

## Bringing Town & River Into One Community

### History To Present

By Mark Generales, President,  
Gary Hudson, Treasurer

Development of Town & River Estates began in the 1960s. Like most large developments, our community was built one phase or "unit" at a time. A "Deed of Restrictions" (DOR) was created for each new unit when it was completed. The first DORs were for Unit 1A and Unit 2A and were recorded in 1961. Subsequent units were recorded from 1968 to 1980. The principal purpose of a DOR is to maintain property values.

At build-out, Town & River Estates was an amalgam of 12-plus units with similar but different Deeds of Restrictions. The "Town & River Civic Association, Inc." was established by the developer of Town & River with the vested right, obligation, and authority to enforce all the DORs including architectural restrictions.

In 2005, after decades of administrative and governance hurdles, the Civic Association Board of Directors, under the leadership of President Alex Lambros, worked with legal counsel and drafted the "Amended, Restated and Combined Deed of Restriction" (ARCDOR). The objective was to consolidate all Deeds into one. The



DORs for Unit 1A and Unit 2A had been extinguished by Florida's Marketable Record Title Act (MRTA). Because their DORs had expired, they could not participate. Note: Per the association's legal counsel, the expired Units DORs could now be revitalized because, unlike in 2005, the MRTA revitalization law has been changed in 2018 to allow non-mandatory voluntary associations to revitalize the covenants. In 2004, eight units voted "yes" on consolidation and ARCDOR was born. Only two units, 6 and 11, voted "no." Owners in these units were primarily concerned about allowing two-story homes.

Today, regardless of number of stories or unit, all homes constructed in T&R have a county code height limit of 35 feet. With the continued increase in flood elevations, single-story homes with high ceilings can and do rise to the same height as two-story homes.

Meanwhile, ARCDOR needs to be rewritten for clarity, modernization, and understanding. Additional definitions are needed. For example, the Board last year had to adopt a working definition of "hedge." Although ARCDOR has hedge restrictions, "hedge" is not defined. Overall, ARCDOR is a good document but 16 years of experience with it has identified a need for an upgrade. To review ARCDOR please go to our community website, [www.townandriverfl.com](http://www.townandriverfl.com). Click on "Documents and Administration," then "Deeds of Restriction," then ARCDOR.

As before, your Board will work with our legal counsel to rewrite ARCDOR. However, before embarking on that task your Board has been encouraged by our legal counsel to bring as much of the community into ARCDOR as possible. Section 8 of ARCDOR specifies that owners would have a future opportunity to amend the Deed Restrictions for their respective units by adopting ARCDOR.

In the month of May 2021, your Board will offer an opportunity for the 64 owners in Unit 6 and 47 owners in Unit 11 to join most of the community and adopt ARCDOR. Certain provisions in their respective deeds of restrictions would be grandfathered, e.g., setbacks. For either Unit 6 or Unit 11 to adopt ARCDOR, a majority vote of owners is required. Each unit votes separately.

Subsequently, your Board will begin the ARCDOR rewrite. This will require assistance from our legal counsel and members of our community. Deeds of restrictions in other communities will be an additional resource. Drafts will be shared with all ARCDOR owners for review. Before a final vote, revisions which will improve the understanding and administration of the document will be made. A two-thirds vote of owners present in person or by proxy will be required to adopt the new document. We look forward to your involvement and our continued success in moving our community forward.

## Town & River Cruise Club

The Town & River Cruise Club (TRCC) met at Matanzas Restaurant on Fort Myers Beach on Thursday, March 18. Some 20 members celebrated St. Patrick's Day one day late! All the tables had the St. Patrick's Day decorations and everyone was really happy to be outside enjoying each other's company. The weather was warm and breezy and the food was delicious. The

group really enjoyed being outside celebrating freedom with friends, most having been vaccinated. Members are encouraged to come out and enjoy our warm weather and conviviality with friends next month for our TRCC Annual Meeting.

*Town & River Cruise Club on page 4*



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](http://www.townandriverfl.com).

