

# APRIL



## 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.

There have been 2 Board meetings since my last newsletter article. At the March 14<sup>th</sup> Board meeting we approved payment for our association insurance, approximately \$60,000, and repair to pool tiles, approximately \$3,000. We approved the members of the Finance, Infrastructure Resources, Risk Management (FIRRM) committee and Board liaison to the Truck Task Force.

The Treasurer reported there has been significant fraud against our Truist account, approximately \$108,000. The Board was informed of the fraud on March 7 and as of March 14 we were just starting to learn the extent and what needs to be done to recover our funds. The Board decided to send an eblast to the community with all available information. As of March 28, we have received credit for approximately \$96,000 of the monies. The Treasurer will provide additional information in this newsletter.

At the March 28<sup>th</sup> Board meeting, the Treasurer provided an update on the recovery of our funds and the steps we are taking to prevent this from happening in the future.

The Board approved Pam Paterson as Assistant Treasurer. Pam is a CPA and has extensive experience in the financial industry. The Board approved the members of the Truck Task Force. Continued on page 2

## 2024 Board of Governors



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***Board meetings will be held the  
LAST Thursday of each month starting at  
6:30pm during 2024.***

The Gate Access Task Force will be meeting with the Board for a workshop on April 11 at 3:30 in the community center to review their proposal to implement a remote gate attendant during the overnight hours. The recommendation will be to install a system from Envera. Envera provides all of the hardware, software and maintenance to facilitate gate access using a remote gate attendant. The recommendation is for Turtle Rock to staff both gates with attendants physically present during the daytime and use remote attendants overnight. Implementing this configuration will save Turtle Rock money immediately even including the initial installation and start-up costs.

Many of you may be aware of a recently passed Florida House bill HB1203 which modifies Florida Statute 720. Statute 720 governs homeowners' associations (HOA). If this bill becomes law, it will have minimal effect on Turtle Rock. Turtle Rock's Declaration of Covenants was written to not include modifications to state or federal statutes. Thus, the rules and regulations within Turtle Rock do not change.

# Treasurer's Report

By: Susan Birkenmaier, Ed.D.



## Year-to-Date Ending

## February 2024

	Actual	Budget	Percent
collected/spent			
<b>Income:</b> Assessments and other	\$ 315,333*	\$1,886,504	16.72%**
<b>Expenses:</b>			
General and Administrative	\$ 81,352	\$ 516,250	15.76%
Common Grounds	49,058	277,948	17.65%
Access Control/Gatehouse	56,739	391,037	14.51%
Facilities Maintenance	10,788	157,270	6.86%
Utilities	14,313	88,100	16.24%
Reserves Contributions *	77,650	465,899	16.67%
<b>Total Expenses</b>	<b>\$ 289,901</b>	<b>\$1896,504</b>	<b>15.29%</b>
<b>Income over expenses y-t-d</b>	<b>\$ 25,432</b>		

\*This report reflects financial transactions as recorded under the accrual method of accounting

\*\* Fraudulent activities have been classified as accounts receivable on the financial statements.

Assessments: Outstanding HOA Fees— (1st Qtr dues became payable in January)

(0-90 days) \$ 9,617

( 91+ days) \$ 6,963

Total \$16,580 - Feb. collections reduced account receivables by \$24,816 from Jan. 2024

For more detailed monthly and annual financial information, dating back to 2015, please visit our website-Myturtlerock.com Resident Only tab. This is a password protected section; please email [letstalkturtlerock@gmail.com](mailto:letstalkturtlerock@gmail.com), and request the PW by providing your name and TR address.

# Turtle Rock Bank Fraud Update

In early March we became aware that multiple incidents of fraud had occurred in the HOA bank account. During the months of January, February and early March there were 59 incidents of unauthorized withdrawals from the HOA bank account totaling \$108,646. To date we have recovered \$96,648. Recovery efforts are monitored daily for any funds still unreimbursed. These amounts are included in our financial report under the accounts receivable line.

**Theft reports have been filed with the Sarasota County Sheriff's office and the FBI.**

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During the process of investigating the fraud we discovered some vulnerabilities in our banking and financial account monitoring.

We continue to strengthen our financial systems. Since discovering the fraudulent activities, the following improvements have been implemented:

- \*The breached bank account was closed, and a new account was established. No new fraud activity has occurred since the new account was established.
- \*Daily online monitoring of all bank accounts is being done by the property managers and daily reports are available to all Board members on bank account activities.
- \*Fraud detection reports are provided daily by Truist. Suspicious activity is flagged and held until released by our management company.

