



# TROPICAL TALES

October 2024

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## President's Message

Hi everyone! It's that time again when our residents who left for the summer start to trickle back to Tropical Isles. Welcome back!

The board has been busy with several projects:

We have let our previous pool cleaners go and hired Total Pools to clean and maintain the pool. They have been doing a great job and all the pool goers seem very happy.

The auditorium and kitchen will be getting new flooring, and curtains on the stage and windows.

The Quonset Hut is up and will be getting some final touches.

The roads need major repairs on Thames Bluff Ridge. Other areas will have a seal coat applied. More information will be coming before we start in October.

The shuffleboard courts will get a paint job in October.

Labor Day we had a great party by the pool with lots of eats. Thanks to Linda Young & Judy Sochacki and all their helpers for the hard work.

There will be an Ice Cream Social with the Sheriff on October 1, at 3:00 pm.

As you may have noticed, most of the projects will start in October. This is due to their availability and scheduling with the various contractors.

Don't forget that you can sign up for committees, activities, clubs and organizations. Volunteers and members are always welcome.

Your President,

Jim Culver

***November newsletter deadline is Friday, October 25.***

Please submit your info to [bgouch@comcast.net](mailto:bgouch@comcast.net). Thank you.

# Tropical Isles Co-op Inc.

<http://www.tropical-isles.com>

Over 55 Community

Park Management Company

Keystone Property Management.

Emergency Number: 772-569-7928

## On-Site Management

Marie Kimball CAM  
Coleen Hanson, Office Administrator

Office: 772-468-4968 Fax: 772-468-4998

## Board of Directors

**President** Jim Culver .....772-460-0974  
**Vice Pres.** Russ Courtemanche .....603-608-7887  
**Secretary** Sue Bascetta .....727-514-7370  
**Treasurer** Barbara Sofen.....772-409-3763  
**Director** Joe Liebl .....772-465-4224  
**Director** Ellie Rakoski.....772-882-4497  
**Director** Pat Cimino.....443-722-1836

## Committees of the Board

**Architecture** Joe Liebl .....772-465-4244  
**Bingo** Paulette Silva .....216-272-2240  
**Building & Grounds** .....Volunteers needed  
**Landscaping Committee** .....Volunteers needed  
**Lock Up Committee** .....Frank Zigman  
**Rules Compliance** .....Volunteers needed  
**Social Committee** Linda Young.....772-801-5039

### Tropical Tales Newsletter

**Editor** Bonnie Gouchoe .....772-448-8924  
**Calendar** Coleen Hanson.....772-468-4968  
**Delivery** .....Volunteers needed

## Clubs & Organizations

**Circle of Friendship** Judy Sochacki 586-942-1864  
**C.O.P** .....Linda Cassidy 772-359-9932  
**Block Captains**.....Chairperson needed

## Activities

**Bean Bag Baseball** Wed. 7:00 pm  
Sandy Tremblay 802-522-9610

**Billiards** Daily 1:00 pm.

**Bingo** Thurs. 6:30 pm  
Paulette Silva 216-272-2240

**Bocce** Wed. 9:30 AM  
Frank "Ziggy" Zigman 440-813-0269

**Bowling** Mon. 11:00 AM  
Sonny Rimatello 772-240-1114

**Bridge** Wed. 1:00 pm  
Joyce Janyska 410-292-6326

**Bunco** Mon. 6:00 pm  
Betty Thomas 860-916-6853  
Judy Carrara 207-431-9291

**Canasta** Thur. 12:30 pm

**Friday Night Pot Luck** Fri.5:00 - 7:00 pm  
BYOB and a dish to share—will resume in the fall.

**Ladies Luncheon** 3rd. Thurs. of the month 1:00 pm  
**Sign up on bulletin board**  
Sande Liebl 772-465-4244 & Barbara Pattison 772-461-8393