# 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 11:30 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, May 27. Our featured speaker will be Bud Stoddards, board member of the Florida Coalition Against Human Trafficking.

The regular lunch menu will be a chicken and Mediterranean orzo salad with seasonal fruits and a croissant. Dessert will be pound cake with lemon curd and vanilla berry compote. The vegan entrée will be beet, mushroom, and avocado salad with a fresh fruit cup for dessert. Lunch fee is \$25 per person.

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 cutoff to attend this meeting is noon, Thursday, May 20.

# Word Scramble

By Ellie Neal

- |           |           |
|-----------|-----------|
| Necoa     | Arerint   |
| Nnttienoc | Sverri    |
| Ntsocurie | Ntsaounmi |
| Sredte    | Nsdslia   |
| Fulg      | Roqueta   |
| Rtaew     | Ovlonasc  |

Word Scramble Solution on page 7

# Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

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# Fort Myers-Lee County Garden Council Inc.

## Berne Davis Botanical Garden

The garden is open to the public for Tuesday garden walks from 10 a.m. to 1 p.m. until the end of May.

The Berne Davis Gardens were professionally designed and lovingly planted by members of the Fort Myers-Lee County Garden Council Inc. Among them are areas full of bromeliads, hibiscus, rare and tropical fruit, roses, herbs, native plants, orchids and a bonsai display.

There is free admission and parking. Handicap parking

is on Virginia Avenue. Regular parking is on Larchmont Avenue. Bring all your friends! Social distancing and wearing of masks is required. We hope you enjoy your visit and thanks for working with us during these challenging times.

The gardens are located at 2166 Virginia Ave. (off McGregor Boulevard), Fort Myers, FL 33901.

### Upcoming Event

Sunday, May 16, 1 to 4 p.m. – American Hibiscus Society 69th annual show and sale at Araba Temple, 2010 Hanson St., Fort Myers.

# Crossword Puzzle

### Across

- Picket line crossers
- Anew
- Infantile paralysis
- Smarmy
- A framework of steel bars
- Quandaries
- And so forth
- Honors
- Hotel
- Regretted
- Friends
- Pot
- Wings
- Potato
- A Freudian stage
- 50 percent
- Beer barrel
- Slant
- An inn or lodge
- Pathfinder
- Make lace
- Pervert
- Outlay
- Novice
- Bright thought
- Scout
- You (archaic)
- Mongrels
- Historic period
- Day after Monday
- Slice
- Grant credentials to
- Benni
- An accuser
- Adhesive
- Decorative jugs
- Gloss

### Down

- Food turner
- Hide
- Altitude (abbrev.)
- Engage in logrolling
- Kind of bean
- Far away from home
- White aquatic birds
- Beers
- Belief
- Insignificantly small
- Anything that covers
- Feudal worker
- Hebrew unit of weight
- Draftiest (British spelling)
- Increased
- Thaw
- Saintly
- Three-handed card game
- Years (French)
- Car
- Not in
- Rowed
- Meager
- A small rounded boat
- Teach
- Earwax
- Urgency
- Belonging to them
- Defunct
- House style
- French for "head"
- Vipers
- "Sure"
- Uncooked
- South Southeast

Crossword Solution on page 6

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### WINE DOWN WEDNESDAY DISCOVERY SESSIONS

Every Wednesday at 3 pm in our Welcome Center Seating is limited! Call 239.323.9609 to RSVP.



WELCOME CENTER: 16250 Summerlin Road | Suite 102 | Fort Myers, FL 33908



# Catch The Action

## May On The Water

By Capt. Bill Russell

To experience Southwest Florida at its best, there is no better way than on the water enjoying the outdoors and catching a few fish.

May is a month that ranks high on the list for anglers fishing the coastal waters of Southwest Florida. It could be our best time of the year for chasing big fish.

