



Orchid Cove Connection



March
2018

ORCHID COVE BOARD MEETINGS

Preserve Community Center – 6:00 pm

- March 22 – Annual Membership meeting
- April 19

At the Orchid Cove Annual Membership Meeting on March 22, an election is planned to fill all three



positions on the Board of Directors. Board members serve a 1-year term. At the Feb. 16 Board meeting, it was noted that only three people filed to be candidates, so they will be automatically elected. **But, a quorum by proxy or attendance is still required.** A mailing to owners will go out 15 days prior to the Mar. 22 meeting.

Astro-Guard Hurricane Fabric Presentation

Following the March 22 Board meeting, a representative from [Astro-Guard Hurricane Fabric](#) (can be used in lieu of hurricane shutters) will make a presentation which will include/address:

- Ease of installation, cost, weight, ease of storage
- How insurance premiums might be impacted
- Samples of fabric for everyone, and
- A question/answer session at the end.

COMMUNITY EVENTS

Orchid Cove Community-wide Garage Sale

March 11 – 8:00 am to 2:00 pm. This third annual event in Orchid Cove is being promoted on a Facebook garage-sale page, and on the [Nextdoor Tara](#)



[website](#). Details will be posted at the mail center and pool. Please keep items for sale on your driveway or in

your garage – **NOT** on the street, sidewalks, or the lined parking spaces. The more participants, the better!

Orchid Cove Pool Socials

Once a month, come to the pool house and socialize with your neighbors! Bring an appetizer or dessert to share and a beverage of your choice (remember, no glass containers allowed in the pool area). Notice will be posted on the bulletin boards.



- Wednesday, March 14 – 4:30 pm
- Saturday, April 14 – 4:30 pm

Book Club

First Thursday, Monthly – 3:30 pm

Tara Preserve Golf Clubhouse

- April 5 – [The German Girl](#), by Armando Lucas Correa, rated 4.3 out of 5 stars

For further information, contact Barbara Pfaff at 908-230-1159 or babsswim@comcast.net

CDD Board Meetings

Preserve Community Center – 9:00 am

March 27	April 24 (this one at 5:00 pm)
May 22	June 26

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Community Events

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Tara Preserve Wine Social

March 7 (First Wednesday, Monthly)

6:00 pm – Preserve Community Center



Bring a bottle of your favorite wine (or beer/soda/water if you don't drink wine – all are invited!) and an appetizer or dessert to share. Plastic cups will

be available or bring your own glass.

- Keep checking out events on your TV at Channel 196, dedicated to The Preserve.

ORCHID COVE BOARD NOTES

Association Insurance

Did Hurricane Irma make you wonder a bit about Orchid Cove's insurance coverage? **Atlas Insurance Agency**, in business for 65 years, has been our Association's insurance agent since 2013. Their representative serving us, **Thomas Kochis**, provided some very interesting information right before the Feb. 16 Board meeting. Tom has worked for Atlas (as a VP/owner) for 23 years, serving only community associations like ours, in only our three-county area. Here's a summary of the points he covered.

- **Service Insurance Company** is our actual insurance carrier (Atlas is the agent). Service Insurance is A-rated by AM Best and only insures community associations.
- Policies and costs are dictated by FL state statute, as are claims. There are no problems resolving claims unless a homeowner doesn't have a unit insurance policy.
- We don't have flood insurance coverage because we're not in a high-hazard flood zone. If desired, it could be added to our Association policy. However, individual unit owners can purchase it for just their own unit at a lesser cost (~\$300/yr.) than by adding it to our Association policy. See your own agent if you're interested.

- Premium increases are not anticipated for newer properties like ours (built after 2002). In fact, our premiums have steadily decreased as shown below.

Orchid Cove Insurance Premium Comparison

Year	Premium	Limit	Deductible
2013-14 *	\$21,287	\$7,126,000	3%
2014-15 **	\$21,712	\$7,595,000	3%
2015-16 ***	\$19,748	\$7,595,000	3%
2016-17	\$17,920	\$7,595,000	2%
2017-18	\$17,878	\$7,745,000	2%
* \$1M umbrella, No O&L, No WC			
** \$5M umbrella, No O&L			
*** Ordinance & Law added			

- Premiums can increase if short-term rentals in our community exceed 25% of our total rentals.
- Fire sprinklers keep our premium 25% less than it would be without sprinklers. There is no requirement for insurance company inspection of indoor sprinklers.
- An appraisal of our insured property (buildings, fence, street lights) is done every three years (last done in 2017). If and when a claim is submitted, the appraisal information is used to confirm coverage of the damaged property.
- We have a 2% hurricane deductible (based on the value of our buildings). That averages to about \$3,200/unit. The standard deductible is 3 - 5%, so ours is lower (easier to reach) before hurricane damages would be paid by our insurance.
- Any deductible is always paid by the Association, NOT the unit owner.
- Very few associations have money reserved for deductibles. Orchid Cove doesn't either. But we could use money from our roof replacement reserve, for instance, to offset the deductible in the case of roof damage.
- We have extra coverage for building code changes.

