

Property Improvements Requiring Approval By Town & River Civic Association

By Gary Hudson, Chair,
Deed of Restrictions Committee

Planning a home improvement project, adding a dock/seawall/pool/fence or other project? If you are unsure if your project requires approval by the association, **ASK**. Asking will save time and potentially a lot of money (legal fees and/or having to re-do a project). For project approval please send an email to archreview@townandriverfl.com.

ARCDOR (Amended, Restated, & Combined Deeds of Restriction) covers most of Town & River. Units 6 and 11 have their own deeds of restriction. These as well as ARCDOR may be found at www.townandriverfl.com.

Per Section 3 of ARCDOR, virtually all improvements require approval. Just because a project is not specifically named in ARCDOR does not mean it doesn't need approval.

"Improvements Requiring Approval. No building, structure, enclosure, fence, or other improvements shall be erected or altered until the plans, specifications and location of same shall have been submitted to and approved in writing by the Board of Directors. All docks, seawalls, pilings, boat lifts/boat elevators shall comply with Lee County Codes and other applicable laws and regulations."

The association's bylaws provide for a Deed of Restrictions Committee. As stated in the bylaws, the primary functions of this committee are:

- To review and either approve, deny or suggest modifications to building plans for any exterior structure submitted to the Board as required by the applicable Deed of Restrictions.

- To investigate violations of the restrictions either noticed or called to their attention by members of the Association.

The deed of restrictions applies to "exterior" improvements. Although a county permit may be required (e.g., electric, plumbing), interior changes do not require approval by the association. Violations which

are "investigated" are those which are either noticed or called to the attention of the committee.

Lee County periodically provides to the association a list of permits requested or issued for projects within Town & River Estates. This alerts the association to projects pending or approved. **The issuance of a permit does not constitute approval by the association.** Association approval is usually required **in addition to** permitting. Moreover, some improvements not requiring a permit may require approval by the association. When in doubt, **ASK**.

A couple of recent lists provided by the county to the association included the following permits (address has been omitted). Does a listed project require approval by the association?

- SWIMMING POOL/DECK-YES
- REPLACE FRONT ENTRY DOOR AND SIDE GARAGE DOOR - SIZE FOR SIZE WITH IMPACT-NO
- REPLACE (20) WINDOWS - SIZE FOR SIZE - IMPACT GLASS-NO
- ADDITIONAL DOCK AND BOAT LIFT-YES
- SEAWALL-YES
- NEW POOL SCREEN ENCLOSURE-YES
- ADDITIONAL DOCK AND BOAT LIFT-YES
- POOL ENCLOSURE-YES
- CONSTRUCT POOL, PAVER DECK-YES
- INTERIOR REMODEL, REMOVE A KITCHEN PARTITION WALL, ADD LIGHTS, WINDOW REPLACEMENT-NO
- RE-ROOF FLAT ROOF-[although an exterior project, the association has traditionally not required re-roofs to be approved]

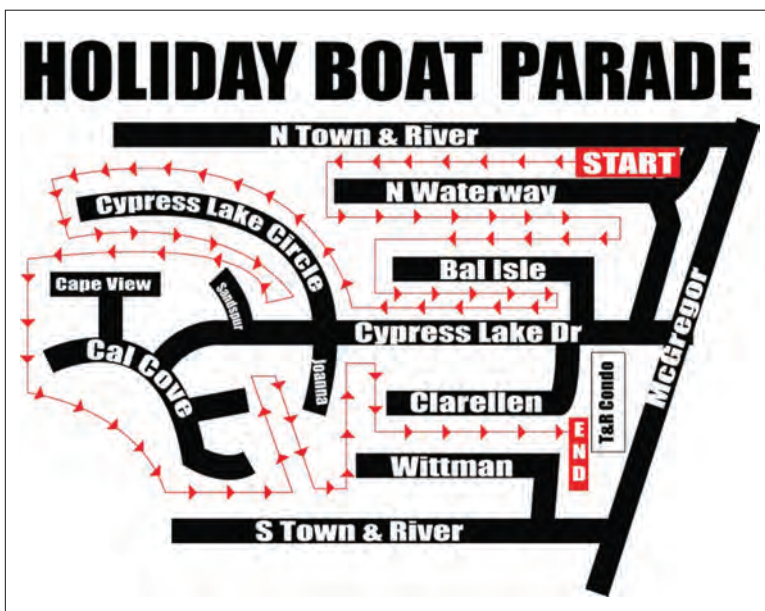
Some of these were already in the association approval pipeline. Others were not. For the latter, the procedure is for a letter to be mailed, by the association executive secretary, to the owner requesting that plans be submitted for review and approval by the Deed of Restrictions Committee.