Tarpon season is at its peak, if you want to hook into a big tarpon, this is the time to do it. Large schools will gather off the beaches, as well as in Charlotte Harbor, Pine Island Sound, San Carlos Bay, and other inshore waters. Tarpon, aka the Silver King, will also be hanging around the Sanibel Causeway, Big Carlos Bridge, and Gulf passes up and down the coast, with Boca Grande getting the most attention. It's common to see upwards of a hundred boats on any given day tarpon fishing Boca Grande Pass, if you are going to fish there do your homework first.

Sharks of all sizes invade our waters everywhere from the shallow inshore flats to offshore. Many of the larger females including bull, lemon, and blacktip, move into inshore waters to give birth to their pups. Sharks are a very underrated game fish, when caught on moderate tackle they are an absolute blast, especially high-flying blacktip, and spinners. Be very careful when handling them, or better yet leave them in the water at boat side. If you cannot easily remove the hook, cut the leader as close to the hook as possible.

As the waters warm in May, big snook head for the Gulf passes and nearby areas for their upcoming summer spawning session. Although snook season is closed, they offer a challenge, and a lot of fun for the catch and release angler. If you hook into one, please handle it with extra care for a safe release. Never hang a large fish from its lips or mouth; this has proven to do irreversible damage to the heavier fish, likely leading to its death, plus it's illegal. It's best to not remove a big fish from the water at all, not just snook, but any big fish to be released. If you remove one for a picture, hold it horizontal with both hands while supporting the belly. Make it quick, snap the picture and return the fish to the water.

Hooking into a big redfish is possible throughout the month. Calm mornings give sight fishermen on the skinny flats some great opportunities at stalking tailing fish. Look for good fishing under the shade of the mangroves on the



midday high tides. Redfish may run in size from little guys less than a foot, up to brutes pushing well over 30 inches. Redfish eat a wide range of baits including live, cut, and artificial.

Season remains closed for snook, spotted sea trout, and redfish in waters of Southwest Florida from the Hernando/Pasco county line south through Gordon Pass in Collier County. You can still catch them, but make sure and return them to the water unharmed. Visit [www.myfwc.com](http://www.myfwc.com) for all current regulations in your fishing region.

Of all fish, mangrove snapper is my favorite on the table. They aren't the biggest fish around, but they fight incredibly hard for their size and offer excellent table fare. As we move closer to summer expect good numbers of snapper throughout the inshore waters, the gulf passes, and nearshore reefs.

Spanish mackerel are in good numbers inshore, around the passes, and nearby artificial reefs. Mackerel are a blast to catch with blazing speed and often run in large schools. Spanish mackerel are very good on the table but should be eaten fresh, not frozen. While a stationary bait like a live shrimp under a bobber works for mackerel, they really like fast moving shiny baits. A fast moving silver spoon is hard to beat.

It's a month to be prepared for anything; you never know what you might run into. I like to always keep a large rig handy, just in case. If you are targeting tarpon or sharks you will already have the heavy arsenal out, but if you are just having fun on the flats with trout you never know when that once-in-a-lifetime cobia or school of tarpon might show up. Preparation and awareness are the key, have a rod that

will handle the job rigged and ready and pay attention or that trophy fish might just swim right by without you even knowing it. Weather should be good and fishing even better. Get out there and take advantage of it!

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



Capt. Bill Russell is a native and lifelong resident of Pine Island who has spent his entire life fishing the waters surrounding Pine Island and Southwest Florida. For the past 26 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."

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# A Starter Guide To Selling Your House

Presented by  
Jacqueline J. Lambros,  
Registered Principal



From the moment you decide to sell to the day you hand over the keys, selling a home is often unpredictable and time consuming. By being as prepared as possible, you can keep the process moving and achieve the optimal price in the current market.

## 1) Decide When To Sell

You may not have flexibility on timing if, say, you need to buy another home to make room for a new baby or if your employer is transferring you out of state. If you do have a say, however, you'll want to try to sell your house at the ideal time. Typically, homes sell quicker and at higher prices when the real estate market favors sellers (i.e., when homebuyers are plentiful and homes are scarce). When you put your home on the market can also make a difference. Sales usually heat up in late winter and early spring because many homebuyers prefer to move in the spring and summer.

