



Review

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The Official Newsletter of the River Club Board of Directors

January 15, 2023

The Board of Directors has been busy conducting the business of River Club. The following is a review of the January 14th annual meeting and the various other projects in the works.

Happy New Year Everyone!!

Meeting Attendance

There were 51-unit owners present in person and 45 by proxy giving us a quorum so the meeting could proceed. A zoom meeting was not conducted due to technical difficulties.

Election of Directors

This year as previously announced there were two opening for the Board of Directors, we had one nomination for Frank Cabra, who will become our new director as soon as he gets his ownership of unit 11-204 ironed out so that we can show that he is a member of the association, a requirement to be a director. So, the new Board consists of Ken Kusen, Tony King, Karen Vertesch, Larry Hanlon, and Frank Cabra.

Retiring from the Board of Directors is Loretta Gill and retiring as Treasurer is Tom Edwards. We thank them both for their volunteer service helping to run the business of River Club.

Directors' organization

At the organizational meeting it was determined that Ken Kusen will remain as president, Tony King will remain as VP, Karen Vertesch will remain as secretary, Larry Hanlon will remain as facilities and grounds director. For the time being Frank will remain as a possible director. John Korda will remain as our communications and IT officer. Ken Kusen will temporarily assume the duties of treasurer until we can recruit a qualified interested unit owner to take over the position.

Financials

Inadvertently the financial report was not read at the meeting. We ended 2022 with assets of \$1,124,390.67, of which \$1,046,771.55 was cash, \$77,089.12 was pre-paid insurance and we had \$530.00 in receivables. Our liabilities and equity balanced out at \$1,124,390.67. Our liabilities were the payables of \$32,590.02, there was \$1,002,125.78 in our reserves, and that left us with equity of \$89,674.87.

Reports from officers and committees

Building One: Tony King reported that the results from the third elevation survey done on building one last week showed that the building is not sinking. The results are well within the tolerances of the equipment used. We will do a follow up survey in six months to further show that the building is not sinking or moving. The survey report is on our web site for anyone wanting to view the results.

Tony also stated that the civil engineering firm we have hired to restore the Warner Creek embankment will be submitting their final drawings / plans to the State for approval. The State has up to 30 days to reply. Once the plans are approved, we will put the project out to bid, and the embankment will be restored to its original dimensions.

Insurance: Ken Kusen talked first about our upcoming insurance renewal. Due to all the damage incurred in our state by hurricane Ian several of the past insurers working in our State have left and will no longer be writing policies in Florida. To get the best possible insurance rate this year we will submit to Citizens insurance Company. To do this, we needed three things to happen. First we needed to get a new replacement cost appraisal for our buildings done. This is in the works right now. Second, we needed to get a new wind mitigation report done. To save as much money as possible, we needed to hire a contractor prior to inspection to install the third nail in the truss tie down straps. This work is ongoing right now and should be completed next week. When completed a new wind mitigation inspection will be done for each building. These reports will be published on our website for all to take advantage of. With the third nail in place, it will save us 25 to 30 percent on our premium this year. Thirdly we need to have a roof condition report completed. This report will state the age of each roof and what its useful life is. This report will be done this coming week. Our insurance renews on March 3rd. Hopefully with all these reports and inspections done we will be able to get the best possible insurance premium, hopefully at or under the amount we budgeted for. We will know more in the mid to late February time frame.

Another insurance saving project we will work on during 2023, will be to get as many buildings as possible with complete hurricane protection. We will form a committee to inspect all units in River Club for either impact windows and doors, or shutters, or a combination of both. To be considered approved protection the windows, doors, and shutters must be marked with a label that states that it complies with the current requirements. Many of the older doors and shutters do not have this label. Some may need to be replaced. Over the past 15 years we have required that all units that are sold be brought up to the current codes, so a lot of our units already comply. By complying with this protection, we can save 10 to 15% on our insurance costs. For a building to comply all units in the building must comply. All it would take is one shutter or one door or window not to be up to current specs, to disqualify the whole building from getting the credit. All unit owners can help by inspecting all their windows and doors for the stickers that indicate that they meet the current code. This information can then be passed on to the committee when they come to inspect and will make their job easier.

