



*Condominium Association, Inc.*

# Newsletter

JULY 2015

## PRESIDENT'S MESSAGE

Greetings from New Hampshire! I hope that you are all enjoying these summer months. Great progress is being made on the Community Room as we enhance the wonderful gathering spot that it is! Some of the highlights are:

1. Georgette Kauhane helped us purchase two card tables and four chairs. We are good to go for card games, folks!
2. Yvonne Sylvester is searching for a replacement refrigerator. She will present her recommendation at the July Board Meeting.
3. The impact resistant sliding glass doors have been installed --and the unsightly hurricane shutters have been removed. Our building's appearance is much cleaner.

Scott has done a good job of making sure that the replacement keys for the new hurricane doors are compatible with the master key that we have all been used to using for access to the Community Room – a big THANKS to him! He saved us time, money and harassment.

We are looking forward to the benefits that will come as we expand the existing kitchen space to provide for space for meetings, gatherings and community events.

In the near future we will be asking you to vote as a group to determine if the project should move forward. Small changes of this kind have a large effect on property values.

***Mary Carlson***, President

.... waiting for all seasonal IBCers to come back home



## Treasurer's Report

The Inlet Beach Club renewed its insurance policies with Vista Insurance Alliance this past May and July. The total insurance premium increased from \$49,029 in 2014 to \$55,635 in 2015 – an increase of 13.5%. It should be noted that the Flood Insurance Policy, written with Wright National Flood Insurance Company, alone increased by 49.9%; this increase was not unexpected. Vista Insurance Alliance advised the IBC to expect such an increase due to the Homeowner Flood Insurance Affordability Act (HFIAA) that was passed in response to the Biggert-Waters rate increases. Additionally, Wright's Reserve Fund Assessment increased from \$128 to \$417, a new HFIAA surcharge of \$250 is being assessed and the Federal Policy Service Fee has increased from \$924 to \$1,800.

The second highest policy increase was in the Citizens Windstorm and Hail Policy; the premium for wind coverage increased from \$23,147 in 2014 to \$25,308 in 2015 – an increase of 9.3%.

Unfortunately, there is no private coverage available for flood coverage in Florida and Citizens is just about the only option for wind coverage; therefore, the premiums for flood and wind coverage are non-negotiable.

Not including the flood and wind policies, the remaining policies for the Inlet Beach Club increased by 5.5% which is well within industry standards.

Upon completion of the first five months of 2015, not including the prior year carryover, total income for the Inlet Beach Club is tracking \$337.25 over budget. For the same time period, total year to date expenses are \$698 over the year to date adopted budget; therefore, year-to-date income and expenses are tracking very well with the Budget.

Other than the repair for termite damage between the exterior wall and interior wall finish in unit 110, replacing a garage door opener and photo-eye, repairing the pool wall enclosure, cleaning the drain on the Community Room a/c unit and replacing a man door in the 140 building garage all other expenses are for normal operations or were planned.

Please contact Jery Hunter, Treasurer, should you have any questions or comments regarding the Inlet Beach Club Budget or the Reserve for Replacement Analysis. Jery can be reached at [jhunter5379@sbcglobal.net](mailto:jhunter5379@sbcglobal.net), 636 322-1532 – Office, 636 583-8339 – Home.

*Jery Hunter is IBC Board Treasurer*

## Eye on Edwards Lane

**Palm Beach Shores government** doesn't take the summer off, of course, and some town events are worth a mention. According to a June 2015 article in the *Palm Beach Post*, PBS policeman Charles Hoeffler, who has been on paid leave since March 2014 pending an investigation by the Palm Beach County prosecutor, has been sued by a former PBS dispatcher for harassment. The PBS town manager and the municipality have been impleaded in the suit. This is a step forward in the resolution of Officer Hoeffler's status.

**Popular Fire Chief Randy Walker** is taking the next step in establishing a PBS Emergency Medical Service. If the budget numbers continue to be positive, and if various government regulations are met, the EMS service will be housed in the Fire Department. **Preliminary research is being conducted** to resolve Mayan South flooding problems on Ocean Boulevard which occur after heavy rains. A resolution is in the offing.

