

Turtle Rock Newsletter

The Best Place on Palmer Ranch

June 2021

Congratulations to our winner

Stephen Loewenthal



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In the Turtle Rock
Newsletter proof readers
check articles for errors in
spelling, punctuation,
grammar, and sentence
structure.

The author of each article is responsible for the factual accuracy of his or her article.

He found the hidden word "bumfuzzled" and his name was drawn to

receive a \$25 gift card to Publix, donated by:



Full Service Pool
Maintenance
Owned and operated
by TR Residents

A Letter from the President

Greetings Turtle Rock:

The June Board of Governors meeting will be held in the clubhouse and via ZOOM video on June 1, 2021 at 6:30pm. Log-in and a call-in phone number will be provided by email.

Summer is almost here and there are many great things happening in Turtle Rock:

The mailbox installation started and the new mailboxes look great. Work has paused due to material delivery delays but should resume by June 1.

New park bench installation along Turtle Rock Blvd. has been completed.

The Fresh Catch Fish Truck is at the clubhouse every Friday at noon and the response has been excellent. The community pool is fully open and the clubhouse is open for parties and groups of up to 50 people. Crosscreek Environmental has begun shoreline restoration and pond water maintenance and will start planting new aquatic plants in early June. The access control equipment installation is complete and online guest access control is being rolled out to residents.

May Association Meeting

The Board approved the following requests for funding:

Landscape committee request for new privacy plantings between the rear of Nice Way homes and Honore.

Ponds committee request to remove a floating island of invasive plants and to restore the littoral shelf aquatic plantings in pond 19.

Finance committee request to inspect and make needed sidewalk repairs to mitigate trip hazards. Funding was also approved for annual cleaning of all sidewalks and curbs throughout Turtle Rock in addition to the cleaning along Turtle Rock Blvd.

The Board also approved engaging The Communications Consultant Group to review our state of affairs with various telecommunications companies to determine if any opportunities exist to recover past funds due to Turtle Rock. Turtle Rock is under no obligation and agrees to a fee of 25% of any recovered funds.

June 1, 2021 at 6:30 pm is the next Board of Governors meeting. The meeting will be held in the clubhouse and limited seating will be available. Please call the clubhouse in advance to reserve a seat if you plan to attend in person. The meeting will also be available on ZOOM. Please plan to attend.

Submitted by David Bryan, President of Turtle Rock Board of Governors



Report From The Treasurer



YTD Ending April 30, 2021	Actual	Budget
Assessments and other income	\$488,513.07	\$487,828.66
Operating Expenses*		
General and Administrative	122,983.12	137,246.70
Common Grounds	56,664.22	71,827.68
Access Control/Gatehouse	93,514.37	90,195.34
Facilities Maintenance	51,241.80	64,583.36
Utilities	19,803.92	27,666.68

^{*}Actuals are lower because several maintenance and other expenditures have been deferred to later in the year.

Reserve Expenses

Contribution	96 ,309.00	\$96,309.00
Site Improvements	-36,095.77	
Furn. Fixtures & Equip.	-9,896.50	

Assessments

Outstanding HOA Fees	17,813.25(30 days); 3,494(90 days)
Total 21,335.12	

Submitted by Bob Oram, Treasurer

Manager's Message



Memorial Day has come and gone, and July 4th is right around the corner. Summer is here, and the hot muggy days make us long for the cool days behind us.

The county continues its work on Palmer Ranch Blvd. There will be a detour of Turtle Rock Blvd. starting June 7th for the pipeline to be put in under the entrance. I know this will be an inconvenience for those who use that entrance, but in the long run it will help out the community's water pressure problems. In talking to the plant manager for reclaim water, our recent water pressure problems are caused by high use and low water. This new pipeline will allow them to move water back and forth more freely between the reclaim water plants.

The Board of Governors voted last meeting to pressure wash all of Turtle Rock's sidewalks and curbs annually the way it is done on Turtle Rock Blvd. This project will be starting later this month.

The June Board of Governor's meeting will be held both in person, by Zoom and conference call. The agenda and invitation will be posted and emailed. I hope everyone will attend.

We will be contracting with Mr. James Malloy, who will be working on and around our ponds to remove the Tilapia and the Plecostomus. Both fish are non-native and are very harmful to the ecosystems of the ponds. I will be working with Mr. Malloy to set a schedule and I will let you know the days and times he will be in the community.

