

# Cudjoe Gardens

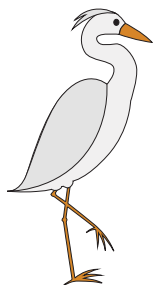


ANNUAL NEWSLETTER 2024



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*Cudjoe  
Gardens*

CGPOA  
P.O. BOX 420121  
Cudjoe Key, FL33042



## Welcome!

*Kathy Niemann, President CGPOA*

Dear Cudjoe Gardens Neighbors and Friends,  
As the year draws to a close, we reflect on the events, changes, and shared moments that have shaped our community in 2023. As usual, this year, our streets saw our friends and neighbors leave us for summer homes and adventures. To those who traveled, we hope your journeys were filled with joy and memorable experiences. The streets are shifting again, and our streets are once again filling as our friends and neighbors are returning. If you are not here yet, please have safe travels.

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. The issue of speeding on our roads remains a priority. We have talked with our county commissioner about the length of time it takes to address code compliance and the seemingly endless permitting issues, and our commissioner has committed to investigating and resolving these matters. We also continue to watch what is happening with the county government for matters that affect Cudjoe Gardens. One challenge we faced involves buoys in our canals. We had complaints about the No Wake buoys in the Sawyer canal, and that led to the removal of all No Wake buoys. We have them currently for sale.

You are the heart of Cudjoe Gardens, and your involvement is important. We're always eager to hear your suggestions on how to enhance our community. Whether it is organizing events, addressing concerns, or finding creative ways to connect, your input is invaluable.

As we approach the end of the year, we're already planning for 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. Happy Hours in homes are so much more engaging than in local establishments. We are continuing our listening sessions on the deed restrictions; we need a home to host a listening session on either Colson or Sawyer. If you are willing to host, please let one of the board members know.

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 have three members leaving us this year. Mary Bell, David Dornseif, and Jean Marabel. We will miss you and your insight. Thank you for all you have done. If you see one of these people, tell them thank you.

Lastly, I would ask that you consider joining if you have not already. The cost is only \$75 per year. We will need money for attorney fees for the deed restriction renewal in addition to the cost of mailing surveys, this newsletter, and follow up. Later in this newsletter is a renewal form. Please help keep our neighborhood great by joining the association.



## Welcome New Neighbors

Isabel Maqueira	20995 2nd Ave W
Property Highlands LLC	21056 3rd Ave E
Key West Development LLC	21076 3rd Ave E
Chase & Star Herbig	20886 4th Ave W
Anthony & Kimberly Jo Galdi	21018 4th Ave
Jerry & Elizabeth Stambaugh	21012 6th Ave
James Loomis Jr & Stephanie L Krause	21052 6th Ave
Coconut Beach Holding Inc	20966 8th Ave W
Shawn & Jennifer Burnstad	76 Colson Dr
Raymundo Garcia &	
David Joel Hackworth	21034 Overseas Hwy
Sorrel Family Limited Partnership	783 Pattison Dr
Thomas D Ryan, Carrie S Ryan	91 Sawyer Dr
David Elbaum	429 Sawyer Dr
David Elbaum	438 Sawyer Dr
683 Sawyer LLC	683 Sawyer Dr
Cynthia Joan Henderson &	
Marc Atherton Foster	408 Sawyer Dr
Dean & Loretta Decker	510 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.*

## Deed Restrictions Update

*by Jean Mirabal*

The Deed Restriction committee is working to understand the wishes of the Cudjoe Gardens property owners regarding our deed restrictions. Last year we held an initial survey. The results of this survey were shared and can be found in the e-minder for November, available on [cudjoegardens.org](http://cudjoegardens.org). A series of listening sessions began this fall with further opportunities scheduled at the start of 2024 for property owners to express their interests and concerns related to our deed restrictions. At this point the committee is only gathering input from property owners regarding whether or not to update the deed restrictions, and if so, what changes are of interest to property owners.

