




Turtle Talk

October 2023

President's Message

By: Russ Gill, Board President



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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.

Prior to the September 27 board meeting, the Board discussed the proposed budget for 2024. A few items came up for additional investigation. Information regarding the budget that is scheduled to be adopted at the **October 25** Board meeting will be mailed to owners in the next weeks.

During the meeting, funding for the following initiatives were approved:

- (1) repair of the asphalt at the north gate residence entrance;
- (2) replacement of the rusted outdoor picnic tables at the community center and the bench at the tennis courts,
- (3) removal and replacement of dead plants in some common areas,
- (4) installation of aquatic plants in the ponds which had shore restoration recently completed, and
- (5) installation of Christmas lighting.

Additionally, two items were discussed:

- (1) the sidewalk around the community center parking lot needs replacing, as it is uneven and the shell surface

is deteriorating, and (2) the new gate access procedure.

Replacing the shell sidewalk is the best method of addressing this problem, but it is quite expensive and will require us to accumulate the funding over 2 to 3 years. In the interim, we will continue to keep the sidewalk level and maintain the shell surface.

The new gate access requiring all guests and vendors to show a government issued picture ID seems to be running smoothly after a few issues the first week. Therefore, this policy will remain in effect. This necessitates all guests who wish to enter the community between 7:30PM and 7:30AM to enter through the north gate so IDs can be verified. We recognize this will inconvenience some guests, but the Board believes this increases the security of our community.

The transition to our new property management company, Civix, continues to move along according to the transition plan. Civix has built the initial owner

Continued on page 2

2023 Board and Committee Liaisons



Russ Gill 941-928-9833
President
president@myturtlerock.com
Gate Access TF liaison



Kathrin Harris 941-228-4588
Vice President, Treasurer
treasurer@myturtlerock.com
Landscape/Grounds liaison
Declaration Rewrite liaison



Grace Boehm 908-415-2051
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secretary@myturtlerock.com
FIRRM liaison
Communications liaison



Curt Gilroy 703-577-4841
Assistant Treasurer
assistanttreasurer@myturtlerock.com
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Patrick Murphy 215-570-5717
Governor
governor1@myturtlerock.com



Ryan Ginter 941-724-3373
Governor
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Phil Grayton 978-828-2781
Governor
Governor3@myturtlerock.com
Honore Border TF liaison

***Board meetings will be held the LAST
Thursday of each month starting at
6:30pm during 2023.***

President's Message, Continued

records in the their homeowner management system, *AppFolio*. Civix has received our financial and compliance records from Sunstate and is preparing to load the information into AppFolio. Beginning the first week of October, Civix will start training Nanette, our onsite property manager, to use AppFolio. During the second week of October, our ARC team will begin their training. The last week of October, the Board will receive their training. Our cut-over date is November 1, and once the end of October financials have been loaded into AppFolio, Civix will conduct training sessions for the residents on the use of AppFolio. This training will show residents how to use and access their property records, which includes payment history, ARC forms, and any other documents associated with each unit. You will be able to

- pay your quarterly assessments online,
- update your personal information, and
- fill out an ARC form via this app.

The next Board meeting will be Wednesday, October 25, starting at 6:30. ♦

Save the Date!

Saturday, October 14, 2023
4:00 – 8:00 p.m.



**PLEASE
ADHERE TO
OUR SPEED
LIMITS**

CAM CORNER

By: Nanette Thomas, Community Association Manager



Nanette Thomas
Sunstate Management
Communitymanager
@myturtlerock.com
941-921-3865
941-921-3808 fax

Happy Fall!

Lets talk compliance. I am seeing many dirty roofs and driveways that need to be cleaned. Please check yours. The community center, gate houses and pool house roofs have all been cleaned this month, what a difference it makes in appearance.

We are also receiving many complaints in regards to overnight street parking, as well as truck parking. We are currently looking at new method to identify these offenders. Please remember that trucks must be parked in your garage.

Soon there will be asphalt repair work at the north gate. This area will need to be blocked off for 24-48 hours afterward. A notice will be sent out soon with the dates.

Finally, if you are renting the Community Center for your private function, please be sure to remove all your trash and set the thermostat back to the non-occupied temperature it started (78 deg). I arrived to a frigid 66 deg on a recent Monday morning. Thank you! ♦



Treasurer's Report

By: Kathrin Harris



Year-to-Date Ending

August 2023

	Actual	Budget	Diff
Income: Assessments and other	\$ 1,142,313	\$ 1,136,503	\$ 5,810
Expenses:			
General and Administrative	\$ 279,967	\$ 300,384	(\$ 20,417)
Common Grounds	158,196	162,833	(\$ 4,637)
Access Control/Gatehouse	253,099	240,000	\$ 13,099
Facilities Maintenance	117,750	103,749	\$ 14,001
Utilities	57,128	59,420	(\$ 2,292)
Reserves Contributions	270,117	270,117	\$ 0
Total Expenses	\$ 1,136,257	\$ 1,136,503	(\$ 246)
Net Income y-t-d	\$ 6,056		

* Reserve expenses: total paid y-t-d \$116,639

In AUGUST: \$ 4789 balance: paver repair picnic area; \$ 2653 balance: paver repair north entrance gate
\$11925 balance: sidewalk repairs/leveling, bench slabs.

