



BERMUDA GREENS BUGLE

Pres. - Fred Demma, VP – Willis Faust,
VP- Emi Lydem, VP – Rob Blagg, VP – Steve Smith,
Secretary –, Treasurer – Rob Blagg
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A MESSAGE FROM THE PRESIDENT

It's a bitter/sweet way to start our Bugle edition for the season but here goes. We tried very hard to prepare for IRMA and for the most part BG weathered the storm. However, for those residents who elected to stay or could not evacuate it was a very difficult time. The recovery phase is still ongoing. Dealing with major landscape damage, several carports dismantled, limited roof damage, and several units flooded. Restoration of power, water, and TV/internet was just recently in its final phase. Kudos to Steve Smith and Pat Sadler for their leadership during the ongoing recovery. Rest assured your Board has already started to examine ways to improve our communication with resident's onsite and those offsite during severe weather conditions. In addition, we are also looking at ways to augment our power infrastructure to assist those who elect to shelter in place. I am sure there will be additional topics to be discussed as we begin to complete the recovery phase.

On a more positive note let us look forward to the beginning of our season with the number of social events being planned as well as outdoor activities including Bocce. In addition, it's my understanding that the social committee is proposing a bus trip to Gulfstream Park to include shopping, casino, and racing. With the Boston Red Sox and the New York Yankees locked in a tight race, our traditional MA/CONN/NY/NJ rivalries will continue

into spring training with a number outstanding games scheduled at the several nearby stadiums. Welcome back!!

Fred Demma, President

FROM THE PROPERTY MANAGER

Bermuda Greens has fared incredibly well after Irma. Mostly cosmetic issues, trees and carports. We lost a lot of big beautiful trees, a shame. Building fascia and several carports were destroyed, easily replaced. That was the worst if it for us. We had no power or A/C for 6 days, no internet/TV for 9. Not bad compared too many. We don't anticipate any mold issues because of no A/C during that time. Juarez did a great job of clearing the downed trees and keeping our property in excellent condition. Our tree company dealt with the trees Juarez could not, and we are still contemplating what to do about tree debris. We have a couple options Steve and I are still exploring.

A few individual condos had some minor damage and only 1 that I know of is in bad shape with water damage. Otherwise it's all cosmetic and carports. I walked the property with our insurance agent and now we're waiting for the insurance adjuster to contact us. Non-emergency repairs can begin after the adjuster views the property. Pat has already begun repairs to individual units and emergency repairs where needed.

Beecroft is back on the job. They poured the entire exit lane, they also did the building debris cleanup and will begin replacing/repairing our carports very soon. Even the pool is operational and in perfect condition. Outstanding! Bermuda Greens is in Great Shape, all things considered.

Rich Ouimet, Property Manager

TREASURER'S REPORT

Many thanks to Steve & Dianne Smith, Pat Sadler and Rich Ouimet for all their efforts in protecting and cleaning up Bermuda Greens – you are awesome! Also thanks to Susan Shrewsbury for sending out email blasts to all our residents giving status updates as they trickled in.

Because of the disruptions from the hurricane the August financials are not yet available. However here is some information about our insurance coverage.

Our 12 unit buildings are insured at a replacement value of \$1,768,861 with a deductible of \$5,000 or a deductible of 3% for wind damage or \$53,065.

Our 10 unit buildings are insured at a replacement value of \$1,467,013 with a deductible of \$5,000 or a deductible of 3% for wind damage or \$44,013.

Our 6 unit carports are insured at a replacement value of \$16,993 with a deductible of \$5,000 or a wind deductible of 5% or \$850.

Our 5 unit carports are insured at a replacement value of \$14,253 with a deductible of \$5,000 or a wind deductible of 5% or \$712.

Until we can get appraisals for damage we can't make any decisions. However it appears that minimal damage has been incurred on our buildings. Some carports may have to be replaced or repaired.

Unfortunately, we have no insurance for landscaping destruction and the costs for removal of debris. Any replacement can't be covered by our Reserve and Replacement account. This is because there is no accepted term of useful life for landscape items.

At this time we do not have a feel for the total scope of repair that is required for Bermuda Greens so the impact on our financials is not determined. However, lessons learned from this hurricane include the need for a generator for the clubhouse for those residents who were not able to evacuate, a working website to allow us to communicate with all our

residents and the establishment of a Rainy Day Fund for emergency repair.

Looking forward to returning to Bermuda Greens Oct 18th. Safe travels to all.

Rob Blagg, Treasurer

LONG RANGE PLANNING COMMITTEE

Long Range Planning Committee is looking forward to reconvening in October to assess where we are on projects and work with the board in any new areas that may be identified. The website will be high priority to roll out before the end of year. Our uninvited intruder Irma has certainly highlighted a need for a single location for information.

