




Turtle Talk

December 2022



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TURTLE TALK proof readers check articles for errors in spelling, punctuation, grammar, and sentence structure.

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

BOG BRIEF

Actions from the last Board Meetings

By: Kathrin Harris, Board Treasurer

The Board and Management wish all of you a very joyful and peaceful holiday season!

Since the last newsletter was issued in early November, the Board has held two meetings. Below is a summary of both sessions:

NOV 14

Announcements:

- Julia Cain, who became our manager mid September, is no longer employed by Sun-state Management;
- To date, no candidates have self-nominated for the Board;

Appointment to the Board:

- Tom Kubic, member of the

FIRM (Finance, Investments, Risk Management Committee) was appointed until February 2023 to fill the vacancy created by the resignation of Angela Hilton.

Management Report/action:

- 19 owners in violation were issued with fines;
- Ties with Aquagenix, the vendor who supplied the pond fountain pump that failed twice, were severed. Management is seeking alternate bids.

Business:

- The 2023 budget, mailed to all owners in October, was approved. Dues in 2023 will be \$530/quarter;

Continued on page 2

December, 2022

BOG BRIEF, Continued

- Additional bids were approved for tree removal resulting from Hurricane Ian;
- Annual Palm Trimming was approved. The contractor is the same one who has handled the hurricane clean-up, and who provided a bid less than half of last year's cost;
- Additional cost for annual mulching (due to increased mulch expense) was approved.

Actions from the meeting

DEC 6

Announcements:

- No Board candidate applications have been received; deadline is DECEMBER 30 at 1pm.
- The Annual Trolley Tour of Lights on Dec 17 still has seats available.
- Appointment to the Board: Ryan Ginter, member of the Traffic Safety TF, was appointed until February 2024 to fill the vacancy created by the resignation of Lew Lyon.

Management Report/action:

- 7 owners in violation were issued with fines.
- ARC Procedure Streamline: as proposed by the committee, the Board approved the streamlined procedure for notifying applicants of ARC approval, eliminating US mail notices and in-

stead posting status of application on the TR website. Final inspections will no longer await owner notification of project completion, but will automatically be done 6 months after approval (the deadline for completing projects).

Business:

- Additional hurricane debris removal bid was ratified;
- Fountain at south pond: the bid for \$16152 from Admiral Environmental was approved for installation of a new pump;
- Sidewalk repairs: issue tabled. Bids for work are available, but the scope of work requires better definition;
- Foot Bridge (nature trail) repairs: a bid for \$23,500 for repainting and decking of three bridges was approved, pending review by the Natural Assets Committee;
- Trash to Treasure and Hazardous Waste Pick-up: dates were approved: February 11 for T2T sale, Feb 21 for chemical waste pick-up (at the community center).

The January meeting will take place on the SECOND Tuesday: January 10, starting at 4pm.

T.R.O.M. Trivia!!

1. What types of signs are allowed to be displayed on a temporary basis at your residence without prior approval, maybe, for example, a candidate name just on election day?
2. True or False: Pots may be placed on each corner of the garage without ARC approval. If true, is there a minimum or maximum pot size?
3. True or False: Fires and fireworks are strictly prohibited in Turtle Rock. No burning of any kind is allowed.

If you want to investigate before cheating and looking below, the answers can be found in the TROM at the bottom of pg 9: <https://www.myturtlerock.com/files/documents/TR%20Owners%20Manual%202022-03-01%20v3.pdf>

Answers:

1. No sign, advertisement or other notice is permitted without Board approval. No political, religious, issue based, or other signs are allowed. (Sec. III, C , 14 Signs
2. True. 12 inches minimum; no maximum provided.
3. False. Fire pits, gas grills, fire tables, fire bowls and chimineas are not prohibited as long as they remain *within* the lanai and meet guidelines.

Nominating Committee

By: Dodie Neuhauser, Member

The Turtle Rock Nominations Committee is seeking applicants to serve on the Board of Governors. Only self-nominations are accepted, because serving on the Board is a responsibility that requires a personal commitment of three years, unless filling a vacancy, and a desire to fulfill that commitment. Board members do more than merely attend the monthly meetings. Each of Turtle Rock's task forces and committees has a Board member who serves as a liaison to the Board. The Board works closely with both the management and vendors to ensure that we remain a desirable community in which to live. Once elected (at the Annual Member Meeting on February 7, 2023), the Board has its Organizational meeting and elects its officers, who take on added responsibility.

