



Money In Your Pocket

Your home is typically your biggest *and* best investment. It provides shelter and it typically appreciates in value, which provides for easier loan access from lenders.

Location is a desirable value with any real estate investment and Town & River with its easy access to major roads like McGregor and Cypress Lake makes it desirable along with our many canals having access to the Caloosahatchee River.

It's no accident that we are seeing larger boats in our area. It's because many new owners have found that

Town & River can provide attractive housing **and** ready accommodation for their boat, as opposed to paying large sums for boat "slips," such as Gulf Harbour. Town & River is a "twofer" for them.

The increased size of new homes has increased property values since Realtors and banks use "comps" (or comparable sales) to determine the value of a neighborhood. You benefit when a home in your area sells for more than usual, and, becomes an increased "comp" for others to use.

In order to maintain the increasing values in Town & River, the original developers created the Town & River

Homeowners Association with its Deed Restrictions. Some restrictions include: non-visible trash cans, no parking on grass, noise limitations, no parking of trailers and boats in driveways or streets, not using our exterior for storing trash, etc., and maintenance of exterior items like lights, lawns, shrubs and trees.

Adherence to these restrictions add value to our community that is most valuable when it comes time to get a home loan or sell our homes (and all homes are sold eventually). Therefore, adherence to our Deeds of Restrictions, does add *money in your pocket*.

(Reprinted from June 2018)

Town & River Cruise Club

Annual Holiday Boat Parade

By Ken and Adrienne Beebe

The 2021 annual Cruise Club Holiday Boat Parade was held on Saturday, Dec. 11, 2021. Only three of the 10 boats participating in the parade were piloted by club members. The rest of the boats had captains from the Town & River community who joined in all along the canals and river up to the starting point at the northeast corner of our neighborhood. This community spirit and participation really brought the Town & River parade to life with some of the most lavish displays of lighting and other decorations we have ever had. It was a perfect night for a boat parade with a warm, gentle, tropical breeze and light reflecting off the water from the moon and Venus in addition to the light from home, dock, and boat displays.

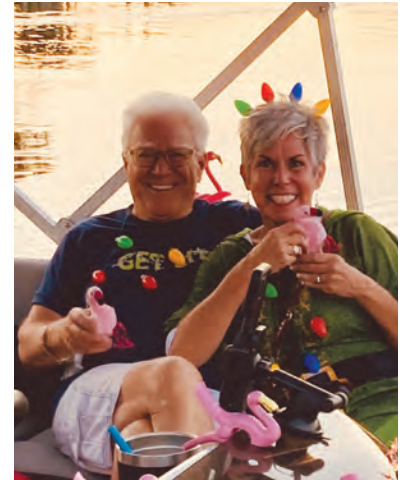
As always, thanks go out to all the Town & River residents who helped to make the season bright with their spectacular home decorating and lighting displays plus friendly holiday greetings all along the canals and docks.



Bill and Debbie Haptonstall and Peggy Mitchell enjoyed their first time in the boat parade.



Wendy and Bill Martin brought a bevy of pink flamingos to the parade.



Doug and MaryBeth Plank dressed for the occasion with lights galore.



Cruise Club Commodore Marge Byrne and husband Tom prepare to launch in the lead boat.



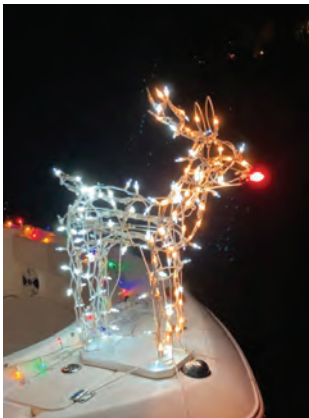
Ken Beebe led the boat parade accompanied by Gayle Sawyer.



Fred Ford-Smith hosted a large gathering on his gaily decorated pontoon boat.



Liz and Mike DiBenedetto prepare to cast off from the condo docks.



Rudolph the Red-Nosed Reindeer led the way.



Beverly and Gary Ruegsegger enjoy the boat ride.

Christmas Dinner

A large number of Cruise Club members and guests congregated at the condo clubhouse on Saturday, Dec. 11. Grant Werner played and sang as members socialized over drinks and appetizers. A while later, the dinner bell



Commodore Marge and Tom greeted club members.



Club members chatted before the dinner bell rang.