We are also looking for a few good people to join the Committee. Carol Blagg has resigned after serving for quite a few years and we all thank Carol for her work and dedication in getting projects to the finish line. Remaining members include Sue Giese, Pete Asimakopoulous, Guy Miata and John McHarris. We would love to add a few new members to help us explore different options on various projects that affect our overall community in the long term. If you are interested, please contact me through my email or give me a call on my cell phone found below.

Sue Giese
LRPC Chair
suegiese@gmail.com

THE ROADS

On Sept. 23 the exit lane of Castle Harbour was poured. The exit lane is closed off to traffic while the concrete cures. It will be opened to traffic Oct 9. The carports in front of the U and T buildings are roped off and will not be available for parking until Oct 9 as the exit lane cures. Please do not drive on or across the exit lane to park in those carports. Please park elsewhere.

Your cooperation is appreciated. Thank you,

Steve Smith

LANDSCAPE COMMITTEE

On Sept 23 Rich, our new Property Manager, sent out a message to all as a follow-up to the damage experienced here at BG caused by Irma. In that message he touched on the incredible damage our landscape experienced. We will not bore you by repeating that information. But suffice it to say we took a big hit from Irma. The beautiful, lush, tropical landscape we all love is all but gone. To quote a few BG residents on site, "it's a mess", it's devastating".

Both of our landscape companies, Juarez and Angel Tree, have been hard at work clearing and making BG safe. A great job by Juarez, he was on site within 24 hrs. after Irma. Angel Tree has assessed the remaining tree damage and there is a plan. Huge piles of landscape debris are seen throughout BG. The Board has agreed to chip what we can rather than wait for the County to pick up and dispose of.

All of the state of Florida was effected by Irma, including local and wholesale Nurseries. Nursery stock will be difficult to obtain this season. We may be able to procure sod. At this time, we don't know if or when annuals will be available.

Steve and I are referring to this coming season as one of recovery and assessment. We agree, and feel you will also, that it is important for us to take our time and do it right! Please be aware that no planting will take place this season. The assessment, recovery and consultation process will take time.

We thank you in advance for your patience.

**Emi Lydem & Steve Smith,
Chairs Landscape Committee**

BOCCE

No Report at This Time

Bob Giese

GOLF OUTING PLAY BALL

BASEBALL SEASON IS COMING TO AN END. GET READY FOR GOLF. You don't want to miss the Golf Outing & Chili Dinner. The annual B.G. golf outing held at Imperial Golf Club is Thursday October 26th. All owners, renters, and their guests are invited. You can form your own 4-some or we will find you a 4-some.

The cost is: \$65.00 to play 18 holes, \$40.00 to play 9 holes. For Imperial Members it is \$20.00, Price includes Golf, Cart, Tip, Prizes, and the Chili dinner. (BYO-Beverage & Snacks)

Tee times will start around 1pm. You will receive an instruction sheet and your tee time the day before the outing. Call Susan Shrewsbury to make a reservation & pay your money.

BASEBALL CHILI DINNER

Not a golfer? Put on your favorite baseball team's hat and head on over and join the golfers for dinner in the B. G. Clubhouse on Thursday October 26th at 6pm. The cost is \$13.00. This includes Chili with fixins, sides, dessert, and coffee. (BYO-Beverage & Snacks)

Call Susan Shrewsbury to make a reservation & pay your money.

SOCIAL COMMITTEE NEWS

The Social Committee is excited to begin planning for our upcoming events. We have some new/fun ideas as well as the old time favorites.

We will begin our season with the Golf and Chili event as we do each year. Please always check the kiosk for important dates and times for all functions.

We welcome new ideas as well as new Social Members.

Once again we will join together, as the great community we are in spite of IRMA.

**Your Social Committee co-chairs,
Marilyn Demma and Tommie Faust**

BERMUDA GREENS. REAL. ESTATE. REPORT

OCT 1ST. 2017

CURRENTLY FOR SALE

R-4. Hamilton Harbour. 2/2. \$227,000. Turnkey. Carport-Upper
K-3. Castle Harbour. 2+1/2. \$269,000. Turnkey. Garage-Upper
A-1. Bermuda Greens. 3/2. \$299,000. Turnkey. Garage-Lower-End

SOLD IN LAST. 75 days

What it really sold for:

T-4. Castle Harbour. 2/2. \$207,500 / \$200,000. Carport-Upper
N-3. Castle Harbour. 2/2. \$229,000 / \$218,000. Carport-Lower
Q-9. Hamilton Harbour 3/2. \$235,000 / \$220,000. Carport-Lower
L-2. Castle Harbour. 3/2. \$300,000 / \$255,000. Garage-Upper
G-9. Hamilton Harbour. 2/2. \$269,000 / \$264,000. Garage-Lower
(all were Turnkey furnished)