Turtle Rock home owners at least 21 years of age who meet the minimum requirements are eligible to self-nominate. You must:

- not be delinquent in payment of dues or other monetary obligation to the Association;
- not be in violation of TR rules, and
- not have been convicted of a felony (if so, have your civil rights restored for five years by February 7, 2023)

We are looking for those individuals who have taken the time to familiarize themselves with our governing documents (Declaration and By-Laws) and with the Turtle Rock Owner's Manual (TROM), both of which can be found on the website www.myturtlerock.com under the heading Community Association Documents. You may also be a good candidate based on your professional background and experiences or on



To apply for a Board position to serve your Community!

your participation on other Boards and committees.

Applications (also found on the last two pages of this newsletter) are due in the Turtle Rock Community Center no later than **1pm on December 30.**

If there are more candidates than open positions, a Meet the Candidates Night (required attendance for applicants) will be held on January 24th 2023 in person and via Zoom, with elections to follow on February 7, 2023. Once they begin their 3 year term, newly elected Board Members will also need to complete an approved course pertaining to FL statutes for HOAs which is free and available online.

Thank you for considering applying as a candidate for the Board.



NOTICE FROM THE TRAFFIC SAFETY TASK FORCE

The traffic compliance process began in early November, 2022. Please adhere to the posted speed limit of 25 mph and remind your visitors, vendors, and contractors to drive the speed limit as well. Thank you for doing your part to keep Turtle Rock a safe place to live and play.



Treasurer's Report

By: Kathrin Harris



Year-To-Date Ending:

October 31, 2022

| | Actual | Budget | |
|------------------------------|--------------------|--------------------|---------------------|
| Assessments and other income | \$ 1,284,306 | \$ 1,276,114 | |
| Operating Expenses: | | | |
| General and Administrative | \$ 337,341 | \$ 336,225 * | |
| Common Grounds | 219,082 | 176,569** | |
| Access Control/Gatehouse | 275,751 | 262,322*** | |
| Facilities Maintenance | 88,793 | 122,833 | |
| Utilities | 67,578 | 70,568 | |
| Totals | \$1,296,142 | \$1,276,114 | (\$11,837 NET over) |

* Overage mainly caused by insurance, office, and legal expenses
 ** Additional \$23,500 anticipated in this area, due to Hurricane clean-up, palm trimming, and mulching
 *** Overage due to Repair & IT expenses related to gates, which are 3 times more than budgeted

| Reserves: | Actual | Budget | Assessments: | Outstanding HOA Fees— |
|--------------------------|---------------|---------------|---------------------|-----------------------|
| Contribution | \$ 307,598 | \$ 307,598 | (0-90 days) | \$ 13,716 |
| Expense: None this month | | | (91+ days) | \$ 6,638 |
| | | | Total | \$ 20,354 |

For more detailed monthly and annual financial information, dating back to 2015, please visit our website's Resident Only page: <https://www.myturtlerock.com/community-assoc/residents-only-v2/>
 This is a password protected section; please email letstalkturtlerock@gmail.com, and request the PW by providing your name and TR address.

Gate Access Options



Owners who have been here for decades remember a time before a 24/7 attended gate, a time that required help of a call box to alert owners that visitors needed entry. This system has remained viable and is still active, existing at

er will answer the phone and be able to talk to the visitor via the keypad intercom. If owner desires to provide entry into TR, the number 6 should be entered on the owner's phone, which will in turn raise the gate. If you've been here a while and still have the phone number (likely a land line) that was originally registered, you can still use this code. If you have forgotten it, would like to add another number, or if you need to register for the first time (as surely most of the owners will), the

both gates, but typically most useful at the south gate once the attendant has left for the evening.

Owners can provide two phone numbers per home (a landline and cell, two cells, whatever), and each will get its own unique code that visitors use on the keypad to dial you up. The code will ring the corresponding phone number. Own-



Keypad Code form is posted to our website (myturtlerock.com) under the heading "Community Information," drop-down menu "Forms."

