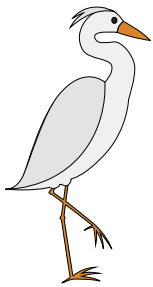




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- CGPOA Bylaws Updates



*Cudjoe
Gardens*

CGPOA
P.O. BOX 420121
Cudjoe Key, FL33042



Welcome!

Kathy Niemann, President CGPOA

Dear Cudjoe Gardens Neighbors and Friends,

Wow, what a year. We have had some major events shaping our community this year and thank you for allowing us to be a part of it. We approved the renewal of our deed restrictions, we have dealt with ROGO and represented our community on this important issue, began revising the bylaws (there is more on this later), and continued our monthly activities for the neighborhood.

For me one of the highlights was our Christmas party and the way each of you stepped up to support the family we adopted through the Wesley House. I have already contacted them about doing this again next year. The generosity of the neighborhood really blew me away. As you know we adopted a family of two girls who were in foster care. They had recently been placed and were trying to adjust to their new home. We were providing with a list of wants and probably wishes from the family. We were able to provide almost all the items. The ones we did not were unclear as to what was needed. In addition to everything the kids asked for, we provided \$250 for a gift card to Amazon for the foster mother and \$200 for a Publix gift card. We still had \$500. We gave that to Wesley House to use for the needs of other families. We had donations from people who were unable to make the Christmas party

The board continues their work in making our neighborhood the best in the Keys. We deal with the usual business of approving construction projects, keeping you informed of the happening in the neighborhood through the e-minder, planning happy hours and trying to address complaints. We also continue to watch what is happening with the county government for matters that affect Cudjoe Gardens.

In the past few years, the board has been dealing with issues that affected the community as a whole and we continue to do that. However, this year's annual meeting will focus on the bylaws of the association. Since this is the annual meeting of the association, the meeting will be restricted to only members. This will enable the membership to make the decisions related to the bylaws of the association. If you have not joined yet or want to have an input into how the board operates, we encourage you to join the association. One of the suggested changes to the bylaws involves having your email addresses. Please be sure to include your email address in the application. There is an application form in the newsletter. You may mail the application, drop it off at one of the officer's houses, or bring it to the meeting.

You are the heart of Cudjoe Gardens, and your involvement is important. We're always eager to hear your suggestions on



Welcome New Neighbors

Edwin Scheer & Vanessa Acurio	20770 1st Ave. W
Robert & Mary Loomis	20995 2nd Ave W
Morgan Brinson & Richard Fann	21066 3rd Ave.
Brett and Carrie Obenauf	21076 3rd Ave.
Rene & Natasha Rosa	20874 4th Ave. W
Justo Maqueira	20878 5th Ave. W
Timothy Dender	20880 6th Ave.W
Mitchell & Amy Fields	20820 7th Ave. W
Jeffrey & Katrina Elliot	20880 7th Ave. W
Sally Drobny	21024 7th Ave
Bradley & Rachael Hoistad	20946 9th Ave. W
Ron & Beverly Foster	200 Erie Dr
John & Carol Craig	589 Pattison Dr.
Michael Danniballe & Connie Cushing	783 Pattison Dr.
Jonathan & Amy Lyons	367 Sawyer Dr.
Alan and Anita Teig	377 Sawyer Dr.
Cynthia Henderson & Mare Foster	408 Sawyer Dr.
James Hollenbach	531 Seminole Dr.

Note, we did not intentionally leave out any new residents and would be happy to include you in our next email if we missed your name.

how to enhance our community. Whether it is organizing events, addressing concerns, or finding creative ways to connect, your input is invaluable. Throughout the year, we hear from many of you with ideas on how to do things better. We plan to give you an opportunity to serve on committees at the annual meeting. Please consider this while you are planning for the annual meeting; think of how you can serve and how you would like to be involved.

As we approach the end of the year, we're already planning the future. Happy Hours are a great way to connect, and we're on the lookout for hosts. If you're interested in opening your home for an upcoming Happy Hour, please reach out to one of the board members. We also are planning some new events such as a lecture series, garden tours and possibly a fishing tournament. We would love to see what you are interested in doing in the new year. Please reach out to a board member with your ideas.

Before I conclude, I want to extend a heartfelt thank you to all our board members who have done such a wonderful job this year. I am always amazed at how much you do for our community. We lost two board members this year, Greg and Donna Daniels. They put in an untold number of hours working for the community. If you see them, be sure and say thank you. We will miss you and your insight. Thank you for all you have done. I hope to see everyone at the annual meeting as a member.

Kathy





**CGPOA Members
are invited to our**

Annual Meeting

Annual Meeting is at The Bent Prop

Saturday, February 1 from 1-3 pm

Happy Hour to follow meeting

Meeting & Election of Officers

Sheriff Rick Ramsay

Commissioner Michelle Lincoln

For parking efficiency, please consider walking, bike riding or carpooling.

CGPOA Dues: Dues of \$75 for calendar year 2025 are payable now.

To VOTE for new officers & board of directors, your CGPOA membership must be current (2025).

Please see the next page in this newsletter for membership application and Board of Directors ballot.

305-741-7017

INFO@BENTPROPKEYS.COM

WWW.BENTPROPKEYS.COM

RESERVATIONS FOR 6 OR MORE



MONDAY 3:00 PM - 10:30

CLOSED TUESDAYS

WED-SUNDAY 3:00 PM - 10:30

(KITCHEN CLOSES 9:30)

Wine Down Wednesday

Come Join us Wednesday nights for

"50% off Featured Bottled Wine"

with entree purchases from our dinner menu

The Bent Prop
Bar and Grill

NOT AVAILABLE DURING HAPPY HOUR OR CARRY OUT

MARTINI MONDAY

KICK OFF YOUR WEEK WITH A CLASSIC

MARTINI!

