



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

ORCHID COVE MEMBERS MEETING

The annual membership meeting took place on **March 21** at the Preserve Community Center & via ZOOM.



❖ Orchid Cove Board Election

For the three positions on the Board of Directors, only two individuals submitted their application to be a candidate:

- **Jane Schneider** (current Board Vice President & Secretary)
- **Cathleen Paciello** (current Board Treasurer)

Therefore, no election took place. Both candidates were to be seated on the Board for new one-year terms beginning March 21.

However, prior to the meeting, **Cathleen** resigned from the Board for personal reasons. **Robert Maguire** submitted a letter of interest to serve as her replacement (Treasurer) on the Board and was so appointed. As the only two candidates, he and **Jane Schneider** were then “elected by acclamation” as Board members for the new 2024-2025 term.

To fill the remaining vacancy on the new Board, **Eric Schneider** volunteered to serve and was seated by acclamation. The law allows the spouse of a Board member to also serve on the Board, to fill an otherwise empty seat (Jane as the President; Eric – Secretary).

Officers for 2024-2025



Eric & Jane Schneider, Rob Maguire

Bottom Line: many thanks to Rob and Eric for volunteering (*and Jane, too for a second term*) – the expensive cost of going into receivership has again been avoided! **We continue to have a full, 3-member board.** Orchid Cove is very appreciative.

❖ New Board Member Bio Briefs

• Eric Schneider – Secretary

I’ve been married to my wife, Jane, for 49 years. We have 5 children and 11 grandchildren ranging from 6 to 22 years old. We live part time in Lancaster County, PA and love being in Bradenton the balance of the year.

I worked for Exelon Corporation at the Conowingo/ Muddy Run power generation facilities in a foreman capacity at both stations. I retired in 2013 after 41 years. I am currently licensed in PA and MD as a realtor.

In my spare time, I enjoy being with family and watching our grandchildren in their sports and other activities, reading, playing pickleball (when able), visiting beaches, traveling, and getting together with friends.

LINKS TO INSIDE CONTENTS

- [Larry Hiither Retires!](#)
- [Roof Replacement Update](#)
- [Annual Upcoming Inspections](#)
- [Treasurer's Report](#)
- [Tara Master Association](#)
- [Volunteers Work!](#)
- [Tara CDD Upcoming Board Meetings](#)
- [Book Club Meetings](#)
- [Orchid Cove Pool Social](#)
- [Communications Committee](#)
- [Photo Corner](#)
- [Board/Property Manager Contacts](#)

• Rob Maguire – VP & Treasurer

Rob and his wife Janet moved to Orchid Cove in October 2022. They are “snowbirds,” residing here Jan-May and in Wolfeboro, NH Jun-Dec. Rob’s a retired dentist; Jan was his business administrator. They have three grown daughters – in Philadelphia, Austin TX, and Washington DC. Married for 42 years, they love biking, hiking, and playing pickleball. No stranger to serving in volunteer

(Continued next page)



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

roles, Rob's been the secretary for his NH homeowners association for six years, and the president, vice president, and trustee for the NH Dental Society. He looks forward to serving our beloved Orchid Cove community.

LARRY HIITHER RETIRES!

After serving the past three years on the Board – the first two as Treasurer and the last one as President – **Larry Hiither** has stepped down (*and is again breathing normally!*). In this past year, he has led the Board and our consultant (Rob Crain) in bringing the re-roofing project to a signed construction contract. *Whew!*



Larry's also done a lot of other volunteer work, too, like installing Christmas decorations, power-washing driveways and digging out the boxes for the backflows (with Kim Strub); changing exterior condo lightbulbs, replacing a lock for a package box at the Mail Center, and the list goes on and on.

Orchid Cove is forever grateful for what Larry's done for our community.

We all say, THANK YOU so very much, Larry!



ROOF REPLACEMENT UPDATE

In accordance with the Specifications and Request for Proposals prepared by our roofing consultant, **Crain Consulting, Inc.**, four bids were received on February 22. **Base bids ranged from \$745,790 to \$788,457.** The bids were based on the specified Eagle Tile, Malibu design, Cambria color (sample #2 at the pool). There is currently a 12–14-week turnaround time from tile order to delivery.



Construction will also include installing:

- Four new roof vents per building (we don't have any now), and
- New dryer vents.