Property Improvements Requiring Approval on page 2

Holiday Boat Parade Saturday, Dec. 11

The annual Town & River Cruise Club (TRCC) Holiday Boat Parade will be held on Saturday, Dec. 11. The parade will begin on the east end of the north Town & River canal at 6 p.m. and follow our usual route through the canals.

All Town & River club members and residents are invited to decorate their boats and join the parade. Following the parade a party will be held at the Town & River condominium clubhouse for TRCC members and their invited guests. There will be no charge for club members; however, there is a charge for guests and nonmembers. It will be great fun to see the spectacular decorations throughout our community as always. So decorate your boat and join the parade and/or encourage your friends and neighbors to decorate theirs and join in. Residents along the canals are encouraged to turn their waterside lights on to welcome the boaters.



2022 Town & River Annual Meeting

Thursday, Jan. 20, 2022
Registration, 6:30 p.m.
Call to Order, 7 p.m.
Cypress Lake United Methodist Church
8570 Cypress Lake Drive
Fort Myers, FL 33919
(239) 482-1250

Town & River Cruise Club October 2021

The Town & River Cruise Club (TRCC) kicked off the 2021/22 season with a luncheon at Deep Lagoon Seafood and Oyster House on McGregor Boulevard. The first luncheon was a huge success with 22 attendees. Everyone seemed to have a great time after our six months hiatus. It was fantastic catching up with club members. The food was delicious and the service excellent. The weather was beautiful, and tables were decorated for Halloween and fall. Club members are looking forward to gathering with friends at next month's luncheon.

Town & River Cruise Club members shared conversations and laughs at Deep Lagoon.

William Haptonstall, Mike and Liz DiBenedetto exchanged navigational tips.

Town & River Cruise Club on page 3

All are encouraged to attend our next Board meeting on Dec. 9!

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.

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

	<u>Oct. 31, 21</u>	
Assets		
Current Assets		
Checking/Savings		
First Citizens Bank 2580	2,538.87	
First Citizens Bank - MMS	78,890.50	
PayPal Account	1,088.63	
Total Checking/Savings	82,518.00	
Accounts Receivable		
Accounts Receivable	120.00	
Total Accounts Receivable	120.00	
Other Current Assets		
Prepaid, Lake Expense	4,707.50	
Prepaid, Other Expense	2,167.35	
Total Other Current Assets	6,874.85	
Total Current Assets	89,512.85	
Total Assets		
	89,512.85	
Liabilities & Equity		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Annual Dues, Advanced	120.00	
Total Other Current Liabilities	120.00	
Total Current Liabilities	120.00	
Total Liabilities	120.00	
Equity		
Prior Year Fund Balance	56,180.89	
Retained Earnings	17,433.70	
Net Income	15,778.26	
Total Equity	89,392.85	
Total Liabilities & Equity	89,512.85	

From The Desk Of Sheriff Carmine Marceno

Home Safety While On Vacation

The daytime high temperatures appear to be dropping and the occasional cool breeze reminds us that the autumn holidays will soon be upon us.