Assessments: Outstanding HOA Fees— (3rd Qtr dues became payable in July)

(0-90 days) \$ 13,311

(91+ days) \$ 12,145

Total \$ 25,456 — \$10,005 less than prior month total

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.



2024 Draft Budget

By: Kathrin Harris and Grace Boehm

Summary of Board Workshop

Held 9 -27-23 at 5:30pm

The Board assembled an hour before the monthly Board meeting to discuss the proposed 2024 Budget that was evaluated on three prior occasions by the FIRRM committee (Finance, Investments, Reserves, Risk Management) and forwarded for Board consideration. The figures were assembled using bids from vendors, historical data, committee recommendations, and a Reserve Study conducted by the company Dreux Isaac Reserve Analysts.

There are four major expenses that make up our budget (contained within the six broad categories seen in the monthly financials, see preceding page). The first three are operating costs (paying salaries, performing routine maintenance on our facilities, etc.). The last is the way we plan and gather funding for the end of the useful life of our assets (roads, buildings, etc.) These four big-ticket items are

- Management/Staff (contained within General & Administrative)
- Bloomings grounds maintenance contract (contained within Common Grounds)
- Allied gate attendants contract (contained within Access Control/Gatehouse)
- Reserve Contributions (a statutory-required savings account to repair/replace our capital improvements)

The draft calls for a substantial dues increase for 2024. This is driven by several important factors:

- * Turtle Rock enjoyed 7 years of steady dues, primarily due to a large, one-time payment when we were compensated for our land when the Legacy Trail was built as part of the Rails to Trails program. This gave us a

large savings account (called owner equity) that funded Reserve contributions and Site Improvements like the new mailboxes each residence has.

- * We experienced several years of budget underruns in the past, which was used to fund the following year's operating expenses and offset dues.
- * We were fortunate to have large, multi year contracts that limited any annual cost increases to a small percentage year over year. Those contracts are expiring and are being renegotiated in an environment with much higher inflation, so vendor costs are going up.

Our community is nearing 30 years old, and many things we have not had to deal with in the past require attention now. Issues such as eroding shorelines, failing irrigation systems that necessitate expensive repairs, and decay of the plantings in our common areas – along Turtle Rock Blvd and on the Honore border (as traffic there dramatically increases) are among the most costly of these.

Rapidly-approaching end of useful life of some of our most expensive capital assets— the roads in particular – require extra Reserve contributions. This hits us in two ways: inflation is driving up the anticipated replacement costs, and since we only have a few years of useful life for many of these assets, we have fewer years to accumulate reserve funding to meet the increased expense. We need to add another \$863,000 for our roads over the next 7 years to our Reserves, meaning this expense alone will account for \$41/quarter per home, subject to inflationary increases.

The budget discussions led to two action items for follow-up:

1. renewed efforts to negotiate with Allied to im-

Continued on page 5



2024 Draft Budget

Continued from pg 4

- prove our cost structure, and
- determine whether interest income from our reserves being invested in CDs that currently yield higher than expected interest rates could be used to offset the required contribution.

The 2024 budget draft information will be mailed to all owners in the coming week and will be voted on by the Board during the October 25 meeting.

NOTE the change of weekday to Wednesday!

Food for thought: below is information about 2023 dues payments from other homeowner communities within Palmer Ranch (courtesy of PRMPOA management). Please also read the footnotes about some communities who already pay higher dues, but have less infrastructure to support. ♦

