

## Deeds Of Restrictions Exceptions/Variances

By Gareth K. Hudson, Chair, Deeds of Restriction/  
Architectural Review Committee

Your Town & River Civic Association Board is entrusted with making decisions regarding the Deeds of Restrictions (DORs). As is usually the case with any such document, language is often ambiguous and cannot address all situations. Given that the sole purpose of DORs is to maintain property values, the practical intent of the original drafters frequently needs to be discerned. There are few definitions provided in the Amended, Restated, and Combined Deeds of Restrictions [ARCDOR]. None are provided in the DORs for Units 6 and 11. As reported in a past issue of this newsletter, the board had to adopt a definition of "HEDGE" because ARCDOR did not provide one.

As far as I know an association board has never granted an exception or variance. That is, until recently. There were two cases, one involving a fence and another involving a dock. The fence was installed without approval of the association and a dock was rebuilt without approval of the association. The fence is 6" higher than allowed, and the dock encroached on the required side setbacks.

Certified letters were sent to both owners requesting that they bring their projects into compliance. Subsequently, following extensive exchanges of emails with the owners, phone conversations, on-site visits, and photos, the projects were allowed to remain as constructed.

The fence is a "see-through" picket fence in the rear setback of a canal-front property. Whether the fence was 4' high (as

ARCDOR specifies) or 4.5' high (as built) it made no difference to the adjoining property's view of the canal. A new home being built next door has 18" of fill; therefore, from the new neighbor's perspective, the fence will appear only 3' high. Fence heights are supposed to be measured from the existing property elevation. In this case, given the reason for the height restriction, it didn't make sense to adhere to that measurement criteria. The owner was advised that the exception granted by the board had nothing to do with the fact that the fence had already been installed, or that it was only on one side of the property, or that the new neighbor did not object (which they didn't), or that the fence was "only" 6" higher than allowed. In the absence of the extenuating circumstances, an exception would have neither been possible nor granted. Approval would have created an untenable precedent.

The new dock is a rebuilt dock with exactly the same footprint as the pre-ARCDOR original dock. The problem is that the rebuilt dock did not comply with the ARCDOR side setbacks of 12.5 feet. ARCDOR was recorded June 2, 2005. The exception in this case was based solely on the unusual configuration of the property (trapezoidal) and that it was at a canal right angle juncture. The owners canal frontage is only 36'. The rebuilt 16' long dock left only 10' setbacks on each end rather than the required 12.5'. One ostensible reason for dock side setbacks is to allow marine vessels room to maneuver in the canals. Without setback requirements and their enforcement, it would be possible to have continuous

docks up and down a canal. Given the 25 percent government limit on docks and pilings encroachment into the width of a canal, a 100' wide canal could morph into a 50' wide canal. In this dock exception case, given the configuration of the property and the relationship of the dock to the canal frontage, there is no impediment to marine traffic. It makes no difference whether the dock was 16' long or 11' long. Its width of 5' into the approximately 86' wide canal is well within the 25 percent limit. There are no dolphin pilings. The association board felt it would not make sense to require this rebuilt dock to be "rebuilt" by shortening it by 2.5' on each end. The owner was advised that the exception granted by the board had nothing to do with the fact that this was a replacement dock or that it had already been built. Basing the exception on either of those reasons would also have created an untenable precedent.

ARCDOR is on the board's agenda to be rewritten, with considerable community input, in 2022. Language needs to be as clear as possible and definitions need to be expanded. Language should be subject to the question: How or why does this provision (rule or restriction) maintain property values? Hopefully, by next year, Units 6 and 11 will have voted to come into ARCDOR. That will leave North Town & River (and a few other properties) to possibly revitalize their expired DORs and join ARCDOR. Town & River can become a single uniform deed restricted community with all properties having the same DOR.

## Board Of Directors Meeting Minutes [Unapproved]

### South Pointe South Clubhouse Thursday, September 9, 2021

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

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

#### Board of Directors

A quorum was established.

Officers Present: Vice President

Rick Chubb (via telephone). Directors Present: Kay Gloris, John Kristobak, Myriam Lentz & Martha Smith.

Executive Secretary Sally Stigler was also in attendance.

Absent: President Mark Generales, Secretary Renee Notes, Directors Roy Benton, Rick Ginsburg, and Marge Byrne.



**Approval Of Minutes** – May 13, 2021 minutes were approved.

#### Treasurer's Report – Gary Hudson

- Gary emailed August financial reports to the board September 7th.

- He noted we currently charge \$50 for completing an estoppel. According to real estate professionals, this is exceptionally low. It was passed by motion, to increase the estoppel processing fee to \$250, the rate charged by many, if not most other associations.

- After discussion it passed by motion to proceed with legal action (lien foreclosure) against an owner for failure to pay 2021 mandatory dues. Legal collection fees for this property to date total \$1,486.15.