While those lower temperatures signify the start of "season" and the influx of visitors and winter residents, it also sparks the making of travel and vacation plans for many Lee County residents.

With the Thanksgiving holiday now over and Christmas and New Year's around the corner, I wanted to share a few reminders regarding home security while away on vacation.

"Smart" security systems have become affordable and are easily installed. There are many to choose from, they are wireless and allow you to access them from your cellular devices. Monitored systems offer an enhanced level of

security as notices of security breaches will be sent directly to an alarm company.

Consider pausing your mail delivery while away. A full mailbox indicates that you are likely vacationing. USPS "Hold Mail Service" can be done online at www.usps.com/manage/hold-mail.htm.

Consider utilizing timers to activate lights and televisions/radios. Newer timers allow for you to select random time settings that make it appear that the home is occupied.

Believe it or not, unmowed lawns potentially indicate that a homeowner is out of town. Consider hiring a lawn service or asking a neighbor to lend a hand.

Ensure that tools and ladders are locked away prior to your leaving the property. Tools can be used to pry open doors and windows; ladders make accessing upper levels much easier.

If possible, leave a vehicle in your driveway. If taking your vehicle on vacation, consider asking a neighbor to park their car or truck in your driveway during this time.

Lastly ... do not post vacation plans or vacation photos on social media. Doing so increases the chances that your home may be targeted.

Property Improvements Requiring Approval from page 1

ARCDOR enforcement is specified in Section 7. SECTION 7. ENFORCEMENT; GENERAL PROVISIONS. (A) ENFORCEMENT. ENFORCEMENT OF THESE COVENANT, CONDITIONS AND RESTRICTIONS MAY BE BY A PROCEEDING AT LAW OR IN EQUITY AND MAY BE INSTITUTED BY THE ASSOCIATION, ITS SUCCESSORS OR ASSIGNS, OR BY ANY LOT OWNER, AGAINST ANY PERSON OR PERSONS VIOLATING OR ATTEMPTING TO VIOLATE OR CIRCUMVENT ANY COVENANT, CONDITION OR RESTRICTION, EITHER TO RESTRAIN VIOLATION OR TO RECOVER DAMAGES, AND AGAINST ANY

RESIDENTIAL LOT TO ENFORCE ANY LIEN CREATED BY THESE COVENANTS. FAILURE OF THE ASSOCIATION OR ANY LOT OWNER TO ENFORCE ANY COVENANTS, CONDITION OR RESTRICTION HEREIN CONTAINED FOR ANY PERIOD OF TIME SHALL NOT BE DEEMED A WAIVER OR ESTOPPEL OF THE RIGHT TO ENFORCE SAME THEREAFTER. IN ANY ENFORCEMENT ACTION, INCLUDING APPEALS, THE PREVAILING PARTY SHALL BE ENTITLED TO RECOVER ITS REASONABLE ATTORNEY'S FEES AND COSTS FROM THE NON-PREVAILING PARTY.

Reprinted from July 2019

Town & River Civic Association Inc.
Profit And Loss
October 2021

	Oct 21	Jan-Oct 21
Ordinary Income/Expense		
Income		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	120.00	26,760.00
Total Income	120.00	37,320.00
Estoppel Preparation Income	0.00	600.00
Interest Income	0.69	6.73
Paypal Cash Bank Bonus	0.72	0.72
Total Income	121.41	37,927.45
Expense		
Accounting Fees	315.00	3,600.00
Bank Fees	35.00	260.00
Corp Insurance	190.42	2,383.18
Email Service	0.00	729.00
Legal Expense	0.00	6,984.25
Meeting Rooms	100.00	1,212.32
Newspaper Postage	143.02	1,392.32
Office Expense	72.00	72.00
PayPal Fees	0.00	40.09
Postage Expense	0.00	151.85
Printing & Postage	0.00	2,375.16
State Fee	0.00	61.25
Secretary Expense	0.00	1,035.00
Storage Expense	119.79	1,197.90
Utilities	45.62	454.87
Website Maintenance	0.00	200.00
Total Expense	1,020.85	22,149.19
Net Ordinary Income	-899.44	15,778.26
Net Income	-899.44	15,778.26