Community	Initial Build	Developer*	Monthly Dues, 2023	Units	Club-house	Pool(s)	Tennis	other	Gates	Attended?
Wellington Chase	2001	Palmer Ranch Dev.	65	220	no	no	no	no	no	n/a
Huntington Pointe	1990	Palmer Ranch Dev.	106	202	no	no	no	no	yes	no
Stonebridge	1997	Palm R / US Homes	110	118	no	1	no	no	no	n/a
Stoneybrook Estates	1987	PR / US Homes	117	180	no	no	no	no	yes	no
Marbella	1991	Palm R / US Homes	120	139	no	no	no	no	yes	no
Promenade Estates	2019	DR Horton	166**	362	yes	1	no	yes	yes	no
<u>Turtle Rock</u>	<u>1994</u>	<u>Palmer Ranch Dev.</u>	<u>176</u>	<u>758</u>	<u>yes</u>	<u>1</u>	<u>2</u>	<u>yes</u>	<u>yes</u>	<u>2 of 2</u>
Prestancia	1983	Palmer Ranch Dev.	177***	392	yes^^	no	no	Golf&CC	yes	2 of 2
Deer Creek	1988	Palmer Ranch Dev.	181	484	no	no	no	no	yes	1 of 2
Arbor Lakes	2015	Taylor Morrison	183	342	yes	1	no	yes	no	n/a
Silver Oak	1999	Palmer Ranch Dev.	262	200	no	no	no	no	yes	1 of 2
Hamptons	2000	Palmer Ranch Dev.	301	254	no	1	no	no	no	n/a
Isles of Sarasota	2005	DiVosta/Pulte	310	677	yes	1	4	yes	no	n/a
Mira Lago	1992	Palmer Ranch	365	183	no	1	no	no	yes	no
Talon Preserve	2021	DiVosta/Pulte	368**	463	yes	2	2	yes	yes	no
Hammock Preserve	2018	DiVosta/Pulte	373	388	yes	1	2	yes	yes	?
Sandhill Preserve	2014	DiVosta/Pulte	400	302	yes	1	2	yes	yes	1 of 1
Cobblestone	2015	Taylor Morrison	451	180	yes	1	no	no	yes	no
Village Walk	2004	DiVosta/Pulte	453	1177	yes	2	6	yes	yes	1 of 2
Legacy Estates	2016	Taylor Morrison	533	155	no	no	no	Esplanade	yes	no
Esplanade	2017	Taylor Morrison	513	500	yes	1	4	yes	yes	no
Stoneybrook Golf & CC	1989	Palm R / US Homes	604	940	yes^^	1	4	Golf&CC	yes	not live

* communities developed through 1993 do NOT need to address invasive species removal anywhere within their borders. Stoneybrook, however, has decided to do so for the overall look and health of their community.

** still under developer control, dues subsidized; will likely go to member control in 2024 (Promenade) and 2025 (Talon Preserve)

*** Prestancia has several communities, some HOA, others condo; all pay Prestancia Master Assoc dues (incl. PR), which is \$177 monthly. The Master Assoc. *does not collect for any reserves*. Many of the separate HOAs offer additional services such as private property landscape maintenance, separate pool. These dues range from \$58-64/mo for no addtl amenities, to \$393-700 for sections with additional amenities (pool, etc). Either Golf or Social membership is *required* and is invoiced separately.

^^ Prestancia and Stoneybrook mandate at minimum Social Membership in their clubs, a fee in addition to dues.

Oktoberfest

**Saturday October 14th
4-8 pm**

TR Community Center

****Rain or Shine****

Come celebrate the arrival of fall in
grand Bavarian style!



Bratwurst, Hot Dogs.

Sauerkraut, and condiments are provided

Beer and water will be supplied—

BYOB if you prefer something other than beer or water.

If you wish, bring a dish to share.

A donation of \$5+ per adult is requested. Children eat free!

*Children's games
and activities
offered*

**Co-sponsored by the TR Women's,
Men's Club, and the
TR Young Families Group**

ARE YOU A NEW RESIDENT?

Submitted by the Communications Committee

New to the neighborhood this year? We'd like to meet you! Head on up to the Oktoberfest celebration at the Turtle Rock Clubhouse on October 14th!

Look for the special New Resident Welcome table near the entrance.

One of our friendly Communications Committee members will be there to greet you and give you information on our community. They also have a Turtle Rock Tervis Tumbler as our welcome gift to you! See you at the Oktoberfest!

TURTLE ROCK COMMUNITY CENTER

October 24 — 10am



FPL wants to celebrate making a difference in our local communities, making them a better place to live, work, and raise a family.

Join us for coffee and doughnuts/pastries to help us connect with you, our valued customers! We invite you to have a fun time at Customer Appreciation Day with raffle prizes and gift cards give-away!



— **IMPORTANT** —

POOL ACCESS CODE HAS CHANGED!

The Code to gain access to the Pool Building was changed effective

Wednesday, August 30, 2023

The new code is: 3423

Please do not share this code with your vendors, contractors, garbage collectors, landscapers etc.
The pool building access code is intended for Turtle Rock Residents ONLY.

Thank you

2024 Board Vacancies

By Kathrin Harris, Nominating Committee Liaison



Have you been attending Board meetings, perhaps been a member of one of our committees or task forces, or just interested in serving your community? This is your chance to make a difference!

At the conclusion of the February 2024 Annual Member Meeting, *three* current Board member terms come to a conclusion. The time period remaining for the other four governor terms are: two years for Russ Gill and Phil Grayton, one year for Grace Boehm and Kathrin Harris.

The decision to become a Board member candidate should not be taken lightly. There is a lot of work associated with this volunteer duty, requiring more than attending the monthly BOG meetings. Governors are expected to be liaisons to one or more of the appointed committees, which entails attending their meetings and bringing requests for funding or action to the Board for consideration. Governors are also required to attend a certified training course that familiarizes them with Florida Statutes, as well as understanding our own documents that govern this community (Declaration, By-Laws, and the TROM).

