

Thursday March 19, 2026 Annual Meeting 5:00pm Pool 1550 & Zoom

Submitted by Barbara J Bergstedt Office Manager:

Person - 26 Zoom 15
Total 41

Called to order 5:00 pm. Neil Midtgard, President

Flag Salute: Armand Veltre, 2nd Vice President

Roll Call: Michele Meyer, Secretary

Proof of Mailing: Michele Meyer. Secretary

Neil introduced Owner Richard Quartuccio as Meeting Chairperson.

Chairperson Richard Quartuccio thanked everyone for coming and announced the speakers in the flowing order: Neil Midtgard, President, Stephen Amante 1st VP/Acting treasurer, Armand Veltre 2nd VP, Michele Meyer Secretary, John Deanglelis Director, Barbara Bergstedt Office Manager. Reports attached.

Chairperson Richard Quartuccio introduced the Building Representative Chair Michele Meyer. Report attached.

Chairperson Richard Quartuccio introduced the committee chairs to speak in the following order: (if a chair was not present the board overseer spoke on their behalf:

Building Painting Chair Patricia Sherry report attached.

Property Maintenance Chair Dave Gallagher, spoke of the rip rap project, the lake silt clean up, elevator modernization project and their availability to assist the board whenever needed.

Landscape committee Co-Chair Joanne Barry provided a report ready by board overseer Steve Amante. Attached.

Boccie Ball Chair Lee DiClemente spoke about the success of the leagues, the popularity of the game, needing 8 person leagues, willingness to give lessons, and invited everyone to come down to the courts.

Health & wellness Chair Helen Blair-Schuler's report was read by Michele Meyer, Attached

Social Committee Chair Crystal Tropeano Report read by Armand Veltre Attached

A Board of Director for 2 years, I was voted President last March. Jumping in with both feet, on projects underway, and working to bring them to completion, The Elevator Modernization Project, Fire Panel Replacement Project, Milestone Building Inspection Repairs, Building Painting. As well as new projects, Amending the Condominium Documents to remove windows and doors, Rip Rap Restoration, and Lake Silt Removal, just to name a few.

In addition to community issues, the budget, contract negotiations, and owner issues, much of my focus this past year has been on the ongoing lawsuit MAB has brought against The Bluffs Marina, Murry Logan Construction, Blue Iron Machine, and Coston Marine, for damages to association property in the over dredging and the replacement of The Bluffs Marina's Seawall. As mediation to date has been unsuccessful, I have been working closely with our attorneys, and we are scheduled to move to trial. Currently we are on the docket with Palm Beach County Courts this September.

Additionally, I have been working with the Town of Jupiter's Building Departments, Jim Brown, Edwin Alisenti, and Code Enforcement Officer Don Dougherty on The Bluffs Marina's continued delay in replacing the seawall on their west side, behind buildings 2301, 2401, 2501, & 2601, and to the current land voids on association property, due to land washing out from under their seawall, from over their over dredging. The Town of Jupiter has again granted them additional time to submit their plans and we will continue to keep a close eye on and will continue to update the ownership when they become available.

2026 Annual Meeting Stephen Amante 1st VP/ Acting Treasurer

My Year on the Board of Directors!

Can't believe it's been a year already.

Projects completed:

Fire Pump at 1650 has been replaced including New, high tech, control panel

Milestone Work on going

Pool 1250:

Deck stabilization using pylons and stabilizing foam provided by Alpha Foundation

Re-surfacing of the pool

Cracks in pool deck repaired by PBCC

Three leaks in pool repaired by Derrick

Pool Deck painted by our maintenance people

Plants added to entrance by myself and Russ

Surge protectors – elevator maintenance room and electric back of building

Cleaning area around 950. Moved golf carts etc....