- With no questions presented, the treasurer's report was approved by motion.

#### Committee Reports

**Lake Status – Renee Notes** – The lake report will be printed in the next issue of the newsletter

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

- **Cape View Dr. fence height** – Gary recommended granting an exception for the height of this "see-through" picket fence. See front page article in this newsletter for rationale. The exception was unanimously granted by vote.

- **Cypress Lake Dr. dock setbacks** – Gary recommended granting an exception to this rebuilt dock. See front page article in this newsletter for rationale. The exception was unanimously granted by vote.

#### Continuing Business

- **ARCDOR, Unit 6 & Unit 11 DOR Differences** – On September 8th Gary emailed to board members a table highlighting primary differences among the 3 DORs. This is background for the consolidation initiative.

- **Consolidation of Units 6 & 11 DORs into ARCDOR** – Gary has been in contact with Christopher Miller, Esq. of the associations law firm regarding legal groundwork. After a date is chosen Gary will reserve Fellowship Hall at Cypress Lake United Methodist Church to hold a meeting for Unit 6 Owners, & a meeting for Unit 11 Owners. Both meetings will be on same date, 30 minutes apart. A letter with a proxy & envelope will be mailed to all Owners advising them of the meeting and vote.

#### New Business

- **Welcome Letter** – Gary emailed an *Owner Welcome Letter*, written ten years ago, to board members. John graciously offered to update the letter. It will be used by street directors to communicate with new Owners.

#### Adjournment

With no further business, the meeting was adjourned 7:10 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, October 14, 2021 at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,  
Sally Stigler,  
Executive Secretary

## Town & River Lake Report

**Inspection Date:** Aug. 25

#### Inspected For:

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

**Technician's comments:** Lakes treated for grasses.



**All are encouraged to attend  
our next Board meeting on Oct. 14!**

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

**South Pointe South Clubhouse  
9734 Foxglove Circle, Fort Myers.**

**Check out our new website**

**www.townandriverfl.com.**

# Mark Your Calendar For The Crafty Ladies Fall Craft Fair

Submitted by The Crafty Ladies of St. John XXIII Catholic Church

**Come and join us on Saturday, Oct. 16 from 10 a.m. to 5 p.m. and Sunday, Oct. 17 from 8 a.m. to 1 p.m.**

If you've been to one of our fairs before, you know we have a large variety of top quality, homemade items for sale. In addition to our well-known, exquisite quilts, afghans and handknit and crocheted items, there will be pillows, table runners, placemats/napkins, jewelry, mother/daughter aprons, tooth fairy pillows, novel baby items, lots of lovely holiday décor, including our fabulous wreaths, and so much more!

Besides our always fabulous raffle, this year we will be joined by two food trucks, Great American Grilled Cheese Kitchen and Viet Yum. On Sunday, the Knights of Columbus will also be having their pancake breakfast after each Mass.

The Crafty Ladies came together 12 years ago. The group has grown to nearly 40 talented and dedicated women. All proceeds go directly back into the community. Just a few causes we donate to are:

- Hunger Walk
- Veterans blankets
- Soles for Souls
- Hope Hospice
- Hats for cancer patients
- Lee County Animal Care

- Special Equestrians
- Cystic fibrosis
- Verity House Pregnancy Center
- St. Martin de Porres Catholic Church
- St. John XXIII Villas
- Lung cancer research

We hope to see you at our craft fair at St. John XXIII, 13060 Palomino Lane, Fort Myers, just north of Daniels Parkway. Stop by, have a chat and, just maybe you can get some early shopping done.



## From The Desk Of Sheriff Carmine Marceno

### Improving Gated Community Safety

Lee County hosts an extensive number and variety of gated communities. They vary in resident population, configuration and safety components.



These communities utilize a variety of barriers for safety and privacy ranging from shrubbery to fencing to stone.

What all communities share is the potential for criminal access.

The Lee County Sheriff's Office (LCSO) has been benefiting from the use of license plate readers, or LPRs, to identify stolen vehicles, missing persons, and cars or trucks involved in illicit activity.

"Hot-lists" can be preloaded into license plate readers. When a prestored vehicle plate is captured by the LPR, law enforcement can be immediately alerted to the location of the vehicle.

As the vast majority of community-related crimes involve the use of a vehicle, it is enormously helpful to law enforcement to have real-time access to vehicle description and tag information for all vehicles entering and leaving a community.

The Lee County Sheriff's Office Real Time Information Center can immediately dispatch this information to units in and around the impacted community. The results are notable, stolen property is often recovered, arrests are made, and prosecutions become solidified.

At this time, communities within our county are installing license plate readers for added safety. The costs involved are negligible and provide a proactive and reactive technology for Lee County Sheriff's Office applications.