JOIN US MONDAY'S TO ENJOY

\$ 12 MARTINI SPECIALS

THRU OUT THE EVENING

VODKA - GIN - TEQUILA

ASK ABOUT FEATURED WEEKLY SPECIAL

NOT AVAILABLE DURING HAPPY HOUR OR CARRY OUT



10% OFF COUPON FOR DINNER ENTREE

WITH THIS COUPON ONLY
NOT AVAILABLE DURING HAPPY HOUR OR CARRY OUT



Thank you all for your generous donations for our Wesley House Adopted Family at our Annual Christmas Party! Thank you to Coldwell Banker for sponsoring the Cocktail portion of the party. It was a fun evening and a great turnout! Thanks to the Bent Prop for the delicious food and for hosting this wonderful event!





CGPOA Board of Directors Ballot

The board consists of 5 Officers and 6 Directors. All are volunteer positions. Please mark an X by your selection and return with your membership renewal

or bring to the annual meeting. Please read everyones bio/questionnaire and make your selection. Nominations will also be taken from the floor at the meeting. To be eligible, you must be a paid member of the CGPOA and a resident of the Gardens for one year.

According to the by-laws vote only one ballot per household regardless of the number of lots owned.

- ☐ **President:** Kathy Niemann, 6th Ave W (incumbent)
- ☐ **Vice President:** Allison Delashmit, Pattison Dr. (incumbent)
- ☐ **Corresponding Secretary:** Leigh Anne Schuler, 1st Ave E (incumbent)
- ☐ **Recording Secretary:** Joan Kegerize, 4th Ave W. (incumbent)
- ☐ **Treasurer:** Lisa Ferringio, Pattison Dr (incumbent)
- ☐ **Director:** Andrew Daly, 2nd Ave W (incumbent)
- ☐ **Director:** Robert Blair, 7th Ave W (incumbent)
- ☐ **Director:** Karl Kremser, 6th Ave E. (incumbent)
- ☐ **Director:** Ken Wentte, Pattison Dr. (incumbent)
- ☐ **Director:** Cindy Foster, 4th Ave W.
- ☐ **Director:** Christine Patterson, 2nd Ave E
- ☐ **Write In:** _____

According to the Cudjoe Gardens Property Owners Association by-laws, you are allowed to vote in person or mail in your ballot. You are allowed to give another individual your proxy to vote for you at the annual meeting. If you chose this option, please use the proxy form and assign your voting rights to another individual who will be attending the meeting. The person receiving your proxy must be at the meeting to vote your proxy.

Cudjoe Gardens Property Owners Association Proxy Form

Proxy Form: According to Article V, Section III of the association by-laws, "Each household shall constitute a single membership, regardless of how many Gardens' parcels are owned, and be entitled to one vote." Any property owner wishing to vote by proxy must complete this form. This form may be given to a neighbor who will attend anytime prior to the regular annual meeting. Proxy forms received after that date will not be accepted. To be eligible to vote, you must be a CGPOA member in good standing as of the regular annual meeting.

Your Property Owners Name: (please print) _____

Your Address: _____

I assign _____ **to vote on my behalf for the annual meeting on February 1, 2025.**

Your Signature _____



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Join Your Property Owners Association!

As a property owner in Cudjoe Gardens, you are invited to join the Cudjoe Gardens Property Owners Association (CGPOA). Your participation is essential to the ongoing success of the association and vitality of our neighborhood. For additional community resources go to www.cudjoegardens.org and like us on Facebook. Your membership supports the following association activities:

CGPOA Community Collaboration

- Monitor & represent CGPOA resident interests in current Affordable Housing Planning
- Testing of canal water
- Member newsletters
- Monthly email announcements keeping you informed about what's happening in the community
- CGPOA web site which provides bylaws and deed restrictions
- Attend & Represent the community at meetings for County, State & Federal issues impacting our neighborhood
- Monthly CGPOA Board Meetings
- Monthly CGPOA Socials
- CGPOA Annual meeting. All association members are encouraged to attend. The meeting is held Feb. 1st, 2025.

If you are interested in volunteering for a community function, mailings, or participating on any adhoc committee contact any Board member or indicate on the CGPOA membership form.



PLEASE RECYCLE!

Pickup Schedule:

Recycling is collected every Wednesday, early morning.

Recycling Basics:

No need to sort—combine all recyclables in the 64-gallon Waste Management container or any clearly marked "Recycling" bin (up to 50 lbs when full).

Accepted plastics: Types 1-5 (e.g., milk jugs, water bottles, bath products). If the neck is smaller than the body, it's recyclable. Remove and recycle lids separately.

Always Accepted:

Glass, tin, aluminum, cartons, cardboard, and newspapers.

Items NOT Accepted:

Plastic grocery bags (return to stores), Styrofoam, food waste, furniture, toys, planter containers (return to garden stores), garden hoses, hangers, electric wires, sporting goods, clothing, pots and pans, yard waste, hazardous materials, and propane tanks. Pizza boxes with grease on the cardboard cannot be recycled. #5 Cups, such as Starbucks & red solo cups.

Important Reminder: Contamination above 10% in one load of recycling means the entire bin is sent to the landfill. Please help keep non-recyclables out!

Treasurer's Notes

Hello Cudjoe Gardens Neighbors,

At the time of this writing it looks like CGPOA will end the year with about \$3,800 in profit which does not include money earned in our Edward Jones account. Our income as of December 16, 2024 was \$15,628.63 and our expenses were \$11,828.02. The total in all of our accounts as of November 30th was \$73,301.67. I will have a final report for everyone at our Annual Meeting as we will have a few more expenses coming in.