## 2) Declutter And Spruce Up

Take time to get your home in top condition before trying to sell it – but don't get carried away. You'll want to hold off on any major home improvements (e.g., renovating the kitchen) because you probably won't be able to recoup the money and prospective buyers might not share your taste. Focus instead on minor, cosmetic improvements, such as applying a fresh coat of paint, trimming back overgrowth in your landscape, and repairing issues that wouldn't pass inspection, such as fixing a leaky kitchen faucet or replacing loose bathroom tiles. Also, undertake a thorough cleaning – you may want to hire a professional cleaning service to do it for you.

## 3) Weigh The Pros And Cons Of Using A Real Estate Broker Versus Selling Yourself

Most people hire a real estate broker to help them sell their home, which can be particularly helpful if you don't

have the time or expertise to correctly price your home, market it, and bring in potential buyers. More important, a broker will focus on buyers who have prequalified for a mortgage, which can save time and money.

This expertise does come at a price – 6 percent of a home's sale amount, on average. If you decide to hire a broker to help you sell your home, here are suggestions on how to find one:

- Ask friends and relatives who have recently sold homes for recommendations.
- Find out which brokers and agents work in your area by searching on social media, homebuyers magazines, and the Internet.
- Ask other types of real estate professionals (e.g., lawyers and mortgage brokers) for the names of brokers they recommend.

Although doing it yourself (commonly referred to as a FSBO, or "for sale by owner") saves on broker's fees and commissions, it requires more legwork. You'll need to advertise that your home is for sale (e.g., lawn signs and online listings), show it to prospective buyers (e.g., hold an open house and make appointments for showings), and deal with the buyer during negotiations. You'll also need to supply the necessary forms and/or contracts (though you can hire a real estate attorney to draw these up).

## 4) Do Your Research Before Pricing Your Home

Setting the right price matters; it shouldn't be so high that your house won't sell or so low that you'll miss out on profit. A real estate broker can help determine the right price. To have confidence in the price attached to your listing, research the sale prices of comparable homes in your area by visiting popular home search sites. You may even want to hire a professional appraiser to help determine your asking price.

## 5) Prepare To Negotiate

If you hire a broker, all offers and counteroffers are presented through your agent, so you'll probably avoid face-to-face negotiations with potential buyers. If you're selling your home on your own, you'll be in charge of negotiating. Be flexible as you review offers, but don't jump to accept the first offer you get – especially if it's below your asking price.

## 6) Factor In Your Financial Situation Before Signing Anything

Accommodations can be made if you're buying another home and need to come up with a down payment before receiving the proceeds from the sale of your current home. Ask your lender about a bridge loan, which is a short-term mortgage that is paid off once the sale of your home is complete. If necessary, include a closing-on-sale contingency clause in your contract, which allows you to delay the closing on your new home for a certain period of time while you find a buyer for your current home. If you can't find a buyer within the allotted time frame, the purchase contract is canceled and any deposits are returned to you (unless you and the seller agree to extend the agreement).

In addition, be sure to consider the tax implications of selling your home. Most sellers can exclude from taxation some or all of the capital gains they realize (up to \$250,000 for single filers and up to \$500,000 for married couples filing jointly) upon selling their primary residence. See IRS Publication 523, *Selling Your Home* for details.

## Finalizing The Deal

After agreeing to terms with the buyer and deciding how to handle the proceeds, closing is the final step. Your main responsibility will be to make sure that any agreed-upon repairs have been made and that the buyer is getting clear title to the home. Make sure that all of the paperwork is in order – your attorney, who should attend the closing with you, can handle this for you. Then, it's time to celebrate a done deal!