It is also incumbent upon governors to act as fiduciaries. The Board is charged with actively managing in a fiscally responsible manner all aspects of this community, assuring that the

amenities provided for in our Declaration remain available and properly maintained. This is far more complex than one might think, demanding continually balancing the need to keep costs in check while assuring proper operating order or visual appeal.

Page 16 has an article related to fiduciary duty of Board members written by an association attorney and reprinted in part.

The Board appointed the Nominating Committee during the August meeting. Members are Patty Fleming and Dodie Neuhauser, who will assist in the process of vetting self-

nominated candidates from our membership, and count votes during the Member Meeting, which will only be necessary if more than three qualified candidates run for the three vacancies.

As our community ages, it is more important that ever to have Board members who are engaged, have the well-being of the community and its members at the forefront of their goals, and are willing to put in the necessary time the job (with no pay yet plenty of criticism) demands.

On page 19, you will find the candidate information sheet. Pages 20-21 provide the actual application form. Both will be mailed to owners soon together with the proposed budget information. ♦



Landscape & Grounds

By Jodi Cunnison, Committee Member



The Committee met on September 13th at the Community Center. In attendance were co-chairs Joan Howe and Curt Gilroy, Board liaison Kathrin Harris, and members Dave Alcala, Diane Geramanis, and Jodi Cunnison. Also in attendance were Nanette Thomas from Sunstate Management, and Shane Battle from Bloomings.

We have had a difficult summer of severe drought conditions, coupled with the lack of pressure from the reclaimed water. Many hopeful projects and ongoing shrub replacements were therefore postponed. While we are heading into the dry season, at least it's not the time for explosive vegetative growth that requires much water.

The Committee discussed several items with Shane, who submitted cost proposals that have since been approved by the Board for implementation. A mahoe tree (a variegated Sea Hibiscus, like the two recently installed at the bench overlooking the pond at the CC) and a Triple Christmas palm are to be planted in the picnic area adjacent to the Community Center. The dead hedge bordering the pond near the South Gate is to be removed, and in its place two shady lady trees and sod will be put in. The newly landscaped Serenity Garden is to be cleaned up of fallen branches and weeds, stepping stones leading up to the bench installed, and additional plantings added at the north end, along with replacing some shrubs that have died. Shane is to pursue the issue of improving irrigation in the common area behind homes on the eastern side of Nice Way. The bare spots in the hedge along Central Sarasota Parkway will continue to be filled in with pitch apple. The garden beds located at the bullnoses at the North and South gatehouses have now been planted with colorful coleus varieties.

Judy Bentz, of Meadow Rush Loop, attended the

meeting to let us know that she is very disappointed about how the newly planted area of the Serenity Garden is becoming overgrown with weeds. She proposed that she, along with members of the Women's Club, will look after weeding more frequently here than Bloomings does. All members of the Landscape Committee were very appreciative of this offer and in full support of the idea.

The palm tress along Turtle Rock Blvd have now had their annual trim. After some shrub replacements and clean-up of landscape areas, our Boulevard beds will be mulched in late October/early November. Our palm trimmer also took the giant seed pods off of all the royal palms, making them ready for holiday lights.

The Committee discussed the proposals of different vendors regarding installation of holiday lighting. It has become late in the year and negotiations are not progressing as hoped.

The Committee further discussed what could be done with the chipped and damaged shell walkway along the Community Center that cannot be made level by grinding, and companies that could raise sections of slab have not been found. The Board tabled the proposal to replace the entire walkway with pavers.

Dave Alcala presented a thorough report about the condition of our Turtle Rock street lights. In summary, many lights are damaged and are in dire need of repair. The Committee will investigate this matter further.

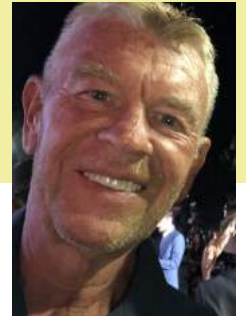
Happy Fall from the Landscape and Grounds Committee! ♦



The trees on each side of the bench are Mahoes.

From The West Corner Of...

By: Steve West, Resident Columnist



It's no secret that Americans borrow phrases from other countries. To quit something "cold turkey" (abruptly) came from Canada, while the Brits taught us that you can't "have your cake and eat it, too" (have it both ways). But Americans have created plenty of their own sayings, so jump on the bandwagon and learn more about these popular idioms and expressions.



Break a Leg

Meaning: Good luck

To non-English speakers, this might sound insulting to hear before a big performance, but "break a leg" actually means "good luck" in the theater lexicon. It originated in 20th-century American playhouses, born from the superstition that saying "good luck" might have the opposite effect. The expression could have been adapted from the German phrase "Hals-und Beinbruch" (meaning "neck and leg break"), which likely came from a Hebrew blessing that sounded similar, "hatzlakha u-brakha" ("success and blessing").