**Our goal is to intercept fraud as close to the point of origin as possible. To that end, we continue to gather information on further protections such as:**

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- \*Alerts when transactions exceed a pre-designated level on our accounts.
  - \*A proactive vendor verification system prior to ACH transactions occurring (ACH Positive Pay).
  - \*Zero balance maintained in accounts-transfers are made to the checking account when a vendor transaction is presented for payment.
  - \*Overnight or short-term investment of all cash held in our bank accounts (ICS/CDARS).
  - \*Assessment of current banking services provided by Truist Bank.
- 

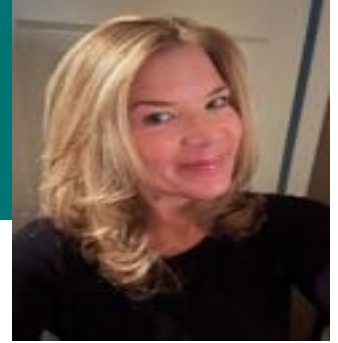
**We will continue to be diligent and maintain proper protections to ensure all the HOA financial transactions are properly safeguarded. Since these actions were taken, there has been no fraudulent activity on the account.**

Submitted by **Susan Birkenmaier**

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# Cam Corner

by Nanette Thomas, Community Association Manager



Compliance violations are high right now due to dirty roofs, driveways, inadequate much in your beds, etc.

Please check your home for compliance to avoid a violation. When submitting your ARC request, please submit as early as possible with all required documents attached.

**Nanette Thomas, LCAM**  
**Turtle Rock Community Association**  
**Civix Property Manager**  
**8500 Turtle Rock Boulevard**  
**Sarasota, FL 34238**  
**Turtle Rock Office.:**  
**941-921-3865**



Everything You Wanted to Know About  
AppFolio but Didn't Know to Ask!

**Friday, April 5<sup>th</sup>**

**TRCC at 1pm**

**\*\*Bring your laptop or tablet\*\***

# BE A GOOD NEIGHBOR

by Dodie Neuhauser and Patty Fleming ,

A shout-out to all our neighbors that continually maintain and improve the exterior of your home and yards. You understand the value of rules and regulations in maintaining the overall appearance of the neighborhood which in turn is reflected in our property values and quick sale.

Whether you live here full time or plan to be away for part of the year, listed below are things you should be routinely monitoring and maintaining. Now is a good time to walk the exterior of your home and check for anything that may need your attention. Be proactive. A checklist is provided for your convenience.

**Basketball Hoops** – stored in garage or lanai when not in use

**Driveways** – clean, free from unsightly cracks, weed-free

**Landscape Beds** – dead plants removed and/or replaced with like plants; mulched at 2 inches; plants and trees trimmed; weed-free

**Pots** – only allowed on the lanai and under the front entry, not in beds

**Roof** – mold-free

**Recycle and Trash Bins** – out of sight between pickups; out by the curb only during the allowed hours

**Storm Shutters** – only up June through November for “clear”; other materials may only be up 72 hours prior to and must be down 72 hours after a storm

**Trucks** – garaged

**Yard Debris** – paper bag, reusable container, or tie in small bundles for weekly pickup

**Seasonal Residents** – remove anything from your lanai or under front entryway that could become airborne in the event of a storm; check with the Property Manager to ensure that she has your most current contact information; ask your property home watch company to alert you to any compliance issues in a timely manner.



## Interested in serving on the Finances, Infrastructure Resources, Risk Management (FIRRM) committee?

**The purpose of the FIRRM is to monitor the performance of Turtle Rock financial activities, investments (both capital and financial), and the enterprise risk (both insurable and self-insured risk) of the Association, and to make recommendations to the Board for resource utilization or resource management in a manner that complies with Florida statutes, Turtle Rock's Deed of Restrictions, and other applicable industry standards.**

Committee membership includes the Board President and Treasurer, Board liaison and 2-4 HOA members. The (FIRRM) currently has an opening for an additional committee member.

Along with attending monthly committee meetings to offer perspective on various topics, members will commit personal time working on the HOA needs, such as reviewing financial reporting and accounting, data assessment and collections, drafting policies and procedures, researching questions with appropriate legal or financial authorities, and writing proposals (RFPs) or contracts, etc. needed for HOA services.

If you are interested in serving on the FIRM committee, please send an email to :

**[Treasurer@myturtlerock.com](mailto:Treasurer@myturtlerock.com)**.

We will send you a FIRRM letter of application that provides more detail and asks you to provide information on your interest and qualifications.

All applicants will be considered. Committee membership recommendations are then submitted for Board of Governor approval.

*"My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."*

— Maya Angelou



Good Time Was Had By All...  
 Thanks to the TR Women's club, TR Men's  
 Club, & TR Young Families Group!