## Renter Owners

Here are some reminders for those of you that rent your homes. Remember that you must rent for 28 days, and you cannot allow anyone, 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.





**All residents of Cudjoe Gardens  
are invited to our**

# ***Annual Meeting & Snowbird Party!***

**Meeting is at The Bent Prop  
Saturday January 27, 2024 at Noon  
Happy Hour to follow meeting**

**Meeting & Election of Officers**

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

**CGPOA Dues:** Dues of \$75 for calendar year 2024 are payable now.  
To VOTE for new officers & board of directors, your CGPOA membership must be current (2024).  
Please see elsewhere in this newsletter for membership application and Board of Directors ballot.



***Come See Us at Boondocks Open Air Market on Saturdays!***



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***Fresh Roasted Coffee***



**305-407-4009 • [latitude24coffee.com](http://latitude24coffee.com)**





## 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. This year we have more volunteers than we have positions available. Please read everyone's 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:** Greg Daniels, 6th Ave W (former director)
- ☐ **Corresponding Secretary:** Leigh Anne Schuler, 1st Ave E (incumbent)
- ☐ **Recording Secretary:** Donna Daniels, 6th Ave W (incumbent)
- ☐ **Treasurer:** Lisa Ferringio, Pattison Dr (incumbent)

### PLEASE VOTE FOR ONLY 6 DIRECTORS:

- ☐ **Director:** Andrew Daly, 2nd Ave W (incumbent)
- ☐ **Director:** Robert Blair, 7th Ave W (incumbent)
- ☐ **Director:** Jean Pessolano, 5th Ave W (incumbent)
- ☐ **Director:** Jo Socha, 1st Ave E
- ☐ **Director:** Joan Kegerize, 4th Ave W.
- ☐ **Director:** Karl Kremser, 6th Ave E
- ☐ **Director:** Ken Wentte, Pattison Dr.
- ☐ **Director:** Allison Delashmit, Pattison Dr.
- ☐ **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 also 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 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 January 27, 2024.

**Your Signature**

\_\_\_\_\_





## 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](http://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
- Replacement of new canal markers
- Offers Vacant lot maintenance for a nominal fee
- 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 (in person and on Zoom)
- CGPOA Annual meeting. All property owners are encouraged to attend. The meeting is held in January.

*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.*

## Treasurer's Notes

Hello Cudjoe Gardens Neighbors,

CGPOA will end the year with about \$5,000 in profit which does not include money earned in our Edward Jones account. Our income as of November 30, 2023 was \$11,894 and our expenses were \$6,844 of which \$2,700 went to the attorney to assist us with the Deed Restriction renewal process which is coming upon us. Our Christmas Party Income & Expenses for December are not on here along with 2024 Membership Dues coming in so I will have a complete report at our Annual Meeting.

Since our \$63,000 held in Centennial Bank only earned \$142 in interest in 2022 the board unanimously voted to move \$40,000 into an Edward Jones account at the end of June of this year of which \$20,000 went into a high yield money market account and \$20,000 went into an S & P 500 Index Fund. As of this writing the account has \$41,278 which is a 3% return in 6 months and is much better than the \$142 earned for \$63,000 so a big Thank You to the board for making that decision.

This is the current status of our accounts.

Centennial Bank Operating Account: \$12,834.63

Centennial Bank Emergency Account: \$13,199.99

Edward Jones Money Market: \$20,733.12

Edward Jones S & P 500 Index: \$20,535.99

Thank you,  
Lisa Ferringo, Treasurer

## 2023 CGPOA BOARD OF DIRECTORS'

### President:

Kathy Niemann  
(423) 605-4183  
[Kathy-winters@utc.edu](mailto:Kathy-winters@utc.edu)

### Corresponding Secretary:

Leigh Anne Schuler  
(804) 739-1198  
[logoleelee@hotmail.com](mailto:logoleelee@hotmail.com)