**Internationally Acclaimed Artist Comes to Turtle Rock Event
 Holiday OPEN HOUSE Art Show & Demo at the Clubhouse
 Sunday December 11th, 2022 - 1PM to 6PM**

Come One, Come All. Wine and Cheese will be Served

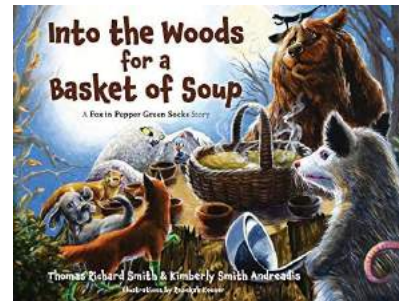


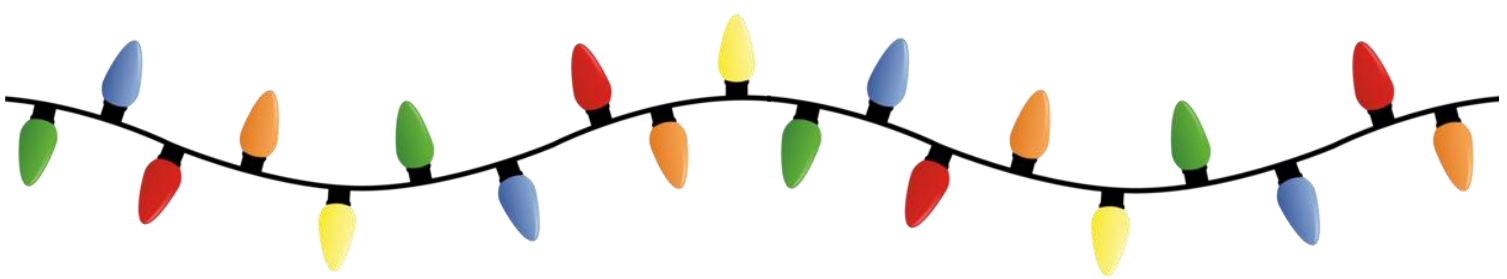
Paintings by Tom Ruthz

Join artist **Tom Ruthz** and your neighbor Kim Andreadis for an art show and demonstration at the Turtle Rock Clubhouse on December 11th, from 1:00pm to 6:00pm. Tom Ruthz moved to Sarasota from Brazil, where he was well known for his paintings of horses. He has lived and produced art in many European countries. Today, Tom has an art studio 15 minutes away from Turtle Rock on the Tamiami Trail where he holds art classes and creates custom artwork for his clients. Tom's custom work includes commissioned paintings of pets.



Kim Andreadis will showcase a variety of hand sewn Chic Saks and her children's book, "Into the Woods for a Basket of Soup," available on Amazon, but offered at a discount to Turtle Rock residents and their guests. This will be a fun event. You are welcome to come and raise a glass of good cheer and view the painting demonstration and artwork. No purchases are necessary. (sample Chic Saks below)





TURTLE ROCK'S ANNUAL TROLLEY TOUR OF LIGHTS

SATURDAY, DECEMBER 17, 2022

COST \$10 PER PERSON CASH, CHECK OR VENMO @JENNIFER-WICK-1. PLEASE DROP PAYMENT OFF WITH LAST NAME IN MAILBOX AT 4940 SABAL LAKE CIRCLE.

Come get into the holiday spirit by joining Turtle Rock's annual trolley tour of lights and potluck. Please bring an appetizer or dessert to share. We will have five total reserved trolley times, each 45 minutes (including loading and unloading). The departure times will be **6:00, 6:45, 7:30, 8:15, 9:00.**

ALL PARTICIPANTS MUST HAVE A PRE-PURCHASED RESERVATION AND SUBMITTED PAYMENTS BY DECEMBER 10th.

To make a reservation, email turtlerockfamilies@gmail.com with the following information:

Name

Email address for reservation confirmation

1st choice time

2nd choice time

3rd choice time

Number of people

Phone #

We are also looking for a sponsor for the hot cocoa bar and decorations. Please let us know if you are interested. The cost will be around \$100.

We will try to accommodate all time request but there is limited availability for each time

Can't wait to see everyone there!!

Jennifer Wick
(678)-642-7433



Architectural Review Committee

By Roberta Maloney, Chair



Your Architectural Review Committee has been working very hard to keep up with the many requests this year and also to improve the process of approving and tracking the applications. We have proposed a new method of informing homeowners of the results of our monthly drive-arounds. This proposal was presented to the Board of Governors at the December 6th meeting, and was unanimously accepted. The new procedure will make results available as soon as the following week.