For budgeting purposes, **Rob Crain** recommended that we include an allowance of **7-10%** for potential **Additional Work** that cannot be foreseen ahead of construction. Bids were also received for two options:

- 1) **\$54,720 to \$83,640** for two-ply underlayment
- 2) **\$12,840 to \$34,850** for rake tile on the roof edges

Rob and the Board then interviewed their two top-rated contractors, both located in Sarasota:

- [Florida Southern Roofing](#)
- [Colonial Roofing](#)

Based on those discussions, the Board decided not to proceed with either of the two options and awarded the contract to **Florida Southern Roofing** for its bid of **\$745,790**. The contractor is hoping to begin work in June.

❖ Roof Financing Options

Based on the amount of money we have available in the Roof Reserves and from other Orchid Cove funds, we will have an estimated **shortfall of \$185,000 – \$200,000 that must be financed**. Board members previously met with **Bill Sutton, PCM's owner**, to discuss the options for funding this deficit:

- **Special Assessment**, or
- **Loan**

Based on those discussions, Bill and the Board are recommending the Special Assessment alternative. Based solely on the shortfall estimates noted above, **assessments could range from \$3,854 to \$4,166 per unit.**

The Board will therefore hold a [Town Hall Meeting on April 8 – open to all members](#) – to explain the proposed Special Assessment and a payment plan. The agenda is attached. **Rob Crain** and **Mike Clark**, the Project Manager from **Florida Southern Roofing**, will also be invited to attend. The Board will subsequently vote to adopt the finalized assessment/payment plan at its next **regular meeting on April 23**. You will receive 14 days' notice of that meeting.



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

❖ Loss Assessment Insurance Coverage

Every owner carries a personal condo insurance policy. [Florida Statutes 627.714](#) requires your policy to include at least \$2,000 in **property loss assessment coverage**. That coverage is to help pay for the type of assessment that you will be charged for replacing our damaged roofs. The insurance policy with your loss assessment coverage is the one you had in effect one (1) day before the occurrence of Hurricane Ian, which was September 28, 2022. However, some (maybe most) policies have a limit on the amount paid for any one loss. Ours is \$1,000 per loss.

Everyone is encouraged to read the statute (it's only three paragraphs – **attached**) and contact your insurance agent about making a claim. Even if you've switched agents or insurance companies since Hurricane Ian, your **current agency** should be able to assist you. Call them!

ANNUAL UPCOMING INSPECTIONS

- **Condo interior sprinkler heads and the exterior standpipes**

Inspections will be conducted by [Fire Safety](#) on **April 9** (sprinkler heads) and on **April 10** (standpipes).



Access to all condos will be required on April 9 only. If you are unable to accommodate the **Fire Safety** inspectors on that day, please let a Board member know. If they have your key or code, a Board member will let them access your unit. Some of you have already reached out to allow the Board access.

If **Fire Safety** is **NOT** able to access your unit, it will be **your responsibility** to schedule the sprinkler inspection for completion within 30 days, **at your expense**. Proof of completion of sprinkler inspection must be sent to Judie Littell at PCM within 30 days.

Inspection of the alarm panels and sprinkler valves, gauges, and piping on the sides of each building will be included.

- **Backflow Preventers**

Manatee County Utilities requires annual testing of backflow assemblies to ensure they are functioning properly. The work will be done in **April** by [Casey's Plumbing Backflow](#). They will inspect and recertify (with tags) the Association's four backflow preventers at each building.



TREASURER'S REPORT

On the [Orchid Cove website](#), see the complete financial statement for [February 2024](#) for more details.

Assets		February 29, 2024
Checking Account		\$118,460
Money Market Account		83,022
Certificates of Deposit (5)		655,424
Receivables & Other Assets		41,660
Total Assets		\$898,566
Income and Expenses		Jan - Feb 2024
	Budget	Actual
Income	\$29,752	\$29,769
Expenses	29,752	29,848
Jan – Feb 2024 Net (Deficit)		(\$79)

TARA MASTER ASSOCIATION

The TMA's Annual Membership Meeting was held on **March 21**.



❖ Board Elections

The three-year terms of two board members – **Rick Power** and **Karen Clark** – were expiring, and only two people had stepped forward as candidates for the positions – **Rick Power** and **Deb Mazzaferro**.

(Continued next page)



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

Therefore, no voting was required – they were both elected by acclamation.