### Director:

Robert Blair  
(225) 810-2957  
[rdb4psu@gmail.com](mailto:rdb4psu@gmail.com)

### Vice President:

Mary Bell  
(312) 810-8282  
[marycbell@live.com](mailto:marycbell@live.com)

### Director:

Andrew Daly  
(305) 797-0345  
[Cdaly31867@aol.com](mailto:Cdaly31867@aol.com)

### Director:

Jean Pessolano  
(772) 215-3273  
[Theark06@gmail.com](mailto:Theark06@gmail.com)

### Treasurer:

Lisa Ferringo  
(305) 797-1221  
[LisaFerringo@gmail.com](mailto:LisaFerringo@gmail.com)

### Director:

Greg Daniels  
(305) 407-4009  
[captgregdaniels@aim.com](mailto:captgregdaniels@aim.com)

### Director:

Jean Mirabel  
360-624-0045  
[mirabal.5@hotmail.com](mailto:mirabal.5@hotmail.com)

### Recording Secretary:

Donna Daniels  
(305) 368-8325  
[dl.daniels@aol.com](mailto:dl.daniels@aol.com)

### Director:

David Dornseif  
(312) 810-2222  
[davdd11@yahoo.com](mailto:davdd11@yahoo.com)

### E-minder Articles:

Submit by the 27th of prior month to:  
Leigh Anne Schuler  
[logoleelee@hotmail.com](mailto:logoleelee@hotmail.com)

[www.cudjoegardens.org](http://www.cudjoegardens.org)

## Road Work on US1



On the morning of December 5th, 2023, many of us awoke to the sound of explosions and fire from the accident that claimed the life of a truck driver heading to Key West. Most of us in the Gardens had feared it was just a matter of time before something bad would happen regarding the lane shifts and barriers. Since then, FDOT has made many changes to try and make the area safer. Below is an excerpt that our resident Lisa Ferringo posted on our community FB page. She will post updates when available. To the right of this article is the information sheet that we emailed out in October. There is a website on there where you can find out more information.

*Update from FDOT on the Cudjoe Road project from my email to Mr. Hoffman. A big Thank You to Sheriff Rick Ramsey for his diligence on getting FDOT down here to meet with him. From what I understand Sheriff Ramsey is requesting the speed to be slowed down and proper signage and lighting installed and I'm sure other things that I am not aware of. I requested that FDOT keep us posted and it looks by his email that they will. As I receive updates I will post them here. (Cudjoe Gardens Facebook Page)*

Good morning Ms. Ferringo,  
For the remainder of this week and early next, we wanted to focus on evaluating the work zone, including further changes in addition to some already made. We will meet with Sheriff Ramsay next week. I would like to circle back with you next week as well with the additional details you are requesting. We greatly appreciate your feedback and look forward to completing this work as much as the community does.

Thank you,  
George Hoffman, P.E.  
Construction Manager / Assistant Resident Engineer  
Florida Department of Transportation  
1000 NW 111th Avenue  
Miami, Florida 33172-5800  
Telephone: 305.962.4928



### FACT SHEET

#### FLORIDA DEPARTMENT OF TRANSPORTATION DISTRICT SIX

State Road (SR) 5/US 1/Overseas Highway  
From Mile Marker (MM) 19.4 to 19.8, MM 20.6 to MM 23.1 and  
MM 26.2 and MM 27.4  
FINs #: 443898-1-52-02 and 443920-1-52-01

The Florida Department of Transportation (FDOT) is scheduled to begin a roadway improvement project the week of October 1 2023 along SR5/US1/Overseas Highway in Monroe County.