As always please e-mail or call me with any questions or concerns.

Ed Olson

Vice President/LCAM Sunstate Management 941-870-9855 edward@sunstatemanagement.com

Honoring One of Our Own!

Hopefully, you've noticed the beautiful new benches along Turtle Rock Boulevard and at the Community Center. This has been one of many new initiatives by our Landscape Committee. On April 29th, the Committee asked Larry Mullen, Turtle Rock's Grounds Keeper, to meet them and an unnamed family at the new bench by the community pool. This request was made under the guise that the unnamed family wanted to be present as Larry affixed a commemorative plaque to the bench

in honor of their loved one. The Committee, and members of the Board of Governors, then presented Larry with a plaque.

Larry first came to Turtle Rock in 2002 when much of our community was still quite new. At



that time, he was working through a handy-man company. The Board quickly saw his skills and dedication and offered him a full-time position. Nineteen years, and nine management companies later, Larry still shows that same dedication as he cares for Turtle Rock.

We sat down with Larry and asked him some of his thoughts about his years with us. The first thing he highlighted was his love of all things Turtle Rock, specifically, its natural beauty. He also appreciates the diversity of its residents, the spirit of family, the sense of community, and the volunteers who work to make Turtle Rock a great place to live. He credits the Board and Task Force members over the years with the continual improvements he sees.

When asked what is the biggest challenge in single-handedly managing and caring for such a large property, Larry quickly points to the need for time management. Larry shared, "I've learned to prioritize tasks, and I have been blessed with the abil-



ity to be in the right place at the right time. One thing I learned is to be proactive and not let things pile up. When faced with problems I set goals and meet challenges head on. Year after year I learn how to be more efficient. I can troubleshoot problems and get help when it is necessary."

Honoring one of our own continued...

When asked what he would want residents to know about him as a person, he commented, "I would like to share that after many years of not going to church, I started going again. It has been a wonderful experience. I was inspired when I went on vacation to Ireland. I visited the birthplace of my maternal grandparents. I returned to church to honor them."



At the plaque presentation, Curt Gilroy, Co-chair of the Landscape Committee with Joan Howe, expressed the community's thanks to Larry like this, "Larry, we asked you to come today to help a family recognize a family member with a memorial plaque. Larry, you are family, and we are your Turtle Rock family. As such, this family wants to say thank you for all you do, over and above, for *each* of us *each* day. From this point forward, this is your bench and *we are honored* to have you as family."

Curt's words were particularly appropriate in that his year, Larry has also chosen to make Turtle Rock his residential home as he and his fiancée begin a new life together. Larry says, "I don't see things changing, though. I will continue to serve the community with great love for a few more years. The commute will be just be a little shorter."



It was a joy to see Larry overcome at the presentation. With his fiancé, Patty Fleming, at his side he expressed his thanks and then, in typical Larry fashion, got to work and placed the plaque with his name on it on his bench. Stop by and visit with Larry and sit on his bench and say thank you.

Submitted by Grace Sammon

Landscape and Grounds Committee



Landscape and Grounds Committee Report for May 2021

The Committee met with Shane Battle from Bloomings on May 12th. Ed Olson wasn't in attendance, but he had been in communication with the Committee ahead of the meeting. Curt Gilroy, Diane Geramanis, Lew Lyons, Kathrin Harris and I were present.

As we all know, this dry spell has been wreaking havoc on our lawns and shrubs. Shane suggested that the wetting agent Hydretain be applied to help control moisture. The Committee felt this was a great idea and will be approaching the Board of Governors for approval. Shane will be installing our summertime annuals in May and will also be removing the viburnums from behind Nice Way and reinstalling them into any unsightly gaps along Turtle Rock Blvd. Areca Palms will be planted in place of the viburnums behind Nice Way and the area will be sprayed for weeds beforehand. Shane also reported that the erosion repair along the sidewalk on Turtle Rock Blvd and Timber Chase Way has been completed.

PLEASE NOTE THAT ALL HOMEOWNERS ARE ENCOURAGED TO WATER THEIR LAWNS FREQUENTLY UNTIL THIS DRY SPELL IS OVER. THERE ARE NO WATER RESTRICTIONS REGARDING RECLAIMED WATER-YOU MAY WATER EVERY DAY IF YOU SO WISH. ALSO, HOMEOWNERS CAN APPLY HYDRETAIN TO THEIR OWN LAWNS TO HELP RETAIN MOISTURE.