The year 2022 has been one of many upgrades and renovations. Our community is now more than 25 years old, and homeowners are taking the initiative to improve and secure their residences. At the time of this writing, we have received more than 300 applications in 2022. We received 32 applications in November alone. More than fifty homeowners have submitted

applications to replace their roof. Many (more than sixty) have updated their landscaping, removing or pruning overgrown vegetation and planting smaller and younger plants.

Hurricane Ian resulted in a surge of applications, about sixty-five. There were eighteen for new roofs, fourteen for window and door replacement and hurricane screens. Eight requests for tree removal and replacement (if required), and three for installation of back-up generators were submitted.

Because of the December holidays, ARC applications are due in the management office by the **8th of December**. The monthly inspection will take place on December 17th.

—Happy Holidays to all!

Around the Rock By Kathrin Harris, TT Editor HOLIDAY CHEER — Courtesy of an elf volunteer



No sooner did Wayne Harris, who grew up on Sabal Lake Cir since the age of 4, return home for Thanksgiving, than get roped into helping put up the top tier of icicle lights at both gatehouses. Under the watchful eye of Larry Mullen (having hip surgery soon and not allowed up on roofs), Wayne cheerfully got up to those lofty

heights and followed Larry's instructions. Huge thanks to Larry for later completing the job on the lower tier, and hanging the lit wreaths. Straddling the pergola stringers was the toughest part (I did the north entrance), and my hat goes off to Larry who has done this job for SO many years! The warm glow of those lights is just so nice.





Florida Association News

Florida Associations' online resource for news, legal updates, events and education!

Insurance and Inflation Causing Huge Increases in Florida Community Association Dues

All homeowners in Florida have been faced with significant increases in insurance premiums over the past two years. This is true for condominium associations and individual homeowners themselves. Many associations are being impacted by significant premium increases in two consecutive years. **This has resulted in 100% increase in insurance cost over a two-year period for many associations.**

There have been a series of five negative events over the past five years that have compounded to drive the insurance market into a chaotic/unstable time:

- Irma – although not a major hurricane in Florida, it resulted in extensive roof claims that caused several insurance companies to leave Florida. In fact, the legislature put in place emergency protections in 2022 to ease the impact and stop insurance companies from leaving the state.
- Surfside collapse – this tragedy has caused major concern on the part of all insurers and re-insurance companies – inspections are finding many more issues than in the past.
- Increases in liability claims – claims have been escalating over the past few years and associations with open claims have been dropped by their carriers and are having to pay *twice* as much as in the past.
- Inflation – has driven up the costs of labor and material, requiring increased payouts for repair claims and increases in property appraisals, further driving up premiums.

Ian – the 2nd highest hurricane cost impact in the state of Florida, with over \$60 billion in damages already, further impacting the financial stability of insurance providers.

A big driver of insurance premiums is re-insurance, also known as insurance for the insurance company. Most carriers that write community association business here in Florida are small and don't have the bandwidth to assume all the risk, so they buy re-insurance from the big global companies like Berkshire Hathaway, and GE. Those carriers are significantly limiting the amount they offer due to the amount of worldwide catastrophic loss. Florida is also a bad bet for those carriers, since so many property owners have filed "questionable" roof claims following Irma, along with the lack of legislative action to create a better environment. We have a very high demand for property insurance capacity and a very low supply. That's why rates are so high right now, especially for older buildings with older roofs and coastal exposures.

This "worst in 40 years" inflation impact, combined with the insurance industry crisis in Florida, are both unprecedented and happening at the same time. There is little that can be done to ease the cost increase, so the most important thing an Association Board can do is to educate the owners and make sure they understand what is happening, as far in advance as possible.

This is Turtle Rock Board's effort to provide the information!

– Reprinted from article Nov 15, 2022



Turtle Rock Academy Lectures

By: Bette Blitzer Mills, Chair

2023 SEASON — all programs at 2pm



January 19

*Sharon
Preston-Folta*



Sharon Preston-Folta grew up as the unknown daughter of Louis Armstrong. She will share her story with us and talk about her documentary film, “Little Satchmo,” playing at film festivals around the world this year. Preston-Folta was born in 1955. Her mother, Lucille “Sweets” Preston, was a performer from Harlem, New York, and was romantically involved with Armstrong for many years, but he was married to someone else — his fourth wife Lucille Armstrong. Preston-Folta said the world-famous musician and cultural icon felt like he couldn’t publicly acknowledge a child born from an affair, but privately, she was part of Armstrong’s life.