### WORK TO BE PERFORMED

#### From MM 19.4 to MM 19.8, MM 20.6 to MM 23.1:

- Repaving and restriping roadway SR 5/US 1/Overseas Highway and the Florida Keys Overseas Heritage Trail
- Raising the roadway an average of 13"
- Replacing the guardrail
- Upgrading signage and pavement markings
- Widening the roadway shoulders in certain locations
- Improving drainage at isolated locations

#### From MM 26.2 to MM 27.4

- Repaving and restriping roadway SR 5/US 1/Overseas Highway and the Florida Keys Overseas Heritage Trail
- Raising the roadway an average of 18"
- Reconstructing the shared use path
- Replacing existing guardrail system
- Upgrading vehicular signage and pavement markings
- Enhancing pedestrian signage
- Installing special emphasis crosswalk markings at multiple crossings

### PROJECT SCHEDULE

October 2023 – Early 2024

**Please note this schedule can change due to weather or other unexpected conditions.**

#### HELPFUL TIPS

- Allow extra time to reach your destination.
- Obey all posted signs and speed limits.

#### ALWAYS PUT SAFETY FIRST

For your safety, and the safety of others, please use caution when driving, walking, or biking around any construction zone.

#### LANE CLOSURE INFORMATION

Travel lanes may be closed only during non-peak hours on non-event days. Non-peak hours are: 9:30 p.m. to 5 a.m., Sunday through Thursday nights. Lane closure information will be posted weekly on the Department's website, [www.southflroads.com](http://www.southflroads.com)

**COMBINED ESTIMATED CONSTRUCTION COST**  
\$17.5 million

#### FOR MORE INFORMATION

If you have any questions or comments, please contact Julie Brown, Community Outreach Specialist,

by telephone at (305) 927-1479 or by email at [Julie.Brown@exp.com](mailto:Julie.Brown@exp.com). You may also contact Senior Project Engineer, Hector Rodriguez, at (305) 450-9555.



Please visit our website:  
[www.southflroads.com](http://www.southflroads.com)  
For real-time traffic information, visit:  
[www.fl511.com](http://www.fl511.com)





### The Lisa Ferringo Group

Broker-Associate

**(305) 797-1221**

[lisaferringo@gmail.com](mailto:lisaferringo@gmail.com)

29967 Overseas Hwy., Big Pine Key

*Let Lisa and her Team go to work for YOU in 2024!*



See our property listings at:  
**LisaFerringo.com**

#### The Difference

- A Full Service 6 member team that services your every need.
- 1 Full time marketing coordinator who will create a custom marketing plan specific to your property.
- 2 Full Time Buyers agents.
- 2 Listing Concierges of which one will be assigned to you to assist you with closing permits, document signing, utility transfers, arrange professional services such as yard maintenance and house cleaning and guide you through the entire selling process from Listing to Closing.
- 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, had twice the dollar volume of Sales than the #2 Agent with 108 sales totaling over \$140 Million for 2023!
- Lisa's 96% List Price to Sale Price Ratio for 2023 was 2% MORE than the Lower Keys 94% Average Earning her Sellers 2% MORE for their property!
- Lisa's 108 transactions for 2023 was 4 less than the 112 she had Last Year while Keys-wide Sales are down over 25%!
- 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.

# The Square Grouper Bar and Grill appreciates the love and support from our Cudjoe Gardens Community!!

22658 Overseas Hwy (MM 22.5 Oceanside) • Cudjoe Key, FL 33042

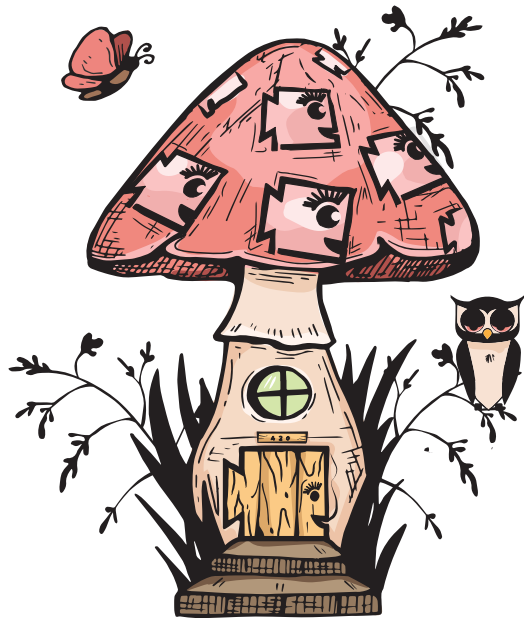
[squaregrouperbarandgrill.com](http://squaregrouperbarandgrill.com)