For additional information, please take a few moments to view this video explaining both the use of this technology, as well as Sheriff Carmine Marceno's "Safe Communities" initiative:

<https://www.youtube.com/watch?v=D0kAJ-1zkX4>.  
Currently, the vendors offering this technology include Flock Security – Todd Troutman, (770) 310-2987, [todd.troutman@flocksafety.com](mailto:todd.troutman@flocksafety.com) and Vigilant Solutions – Don Broome, (229) 392-5953, [dbroome@vettedsecuritysolutions.com](mailto:dbroome@vettedsecuritysolutions.com) or Logan Long, (727) 215-6589, [llog@vettedsecuritysolutions.com](mailto:llog@vettedsecuritysolutions.com). Authorized community representatives are welcome to reach out to these vendors or to contact the Lee County Sheriff's Office Community Response Unit at (239) 477-1CRU (1278).

## Word Scramble

### Insects And Bugs

By Ellie Neal

- |          |             |
|----------|-------------|
| Letebe   | Lpreralcati |
| Sawp     | Tfryltube   |
| Meretit  | Achor       |
| Dpreis   | Etpiednce   |
| Qiotusom | Ohmt        |
| Rtneoh   | Gydlforan   |

Word Scramble Solution on page 7

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# Zonta San-Cap Announces ‘Unique’ Auction

Calling all who love to shop! The Zonta Club of Sanibel-Captiva, renowned for its support of organizations that champion women and girls, announces its fall fundraiser: “Shop Zonta’s Peek.” The online auction, which runs the entire month of October, draws inspiration from Zonta’s former home tour, “Peek at the Unique.”

There’s something for everyone to “Peek” at: Bid on fabulous places to stay, from Sanibel to Asheville; consider land and sea excursions; enjoy unique tours of Sanibel staples (CROW, the Shell Museum, Historical Village), grab show tickets, dinners,

gifts and more! How about a private party at Tino’s Southwest Grill? All you have to do is bid on your chosen item – and keep bidding to win!

Think Christmas gifts! The complete catalog goes online beginning Oct. 1 and runs through Oct. 31: Go to [www.32auctions.com/ZontaPEEK21](http://www.32auctions.com/ZontaPEEK21). In all, the auction will feature over 70 experiences and creations, with values ranging from a few dollars to thousands, all donated by local businesses, individuals and artists. Bid and pay for your purchases online and pick up the items, safely in person, at a location to be announced.



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## Crossword Puzzle

### Across

- 1. Young sheep
- 6. Nil
- 10. Ogee
- 14. Stranger
- 15. Portent
- 16. Exposed
- 17. A stringed instrument
- 18. Sediment
- 19. Not under
- 20. A species of game fish
- 22. Start over
- 23. Blah
- 24. Invented the light bulb
- 26. A long way off
- 30. L
- 31. 18-wheeler
- 32. Calamitous
- 33. Ripe
- 35. Platters
- 39. African pullover
- 41. Stain black
- 43. Horse
- 44. Pot
- 46. Winglike
- 47. Beer
- 49. Genus of macaws
- 50. Old stories
- 51. A colony of rabbits
- 54. Hindu princess
- 56. Mimics
- 57. String puppet
- 63. Big party
- 64. Dash
- 65. Featureless
- 66. By mouth
- 67. Satisfy

### Down

- 1. Delicate
- 2. Away from the wind
- 3. Foundry
- 4. Chime
- 5. Hairnet
- 6. Longing for something past
- 7. Lovable
- 8. Sandwich shop
- 9. Anagram of “rental”

- 10. Indigenous
- 11. Praises
- 12. Doctrine
- 13. Long-necked bird
- 21. Cause to happen
- 25. Prank
- 26. Contributes
- 27. Decree
- 28. Backside
- 29. Practices
- 34. Got off a train
- 36. Storage cylinder
- 37. Mogul
- 38. Arid
- 40. Doing nothing

- 42. Keno
- 45. Provide commentary
- 48. Catch in a net
- 51. Four-wheeled toy cart
- 52. Three-banded armadillo
- 53. Pass-the-baton race
- 55. Enter data
- 58. Wings
- 59. Shade trees
- 60. The thin fibrous bark
- 61. Layer
- 62. Terminates

Crossword solution on page 6



All proceeds will go out in grants to organizations whose mission of empowerment mirrors Zonta’s own. Earlier this year, Zonta’s foundation distributed \$82,500 to area nonprofits. Your participation will add to the fun – and help countless women in our area.



Even if you don’t win, consider donating some or all of your last bid to help us help others in these tough times. Every dollar will make a difference, and allow Zonta to positively impact women and girls.

Your bid can secure a fun-filled, seven-night stay at a fully-furnished condo in Hollywood, Fla.

