

Bringing Units 6 And 11 Into The Amended, Restated, And Combined Deeds Of Restriction (ARCDOR) Covering Units 3, 4, 5, 7, 8, 9, 12, And 13

The front-page article in the May 2021 issue of this newsletter (available on www.townandriverfl.com) was titled "Bringing Town & River Into One Community." An excerpt from the article reads:



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.

Although well intended (particularly since it was on the "to do" list for 2020 but COVID-19 got in the way), the time frame was too ambitious. The "opportunity" will not occur in May. The amendments need to be drafted. The board needs to set a time, date, and address for separate meetings of Unit

6 and 11 owners (but likely will occur on the same day/place but different times). Fourteen days' notice is required. Notice will include the proxy and the proposed amendments (both to be drafted by the association's legal counsel). The board does not have regularly scheduled meetings in the summer. Given vacations, seasonal residents, and COVID-19 the meetings of Unit 6 and Unit 11 owners will not occur until fall.

When meetings are scheduled, a quorum will be established for each unit. The votes will be counted (owners voting in person and by proxy). If there are not sufficient votes, the voting will be continued for up to 90 days following the first voting. This is exactly how it was done for the Amended, Restated, and Combined Deeds of Restriction (ARCDOR) in 2004 and for the rental amendments in 2018.

Page 4 June 2020 newsletter has an abbreviated comparison of the three active DORs. Go to www.townandriverfl.com.

To the right is a summary of the deeds of restriction situation in Town & River.

UNIT	# of addresses	Expired	ARCDOR	Unit 6	Unit 11
A	118	118			
2	12	12			
3	19		19		
4	72		72		
5	52		52		
6	64			64	
7	51		51		
8	22		22		
9	15		15		
11	47				47
12	31		31		
13	11		11		
Total	514	130	273	64	47
		25.30%	53.70%	12.45%	9.14%

Town & River Cruise Club

On Saturday, April 17, the Town & River Cruise Club held its final event of the season at the Franklin Lock in Alva. Thirty-two members and guests arrived by boat or car. It was nice to see so many attending our last function of the cruise year. The weather was cooperative which allowed for games to be played and much socializing. Mission Barbecue catered this event with delicious pulled meats and side dishes. Marita Pyne was the lucky winner of the 50/50 raffle. A good time was had by all.

The Cruise Club's annual meeting was held following the lunch where our normal business was conducted. Marge Byrne was elected the new commodore for the 2021/22 season. Fred Ford-Smith was elected vice commodore. Marge gave the outgoing Commodore Mike DiBenedetto a clock for his service for the past two years.



The social hour was most enjoyable.



Perfect weather to cruise to the Franklin Locks



Don Sena presented the office slate for the 2021/22 season.



Commodore Mike DiBenedetto called the membership meeting to order.



The change of command took place at the annual meeting of the Town & River Cruise Club.



Cecilia Bourdon read the treasurer's report.



Marita Pyne was the lucky winner of the 50/50 raffle.



Mission Barbecue provided a delicious picnic lunch. Yum!

Town & River Cruise Club on page 4

Consumer Alerts

Don't Open Your Door To Grandparent Scams

By Emily Wu, Attorney, Federal Trade Commission

When it comes to scammers, nothing is sacred – including the bond between grandparent and grandchild. Lately, grandparent scammers have gotten bolder: they might even come to your door to collect money, supposedly for your grandchild in distress.

These kinds of scams still start with a call from someone pretending to be your grandchild. They might speak softly or make an excuse for why they sound different. They'll say they're in trouble, need bail, or need money for some reason. The "grandkid" will also beg you to keep this a secret – maybe they're "under a gag order," or they don't want their parents to know. Sometimes, they might put another scammer on the line who pretends to be a lawyer



Word Scramble

Sweets

By Ellie Neal

- | | |
|-----------|-----------|
| Wsenobri | Sokeioc |
| Fyfat | Hlooccaet |
| Rgsau | Kace |
| Kslpsenir | Oplipoll |
| Gdndiup | Turfi |
| Ugdef | Dnyac |

Word Scramble Solution on page 7

Sudoku Puzzle

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

Sudoku Puzzle Solution on page 6

needing money to represent the grandchild in court.

But, instead of asking you to buy gift cards or wire money (both signs of a scam), the scammer tells you someone will come to your door to pick up cash. Once you hand it over, your money is gone. But you might get more calls to send money by wire transfer or through the mail.

To avoid these scams and protect your personal information:

- Take a breath and resist the pressure to pay. Get off the phone and call or text the person who (supposedly) called. If you can't reach them, check with a family member to

get the real story. Even though the scammer said not to.

