RIVER CLUB REVIEW

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The official News Letter of the River Club Board of Directors

October 9, 2022

The Board of Directors has been busy conducting the business of River Club. The following is a review of the October 7th Board meeting and the various other projects in the works.

QXC Updates

Work Continues with installing equipment in the Gate House. Fibers to the outside of units are being tested and all the accounts are being set up by the support staff at QXC.

A representative from QXC, Michelle Duffy will be here at River Club this week from 10am thru the afternoon, Oct.10 thru the 14th. She will be able to answer your questions and set up your install if it hasn't already been scheduled. She will also be able to provide you with the channel lineup for the new QXC system if you don't already have it. She will also be able to demo the use of the fire sticks you will receive. Please feel free to stop by and say hello to Michelle

All of us will need to have an Amazon account so that the fire sticks will work. So, if you do not have an account at the present time, you should prepare now by opening one. No credit card info is required.

AT&T account Cancelation and Equipment Return

Included in this section of the newsletter is a link to a letter with instructions from AT&T with how to cancel your account and return some of their equipment. It is important that you contact AT&T before November 1st. If you do not contact them, you will be charged for continuing service with AT&T at the retail price.

When you call you will be given instructions on how to return the equipment. They will tell you what to return and what to recycle. Then within 20 days after November 1st, or by December 20th, you will need to bring the returnable equipment to either a UPS or FedX store. They will package the equipment, give you a receipt and return the equipment to AT&T.

If you do not return the equipment within 20 days your account will be charged a non-returned equipment fee, \$150.00 per item that needs to be returned. This will continue until you return the equipment. However, if you can return the equipment within 90 days, or by January 31st, the fee will be forgiven.

Owners, you must read the letter from AT&T seen in the link below.

https://rcmcowners.org/RiverClub_MainOffice/WebDocs/Financial/River_Club_Contracts/ATT_DebulkLetter_08312022.pdf

You will need to call 1.866.299.6824 to verify your email address, phone, and other account information, and to ask to cancel service on or before November 1, 2022. You can call now to cancel your service.

After you call and tell AT&T when to cancel your service you will receive an email 24 hours after the termination, so you should not expect an email earlier. The email you will get will be paperwork with your account number and a bar code that is scanned at UPS or FEDX

You do not need to box up the equipment, but the equipment to be returned and the printed email with the return info is needed when the equipment is returned.

For any and all equipment that AT&T tells you to recycle, we will set up a drop off location at River Club to collect the equipment.

Many of us have a credit balance of \$7.99 or \$8.99 that lingers on the account. AT&T will send a debit/gift card for the balance once the account is closed.

Land Lines with AT&T cannot and will not be extended, so if you want to keep a land line you will need to make sure that QXC has your information to transfer the line to QXC's VOIP, or you can choose another VOIP vendor. In order to transfer your land line to QXC you will need to send a copy of your AT&T phone invoice to them. You can make this arrangement when QXC's customer support contacts you within the next two to three weeks.

Building 1 condition assessment

We contacted and had a structural engineer do a door-to-door inspection of the interior of each unit and the entire building. This thorough inspection has taken place. The assessment report is on the website so you can read it in its entirety. The engineer stated that the types of cracks found are typical in the type of construction we have. To determine if the crack found in the fire wall between two units is active, we have installed two crack monitoring devices on either side of the wall over the crack. These devices are monitored on a regular basis to determine if there is any new movement. To date there has been no movement.

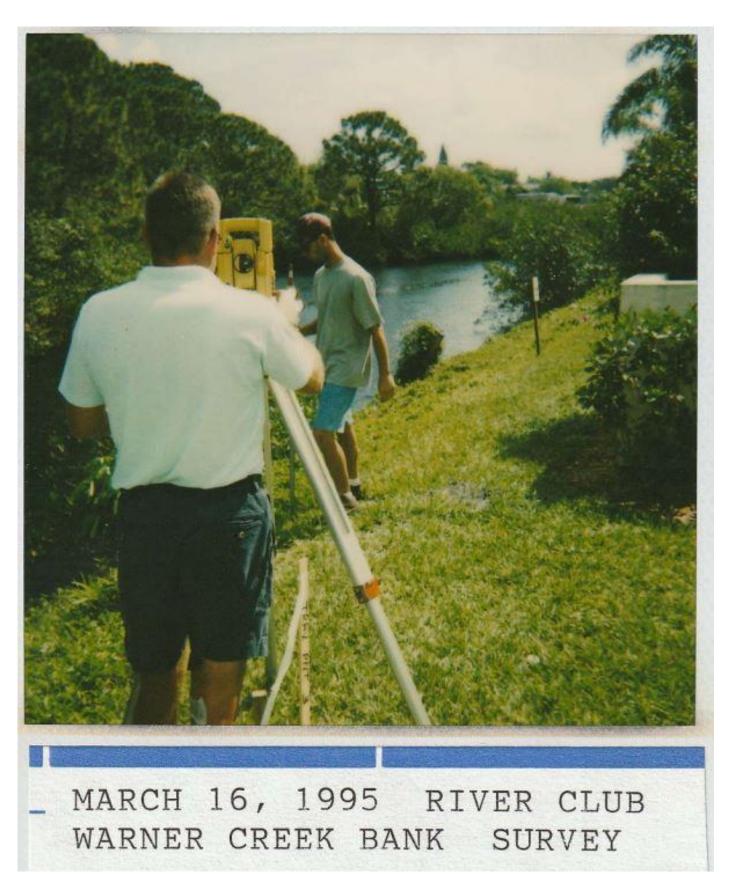
In addition, we reported earlier that we installed 32 markers on building one. A survey was done, and the elevation was recorded in a report. This base line info is on the website for your review. Today in fact while the meeting was going on the first three-month survey was taking place. This new information will be available within the next few days, and it will be posted on our website. From this information and additional future surveys we will be able to tell if there is any movement of the building.