Landscaping: 951

Rain sensors installed on lawn sprinklers

Bushes replaced in parking lot 17/15/10 by Pablo

Intra-coastal clean-up behind 10,22,21,20,19- Future Horizons and Pablo

Clean up at 2250 – Landscape committee

120 Sunpatients planted at front entrance – Thank you landscaping committee

40 Sunpatients planted at 2250 Thank you Jim Sherry

Refresh landscaping at pool 650 entrance. Thankyou Russ, Joanne Barry, Marti Kaufman, Mike Milea, Jim Sherry

Palm Tree Trimming of entire property

Mulch entire property

Replaced dead grass with River Rock at entrance to 1550

Work for TOJ grant completed including new lights at front entrance and planting of Florida Native bushes, trees and plants. Landscape and Rich Garzon

Removal of dead bushes and plants due to cold weather at building 10 and 15

Removal of plants and installation of pavers at 1401, for a bench

Budget:

Set and met target of reducing COA dues by a minimum of \$2,000 a year

Work with board to switch to Cash Flow (Pooled Funding)

Worked with board and building reps to remove Windows and Sliding doors from building documents saving \$798,000

Re-allocate \$798,000 into Tennis, Parking lots and paving, building painting and intra-coastal reserves to fund projects this year without assessments

Re-structured operating funding to allow more funding of operating expenses while holding member assessment to 4%, I could have gone as high as 15%

Adjusted payroll for 2026 to be more in-line with similar communities

Made changes to employee hand book to make us more competitive when looking for maintenance workers, without adding cost to the budget

Purchased and installed new copier / fax for office

Purchased and installed new computer, printer, firewall for office

Purchased two new golf carts

New contracts

Replace Elevated Elevator with Delaware Elevator

Replaced Bar 9 with Farmer Irwin

Replaced Good Shepperd Landscaping with American Landscaping Group (Pablo)

Contracts for projects:

Signed contracts:

New fire and Jockey pump, control panel at 950

Tennis Court resurfacing paint lines for 4 pickle ball courts

Re-surface Tidal Point and Marina Isle Way

Bathroom maintenance –

Replace Counter Tops, Sinks, Faucets and 6 Mirrors in pool bathrooms

Clean out pond along Tidal Point Start May 4th

Repair rip-rap along intra-coastal

It'll be a busy summer

Currently working with John DeAngelis and Barbara on a new insurance policy.

We've met with three insurance agents and are expecting a large reduction in our insurance bill

Thank Barbara and Rocky

2026 Annual Meeting Report
Secretary

Michele Meyer,

Elected in 2025, I have served as Secretary over the past year. My responsibilities included recording minutes at each board meeting, as well as providing support and educational assistance across a wide range of projects.

I currently chair the Building Representatives' group. Under my leadership, this group was reclassified from a committee, allowing us greater flexibility in scheduling meetings to ensure inclusive participation beyond traditional business hours.

I also oversee the Paint Committee, which was tasked with selecting two color options that best complement our community. A survey is currently underway to determine whether residents prefer a change or wish to retain the existing color scheme.

This year, we are undertaking paving projects on Tidal Point and Marina Isle Way. There has been significant discussion about methods to reduce vehicular speed on these roads. In a recent workshop, topics included speed humps, calming strips, or maintaining the status quo. I facilitated the involvement of Jupiter's Traffic Engineer, Mr. CJ Lan, who provided valuable insight into the advantages and disadvantages of each approach.

Additionally, I contribute in a supporting capacity to the RipRap Restoration Project. I would like to express my appreciation to Neil and Steve for consistently addressing my inquiries and keeping me informed. Their support has enabled me to remain knowledgeable and effectively communicate with the ownership group.

Board Contribution – Highlight Outline

Key Areas of Contribution

- **Budget Review & Cost Efficiency**
 - Identified areas of the budget with potential for reduction or improved efficiency.
 - **Insurance Cost Management**
 - Worked with Steve and Barbara to analyze coverage and secure a reduction in insurance premiums.
 - **Decision Support & Research**
 - Provided research and analysis to help board members make informed, prudent decisions when needed.
 - **Reserve Fund Oversight**
 - Helped manage the reserve account and offered recommendations to ensure funds are allocated responsibly.
 - **Role Discipline**
 - Focused on contributing in areas where my financial background adds value, while limiting involvement in areas outside my expertise.
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Short Paragraph Version

My role on the board is to apply my financial experience where it adds the most value. I review the budget for potential savings, assist in securing cost reductions such as our recent insurance premium decrease, and provide research to support board members in making well-informed decisions. I also help oversee the reserve account and offer recommendations to ensure our funds are managed prudently. Overall, I focus on contributing in the areas I know best while staying disciplined about not overstepping into areas outside my expertise.