At the subsequently convened Board organizational meeting, **Board officers** were elected as follows:

Office	Board Member	Committee Liaison
President	Kim Loskota	Landscape
Vice President	Rick Power	Preserve ARC
Secretary	Deb Mezzaferro	Community Affairs Council
Treasurer	Doug Zandstra	Finance
Director	John Leone	Communications; Document Digitization



Deb is new to the Board this year. Go to the TMA website's [Board Bios page](#) for her candidate application bio.

❖ Ballots on the Proxy

There were two ballot questions on the proxy to vote for or against, each amending the **TMA's Master Declaration**:

- 1) An amendment to create a new "neighborhood" in Tara Preserve – on paper only – which would enable a possible vote in the future – by only the residents in that "neighborhood" – to replace their mailboxes, and
- 2) An amendment to give the TMA Board authority to incur legal fees and related costs without limits to protect the Association's interests related to proposed developments.

All TMA residents were eligible to vote on both amendments. Per the TMA's Master Declaration, it *"...may be amended only by the approval of not less than 65% of the votes cast by members present in person or by proxy at any regular or special members meeting at which a quorum exists."*

Both amendments were approved by more than 81% of the votes cast.

There was, however, much discussion at the members meeting on what the amendments actually meant. Some members didn't understand that creating a new "neighborhood" does not mean developing new homes or acquiring existing homes. Others didn't understand that the Board would hire attorneys only to the extent needed to protect the TMA from unwanted development, e.g., the proposed apartments at Tara Blvd. & Stone River Rd.

❖ TMA Garage Sale



Saturday, April 6
9:00am – 3:00pm

This event was organized by the TMA. Go to this website – taragaragesale.com – to:

- List what you're selling.
- Show your location on the community map.
- See items for sale by others on the map (it's updated daily).

Disposing of goods not sold will be left to each homeowner's discretion – whether they want to donate those goods and, if so, to whom. No leftover goods will be picked up.

The Committee volunteers will post 12 signs that day, up and down Tara Blvd. with a large sign posted two days in advance at the SR 70 entrance. TMA condo associations are authorized to post signs of the sale at their entrances on that day.

Why do eggs like April Fools' Day? They love practical yolks.



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

VOLUNTEERS WORK!



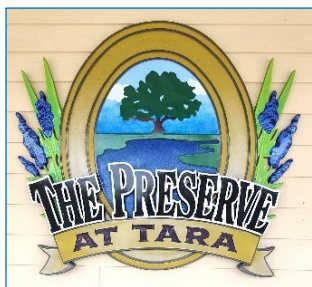
Two of our residents – Janet Maguire & Jola Gates – volunteered to paint our entry sign. It was badly faded and in desperate need of freshening up. What a nice job they did! Thanks a lot!

Also note the new clock at the pool – a donation from Colleen Kleysen and Keith Dangerfield. Thank you!

TARA CDD UPCOMING BOARD MEETINGS

Preserve Community Center – 9:30am

- April 23
- May 28
- June 25
- July 23
- August 27
- September 24



BOOK CLUB MEETINGS



Tara Preserve Book Club
meets at the
Preserve Community Center
Third Tuesday of the month
4:30pm

The dates and books for upcoming meetings are:

- April 16 – [Then She Was Gone](#), by Lisa Jewell
★★★★☆ (rated 4.5 out of 5)
- May 21 – [The Women](#), by Kristin Hannah
★★★★★ (rated 4.8 out of 5)

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

Today is April Fool's Day. Believe nothing and trust no one... just like any other day.

ORCHID COVE POOL SOCIAL

C'mon over to the pool
and have a good time with
your neighbors!

Monday, April 15

4:00pm

Please bring a snack to share, along with your favorite beverage. And please remember – **NO glass** in the pool area.



COMMUNICATIONS COMMITTEE

**Connect
Contribute
Collaborate
Communicate**

This **Connection** is also posted on the [Newsletters](#) page of our website. Check out the [Announcements](#) page, too!

Any other news you'd care to share? Send it to one of us and we'll include it in the next **Connection**.

- Dave Loskota, Chair DLoskota@comcast.net
- Kim Loskota KLoskota@comcast.net

PHOTO CORNER



Eagle on the Links at Greenfield golf course, by Kim Loskota



The Orchid Cove Connection

April
2024
Vol. 11 No. 4

March 16 Pool Social



A couple of April Fool's Day pranksters broke into the local police station and stole all the lavatory equipment. A spokesperson was quoted as saying, "We have absolutely nothing to go on."



Cornhole, anyone?