*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.*

*Adapted with permission from Broadridge Advisor Solutions.*

Town & River Cruise Club from page 1



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STATE LIC# CACO53837

# Board Of Directors Meeting Minutes [Unapproved]

## South Pointe South Clubhouse Thursday, March 11, 2021

**Call To Order** – President Mark Generales called the meeting to order at 6:30 P.M.

**Owner Comment Period**-no residents were present

### Board of Directors

A quorum was established. Officers Present: President Mark

Generales, Vice President Rick Chubb, Secretary Renee Notes and Treasurer Gary Hudson. Directors Present: Martha Smith, Myriam Lentz and Kay Gloris. Absent: Directors Marge Byrne, Rick Ginsburg, Carol Notes and Joe Tomaino.

**Approval Of Minutes** – February 11, 2021 minutes were approved.

### Treasurer's Report – Gary Hudson

• Gary emailed February financial statements & supporting documents to Board Members on March 4. He noted that 2 of 57 lake assessments are in arrears and 16 of 88 mandatory dues are unpaid. Sally will be re-billing before legal collection efforts are instituted.

• First Citizens Bank has set up our new bank account.  
• With no questions, the financial report was approved by motion.

### Committee Reports

### Deeds Of Restriction/Architectural Review Committee – Gary Hudson

• Lee County finally provided permit reports for January and February 2021. Despite repeated requests, no



reports have been received for Nov/Dec 2020. As usual, letters will be sent to owners engaged in the permitting process for projects requiring association approval and for which no approval has been sought.

• There is a legacy of not approving free standing structures (i.e., not attached to or an addition to a home). A recent proposed project prompted a re-visit of this. Going forward, free standing structures can be approved if a county permit is required and granted. Approval by the association is still required.

The issues involve hurricane integrity, setbacks, and blocking of waterfront views.

• Discussion was held on how and when to provide an opportunity for Units 6 and 11 to join most of Town & River properties which are covered by the Amended, Restated, and Combined Deeds of Restriction (ARCDOR). This has been on hold due to COVID-19.

**Lake Status** - Renee noted homes' seawalls are in the process of being repaired or replaced along the lake.

### New Business

• Mark suggested Saturday, June 26 for the annual retreat to be held at the Crowne Plaza and via Zoom. An attorney from the association's law firm will be invited as well as a representative of TRIU.

• Gary is discussing with the webmaster plans for a T&R blog.

• Mark will contact board members who have irregular board meeting attendance to ascertain their interest in continuing on the board. Should vacancies occur, the board will appoint replacements to be voted on/confirmed at next annual meeting.

### Adjournment

With no further business, the meeting was adjourned

7:35 P.M. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, April 8, 2021 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

*Respectfully submitted,  
Sally Stigler, Executive Secretary*

## Town & River Civic Association Inc. Balance Sheet As of March 31, 2021

	Mar 31, 21
<b>Assets</b>	
<b>Current Assets</b>	
Checking/Savings	
First Citizens Bank 2580	10,790.90
First Citizens Bank - MMS	85,885.55
PayPal Account	464.88
<b>Total Checking/Savings</b>	97,141.33
<b>Accounts Receivable</b>	
Accounts Receivable	816.76
<b>Total Accounts Receivable</b>	816.76
<b>Other Current Assets</b>	
Prepaid, Lake Expense	1,642.45
Prepaid, Other Expense	3,375.04
<b>Total Other Current Assets</b>	5,017.49
<b>Total Current Assets</b>	102,975.58
<b>Total Assets</b>	102,975.58
<b>Liabilities &amp; Equity</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
Annual Dues, Advanced	264.24
<b>Total Other Current Liabilities</b>	264.24
<b>Total Current Liabilities</b>	264.24
<b>Total Liabilities</b>	264.24
<b>Equity</b>	
Prior Year Fund Balance	56,180.89
Retained Earnings	17,433.70
Net Income	29,096.75
<b>Total Equity</b>	102,711.34
<b>Total Liabilities &amp; Equity</b>	102,975.58

## South Pointe South Clubhouse Thursday, April 8, 2021

**Call To Order** – President Mark Generales called the meeting to order at 6:30 P.M.

**Owner Comment Period** – no comments were presented

### Board of Directors

A quorum was established. Officers Present: President Mark Generales, Vice President Rick Chubb, and Treasurer Gary Hudson. Directors Present: Marge Byrne, Martha Smith, Myriam Lentz and Kay Gloris. Executive Secretary Sally Stigler and one resident were also in attendance. Absent: Directors Rick Ginsburg, Carol Notes, Joe Tomaino, Roy Benton, and Secretary Renee Notes.