March 9

Dr. Matthew Wells, PhD
The Elling Eide Center



A surprise treasure just three miles from Turtle Rock is the 72 acre estate of the late (2012) Elling O. Eide. Mr. Eide, a world class collector of books and art on Chinese and Asian history and culture, turned his estate into a beautiful, tranquil place for visiting scholars who shared his passion. Once only open to visiting scholars, The Elling Eide Center and Research Library is now open to the public. Dr. Matthew Wells, PhD, Director of Research for the Center, will share with us the fascinating history of the Eide Center and the Eide Family. Prepare to be engrossed in the amazing story.



February 9

John McCarthy
**Historic Spanish
Point**

Marie Selby’s Historic Spanish Point Vice President will talk about this beautiful location that shows visitors how people lived and celebrated in earlier times. John is a native Floridian who attended Pine View School in Sarasota, received his BS from Goshen College (Indiana), and worked with the Sarasota County Government for 32 years as Environmental Specialist, County Historian and Director of Parks and Recreation. John is a frequent presenter of local history lectures and tours, and has been associated with Historic Spanish Point since 2017.

April 27

Frederick Piccolo, CEO
**Sarasota International
Airport**



Frederick Piccolo, President and CEO of Sarasota Bradenton International Airport, will bring us up to date on all the transformations and improvements constantly taking place at our rapidly growing airport.

Mr. Piccolo has over 49 years of experience in the aviation industry and has been the President and CEO of our airport since 1995.

This will be a chance to hear an insider’s view of the many changes at SRQ. A Q & A session will follow his presentation.

From the WEST Corner of...

By: Steve West



Ahhh, the holidays!

A time where we spend two weeks eating and drinking, and spend two months trying to repair the damage we've done.

Always one of my favorite parties was the office party. It provided a great way to catch up with folks you haven't seen in twenty minutes.

But office parties can provide advantages; it's the one time you can be frank with the boss. I recall one year cornering him and proceeding to say, "Boss, I have to tell you, I've got three companies after me, and I would like to respectfully ask for a raise." After a few minutes of haggling, the boss finally agreed to a 5% raise! Well, I happily got up to leave, then heard him ask, "By the way, which three companies are after you?" I replied, "The electric company, water company, and phone company."

Yes, the holidays can be a great time to share with your partner. Last week my wife and I spent some quality time at the Mall shopping for our friends and family. At one point, however,

my wife noticed me gone. She was a little upset in that this was to be special time together. She called on her cell to ask, "Where are you?" In a calm, reassuring voice, I answered, "Remember about five years ago, we were in that jewelry store? You fell in love with a beautiful diamond necklace that we couldn't afford, but I said I'd buy it for you someday?" Choking back tears, she answered, "Yes I remember the necklace AND the store!" "Well," I told her, "I'm in the bar next door."

But not everything remains traditional, some things are changing. From now on all snowmen will be referred to as snow people. Reindeer will now be airfreight specialists, and elves henceforth Santa's size-challenged assistants.

It is said every family has one weird relative, if you don't know who it is, it's probably you.

So I hope your holidays are full of family and fun... good luck combining those two.



Chalk Art

By: Donna Wolfson



It's beginning to look like CHRISTMAS!



Many residents have noticed (and complained to both Management and neighbors) the increase in pet waste littering areas along our sidewalks. One resident found a messy pile right on their freshly power-washed driveway! Imagine how annoyed you would be! And it's important to scoop the poop as it can spread disease to the surrounding wildlife as well as to our pets and, in some cases, can be transmitted to humans. **PLEASE have the courtesy of picking up after your dog!**

Landscape & Grounds

Our community is beginning to get “back to normal” after Hurricane Ian threw us a curveball. The fallen trees (that we know of) have been removed, the annual palm trimming was just completed, and the flowers at the entrances are newly planted.