• Don't give your address, personal information, or cash to anyone who contacts you. And anyone who asks you to pay by gift card or money transfer is a scammer. **Always.**

• Check your social media privacy settings and limit what you share publicly. Even if your settings are on private, be careful about what personal identifiers you put out on social media.

If you lost money to this kind of scam, it was a crime, so file a report with local law enforcement. And if you get any kind of scam call, report it at ReportFraud.ftc.gov.

Crossword Puzzle

Across

- Road or bridge fees
- Formally surrender
- Wanes
- Utilize
- Anagram of "rave"
- Satyr
- Hospitality to strangers (Ancient Greece)
- Church benches
- Buckeye State
- Nebulous
- Mobile phone
- Inn
- Stop
- Arid
- Ideal
- Toil
- Pensive
- Paroxysms of chest pain
- Hit
- Mosaic tile
- A medieval steel helmet
- Enema (archaic)
- To tax or access
- Grant
- Dishonor
- Close
- A 20th century art movement
- Ancient Peruvian
- Placed
- Leg bone
- Encounter
- Leer at
- Gives forth
- Existence
- Join

Down

- Cab
- Baking appliance
- Territory
- 53 in Roman numerals
- Gash
- Seat of government
- Flatter
- A rudimentary inner toe
- At one time (archaic)
- Self-centered
- An inferior black tea
- Sureties
- Filched

- Garden of decorative shrubs
- Charges
- Immediately
- Sea eagle
- Tatters
- Disembowel
- A bladed medieval weapon
- Anoint (archaic)
- Satisfactory
- Hawaiian strings
- Permits
- Mollify

- Whiskered
- Exhilarate
- Japanese cartoon art
- Segments of DNA
- Contests of speed
- Consumer of food
- Not fast
- Citrus fruit
- Nile bird
- Location
- Spar

Crossword Solution on page 6

1	2	3	4	5	6	7	8	9	10	11	12	13	
14													
17													
20													
25	26	27	28		29			30					
31					32			33			34	35	36
37								38					
39								40		41			
45	46	47						48			49		
50													
56								57			58		
59								60			61		
62								63			64		



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



Production Director J. Reid

Sales Department

Al Ullio • Margo Williams • Joe Yapello • Bonnie Yapello

Mailing Operations

Director Selina Koehler

Production Manager Lee Nostrant

Production Department

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

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.seabreezecomunications.com

Cypress Cove's NEW neighborhood is

COMING SOON AND GOING FAST!

Only 13 homes left!

Join the Premier Club: Save \$10,000!

Exceed your retirement expectations at The Oaks at Cypress Cove: luxurious, lakeside living with the security of Life Care—something you won't find in a condo or gated community. Call 239.323.9609 or visit TheOaksAtCypressCove.org to learn more.

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



The Oaks at CYPRESS COVE

Live what you love. Love where you live.



Catch The Action

June On The Water

By Capt. Bill Russell

As we kick off the summer season in Southwest Florida, it's a great time to load up the rods and reels, hit the water, and just have fun. Rather than get caught up with what species is in season, what is closed, what can I keep, and is it big enough, just go fishing.

We are lucky to have a lot of different fish, and of all sizes, that make our waters home through the summer. Some days I like to count just how many different species we catch, while not targeting any certain species. Children love this, large or small, every fish is cool for them to catch, different shapes and sizes make it even better.

We may catch everything from small fish that will fit in your hand to sharks large enough to demand respect. We may start by catching little fish like pinfish or ladyfish that will hopefully become bait for something larger. If we locate a bunch of birds dipping to the water, we expect feeding activity, this would be a great time to cast a small shiny spoon or lure in hopes of Spanish mackerel or any other hungry predators.

If you want live baitfish and have the ability and desire to throw a cast net, there should be plenty of bait around on the shallow grass flats. A good live well, plumbed with a pump to continuously exchange water, is necessary to keep bait alive and frisky. A lot of different fish species are feeding on the summer bait schools, even if you aren't netting bait, it's still a great place to fish.

If the mess and hassle of catching live bait isn't your thing, we have plenty of tackle shops and bait stores selling live shrimp and other goodies. Apart from mullet, I believe every fish in our coastal waters dine on shrimp. They are a great bait, buy more than you think you will need as you can go through them quickly.



And there are artificial baits, they require more work, but it is always a great feeling to fool a fish into eating a chunk of plastic, metal, or feathers. There are way too many different baits and lures to get into in this column. If you don't already have an assortment or favorite, hit up your local tackle shop. Small or family-owned tackle shops are a wealth of knowledge, I highly recommend them over the big box stores.