Get more information and donate at [www.ZontaSanCap.org](http://www.ZontaSanCap.org). You can also donate through the auction site or send a check to: Zonta Foundation of SWFL, P.O. Box 1244, Sanibel, FL 33957.

Follow Zonta Sanibel-Captiva on Facebook and “like” us (@zontsanicap) on Instagram. And have fun shopping!

## Sudoku Puzzle

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

Sudoku Puzzle Solution on page 7

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# Understanding The Capital Gains Tax: A Case Study

Presented by Jacqueline J. Lambros, Registered Principal



Capital gains play an important role in every investor's life; you and your advisor must strike a balance between creating investment gains and managing those gains in a tax-efficient manner. Despite that, you may be unfamiliar with the intricacies of the tax and how it interacts with your personal income tax.

The basics of the capital gains tax are fairly simple: sale price – purchase price [also known as cost basis] = capital gain [or loss]. To give you a better understanding of capital gains, let's take a look at the hypothetical case of Sally Smith.

## Sally Smith Case Study

Sally is single and has wages of \$120,000. Her capital gains and losses for the year are as follows:

- Short-term losses: \$7,500
- Short-term gains: \$2,500
- Long-term losses: \$10,000
- Long-term gains: \$65,000

## Calculating Net Capital Gains

Begin by calculating net capital gains for the year. The IRS has designated specific steps that investors must take when netting losses and gains on their returns. These steps differentiate between *short-term* gains and losses (from investments held less than one year) and *long-term* gains and losses (from investments held one year or more):

1. Net short-term losses against short-term gains.
2. Next, net long-term losses against long-term gains.
3. If one step results in a gain and the other in a loss, they are netted against each other.

**Please note:** If after all netting you have a net short- or long-term loss, you may use a maximum of \$3,000 of that loss to offset ordinary income, and any excess capital loss will be carried forward to future tax years.

In Sally's case, these steps apply as follows:

1. The \$7,500 in short-term losses is netted against the \$2,500 in short-term gains for a net \$5,000 short-term loss.
2. The \$10,000 in long-term losses is netted against the \$65,000 in long-term gains for a net \$55,000 gain.
3. The net \$5,000 short-term loss is then netted against the \$55,000 net long-term gain, resulting in a net \$50,000 long-term gain.

## Capital Gains Tax Brackets

The next step is to determine the capital gains tax rates, which correspond to various income tax brackets. The 2021 rates are shown below.

| 2021 Income And Capital Gains Tax Brackets |                         |   |                             |                         |   |
|--|-------------------------|---|-----------------------------|-------------------------|---|
| Income Tax                                 | Taxable Income (Single) | Taxable Income (Married Filing Jointly) | Long-Term Capital Gains Tax | Taxable Income (Single) | Taxable Income (Married Filing Jointly) |
| 37%  | More than \$523,600     | More than \$628,300                     | 20%                         | More than \$445,850     | More than \$501,600                     |
| 35%  | \$209,426–\$523,600     | \$418,851–\$628,300                     |                             |                         |   |
| 32%  | \$164,926–\$209,425     | \$329,851–\$418,850                     | 15%                         | \$40,401–\$445,850      | \$80,801–\$501,600                      |
| 24%  | \$86,376–\$164,925      | \$172,751–\$329,850                     |                             |                         |   |
| 22%  | \$40,526–\$86,375       | \$81,051–\$172,750                      |                             |                         |   |
| 12%  | \$9,951–\$40,525        | \$19,901–\$81,050                       | 0%                          | Up to \$40,400          | Up to \$80,800                          |
| 10%  | Up to \$9,950           | Up to \$19,900                          |                             |                         |   |

Similar to the federal income tax, capital gains tax rates are graduated. This means that, depending on Sally's tax bracket, a portion of her capital gains may be charged at 0 percent, a portion at 15 percent, and a portion at 20 percent. Capital gains and income taxes are intertwined – capital gains are considered income and are factored in when determining a taxpayer's overall taxable income rate. When determining how Sally will be taxed, her capital gains are "stacked" on top of her ordinary income. Deductions get applied to ordinary income first, and that ordinary income is taxed at the lowest brackets first, which provides for the most tax savings.

## How Will Sally Be Taxed?

In Sally's case, her \$50,000 of capital gains will be "stacked" on her \$120,000 of ordinary income for a total income of \$170,000. She will be eligible for the \$12,550 standard deduction, and her ordinary income will be offset by that deduction: \$120,000 – \$12,550 = \$107,450. Her \$50,000 long-term gain will then be stacked on top. Therefore, Sally will be taxed as follows:

- First \$9,950 of ordinary income is taxed at 10 percent.
- The next \$30,575 of ordinary income is taxed at 12 percent.
- The next \$45,850 of ordinary income is taxed at 22 percent.
- The remaining \$21,075 of ordinary income is taxed at 24 percent.