Put Lipstick on a Pig

Meaning: To create superficial changes in an attempt to make something more favorable

Swine cosmetics aren't the latest trend — this saying is actually a valuable lesson in life. It suggests that you can dress something up, but that doesn't change what it is. From Charles H. Spurgeon's 1887 collection of proverbs, the saying "A hog in a silk waistcoat is still a hog," might have inspired the American saying, which wasn't recorded for another century. The first written account of the lipstick phrase dates to a

1985 article from The Washington Post, discussing plans of a park renovation that locals felt should be much grander, with a radio host commenting, "That would be like putting lipstick on a pig."



Shoot the Breeze

Meaning: To gossip or talk idly

We all "shoot the breeze" from time to time, but this idiom has nothing to do with projectiles and everything to do with small talk. This phrase emerged in the mid-20th century when "breeze" was slang for "a rumor." One of the earliest recorded examples of the phrase dates to 1937 in the Indiana Weekly Messenger, which included the quote "I'm no cop. I just wanted to shoot the breeze with you." This expression might have evolved from the earlier saying "shoot the bull," taken from the phrase "bull session," which described an informal gathering for discussion.



Jump on the Bandwagon

Meaning: Support what is already popular

American showman P.T. Barnum popularized the term "bandwagon" in the mid-19th century, but today it deals with much more than the circus. A bandwagon was originally a large vehicle that carried the musical act during a circus or a parade and was used to draw a crowd of spectators. Today, it is a metaphorical wagon that fans "jump" on en masse to support their favorite sports team, politician, or

Continued on page 10

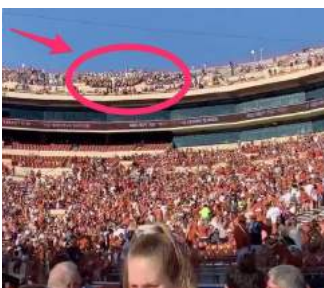
From The West Corner Of..., Continued

celebrity. A bandwagon can also denote a party, cause, or movement. Whatever the entity is, it attracts more and more attention because of its mass appeal.



Plead the Fifth Meaning: Remain quiet

Non-Americans might be confused with this term which refers to the Fifth Amendment of the U.S. Constitution, which protects citizens from self-incrimination, known as the “right to remain silent.” Americans also use this as slang when they don’t want to answer a question (but obviously did something wrong), as in, “Who ate the last piece of pizza? I plead the fifth!” The Fifth Amendment has been around since 1791, but “pleading the fifth” as an expression didn’t emerge until the 1950s.



In the Nosebleeds Meaning: The highest (and cheapest) seats

With these nosebleeds, you’ll need to trade in the tissues for binoculars. In America, these seats are the cheapest and highest in a stadium or venue — they’re the farthest from the stage or field. The expression comes from the high altitude of the seats, alluding to the idea that an attendee could suffer from a nosebleed up there. It first appeared in the 1950s to describe seats in American football stadiums, and gained traction in the 1980s. The British also have a fun name for these seats — “the gods.”

Riding Shotgun Meaning: Sitting in the passenger seat



American kids might exclaim, “I call shotgun,” before a road trip — something that could

be very puzzling to a foreign bystander. The idea of a shotgun seat dates back to the Wild West, when an armed man rode beside the driver on a stagecoach (a public transportation coach pulled by horses) to protect passengers from would-be attackers. Hollywood Westerns popularized the phrase “riding shotgun,” and by the 1950s, it was a common slang term used by American kids.



Green Thumb Meaning: Great at gardening

No need to rush your green thumbed friend to the doctor — the expression simply means that they are excellent at growing plants. The term was first in the Ironwood Daily Globe as “horticultural slang” in 1937. The British version of this is “green fingers,” which dates to the 1906 novel *The Misses Make-Believe*, by Mary Stuart Boyd. There are several entertaining theories about where these phrases came from. The most amusing involves King Edward I’s love of peas. Whichever of his workers had the greenest thumb did the most work (shelling the most peas) and would be honored. A more likely scenario is the color green’s association with plants, or the algae that grows on potted plants that gets all over gardeners’ hands. ♦

Quote of the Month

"You must learn from the mistakes of others.
You can't possibly live long enough to make them all yourself."
— Anonymous

Community Event

T **r** **i** **v** **i** **a**
Night

**Thursday, November 2nd
5:30 p.m.**

TR Community Center

Tables of 4 or 6 players



Cash Prize to winning table



Space is limited

Please RSVP to mbcordier@aol.com

\$5 per person payable at door

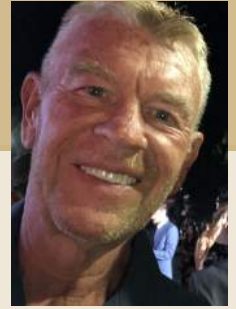
***Sandwich and chips will be served
Bring your own beverages please***