[mynewjoint420lounge.com](http://mynewjoint420lounge.com)

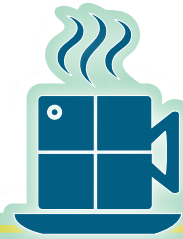


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***My New Joint** is a cocktail lounge, tapas bar, and live music venue located on Cudjoe Key, upstairs from Square Grouper Bar and Grill. We offer a Raw Bar featuring fresh shucked oysters from the east and west coast of the USA, full liquor bar with a specialty cocktail menu, wines by the glass and bottle, 15 draft beers, 170 bottled beers, full tapas menu including salads and fondues (cheese and chocolate!)...and lots of yummy desserts!! Come on in, check it out and enjoy yourselves!*

*My New Joint...***BECAUSE TWO JOINTS  
ARE BETTER THAN ONE**

- Happy Hour 4:20pm - 6:30pm
- \$5 Stone Crabs (October 15-May 15)
- Discounted drink pricing!!
- Fresh Shucked Oysters
- Full Menu available!
- Live music nightly starting at 6:30 pm





## 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?** 4 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: Jean Pessolano**

**Address:** 20909 5th Ave W

**Email Address:** Theark06@gmail.com

**Phone Number:** 772-215-3273

**How long have you resided in Cudjoe Gardens?** My husband and I have lived in the Gardens since 2019, previously we lived on Spain Blvd in Cudjoe key. I have been a full time resident since 2010

**What do you most like about living here?** We love the laid back atmosphere of the keys and of course the weather, our neighbors are wonderful and everyone is helpful.

**Why would you like to serve on CGPOA Board?** I think with my experience I could be helpful addition to the board helping to find answers for homeowners on a variety of issues

### **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 2 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: Donna Daniels****Address:** 20971 6th Ave W**Phone Number:** 315-368-8325**Email Address:** dl.daniels@aol.com**Position:** Recording Secretary**How long have you resided in Cudjoe Gardens?** Since 2017**Are you a part-time or full-time resident?** Full time**What do you most like about living here?** I enjoy my neighbors, their friendliness, and having a real sense of "community".**What would you like to see improved?** I would like to see more activities in Cudjoe Gardens to unite the community.**Why would you like to serve on CGPOA Board?** I want to provide my experience and skills to help with administrative and fiscal matters, and also to help maintain Cudjoe Gardens' quality of life.**Additional information:** We love our beautiful community and our many wonderful neighbors. I'm originally from the Utica-Rome area of Central New York. I have a B.S. degree in Accounting from Utica College of Syracuse University (Go Orange!) and a MSEd from Oswego State University. Along with being a co-owner of Cudjoe Bee, LLC and Latitude 24 Coffee Company, I'm also a Paralegal Assistant for the law firm of Highsmith & Van Loon, P.A. I've previously served on the board of directors for Stevens Swan Humane Society and Foothills Girl Scouts Council and I'm currently on the board of Hometown Key West and the Lower Keys Chamber of Commerce. I'm a life-long Francophile and enjoy visiting France whenever we get the opportunity, especially wine-tasting through the vineyards of Bordeaux.

I am proud to be a member of Cudjoe Gardens Property Owners Association. This community is filled with homeowners who care about their property and enjoy their quality of life. Please vote for me to continue promoting a wonderful Cudjoe Gardens experience for all residents and property owners.