The festive atmosphere cheered everyone.

Town & River Cruise Club on page 4

**All are encouraged to attend
our next Board meeting on Feb. 10!**

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.**

Board Of Directors Meeting Minutes [Unapproved]

Thursday, January 13, 2022

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

Owner Comment Period – One resident was present.

Board of Directors

A quorum was established.

Directors Present: Ann Marie Aeschliman, Marge



Byrne, Kay Gloris, John Kristobak, Myriam Lentz, Capt. Craig O'Donnell & Martha Smith. Officers Present: Vice President Rick Chubb, Secretary Renee Notes (via telephone) & Treasurer Gary Hudson. Executive Secretary Sally Stigler was also present. Absent: Director Roy Benton

Approval Of Minutes –December 9, 2021, minutes were approved by motion.

Treasurer's Report – Gary Hudson

- Gary emailed December financial reports to the board earlier in the week.

- Annual Mandatory Dues invoices and Voluntary Dues invoices will be mailed during the period January 21-31, with a due date of February 28, 2022.

- In addition to the fiscal year-end income statement and balance sheet, a 2021 financial report will be posted on the website.

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

Committee Reports

Lake Status –Renee reported the lake is in good condition.

Deeds Of Restriction/Architectural Review Committee – Gary Hudson

- No permit reports have been received from the county since September 15, 2021. However, the Arch Review/DOR Committee continues to review & approve projects brought to their attention by owners or contractors. Mark will contact the county.

Special Meetings of Units 6 & 11 Owners

Under Florida law, HOA meetings to change or adopt deeds of restriction, may be adjourned, and continued for up to 90 days from date of original meeting. The place, date, and time of subsequent meetings must be announced at each meeting. The associations legal counsel presided over the initial meetings on December 15 and announced that continued meetings will be held on January 20 at Cypress Lake United Methodist Church. Any additional meetings will be announced on January 20 and held at South Pointe South Clubhouse on March 10, 2022. The purpose of this process is to assure that all owners who want to vote have an opportunity to do so. Board members will be contacting Unit 6 and 11 owners to urge them to vote.

Deep Lagoon Monument Lighting – Martha Smith

Martha contacted several commercial electricians to obtain quotes for electrical service to the monument. The present solar lighting is inadequate and is subject to being stolen.

Adjournment

The meeting was adjourned at 7:30 P.M. The next regularly scheduled Board Meeting will convene 6:30pm Thursday, February 10, 2022, at South Pointe South Clubhouse, 9734 Foxglove Circle, Ft. Myers.

*Respectfully submitted,
Sally Stigler,
Executive Secretary*

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

	Dec 31, 21
Assets	
Current Assets	
Checking/Savings	
First Citizens Bank 2580	6,656.13
First Citizens Bank - MMS	70,891.76
PayPal Account	1,088.63
Total Checking/Savings	78,636.52
Accounts Receivable	
Accounts Receivable	5,000.61
Total Accounts Receivable	5,000.61
Other Current Assets	
Prepaid, Lake Expense	315.63
Prepaid, Other Expense	1,110.94
Total Other Current Assets	1,426.57
Total Current Assets	85,063.70
Total Assets	<u>85,063.70</u>
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	11,329.11
Total Equity	84,943.70
Total Liabilities & Equity	<u>85,063.70</u>



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Tax Considerations After A Family Member Death

Presented by Jacqueline Lambros, Registered Principal



Several kinds of taxes may be due shortly after a family member's death. During this emotional time, it's often worthwhile to employ a tax professional to alert you and the family to important deadlines. You can help the tax professional—and potentially save time and money—if you understand what needs to be done.

Income Tax

The deceased's tax year ends on the day of death. For single taxpayers whose income is large enough, the executor or appointed personal representative must file a final income tax return by April 15 following the year of death. The final return includes any income actually received and deductible expenses actually paid prior to death. As a surviving spouse, you can claim a married filing jointly status in the year of your spouse's death and treat their tax obligations as your own. In addition, if you remain unmarried and care for a dependent child, you may be able to claim widow or widower status for two years following the year in which your spouse died. In both cases, this tends to result in lower taxes than if you file as single or head of household. Be sure to review the signature requirements for the returns in the instructions for IRS Form 1040.