**Approval Of Minutes** – March 11, 2021 minutes were approved.

### Treasurer's Report – Gary Hudson

• Gary received the March financial statements just prior to the meeting and emailed them to the board. He noted 1 of 57 lake assessments is in arrears and 3 of 88 mandatory dues remain unpaid.

• The three corporate insurance policies have been renewed.

• With no questions, the financial report was approved by motion.

### Committee Reports

### Deeds Of Restriction/Architectural Review Committee – Gary Hudson

• Despite repeated requests, Lee County still has not

provided permit reports for November and December 2020. For 2021 the latest one is dated March 15.

• Discussion was held regarding the ongoing dock setback violation on Bal Isle. It is hoped this may be resolved without the cost, time, and risk of litigation.

### New Business

Mark has contacted the Crowne Plaza to reserve a room for the annual board retreat but has not heard back. He will try to find a date convenient for most and call again. The retreat will also be accessible via Zoom; and the association's legal counsel will be present as well as a member of TRIU. It is expected that a board certification course can again be presented by legal counsel.

• Mark will contact board members who have frequent absences to ascertain their continued interest in being on the board.

• DOR Consolidation Vote and Process – Mark suggested a letter be sent in May to the 64 Owners in Unit 6 and all 47 Owners in Unit 11 explaining in detail the benefit and advantages of consolidation into the Amended, Restated, & Combined Deeds of Restriction (ARCDOR).

• Paving of additional streets in T&R will begin April 15th.

### Adjournment

With no further business, the meeting was adjourned 7:45 P.M. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, May 13, 2021 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

*Respectfully submitted,  
Sally Stigler, Executive Secretary*

## Town & River Civic Association Inc. Profit And Loss March 2021

	Mar 21	Jan-Mar 21
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
<b>Income</b>		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	6,210.00	25,440.00
<b>Total Income</b>	6,210.00	36,000.00
Estoppel Preparation Income	50.00	300.00
Interest Income	.73	1.78
<b>Total Income</b>	6,260.73	36,301.78
<b>Expense</b>		
Accounting Fees	630.00	1,395.00
Bank Fees	-6.00	10.00
Corp Insurance	228.83	686.49
Email Service	0.00	243.00
Legal Expense	137.50	935.00
Meeting Rooms	0.00	516.70
Newspaper Postage	138.50	413.78
PayPal Fees	11.34	15.12
Postage Expense	0.00	151.85
Printing & Postage	0.00	1,771.49
State Fee	0.00	61.25
Secretary Expense	0.00	390.00
Storage Expense	119.79	359.37
Utilities	45.38	135.98
Website Maintenance	40.00	120.00
<b>Total Expense</b>	1,345.34	7,205.03
<b>Net Ordinary Income</b>	4,915.39	29,096.75
<b>Net Income</b>	4,915.39	29,096.75

# Let our family assist your family!



## Harrell, Tolp, & Albright Team

# 239.850.5408

info@STKRealEstate.com



JOHN NAUMANN  
& ASSOCIATES  
real estate



YourSWFloridaRealEstate.com

Steve Harrell   Toby Tolp   Kasey Albright   Brendan Albright

Sudoku Puzzle Solution from page 2

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

Crossword Solution from page 2

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

# Alliance For The Arts

## GreenMarket

Every Saturday – 9 a.m. to 1 p.m.

Fresh air and fresh finds make Saturday morning worth rising for. Uncover a fresh backyard experience with a locally rooted vibe at our weekly GreenMarket!