Because the 0 percent capital gains rate applies only for income up to \$40,400, Sally's capital gains will all be subject

to the 15 percent capital gains rate. If Sally had capital gains of, say, \$350,000 instead of \$50,000, giving her a total income of \$470,000, she would have a portion of her gains taxed at 15 percent and a portion taxed at 20 percent.

The 20 percent capital gains rate kicks in when total income exceeds \$445,850. Therefore, in our second example, Sally's first \$338,400 in capital gains (\$445,850 – Sally's \$107,450 in ordinary income) will be taxed at 15 percent and the remaining \$11,600 will be taxed at 20 percent.

## Don't Forget About The 3.8 Percent Surtax

In the latter example, where Sally has income of \$120,000 and net long-term capital gains of \$350,000, you would also need to take into account the 3.8 percent net investment income tax (NIIT), or surtax, that applies to investment income, including capital gains, for high-income individuals. It's applied to the lesser of a taxpayer's total net

investment income or the difference between the taxpayer's modified adjusted gross income (MAGI) and the thresholds shown below.

## Net Investment Income Tax MAGI Thresholds

| Single or Head of Household | Married Filing Jointly | Married Filing Separately |
|-----------------------------|------------------------|---------------------------|
| \$200,000                   | \$250,000              | \$125,000                 |

Sally's wages of \$120,000, minus her standard deduction of \$12,550, plus her capital gains of \$350,000 amount to a \$457,450 MAGI, which is \$257,450 greater than the \$200,000 surtax threshold for a single taxpayer. Therefore, the NIIT will be assessed on \$257,450 (which is the lesser of \$270,000 or \$350,000), and Sally will owe a tax of \$10,260.

## Consider Your Situation

Of course, Sally is just one example. Your tax situation will have other factors that may need to be considered. In any case, understanding the capital gains tax can help you better understand the impact of your investment activity on your tax bill.

*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 August 31, 2021

Aug 31, 21

| Assets                                 |           |
|--|-----------|
| <b>Current Assets</b>                  |           |
| Checking/Savings                       |           |
| First Citizens Bank 2580               | 5,339.35  |
| First Citizens Bank - MMS              | 82,889.13 |
| PayPal Account                         | 1,159.91  |
| <b>Total Checking/Savings</b>          | 89,388.39 |
| <b>Accounts Receivable</b>             |           |
| Accounts Receivable                    | 120.00    |
| <b>Total Accounts Receivable</b>       | 120.00    |
| <b>Other Current Assets</b>            |           |
| Prepaid, Lake Expense                  | 2,827.29  |
| Prepaid, Other Expense                 | 2,548.19  |
| <b>Total Other Current Assets</b>      | 5,375.48  |
| <b>Total Current Assets</b>            | 94,883.87 |
| <b>Total Assets</b>                    | 94,883.87 |
| <b>Liabilities &amp; Equity</b>        |           |
| <b>Liabilities</b>                     |           |
| <b>Current Liabilities</b>             |           |
| <b>Other Current Liabilities</b>       |           |
| Annual Dues, Advanced                  | 120.00    |
| <b>Total Other Current Liabilities</b> | 120.00    |
| <b>Total Current Liabilities</b>       | 120.00    |
| <b>Total Liabilities</b>               | 120.00    |
| <b>Equity</b>                          |           |
| Prior Year Fund Balance                | 56,180.89 |
| Retained Earnings                      | 17,433.70 |
| Net Income                             | 21,149.28 |
| <b>Total Equity</b>                    | 94,763.87 |
| <b>Total Liabilities &amp; Equity</b>  | 94,883.87 |

## Continental Women's Club

Please join us on Thursday, Oct. 7 at 11:30 a.m. when our program will feature Tamara Pigott, executive director of Lee County Visitor and Convention Bureau. Learn how our area is currently being promoted and marketed to the travel and tourism industry.

Continental Women's Club meetings are held on the first Thursday of each month at 11:30 a.m. at The Hideaway Country Club, 5670 Trailwinds Drive, Fort Myers 33907. The cost to attend the luncheon is \$24. Please call Liz Paul at (239) 691-7561 for additional information or to make a reservation.



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# Junior League Of Fort Myers Hosts ‘She Is ... A Women’s Conference’

## Inaugural Event To Bring Four Inspirational Speakers To Fort Myers Community

On Oct. 23, the Junior League of Fort Myers will host “She Is...” its first women’s conference focused on celebrating women who have persevered, triumphed, and navigated adversity in life. Four motivating speakers will share tools women can use to tackle their personal goals. This event will take place from 9 a.m. to 1 p.m. with in-person and online attendance options.

“Our hope for this conference is that attendees will learn, build connections and experience a community of women in Southwest Florida and beyond. It’s called ‘She Is...’ because we hope women can fill in the blank after She Is... with anything they can dream of for themselves,” said Junior League of Fort Myers Advancement Director Meghan Warner.