An heir doesn't generally incur federal income tax on an inheritance, but there are exceptions. Retirement assets such as 401(k) plans, IRAs, and annuities are tax-deferred while the owner is living; once they pass to beneficiaries, taxation will continue to be deferred until distributions begin. You can usually arrange distributions so the taxes are stretched over time. It's a good idea to talk to the retirement plan administrator or insurance company about your options.

Fiduciary Income Tax

Estates and trusts are treated as taxpayers and file IRS Form 1041 annually if their gross income exceeds \$600. It is prudent to obtain taxpayer identification numbers for

each entity as soon as possible and provide the numbers to financial institutions holding the estate or trust assets. This will help you avoid corrected 1099s, which could delay filing of returns. Taxable income earned on assets held in an estate or trust should be reported to each entity. If taxable income is retained in the trust or estate, the entity must make estimated tax payments quarterly like any other taxpayer not subject to withholding.

The trust's or estate's tax liability may be shifted to the beneficiaries if distributions are paid to the heirs. The heirs will almost always pay less in taxes than a trust or estate would.

Estate And Inheritance Taxes

Larger estates may be subject to additional taxes. At the federal level, estates with more than \$11.7 million in assets may be exposed to estate taxes unless certain deductions apply. For most married couples, an estate transferred to the surviving spouse who is a U.S. citizen is completely sheltered. Others will need to pay any federal estate taxes, which are due within nine months of the death. Most states also apply an estate tax, an inheritance tax, or both. Keep in mind that tax liabilities are not limited to the state of residency. Potentially, the executor may have to file and pay taxes in several states.

Larger estates can incur total taxes as high as 40 percent. This may result in selling assets to raise cash. If the deceased had arranged for a life insurance trust, it may be possible to sell assets to the trust or borrow from the trust to pay the tax bill.

Beneficiaries' tax basis in most inherited property is equal to its fair market value at the date of death. Consequently, a sale soon after death triggers little or no additional income tax. The heirs owe taxes only on the appreciation between the date of death and the date of sale. Because it is important to establish each asset's fair market value for both estate and income tax purposes, an appraisal is often advisable.

Certain documents will be filed with the estate tax return, including the decedent's will, relevant trust documents, business balance sheets and profit and loss statements, brokerage and bank statements, property appraisals, and Form 712 from insurance policies. Note that some expenses incurred by the deceased are deductible on the final income tax return or on the estate tax return. Your accountant should compare the relative tax advantages of both options. In

addition, the trustee and executor may make postmortem tax elections to minimize the future taxation of the estate and its heirs. A knowledgeable estate planning attorney or accountant can review the situation to determine if such opportunities exist.

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.

Consumer Alerts

How To Avoid Buying Fake COVID Tests Online

By Colleen Tressler,

Division of Consumer and Business Education, FTC

The news is filled with images of long lines at in-person COVID testing sites and reports of limited supplies of at-home test kits. It's not a surprise that, according to the U.S. Food and Drug Administration, fake and unauthorized at-home testing kits are popping up online as opportunistic scammers take advantage of the spike in demand.

Using these fake products isn't just a waste of money, it increases your risk of unknowingly spreading COVID-19 or not getting the appropriate treatment. So, if you're shopping online for COVID test kits and related items:

- Make sure the test you're buying is authorized by the FDA. Check the FDA's lists of antigen diagnostic tests and molecular diagnostic tests before you buy to find the tests authorized for home use. (EUA is "emergency use authorization.")

- Check out a seller before you buy, especially if you're buying from a site you don't know. Search online for the website, company, or seller's name plus words like "scam," "complaint," or "review."

- Compare online reviews from a wide variety of websites. You can get a good idea about a company, product, or service from reading user reviews on various retail or shopping comparison sites. Think about the source of the review. Ask yourself: Where is this review coming from? Is it from an expert organization or individual customers?

- Pay by credit card. If you're charged for an order you never got, or for a product that's not as advertised, contact your credit card company and dispute the charge.

Suspect a scam seller or bogus test? We want to hear about it at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

Learn more about COVID-related frauds at [ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams).

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Town & River Cruise Club from page 1

rang and members and guests found their places at the gaily decorated tables. The dinner buffet provided a variety of tasty offerings while various delectable desserts and coffee left diners well satisfied. The music, singing, laughter, and dancing continued for several hours after dinner.