## News To Use

### Bicycle Room

A new rack system has been installed in both buildings. The new system made a big improvement in storage space and ease of use. Please be sure to keep all bikes tagged and on a rack.

### Rule Enforcement

The saying, *"It takes a whole village to raise a child,"* reflects a parallel social reality for all of us as Owners at the Inlet Beach Club. The Document Review Committee did excellent work this year revising our original Rules and Regulations to reflect the way we live and play today.

**So, who enforces these Rules and Regulations?** Every one of us must play a part when we see a problem, to allow each Owner, Guest and Tenant peaceful and quiet enjoyment of their homes and common areas.

Too often the Board reports hearing about infractions in passing, long after the fact with very little information upon which to act. You are encouraged to not be afraid to ask questions of someone you don't recognize when you witness any disrespect to our Community. You can ask which Unit they are from or who is their host and kindly inform them of the applicable Rule or Regulation. Become familiar with the new Rules and Regulations (visit the web site [www.inletbeachclub.com](http://www.inletbeachclub.com)) and be sure your Families, Guests and Tenants know them, too!

**Then what?** If you do not receive a satisfactory answer regarding their unit or host and they are trespassing, call the local police. For all other situations inform Scott Wisuri, our Property Manager, of the details. He will contact the appropriate Owner and also advise the Board accordingly.

**Remember there are no IBC 'Police'!** It is up to us all to keep the Inlet Beach Club the clean, safe and beautiful property that is the envy of Singer Island. Thank you very much.

### COASI Meeting

**The Inlet Beach Club** is one of over thirty Condominium and Homeowner Associations on Singer Island with membership in COASI.

**What is COASI?** The Community Officers Association of Singer Island was founded in 1988 as a forum for Condominium and Homeowner Associations to learn from one another. Their mission statement is, 'Together we can draw on each other's experience.' The Inlet Beach Club has been in partnership with COASI as a Member for many years and we have, indeed, learned a lot!

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**New representative needed.** We are extremely fortunate to have had Nels Carlson represent the IBC for many years. Nels has stepped down from COASI now and another representative is sought to step up! You do need to be a past or present IBC Board member. Please consider this additional meaningful contribution of your time and talent to the IBC.

**Educational meetings** are held monthly from October through April on topics both pertinent to us as Homeowners here on Singer Island, and of great value to both the Association and Board.

You can learn more about COASI at [www.coasi.org](http://www.coasi.org)

**Password Protection** has been added to the Inlet Beach Club web site requiring a User Name and Password to view Board Minutes and Property Manager Reports. All other tabs and features of our site remain available for the public, so we can share news, photographs and information about the polished pearl of perfection that is the Inlet Beach Club! An email was sent to Owners with the necessary codes to view documents of a confidential nature. If you have any questions you may contact Scott Wisuri at [inletbeachclub@att.net](mailto:inletbeachclub@att.net) or the Board at [inletbeachclub@yahoo.com](mailto:inletbeachclub@yahoo.com).

### **Ask-It Basket**

*Have a question for the IBC Board or for our facilities manager Scott Wisuri? Send your question to our editor: [mmwstanton@aol.com](mailto:mmwstanton@aol.com).*

Q: The front door to my unit is delaminating. What should I do?

A: Give Scott a call. IBC has a lowest-cost supplier who will replace the door within a four to six week period. The cost of the door is the responsibility of the owner. Our Man-of-All-Work Jose will paint the door, at IBC expense.

Q: Help! I'm lost trying to navigate various electronic, cable TV, cell phone and computer problems. My grandkids live four states away—or I wouldn't be in this fix!

A: Ask-It Basket is delighted to add this supplier to the IBC vendor's list. She is calm, practical, and smart. And she (usually) arrives the same day you call---at your (newly laminated) front door!

Sharon Richer, President  
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