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 FORT MYERS
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 239-267-4547

MERCATO NAPLES • OFF US-41
 239-431-6807

Town & River Cruise Club from page 1



Town & River Cruise Club Membership Application

Name: _____
 Spouse: _____
 Address: _____
 Phone: _____
 Email: _____

BOAT INFORMATION

Boat Name: _____
 Boat Type and Size: _____
 Boat example – Name: Only in America
 Boat Type and Size: Power 30', Beam 10' 6"

MEMBERSHIP DUES

Dues \$40 / household
Initiation Fee \$40 / household
 (included burgee and name tags)

New Members Prorated Dues

Joining between	
April 1 to September 30	\$40
October to December 31	\$30
January 1 to March 30	\$20

Send Application, Dues and Initiation Fee to: Cecilia Bourdon
 1026 Clarellen Drive
 Fort Myers, FL 33919

Make checks payable to: Cecilia Bourdon



Mike and Liz DiBenedetto are happy to be back in Fort Myers.



Honorata and Fred Shue are looking forward to a great boating season.



Friends, Lyn and Cecilia, enjoyed the great camaraderie.

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Board Of Directors Meeting Minutes [Unapproved]

South Pointe South Clubhouse Thursday, October 14, 2021

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

Owner Comment Period – Two residents were present.

Board of Directors

A quorum was established.

Directors present: Kay Gloris, John Kristobak, Marge Byrne and Martha Smith. Absent: President Mark Generales, Vice President Rick Chubb, Secretary Renee Notes, Directors Roy Benton, Myriam Lentz, and Executive Secretary Sally Stigler.

Approval Of Minutes – Sept. 9 minutes were approved.

Treasurer's Report – Gary Hudson

- Gary emailed September financial reports to the board Oct. 7.

- Thirty seven percent of the legal expense on the September year-to-date financial statement is related to a lien foreclosure action against an owner for unpaid mandatory dues. The Association anticipates recovering all foreclosure expenses plus the \$120 mandatory dues.



- Almost 17 percent of the legal expense on the September year-to-date financial statement is related to the initiative to offer an opportunity for Units 6 and 11 to join ARCDOR.

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

Committee Reports

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

Deeds Of Restriction/Architectural Review Committee – Gary Hudson

- The latest permit report received from the county covered Aug. 8 to Sept. 15. There were five projects which required letters from Sally. These five owners were asked to submit plans for approval.

Continuing Business

- Providing an opportunity for Units 6 and 11 to join ARCDOR.

- Unit 6: 64 homes (will require 33 to approve)
Date of original DOR Sept. 22, 1970.

- Unit 11: 47 homes (will require 24 to approve)
Date of original DOR Jan. 20, 1978.

- Mailing will consist of cover letter, proxy, DOR cover sheet, and copy of ARCDOR

- Meeting place, date, and time to be determined

- Using the Lee Property Appraiser website, Marge Byrne is updating the addresses for Units 6 and 11 owners and will format them for mailing.

New Business

- Welcome Letter – As a follow-up to last meeting, John has been developing a welcome letter/package for new owners. This would direct new owners to the website (for newsletters and deeds of restriction as well as association contact information) and could include local restaurant and store discount coupons, local churches, schools, parks, etc. John will contact some other associations and HOA management firms for examples of welcome letters/packages.

Adjournment

With no further business, the meeting was adjourned at 7:19 p.m. The next regularly scheduled Board Meeting will convene 6:30 p.m. Thursday, Nov. 11 at South Pointe South Clubhouse, 9734 Foxglove Circle, Fort Myers.