Building 1 embankment and drainage assessment

Through the facilities committee and the BOD, we have contacted and hired a civil engineer to advise us as to how best deal with the creek embankment behind building one, the various drainage issues, and to advise us on how to repair and correct the problems causing the current erosion issues around the building. We have retained this engineering firm and they have completed the first step which is to do a sea grass survey in warner creek along where our building one embankment projects into the water. The survey results are posted on the website.

The engineering firm has scheduled a meeting with the Florida water management dept to discuss the project. During this meeting they will find out what we can do and what we can't do. After the meeting the firm will design the embankment repair. We will then cost it out and select a contractor. The embankment will then be updated which will include a design to handle down spout water.

Here are some pictures of what the embankment looked like in 1995, 27 years ago.



Standing by building 14 looking east towards the Larson end of building one. Notice how close the top of the embankment slope is to the patio wall. This wall was removed several years ago so that the lawn mowers and golf carts could go behind building one without tipping over.



Standing behind building one looking west towards building 14.



Standing behind building one looking east towards the Swanson end of the building. You can see how close the top of the embankment slope is to the wall and the bush. If you take an unbiased look at these pictures, you will see that the embankment still looks the same today, except where the down spout erosion has taken place from the top of the slope down to the creek. You can also see the dock that used to be behind the Swansons unit.

It's Your Money

Gate House Repairs

All the stucco work, the interior remodel, and the sign replacement is complete.

Club House Sprucing Up

We have started repainting the interior of the club house and office. This work should be completed before the end of the month. Next, we will have the tile steam cleaned and the grout painted with color and sealant, and finally we will have the carpet cleaned.

Financial

We had no financial report at this meeting, in part because Tom Edwards did not attend and because the financials are in disarray. We are currently correcting all the problems with the data entry or lack of data entry. We will be back up and running with up-to-date correct financials shortly.

Budget Committee

Tony King reported that the budget committee is working hard to streamline the budget as much as possible. This is necessary this year due to the expected insurance increases.

The main increase this year concerning the operating budget is the cost of insurance. This year we budgeted \$242,210 and the actual cost is \$224,655. This left us with a \$17,555 budget surplus. At the current time based on the last insurance appraisal, the replacement value of our buildings is at \$97.00 a sq.ft. We are not due for a new appraisal of value until the 2024 budget year. However, we may not be able to find an insurance underwriter to write a policy for us at the \$97.00 per sq.ft. replacement cost. The new appraisal cost will be about \$125.00 per sq. ft. What this means is if we can get underwritten with the current \$97.00 rate our insurance cost will increase to \$290,500 in 2023, This is a \$21.40 increase in the common charge. If we need to go with the \$125.00 rate our insurance cost will be \$364,500 for 2023. This will mean a \$54.21 increase in the common charge.

Having said what we did in the last paragraph, we have been working hard to reduce all line items in the budget so the impact will not be as high as is first seems. A full report on all budget items will be out at the end of the month for all to review. Take a deep breath.

Pool Furniture

Ken Kusen thanked Cheryl Hanlin for her work obtaining a quote to repair the pool furniture. The process has started to repair and re-strap all the 17 Chaise Lounges and the 5 Recliner chairs with ottomans. In addition, we will purchase 5 additional end tables to be used in conjunction with all the pool furniture. The cost for this work is \$3,632.10. We hope to have this work completed by the end of October.

Pavers

Around River Club we have many areas with pavers. The largest area being the pool deck area. In addition, all the phase one entry walkways are pavers, and the walkway across from the club house is pavers. We are in the process of getting quotes to have all these areas cleaned and sealed. In some of the areas the aggregate is showing meaning the pavers are deteriorating. We need to attend to all the paver areas, or it will be a costly replacement repair in the future.