Added Erin Cowan, Junior League of Fort Myers president, “Our mission has always publicly focused on

improving our community through voluntarism, but an equal part of that mission is to develop the potential of women. A conference like this one brings that part of our mission to life. We hope this will become an annual ‘must-attend’ event for women throughout our community who want to grow.”

All conference sessions will be held in person and virtually. The conference will feature four speakers:

- Karen Spears, founder of Freely Give Inc.
- Kayla Lynnay Ajini, founder of SWFL Leading Ladies
- Megan Woodell, owner of Mindset in the Making
- Patricia Devost, owner of Coastal Coaching and Consulting.

Tickets are available for sale on Eventbrite.com at <https://www.eventbrite.com/e/she-is-a-womens-conference-tickets-167893821941>. Tickets are \$35 per person and a \$5 discount will be applied to anyone who uses the code JLFM2021 before Oct. 1. The location of the conference will be announced at a later date on our website at [jlfm.org](http://jlfm.org) and Facebook @jlfortmyers.

For more information, contact Advancement Director Meghan Warner at [financevp@jlfm.org](mailto:financevp@jlfm.org) or visit [jlfm.org](http://jlfm.org).

### About Junior League Of Fort Myers

The Junior League of Fort Myers, Inc., a member of the Association of Junior Leagues International, Inc., is a 501(c)(3) not-for-profit organization of women committed to promoting voluntarism, developing the potential of women and improving the community through the effective action and leadership of trained volunteers. Membership is open to all women aged 21 and older who value our mission and are committed to inclusive environments of diverse individuals, organizations, and communities.

**Save The Date:**  
**Saturday, October 23rd from 9AM - 1PM**  
 ALL PROCEEDS BENEFIT THE JUNIOR LEAGUE OF FORT MYERS

## Halloween Safety



### Procedures Are Important

Halloween is a fun time for children and adults alike. Safety rules need to be followed in order for everyone to trick-or-treat and arrive back at home safely. There is a fine line between fun and safety concerns, especially when it comes to road and pedestrian safety.

Since trick-or-treating usually occurs after the sun goes down, children are more likely to be hit by a car and killed on Halloween than any other day of the year;

lack of visibility because of low lighting at night can be a factor in Halloween accidents as well as children in dark clothing or costumes. Adults accompanying children need to watch for them walking on roadways, medians and curbs.

Additional tips for a safe Halloween include having a responsible adult accompanying children, teaching children never to enter a stranger’s home or car, telling children not to eat any treats until they return home, and putting electronic devices away and keeping heads up while walking and not running across streets.

Costume safety is extremely important in order for children to have a safe Halloween experience. Make sure all costumes are fire resistant and avoid masks that can obstruct vision. Costumes should not drag the ground or be difficult for children to maneuver. Fasten reflective tape to costumes and/or give them glow sticks.

The Lee County Injury Prevention Coalition serves as a collaborative effort or partnership whose function is to

facilitate partners’ work and act as a catalyst for injury prevention initiatives. Its mission is to prevent injury, disability, and death through advocacy, education, legislation, and partnerships.

For additional information about the Injury Prevention Coalition or Halloween safety procedures contact Brian Raimondo at [ipcleeconomy@gmail.com](mailto:ipcleeconomy@gmail.com) or (239) 330-2240.

| Town & River Civic Association Inc.<br>Profit And Loss<br>August 2021 |           |            |
|---|-----------|------------|
|   | Aug 21    | Jan-Aug 21 |
| <b>Ordinary Income/Expense</b>  |           |            |
| <b>Income</b>   |           |            |
| Income - Mandatory  | 0.00      | 10,560.00  |
| Income - Voluntary  | 0.00      | 26,640.00  |
| <b>Total Income</b>   | 0.00      | 37,200.00  |
| Estoppel Preparation Income   | 0.00      | 600.00     |
| Interest Income   | 0.71      | 5.36       |
| <b>Total Income</b>   | 0.71      | 37,805.36  |
| <b>Expense</b>  |           |            |
| Accounting Fees   | 315.00    | 2,970.00   |
| Bank Fees   | 35.00     | 190.00     |
| Corp Insurance  | 190.42    | 2,002.34   |
| Email Service   | 243.00    | 729.00     |
| Legal Expense   | 1,215.00  | 3,756.50   |
| Meeting Rooms   | 100.00    | 1,112.32   |
| Newspaper Postage   | 138.50    | 1,106.28   |
| PayPal Fees   | 6.07      | 40.09      |
| Postage Expense   | 0.00      | 151.85     |
| Printing & Postage  | 0.00      | 2,257.00   |
| State Fee   | 0.00      | 61.25      |
| Secretary Expense   | 0.00      | 757.50     |
| Storage Expense   | 119.79    | 958.32     |
| Utilities   | 45.63     | 363.63     |
| Website Maintenance   | 0.00      | 200.00     |
| <b>Total Expense</b>  | 2,408.41  | 16,656.08  |
| <b>Net Ordinary Income</b>  | -2,407.70 | 21,149.28  |
| <b>Net Income</b>   | -2,407.70 | 21,149.28  |