**Name: Greg Daniels****Address:** 20971 6th Ave West**Phone Number:** 305-407-4009**Email Address:** captgregdaniels@aim.com**How long have you resided in Cudjoe Gardens?** Since 2017**Are you a part-time or full-time resident?** Full-time**What do you most like about living here?** I enjoy that Cudjoe Gardens is a quite safe community with strong neighborhood ties.**What would you like to see improved?** I would like to see more participation from residents.**Why would you like to serve on CGPOA Board?** I enjoy being part of the community and as part of the community I believe that we have to give back and participate in order to make it a great place to live. Volunteering for the BOD is part of that.**Additional information:** I have lived in the Lower Keys for 32 years. Five in Cudjoe Gardens and served on the BOD as president. I've been active in the community serving 3 years as chairmen for the Keys Energy Services Advisory Committee. I'm a past president of Ecurrie Vitesse Sports Car Club and now serve on the BOD of the Florida Keys Scenic Highway Committee.**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?** 6.5 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 happy hours. 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.**Name: Jo Socha****Address:** 20750 First Ave W.**Phone Number:** 305-393-2466**Email Address:** jojosocha@gmail.com**How long have you resided in Cudjoe Gardens?** 20 years**Are you a part-time or full-time resident?** Full time**What do you like most about living here?** The natural beauty.**What would you like to see improved?** Deed restrictions being followed**Why would you like to serve on CGPOA Board?** Good question. I have been on many boards and I am a go-getter, I get it done no matter how difficult it is. Many of you have seen what I can do and that's just on my own, a team works much better. Let's make the Gardens vibrant and fun.**Any additions info you'd like to add?** Bring back the street Captains to help more people in the neighborhood. Have a sign up sheet for people that need help with their yard, or Dr appointments, or maybe shopping. Brunch gatherings at the Bent Prop on Sunday or at different homes. Spend more time getting to know our neighbors.**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?** 2013 - present**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: Lisa Ferringo****Address:** 651 Pattison Dr.**Phone Number:** 305-797-1221**Email Address:** LisaFerringo@gmail.com**How long have you resided in Cudjoe Gardens?** 6.5 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 8th grade at Sugarloaf School and our dog Marlin.**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 Went****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: Allison Delashmit****Address:** 621 Pattison Dr**Phone Number:** 305-304-3768**Email Address:** AllisonDelashmit@gmail.com**How long have you resided in Cudjoe Gardens?** 14 years (husband has been in the house for 25 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.





# 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 (2024).

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/Snowbird party Jan. 27th.

**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 Happy Hour of the month at your house?

*(The board will cover up to a certain amount towards paper goods and food)* ☐ Yes ☐ No



*Thank you all for your generous donations of toys and gift cards at our Annual Christmas Party at the Bent Prop! It was a fun evening and a great turnout! Thanks to the Bent Prop for hosting this wonderful event!*

## THE KAREN HAACK TEAM



O: 305-872-5279 [keys karen@aol.com](mailto:keys karen@aol.com)  
 M: 305-872-8056 [www.RentalsFloridaKeys.com](http://www.RentalsFloridaKeys.com)  
 F: 305-872-4220 [www.KarenHaackTeam.com](http://www.KarenHaackTeam.com)  
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## Boating Safety and Canal Trimming

by Andrew Daly

Time for a refresher for all of us, full timer, snow birder or temporary visitor.

The Florida Keys is one of the United States' premier boating areas. Down here we are blessed with clear waters (summer algae blooms aside), great diving and fishing, kayaking and paddle boarding areas. We have deep water in the 'Straits and shallow water and estuarine creeks in the Back Country. Each has their own, highly varied skill sets. Please be aware of where you are and who you may be sharing the water with. As an experienced professional mariner, I had a lot of learning / re-learning to do from my days in the open ocean and coastal navigation on the Pacific and Atlantic Coasts, the Caribbean and Arctic. Things are different here. The good news: there are lots of thoroughly competent boaters in the neighborhood, all of whom are great sources of local knowledge. Ask around. Avoid teaching yourself via examples of public humility when you needlessly run aground, jet ski in the wrong place, fish out of season or knock someone out of their kayak and get called out for it. Ask your neighbor, hire a guide or take a course. Even experts have things they can brush up on.