Most of our income comes from our membership dues. I'm excited to report that this year we had an 18% increase in membership over last year with 119 current members for 2024 bringing in over \$9,000. In 2023 we had 101 members.

More good news is as of November 30th our Edward Jones S & P 500 exchange fund enjoyed a 24.6% rate of return this year and our Money Market fund earned 4.91%

Here is a break down of our accounts as of November 30th, 2024.

Centennial Bank Operating Account: \$12,132.57

Centennial Bank Emergency Account: \$12,941.85

Edward Jones Money Market: \$21,726.90

Edward Jones S & P 500 Exchange Fund: \$26,498.73

Edward Jones Cash: \$1.62

Thank you,
Lisa Ferringio, Treasurer

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Cudjoe Gardens Bylaws Proposed Changes

The current bylaws were written in 1999, and many aspects have changed since then including technology and how the association conducts business. The Board has spent the last part of the year looking at the past bylaws and making changes that we feel are necessary. We are presenting the proposed changes which will be voted on at the annual meeting. At the meeting, you will be provided with a ballot for each article for which changes are proposed. Prior to voting, we will discuss the rationale behind each of the changes and give you the opportunity to ask questions. Please carefully read the proposed changes, come to the meeting, and vote. Thank you for taking your time on this.

CUDJOE GARDENS PROPERTY OWNERS ASSOCIATION, INC.

Bylaws
(as amended January 18, 1999) ~~enter date~~

ARTICLE I: NAME
The name of this organization shall be: CUDJOE GARDENS PROPERTY OWNERS ASSOCIATION, INC., hereinafter referred to as the "Association".

ARTICLE II: PURPOSE
The purpose of this organization shall be to inspire in all Cudjoe Gardens Property owners a sincere desire to maintain and preserve the natural beauty of the Cudjoe Gardens, herein referred to as the "Gardens"; and to perpetuate its high architectural standards.

- To serve as a forum whereby any Gardens property owner may be heard on subjects of mutual concern relating to the use and maintenance of any and all Gardens property;
- To implement Gardens deed restrictions;
- To represent the majority wishes of Gardens residents in contact with government and other public entities.

ARTICLE III: PARLIAMENTARY AUTHORITY
The parliamentary authority of the Association shall be *Robert's Rules of Order, Revised Latest Edition.*

ARTICLE IV: AMENDMENTS
The Charter of the Association and the Bylaws may be ~~altered or~~ amended by a Bylaws Committee. If approved by the Board of Directors, the changes shall be voted on during the annual meeting or special meeting.

ARTICLE V: FISCAL YEAR, MEMBERSHIP AND DUES

SECTION I: The fiscal year shall commence January 1

SECTION II: Membership shall be limited to owners of real estate in the Gardens. Associate memberships shall be available to persons with long-term (over ~~six (6) consecutive~~ months) leases or rental agreements.

SECTION III: Each household shall constitute a single membership, regardless of how many Gardens' parcels are owned, and be entitled to one vote.

SECTION IV: Membership or associate membership shall commence with payment of annual dues. ~~Non-members applying for initial membership or associate membership after June 30th shall be assessed one-half of the current year annual dues.~~

SECTION V: Dues are payable January 1st and cover the calendar year in which paid.

SECTION VI: Any changes in annual dues for the following year shall be determined by Association members at the annual meeting upon recommendation from the Board of Directors, hereafter referred to as the "Board", and based on a fiscal status report from the Treasurer.

SECTION VII: Annual dues shall be delinquent if not paid by ~~the annual meeting~~. Delinquent members shall not be entitled to members' privileges. Payment of full annual dues shall be required to restore membership privileges.

SECTION VIII: ~~Paid~~ Membership confers, but is not limited to, the following privileges:

1. Attendance and participation in the annual and Board meetings.
2. Voting at annual meetings and Association referendums, polls, and surveys.
3. Petitioning the Board for changes to the Bylaws and Deed Restrictions.
4. Attending Association social functions.
5. Receiving the Association newsletter.
6. Receiving rebates/credits as determined by the Board.

SECTION IX: Associate members shall have the following privileges:

1. Attendance at annual and Board meetings;
- ~~2. Participation in Association polls and surveys;~~
3. Attending Association social functions;
4. Receiving the Association Newsletter;
5. Receiving rebates and credits as determined by the Board.

~~Receiving rebates and credits as determined by the Board.~~

ARTICLE VI: MEETINGS

SECTION I: The annual meeting of the Association shall be held ~~by March 31 each January~~ at a time and place designated by the Board.

SECTION II: Notice of the annual meeting shall be ~~provided mailed~~ to Gardens property owners thirty (30) days prior to the date of said meeting.

SECTION III: Special meetings of the membership may be called by the Board. No other business but that specified in the notice may be transacted without the unanimous consent of all present at said meeting. Notice of such special meetings shall be ~~provided mailed~~ to Association members ~~of record~~, at least seven (7) days prior to said meeting.

SECTION IV: The presence of twenty (20) Association members at the annual meeting or special meeting shall constitute a quorum to conduct and vote on Association business. If at any meeting there shall be less than a quorum, a majority of those present may adjourn the meeting for a period of time not more than two (2) weeks from the date originally scheduled. The Corresponding Secretary shall send notices to all members ~~of record~~, who were not present at the meeting originally called.

SECTION V: Association members shall be afforded a proxy vote at all membership meetings. A newsletter reviewing the voting agenda and containing said proxy form shall be ~~provided mailed~~ to Association members thirty (30) days prior to the annual meeting. Proxies must be received prior to the membership meeting.