**Mah Jongg** Tues. 11:00 am  
Nina Petri 772-882-9142

**Nimble Fingers Crochet & Knitting** Tues. 2:00-4:00pm

**Pickleball** Tues., Thurs. & Sat. 8:30 am - will resume in the fall  
Mitch Hushak 515-707-2539

**Ping Pong** Mon & Wed 2 PM—will resume in the fall  
Stephanie Pearson-Lynch 781-424-4728

**Pool Exercise** Mon., Wed. & Fri. 10:00 - 11:00 am  
Ann Collins 631-704-0852

**Pool Volleyball** Tue & Thurs. 4:00PM  
Curt Coffee 330-424-2163

**Poker** Tue & Wed. 6:00 PM

**Shuffleboard** Tues. & Thurs. 10am

**Tennis** Mon., Wed., Fri. at 8:15 am - will resume in the fall  
Tony Cimino 410-456-9649 and Don Randig 330-814-2630

**Various Card Games** Mon. 12:30 PM  
Joyce Janyska 410-292-6326

### **Tropical Isles Available Storage Lot Spots**

**#3- \$125 Electric and covered**

**#16- \$100 Electric**

**#22- \$35**

**#36- \$50**

These storage spots are on a first come first served basis and will be updated anytime there is a change in availability.

Please see the office with any questions.

**If you have an activity listed on page 2 that says “will resume in fall” please call, text or email me and let me know the resumption date. That way it can be properly updated here in the newsletter and on the calendars. Thank you! If you call, please leave a message as I do not answer calls from unrecognized numbers. :-)**

**Bonnie Gouchoe—Editor**

**bgouch@comcast.net**

**860-712-6090**



My new rescue Squeaky loves the heat and watching lizards. I rescued her to be a friend for Love Bug after Sissy passed.

Gene Rowh

### **C.O.P**

Good morning Tropical Isles.

I hope you are all enjoying our hot summer, not to mention wet, but no bad storms so that's great.

For those that don't already know, we have an Ice Cream Social coming up Oct 1. Our St. Lucie County Sheriff's department will be on hand. We can meet and discuss any questions or concerns you might have. You can sign up at the clubhouse - it's free to all.

I just want to remind everyone we are still in need of drivers for the C.O. P. program. Please remember to slow down in the park - 15 MPH for all our safety.

Your C.O.P. Leader

Linda Cassidy

### **BEAN BAG BASEBALL**

**It's back! Wednesday, October 16  
at 7:00 PM. Come along to the  
clubhouse and join the fun!**



Contact Sandy Tremblay at  
802-522-9610 if you have any  
questions.

## Home Repair Fraud

All homes need repairs or improvements at some point. However, the large-scale damage seen during Florida's hurricane season often results in an uptick in the number of home repair fraud cases. Home repair fraud may be as simple as a disreputable repair company taking your money up front and failing to perform the promised repairs. Or - they may perform the work poorly and then disappear. Whatever form the fraud takes, a homeowners best defense against it is to be careful, informed and prepared.

Florida homeowners are encouraged to be cautious of repair businesses or individuals who -

- Solicit door-to-door.
- Arrive in unmarked vehicles.
- Have a post office box or temporary address as their business location.
- Claim they are from another county or state and are in the area solely to help disaster victims, or
- Claim that they were doing work in the area and noticed that your home needed repairs.

Follow these tips to protect yourself against home repair fraud:

- **Get at least three itemized estimates.** Check each contractor's address, license and complaint history by calling the Florida Dept of Business and Professional Regulation (DBPR) at 850-487-1395 or by visiting DBPR's website at [MyFloridaLicense.com](http://MyFloridaLicense.com)
- **Never agree to a cash-only deal.** Ask for a written estimate and inspect the terms carefully before signing or agreeing to the offer.
- Ask contractors to justify their bids by listing the work/materials that are included. Always compare estimates carefully. The lowest bid/price is not always the best one.
- **Protect yourself from liens against your home.** Make sure your contract states that the contractor will obtain notarized, written

## Circle of Friendship

It has been quiet the last couple of months but let me apologize to anyone who has been in the hospital or lost a loved one that was not acknowledged. I need help from all of you to identify these folks. Please let anyone on the committee know of these situations or contact me at 586-942-1864.

Things are going to start up and our snowbirds will soon be returning. *I have some important dates for your calendar.* On Tuesday, November 19 at 11:00 AM we will be decorating the club house. We need lots of hands-on deck, so please, if you can give us any time that morning, we would appreciate it. On Friday, December 13 we will line up at 5:00 PM for the annual Golf Cart parade. You must sign up, and the entry fee is a toy for the St. Lucie Sheriff's Department. Saturday, December 14 is our Christmas Party with the Sheriff's Dept. This year we will be having a barbecue lunch. Doors will open at 11:00 AM and lunch should be served around noon. Tickets will be on sale for \$5 per person through November. There will be door prizes and game prizes to win – fun for everyone.