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# Catch The Action

## October On The Water

By Capt. Bill Russell

October is a refreshing time for anglers around Southwest Florida. After a long hot summer, we will finally see some relief with cooler days and a noticeable drop in humidity. This combination will set off good fishing opportunities as they will be hungry, active, and on the move.

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

Snook, large and small are on the move as they transition from their summer homes around the gulf beaches and nearby areas and make way closer to their winter haunts. Snook of any size



are a blast to catch. Live bait puts odds in your favor, but with cooling water and fishing becoming more active, artificial baits can be a good choice.

Good trout fishing is another benefit of cooler water. They are active and hungry, and at times feeding in schools under bait pods on the inshore grass flats. They may run in size from little guys to fish well over 20 inches.

Gag grouper are also on the move as they make their way to shallower gulf waters and many move inshore. Catching gag grouper over a shallow water inshore wreck or reef is some of the most challenging fishing you will find. They hit like a freight train and run straight to the safety of the structure. Unlike offshore, where you fish them vertical or from straight above, inshore you are away from the structure and make a long cast. They have the advantage, you break off more big ones than you land, but it's exciting, and if you get a big one to the boat, season is open.

Inshore mangrove snapper fishing was great all summer. Many will make their way offshore by month's end. Look for artificial reefs and ledges or hard bottom in depths from 20 to 50 feet to hold concentrations of fish. Snapper should be holding in and around the gulf passes, where days with slower tides often present the best opportunity. Live shrimp with light tackle is the best way to go, and if you are anchored, a chum block is a great idea. Always have a heavier rig in the rod holder with a live flatlined

bait. You never know when a big cobia, grouper, or some other species might come in to play.

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

Many different options are on the table with the change of season. You can either target specific species or just get in the mix of a feeding frenzy and see what's there. Often a host of different fish are ganged up on the same bait pod; it's common to catch a half dozen or more different species from one area. Large schools of bait are moving down the coast all month; look for bait pods both inshore and off, watch for birds. And always be prepared for the unexpected, such as large fish moving in on the action.

October is one of the best months of the year to fish around Southwest Florida. We should see plenty of days with great comfortable weather, hungry fish, plus the winter crowds have not yet returned. That makes for a great combination.

Stay up to date with fishing regulations by visiting [www.myfwc.com](http://www.myfwc.com). Also, upload the Fish Rules app on your phone. It has current regulations with pictures to help identify fish.

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."




### Crossword Solution from page 3


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

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# Sidney & Berne Davis Art Center

**Syzygy Presents: Dark Art 2021**  
**Opens: Oct. 1, 6 p.m.**  
**Closes: Oct. 13, 3 p.m.**

**Gallery Hours:** Monday through Thursday, 10 a.m. to 3 p.m.; Friday, 10 a.m. to 10 p.m.

**General Admission:** \$1 entry donation

The Syzygy Collaborative Art Project is proud to present the fifth annual Dark Art exhibition.

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

The exhibition opens during Art Walk on Friday, Oct. 1 from 6 to 10 p.m. at the Sidney and Berne Davis Art Center. As always, the opening reception is an immersive experience with music, live performances, live art, and entertainment in addition to spectacularly spooky original art.

Join us as we celebrate all things dark. Costumes are encouraged.

**'70s, '80s, and '90s Dance Party**  
**Friday, Oct. 15 – 8 to 11 p.m.**

Cost: \$10

**Retro dance party at the Sidney & Berne Davis Art Center! Back by popular demand!**

Get your dancing shoes on for the Retro '70s, '80s & '90s dance party! Hosted by 105.5 D.J. Selecta AJ on Friday, Oct. 15! Everyone had such a blast last time; we are doing it again!

Dressing up in your favorite decade attire is strongly encouraged. Doors open at 7:30 p.m., Music plays from 8 to 11 p.m.

So, break out your old bell bottoms, leg warmers, or zip off jeans and bring your best dance moves to get groovy and party like it's the 20th century! This dance party will be held at Sidney's, our rooftop sculpture garden so tickets are limited! It's going to be a fun night to get groovy under the stars.



**Wicked Walk**

**Thursday, Oct. 21**

**Cost:** Adults, \$10; children, \$5

Celebrating the arts and the achievements of student artists in Lee County, Wicked Walk is a collaborative project between the Foundation for Lee County Public Schools, Lee County Public Schools, and the Sidney & Berne Davis Art Center. Cue the music! October is the perfect time to walk through the fantastic stagings, see gruesome makeup, and spooky dancing that will thrill kids and mummies alike!