Other items that were discussed by the Committee were that the Alligator Warning signs have been ordered; the Community Center chairs need to be cleaned and a quote is being obtained for that; and repainting of the Turtle Rock signs at both the north and south gate is being pursued. Also, touch up of the paint at the base of the lamp posts and street signs throughout Turtle Rock is needed and a quote will be obtained to have this done.

Enjoy this summer weather! Submitted by Jodi Cunnison

Communications Committee



WELCOME BASKET: Thanks to Ed Olson, our Community Manager, for making sure the electronic Welcome Basket is now available at www.myturtlerock.com. Now, new residents can find almost all the important documents they will need in one place. (Tip: those of us who have been around for a while can use this tab on the website as a starting place for the basic and critical documents as well.)

HURRICANE PREPAREDNESS: The week of May 10th was Hurricane Preparedness Week. We hope you noticed the signs at our gates announcing that fact. Hopefully, too, you have begun to make preparations for the season that begins 1 June. There are resources for preparing in the Turtle Rock Owners' Manual (TROM) and at www.myturtlerock.com.

Sarasota County will also be releasing its new 2021 Hurricane Preparedness Guide in the coming weeks. The Communications Committee will be picking up the guides and they should be available at the Community Center no later than 1 June. Please stop by the Community Center and pick up a Guide. If you can't stop by, please contact Grace Sammon at gmsammon@gmail.com and one of the members of the Welcome Team will get one to you. PLEASE REMEMBER that our TROM requires that no hurricane shutters or similar appliances be installed sooner than 72 hours prior to a storm's onset.



ALLIGATORS: It's mating season. Please use extra caution around waterways. While boating is permitted on our lakes, swimming is never allowed. 'Gators are usually very skittish, but are very defensive around mating and hatching season. Residents and guests should demonstrate increased caution for themselves and their pets at this time.

NEW COMPLIANCE INITIATIVE: Our management company has put in a new procedure related to homes "in compliance." Now, when homes go on the market, Sunstate can, almost immediately, go to the property and do a compliance inspection. All issues related to compliance are stated in the Turtle Rock Owners' Manual (TROM). This process will allow homeowners the opportunity to address issues of non-



compliance, preferably before a sale occurs. Non-compliant issues will be addressed in the required estoppel letter. In this manner, new owners are aware of non-compliant issues at settlement and they won't be unpleasantly surprised with a violation notice as they takepossession of their new home.

Submitted by Grace Sammon



Pond Committee Report



Have you taken advantage of Turtle Rock's unique nature trail lately? Start at the bridge near the Community Center and enjoy an approximately two-mile meander through hammock and near shorelines. You'll enjoy seeing birds, turtles, and a wide range of native trees and plants.

The Pond Committee, in coordination with the Landscape Committee, has recently taken on an initiative to survey and potentially enhance our nature trail assets. We're currently checking out the hammock and shoreline trails, bridges, kayak/canoe ramps, and signage, and creating a plan to make the most of them. Meantime, we hope you'll don your sneakers, bring your camera, and get outside to enjoy the best of Turtle Rock nature!



Thanks to Pond Committee members involved in the nature trail project: Melody Barackman, chair; Michelle van Schouwen, secretary; David Bryan, Board liaison; Curt Gilroy; and Doug Smith; plus Ed Olson, TR manager.

Photos L-R: Great blue heron and two sandhill cranes images courtesy Donald Robear. Chuck Barackman and board chair David Bryan survey a

bridge, native passionflower, and Pond Committee chair Melody Barackman and member Doug Smith beside the hammock images courtesy Michelle van Schouwen.

Logo Created by Barry Domenick, Turtle Rock Resident Article by Michelle van Schouwen, Secretary, Pond Committee

Pond Committee Report continued

Pond Shoreline Restoration Program In Progress

Turtle Rock pond management vendor Crosscreek Environmental has started shoreline restoration work on Pond 10, behind Sweetmeadow and Nice Way. As shown in the accompanying photos, the company employs proven geotube technology to install long "rolls" of pond-bottom soils enclosed in sturdy textile to form a natural, gently sloped barrier along previously eroded pond shores. This process restores property, evens out pond edges, and blocks future erosion. Once the geotube is installed, the company will re-sod the surfaces with grass, which will then create a new low-maintenance zone (LMZ).