The next Circle of Friends meeting will be held on Wednesday, November 13 at 11:00 AM at the clubhouse, everyone welcome.

Judy Sochacki 586-942-1864

releases of lien from all subcontractors and suppliers before you will pay each payment.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit online at [FloridaConsumer-Help.com](http://FloridaConsumer-Help.com)

## Social Committee

The Social Committee is starting up its new season. As always, we need volunteers as well as new ideas for events. We started the season with a Labor Day Party poolside hosted by Marsha Jackson. KUDOS to Marsha for a great day of fun, games and plenty of food. There were over 65 in attendance. Thanks to all for their contributions.

Our first meeting will be held on Wednesday, October 2nd at 3PM in the clubhouse.

I would like to have an event at the end of October. If anyone has any ideas as to what, it would be helpful.

Our upcoming events in November are Saturday, November 2nd, breakfast for our new residents and snow-birds and November 9th will be our flea market. Something will be planned for Thanksgiving, but the details and data are not yet available.. These events will all be posted with our times, ticket sales etc. in the near future.

Please feel free to contact me with any questions or concerns.

Thanking you all in advance for keeping the committee going because without your help there would be no events happening.

Sincerely,

Linda Young,

**GUARDIAN**  
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## Congratulations and Best Wishes

### October Birthdays

10/2 Alice Groff  
10/2 Louise Poirer  
10/2 Roger Williams  
10/4 Deborah Dean  
10/4 Pamela Griffin  
10/5 Teresa Schneider  
10/6 Maragret Hales  
10/8 Linda Little  
10/8 Marie Roos Wuelfing  
10/9 Kristie Melo  
10/10 David Brown  
10/10 Dennis Polson  
10/14 Bonnie Gouchoe  
10/14 Colleen Hourigan-Puglisi  
10/15 Shirley Moore  
10/16 Eldridge Mullins  
10/17 Kevin Clark  
10/17 Sandra Gilmore  
10/18 Eric Lindbloom III  
10/20 Barbara Dougherty  
10/20 Tiare Macias  
10/21 George Pattison  
10/21 Linda Stokes  
10/22 Laurence Marlin  
10/23 Paul Young  
10/24 Jeanette Ann Dunlap  
10/25 John Provenzano  
10/26 Diane Landry  
10/28 Patricia Allen  
10/29 Homer Rowh  
10/30 John Desmarais  
10/30 Ruth Fisher  
10/31 Jane Zimmerman



### October Anniversaries

10/1 George & Barbara Pattison  
10/6 William & Jeanette Dunlap  
10/10 Stanley & Sandy Carter  
10/14 Frederick & Maureen Taylor  
10/19 Gary & Patricia Miller  
10/20 Fred & Cathy Felber  
10/20 Frank & Evelyn Hartsell, Jr  
10/21 Wesley & Faye Crawford  
10/25 Richard & Jan Boggiatto  
10/26 Daniel & Leslie White



## Golf Cart Parade

Friday, December 13

Line up at 5:00 PM at the clubhouse

Parade will start at 5:30 PM

Registration fee is one new toy for the  
Sherriff's Dept toy drive



Prizes for top 3 carts/  
best bike/best costume



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September Ladies Lunch at the Dolphin Bar



**Derek Barningham**  
*Owner/Operator*

[xteriorxpertspc@gmail.com](mailto:xteriorxpertspc@gmail.com)  
**561-676-2658**

**\*\*\*Tropical Isles Summer Special\*\*\***

Driveways	<b>House Wash with</b>	Decks
Houses	<b>Free Driveway</b>	Fences
Buildings	<b>\$115</b>	Porches
Roofs	<b>Ends 9/30/24</b>	Patios
Walkways		Windows
<b>Insured</b>		
<b>Residential and Commercial</b>		

**Come one—come all!**  
**Help decorate the**  
**clubhouse for Christmas.**  
**Many hands make light**  
**work, so please try to**  
**attend.**

**Tuesday, November 19**  
**11:00 AM**





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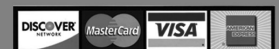
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## SAVE THE DATE