Our outdoor farmers' market is loaded with local produce, artisanal foods, edible and landscape plants, yoga on the lawn, live music, art, one-of-a-kind gifts, backyard farming workshops and all the good flavors and good vibes you can fit into your Saturday morning. Plus, there's plenty of shade, camaraderie and community – the perfect setting to enjoy a bite and relax!

Our weekly market is open from 9 a.m. to 1 p.m. each and every Saturday, year-round and rain or shine.

## Sisters: 21st Century Female Artists – Online Art Lecture

May 13 – 10:30 to 11:30 a.m.

From the Rubell Collection in Miami, Fla.

The increased importance of female artists on the international arena of contemporary art is becoming more evident to historians and collectors alike.



In 2015 the Rubell Family launched the exhibition NOMANSLAND, an exceptional cross-section of advanced art by over 100 female painters and sculptors. It surprised and stunned audiences by its prescience.

This lecture will introduce these 21st century female artists and assert their influence on contemporary art. Join art historian Kevin Costello as we learn that art is always provocative and fresh, yet seated in its history, giving life to new ideas.

This exciting, live virtual art lecture series is free to Alliance members or \$15 for nonmembers. You may become a member to participate.

Please note: This interactive and hands-on lecture is hosted online, which means you get to enjoy it from the comfort of your living room, studio or kitchen table! It will be hosted via Zoom. If you've never used Zoom before, we suggest you take some time to familiarize yourself with the platform ahead of time and download the app.



You can find everything you'll need at Zoom.us or in the App store on your phone or tablet. An access link will be provided prior to the start of class.

About the presenter, Kevin Costello: Costello graduated from the Chelsea School of Art and University of London's Goldsmiths College with diplomas in fine art and art history.

## Virtual Cheese Tasting: Life Is A Picnic – Online Event

May 13 – 6 to 7 p.m.

The best way to learn about (and enjoy) cheese is to taste it! This crowd-pleasing virtual affair is back by popular demand. Join Caroline Hostettler of Quality Cheese for a delightful, online event tasting of perfect summer cheeses.



Elevate your at-home Thursday evening happy hour by learning and tasting what cheeses are ideal for a picnic or a simple al fresco meal and resistant to the Florida heat.

You will discover what pairs best with the cheeses, both food and beverage wise, and enjoy combinations that are complementing and contrasting, surprising and scrumptious.

Come happy and hungry!

## How It Works

Your tasting kit is your ticket to this unique and exciting event. Reserve yours now to meet an array of textures, flavor and aromas. Limited tasting kits available. The cost is \$45 for Alliance members or \$50 for nonmembers.

As we get closer to the event, we'll be in touch about details on how to pick up your kit at the Alliance for the Arts and provide an access link to you to log into the event.

Please note: This interactive and hands-on event is hosted online, which means you get to enjoy it from the comfort of your living room, patio or kitchen table! It will be hosted via Zoom. If you've never used Zoom before, we suggest you take some time to familiarize yourself with the platform ahead of time and download the app. You can find everything you'll need at Zoom.us or in the App store on your phone or tablet. An access link will be provided prior to the start of the event.

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

# Consumer Alerts

## Ignore Bogus COVID-19 Vaccine Survey

By Colleen Tressler, Division of Consumer and Business Education, FTC

Scammers are using a new trick to steal your money and personal information: a bogus COVID-19 vaccine survey.

People across the country are reporting getting emails and texts out of the blue, asking them to complete a limited-time survey about the Pfizer, Moderna, or AstraZeneca vaccine. (And no doubt, there may be one for Johnson & Johnson, too.) In exchange, people are offered a free reward, but asked to pay shipping fees. If you get an email or text like this, **stop**. It's a scam! No legitimate surveys ask for your credit card or bank account number to pay for a "free" reward.

If you get an email or text, you're not sure about:

- Don't click on any links or open attachments. Doing so could install harmful malware that steals your personal information without you realizing it.

- Don't call or use the number in the email or text. If you want to call the company that supposedly sent the message, look up its phone number online.