Respectfully submitted,
Martha Smith,

Street Director for Erin Marie Court
& South Town & River

Substituting for Sally Stigler, Executive Secretary

South Pointe South Clubhouse Thursday, November 11, 2021

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

Owner Comment Period – No residents were present.

Board of Directors

A quorum was established. Directors Present: Marge Byrne, Kay Gloris, John Kristobak & Martha Smith. Officers Present: Secretary Renee Notes, Treasurer Gary Hudson & Executive Secretary Sally Stigler.

Absent: Vice President Rick Chubb. Directors Roy Benton & Myriam Lentz.

Approval Of Minutes – October 14, 2021 minutes were approved.

Treasurer's Report – Gary Hudson

- Gary emailed October financial reports to the board November 8, 2021.

- He reminded the board that although the balance sheet looks healthy, revenue comes in only during the first part of the year (February/March), but expenses continue throughout the year. January 31 of each year is when the treasury is the lowest. Not too long ago the association ran a deficit.

- By Christmas, when lake expenses are compiled for the months December 2020 through November 2021, Sally will mail Lake Assessment Invoices to the 57 lake owners with at least 10' lake frontage. There are three categories of expenses: FPL for the aerators, Solitude Lake Management fees, and capital expenses.

- By January 31, 2022 Annual Dues invoices will be mailed, with a due date of February 28, 2022.

- Gary will present a 2022 budget to the board in February for approval.

- Our three insurance policies will be slated for renewal the end of March 2022.

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

Committee Reports

Lake Status –The lake report will be printed in the next issue of the newsletter. Sally advised the board of the Lee County Pond Watch program & will email information.

Deeds Of Restriction/Architectural Review Committee – Gary Hudson

- No permit reports have been received from the county since September 15. There may be projects underway which require association approval but about which the association has no knowledge.

Bringing Units 6 & 11 into the Amended, Restated, and Combined Deeds of Restriction (ARCDOR) – Gary Hudson

- Panther Printing will mail the meetings notices, proxies, and supporting documents to owners in Units 6 and 11 by Thanksgiving. The board has not taken a stance on this initiative but is simply providing information & the opportunity for Units 6 & 11 to join ARCDOR. Since the last vote in 2004, three-quarters of the properties in Units 6 and 11 have changed ownership. The majority of properties in our community are governed by ARCDOR.

- December 15, 2021, attorney Christopher Miller of Goede, DeBoest & Cross law firm will preside over two separate meetings (Unit 6 at 6 P.M. and Unit 11 at

7 P.M.) at Faith United Methodist Church to vote on the consolidation.

Annual Meeting

- No later than January 10, Annual Meeting notices/proxies will be mailed to all addresses in Town & River. An owner must have paid 2021 dues in order to be in good standing and be eligible to vote. Meeting will be at Cypress Lake United Methodist Church on January 20, 2022.

New Business

- Welcome Letter –John is developing a welcome letter/package for new owners which will direct new owners to the website & include local restaurant & store discount coupons.

Adjournment

With no further business, the meeting was adjourned at 7:00 P.M. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, December 9, 2021, at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

Respectfully submitted,
Sally Stigler

Executive Secretary

The New Math:
\$1 = \$8

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TOWN & RIVER CIVIC ASSOCIATION, INC.
 OFFICERS & BOARD OF DIRECTORS – as of September 9, 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	Vacant	
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Vacant	
N. Town & River Dr	Kay Gloris	dir9@townandriverfl.com 239-470-6400
Lake Committee	Renee Notes	secy@townandriverfl.com 239-209-2072
Deeds of Restriction Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748
Architectural Review Committee	Gary Hudson	archreview@townandriverfl.com 239-481-7748

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

Owner Contact Information Request

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

For improved communications,
 Please update your contact information.