Pond 11 (behind Nice Way), Pond 13 (Sabal Lake), and Pond 9 (corner of Nice Way and Turtle Rock Boulevard) are next in line for this work, with more ponds to follow in 2022 and beyond. To learn more, check out the "Strategic Conservation Plan for Ponds and Collywobbles" on the Resources page of Turtle Rock's website.



Photos courtesy Melody Barackman, Chair, Pond Committee

Article by Michelle van Schouwen, Secretary, Pond Committee

The Importance of our Ponds

Turtle Rock is a unique community for many reasons, not the least of which is having more natural beauty than any other community on Palmer Ranch with nature trails, preserves and an abundance of ponds and lakes. You may not know that there are thirty-one bodies of water in total here and they are officially named "retention water ponds." Each is numbered in a plot plan and is designed for a specific purpose. Digging began considerably prior to our home development, as early as the late 1980s. In their early stages, fossils of both turtles and a mastodon were discovered in the main pond next to the south entrance. Excavation was halted until the county could decide a course of action. Hence our name was born: "Turtle Rock."

Our ponds' primary purpose, as their name suggests, is to control potential flooding. They are a series of underground, interconnecting bodies of water that allow both water and life to flow freely from one to another. Our ponds are part of an intricate Sarasota County system of waterways that involve little Sarasota Bay, the Intracoastal Waterway and Phillipi Creek. Like most fresh water lakes and ponds in Florida, they require no help to maintain their levels of water, and eventually filter into the gulf. This explains the slight salinity .

The ponds are alive with animals, both above and below. There are at least a dozen varieties of fish, shellfish in the form of clams and oysters, amphibians and reptiles in our waters. Bass fishing is particularly popular here, and there are huge "lunkers" that always brings a smile to both kids and grown-ups when caught. It's "catch and release" here so these fish get larger and smarter as time goes on.

Common in our waters is a species of fish, Tilapia, that is considered invasive. They are vegetarian, and eat much of the plants and greens; that would normally maintain and protect the ponds' perimeter. The Board-appointed Pond Committee is investigating options to control their population including trapping.

Unless you are new to Florida, you already know the Florida rule: "If there's fresh water, there are alligators." We need to respect the fact that they were here first. Keep small children and pets from the waters and the water's edge. Alligators rely on external heat sources in order to regulate their body temperature so it is not uncommon to see gators sunning themselves on the banks of our ponds. Give them plenty of room and NEVER feed them

The Importance of our Ponds continued

It is against the law in Florida (Statute 379.412) to feed any form of wildlife. Alligators are actually very skittish and they seldom create a nuisance. In the rare case when they are considered a threat, notify the management office. The County has a service that traps and then kills the gators.

One of the greatest threats to the well-being of our ponds is plastic. Plastic pollution is the most hazardous and most impactful pollution on earth. Unnecessary piling up of the plastic waste in the Earth's environment is adversely affecting the wildlife, wildlife habitat, and humans. Plastic pollution has its effects on land, water, and air along with plants and animals.

Our ponds, like our community, are experiencing the effects of age. The shore lines in some of the ponds are eroding.

Other ponds are experiencing an overgrowth of grasses and invasive species. In addition, some invasive fish have begun to impact water and plant quality and the overall health of the ponds. With this in mind, the Board of Governors has created a Task Force which is studying and addressing the health and wellbeing of our ponds and wetlands .Other challenges for the ponds include runoff from fertilizers, pet waste, and herbicides, all of which can, like plastics, be addressed through good stewardship. In the instance of fertilizer, by following county rules prohibiting use of nitrogen/phosphorus fertilizers June 1-Sept. 30, and adhering to only-whenneeded use of slow-release varieties any other time, the health of our ponds will improve.

An environmental impact to our ponds is erosion. The Pond Committee is spear-heading the development and maintenance of a low-maintenance zone (LMZ) comprising a two-foot-wide strip of grass along pond side shores, as well as the installation and maintenance of selected aquatic plants on the littoral shelf (shallows) just offshore. These improvements not only reduce erosion, but also reduce the impact of runoff into the ponds.