With the various baits, we want an assortment of rods and reels if we intend to fish for species of different sizes. If we have just one rod and reel, that's fine too; actually, it may be more fun and challenging. If the interest is there to hook into a shark with the hopes of landing it, then at least a couple feet of wire leader is necessary. No need to waste money on heavy wire or cable, single strand wire from 50 to 80 pounds is all you need, unless you are after really big fish with ultra-heavy tackle.

June is prime time to tangle with a big tarpon if you're up to the challenge. They will be roaming throughout the inshore waters, gulf passes, and a short distance off the beaches. If it's a fish dinner you're after, mangrove snapper is your best bet. Snapper will be caught in good numbers inshore and around nearshore reefs throughout the summer.

I challenge you to go fishing with no expectations, a day

where you relax, take in the beauty of nature, and just live in the moment. If you catch fish great, if not, that's fine too. Funny thing is, when we lower our expectations and relax, we are often rewarded with some of our best days of fishing. Give it a try!

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 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."



Do The Right Thing

Do you know a child who deserves to be honored as an outstanding citizen or student for his or her exemplary behavior, good citizenship, positive attitude or willingness to help others?

If so, the Lee County Sheriff's Office encourages you to nominate a child for recognition in our monthly Do the Right Thing program.

Nomination forms are available online at www.sheriffleefl.org. For more information, call Program Director John McGraw at 258-3295 or email jmcgraw@sheriffleefl.org.



McGREGOR DENTAL WANTS YOUR SMILE!

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

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.

JEFFREY BOURNE D.D.S.
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!



CARDIOLOGY CONSULTANTS

Of Southwest Florida



Your Neighborhood Cardiologists



Accepting New Patients

***NO ADDITIONAL FACILITY FEES**

***Independent Cardiology Practice**
***Participating in most insurance plans**
***Experienced Board Certified Cardiologists**

***Nuclear cardiac stress testing, echocardiography, holter monitoring, treadmill stress testing, cardiac clearance**

***Pacemaker, ICD implantation and generator changes**
***Prompt appointments**

Conveniently located on Daniels Pkwy in the Parker Commons Complex
 13411 Parker Commons Blvd, Suite 101 Fort Myers FL 33912
www.cardiologyconsultants-swfl.com
239-415-4900



THE VEIN CENTER
 AT CARDIOLOGY CONSULTANTS
 of Southwest Florida

Eliot B. Hoffman, MD, FACC

Offering Comprehensive Vein Care



***Do you have tired, fatigued legs, swelling, burning, restless leg syndrome, varicose veins?**
***Comprehensive diagnosis and treatment of venous disorders**
***Laser ablation, ambulatory phlebectomy**
***Offering the most advanced laser system available**
***Emphasis on the treatment of varicose veins**
***Accepting most insurance and Medicare plans**
***Independent practice**
***NO ADDITIONAL FACILITY FEES**

Call for an appointment:
 (239) 415-4900

13411 Parker Commons Blvd, Ste 101 Ft Myers FL 33912
www.veinlasercenter.com

LIVE MUSIC
Friday & Saturday Nights



Fridays
Mike Yapello
Jazz Saxophonist

Cigar Cutters

FINE CIGARS & CIGAR BAR

Your Friendly Neighborhood Cigar Bar

Let our friendly staff find that perfect drink and cigar for your enjoyment

JUNE SPECIAL

Buy any 3 cigars, get choice of:

• House Cigar • Glass of House Wine or • Any Beer
 With This Ad

Hours: Mon - Thurs 11 a.m. - 9 p.m. Fri - Sat 11 a.m. - 12 a.m. Sunday 12 p.m. - 6 p.m.

(239) 985-9116

www.cigarcuttersswfl.com



13451 McGregor Blvd. #28, Fort Myers, FL

Town & River Cruise Club from page 1

Commodore Marge Byrne discussed the events planned for next year and requested additional hosts for selected events.

There was discussion of outreach to the Town & River community at large for new members. Anyone interested in learning more about the club can contact the current officers, or can attend any function as a guest of any member of the club. All are welcome.



The cornhole game was popular before and after the picnic lunch.

Town & River Cruise Club

TOWN & RIVER CRUISE CLUB MEMBERSHIP APPLICATION

NAME OF SELF _____

AND SPOUSE _____

ADDRESS _____

PHONE NUMBER _____

E-MAIL ADDRESS _____

BOAT INFO.:

BOAT NAME _____

BOAT TYPE AND SIZE _____

BOAT EXAMPLE: NAME: ONLY IN AMERICA
TYPE AND SIZE: POWER 30', BEAM 10'-6"

DUES	\$40.00 / HOUSEHOLD
INITIAL FEE	\$40.00/ HOUSEHOLD
<small>(includes burgee and name tags)</small>	
NEW MEMBERS PRORATED DUES:	
<small>Joining between</small>	
April 1 and September 30	\$40.00
October 1 and December 31	\$30.00
January 1 and March 30	\$20.00

SEND WITH DUES AND INITIATION FEE TO: CECILIA BOURDON
1026 CLARELLEN DRIVE
FORT MYERS, FL. 33919

MAKE CHECKS PAYABLE TO: CECILIA BOURDON

Board Of Directors Meeting Minutes [Unapproved]

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*



U.S. Coast Guard Auxiliary Offers One Day Boating Safety Class

Who: U.S. Coast Guard Auxiliary

What: Safe Boating Class

When: Saturday, June 19 from 9 a.m. until 4 p.m.