## Remember:

- Don't give your bank account, credit card, or personal information to someone who contacts you out of the blue.

- You can filter unwanted text messages on your phone, through your wireless provider, or with a call-blocking app.

If you get an email or text that asks for your personal information and you think it could be a scam, tell the FTC at ReportFraud.ftc.gov.

To learn more about COVID-related frauds and scams, visit [ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams).

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# Make A Difference!

## Volunteer At Your Local Midwest Food Bank Florida

Midwest Food Bank of Florida (MFBFL) – a volunteer-driven, faith-based organization dedicated to alleviating hunger, malnutrition and providing disaster relief locally, and throughout the world would like to encourage volunteer sign-up at their 5601 Division Drive, Fort Myers, FL 33905 warehouse.



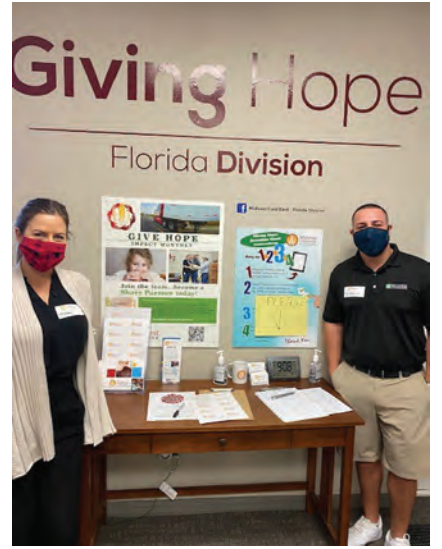
Midwest Food Bank volunteers in kitchen



Midwest Food Bank volunteers



FGCU students volunteering



Enterprise volunteers



Inasmuch Day mission volunteer group



Fort Myers Rotary Club volunteers

During 2020 over 800 dedicated, local volunteers put in over 18,205 hours at Midwest Food Bank Florida. This is equivalent to nine full-time employees. Thanks to this commitment from the local community, MFBFL is able to take \$1 donation and turn it into \$34 worth of food donated to hungry people. Keeping their administrative costs to less than 1 percent means 99 percent goes directly to supporting people in need.

“We utilize all skill levels and offer many volunteer opportunities throughout our organization. Whether you can help in our warehouse with inventory, food distribution or packing needs, or you prefer administrative duties, we have something to fit all abilities and commitment levels,” says Karl Steidinger, executive director.

If you are interested in volunteering please contact Kelly Apfel at [kapfel@midwestfoodbank.org](mailto:kapfel@midwestfoodbank.org), (239) 690-1722, Ext.105. Stay connected and engaged with the food bank’s mission impact by joining the new Midwest Food Bank Florida Facebook group at <https://www.facebook.com/groups/2662826313969851>. This new group contains volunteer information, food distribution information, community events and all the food banks food relief news updates.

Midwest Food Bank has 11 locations, including eight in the United States and one each in East Africa and Haiti. For more information about MFB Florida, please visit our website at [midwestfoodbank.org/florida](http://midwestfoodbank.org/florida).

### About Midwest Food Bank

Midwest Food Bank (“MFB”) is a private, nonprofit 501(c)(3) charity. As a faith-based organization, it is the mission of Midwest Food Bank to share the love of Christ by alleviating hunger and malnutrition locally and throughout the world and providing disaster relief; all without discrimination. Our vision is to provide industry-leading food relief to those in need while feeding them spiritually.

### Word Scramble Solution from page 2

Ocean	Desert	Terrain	Islands
Continent	Gulf	Rivers	Equator
Countries	Water	Mountains	Volcanos

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 www.townandriverfl.com

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Vice President	Rick Chubb	609-707-0825	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
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Brevity Ln N Waterway Dr	Rick Chubb	dir2@townandriverfl.com 609-707-0825
Cal Cove Dr Cape View Dr Hatchee Vista Ln Jennifer Ln	Carol Notes	dir3@townandriverfl.com 239-218-0645
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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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