The holiday lighting is up (photo at right shows the north entrance at twilight with new annuals, lit palms, and the full moon



seen just under the oak tree). The FEMA trucks made their final pick-up on December 7— a nice gift to the community for the holidays. We anticipate that Bloomings will be able to complete mulching the common areas yet this year. Some shrubs destroyed along the Honore border area will also hopefully be replaced/replanted soon. One beautiful, large oak at the pool area that is leaning is being monitored for signs of weakness to determine if it needs to also be removed— we hope it will decide to survive!

Hurricane Ian Fall-Out Still With Us

At the December 6 Board meeting, a member asked when the Association would replace all the turf lost on common areas—easements along the street, and along the Boulevard—as well as when the sidewalks and gutters would be cleaned. The piles of debris that graced so many front yards killed the turf underneath, and stained the walks and curbs.

The answer to the question is twofold. As far as power-washing the concrete surfaces, this can be scheduled early in 2023, as the Association has a contract for this service to be done annually in both 2023 and 2024. As far as the dead turf that must be replaced, the answer is that per our governing documents (the Declaration), all lawn areas fronting homeowner lots are the responsibility of owners, not the Association. An excerpt from this document:

4.03 Maintenance Provisions:

(c) Lawns: All LOTS shall be kept neatly manicured on a regular basis. All debris, clippings, etc., shall be promptly removed and properly disposed of. Maintenance

by each OWNER shall extend to the water line of any lake or canal, the pavement edge of any street, the center line of a common area, swales and easements separating two LOTS, and, as to perimeter LOTS, the edge of maintained common area abutting the LOT or the property line of the COMMITTED LANDS.

The Association is responsible for replacing areas of lost turf all along the Boulevard. However, as a practical matter, sod (or plants) installed at this time of year (winter dry season and slow-down of growth) is not going to do as well as when planted in spring or summer. Regardless of when it is installed, sod will require daily watering for the first 10-14 days, and regular bi-weekly watering thereafter to ensure success.

Many of us have lost a large amount of turf in our front lawns, whether separated by a sidewalk or not. It is YOUR responsibility to replace it. In fact, until December 7, there were still lawns on some streets (Meadow Rush, Park Shore, Great Meadow, Far Oak) that had not had their debris piles picked up! All that is finally behind us, and turf must be replaced.

HOLIDAY DECORATIONS NEIGHBORHOOD BIKE GLOW RIDE

WEDNESDAY DECEMBER 21, 2022 6:30pm

Meet outside the Community Center. Kickstands up and rolling at 6:30 pm.



The TRWC invites anyone in TR to enjoy a leisurely bike ride and enjoy looking at all the holiday lights. We will ride through Turtle Rock and, if there is interest, we may ride through some other nearby neighborhoods as well. Remember your head light, tail light and helmet. If you want to be more festive, light up your bike. Glow sticks are inexpensive at the dollar stores, or battery operated lights can be purchased at many local stores. Costumes are always welcome. We are planning a snack stop to refuel and socialize.

Please let us know if you are coming so we can plan how many snacks to have. RSVP to Kay Consigny at turtlerockwomensclub@gmail.com.

We'll have a "wheelie" good time!



Turtle Rock Men's Club

The Oktoberfest celebration was a huge success and a big “thank you” to everyone who contributed to its success.

A special **thank you** to Mira Mar Pool Care for transporting the grills to and from the Community Center.

Our December 7th Holiday luncheon was held at Grillsmith, 6240 S. Tamiami Trail.

(The TT Editor apologizes that the newsletter came out too late)

Save the date!



On January 18th, the Members’ luncheon will be held at **Super Buffet Sushi & Grill** on Fruitville Road.

This luncheon will be complimentary for the members and their 2023 dues of \$20 dues will be collected.

At the January luncheon, Officers will be elected to lead the Club for the next year.

If you have an interest in helping plan activities and growing the membership, let us hear from you. Contact any of the current Board members for additional information



SERENOA
GOLF CLUB

Weekly Golf Outing

If you are a golfer, consider joining your neighbors for a round at Serenoa Golf Club each Thursday morning. Send an email to, TRMCGolf@gmail.com to sign up or for more information.



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

**Scott Hain, Ken Hurley, Michael Leahy, Webster McDonald,
Art Molesphini, Tappan Naag, Sergio Perez,
Rick Pohlman, Michael Vespoli**

We Wish Everyone A Very Merry HOLIDAY SEASON!