Name(s): _____

Town & River Address: _____

Full Time Resident: ____ Seasonal Resident: ____ My Property is Leased ____

If not full-time, other address, including zip: _____

Telephone Number(s): _____

Email Address: _____

Attention: Members in good standing (paid dues and have no outstanding unresolved violations), who have submitted their contact information, and have agreed to have their contact information published in the online directory, will be issued a password to access the online directory. **An email address is required to access the online directory. EMAIL ADDRESSES WILL NOT BE PUBLISHED IN THE ONLINE DIRECTORY UNLESS YOU GIVE YOUR PERMISSION BELOW.**

Otherwise, the information submitted is for board use only.

If you agree to have your contact information included in a Town & River Directory, accessible by a password, please initial either: ____YES or ____NO

If "YES", please check the information you agree to be included in the Directory:

____ Names ____ Town & River Address ____ Other Address ____ Telephone # ____ Email Address

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

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

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

Your Guide To Year-End Financial Planning: A 10-Point Checklist

Presented by Jacqueline J. Lambros, Registered Principal



From the hope that came with reopening to the disappointment of another COVID-19 resurgence, 2021 is panning out to be another roller-coaster year. With the fourth quarter upon us, one routine remains consistent: It's time to start organizing your finances for the new year. New rules related to the pandemic, coupled with tax and retirement changes that carried over from last year, means there's a lot to consider. This checklist highlights some key points to help guide you as you get started.

1) Boost Your Retirement Contributions

Workplace accounts. Are you maximizing contributions to your workplace plan? If not, now's the time to think about increasing your contribution to take full advantage of any employer match benefit. For 2021, the maximum employee deferral for 401(k), 403(b), and 457 accounts is \$19,500, and individuals ages 50 and older can defer an additional catch-up of \$6,500. For SIMPLE IRAs, the deferral remains \$13,500 and the catch-up is \$3,000.

Traditional IRA. Maxing out your contributions to a traditional IRA is another option. The SECURE Act repealed the maximum age for contributions, so individuals ages 70 and a half and older who earned income in 2021 can contribute to a traditional IRA. Modified adjusted gross income (MAGI) limits for contributions to traditional and Roth IRAs increased in 2021, so be sure to review MAGI eligibility thresholds. The maximum contribution amount to a traditional or Roth IRA remains \$6,000 with a \$1,000 catch-up for clients ages 50 and older.

2) Use FSA Dollars And Make HSA Contributions

Note that in 2020, the IRS relaxed certain use-or-lose restrictions for Flexible Spending Accounts (FSAs) that remain in effect this year. Employers can extend the grace period for unused FSAs up to 12 months in 2021. In addition, if you have a dependent care FSA, you can save as much as \$10,500 in 2021.

If you have a high deductible health plan (HDHP), now is a good time to explore maximizing your Health Savings Account (HSA) contributions. In 2021, the maximum contribution for an individual HSA is \$3,600, and the maximum for a family HDHP is \$7,200. If you're age 50 or older you can contribute an additional \$1,000.

3) Manage Your Marginal And Capital Gains Tax Matters

If you're on the threshold of a tax bracket, you may be able to put yourself in the lower one by deferring some income to 2022. Here are a few thresholds to keep in mind:

- **37 percent marginal tax rate:** Taxable incomes exceeding \$523,600 (individual), \$628,300 (married filing jointly), \$523,600 (head of household), and \$314,150 (married filing separately)

- **20 percent capital gains tax rate:** Taxable incomes exceeding \$445,851 (individual), \$501,601 (married filing jointly), \$473,751 (head of household), and \$250,801 (married filing separately)

- **3.8 percent surtax on investment income:** The lesser of net investment income or the excess of MAGI greater than \$200,000 (individual), \$250,000 (married filing jointly), \$200,000 (head of household), and \$125,000 (married filing separately)

- **0.9 percent additional Medicare tax:** W-2 earnings and self-employment income above the same MAGI thresholds as the investment income surtax (For clients with W-2 earnings above the MAGI thresholds, total Medicare taxes will be 2.35 percent; for self-employed clients, total Medicare taxes will be 3.8 percent.)