Where: 15660 Pine Ridge Road, Fort Myers, FL 33908

U.S. Coast Guard Auxiliary is offering the one day, "About Boating Safety" class. This beginner boating class will give the novice recreational boater the knowledge needed to obtain the FWC safety certification. Anyone born on or after Jan. 1, 1988 who operates a vessel powered by 10 horsepower or more must pass an approved boater safety course and be issued with a boating safety education identification card. This ID card must be in his/her possession along with photographic identification.

Recreational boating is fun and enjoyable, and we are fortunate that we have enough resources to accommodate the wide variety of pleasure boating demands. However, our waterways can become crowded at times and be a place of chaos and confusion. While being a marvelous source of recreation, boating, to the unprepared, can be a risky sport. Not knowing or obeying the navigation rules or the nautical "rules of the road," drinking alcohol or taking drugs while operating a boat, or choosing not to wear your life jacket, are all examples of human error or a lack of proper judgement.

The About Boating Safety Class will be held Saturday, June 19 from 9 a.m. until 4 p.m. in South Fort Myers at the Pine Ridge Community Center (next to the Iona McGregor

Fire Station No. 75) at 15660 Pine Ridge Road, Fort Myers.

The presenters are trained professionals of the United States Coast Guard Auxiliary who facilitate the sharing of experiences and relate courseware to our local area. Gerald Durham, the Flotilla Commander of Flotilla 91 stated, "People are very busy today, and this one class can fit easily into most everyone's calendar. Unlike online classes, this program offers student interaction, shared perspectives, collaboration and local area knowledge." The cost is \$45 per person and includes study material. Advance registration is required, by phone (239) 690-6780, option 1 or online at <http://www.aux91fmb.org/safeboating/> – the class fills up quickly so register today.

The United States Coast Guard Auxiliary is the lead agency protecting America's seaward frontier in recreational boating safety. Our vessels and aircraft deploy across all the United States they aid or save countless boaters every year. Every day the auxiliary saves hundreds of thousands in property and saves countless lives.

The Coast Guard Auxiliary is the uniformed civilian component of the U.S. Coast Guard and supports the Coast Guard in nearly all mission areas. The auxiliary was created by Congress in 1939. For more information, please visit www.cgaux.org.

Please visit our website www.aux91fmb.org for future boating safety classes.

SPECTRUM
AIR CONDITIONING & REFRIGERATION, INC.

WE SEE PERFECT INDOOR WEATHER IN YOUR FORECAST.

BREATHE THE DIFFERENCE

TOTAL HOME COMFORT

0.0% APR FINANCING.* 100% COMFORTABLE

Up to a \$1,625 Instant Rebate.*

239-543-2722

CALL NOW FOR THE LOWEST PAYMENTS ON HIGH EFFICIENCY TRANE EQUIPMENT!

FINANCING AVAILABLE

WE TAKE CUSTOMER SATISFACTION TO THE HIGHEST DEGREE.

www.Spectrum4air.com

TRANE
It's Hard To Stop A Trane

STATE Lic# CACO53837

401(k) Loans: Borrowing From Your Future

Presented by *Jacqueline J. Lambros, Registered Principal*



If you need funds to cover an unexpected expense, taking a loan from your 401(k) account may sound appealing. Although many retirement plans offer these loans, borrowing from your 401(k) comes with unique risks and costs that can seriously compromise your long-term retirement savings. If you're considering a 401(k) loan, it's critical to weigh the pros and cons.

401(k) Loan Basics

Taking a loan from your 401(k) is essentially borrowing from your future to finance other goals today. To avoid dipping into your retirement account, it's wise to have enough cash saved in an emergency fund to cover at least three months of living expenses. (Ideally, your emergency fund should cover six months of expenses.) If you don't have any cash reserves, it makes sense to explore other alternatives – such as credit cards or bank lines of credit – before tapping into your retirement funds.