Sponsored by the TR Women's Club

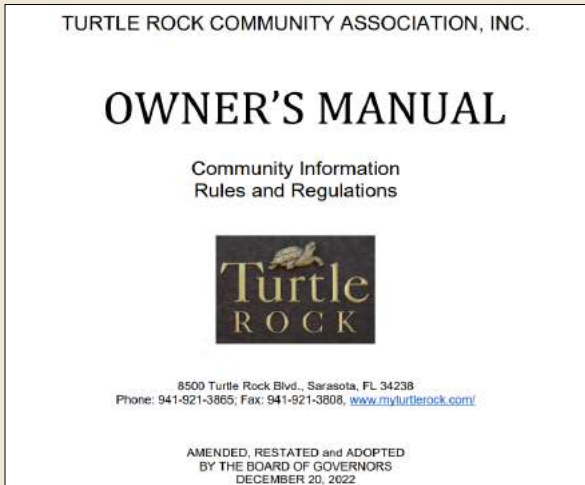
OPEN TO ALL

T.R.O.M. TRIVIA

By: Steve West



Editor's Note: The **Turtle Rock Owner's Manual** provides the rules we choose to live by. Each month, *Turtle Talk* contributor Steve West picks random subjects to quiz readers about. Here are this month's:



1. Walls are allowed on our properties under certain circumstances. Said structures many not exceed how many feet in height?
2. With ARC approval, flag poles are allowed on our properties. Do you know the maximum height?
3. True or False:
On election day, we are permitted to post our favorite candidates sign or poster on our lawn as long as it is removed the next day.

Find answers in the TROM on the Turtle Rock website (under Documents tab), or look on page 14.



Turtle Rock Men's Club

MARK your CALENDARS:

November 15 — luncheon: *Miguel's Restaurant*
Sponsored by Marc Wolff, Partner & Managing Director, Beacon Pointe

December 13 — luncheon: *Mattison's Forty-One*
Guest Speaker: Megan Howell, Founder & Executive Director, Second Heart Homes, Inc.



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.

If you know of someone who may be interested in joining the Men's Club, please have them call or text Bill Kozlowski at 630-373-7829 or turtlerockmensclub@gmail.com.



OCTOBER Birthdays

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

John Adams, Jim Maloney



On My Own Social Network

The Turtle Rock Women's Club is starting an informal network called *On My Own*, for anyone living on their own or looking for more opportunities to create a network of others who might enjoy social engagements. The goal of this program is to help connect anyone interested in getting together informally: to see a movie, grab a bite to eat, go

for a walk, attend an event or whatever may interest you. Participants will plan their own activities and reach out to others to get together. An *On My Own* open house will be held on: Sunday, October 22, 2023 at 2:00 p.m. 5093 Timber Chase Way (Judy Stump's home) Please call Judy for more information or to R.S.V.P. at (475) 619-4370. Anyone looking for more social engagement is invited to attend.

BUNCO is BACK!

Bunco night is hosted every third Wednesday of the month — the next one is **October 18**, starting at 5:30 pm at the Community Center.

If you've never been to a TR Bunco evening, you SHOULD come at least once to decide if a night of easy smiles and laughter, coupled with the possibility of a cash win with the highest — or lowest — score while playing a game solely based on luck is for you. There's no strategy, it's all luck and it's fun.



Following Bunco, we play Left, Right, Center...another fun, fast-paced dice game.

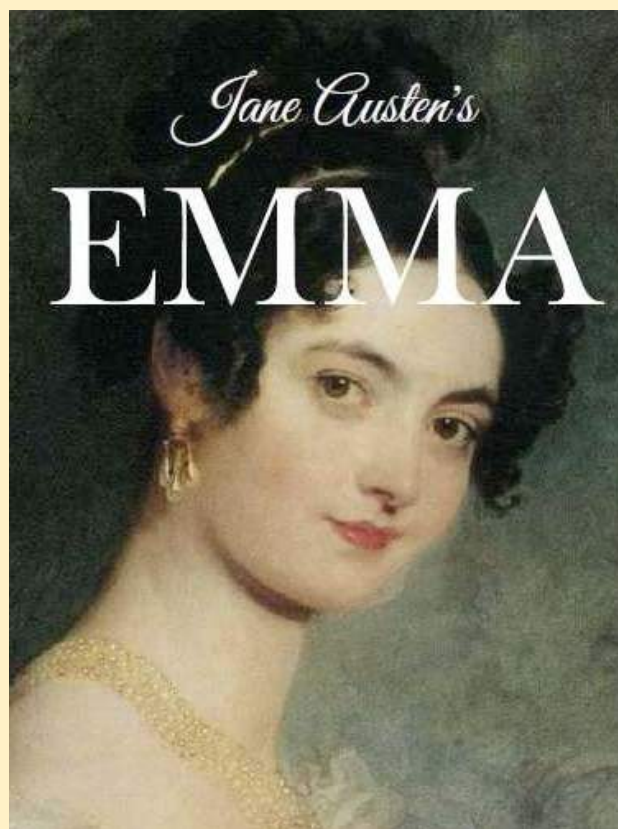
Bring \$5 for Bunco and \$3 for L-R-C. BYOB, and if you like to nibble, bring a dish to share. Seats are reserved, so please contact the Bunco coordinator, Donna McCarthy, at email: dmccarthy1014@gmail.com. Then, mark your calendar and come play!