Nov 2 Breakfast

Nov 9 Flea Market

Nov 19 Decorate the club-  
house

Dec 13 Golf Cart Parade

Dec 14 Christmas Toy Party/  
Barbecue



# VETERAN'S

**MOBILE HOME SERVICES**



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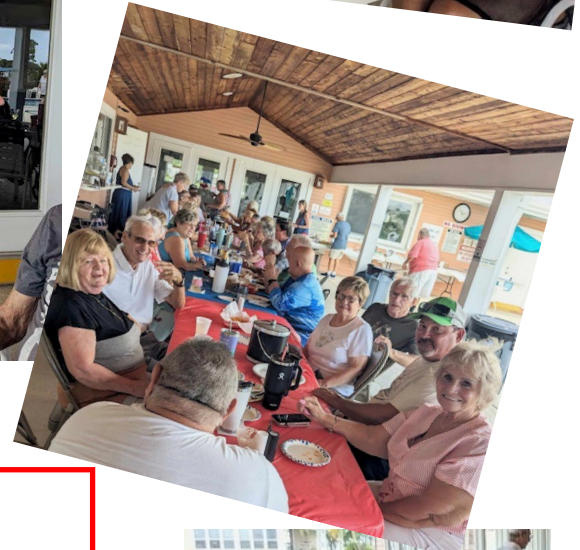
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**VETERAN'S MOBILE HOME SERVICES**



	October 2024					
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		<b>1</b> Sherriffs Night Out 3pm Ice Cream Social Shuffleboard 10am Mahjong 11am Nimble Fingers 2pm Poker 6pm	<b>2</b> Bocce 9:30am Pool Exercise 10am Bridge 1pm Social Committee Meeting 3pm Poker 6pm	<b>3</b> Shuffleboard 10am Canasta 12:30pm Pool Volley ball 4pm Bingo 5:30pm	<b>4</b> Pool Exercise 10am	<b>5</b>
<b>6</b> Dominos 2pm	<b>7</b> Pool Exercise 10am Bowling 11am Card Games 12:30pm Ping Pong 2pm Bunco 6pm	<b>8</b> Shuffleboard 10am Mahjong 11am Nimble Fingers 2pm Poker 6pm	<b>9</b> Bocce 9:30am Pool Exercise 10am Bridge 1pm Poker 6pm	<b>10</b> Shuffleboard 10am Canasta 12:30pm Pool Volley ball 4pm Bingo 5:30pm	<b>11</b> Pool Exercise 10am	<b>12</b>
<b>13</b> Dominos 2pm	<b>14</b> Pool Exercise 10am Bowling 11am Card Games 12:30pm Ping Pong 2pm Bunco 6pm	<b>15</b> Shuffleboard 10am Mahjong 11am Nimble Fingers 2pm Poker 6pm	<b>16</b> Bocce 9:30am Pool Exercise 10am Bridge 1pm Poker 6pm BeanBag Baseball 7 PM	<b>17</b> Shuffleboard 10am Canasta 12:30pm Ladies Luncheon 1pm Pool Volley ball 4pm Bingo 5:30pm	<b>18</b> Pool Exercise 10am	<b>19</b>
<b>20</b> Dominos 2pm	<b>21</b> Pool Exercise 10am Bowling 11am Card Games 12:30pm Ping Pong 2pm Bunco 6pm	<b>22</b> Shuffleboard 10am Mahjong 11am Nimble Fingers 2pm Poker 6pm	<b>23</b> Bocce 9:30am Pool Exercise 10am Bridge 1pm Poker 6pm BeanBag Baseball 7 PM	<b>24</b> Shuffleboard 10am Canasta 12:30pm Pool Volley ball 4pm Bingo 5:30pm	<b>25</b> Pool Exercise 10am	<b>26</b>
<b>27</b> Dominos 2pm	<b>28</b> Pool Exercise 10am Bowling 11am Card Games 12:30pm Ping Pong 2pm Bunco 6pm	<b>29</b> Shuffleboard 10am Mahjong 11am Nimble Fingers 2pm Poker 6pm	<b>30</b> Bocce 9:30am Pool Exercise 10am Bridge 1pm Poker 6pm BeanBag Baseball 7 PM	<b>31</b> Shuffleboard 10am Canasta 12:30pm Pool Volley ball 4pm Bingo 5:30pm	<b>Billards daily 1pm</b>	





Labor  
Day  
Bash



Photo Credit:  
Tiare Macias





## Management Report

As of October 1<sup>st</sup>, Keystone will be taking over the accounting for Tropical Isles. Hopefully by now, you have all received your welcome packets. Please be sure to complete and return the information to the office so we can ensure we have the most up-to-date information. All ACH users will need to have new ACH forms filled out. If you have not done so, please complete the attached form at the back of the newsletter. You can drop it off along with a voided check to the office, fax it back, or email it to [tropicalisles@keyirc.com](mailto:tropicalisles@keyirc.com). If you do not use ACH as your preferred payment source, please continue to make your payments as you have been.