Our ponds add much to our "Florida Lifestyle." Whether from your backyard, driving thru the community, or from a perch on one of the new benches that overlook the ponds, enjoy the view!

Submitted by Steve West



Turtle Rock Women's Club

The Turtle Rock Women's Club hosted a Zoom luncheon in May with Roger Normand, Vice President, Friends of the Legacy Trail. Roger provided us with an informative update on the Legacy Trail expansion. For more details, check out their website: https://www.friendsofthelegacytrail.org/.



BUNCO is back!

In May, our Bunco group met in person at the TRCC with 23 players. We had a great time introducing this fun, fast-paced dice game to new members.



Luncheon News

June marks the return of our regular in-person luncheons. We are SO ready to eat out-doors together! Our luncheon committee decided to try something local, informal and easy for our first foray as a group. We will all order from the Applebees menu and pay our own checks, so it can be as simple or fancy as you please. Further details are in the TRWC June newsletter. We will take a luncheon hiatus for July due to the July 4th holiday, but we will resume our luncheon schedule in August. If you'd like more information on membership or activities, please don't hesitate to reach out to us at TurtleRock-

WomensClub@gmail.com to find out more. **Submitted by Jean Contillo**

Turtle Rock Men's Club



We're pleased to announce that Member Luncheons will resume this month.

The new Skillets restaurant, on Tamiami Trail in the Oaks Plaza, will host our June 16th luncheon meeting. This will be an outdoor event with plenty of room for social distancing. An email detailing the arrangements and Skillets COVID-19 protocol has been sent the Members. If you did not receive the invitation or, are new to Turtle Rock and would like to attend the luncheon, email me and I will forward the invitation to you. After over a year of isolation, this will be a great opportunity to reconnect with many of your neighbors. We look forward to seeing you at Skillets.



We wish the following a **Happy June Birthday!** If I have missed anyone, email me and I will update the TRMC website.

Jack Cox, Denny Miller, Lou Schwartz,

If you know of someone who may be interested in joining the Men's Club, please have them contact me and I will be glad to assist them in the process of joining.

Submitted by:

Ken Rosemann

ARC Report

Turtle Rock, the TROM, and the ARC ...

an Important Partnership

At the March Board of Governors' meeting, it was announced that the Turtle Rock Owners' Manual (TROM) is due for an official re-write. The Board went on to name a Task Force to undertake the update. This is an important development for all homeowners, and for the Architectural Review Committee (ARC). The TROM provides guidance for almost every activity within our community, from usage of the tennis courts and the Community Center to what homeowners are required to do to their homes to remain "in compliance." In addition, the TROM both dictates allowable changes to the outside of a residence as well as a process for applications and approvals by the ARC.

While the ARC continues our travels throughout Turtle Rock to work through over 30 applications each month, we cannot help but notice changes made to homes without ARC approval. These changes include taking down of trees, entire house painting, driveway painting, and installation of pots, figurines, and benches. While the ARC is not in the business of compliance, these are violations of the TROM and thus, can cause the homeowner not only to be cited by the HOA for non-compliance but also fined if the "offense" is not corrected. Worse still, perhaps, is the cost that the homeowner might incur if the correction demands professional attention. Stating that "I was not aware of these restrictions and guidelines" is not an excuse. Each homeowner signs a document upon purchase of their hous that says they have read all the guiding documents for Turtle Rock. While that small item may be lost in the myriad of details that happen around a move, that signature is still important. It represents your commitment to abide by the standards established for our community.

The short rule of thumb to remember is this: if you want to make almost any change to the exterior of your home, you need ARC approval. The only exception, really, is the removal of shrubs and plantings in an existing bed and replacement of them with new shrubs and plantings. Please note, any tree removal within an existing bed or freestanding requires prior ARC approval.

Surely, there will be changes that affect each home when the new TROM is written. The ARC will then, in turn, work with homeowners to ensure that whatever changes are developed are applied to new applications. In every instance, the ARC seeks to arrive at a positive outcome and an agreeable solution, but it all starts with the TROM. The TROM is available at www.myturtlerock.com.

ARC continued

The ARC works closely with homeowners to ensure their desires for improvements are both aesthetic and in-keeping with the requirements laid out in the TROM. Doing so, helps homeowners avoid potential citation, fining, and other expenses. While we have a set schedule for receipt dates for applications, the monthly "drive-around," and the approvals meeting, we are always ready to consult with homeowners to find ways to achieve their "vision" while adhering to our community standards.