The Cruise Club ended 2021 with a wonderful boat parade and a great dinner party to celebrate the Christmas season. Happy New Year to all residents of the Town & River community!



Grant Werner's music kept us rocking for many hours.



Everything looked good and tasted yummy.

Town & River Civic Association Inc.		
Profit And Loss		
December 2021		
	Dec 21	Jan-Dec 21
Ordinary Income/Expense		
Income		
Income - Mandatory	0.00	10,560.00
Income - Voluntary	0.00	26,880.00
Total Income	0.00	37,440.00
Estoppel Preparation Income	250.00	1,600.00
Interest Income	14.52	21.88
Paypal Cash Bank Bonus	0.00	0.72
Legal Fee Income	2813.00	2813.00
Total Income	3,077.52	41,875.60
Expense		
Accounting Fees	315.00	4,230.00
Bank Fees	35.00	330.00
Corp Insurance	865.99	3,439.59
Email Service	0.00	972.00
Legal Expense		
Lein/Collection	0.00	2,813.00
Legal Expense - Other	3,533.75	8,571.25
Total Legal Expense	3,533.75	11,384.25
Meeting Rooms	0.00	1,412.32
Newspaper Postage	143.02	1,678.36
Office Expense	0.22	72.22
PayPal Fees	0.00	40.09
Postage Expense	0.00	328.07
Mailing	0.00	712.82
Printing & Postage	0.00	2,441.97
State Fee	0.00	61.25
Secretary Expense	0.00	1,260.00
Storage Expense	119.79	1,437.48
Utilities	45.58	546.07
Website Maintenance	0.00	200.00
Total Expense	5,058.35	30,546.49
Net Ordinary Income	-1,980.83	11,329.11
Net Income	-1,980.83	11,329.11



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

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 OFFICERS & BOARD OF DIRECTORS - as of December 15, 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	Ann Marie Aeschliman	dir6@townandriverfl.com 239-270-0000
Erin Marie Ct S. Town & River Dr	Martha Smith	dir7@townandriverfl.com 239-671-6347
McGregor Blvd Wittman Dr	Capt. Craig O'Donnell	dir8@townandriverfl.com 239-872-3313
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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What's Blooming At Edison And Ford Winter Estates?

By Debbie Hughes, Senior Horticulturist at Edison and Ford Winter Estates



If you want to add some flowers to the garden without breaking your budget, think about growing some wildflowers or other plants from seeds. Seed packets are generally inexpensive, and some have artistic old-fashioned pictures on the packages. Flowers are nature's way of propagating more plants; enticing insects to pollinate them, then producing a multitude of seeds to make more plants.

Pollinator insects are vital to our economy and life on this planet. Many plants all over the world depend on bees, flies, beetles, moths, and butterflies for pollination. Vegetables, fruits, nuts, orchids, and native wildflowers all require insects to pollinate their flowers with the goal of producing seeds or fruits. Some plants depend on a specific insect for pollination, and our Florida native bees are particularly critical to some of our Florida native wildflowers. Flowers don't only provide insects with pollen, but also nectar, nesting material and a place to sleep.

I personally have grown blanket flowers (*Gaillardia pulchella*) in my wildflower garden at home. Interestingly, any new seedlings coming up years later often look different than the parent plant. The original petals were yellow with a reddish ring around the disc, but the new seedlings are quite different with mostly reddish picotee petals edged in gold. It's fun to see the seedlings show up each year – many times in a different area of the garden.



Blanket flower cross pollinated to become picotee petals instead of oval yellow petals when new seeds came up.

In simple terms, flowers generally are not able to pollinate themselves. This procedure ensures genetic diversity with possibly new characteristics in the next generation of flowers. Plant hybridizers do this procedure without insects in controlled circumstances, aiming to improve the experimental species. They breed for disease resistance, unique flower colors, longer lasting flowers, and smaller-sized plants – all what humans view as desirable characteristics. The downside to this is that some of the hybrids don't have much pollen or nectar for the insects.