Please be a good neighbor and trim back mangroves and other vegetation that can block our canals. It makes the area safer as well as more attractive. Cudjoe Gardens is an established residential neighborhood, not part of the Everglades.



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## MAJOR NORMAN D. BELSON PADDLE FOR PAWS, on Saturday January 20, 2024

by Dana C. and Jen M.

"Cudjoe Garden Paddlers" and the Florida Keys SPCA invite you to participate in the fourth 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 19th 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 libations, live music, a wine pull, liquor bottle ring toss and silent auction/raffles generously donated by our many sponsors. Well-behaved four legged pets on a leash are welcome to join ONLY THE PADDLE with their owners but not the post paddle party.

The entry fee is \$25 for the PADDLE ONLY and \$50 for the Paddle & long sleeve sun shirt. 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 or [paddleforpaws@gmail.com](mailto:paddleforpaws@gmail.com) for any questions.



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**Anneliese Dietrick**  
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**305-745-3184**

**Important Contacts:**

Cudjoe Sheriff Station	keysso.net	305-745-3184
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



The Sheriff's office is here for you! If you see something that is not right call us 305-745-3184, don't wait until the next day.....**CALL WHEN YOU SEE IT.**

**Hi Cudjoe Gardens Friends & Neighbors!**

For those of you I have not yet had the pleasure to meet I would like to introduce myself. My family and I live at 20889 7th Ave W. here in our beautiful Gardens! I am originally a North Carolina girl, attended UNC, an equestrian, coach/trainer, and retired athlete. I lived in Panama Central America before moving to the Florida Keys 6 years ago, where I fell in love and decided this is it, I am staying! I am a volunteer for the KW Mounted Patrol caring for our stoic and majestic police horses, a Children's Book Author of a story written about our rescue dog Lucky who is part Coyote! "Nana's Year of Wild and Crazy Animal Adventures, Lucky the Little Coyote". However my main profession is a Realtor with BERKSHIRE HATHAWAY HOMESERVICES KNIGHT & GARDNER REALTY. I am proud to say I am a consistent Top Producer in the Florida Keys and I love everything I do and give it all my very BEST! My motto is "Your FOREVER Agent...Your Results!". I represent Buyers and Sellers of all Budgets and a Luxury Specialist. I have been a

Featured Agent on HGTV as well as a host of my own real Estate Radio Show. As your neighbor I am right around the corner and there is nothing I will not help with when preparing for selling your home and moving, and or buying a new home. From helping with cleaning out closets, staging, professional pictures, packing, coordinating cleaning and delivery or meeting people at the home, to simply sitting down over a cup of coffee! I have even been known to buy a new washer and dryer to help make a deal go thru! I am here for YOU...anytime, any day, just give me a call. See you in the Gardens!

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**Diane Corliss, GRI**

Luxury Property Specialist  
REALTOR®

Cell 305•849•0934

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## The Florida Keys Real Estate Market Today

The effect of the Pandemic on the Keys real estate market is continuing, however the number of properties for sale is steadily increasing every month creating competition among properties as buyers have more choices. With Keys wide sales peaking in 2021 at 4,000, the inventory of properties for sale hit historic lows and the average sale price rose significantly. In 2022 inventory stayed low, sales were fewer and prices higher. Comparing 2022 to 2023, sales have decreased -26% Keys wide (2,095) and the number of properties listed for sale has increased +23% (1,671). Average sales prices remained stable with an overall increase of 1%, to \$1,053,000 Keys wide and \$875,000 in the Lower Keys.

**What does that mean?** Increasing inventory is pushing the average days on market up +64% in the Lower Keys to 87 and Sellers are experiencing a drop in the sale price to original list price ratio from 93% to 89%. Prices should remain unchanged. 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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