For example, a resident recently wanted to add 10 trees to his property. While this, in principle, sounds great, the available space, type, number, and placement of the trees all needed to be considered. The ARC, all five members, met with the resident on a Friday afternoon to consider a smaller number of trees and strategic placement that neither interfered with neighbors' views or property set-backs. Similarly, we have an older resident, having already moved away, who is preparing to sell his property. The ARC has worked directly with his caretaker and the painter to ensure that the paints chosen will be approved. In one of our biggest challenges recently, we worked with a resident that was requesting to install a Tesla Solar Roof. Our current documents require only tile roofing. The ARC worked with the homeowner, the Board of Governors, and a neighboring community's homeowners' association in an effort to approve the roof. After four months, the ARC was able to give a tentative approval for the work, presenting the Board with the option to amend Turtle Rock documents. The ARC works long and unusual hours to assist homeowners, and we always stand ready to help find a solution

Surely, there will be changes that affect each home when the new TROM is written. The ARC will then, in turn, work with homeowners to ensure that whatever changes are developed are applied to new applications. In every instance, the ARC seeks to arrive at a positive outcome and an agreeable solution, but it all starts with the TROM. The TROM is available at www.myturtlerock.com.

Submitted by Curt Gilroy

It Was All About The Tree

Webster & Cynthia McDonald moved into Turtle Rock in 2019. The Tennessee natives were looking for a place that would give them the active lifestyle they were used to, with the community they wanted, and the space and storage they needed. Somerset was the answer.

They wanted to make a few changes, as most of us do when we buy a new house. They loved the view of the beautiful preserve behind the house. It was dominant from the moment you walked in the



front door. So they decided to feature the view by enlarging the lanai, and changing the cage to a bronze structure with picture window screens on three sides. The cage almost disappears when you see the preserve and the major oak tree right behind the house. They spend a lot of time out there, and it was a great place to host a Somerset chili cook-off this year.

Other changes to the home included updating the kitchen and lighting, some fancy storage solutions, and a lush entry garden, creating a lovely, relaxing feel to the home.

As for their active life style, well, Sarasota's the place for that, right?. Webster plays pickle ball twice a week at the Y, volunteers at Mote Marine (donning scuba gear and cleaning the shark tank), bikes frequently, both on his own and with the Sarasota Manatee Bicycle Club, and takes his boat out in the bay at least once a week. Cynthia is an artist, with a studio in their home, participates with Sarasota's Urban Sketchers group, volunteers at Satchel's Last Resort rescues of dogs and cats, and bikes and boats with Webster. Whew! I'm exhausted hearing about it.

Webster and Cynthia adapted a Turtle Rock home to their needs, and adopted our community in the process. We're glad. Because Turtle Rock isn't about houses—it's about people.

Submitted by Paula Griffin



Donna Wolfson...



Still working hard to put a smile on our face. Thanks Donna!



Cowboy Barry



Mothers Day



Donna has had elbow surgery and is recuperating at home. Let's all keep her in our prayers and good thoughts for a speedy recovery.

If you'd like to send her a note, her address is: 5250 Far Oak Circle

Congratulations to Stephen Loewenthal

who found the word "bumfuzzled" which means to be in in a state of bewilderment: confused or perplexed. Find this month's outlandishly inappropriate word in one of our many articles in this Newsletter and send your guess to:

Communications@myturtlerock.com.

Your name will be entered into a drawing to receive the \$25.00 gift card, Sponsored this month by Mira Mar Pool Care.

The Winner will be announced in the next Newsletter.

The Communication Committee

The committee is looking for staff writers and photographers. If you have a knack for writing, have ideas for a monthly column or are willing to take photos of interest to the community, please contact us at communications@myturtlerock.com.

THANKS for getting involved!

Committee Members and Newsletter Staff

Patricia Tarlton, David Tarlton, Angela Hutton, Grace Sammon, Emily Miller, Steve West, Judy Bentz and Ed Olson of Sunstate Management.

Staff Writers Paula Griffin, Diane Glynn

Board Liaison: Patrick Murphy

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Send comments, suggestions and articles for consideration to:

communications@myturtlerock.com

(Text must be in Word, Photos as JPEG.)