QXC: QXC will be scheduling a get acquainted with your equipment day for January in the clubhouse. The date will be posted as soon as we know it. You can also look on channel 64, our community channel which is up and running now. If you are having trouble navigating the app or just problems in general, you should plan to be at the meeting. There are a lot of short cuts to be learned to make navigation of the app easier.

Work Continues with installing equipment in the last few units and getting all the bugs worked out. There is still a lot of cosmetic work to be done fastening the fiber properly to the back of phase two units and repairing the chipped-out stucco and replacing sod in areas where the grass has not grown back in because of the fiber installation process. Qxc will be around working on the property for some time to come.

If you are having problems with equipment hook up such as printers, or other problems please call QXC customer support @ 561-708-1501 for their help. If you want to change the password for your

in unit WIFI you need to call QXC customer support, and they can change it for you. After the dust settles in a little while we will send out a survey for your comments on how good or bad the new system is operating for you. Your feedback will be important.

Parking lots and roads: We will be sealcoating all the parking lots and roadways this coming year in April or May. Included will be repainting all the car stops and reapplying the numbers, and repainting the parking lines, and crosswalk markings. Please start thinking about this now if you will be away and you leave a vehicle here. On any given day per the schedule, that will be established, each parking area to be sealed and painted will need to be vacant of all vehicles. Please make arrangements with a neighbor to be able to move your vehicle when needed, or park it elsewhere off the property while you are away this coming summer. This will be one of many reminders on this subject. Please pay attention. All vehicles with no one to move them will be towed off property at the owners expense. Thankyou

ACH Common Charge Payments: Currently we have 125-unit owners taking advantage of this feature. Your common charge is never late. It is usually deducted from your checking account on the 8th of the month. If you are one of the 63-unit owners still writing out a hand check or sending a bank check, please consider switching over to the ACH payment method.

Emails: If you are one of the few unit owners still requesting that Newsletters, official notices, and other informational notes be hand delivered or snail mailed to you, please consider switching over to email delivery.

Speed Limit: Please be aware of your speed as you drive through River Club. Many of us are exceeding the 10-mph speed limit. There are some children living here and some older people that can not get out of the way as you speed through. Please slow down.

707 Traffic: The Board will send a letter to the county about the amount of traffic and the speed of traffic coming from both directions going past our entrance. With all the new construction in our area it is only going to get worse. Let's see if they have any helpful solutions that will work for us.

Landscape Committee Report: In John Gils absence Deb Gatto gave a report on the landscaping projects. She stated that since they removed all the areca palms last year, we have not seen any new sightings of the Ganoderma disease attacking our remaining palms so far. She also explained about the landscaping work order and how you can check on its progress on our website. All new plantings of any kind must be approved before you can go ahead.

Shortly the landscape company, supervised by the landscape committee will be putting down mulch around the property. In addition, the mangroves and other planting that grow along Warner Creek and the Saint Lucie River will be trimmed, as well as the vegetation that grows on the embankment that extends from building one along the road, along the patio, around the pool area and down to Warner Creek across from building eight.

It's Your Money

Construction Dumpster

We need to remind everyone about the use of our construction dumpster located back by the maintenance building. This dumpster is there so that we all have a place to dispose of unit owner generated trash that cannot be put into the residential garbage dumpsters located conveniently around the property. This dumpster is for incidental disposal of items. If you are remodeling your unit or have a contractor doing the work, you need to make other arrangements to dispose of these large quantities of debris. It costs us on average \$300 each time the dumpster is emptied. It is not fair to all owners if you fill up the dumpster on your own and expect all unit owners to pay. If you have a whole room remodel or more, your contractor will need to haul away the debris, or you could have your own dumpster delivered to your parking spot after obtaining permission from the BOD, or you could

volunteer to pay for a portion of the dump fee for the community dumpster. Be considerate of your neighbors.

Remember - *IT'S YOUR MONEY*

Neighborhood 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. Please break down any boxes to be recycled. This will save space in the bins for other recyclables.

ESA and Service dogs

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.

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.

Please be considerate of your neighbors and obey the rules.

Your Board of Directors

Ken Kusen

Tony King

Karen Vertesch

Larry Hanlon