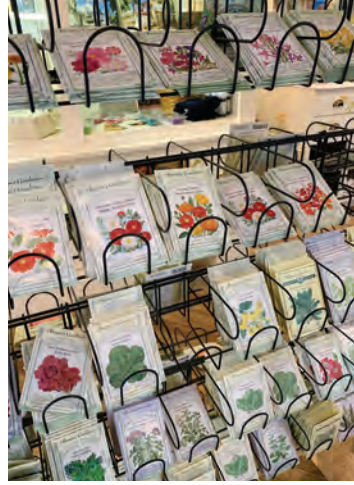
Another easy-care wildflower is our Florida state flower, coreopsis, or tickseed. There are several species in Florida, including *Coreopsis leavenworthii*. I have lived in south Florida for 30 years. When I first moved here, there were empty lots and preserves with what appeared to me as millions of yellow blossoms in the springtime! Many of these empty lots now have houses, and with the land stripped, the coreopsis are gone. Sometimes, I'll spot them along roadsides where disturbance has been at a minimum. I vowed I would get this wildflower growing at home and at the Edison and Ford Winter Estates.

Last year, the estates received a grant from the Florida Wildflower Foundation for a wildflower garden. In that garden, I've planted coreopsis and other wildflowers. It often takes a few years to really get a wildflower garden going. Weeding the nondesirable plants periodically is a must to allow room for more wildflowers to reseed. I hope visitors will ask to see this garden the next time they visit.

Plant hybridizers are hot on the trail for the next best garden plant that everyone wants to grow. For example, I regularly get requests for a plant that "only gets 1 to 2 feet tall, blooms all the time, grows in full sun, and never needs any maintenance." I am tempted to tell them to use silk plants, but that would just be smug. A plant with all those requirements doesn't exist, but hybridizers are working toward this scenario to give gardeners the best choice of plants. Just remember if a plant is too good for gardeners, the growers won't make any money on replacements (therefore not good for the growers). The best gardening advice includes asking the necessary

questions about the type of gardener you are and what the characteristics of the garden are. There are many styles of gardening, so what works best for one person may not be the right plant for the next.

For those who are willing to wait the time it takes for many of the easy-to-grow flowers to sprout from seed packs, this is the way to get the most for your money because the number of individual plants sprouting costs pennies compared to purchasing potted specimens. Plus, it is fun to see if you can become a regular Johnny Appleseed. Just make sure that you don't plant invasive species – and many garden centers still sell invasives. For a list of Florida invasive plants, visit The Florida Invasive Species Council website at Floridainvasivespecies.org.



Seeds for sale in the Garden Shoppe

There are many other wildflowers, as well as, cultivated flowers that are easy to grow. Some examples are marigold, sunflower, cosmos, coreopsis, yarrow, calendula, celosia, snapdragon, zinnia, nasturtium, liatris, asters, and more! Wildflowers work well in a cottage-style garden. If you'd like to find some great seed packs, stop in our Garden Shoppe and ask. We have some examples planted near the corner of Larchmont in raised beds, so you can see



These sunflower Van Gogh seeds were started October 2021 at the estates.

what they look like. Raised beds are easy to work with since there isn't so much bending required.

Information on the backs of seed packs is not always the best for Florida gardens. Most of the seed packs are prepared for northern gardens. In Southwest Florida, plant the seed as deep into the soil compared to the size of the seed. A seed that is a half-inch in size should be sprinkled and then covered over with a half-inch soil layer. A larger seed should be pushed down further into the soil area. Water the area well, but do not drown the seed when you plant it. Then, water daily until you notice seed germination. If you want instant gratification, you can purchase ready-made plants in 4-inch pots.

I tend to purchase plants that I like and find a place in the garden after the fact. I am prepared to try things, move plants frequently, and lose a few. My advice would be when you decide to improve a garden area, make a plan, and then choose the plants for the garden situation. Shade in the afternoon is fine this far south. If you choose a flower such as snapdragons, they prefer a rich loamy soil (not Florida sand). The old adage to dig a \$5 hole for a 50-cent plant is worthy advice. If you are planting Florida natives, go to the Florida Native Plant Society website and look up each plant to see the soil and light requirements before you plant them.

If you want your wildflowers to reseed, remember to leave the spent flowers attached so seeds can form. Oftentimes, native bees will sleep on the seed heads – they especially like coreopsis! This is another reason why it's important to not use pesticides – even at night, because you'll kill the beneficial pollinators! As a side note, honeybees are not native, and they sleep in a hive. Most of our native bees are solitary bees.

I hope you'll try some seeds in your garden this year! Don't forget to put labels in the garden so you know what you planted in each spot. I hope to see you soon, but until then, happy gardening!



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