SECTION VI: Board meetings shall be held monthly to discuss and conduct business on behalf of the Gardens. Association members ~~may be encouraged to~~ attend.

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Renter Owners

Here are some reminders for those of you that rent your homes. Remember that you must rent for a MINIMUM of 28 days, and you cannot allow anyone not listed in the rental agreement, including yourself, to use that property in the same month that it is rented. Please remember our canals and fish are sensitive. Please tell the renter, fish parts cannot be put in the canal. Ask the renters to refrain from loud parties after 11 and lastly please ask them to turn off the outside lights when they go to bed. Thank you for helping make our neighborhood the best.



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Extra meetings may be called as needed by the President. Five Officers and/or Directors shall constitute a quorum.

SECTION VII: Attendance at Board meetings may be in person or via electronic means to ensure inclusivity.

SECTION VIII: Any Officer or Director who misses three (3) consecutive meetings may be asked to voluntarily resign from the Board by a majority vote of the Board. Any Officer or Director who misses four (4) consecutive meetings may be removed from the Board by a unanimous vote of the Board.

Section IX: Executive Session of the Board, shall consist of only Board Members, for which minutes will be provided.

Section X: For any issue requiring immediate attention between Board meetings, the Board may conduct business via electronic means. Minutes will be provided.

ARTICLE VII: OFFICERS AND DIRECTORS

SECTION I: The annually elected Board shall consist of eleven Directors -- five (5) Officers and six (6) additional Directors, who shall assume their positions immediately following the annual election. Any officer or director must be a member in good standing of the Association for twelve months, in addition, they must reside in Cudjoe Gardens for at least six months of the fiscal year, and a resident in Cudjoe Gardens for a period of not less than one year.

SECTION II: The Officers of the Association shall be the President, Vice-President, Recording Secretary, Corresponding Secretary, and Treasurer. Each term of office shall be for one year following the annual meeting. Should a vacancy occur in the office of President, the Vice-President shall succeed to that office. Any other vacancies occurring will be appointed by the President with the approval of the Board. Their term of office shall be until the next annual election or until their successor is elected and installed in office.

SECTION III: The Board shall be empowered to purchase liability insurance for the protection of the Association and its Board and Committee members in pursuit of duties as set forth in the Association Bylaws.

SECTION IV: Officers and Directors shall be nominated sixty (60) days prior to the annual meeting by a three-member committee of Board members selected by the President. The list of nominees shall be included in the newsletter and proxy provided to Association members of record, prior to the annual meeting. At the election, additional willing nominees shall be called for, from the floor and said names added to the ballot to be voted on. A written ballot shall be used if there is more than one nominee for a Board position, with tellers appointed by the President from members present who are not Board nominees, and a plurality vote shall constitute election. If there is no contest, a show of hands shall be sufficient to constitute election.

ARTICLE VIII: DUTIES OF OFFICERS

SECTION I: The President shall preside at all meetings of the Association and of the Board. He/she shall appoint, subject to the approval of the Board, the Chairman of all

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Committees. He/she may sign checks or drafts for the Association. He/she is an ex-officio member of every Committee.

SECTION II: The Vice-President shall, in the absence of the President, exercise the office of Acting President of the Association.

SECTION III: The Recording Secretary shall keep full and accurate records of the meetings of the Board and the Association.

SECTION IV: The Corresponding Secretary shall have and maintain a list of all the officers, board members, and general membership. He/she shall notify all members of meetings, conduct correspondence as directed, and read important correspondence or the gist of it at meetings.

SECTION V: The Treasurer shall be custodian of all funds of the Association funds and shall keep an accurate record of all dues paid, all monies received, and all monies expended together with substantiating vouchers. All obligations must be approved in writing by the officer incurring the expense and by the President and submitted to the Treasurer for payment within two months of being incurred. Routine operating expenses do not require prior approval. The Treasurer is automatically the Chairman, a member of the Finance Committee, but may be appointed its Chairman.

ARTICLE IX: COMMITTEES AND DUTIES

SECTION I: Standing Committees of the Association shall be:

- (1) Government and Legislation;
- (2) Building;
- (3) Program and Entertainment; and Membership
- (4) Membership
- (5) Finance; and
- (6) Newsletter.

SECTION II: Special Committees may be appointed by the President as the need arises.

SECTION III: All Standing and Special Committees shall consist of a Chairman selected from the Board, as described in Article VIII, Section I. All committee Chairman must be a Board Member, and at least two members who may be co-opted from the general membership. Each Committee Chairman shall ensure the committee meets at least annually and shall provide a written annual report of the committee's activity for said year. Each Committee Chairman shall file a written report by November 1 for presentation to the Board and newsletter summary.

SECTION IV: All Committees are responsible for their own correspondence. Said correspondence on behalf of the Board or Committees must be reviewed and approved by the President for correctness and propriety of its contents.

SECTION V: The Government and Legislation Committee shall investigate and stay abreast of acts and proposed acts of public entities which would affect the Gardens, keep the Board advised of findings, and make recommendations.

SECTION VI: The Building Committee shall stand as an architectural review committee. It shall review plans for new construction and modification of existing structures consistent with the deed restrictions and make recommendations for final

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action to the Board of Directors. The Committee shall receive and investigate complaints regarding activities reported to be detrimental to the architectural standards of the Gardens or violating recorded restrictive covenants of all real property in the Gardens, keep the Board advised of findings, and make recommendations. Association letters shall be written to the owners of any property violating restrictive covenants, documenting the violation and advising said property owner of potential personal and class action lawsuit by any Gardens property owner.

