and spread the joy of the season. If you are interested in helping, please email [Lisa Rizzio](mailto:Lisa.Rizzio@cac-swfl.org), [lizzio@cac-swfl.org](mailto:Lisa.Rizzio@cac-swfl.org). Or you may simply donate at www.cac-swfl.org/give.



Stories On Stage Great Actors! Amazing Stories! Let Your Imagination Set The Stage!

Great Actors Bringing Stories To Life

In-person or through Zoom, we bring stories to life! We're about sometimes funny, sometimes moving, always thought-provoking live stage performances of all types of literature. We're about the shared human experience of hearing great stories. We're **always** about building community.

Making Merry - Greatest Hits (Virtual) - \$15

Date: Sunday, Dec. 13 at 3:30 p.m. EST

Virtual live-stream from the stage!

Audience favorites adorn our 20th Anniversary holiday celebration.

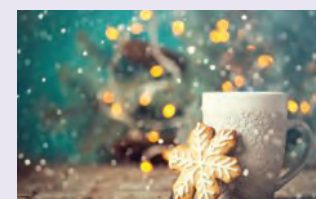
We will send you a link before the performance so that you can watch the show.

About Stories On Stage

Stories on Stage is a nonprofit 501(c)(3) theater and literary organization in Colorado. We bring stories to life! We're about sometimes funny, sometimes moving, always thought-provoking live stage performances of all types of literature. We're about the shared human experience of hearing great stories. We're about building community. We collaborate with exceptional authors and actors and we partner with our local schools to foster the next generation of book lovers, writers and empathetic citizens.

The 2020/21 Season will be our 20th Anniversary season and we are thrilled to once again bring together theater and literature to nurture empathy and understanding, while entertaining our audience.

For more information or to purchase tickets please visit our website at storiesonstage.org or call (303) 579-1616.



Year End Tax Strategies

We can work with you and your tax professional to review your current situation and determine which ideas may be beneficial to you. Minimizing your potential income taxes requires a regular review of your financial picture and the current tax strategies available to you.

Strategies to consider:

- **Minimize taxable income while saving for retirement.**
 - **If you are an employee,** you can make contributions to your 401(k) plan with pretax dollars, thus reducing your current income and possibly your current-year taxes. You can also reduce current-year taxes by making tax-deductible contributions to an IRA, if you qualify.
 - **If you are self-employed,** you can use a Keogh, SEP (Simplified Employee Pension), or SIMPLE (Savings Incentive Match Plan for Employees) plan to shelter income.
- **Maximize deductions.** Some deductible items, like medical expenses, must meet a specific threshold before deductions can be taken. If you fall short of the minimum, you may be able to time discretionary expenses so that you exceed the threshold one year but not the next.
- **Consider charitable donations.** Depending on your specific tax picture, charitable donations could provide a good source of income tax deductions. One tax-saving strategy is to donate appreciated property. You can take a deduction for the fair market value and avoid capital gains tax on the sale.
- **Review social security benefits.** If you collect social security, you may benefit from strategies to reduce or defer taxable income. If your non-social security income exceeds certain levels, it triggers taxation of a higher percentage of your social security benefits.
- **Review Form 1040 for missed tax opportunities.** Reviewing your 1040 could help you spot opportunities for making investments that provide greater after-tax savings. Pay special attention to the Taxable Interest, Tax-Exempt Income, and Dividend Income sections of the form.
- **Municipal bonds.** Tax-exempt municipal bonds are an excellent tax-advantaged investment. Interest earned on municipal bonds is exempt from federal income taxes and, in most states, from state and local taxes for residents of the issuing states (although income on certain bonds for particular investors may be subject to the Alternative Minimum Tax).
- **Plan capital gains and/or losses.** Determining when to recognize capital gains or losses depends on whether you want to postpone tax liability (by postponing recognition of gains) or recognize capital gains or losses during the current year.

Our office is conveniently located in the Cypress Square Shopping Center Suite 12...just across the street from Town & River.

Alex & Jacqueline Lambros



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11261 JACANA CT #1803
2 bedroom + den (with twin beds) is within walking distance to the fabulous community pool, spa & BBQ area. Available Dec 2020, Jan, Feb, & Apr 2021 in Gulf Harbour! No pets.



\$114,900

48' G-5 BOAT SLIP
Located near the Waterside Grille & new fitness center at Gulf Harbour Yacht & Country Club. Condo fee \$317/mth, non resident fee \$186 annual, \$100 one time fee.



\$274,900

2512 NW 43RD PLACE
One of a kind lot with direct, no bridge access to the Gulf. New seawall in 2020. Half a mile of unobstructed views of Laguna Lake. Oversized lots on each side.



284,500

NEW CONSTRUCTION VILLA HOMES!
Twin villas at Causeway Key on Davis Rd just 2 miles to Sanibel. Pick your finishes, low fees, new construction, models open daily!
2 Bed + Den | 2 Bath | 1549 sqft



\$1,199,800

13881 BLENHEIM TRAIL ROAD
Custom estate home with private outdoor oasis pool & spa. 2nd floor master, 3 car garage, private guest suite.
5 Bed | 4 Bath | 4697 SQFT



\$1,274,900

14270 ROYAL HARBOUR CT #322
The Paramount showpiece with add'l 1700 sqft terrace with direct, private access to pool. Stunning interior!
3 Bed | 4.5 Bath | 4444 sqft



2,359,000

11400 LONGWATER CHASE CT
Ready to build lot directly on the river in Gulf Harbour Yacht & CC. Custom build your dream home with stunning views!
.41 ACRE VACANT LOT



\$2,590,000

11380 LONGWATER CHASE CT
Ready to build lot with private beach! Build your custom dream home in Gulf Harbour Yacht & Country Club.
VACANT LOT WITH 110' RIVER FRONTAGE

See What The Starrs Sold!

- \$269,400 PENDING! 14591 ABACO LAKES DR #45-21
- \$484,000 PENDING! 11620 COURT OF PALMS #103
- \$74,900 PENDING! 12430 ARBOR VIEW DR
- \$215,000 SOLD! 15091 TAMARIND CAY CT #902
- \$430,000 SOLD! 14320 HARBOUR LINKS CT #10B
- \$524,000 SOLD! 17075 HADLOW DR
- \$555,000 SOLD! 14730 OSPREY POINT DR
- \$99,000 SOLD! 14500 VISTA RIVER #G3
- \$122,500 SOLD! 17791 PINE AVE
- \$284,000 SOLD! 14550 GRANDE CAY CIR #2203
- \$465,000 SOLD! 11600 COURT OF PALMS #701
- \$470,000 SOLD! 11150 OSPREY LANDING WAY
- \$520,000 SOLD! 15486 CHLOE CIR
- \$717,500 SOLD! 14200 ROYAL HARBOUR #403
- \$735,000 SOLD! 14820 LAGUNA DR
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