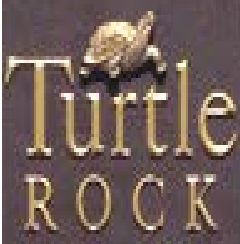


**Photos  
 by  
 Fran Sola**

**See you next  
 year!**







# Turtle Rock Men's Club

By Ken Rosemann

## April's Luncheon

Mark your calendar for the April 17<sup>th</sup> luncheon  
The New Italian Grill

Our guest speaker will be from All Faiths Food Bank

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## 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](mailto:TRMCGolf@gmail.com) to sign up or for more information.

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## Annual Membership

If you haven't already done so, send or deliver your \$20.00 annual dues to John Adams, 8247 Nice Way.

\*\*\*\*\*

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

**Jean Claude Laurent**



**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](mailto:turtlerockmensclub@gmail.com), and he will be glad to assist them in the process of joining.**

# Turtle Rock Women's Club

by Lisa Taverna



## Turtle Rock Women's Club Game Night

All **women and men** are invited to attend our game night. Join others who enjoy playing cards, or games such as the Mexican Train domino game.

We meet monthly on the 2nd Tuesday, 7-9pm, at the Community Center.

Contact: Joan Miller at 630-258-1821 or [joanmiller272@gmail.com](mailto:joanmiller272@gmail.com).

# From The West Corner Of...

By: Steve West, Resident Columnist



## SLICED BREAD...

A century ago, people had to bust out a bread knife whenever they wanted a sandwich or slice of toast.

That changed in 1928, when a bread slicing and wrapping machine invented by Otto Rohwedder made its debut at a bakery in Chillicothe, Missouri. The machine proved to be so popular that Rohwedder had trouble keeping up with demand from other bakeries.

After the Depression hit, economic realities forced him to sell his patent to a larger manufacturing company — but the story has a happy ending. The owners hired the inventor as the vice president and sales manager of a new division formed just for his machines.

In 1930, Wonder Bread started advertising its own sliced bread, and, although Wonder Bread used its own machines, Rohwedder's bread-slicer sales exploded as the trend grew.

By 1933, sliced bread accounted for 80% of all bread sales. The invention was so influential, it led to the phrase still used to praise new wonders today: "The best thing since sliced bread."



## TROM Trivia April 2024

**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. Outdoor decorations may be displayed \_\_\_\_\_ week(s) prior and \_\_\_\_\_ week(s) after a holiday or event with the exception being the year-end holidays. What are the two missing numbers?
2. Vehicles, with the exception of trucks, may don protective car covers in inclement weather conditions. True or False?
3. Overnight street parking is not allowed on any street at any time. Define "overnight".

Answers on last page

# Landscape & Grounds

By Jodi Cunnison



The Committee met at the Community Center on March 13<sup>th</sup>. In attendance were Curt Gilroy, Board Liaison, Deirdre Cronin, Chair, and members Dave Alcala, Emily Miller, Jodi Cunnison, new member Bob Violet; along with Shane Battle from Bloomings and Nanette Thomas, our Turtle Rock property manager.

Shane updated the Committee on Blooming's progress. Some lower branches of oak trees along certain sections of Turtle Rock Blvd have been removed, and trimming has been done on the low maintenance zone along the Blvd. Leaf clean up along the Blvd will continue, as will replacement of the dying Awabuki hedge with Pitch Apple along Central Sarasota Parkway.

Bloomings will remove four large root balls of ornamental grasses that are located too close to the Turtle Rock Blvd sidewalks. Blooming's will replant the rootballs in alternative, more appropriate locations within the community. Bloomings will be also be planting the Christmas palm trees in front of the Community pool (as previously approved by the Board of Governors) and will be adding additional plantings to the beds along Far Oak Circle.

## **The Committee also discussed the following issues;**

- AZ has done a great job in repairing the shower located in the community pool area. Come by and check it out! The community pool needs additional tile repair work and one quote has been obtained by Nanette from Webbers Paving.
- Our community street lights are in dire need of repair and the Committee, with tremendous help from Dave Alcala, continues to focus on this need.
- The pavers at the north gate are starting to sink again and repair work will be needed
- Quotes will be obtained for the installation of holiday lights for the 2024 season.
- Paint bubbles exist in the wall along Central Sarasota Pkway and a way to remedy this is being investigated.
- Lastly, the issue of the bill board type signs at the guard gates will be tabled by the Landscape Committee. The Gate Access Committee will be dealing with this issue.



## **Answers to TROM TRIVIA**

1. One week prior and one week after. (TROM III, C, 2)
2. False. Covers are not allowed outside of a garage. (TROM IV, D)
3. Between the hours of 2:00 am and 6:00 am. (TROM IV, D)

## **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.

**Send comments, suggestions and articles for consideration to:**  
**[letstalkturtlerock@gmail.com](mailto: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

Diane Geramanis, Recording Secretary

Penny Lind & Judy Bentz, Special Projects

Cean Cerny, Tech Support

Board Liaison: Grace Boehm

### **Newsletter Staff**

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Steve West Contributing Writer

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