4) Pay Attention To American Rescue Plan (ARP) Details

This statute, signed into law by President Biden in March 2021, changed the Child Care Tax Credit and the Child and Dependent Care Credit (for 2021 only). It also changed the taxation of unemployment compensation and canceled student debt.

- **Child Tax Credit:** In July 2021, the IRS began issuing 50 percent of this credit in six monthly advanced payments. Payments are based on 2020 income, so if your income increased in 2021, keep in mind you may need to reconcile the advanced payments. Be sure to review your eligibility for the credit.

- **Child And Dependent Care Credit:** In 2021, the credit is fully refundable. If your family earns less than \$125,000 annually, you may claim a 50 percent refundable credit on care expenses of \$8,000 for one child or dependent or expenses of \$16,000 for two or more children or dependents.

- **Unemployment Compensation:** In 2020, \$10,500 of unemployment benefits were exempt from income tax. This exemption does not apply in 2021, so if you received benefits but didn't have taxes withheld, it's possible you may owe taxes.

- **Canceled Student Debt:** Under the ARP, you won't owe taxes on student loans that are canceled or forgiven between 2021 and 2025. This relief applies to both federal and private loans.

5) Rebalance Your Portfolio

Reviewing your capital gains and losses may reveal tax planning opportunities, such as harvesting losses to offset capital gains.

6) Make Your Charitable Giving Pay Off

The CARES Act above-the-line deduction was extended to 2021, meaning you can deduct up to \$300 per person (\$600 if you file jointly) for cash charitable contributions. If you itemize, the deduction of up to 100 percent for all cash charitable contributions is available in 2021. (**Please note:** This deduction doesn't apply to cash contributions made to donor-advised funds or private, nonoperating foundations.)

Qualified charitable distribution (QCD) rules haven't changed, so if you're older than 70 and a half, you can make a QCD of up to \$100,000 directly to a charity; if you're married and filing jointly, you may exclude up to \$100,000 donated from each of your and your spouse's IRA.

7) Form A Plan For Stock Options

If you hold stock options, it's a good idea to develop a strategy for managing your current and future income. As part of this, be sure to have your tax advisor prepare an alternative minimum tax (AMT) projection. Keep

in mind, AMT exemption limits increased in 2021 to \$73,600 for single tax filers and \$114,600 for married joint filers. If you're thinking about exercising incentive stock options, you may want to wait until January 2022 if, depending on your AMT projections, there's any tax benefit to waiting.

8) Prepare For Estimated Taxes And RMDs

- Under the SECURE Act, if you reached age 70 and a half after Jan. 1, 2020, you can wait until you turn 72 to start taking RMDs. RMDs are required in 2021.

- If you took coronavirus-related distributions (CRDs) from your retirement plan, remember, the choice not to repay all of a CRD in 2020 is irrevocable.

- If you took a 401(k) loan after March 27, 2020, you'll also need to establish a repayment plan and confirm the amount of accrued interest.

9) Adjust Withholding And Prepare For Student Loan Repayment

If you think you may be subject to an estimated tax penalty, consider asking your employers (via Form W-4) to adjust your withholding to cover shortfalls. The IRS tax withholding calculator can help you with your estimates.

Student loan payments, which the CARES Act paused in March 2020, are scheduled to resume in February 2022. If you reduced other debt during this period, you'll need to adjust your monthly cash flow to include upcoming student loan payments.

10) Assess Your Estate Plans

Year-end is always a good time to review and update your estate plan to make sure it's still in line with your goals and accounts for any change in circumstances. Depending on your net worth, establishing a defective grantor trust, spousal lifetime access trust, or irrevocable life insurance trust may be an effective strategy to reduce your estate tax exposure. In addition, take the time to update your beneficiary designations and review trustee appointments, power of attorney provisions, and health care directives.