Orchid Cove Board Members 2024 – 2025

President – Jane Schneider

orchidcovepresident@gmail.com

717-330-4985

VP & Treasurer – Rob Maguire

orchidcovetreasurer@gmail.com

603-759-2931

Secretary – Eric Schneider

orchidcovesecretary@gmail.com

717-330-8985

Website: www.OrchidCoveCondos.com

(Owner page password: orca)

Connection Editor – Dave Loskota

Dloskota@comcast.net 612-327-9743

Progressive Community Management

3701 South Osprey Ave

Sarasota FL 34239-6848

Website: www.PCMFLA.com

Judie Littell, Orchid Cove Property Manager

JLittell@PCMFLA.com

941-921-5393 Ext. 1135

Fax: 941-923-7000

ORCHID COVE CONDOMINIUM ASSOCIATION, INC.
TOWN HALL MEETING
MONDAY, APRIL 8, 2024 – 5:00 PM
AT THE TARA PRESERVE SCREENED PORCH
(in back of the Community Center Meeting Room)
7430 TARA PRESERVE LANE, BRADENTON, FL 34203, AND
VIA ZOOM HOSTED BY PCM
3701 SOUTH OSPREY AVENUE, SARASOTA, FL 34239
MEETING ID: 895 6828 9949 PASSCODE: 767036
CALL-IN NUMBER: 1-305-224-1968 US

CALL MEETING TO ORDER / ESTABLISH QUORUM

CONFIRMATION OF PROPER MEETING NOTICE

PURPOSE OF MEETING

- 1. ROOF UPDATE**
- 2. MEET PROJECT MANAGER – ROB CRAIN**
- 3. MEET FLORIDA SOUTHERN ROOFING – CONTRACTOR**
- 4. SPECIAL ASSESSMENT – 14 DAY NOTICE TO MEMBERS**

OWNERS PARTICIPATION

ADJOURNMENT

Instructions to Join Zoom Meeting

Via ZOOM Hosted by PCM
3701 South Osprey Avenue, Sarasota, FL 34239

MEETING ID: 895 6828 9949 PASSCODE: 767036
CALL-IN NUMBER: 1-305-224-1968 US

Judie Littell is inviting you to a scheduled Zoom meeting.

TO Join Zoom Meeting, click on

<https://us02web.zoom.us/j/89568289949?pwd=a3h2a2JZTlNjaGxUU1JsdSt0SnJhQT09>

Find your local number: <https://us02web.zoom.us/j/kdFlpdU5Dv>

Select Year: 2023 ▼ Go

The 2023 Florida Statutes (including Special Session C)

[Title XXXVII](#)

INSURANCE

[Chapter 627](#)

INSURANCE RATES AND CONTRACTS

[View Entire Chapter](#)

627.714 Residential condominium unit owner coverage; **loss assessment coverage required.—**

(1) For policies issued or renewed on or after July 1, 2010, coverage under a unit owner's residential property policy must include at least \$2,000 in property loss assessment coverage for all assessments made as a result of the same direct loss to the property, regardless of the number of assessments, owned by all members of the association collectively if such loss is of the type of loss covered by the unit owner's residential property insurance policy, to which a deductible of no more than \$250 per direct property loss applies. If a deductible was or will be applied to other property loss sustained by the unit owner resulting from the same direct loss to the property, no deductible applies to the loss assessment coverage.

(2) The maximum amount of any unit owner's loss assessment coverage that can be assessed for any loss shall be an amount equal to that unit owner's loss assessment coverage limit in effect 1 day before the date of the occurrence that gave rise to the loss. Such coverage is applicable to any loss assessment regardless of the date of the assessment by the association. Any changes to the limits of a unit owner's coverage for loss assessments made on or after the day before the date of the occurrence are not applicable to such loss.

(3) Regardless of the number of assessments, an insurer providing loss assessment coverage to a unit owner is not required to pay more than an amount equal to that unit owner's loss assessment coverage limit as a result of the same direct loss to property.

(4) Every individual unit owner's residential property policy must contain a provision stating that the coverage afforded by such policy is excess coverage over the amount recoverable under any other policy covering the same property. If a condominium association's insurance policy does not provide rights for subrogation against the unit owners in the association, an insurance policy issued to an individual unit owner in the association may not provide rights of subrogation against the condominium association.

History.—s. 5, ch. 2010-174; s. 12, ch. 2020-63; s. 1, ch. 2021-99.