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- There is no deductible for our personal injury insurance. We have standard coverage of \$1M/\$3M.
- We have “crime coverage.” It would be used, for example, to cover a theft or fraudulent transfer of Association funds. The coverage should be adjusted annually to reflect the current total of our liquid assets.
- For protection against lawsuits, Directors’ legal coverage is provided (committee members are also covered). Defense costs are in addition to the \$1M limit of liability.
- We have umbrella insurance (\$5M) to additionally cover general liability and directors’ & officers’ liability. Many associations have gone to a \$10M umbrella and we could too, for only a \$300 increase in premiums. He recommends it.
- We have workers’ compensation coverage for community volunteers and for contractor employees that may be, but are not known to be, uninsured by their employer.
- He recommended we consider pollution coverage that would be used, for example, to cover the cost of sickness from exposure to the Association’s pool.
- Atlas has worksheets for owners to fill out that will help them buy insurance for their units. Call him for assistance.
- He recommends that the Association prepare a plan to deal with a “disaster” like a hurricane. With a plan in place, insurance recovery would be facilitated by making it easier for an insurance adjuster after a disaster. Atlas will come out to work with us on disaster planning.

Agent **Thomas Kochis** can be contacted at 941-552-4112 or TKochis@AtlasInsuranceAgency.com.

February 16 Board Meeting Notes

Indoor fire extinguishers will be inspected and re-certified in **March** by [All Florida Fire Equipment](#). Argus will send out notification of date and time for the work, which must be done on an annual basis. On that day,

plan to place your extinguisher outside your front door to enable inspection and re-tagging. If you’re not going to be here, give your extinguisher to a neighbor who can place it on your doorstep for recertification. **We must have 100% compliance.** If you will not be able to have your extinguisher placed on the landing outside your front door, access to your unit will be required. **Make sure you have provided a key to Argus.**

Mulch was placed Feb. 2 by our landscape contractor, **Florida Lawnpros**.

Fire suppression inspection was completed Feb. 6 by **Wentzel’s**.

The **fire sprinkler system** for our 12 buildings and the pool house **and the backflow prevention devices** (for all units) will be inspected the first week of April (beginning Apr. 2) by [McDonough Plumbing & Fire Sprinklers](#). Any needed repairs will be brought to the attention of Argus, who will OK the work to be done. The inspection cost is \$1,650 (next lowest quote was \$3,400).

Dryer vents will be cleaned in March by [Vent Solutions](#) (who did the work last time) for \$1,920. The next lowest quote was \$3,600. Argus will send notice of the work schedule, which will take place **March 20, 21 & 23**. If you are not able to be home the day your unit is scheduled, it is imperative that Argus have access to your unit. **Make sure you have provided a key to Argus, as required by the Association. 100% compliance is necessary to protect not just you but also your neighbors in your building from a potential fire.**

We must add **rain gutters** to the pool house to prevent damage to the pool deck paint and prevent staining of the sidewalk to the pool. Quotes have been requested.

The **spotlight** at the Orchid Cove front entry needs repair – quotes will be obtained.

Some **sidewalks** are popping up a bit, and some are also cracked. Repair quotes will be solicited.

There is a **roof tile** missing above unit 7510 and it needs to be replaced. When the dryer vents are

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cleaned, the work includes cleaning the roof-top exhaust screens. Since they'll be up on all the roof tops, we'll ask **Vent Solutions** to let us know if they see any other locations where roof tiles are missing. With that background information, repair quotes will be obtained.