SECTION VII: The Program and Entertainment Committee shall plan and direct such programs and entertainment functions as requested and/or approved by the Board.

SECTION VIII: The Membership Committee shall sponsor new and innovative techniques to maintain and/or increase membership and associate membership.

SECTION IX-VIII: The Finance Committee shall devise ways and means to raise to raise of appropriate allocations of funds for the Association as needed. The finance committee shall propose the spending limit for the upcoming year to the Board at the first Board meeting of the year.

SECTION IX: An Audit Committee shall be named at the discretion of the President or a majority of the Board members. The duties of the committee shall be to audit all receipts, bills and accounts of the association and render reports as instructed.

SECTION X: The Newsletter Committee shall make every effort to prepare and send a quarterly monthly newsletter to all Cudjoe Gardens property owners, of record who have provided email addresses.

ARTICLE X: PROCEDURES FOR HANDLING DEED RESTRICTIONS:

SECTION I: In accordance with Section 14 of the Cudjoe Gardens Deed Restrictions, the Association and owners of lots in Cudjoe Garden shall each have the right to proceed at, or in equity to compel compliance with the deed restrictions.

SECTION II: Property owners who solicit the Association's assistance in compelling correction of any perceived deed restriction violation shall present their requests in writing to the CGPOA Board of Directors.

SECTION III: After receiving a complaint or request for assistance signed by the owner of property in Cudjoe Gardens at least two (2) members of the board visit the site and evaluate the merits of the complaint.

SECTION IV: The board will notify the offender and ask the owner to make the necessary corrections.

SECTION V: The offender shall then have fifteen (15) days to respond to the Board. This response may be either a written request to meet with the Board or a written agreement to correct the violation in a timely manner.

SECTION VI: If the corrections are not made and the violation is a violation of the county code, the Committee shall inform the violator and inform the Monroe County Code Enforcement of the violation. The violation will be submitted by the President of the CGPOA. The person complaining will be notified that their name will be placed in the notes of the complaint. They will be

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given the option not to pursue the matter.

SECTION V: If the Board agrees that there is a violation of the deed restriction alone, it shall send a letter by Certified mail to the owner of the property describing the alleged violation.

SECTION VI: If the offender chooses to meet with the Board, he/she will have the opportunity to present. The Board in turn may drop the matter, negotiate an agreement with the offender, or seek legal remedies.

SECTION VII: Should the offender fail to respond in either way or fail to honor the agreement to correct the violation in a timely manner, the Board will meet and discuss the appropriate action to take.

SECTION VIII: At the discretion of the Board, legal action may be taken.

SECTION IX: Board will only take legal action for a non-member when the violation is considered one that will affect the community as a whole and egregious enough to warrant the expenses on behalf of a non-member.

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- 1 Lisa Ferringo, as your full time Listing Agent, will focus her time getting you the highest price possible in the shortest amount of time.

No Single Agent could ever give you the level of service that the Lisa Ferringo Group can offer.

The Results

- Lisa, as the #1 Agent in the Florida Keys, has 41% MORE dollar volume of sales than the #2 Agent with 106 sales totaling \$139 Million! No other agent in the Florida Keys has topped 100 sales or over \$100 Million in Sales this year!
- Lisa is the only active Residential Realtor in the Florida Keys with over \$1 Billion in sales in the Florida Keys.
- Lisa's 94% Sale Price to List Price Ratio for her Listings Sold in 2024 is 2% MORE than the Lower Keys 92% Average Earning her Sellers 2% MORE for their property!
- Lisa's Listing Sold at 200 Erie Dr for \$6,625,000 is the Highest Price Sale Ever in Cudjoe Gardens!
- Lisa has been the Top Producing Agent in the Florida Keys since 2015.

How did she do this?

Having a full service team with 2 buyers agents allows Lisa to focus her time on getting your property SOLD vs. spending time finding buyers a home.

Board of Directors Candidates

This year, we have some new volunteers for available positions on the Board of Directors. Each candidate was asked to answer a brief questionnaire about themselves. Please take the time to review these so you can cast your vote!

Name: Kathy Niemann

Address: 20788 6th Avenue W

Phone Number: 423-605-4183 (cell phone)

Email Address: Kathy-winters@utc.edu

How long have you resided in Cudjoe Gardens? 5 years full time – we wintered here prior to that

Are you a part-time or full-time resident? Full-time

What do you most like about living here? This is the easiest question to answer. It is the people. When David and I decided to buy a house and move full-time, there was not a question about where we wanted to live. We loved the neighborhood, the house, the great access to the water and the house being on flat land. When I originally answered this question I said, "The people in this neighborhood are like family." Never was that truer than this year.

What would you like to see improved? I would like to see more participation in all aspects of the property owners' association. This can take several forms, come to the meetings, contact the board about issues of concern to you, and involvement in social events. Often, I hear people complain to neighbors, but they do not bring the complaint to the board. The board operates on a complaint driven system.

Why would you like to serve on CGPOA Board? I retired and was looking for a way to give back to my neighborhood and my community. I served on the board as a director, and we needed a President. I feel my responsibility is to carry out the by-laws and the deed restrictions as written and share my personal thoughts as part of the input but abide by the decision of the board.

Additional information: It has been an honor to serve as your President for the last year. I hope I earned you support through my actions and the actions of the board. Many of you are not aware of how involved the board is in the community and issues that affect the community. One last thing, if you do not know me by name and have a dog, my dog is Ella. She loves everyone.