If you are a new neighbor or know of someone who may be interested in joining the Men’s Club, please have them contact me, Ken Rosemann (kenrosemann1231@gmail.com), and I will be glad to assist them in the process of joining.

Mark Your Calendars!

TURTLE ROCK'S ANNUAL



February 11 from 8—11:30am

at individual homes

NO fee required to participate! The Association will hand out community maps that show participant sellers' addresses to shoppers as they enter during the hours listed.

To include your address, simply email your name, phone # and address to letstalkturtlerock@gmail.com no later than January 31, 2023

Turtle Rock will place an ad in local newspapers and ask Palmer Ranch to include information in their monthly newsletter to advertise the event.

Please Note: owners are responsible for their own sale



Types of items accepted

- Adhesives and glue
- Aerosols
- Antifreeze
- Automotive products
- Cleaners
- Electronics
- Fertilizers
- Fluorescent lamps
- Gasoline
- Household fire extinguishers
- Mercury
- Motor oil
- Oil filters
- Pain
- Pesticides
- Pool chemicals
- Propane cylinders
- Rechargeable batteries
- Solvents and thinners
- Vehicle batteries

Sarasota county-sponsored Hazardous Waste Pick-up

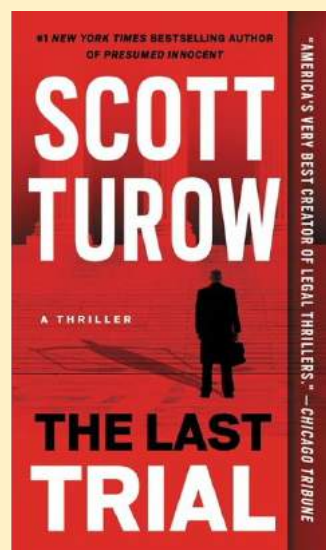
February 21, 2023

8-11am

Volunteers are needed to help with
traffic flow, greet, and unload

Write to letstalkturtlerock@gmail.com

Turtle Rock Library Feature Book of the Month



The Last Trial

By Scott Turow (novel) 272 pp

Two formidable men collide in this first-class legal thriller. At 85 years old, Alejandro “Sandy” Stern, a brilliant defense attorney with his health failing but his spirit still intact, is on the brink of retirement. When Dr. Kirik Pafko, his friend and former Nobel Prize winner in Medicine is accused of insider trading, fraud, and murder, Stern decides to take on one last trial. Stern's duty to defend his client and his belief in the power of the judicial system both face a final, terrible test in the courtroom, where the evidence and reality are sometimes worlds apart. Full of the deep insights into the spaces where the fragility of human nature and the justice system collide, page-turning suspense mingles with questions about how we measure a life.

CLASSIFIEDS and LOST & FOUND WANT—SELL—BORROW—LEND— RECYCLE

Residents: this section of t Turtle Talk is available to you to place a notice free of charge!
PLEASE email letstalkturtlerock@gmail.com to place a classified announcement.

The Newsletter Team

The committee is always interested in input from the community. 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.

Also, if you have a gripe or a word of praise, let's hear it.

Send comments, suggestions and articles for consideration to:

letstalkturtlerock@gmail.com

(Text must be in Word, Photos as JPEG.) THANKS for getting involved!

Committee Members and Newsletter Staff

Diane Geramanis & Kim Weiser, Co-Chairs

Dodie Neuhauser, Secretary

Kathrin Harris, Turtle Talk Editor

Steve West, Contributing Writer

Donna McCarthy, Welcome Team Lead

Board Liaison: Deirdre Cronin

Proofreaders: Charlotte Jones

Turtle Rock Data Base & Directory Information Update

Turtle Rock Address: _____

Secondary Address: _____

| Personal Data | Resident 1 | Resident 2 |
|--------------------------|------------|------------|
| Last Name | | |
| First Name | | |
| E-mail | | |
| Best Phone Number | | |
| License Plate Number | | |
| Bar Code Number: | | |
| Emergency Contact | | |
| Name | | |
| Relationship | | |
| Phone Number | | |

Additional household vehicles:

| | |
|-----------------------|-----------------------|
| License Plate Number: | License Plate Number: |
| Bar Code Number: | Bar Code Number: |