Electric Grills

Board Member Gayle Vogel received an email on January 19 from the [East Manatee Fire Rescue District](#) (EMFRD) clarifying its January 3, 2018 letter regarding electric grills. It states:

*If it is an electric grill as described in the code I sent you, then yes they can store it on the lanai. The wording in the letter I sent you is directly from the code book. I know it is not very clear but **we will allow the storage of the approved listed electric grill on the lanai.***

Nate Young

Fire Inspector

East Manatee Fire Rescue 941-751-5611

However, as per the EMFRD's Jan. 3, 2018 letter, an **approved electric grill cannot be USED on the lanai or within 10 ft. of any building** (per the Florida Fire Prevention Code 6th Edition).

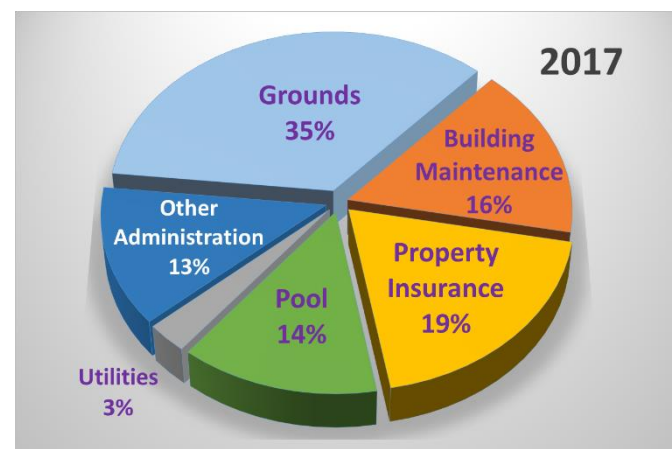
Treasurer's Report

See the Argus Management/Orchid Cove website for the complete **1/31/2018 financial statement**.

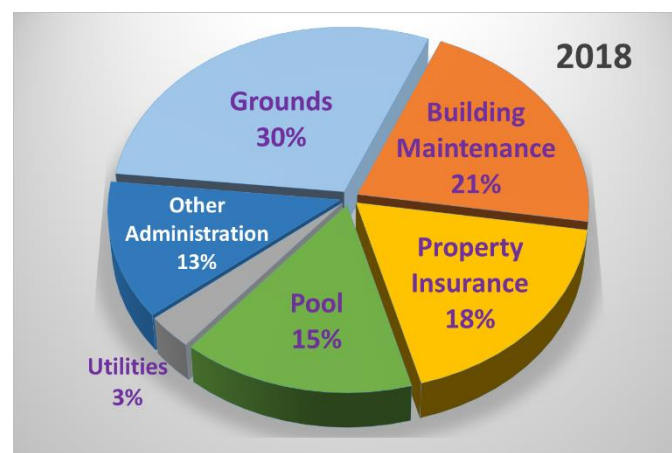
Assets		January 31, 2018
Checking Account		\$161,593
Reserve Accounts		223,710
Other Assets & Receivables		13,597
Total Assets		\$398,900

Income and Expenses		January, 2018
	Budget	Actual
Income	\$8,534	\$8,120
Expenses	8,159	10,485
January 2018 Net Loss		(\$2,365)

Here's a category breakdown of the year's costs to run Orchid Cove in 2017.



In comparison, here's the **BUDGET** breakdown for 2018:



TARA MASTER ASSOCIATION

The **TMA Annual Membership Meeting** is scheduled for **March 29 at 9:00 am at the Preserve Community Center**. Two Directors will be elected to fill two vacancies on the Board of Directors, each for a three-year term. Requests to be included as a candidate on the ballot were due February 17.

I know a man who gave up smoking, drinking, and rich food. He was healthy right up to the day he killed himself.

— Johnny Carson



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SR 70/TARA BOULEVARD DEVELOPMENT

The following is an **email update** received Feb. 19 from Kaitlyn Morkus, the TMA's Association Manager (the aerial photo was inserted by the **Connection**).

"As most of our Tara residents know, Lake Lincoln LLC (the developer of Tara) wishes to build on the parcel of land at the southwest corner of the intersection of Tara Boulevard and State Road 70. Lake Lincoln would designate 3.5 acres of this 10-acre parcel as sub-phase III-BB. This parcel is approximately 8.3 acres of wetlands and about 2+ acres of uplands.



Many permitted commercial or residential uses could be open, but the developer is seeking (through a lawsuit) a commercial use. This would entail filling in of wetlands, a curb-cut into the property from SR 70, and an entrance & exit curb-cut onto the southbound lanes of Tara Boulevard between SR 70 and the Stone River Road traffic signal.