But if borrowing from your 401(k) is your only option in a financial emergency, it's important to understand how these loans work:

- You can borrow as much as half of your vested account balance, up to a maximum of \$50,000, assuming you have no outstanding loans in the previous 12 months.
- If you've taken another 401(k) loan in the last 12-month period, you will be limited to 50 percent of your vested account balance, or \$50,000, minus the outstanding loan balance in the preceding 12-month period – whichever is less.
- Most loans must be paid back over a five-year period, but if you use the loan to purchase a primary residence, the term is usually 10 to 15 years.

How Much Can I Borrow?

Vested Balance	Maximum Loan Amount
Less than \$100,000	50 percent of vested balance
Greater than \$100,000	\$50,000

Pros And Cons Of 401(k) Loans

401(k) loans do have some attractive features that may make them a viable option, depending on your situation. For example:

- They're relatively cheap and easy to obtain. (You're essentially borrowing from yourself and paying yourself back with interest.)
- The interest rate is determined by the plan but is usually based on the prime rate, plus 1 or 2 percent.
- There are no restrictions on the amount you're eligible to borrow (within the maximum loan limit) or what you may borrow the money for.
- There are no credit checks, and paperwork is usually minimal.
- Payments are typically deducted from your payroll checks automatically.
- You can choose which plan investments to sell to make cash available for your loan.

Unfortunately, the downsides of 401(k) loans often outweigh these advantages:

- If you default on your loan, the unpaid portion will be treated as an age-based distribution, subject to ordinary income tax, as well as a 10 percent early withdrawal penalty for those under age 59½.

• If you lose your job or leave the company, your plan may require full repayment of the loan within 60 days. If you cannot repay the loan, it will be considered defaulted.

• There's no flexibility to change the loan repayment terms.

• You pay interest on the loan with after-tax dollars, and that money will be taxed again when you begin taking distributions in retirement.

• To make your loan payments, you will likely reduce the amount you contribute to your 401(k), diminishing your long-term retirement savings.

• By pulling money out of your account, you reduce the valuable benefits of compounding interest.

A Note On Taxes

As mentioned above, interest payments on a 401(k) loan are not tax-deductible. Unlike pretax 401(k) deferrals, which reduce your taxable income, the interest you owe on your plan loan is paid back to your 401(k) with after-tax dollars. Since you will be taxed again on that money when you withdraw it in retirement, it is technically taxed twice. Even though this cost may be relatively minor, it's another factor to consider.

A Plan Of Last Resort

Before you tap into your 401(k), be sure to ask yourself the following questions:

- Are you facing a true financial emergency?
- Have you explored all of your available credit options, including home equity loans?
- Do you plan to stay at your job for the next several years and feel that your employment is secure?
- Are you prepared to take responsibility for how much you borrow and pay back, without a credit check or the oversight of a bank?
- Have you considered the potential impact on your tax liability if you borrow more than you can afford and default on your loan payments?

Over time, borrowing from your 401(k) can disrupt your financial well-being. All too often, people use 401(k) accounts as a personal slush fund while disregarding the long-term consequences. Although taking out a 401(k) loan may make sense in some circumstances, it's essential to consider all of your options to ensure that you're not shortchanging your future.

How A 401 (k) Loan Can Affect Your Nest Egg

• A 30-year-old man with \$40,000 in annual income and a 401(k) balance of \$45,000 contributes 6 percent per year to get his full employer match of 3 percent. Assuming 3 percent annual raises and a 7 percent investment return in his 401(k), his nest egg will grow to \$1,188,091 by age 65.

• If, however, he borrows \$8,000 from his 401(k) at a 6.75 percent interest rate and pays it back over five years without contributing to the plan during that time, his balance at age 65 falls 14 percent, to \$1,020,845.

• As this \$167,246 differential illustrates, taking a 401(k) loan can have a far greater long-term opportunity cost than most realize.

Source: Hewitt Associates

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.

Town & River Civic Association Inc.

Balance Sheet As of April 30, 2021

	Apr 30, 21
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank 2580	8,843.88
First Citizens Bank - MMS	85,886.26
PayPal Account	813.54
Total Checking/Savings	<u>95,543.68</u>
Accounts Receivable	
Accounts Receivable	336.76
Total Accounts Receivable	<u>336.76</u>
Other Current Assets	
Prepaid, Lake Expense	1,851.29
Prepaid, Other Expense	3,349.87
Total Other Current Assets	<u>5,201.16</u>
Total Current Assets	<u>101,081.60</u>
Total Assets	<u>101,081.60</u>
Liabilities & Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Annual Dues, Advanced	384.24
Total Other Current Liabilities	<u>384.24</u>
Total Current Liabilities	<u>384.24</u>
Total Liabilities	384.24
Equity	
Prior Year Fund Balance	56,180.89
Retained Earnings	17,433.70
Net Income	27,082.77
Total Equity	<u>100,697.36</u>
Total Liabilities & Equity	<u>101,081.60</u>

Town & River Civic Association Inc.