**Cooking For The Arts: An Evening In Tokyo**

**Friday, Oct. 22, 6 p.m. cocktails, 7 p.m. dinner**

**Cost:** \$250 per couple, \$1,000 for a table of eight

Cooking for the Arts is SBDAC's signature interactive dinner experience!



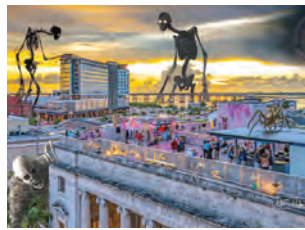
This fundraiser features the best in food, friends, and wine while supporting the arts. Cook your way through a four course dinner while taking part in live and silent auctions. Proceeds benefit SBDAC's arts education programs. \*Cannot accommodate food allergies.

**Halloween Party**

**Friday, Oct. 29, 8 p.m. to 12 a.m.**

Cost: \$10

**It might be scary ... It might be a fright ... But it's sure to be fun ... On Halloween Night!**



Come one, come all! Dress up as your favorite character and dance, dance, dance! Selecta AJ from 105.5 will be spinning some great hits that will make you want to move. Start getting creative on your costume now because there's a Rooftop Halloween Party at Sidney & Berne Davis Art Center!

Costumes are strongly encouraged as there will be a winner for best costume!

**Note:** No weaponry of any kind will be allowed, including costume type.

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



*Word Scramble Solution from page 2*

|         |          |             |           |
|---------|----------|-------------|-----------|
| Beetle  | Spider   | Caterpillar | Centipede |
| Wasp    | Mosquito | Butterfly   | Moth      |
| Termite | Hornet   | Roach       | Dragonfly |

*Sudoku Puzzle Solution from page 3*

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

## 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 Landings Yacht, Golf, and Tennis Club (community entry off McGregor Boulevard between Cypress Lake Drive and College Pkwy.). Meetings begin at 11:30 a.m. with a short social period followed by 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, Oct. 28. Our featured dynamic speaker will be Dr. Colin Feng, Ph.D. Feng now resides in Fort Myers, but he was born and raised in the People's Republic of China. He will be sharing his Chinese life experiences as both a child and an adult. Feng is a graduate of Xian Jiao Tong University.

Luncheon fee is \$25 per person and the planned October menu entree is penne pasta with pesto sauce and grilled shrimp, rolls and butter, and chef's dessert choice. There is always an optional plant-based/vegan menu entree available.

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, Oct. 21.

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## SMDP Outreach Needs Your Help

Have you ever considered helping at a soup kitchen? SMDP Outreach needs your help to continue to serve the poor and needy in the Tice region of Fort Myers. This nonprofit is 100 percent volunteer run, it takes about 15 to 30 volunteers daily (Monday to Friday) to feed and clothe the needy in this area. If you are interested in serving weekly, monthly or even just once, please contact Elizabeth Andrews at (734) 552-4560 or elipchik@hotmail.com.



SMDP Outreach

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TOWN & RIVER CIVIC ASSOCIATION, INC.  
 OFFICERS & BOARD OF DIRECTORS – as of September 9, 2021  
 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<br>PHONE NUMBER                         |
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| Brevity Ln<br>N Waterway Dr                                    | Rick Chubb     | dir2@townandriverfl.com<br>609-707-0825       |
| Cal Cove Dr<br>Cape View Dr<br>Hatchee Vista Ln<br>Jennifer Ln | John Kristobak | dir3@townandriverfl.com<br>724-272-6818       |
| Clarellen Dr<br>Cypress Lake Dr                                | Marge Byrne    | dir4@townandriverfl.com<br>239-482-8923       |
| Cypress Lake Cr<br>Joanna Cr<br>Sand Spur Ln                   | Myriam Lentz   | dir5@townandriverfl.com<br>239-225-8533       |
| Deep Lagoon Ln<br>Julie Ann Ct                                 | Vacant         |   |
| Erin Marie Ct<br>S. Town & River Dr                            | Martha Smith   | dir7@townandriverfl.com<br>239-671-6347       |
| McGregor Blvd<br>Wittman Dr                                    | Vacant         |   |
| N. Town & River Dr   | Kay Gloris     | dir9@townandriverfl.com<br>239-470-6400       |
| Lake Committee   | Renee Notes    | secy@townandriverfl.com<br>239-209-2072       |
| Deeds of Restriction<br>Committee                              | Gary Hudson    | archreview@townandriverfl.com<br>239-481-7748 |
| Architectural Review<br>Committee                              | Gary Hudson    | archreview@townandriverfl.com<br>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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- 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