Name: Karl Kremser

Address: 21072 6th E

Phone Number: 786-256-5056

Email Address: KremserK@gmail.com

How long have you resided in Cudjoe Gardens? Since 2013

Are you a part-time or full-time resident? 7-8 months

What do you like most about living here? Weather, Boating and the Pace of Life

What would you like to see improved? Adherence to Association rules

Why would you like to serve on the CGPOA Board?

To Have input into Cudjoe Garden's Future

Any additional info you'd like to add? None

Name: Andrew Daly

Address: 20781 2nd Ave West

Phone Number: (305) 797-0345

Email Address: cdaly31867@aol.com

Position: Director

How long have you resided in Cudjoe Gardens? Since 1993

Are you a part-time or full-time resident? Full time resident

What do you most like about living here? The physical attributes of the community--water access, excellent canals, the care the vast majority of residents take in maintaining their property. The residents, especially the community cooperation and resolve that we have had to (repeatedly) demonstrate during and after hurricane clean-ups. We take care of each other in difficult circumstances.

What would you like to see improved? I would like to see broader involvements in community affairs, such as zoning, ROGO and highway capacity issues, and more frequent and proactive interaction with state, county and federal officials and oversight bodies. I would also like to see more neighborhood involvement in beautification efforts, social gatherings and just interaction between neighbors.

Why would you like to serve on CGPOA Board? I am retired and have the time to devote to community projects, I enjoy working with other members of the neighborhood and I think, as a long-term resident, that I have a certain perspective as to how we can build on the neighborhood's strengths to make it an even better place to live.

Additional information: Former board member, retired Coast Guard officer and civil servant, boater, diver, sailor.

Name: Robert Blair

Address: 7th Ave W

Robert Blair and his wife June have been members of CGPOA for approximately 3 years. They moved down to Cudjoe permanently on October 1, 2022 with their two himalayan cats, Gumbo and Smokey. Robert has been the CEO of various hospitals across the county for the past 25 years, whereupon he has created a reputation of building new facilities or fixing the financial integrity of struggling hospitals. Robert was elected by his peers to be the President of the Louisiana Physician Owned Hospital Organization for the past 12 years. Prior to his CEO engagements, he was the Director of Finance and Operations for Coram Healthcare, and the Director of Administration at The Hershey Medical Center. Although he has retired from the daily grind, he continues providing various healthcare consulting services to physician clinics, hospitals, surgery centers, rehabs, e-consumer platforms, anesthesia groups, etc. He was also a member and President of The Penn State Alumni Association, Gulf Coast Chapter. In addition, Robert has been a Board member for several national healthcare organizations over his career, which he currently remains on 2 of those Boards today. Robert has served on 3 HOA Boards, in the capacity of Vice President, Treasurer, Social Media Director and member at large. Rob and June enjoy boating / fishing, traveling, trying new restaurants, visiting with family / friends, wine and college football. They have 4 daughters between the ages of 24 - 29, with 5 grandchildren. Moving to the lower keys has been a long time dream / plan since 1993 when they first visited friends who lived down here.

Name: Allison Delashmit**Address:** 621 Pattison Dr**Phone Number:** 305-304-3768**Email Address:** AllisonDelashmit@gmail.com**How long have you resided in Cudjoe Gardens?** 15 years
(husband has been in the house for 26 years)**Are you a part-time or full-time resident?** Full time resident**What do you most like about living here?** I love living here because my neighbors, my quiet and beautiful neighborhood, proximity to my favorite places (both in the ocean and on land).**What would you like to see improved?** I would love to see our road (US1 between Sugarloaf & Blimp Road) upgraded.**Why would you like to serve on CGPOA Board?** I would like to serve on the CGPOA because I want to help contribute to our neighborhood and our community; I'm interested in helping keep CG the best place to live in the Florida Keys.

I'm currently the Executive Director for the Lower Keys (Fishing) Guides Association. A large portion of those fishing guides and anglers utilize the marina in our neighborhood.

Name: Lisa Ferringio**Address:** 651 Pattison Dr.**Phone Number:** 305-797-1221**Email Address:** LisaFerringio@gmail.com**How long have you resided in Cudjoe Gardens?** 7.5 Years**Are you a part-time or full-time resident?** Full-time**What do you most like about living here?** There are so many things that we like about Cudjoe Gardens. People take pride in their homes and truly care about their neighborhood. We love our neighbors who have become great friends of ours. The boating access and quality of the canals and homes was the initial reason we moved here from Ramrod Key and are so happy that we did. Having Cudjoe Gardens Marina and The Bent Prop is a huge plus.**Why would you like to serve on CGPOA Board?** I enjoy being part of the community and want to give back.**Additional information:** I currently serve on the advisory board for Truist Bank and on foundation board of The College of the Florida Keys. I was past President of the Coldwell Banker Schmitt Charitable Foundation and past President of the Marathon/Lower Keys Association of Realtors. Jason and I live here with our son Chase who is in 9th grade at Sugarloaf School and our dog Marlin.**Name: Christine Patterson****Address:** 21023 2nd Ave. E**Phone Number:** 954-296-2987**Email Address:** ChrisPatterson888@gmail.com**How long have you resided in Cudjoe Gardens?** 2 years**Are you a part-time or full-time resident?** Full time**What do you like most about living here?** Great people, beautiful paradise living**Why would you like to serve on the CGPOA Board?**

To support the team!