Profit And Loss April 2021

	Apr 21	Jan-Apr 21
Ordinary Income/Expense		
Income		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	480.00	25,920.00
Total Income	<u>480.00</u>	<u>36,480.00</u>
Estoppel Preparation Income	50.00	350.00
Interest Income	.71	2.49
Total Income	<u>530.71</u>	<u>36,832.49</u>
Expense		
Accounting Fees	315.00	1,710.00
Bank Fees	40.00	50.00
Corp Insurance	554.17	1,240.66
Email Service	0.00	243.00
Legal Expense	302.50	1,237.50
Meeting Rooms	125.00	641.70
Newspaper Postage	138.50	552.28
PayPal Fees	11.34	26.46
Postage Expense	0.00	151.85
Printing & Postage	485.51	2,257.00
State Fee	0.00	61.25
Secretary Expense	367.50	757.50
Storage Expense	119.79	479.16
Utilities	45.38	181.36
Website Maintenance	40.00	160.00
Total Expense	<u>2,544.69</u>	<u>9,749.72</u>
Net Ordinary Income	<u>-2,013.98</u>	<u>27,082.77</u>
Net Income	<u>-2,013.98</u>	<u>27,082.77</u>

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

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

Crossword Solution from page 2

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

Study Shows Older Americans Are Coping Best During The Pandemic

If you think older Americans have struggled to cope through the pandemic, think again. According to new research by a financial service firm, they have actually been faring far better than their younger counterparts.

The Age Wave Study focused exclusively on how different generations have held up emotionally and financially in the months since the lockdowns began, and some of its findings are at least as startling as how quickly even 70-year-olds came to love Zoom.

“COVID-19’s impact forever changed the reality of many Americans, yet we’ve observed a resilience among U.S. retirees in contrast to younger generations,” says Ken Dychtwald, Ph.D., the founder and CEO of Age Wave, a leading research think tank on aging, retirement and longevity issues.

While acknowledging up front that the virus itself disproportionately struck aging adults, the five-generational sampling of 9,000 people, age 18 and over, reveals more than a few surprises. Among them:

- While 37 percent of Gen Zers, 27 percent of millennials, and 25 percent of Gen Xers say they’d suffered “mental health declines” since the virus hit, only 15 percent of baby boomers responded likewise.

- Faring the best were those 75 and over – the Silent Generation that followed the so-called “Greatest Generation” – with a mere 8 percent of those respondents reporting any mental health deterioration. That would seem to run counter, as does the results for boomers (age 56 to 74), to early warnings that prolonged social isolation made older adults especially vulnerable to depression, anxiety and cognitive decline.

- Nearly 68 million Americans have altered the timing of their retirement due to the pandemic, and 20 million have stopped making regular retirement savings contributions.

Dychtwald attributes the two older generations’ resilience to having “a greater perspective on life.”

“They’ve seen wars and other major disruptions before,” he says, “and they know that this, too, will pass. Younger generations feel like, ‘What happened to my life? I mean,

I was supposed to go to college, or I was starting a new job, and now everything has changed.”

Most retired boomers and Silent Gens also had monthly Social Security checks to fall back on. Which explains why – though the pandemic has significantly reduced the financial security of a quarter of Americans – younger generations were slammed the hardest: Nearly one-third of millennial and Gen Z respondents characterize the impact as “very or extremely negative,” compared to 16 percent of boomers and 6 percent of Silent Gens who admitted to similar hardship.

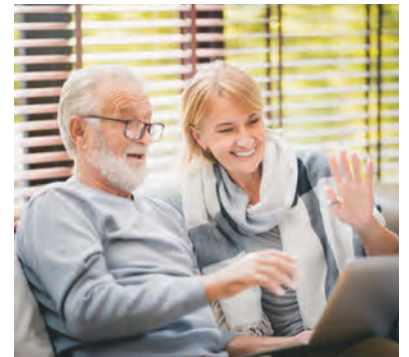
Looking for any silver lining that’s come out of the COVID-19 crisis?

Well, 67 percent of respondents did say it’s brought their families closer together.

“The pandemic has certainly thrown into sharp relief what matters most in our lives,” says Ken Cella, a client service group principal. “And important discussions have taken place about planning earlier for retirement, saving more for emergencies, and even talking through end-of-life plans and long-term care costs.”

And with the study also showing that an overwhelming percentage of retirees yearn for more ways to use their talents to benefit society, financial service firms believe it’s time to redefine retirement more “holistically” to encompass what it calls “the four pillars” of health, family, purpose and finance.

