

Bermuda Cays



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FALL 2021

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Message from the President

The Board of Directors has begun analyzing the budget for 2022. These are the key facts shaping our budget decisions for next year.

- It is unlikely we will collect the remaining \$135,000 we expected from the Hurricane Irma claim. This will force us to pay-off the \$120,000 line-of-credit with association funds.
- We're told to expect insurance premiums (our largest expense) to go up 15% – 30% despite the installation of new roofs on our buildings.
- The Reserve Study commissioned by the Board of Directors recommends we increase our quarterly fees by \$270 to achieve “fully funded reserves”.
- Our contract for bulk cable TV (our 2nd largest expense) expires in November 2022.

I know a significant increase in the quarterly fees will be unwelcome news to most owners, but the Board of Directors has a responsibility to deal with the facts.

Interestingly, the Florida State Legislature (in reaction to Champlain Tower collapse) will be voting to require Reserve Studies for all condominium associations and require associations to fully fund their Reserves based on that study. Currently, an association can perform their own Reserve Analysis and, with a vote of the owners, can choose to not fully fund the Reserve Fund.

We will present our initial findings and recommendations at a board meeting in October. You will be provided with budget materials in advance and your input is welcome.



Frequently Asked Questions for Bermuda Cays Newsletter – October 2021



Question 1) Who is responsible for painting/cleaning of lanai floor/walls and front entrance floor?

Answer: Owners are responsible for maintaining their lanais including painting and cleaning of walls and floors pursuant to Bermuda Cays Rules and Regulations – Exhibit D. In the event an owner wishes to replace lanai floors or paint lanai walls (must be in conformance with prescribed uniform color), a form must be submitted to the Management Company which will be reviewed and approved or denied by the Board. The purpose of this rule is to maintain continuity throughout the entire community.

Question 2) I've heard the HOA pays for external dryer vent cleanings. How often is this done and how are we informed of this?

Answer: The HOA does pay for external dryer vent cleaning to protect each owners property. The current Board is working to complete a schedule for regularly recurring maintenance items and dryer vent cleaning is one of the items in the schedule. We have requested that Ability Management obtain bids for dryer vent cleaning from various vendors. It is our hope to have the vents cleaned between January – March (season) when more of the owners are onsite. A notice will be sent to all owners advising when workers will be onsite. In the past, owners have been offered the opportunity to have their inside vents cleaned while the company is on site at their expense.

Question 3) Who is responsible for our Front Door Maintenance?

Answer: Owners are also responsible for maintaining their front door which can be painted with approved colors and can be replaced (at their expense) after submitting required forms to the Management Company for approval.

Amended and restated Declaration of Condominium of Bermuda Cays, dated January 21, 1998 states:

Article 6.2. Unit Owner Maintenance – Each unit owner is responsible, at his own expense, for all maintenance, repairs and replacements of his own unit and certain limited common elements. The owner's responsibilities include, without limitation:

6.22 The main entrance door to the unit and its interior surfaces and unit screen doors (if any).

Question 4) Where can I find Bermuda Cays Rules & Regulations?

Answer: Bermuda Cays Condominium Exhibit “D” Rules and Regulations – included with your Amended & Restated Declaration of Condominium of Bermuda Day documents provided to you when you purchased the. Additionally, the Complete Condo Docs are published on the Vanderbilt Lakes (Vanderbiltlakes.net) website in the Bermuda Cays tab and listed on the left side of the page under Forms.

Question 5) Am I required to obtain any approval from the Board for installation of new hard surface flooring, such as tile, marble , wood?

Answer: Yes – Rule 24 of Rules and Regulations states:

Each unit owner is required to submit for approval to the Board of Directors or its representative the proposed hard surface floor underlayment material.

Take the trivia quiz and see how you do!

In a recent poolside chat, I was asked, "How many species of palm trees do you think there are in Florida?". Well, I took what I considered to be a pretty good guess and said, "Oh, about 26". I was indeed startled to hear that the answer is over 2,000. That got me wondering what else I don't know about Florida.

Check your facts! (answers below)

1. How many types of palm trees are there in FL? And what palm tree is the official palm of FL?
2. In what year was FL admitted to the Union?
3. How does Lake Okeechobee rank in size among the large fresh water lakes in the U.S.?
4. Name the Native American people who lived in our area of SW FL?
5. What reptile is the official reptile of FL?



New Owners Meet & Greet

STAY TUNED FOR A MEET & GREET OF NEW OWNERS

This past year has been a trying year for all of us due to restrictions on gatherings, concerns about vaccinations & COVID19. So we may have missed opportunities to meet some of our new neighbors. While some continued to enjoy the use of the pool and see each other there, others organized "car port" parties during the past year to at least have some social interaction with our neighbors in the CAYS. We have had over 20 new owners join us this year so far, so we think it would be a great idea to host a "MEET & GREET" but due to many of us being snowbirds, we think the best time to do this would be in February 2022. So we are just giving you a heads up so you can join us. More details to come.

If you are interested in working on this or have ideas of what to do for it to make it a fun event, please contact any one of the newsletter team members.