Clubhouse Shutters

The new accordion shutters have been installed on the club house, the game room, the exercise room and the maintenance office windows. All this work has been paid for using some of the huge surplus we discovered in the 2022 budget. We are selling the old aluminum panels and brackets which will offset some of the cost also.

Landscaping

The remaining 39 clumps or Areca palms have been cut down, the stumps ground and the debris hauled away. As we stated in the last newsletter this type of palm is very susceptible to the Ganoderma palm disease. Our hope is by removing all these palms we will have less loss of the many other species that we have here at River Club. When the landscape committee returns from up north this season, they will look at replacement plantings not of a palm variety. Some areas can just have sod put down.

Phase one Railings

We have seen that the 17- or 18-year-old railings on the Phase one stairways are in rough shape appearance wise. They are faded, pitted, and the powder coat is peeling in some areas. So far, we have found one painter who can do the work to refinish the railings at a cost of \$2,700.00 per Quad. We have 13 phase one quads. We will continue to look for other painters. Before the end of the year, we hope to get started refurbishing the railings. We will start with the worst ones and eventually get them all done.

Management Company

As you all may know for the past two years, we have had Park Place Management overseeing the operation of River Club. In the beginning they were doing somewhat of a good job, although I question that. Then this past June Jamie who worked in the office and did the financials retired. Since then, we have not had a person working in the office including the manager who could do the financials properly, and we have been paying for that service. To keep it short we were about to fire the management company when they resigned Thursday. We have hired Cindy Orr to fix all our financial entry issues and then to continue her employ with us as our financial and technical person. We have also hired Paula Edwards of building 4 to be our in-office person. She will be responsible to run our office. Her hours will be Monday thru Thursday 9 am till 1 pm.

Roof Repairs

Fortunately, the fierce hurricane Ian sparred us for the most part. Our neighbors on the other side of the state were not so lucky. We had some rain squalls early as the storm approached the west coast. Once it made land fall, we had strong tropical force winds from the south all day and into the night. As the storm moved north and east the wind shifted and started coming from the west. Due to the winds we lost a few shingles on a lot of the roofs. Two roofing companies have come out and inspected the damage and we await their quotes. The damage is minor, mainly the shingle pieces that cover the ridge vents came off in a few places. The ridge vent is still in tack so there is no danger of leaks.

Remember - IT'S YOUR MONEY

Workshop Cleanup

Beth Brown a workshop member has organized a cleanup day for October 9th. If you are a member, please help with the cleanup.

Neighborly Reminders

The recycling bins are for items that can be recycled. Plastic shopping bags and kitchen garbage bags cannot be recycled. Please if you bring your recyclables to the enclosure in a bag, dump the contents into the proper bin and throw the bag in the garbage dumpster.

If you have filled out the forms and you are approved to have an ESA or Service dog stay with you in your condo, you must walk the dog on a leash and pick up after the animal. If you do not pick up after your dog, we will have no choice but to revoke your permission to keep the dog with you in your condo. Please be a responsible pet owner.

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Rules and Regulations

Per our rules and regulations section VII, paragraph 1 Each owner has an assigned parking space with a number corresponding to the unit number for their passenger vehicle. The unit owner's vehicle shall be parked in this assigned spot. If the owners have a second vehicle it can be parked in an available guest spot. You cannot leave your assigned spot empty and park elsewhere. If you have a problem where your assigned spot is located, you can contact the Board of Directors who may be able to reassign your designated spot.

Per our rules and regulations item IX. GUESTS & VISITORS 1. Any guest occupying owner-member's unit is required to register at the office. The Board of Directors must have a guest form or letter from the owner-member giving the guest permission to occupy the unit; not to exceed fourteen (14) days. This guest form or letter must include the dates of guest occupancy.

As owners and residents of River Club it is the responsibility of all of us to obey the rules and regulations and to inform our visitors and guests of them. Contrary to a common belief, it is not the responsibility of the Board of Directors to patrol our grounds 24 hours a day to search for violations. It is collectively the responsibility of all of us.

Please take note of rule IXI. Guests & Visitors, item 4. Your Guests and visitors who are not residing overnight must be accompanied by the Unit Owner or the Approved Lease while using or entering any of the common areas of River Club. This also includes use of the leased dock area.

It seems to work out that most rules are broken by our visitors and guests that visit during the year from time to time. Please make an extra effort to make your guests, visitors, and tenants aware of our rules before they arrive here so that they will know what to expect. If your guest arrives with a dog, or a motorcycle, it is too late to tell them that they're breaking the rules. In addition, you will have the unpleasant task to handle when you ask them to leave instead of welcoming them because they are breaking the rules.

Please be considerate of your neighbors and obey the rules.

Your Board of Directors

Ken Kusen 7 ony King Karen Vertesch Loretta Gill Larry Hanlon