Successfully addressing most of those pillars admittedly takes more financial savvy than many of us have, though, especially given ever-rising costs. But a local financial advisor has the perspective, experience and empathy to help.



SANIBEL HISTORICAL MUSEUM AND VILLAGE

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 - 1pm

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

Safety & Security Tips

From Sheriff Carmine Marceno and The Lee County Sheriff's Office

Crime Prevention At The Workplace

With many of us returning to the workplace following a lengthy time away, I felt that this month’s “Safety and Security Tip” should remind everyone of the importance of workplace security.

Most, if not all of us, go to great lengths to secure our homes and our vehicles, but do little when it comes to addressing our safety and security while at work.

Be aware of who is entering your business. Delivery persons, random visitors and guests should be greeted and identified. No one should be granted full access and all visitors, with the obvious exception of retail locations, should be vetted. Never assume that “someone else” likely

knows who this person is. Outdoor security cameras allow advanced notice of visitors and often deter wrong-doers from entering.

Consider keeping purses, wallets and other valuables in a locked drawer. Many of us simply opt to leaving a purse or handbag on the floor, beneath a desk or hanging on a chair. If drawers do not have locking capability, consider purchasing and installing desk/cabinet locks. Most sell for under \$6 and are available at larger retailers and online.

Should you be stepping out of the office for a brief period, lock all doors. If restroom trips leave your facility unattended, consider locking doors until you return.

Ensure that rear doors and windows are secured at all times, especially if your facility backs up to a desolate, poorly-lit and/or an area with limited visibility.

Always have your local law enforcement agency’s nonemergency number available and, of course, dial 9-1-1 under emergency circumstances.

Be proactive ... be careful ... and be safe. If you see something, say something, make the call!

Pier One Yacht Sales & Pier One Yacht Charters

ANNOUNCING OUR NEWEST LOCATION AT THE FORT MYERS YACHT BASIN

Helping Residents Buy & Sell Their Boats of Any Size Since 2004

Let Our Multiple Locations Make Selling Your Boat Easy!

Fort Myers Yacht Basin (239) 332-7998	Fishermen’s Village (941) 639-7777	Burnt Store Marina (941) 637-7788	Palm Harbour Marina (941) 697-7777
St. Petersburg Municipal Marina (727) 317-5678	Boat & Motor Superstore (727) 942-7767	Palm Bay Marina (321) 723-0851	Pier One Yacht Charters (888) 208-0070

www.pieroneyachtsales.com

www.pieroneyachtcharters.com

Sidney & Berne Davis Art Center

Recaptured
Opens June 4 – 6 p.m., closes June 24 – 3 p.m.
Cost: General admission: \$1 entry donation



For thousands of years, waste was a term that didn't apply to our planet. What was discarded by one creature, was a resource for another, until humans came along. Now waste is a major problem for our survival and the survival of the planet. We have become very good at hiding it, so the problem seems not very impending.



The world generates at least 3.5 million tons of plastic and other solid waste a day, 10 times the amount as a century ago. The United States is the king of trash, producing a world-leading 250 million tons a year – roughly 4.4 pounds of trash per person per day.

This year's challenge for our annual juried exhibition was to focus on "recapturing" that waste and turning it into a desirable piece of art.

Glass bottles, plastic bags and other waste that would end up filling landfills or floating in the sea have, in the hands of some artists, become a form of sustainable art that highlights the degradation of the planet and surprises with its originality. The possibilities stretch as far as the imagination.

Today's society generates an enormous amount of waste. As a result, recycling has become an essential action to protect the environment. Within this area, two approaches have emerged, downcycling and upcycling. In the former, the destructive cycle is slowed down but the resulting objects

lose quality as a result of the process, while in the latter they acquire value thanks to the creative intervention.

Just like us, our waste also deserves a second chance and upcycling has led to the emergence of an artistic movement known as recycled art — upcycled art or upcycling art — that is currently inspiring many artists around the world with its critical message regarding excessive consumption and environmental pollution. This type of art seeks to transform waste such as paper, cardboard, wood, glass, plastics, metals and rubber into works of art. The concept, therefore, goes beyond the conventional recycling of materials by creating objects that exceed the economic, cultural and social value of the original product.

Cooking For The Arts – An Evening In Tokyo
Saturday, June 12 (Event date moved from March 20)
6 p.m., cocktails – 7 p.m., dinner

Cost: \$250 for two guests; table of eight \$1,000

Cooking for the Arts is SBDAC's signature interactive dinner experience! This fundraiser features the best in food, friends, and wine while supporting the arts. Cook your way through a four-course dinner while taking part in live and silent auctions. Proceeds benefit SBDAC's Arts Education Programs.