The current lawsuit came about under the Bert Harris Act claim after Manatee County denied this 2010 rezoning request. In May 2012, the lawsuit was filed against the County seeking damages. In June 2017, the County Board of Commissioners approved a Settlement that would give the developer the right to commercial use of the property.

When notified in September 2017, our Tara Master Association started to fight that Settlement. There were court hearings on September 24, 2017, on January 8, 2018, and most recently on Feb. 9, 2018.

The Judge has not yet rendered a decision. He has requested potential Orders and short briefs from each of the attorneys by February 26, with a meeting scheduled for early March."

RULES AND REGULATIONS REVIEW

Specific sections of the **Rules and Regulations** (R&R) will be reviewed in this and future editions of the **Connection**.

This month, we're highlighting the **Signs** section, which reads as follows:

"Signs

No flags, except for U.S. flag, or decorations other than Seasonal Holiday Decorations, or signs are permitted in windows, on a building, or in the ground, except one "For Sale" sign in the front window (no greater than 18"x24"), except for Orchid Cove Community events. "For Rent" or "For Lease" signs are not permitted. An alarm system sign is permitted."



If you have any questions, contact our Argus Property Manager, **John Yilmaz**. If you have a suggestion for a new rule or revision to an existing rule, contact a Board member.

ORCHID COVE RECOMMENDED VENDORS

If anyone has recently used a vendor which they'd like to recommend, please forward pertinent information to **Dave Loskota** at DLoskota@comcast.net:

- The company name and phone no. (and contact person info if available).
- Briefly describe what the company did for you and when, how you rate their services and cost (0 – 5 stars), and whether you'd use them again.

The Recommended Vendors list will be updated on the Orchid Cove website whenever you offer new info on a service provider (either a new vendor or one that's already listed). Any new information will also be posted in the next **Connection** newsletter.



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PHOTO CORNER

Eagle Family Neighbors

By Kim Loskota

This nest is next to Orange Theory Fitness on SR 70 just east of I-75, near Norman's Liquor.



I was able to photograph the baby eagles before they spread their wings and leave their nest. Got great shots of mom and dad eagle squawking at each other, deciding who is flying off to get dinner. Wildlife is amazing here!

COMMUNICATIONS COMMITTEE

Can you offer some content for this newsletter?

We'd love to print it! Send your contribution to a member of the Communications Committee:

- Dave Loskota, chair
DLoskota@comcast.net
- Kim Loskota, Board liaison KLoskota@comcast.net



LANDSCAPE COMMITTEE

At its last meeting, the Landscape Committee did a walk-around the neighborhood with Florida Lawnpros. Recommendations for shrub replacements and plantings for the area of the lost palm tree will be made to the Board at the March 22 meeting.

Volunteers are needed to join the Landscape Committee. If interested, contact a Board member.



Orchid Cove Board Members 2017-18

Kim Loskota, President

kloskota@comcast.net

612-327-1120

Patti Balogh, Secretary

pjb54@comcast.net

734-340-2734

Gayle Vogel, Treasurer

grvogel@earthlink.net

941-758-0654

Argus Property Management

2477 Stickney Point Road Suite 118A

Sarasota, FL 34231-4067

www.argusmgmt.com

John Yilmaz, Orchid Cove Property Manager

hasanjohn@argusmgmt.com

941-927-6464 ext. 112

(Note to Owner or Renter: If you would like to receive the **Connection** newsletter [distributed only by email], be sure to provide your name, unit no., phone and email address, and return this form to John Yilmaz at Argus Property Management).

Orchid Cove Owner/Resident Information Form

To receive the best possible service, please complete this form with your current information. We need this information to make sure our files are accurate and that you receive all correspondence from Argus Property Management, Inc. and the Board of Directors on Orchid Cove Condominium Association matters.

You may **return the information** via any of the following:

Email: hasanjohn@argusmgmt.com

Fax: 941-927-6767 – Attn: John

Mail: John Yilmaz
Argus Property Management
2477 Stickney Pt Rd Ste #118A
Sarasota FL 34231

Owner Name(s):

Orchid Cove Unit No. _____

Mailing Address (if different from Orchid Cove address):

Home Phone: _____ **Cell Phone:** _____

If you would like to receive Association correspondence electronically, please provide an Email Address:

If the occupants at the Orchid Cove address are renters, please provide their name(s), phone number and email address below. Please send us an updated lease if it has expired.

Renter Name(s): _____ **Unit No.** _____

Phone: _____ **Email:** _____