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30th Annual Christmas Carol Sing To Help Community Cooperative Feed The Hungry

Celebrate the holidays and help feed the hungry by singing at the 30th Annual Christmas Carol Sing sponsored by the Galloway Family of Dealerships, First Presbyterian Church and Susan Bennett Marketing and Media.

The Christmas Carol Sing will be Tuesday, Dec. 7, at First Presbyterian Church, 2438 Second St., in downtown Fort Myers, between Lee Street and Royal Palm Avenue. Admission is free, although organizers request voluntary donations of at least two cans of nonperishable food for The Soup Kitchen, operated by Community Cooperative, and a voluntary cash donation, if you can.

Because of the overwhelming popularity of the event, two sing-alongs are planned at 1 p.m. and 7 p.m. The doors will open 30 minutes prior to show time.

Community Cooperative is an innovative nonprofit organization made up of social service entrepreneurs fighting to end homelessness and hunger in our community. It provides more than 22,000 meals each month through its Community Cafés, Meals on Wheels programs and school programs, distributes more than 750,000 pounds of groceries through



Soloist Beverly Cox sings We Need a Little Christmas.

its Mobile Food Pantries, and serves 9,000 individuals and families with homeless and comprehensive case management services through its Social and Education Resource Centers. A proud United Way partner, Community Cooperative serves Fort Myers and the greater Lee County area, including Bonita Springs, Cape Coral, Lehigh Acres and Fort Myers Beach.

The church has been a strong supporter of the agency from the beginning and continues to support its ministry there by providing volunteers and other support for Sam's Community Café and Kitchen and the Meals on Wheels program.

The Christmas Carol Sing was founded by the late Sam Galloway Jr., who made feeding the hungry part of his life's work and was one of the founders of Community Cooperative.

"On this 30th anniversary of the Carol Sing that Sam founded, it seems only appropriate that we continue the tradition in his memory," said First Presbyterian Pastor Dr. Paul deJong.

Cash donations are especially needed because Community Cooperative can buy five times as much food for the same amount of money that residents spend at local grocery stores.

The Christmas Carol Sing is a festival of holiday music and family fun. This year's 90-minute performance will feature the



View from the balcony of First Presbyterian Church

First Presbyterian Church Choir, soloists and other special guests singing favorite holiday carols with audience sing-alongs.

There is a strong rumor that Santa Claus will be making a surprise visit for the "children in all of us."

In addition to the Christmas Carol Sing, First Presbyterian Church also annually presents Mrs. Edison's Hymn Sing in February. Both events benefit The Soup Kitchen of Community Cooperative.

In 2019, Community Cooperative received 2,800 pounds of canned goods and other nonperishable items from the Christmas Carol Sing. The food was immediately distributed to those in need.

For more information, call First Presbyterian Church at (239) 334-2261 or visit www.fpcforymiers.org.

About First Presbyterian Church Of Fort Myers

First Presbyterian Church of Fort Myers, located at 2438 Second St., in downtown Fort Myers, is a community of faith, celebrating a loving God. First Presbyterian Church was founded in 1901 and continues to be an integral part of Lee County by presenting some of the area's most well-attended events, such as "Mrs. Edison's Hymn Sing" in February as part of the Edison Festival of Light and the "Christmas Carol Sing" in December. Both events benefit The Soup Kitchen of Community Cooperative, which was founded by First Presbyterian Church, along with other local churches, in 1984. Services are offered Sunday at 11 a.m. with Sunday Adult Education from 9:45 to 10:30 a.m. A nursery is available from 9:30 a.m. to noon. Hearing assistive equipment also is available.



Rev. Dr. Paul deJong, pastor of First Presbyterian Church, leads the congregation in prayer.



Rev. Roger Peterson (Cape), First Presbyterian Church minister of music, leads the audience in song.



Collecting food for Community Cooperative is Renae Kosecki (Lehigh)

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