Save The Reef
Opens June 4 – 6 p.m., closes June 24 – 3 p.m.
Cost: General admission: \$1 entry donation

Save the reef, an international effort is presented by a team of artists who share an interest in educating the public about the need to conserve and preserve our fragile ocean environment.

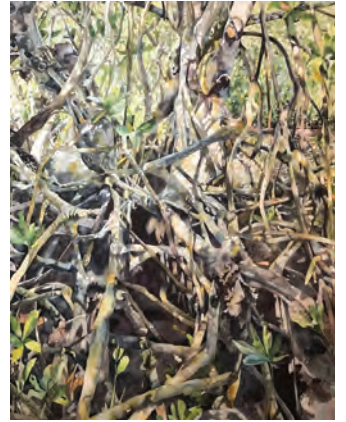
We offer an interactive three-dimensional exhibit surrounding the attendees with texture and color. The art communicates messages intended to stimulate discussion and promote action needed to protect our environment for future generations.

Mangroves As Poetry
Tuesday, June 8 – 6 to 7:30 p.m.

Free to the public

An evening of poetry with Zan Lombardo in conjunction with the **Save The Reef** exhibit that will change what you thought you knew about mangroves.

Sidney & Berne Davis Art Center (SBDAC), 2301 First St., Fort Myers, FL 33901, (239) 333-1933, www.sbdac.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, June 24. Our featured speaker will be Alexandria Edwards, marketing and public relations coordinator, Edison and Ford Estates. Edwards hopes to bring some items from their archives to

showcase as a part of her presentation. She will provide interesting bits of information about these two famous inventors and dear friends (Thomas Edison and Henry Ford).

The luncheon fee is \$25 per person and the planned regular menu will be broccoli and cheddar quiche served with roasted rosemary potatoes, petite house salad with green goddess dressing followed by a chocolate raspberry mousse. The vegan entrée option will be grilled cauliflower steaks followed by a fresh fruit cup.

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, June 17.

Word Scramble Solution from page 2

Brownies	Sprinkles	Cookies	Lollipop
Taffy	Pudding	Chocolate	Fruit
Sugar	Fudge	Cake	Candy



Seabreeze Communications
 For Advertising Rates
 Please Visit Our Website
seabreezecomunications.com
 Or Call **239.278.4222**

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

NEUROPATHY RELIEF

Dr. Danielle Zappile
 Chiropractic Physician
 Since 2009

Using Advanced Technology to Stimulate Nerve Tissue Regeneration

ANGIOGENICS™ is a nonsurgical, non-drug treatment for chronic neuropathy, including Diabetic Neuropathy, Chemotherapy Induced Neuropathy and Spinal Neuropathy (Sciatica, Stenosis). It stimulates healing of damaged nerves in the Hands and Feet by increasing uptake of blood and oxygen. Over time the treatment helps your body grow new blood vessel connections and stimulates proper nerve activity. Numbness, tingling and loss of function can be helped with this approach. Most patients feel improvement in as little as 2 weeks.
CALL FOR A NO CHARGE CONSULTATION* (239) 275-7575

Dr. Danielle Zappile, DC & Dr. Ali Dean Sakhai, DC
 13730 Cypress Terrace Circle, Unit 401, Fort Myers, FL 33907
www.Neuropathy-swfl.com

NO CHARGE NERVE TEST
 No painful needles or expensive, invasive testing. Find out if you are a candidate for this treatment. Dr. Zappile will test and grade your nerve damage to see if regeneration is possible.
CALL (239) 275-7575

*DISCLAIMER FOR FREE EXAM: THE PATIENT AND ANY OTHER PERSON RESPONSIBLE FOR PAYMENT HAS THE RIGHT TO REFUSE TO PAY, CANCEL PAYMENT, OR BE REIMBURSED FOR PAYMENT FOR ANY OTHER SERVICE, EXAMINATION OR TREATMENT WHICH IS PERFORMED AS A RESULT OF AND WITHIN 72 HOURS OF RESPONDING TO THE ADVERTISEMENT FOR THE FREE, DISCOUNTED OR REDUCED FEE SERVICES, EXAMINATION, OR TREATMENT.

TOWN & RIVER CIVIC ASSOCIATION, INC.
 OFFICERS & BOARD OF DIRECTORS – as of May 10, 2021
 www.townandriverfl.com

President	Mark Generales	239-676-5676	pres@townandriverfl.com
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
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	John Kristobak	dir3@townandriverfl.com 724-272-6818
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

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
- 30 Complimentary Classes Weekly
- Pool & Hot Tub
- Waterfront Dining
- Social Activities & Events
- Initiation Fee \$60,000*

*Plus a new member capital contribution of \$10,000

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

*Plus a new member capital contribution of \$10,000

**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.**

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