TROM Trivia Answers from Quiz:

1. Six feet high (TROM III, 4.)
2. Twenty feet tall (TROM III, 5.)
3. False. No political endorsement or other political signs are permitted for any length of time. (TROM III, 14.)

Turtle Rock Library Feature Book of the Month



Emma

By Jane Austen (novel) 308 pp

First published Dec 1815

Austen gives us insights into the limitations placed on women in the early 19th century with this “scenario” that describes the furtive scheming of women behind the scenes, often with unintended consequences.

Emma Woodhouse is a heroine “whom no one but myself will much like” (per Austen)— a wealthy young woman whose arrogance and righteousness lead her to meddle in the lives of others. She is spoiled, headstrong, and self-satisfied. Emma greatly overestimates her own matchmaking abilities, and is blind to the dangers of meddling in other people's lives. While her imagination and perceptions often lead her astray, eventually, she is humbled by her misguided actions.

The Newsletter Team

The Communications 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

Kim Weiser, Chair

Donna McCarthy & Pat Rotondo, Welcome Team

Penny Lind & Judy Bentz, Special Projects

Board Liaison: Grace Boehm

Newsletter Staff

Kathrin Harris, Turtle Talk Editor

Steve West & Diane Geramanis, Contributing Writers

Proofreaders: Charlotte Jones and Grace Boehm

Fiduciary Duty: What it Means to Your Community Association

By: Jeffrey Rembaum, Esquire (excerpted from original article)*

Some years ago, the Florida legislature signed to law a bill that was prompted by an alleged \$3.4 million dollar embezzlement scheme at a homeowner association in Miami-Dade County. The law imposes penalties to punish board members for kickbacks and for improper election interference, among other provisions. In the opinion of this author, new laws with criminal penalties are not the answer. Bad people do bad things, and no amount of laws will likely significantly change that. So, what is the answer?

One is to shore up the educational and certification requirements for board members. At present, there are two ways to be certified as a board member:

- 1) take a State-approved class, which provides an overview of the voluminous information board members need to know in order to perform their duties,
- 2) sign a piece of paper that you have read the governing documents, will abide by them, and will faithfully discharge their duties.**

This second method has no way to confirm compliance, nor does it have any educational component. A continuing education requirement should be also be instituted for any board member serving consecutive years or terms.

During a board certification class, time should be spent discussing the term “fiduciary duty,” which is not expressly defined in Chapters 718 (condo) and 720 (HOA) of the Florida Statutes. Chapter 617 (not-for-profits) provides for general standards for directors of such corporations, which include community associations. The gist of the section states that a director shall discharge his or her duties as a director, including his or her duties as a member of a committee

- i) in good faith;

- ii) with the care an ordinarily prudent person in a like position would exercise under similar circumstances; and
- iii) in a manner he or she reasonably believes to be in the best interests of the corporation.

Still, though, there is no express definition of the term “fiduciary duty,” yet every board member is



a fiduciary for their community association. Typically, a fiduciary prudently takes care of money or other assets for another person.

In other words, a good community association board member puts the interest of their association above their own personal interests. Thus, while we may not be able to stop bad people from doing bad things, through continuing education we can help good people do better.

To recap, there are three things that can be readily accomplished that would make a positive difference for Florida’s community associations:

- Remove the ability of a board member to be “certified” by signature alone.
- Require continuing education for board members serving continuous years.
- Explain the concept of Fiduciary in the course.

Amend Florida Statutes, Chapters 718 and 720, to include express definitions of fiduciary duty so that it is made patently clear that every board member must put their community association above and ahead of their own personal interests.

* Jeffrey Rembaum, Esq. is with Kaye, Bender, Rembaum, a legal practice representing condo and homeowner associations. Original and complete article: <https://www.campbellpropertymanagement.com/blog/fiduciary-duty-what-it-means-to-your-community-association>

** **Editor’s Note:** Turtle Rock requires both of their Board members.

Assembling an EMERGENCY Preparedness Kit

The following information is adapted from the *Turtle Rock Owner's Manual*, Appendix L, pages 60-61 [TR Owner's Manual 2022-12-20 v1.pdf](#) (myturtlerock.com)

In most cases, the weather and utility emergencies we might face can be best met by taking early steps to assemble a Preparedness Kit. While the most critical items must be assembled when a storm is imminent, there are things you can do now to be prepared for long term self-sufficiency.