October will be a very busy month for Tropical Isles as we will be starting a few projects for the beautification and upkeep of the community. We will all be temporarily inconvenienced at some point, but appreciate your continued cooperation and support. Below is a list of planned projects. Please note that all projects are weather permitting. Some dates may change.

- The shuffleboard court will be resurfacing tentatively October 14<sup>th</sup>
- The kitchen and auditorium floors will be replaced the week of October 14<sup>th</sup> if not sooner.
- Road repairs and sealing project is set to beginning in October
- Fair housing Act age surveys have been mailed, please return to the office ASAP – If you did not receive this, please come to the office, and get a form. This **must** be completed by all homes in the community.
- We have started using a new pool cleaning service - Totally Pools. Paul and Robin are doing a great job. It is very important that you do not tell them what to do. All complaints and/or suggestions should come to the office. If no one is at the office, please fill out the form that is on the wall and put it in the drop box.

### **Reminders as stated in the Co-Op Rules and Regulations:**

- All homeowners are responsible for the exterior of their homes and the lots they sit on. We have noticed quite a few homes that need to have their flower beds cleaned, homes pressure washed and/or painted. Please do not wait to be told to take care of your property.
- Please make sure all pets are registered and approved.
- Please make sure you have your homeowner's insurance current and on file with the office
- Update your email address with the office to be sure you are not missing out on important information that is sent out. Robo calls are no longer being used. Signing up for emails as your preferred method of communication saves the association money and time, as well as saving some trees.
- **Keep all pets away from lakes.**
- As always, we are here to assist you in any way that we can and look forward to your continued partnership with Keystone Property Management.
- Office Operating hours are 9am-3pm

Respectfully Submitted by:

*Coleen Hanson*

Administrative Assistant—Keystone Property Management/Tropical Isles Co-op



**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS  
(ACH DEBITS)**

**NOTE: IN ORDER TO PROPERLY VERIFY BANKING INFORMATION, PLEASE INCLUDE A VOIDED CHECK.**

I (we) hereby authorize **Tropical Isles Co-Op, Inc.** and its agent, Keystone Property Management Group, hereinafter called "Company," to initiate debit entries to my (our) Checking Account or Savings Account (**circle one**) indicated at the financial institution named below, and to debit the same to such account for the purpose of collecting assessments for my community association. I (we) understand that this debit will occur on or about the 3rd business day following the application of the assessment. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Bank Name: \_\_\_\_\_ Branch (if applicable): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Routing Number (9 digits): \_\_\_\_\_ Bank Account Number: \_\_\_\_\_

This authorization is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time, and in such manner, as to afford Company and Depository a reasonable opportunity to act on it.

My property address: \_\_\_\_\_ My Unit #: \_\_\_\_\_

Name(s): \_\_\_\_\_  
(Please print) (Please print)

Signature(s): \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

**PLEASE RETURN FORM AND VOIDED CHECK VIA E-MAIL TO: [DANIELLE@KEYIRC.COM](mailto:DANIELLE@KEYIRC.COM) OR VIA MAIL TO:**

***Tropical Isles Co-Op, Inc.  
281 Tropical Isle Circle  
Fort Pierce, FL 34982***

**NOTE: COMPLETED FORM MUST BE RECEIVED IN OUR OFFICE AT LEAST 3 BUSINESS DAYS PRIOR TO THE APPLICATION OF YOUR NEXT ASSESSMENT.**

**PLEASE DO NOT WRITE BELOW THIS LINE. FOR OFFICE USE ONLY.**

Date Received: \_\_\_\_/\_\_\_\_/\_\_\_\_ Date entered: \_\_\_\_/\_\_\_\_/\_\_\_\_ By: \_\_\_\_\_