The purpose of the information listed above is to verify the accuracy of Sunstate Management's data base and to update the information for the upcoming printing of the Turtle Rock resident directory. ***Unless you choose not to be included in the directory, your name, address, phone number, and email address will be included.***

Please initial next to all information you would like to have included in the directory:

_____ Name _____ Address _____ Phone Number _____ E-Mail Address

_____ Please do not include any of my information in the directory

_____ Signature

_____ Date

**Please return to Turtle Rock Community Center in person or by mail no later than January 20, 2023
or scan & email to pflamingcp@hotmail.com**

Turtle Rock Community Association, Inc.
2023 Board of Governors
Candidate Application Form

**This form (plus separate sheet as needed to complete) must be submitted to the
Community Center office -OR- emailed to officeteam@myturtlerock.com
NO LATER THAN 1 PM on Friday, December 30, 2022.**

Homeowner Name: _____ Property Address: _____

Preferred Phone: _____ Email: _____

Please submit a short bio and a photograph for promotion on the Turtle Rock website and in the newsletter. May also be emailed to Officeteam@myturtlerock.com

1. Have you read and become familiar with the Turtle Rock Governing Documents? YES NO
2. Are you currently under citation for any unresolved Association rules, violation, or County requirements affecting Association interests? YES NO
If yes, please explain:
3. Are you in arrears greater than 90 days for any dues or fines to the Association? YES NO
4. Have you been convicted of any offense that is considered a felony? YES NO
If yes, have your civil rights already been restored or will they be for at least 5 years as of February 7, 2023? Please provide any statement you wish to make in this regard. YES NO
5. How long have you lived in Turtle Rock? _____
6. Why did you choose to move into a deed-restricted community? _____

7. Why do you want to be a board member? _____

8. Please provide information on your background and general experience. _____

9. Please share your participation in the Turtle Rock Community with clubs or other activities. _____

10. Have you served on an HOA committee or as a board member in any other community in the past?
If so, what committee, position and when? _____

11. What are the issues you are most concerned about in the community? _____

12. Would you have any conflicts of interest? If yes, please share. _____

13. Are you a team player? Please give an example. _____

Candidate Application Form, Continued

14. In what ways can you enhance the TR Board of Governors? _____

15. What do you anticipate would be the biggest challenges of this role? _____

16. Describe what you believe to be the two (2) major areas of Turtle Rock that need improvement. How would you propose to achieve them? _____

Do you acknowledge and agree to the following requirements and expectations for service? Please check each item.

_____ Certify knowledge and understanding of the Turtle Rock Community Association's Declaration of Protective Covenants, Conditions and Restrictions, Articles of Incorporation, Bylaws and the latest version of the Turtle Rock Owners' Manual (TROM)

_____ Certify knowledge and understanding of FL Statutes pertaining to HOAs, especially 720

_____ Acknowledge and agree to the Turtle Rock Code of Ethics

_____ Appear in person for the "Meet the Candidates Night" held in the Community Center 2 weeks prior to the election

_____ Serve a 3-year term

_____ Take, and satisfactorily complete, HOA Board Certification course through a division-approved education provider

_____ Attend all Board meetings (with no more than 5 meetings to be attended via teleconference), unless prior arrangements have been made through the Board President

_____ Hold the position of Board Liaison for one (or more committees or Task Forces) and by doing so, serve as the bridge between the working group and other members of the Board

_____ Spend the time needed to uphold the documents and policies to the best of your ability, agree to faithfully discharge your fiduciary responsibility to the Association's members, and be fully prepared for all Board, committee or other meetings necessary in Board meeting preparation

_____ Actively listen and respond with respect to fellow board, committee, community members, management, and vendors

_____ Donate a minimum of 4-6 hours (often more needed) a month for meetings, planning, participating with committees, review of reports and other correspondence, etc.

_____ Use good business and personal judgment in your role as a Board Member. Governors cannot be compensated for their time and effort, and all members agree not to realize any personal gain from their involvement on the Board of Governors.

I hereby certify to the Association's Nominating Committee that I am a Turtle Rock homeowner of record in good standing in accordance with the Turtle Rock Bylaws and am eligible to run for Board office. I further attest that the answers to the forgoing questions are correct to the best of my knowledge and that I acknowledge and agree to each of the requirements and expectations for Board service noted herein. Please place my name on the nominating ballot for the Board of Governors.

Candidate Signature _____ Date: _____