At the beginning of storm season (officially started June 1), it is helpful to put together items that may be useful during a storm or aftermath. With luck you'll never have to use these items, but if you do, you'll be glad to have these items on hand. Here is a list of household items you can assemble long before an emergency event:

- Extra batteries for electronics
- Charcoal, matches, or extra propane and grill.
- Non-electric can opener
- Fire extinguisher (small canister, ABC type)
- Instant tire sealer
- Whistle and/or distress flag
- Plastic tarp and screening
- Tools such as duct tape, chainsaws, shovels, hammers, nails, and rope
- Water purification kit— tablets, chlorine (plain), and iodine
- Clean-up supplies (mop, buckets, towels, disinfectant)
- Plastic trash bags
- Paper towels
- Cash
- Copies of:
 - *Insurance policies and account numbers, names of agents and phone numbers
 - *Property inventories, photographs or video of your home and garage contents (vital if property needs to be replaced)
 - *Photos of family members and pets for identification

For personal care, it's helpful to have these items assembled:

- Updated list of all family and pet medications and dosages
- Dr. and pharmacy phone numbers
- First aid book and kit
- Sunblock/sunscreen
- Bug repellent
- Sanitizer
- Garbage can or bucket with tight-fitting lid and kitty litter (for emergency toilet)
- Toilet paper, pre-moistened towelettes or baby wipes

In the event you need to replace your identification, copies of the following documents may be required:

- ◇ Driver's license
- ◇ Bank statements
- ◇ Utility bills with account numbers and contact phone numbers
- ◇ Front and back of credit cards
- ◇ Passport
- ◇ Business and professional licenses
- ◇ Birth and marriage certificates

For medical care you may need copies of the following:

- ◇ Social Security Card
- ◇ Medical and insurance cards
- ◇ Living Wills, Health Care Proxies, wills, powers of attorney
- ◇ For pets, copies of current license, rabies, and other vaccinations.

Keeping an electronic copy is also a good idea in the event paper copies are inaccessible or destroyed.

In the event of an emergency, you may be on your own, without utilities, for several days. Immediately before an emergency event you will need to devote your time to pull together critical perishable and time sensitive items. So, while assembling a kit may seem like a big task, if done early, preparedness can bring peace of mind.

RESIDENTS: Please complete this form if you have not provided or confirmed your contact **and** vehicle information to management in the past year! With a change to a new management company, your cooperation will assure our records are accurate!! Also on website: Community Association tab, drop-down Menu FORMS, first link — <https://www.myturtlerock.com/community-assoc/forms/>

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

TURTLE ROCK COMMUNITY ASSOCIATION, INC.
2024 Board of Governors
CANDIDATE INFORMATION SHEET
ALL APPLICATIONS MUST BE RECEIVED IN THE MANAGEMENT OFFICE
NO LATER THAN 1pm on Friday, December 8, 2023.

The Board of Governors appointed Nominations Committee is seeking candidates to serve on the Board to commence in February of 2024.

Eligible candidates include any Turtle Rock Home Owner Association Member of record who:

- Self nominates
- Is at least 21 years of age
- Is eligible to serve according to FL Statute 720.306 (9) and the Turtle Rock Bylaws (Please review these at www.myturtlerock.com under heading Community Association/Documents)
- Is not delinquent in the payment of any dues, fine or other monetary obligation to the Association
- Files a timely and completed application
- Has not been convicted of any offense which is considered a felony, unless such felon's civil rights have been restored for at least 5 years from the date applications are due to be submitted.

REQUIREMENTS AND EXPECTATIONS:

The following is a list of requirements for Board Service:

- Have prior service on a committee, Task Force, Board, or with a community organization
- 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
- Take, and satisfactorily complete, HOA Board Certification course through a division-approved education provider (offered throughout the year and free of charge)
- 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
- 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

The following is a list of expectations for Board Service:

- Spend the time needed to uphold the documents and policies to the best of one's abilities, agree to faithfully discharge one's fiduciary responsibility to the Association's members, and be fully pre-prepared for all Board, committee or other pre/post 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 four to six hours a month for meetings, planning, participating with committees, review of reports and other correspondence, etc.
- Agree to use good business and personal judgment in their 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.

The "Candidate Application Form" (next pages) must be completed with concise statements.

Candidate Application Form

This form (plus separate sheet as needed to complete) must be submitted to the Community Center office -OR- emailed to communitymanager@myturtlerock.com NO LATER THAN 1 PM on Friday, December 8, 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 communitymanager@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
5. 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
6. How long have you lived in Turtle Rock? _____
7. Why did you choose to move into a deed-restricted community? _____

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

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

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

11. 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? _____

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

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

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

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

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

2024 Board of Governors Candidate Application Form, continued

17. 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: _____