Welcome New Homeowners

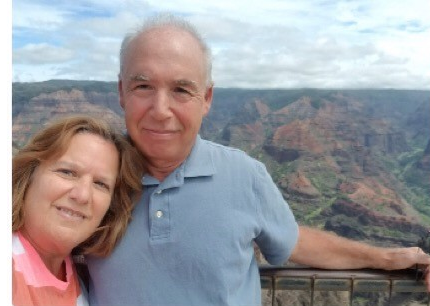
G-101 Janie Pearson
S-101 Ed & Kim Allen
U-102 Debra Polk
N-201 Douglas & Lori Bell
X-101 Vincent J & Carolyn Tracy
U-201 Park & Mary Jane Douma



1. There Are Over 2,500 Different Species. The Official Palm Of Fl Is The Sabal Palm.
2. Fl Joined The Union In 1845; It Was The 27Th State To Be Admitted.
3. Lake O Comes In At #10 Among All Freshwater Lakes Entirely Within The Lower 48 States. (Lake Superior Is The Largest) Lake O, Sometimes Called Floridas Inland Sea, Is The Largest In Fl.
4. The Calusa, Also Called The 'Shell Indians' Were Here Before The Spaniards Came In 1600'S. Their Mounds Are Still Visible In Our Area. Visit The Mound House Close By On Estero Bay
5. No, It's Not The Alligator. It's The Box Turtle.

Owner Spotlight

DAVID SURDAM AND JENNIFER KILLOREN
BUILDING T 201



FOLLOWING A 2015 WEEKEND IN NAPLES THAT LED TO AN OPEN HOUSE IN VANDERBILT LAKES, DAVE SURDAM AND JENNIFER KILLOREN LEFT THE COLD AND SNOWY WINTERS OF MASSACHUSETTS IN 2016 TO MOVE PERMANENTLY TO OUR CORNER OF PARADISE IN BERMUDA CAYS. DAVE IS EMPLOYED BY THE UNITED STATES POSTAL SERVICE AND WAS ABLE TO TRANSFER HERE, WHILE JENNIFER LEFT HER JOB IN THE COMMERCIAL AND FINANCIAL PRINTING INDUSTRY AND BECAME "SEMI-RETIRED". BUT NOT FOR LONG! AN OPPORTUNITY OFFERED BY A FORMER CLIENT LED TO HER MANAGING THE PRINTING OF ANNUAL REPORTS FOR A MULTITUDE OF ENERGY COMPANIES ACROSS THE UNITED STATES. JENNIFER IS ABLE TO WORK REMOTELY, EXCEPT FOR MARCH AND APRIL, WHEN SHE GOES BACK TO CHILLY NEW ENGLAND DURING THE COMPANY'S BUSIEST TIME.

JENNIFER AND DAVE LIVE IN BLDG. T, #201, WHICH OVERLOOKS ONE OF JENNIFER'S FAVORITE SPOTS IN BERMUDA CAYS, THE SWIMMING POOL! YOU CAN FIND HER MOST MORNINGS AT 8:30 IN THE POOL ENJOYING WATER AEROBICS. WHEN ASKED ABOUT HER FAVORITE THING ABOUT THE CAYS, SHE SAID IT IS THE NEIGHBORHOOD FEEL AND THE MANY GOOD FRIENDS SHE HAS MADE HERE.

JENNIFER IS A VERY OUT-GOING PERSON, WHO HAS VOLUNTEERED AT ST. VINCENT'S THRIFT STORE, THE BONITA SPRINGS CENTER FOR THE PERFORMING ARTS, OUR LANDSCAPE COMMITTEE, AND THE NEWSLETTER.

ONE WORD THAT MIGHT DESCRIBE JENNIFER IS "SUNNY", FOR THAT'S HER PERSONALITY. AND SHE IS HAPPY TO SHARE A DELICIOUS PEANUT BUTTER FUDGE RECIPE - ONLY FOUR INGREDIENTS AND A MICROWAVE - THAT IS SURE TO SATISFY YOUR CRAVING FOR SOMETHING SWEET.



Bermuda Cays Board of Directors

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Easy Peanut Butter Fudge

1 CUP CREAMY PEANUT BUTTER
1 CUP BUTTER
1 TEASPOON PURE VANILLA EXTRACT
4 CUPS SIFTED CONFECTIONERS' SUGAR

LINE AN 8-INCH OR 9-INCH SQUARE BAKING PAN WITH PARCHMENT PAPER, LEAVING AN OVERHANG ON THE SIDES TO LIFT THE FINISHED FUDGE OUT.

MELT THE PEANUT BUTTER AND BUTTER TOGETHER IN A LARGE BOWL. STIR IN THE VANILLA USING A LARGE RUBBER SPATULA OR WOODEN SPOON. ADD THE SIFTED CONFECTIONERS' SUGAR AND STIR UNTIL COMPLETELY COMBINED. PRESS THE FUDGE INTO PREPARED BAKING PAN, SMOOTHING THE TOP WITH THE BACK OF A SPATULA OR SPOON. COVER AND CHILL FOR AT LEAST 4 HOURS OR UNTIL FIRM. CUT INTO PIECES. STORE FUDGE IN AN AIRTIGHT CONTAINER IN THE REFRIGERATOR.

THE NEWSLETTER COMMITTEE INVITES YOU TO;

- *SUBMIT NEWS FROM AROUND THE CAYS
- *SHARE IDEAS FOR FEATURES? WRITE A FEATURE!
- *GOT A POEM TO SHARE?
- *ANYONE WITH A GOOD JOKE?
- *KNOW OF ANY GREAT PLACES TO VISIT?

IF IT'S OF COMMUNITY INTEREST, PASS IT ALONG.

WE LOOK FORWARD TO HEARING FROM YOU.

PLEASE EMAIL PAT AT FRECKLES345@COMCAST.NET

Newsletter Team

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