Name: Joan Kegerize**Address:** 208634th Ave W**Email Address:** jamnp@outlook.com**Phone Number:** 973-229-2778

My husband, Alexander Prezioso MD, and I moved to Cudjoe Gardens in 2008, and live on 4th Avenue West. We enjoy being part of the community and have been members of the property owner's association since we purchased our property in 1998. I've decided this year to place my name on the roster for candidacy on the CGPOA Board and volunteer to continue the great work the association has done for our community. In the past, I served for twenty-two years on the Board of a non-profit child-care education center in New Jersey. The Center provided high quality learning for infants through school-age. Serving as President for numerous terms, I increased outside funding and expanded services for families; working side-by-side with families, community leaders, and public schools to align with our mission. My professional background is varied, beginning my career as a genetic counselor followed by practicing as a licensed attorney in New Jersey. Presently, I am Vice President for a Washington, DC based trade group, the American Clinical Laboratory Association, advocating for patient access to important clinical laboratory tests, including innovative cancer and Alzheimer's detection. I would like to use my knowledge, experience, and skills to bring value to the CGPOA benefit of our community.

Name: Ken Wente**Address:** 449 Pattison Dr**Phone Number:** 321-287-6351**Email Address:** kenwente@gmail.com**How long have you resided in Cudjoe Gardens?** My wife Kathy and I closed on our home here in CK on October 25th 2021.**Are you a part-time or full-time resident?** We live here full time.**What do you like most about living here?** We have found Cudjoe Key the perfect home allowing us live in a beautiful area, away from the crowds in a quite neighborhood with quick access to shopping, medical and facilities which fit our retirement needs. Our love of fishing makes living here the perfect environment for access, timeliness and weather allowing us to set our own schedule to fish and enjoy the laid back lifestyle the Keys offers.**What would you like to see improved?** Better communication with guests using our canals with respect for our property and lifestyle. Additional avenues to meet residents with similar interests.**Why would you like to serve on the CGPOA Board?** Kathy and I moved here specifically for the community look with the quiet and secure feeling we have living here. I'd like to help ensure everyone living here or considering a move to our neighborhood feels the same way.**Any additional info you'd like to add?** My background is simple. Retired in 2006 from a 26 years career in Radio Management. In retirement Kathy and I ran professional fishing tournaments in the mid-Atlantic and Northeast US followed by consulting with RV resorts and campgrounds throughout the country generating additional awareness and profit for their operations.

Name: Leigh Anne Schuler**Address:** 21052 First Ave East**Phone Number:** 804-739-1198**Email Address:** logoleelee@hotmail.com**How long have you resided in Cudjoe Gardens?** 7.5 years**Are you a part-time or full-time resident?** Full-time**What do you most like about living here?** I love the beauty of the neighborhood, the clear canals for swimming and kayaking and the wonderful people I've met here. And the weather of course!**What would you like to see improved?** More participation in neighborhood events especially monthly socials. Would love for more residents to offer hosting one.**Why would you like to serve on CGPOA Board?** As a graphic designer, I wanted to offer my services to help give our correspondence a professional look. I currently put together the directory, the annual report, the Eminder and various event flyers throughout the year. I feel it's important to be on the board to make sure I keep up with it all. I also help plan events with the Social Committee.**Leigh Anne Schuler**

Graphic Design & Hand Painted Buoys

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(804) 739-1198

Name: Cindy Gency Foster**Address:** 20926 4th Ave. W.**Phone Number:** 410-241-6372**Email Address:** cindygfooster@outlook.com**How long have you resided in Cudjoe Gardens?** Since 2017**Are you a part-time or full-time resident?** Full time resident**What do you most like about living here?** I like the sense of community, that neighbors are always ready to help a neighbor, everyone looks out for each other and that the community is safe from everyday crime.**What would you like to see improved?** I would like to see that a general cleanup of our streets, from boat trailers, boats, RVs and rental properties following the rules, snowbird houses doing upkeep on their properties, etc.**Why would you like to serve on CGPOA Board?** I would like to serve on the board because you can't complain about something and not be willing to put forth the time and effort to help change things. I have served on a HOA board before in Maryland and I know about taking heat for making choices for the community that are not always popular with individuals in the community.

Cudjoe Gardens has always been known as one of the nicest communities to live in and I think it is starting to lose some of that by the way it is starting to look a little "junky". I think with some elbow grease, things can be brought back to previous standards.

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Cudjoe Gardens Property Owners Association (CGPOA) Application

Show your support! Join or renew your membership, just \$75/year

To VOTE for new officers & board of directors, your CGPOA membership must be current (2025).

You may pay online at <https://cudjoegardens.org>. OR Send check payable to:

CGPOA, P.O. Box 420121, Cudjoe Key, FL 33042

You may also pay your dues at the Annual Meeting

Privacy Statement: This is to help you understand the information we collect and why we collect it. The POA Board sends monthly newsletters via e-mail only, and occasionally e-mails updates more frequently. The Board mails the year-end Newsletter. In addition, we print a Community Directory from time to time. If requested, the CGPOA Board will not print e-mail addresses or other contact info you provide in the Directory. We will use the information only to send you information of interest to our community. Your information is not sold to a third party nor is it used to solicit private interests.

Include this info in the Cudjoe Garden Directory?

Name(s): _____ ☐ Yes ☐ No

Cudjoe Gardens Address: _____ ☐ Yes ☐ No

Phone Number: _____ ☐ Yes ☐ No

Out of Town Address (if applicable) _____ ☐ Yes ☐ No

Preferred Mailing Address: ☐ Cudjoe Key ☐ Out of Town

Preferred E-Mail Address: _____ ☐ Yes ☐ No

Additional Email Address: _____ ☐ Yes ☐ No

Would you be willing to host a Social at your house? ☐ Yes ☐ No Preferred Month? _____

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MAJOR NORMAN D. BELSON PADDLE FOR PAWS, on Saturday January 18, 2025

by Dana C. and Glennis W.

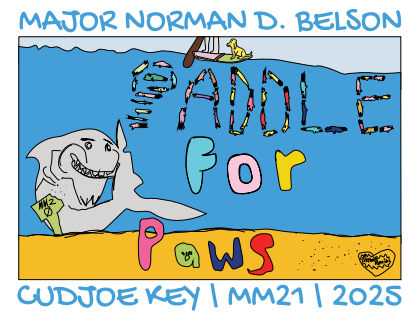
"Cudjoe Garden Paddlers" and the Florida Keys SPCA invite you to participate in the fifth annual fundraising event "Major Norman D. Belson Paddle for Paws" to raise money for the FKSPCA Marathon Campus Clinic Fund.

This leisurely paddle/kayak around Cudjoe Bay will leave from the Cudjoe Gardens Marina. There will be an early check-in Friday, January 17th from 5:30-6:30pm at the Bent Prop Bar and Grill patio. Morning of check-in will start at 9:15am. We ask that you arrive early. We will be leaving the marina promptly at 10:00am. We recommend bringing your own kayak or paddle board to the event, however, there will be a limited number of yaks and boards available for use on a first come/first served basis donated by Caribbean Kayaking Tours.

There will be a post-paddle party immediately following at The Bent Prop Bar and Grill. There will be happy hour pricing, libations, live music, a Photo Booth, professional mermaid, wine pull, liquor bottle ring toss for the adults and chocolate ring toss for the kids and silent auction/raffles generously donated by our many sponsors. Well-behaved four legged pets on a leash are welcome to join the paddle and the post paddle party (OUTSIDE PATIO ONLY) with their owners.

The entry fee is \$25 for the PADDLE ONLY and \$50 for the Paddle & long sleeve sun shirt (shirts will available BY ORDER

ONLY until December 28). Shirts will not be available day of or after the event so make sure and order yours at sign-up. Please register at <https://fkspca.org/event/paddle-for-paws/> and view more paddle information at <https://arcg.is/0fTmPf> or scan QR code on the right. Please contact Dana at 727.364.8790 / paddleforpaws@gmail.com or Glennis at 305.743.4800 / g.walters@fkspca.org for any questions.

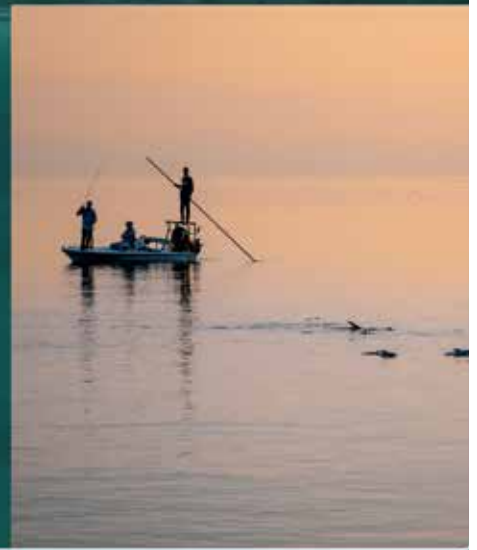


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The Key West & Lower Keys Fishing Guides Association (LKGA) is a dedicated group of conservation-minded fishing guides and avid anglers committed to preserving sport fishing in the Lower Florida Keys. Our mission is to safeguard access and rights to our fishery while promoting a sustainable approach that honors the area's cultural heritage. We advocate for effective State and Federal management practices that protect this vital resource, ensuring it remains accessible for generations of sport fishermen.

With both guide and angler members, we work together to advance our vision of growth, advocacy, and deep respect for our fishery and the guiding profession. As proud ambassadors of this incredible ecosystem, we share its wonders with visitors from around the world, recognizing our responsibility to maintain and advocate for its future health.

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Fire/Rescue Cudjoe Key	monroecountyem.com	305-745-9014
Sugarloaf Fire Dept	monroecountyem.com	305-745-4001
Crime Stoppers	crimestoppersusa.org	800-346-8477
Monroe Co. Sheriff's Office	keysso.net	305-292-7000
Florida Highway Patrol	flhsmv.gov	305-286-2600
Lower Keys Medical Center	lkmc.com	305-294-5531
National Weather Service	weather.gov	305-295-1316
Florida Keys Mosquito Control	keysmosquito.org	305-292-7190
Monroe Co. Code Compliance	monroecounty-fl.gov	305-289-2810
Florida Keys Aqueduct Auth.	www.fkaa.com	305-296-2454
Keys Energy Services	keysenergy.com	305-295-1000
Lower Keys Chamber of Comm.	lowerkeyschamber.com	305-872-2411
Waste Management	wm.com	305-296-8297



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The Florida Keys Real Estate Market Today

Nationally 2024 is estimated to see the lowest total number of sales in 30 years as the result of the continued lack of inventory of properties listed for sale. In the Keys the same holds true. The inventory is up 21% Keys wide to 1,906, but still well below the pre-pandemic "balanced" market of 2,500 and sales were down 4% when compared to the same period in 2023.

Housing prices are increasing an average of 5% due to the inventory constraints and the cost of construction. In the Keys the third factor that is causing prices to increase is the end of and the uncertain future of the Rate of Growth Ordinance or ROGO that determines the number of new building permits being issued.

Historically the annual low point for the number of listings in a normal market is every September or October. We should see inventories increase later this year as 2025 will probably move to a more normal market.

Lastly, the higher interest rates, not seen since 2008, have also impacted sales. With the Fed indicating that there may be additional interest rate cuts in the 4th Quarter of 2024, we can expect to see signs of an improving market.

It is more important than ever to work with a highly experienced real estate agent that can successfully address the challenges of this market. As a full time resident in Cudjoe Gardens for the last 24 years, Diane has that experience.

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