Rocky and I would like to take a moment to express our sincere gratitude to Armand Veltre for his many years of service to the Marina At The Bluffs Community, first as a Building Representative for building 801, and for 10 years serving on the Board of Directors as both 1st Vice President and 2nd Vice President.

Many may not realize the amount of time it takes to be a Board of Director with a community of this size. For Armand to give 10 years of dedication to the community as a Board of Director, should be celebrated by all. Armand never missed a meeting, never failed to answer an email, supervised countless projects and participated in all vendor and contract negotiations for the past 10 years. His contributions too vast to list here tonight.

Rocky and I wanted to address Armand's never-failing support of the Marina Bluffs Staff. From coming to the office almost daily to review and sign off on purchases and leases, property improvements, proposals and contracts, and any of the other documents that need to be signed on any given day. For Rocky, in countless vendor meetings, and always available for late night calls for leaks, alarms and any property issues. There just doesn't seem to be enough adequate words to express our gratitude, but for all of the staff, we hope Armand knows just how valuable he is to us, we love you, Armand.

Building Representatives Chairperson Michele Meyer

1. Building rep serve as a direct link between their individual building, the association, and the community, acting as a liaison, listener, problem, solver, helper, and a friend that's encouraging a community atmosphere on promoting harmony.
2. Building rep should be available to allow for individuals in the building to contact them as necessary
3. Building rep should be familiar with the association, rules and regulations assisting residence in their building with compliance and reporting any serious violations to the Association office
4. Building reps are expected to be familiar with and abide by all the association, rules and regulations
5. Building reps are asked to do the following:
 - The tendon participate in building rep and board meetings to report back to the building
 - Observe your building see if there are lights out the trash room has any issues and any surroundings for any needed repairs or problems
 - Maintain the trash room bulletin board, which is for personal notices and can be removed as *such*
 - Monitor elevators for safety electric eye telephone. If in operable, notify the Association office manager or after hour call posted emergency number.
 - Monitor to the parking lot for vehicles without Decal
 - Observe Landscaping in need of repair or replacement
 - Observe work of Cleaning Service
 - Observe overall condition of the dumpster room
 - Have a Hurricane volunteer plan for planters and wall, decorations, or any additional benches, not added by the Association. For protection and storage and putting them back after the storm.
 - Email ownership at the request of the association office with important information for your building.
6. Building reps are expected to treat all employees, owners, leases, guests, and visitors with respect and dignity, avoiding inappropriate language in action word, and deed.
7. Building reps are an important part of the Marina at The Bluffs community, acting as it's eyes and ears, and are recognize for their importance and maintaining it as a wonderful place to live
8. As volunteers, we can't recognize building reps enough for all that they do. They are a very valuable part of our community.

Mail body: Fwd: End of Year Paint Committee Remarks

Sent from my iPhone

Begin forwarded message:

From: Pat Sherry <prsherry5@yahoo.com>
Date: March 18, 2026 at 11:36:33AM EDT
To: patricia sherry <prsherry5@yahoo.com>
Subject: Fwd: End of Year Paint Committee Remarks

Subject: Fwd: End of Year Paint Committee

Subject: End of Year Paint Committee

Paint Committee: End of Year 2025

Results:

1. The Committee met with Claudio Desa, VP of RCI Paint Co., who won the bid for the Bluffs Ocean South. Having been in business for over 25 years, he was extremely qualified to discuss paint, application of paint, various paints for various textures, and nuisances in handling different textures. He also noted that a ten year warranty paint would be a cost affective quality to use. Claudio also stated UCI, a paint company located in Fort Lauderdale is as good as any paint on the market. He has used UCI and has been pleased with their results.
2. The Committee met with Benjamin Moore. We looked at the colors the Bluffs Ocean South used and their contrast colors. We visited the Bluffs Ocean South twice and also consulted with the HOA President, Lewis, for any suggestions he might add.
3. The Committee met with Sherwin Williams for guidance on color choices and their prices.
4. Finally, we met with UCI upon the referral from Claudio and was quite pleased with their prices and quality of paint. The paint company has been around for almost fifty years and The Bluffs has used them before.

In closing we completed our duties by picking out the sidewalk and catwalk paint. We chose two for the community to decide. The board didn't want them as of our last meeting but I can submit them now if wanted.

I also wanted to thank all of the committee members in volunteering for all the work they did.
Pat sherry

LANDSCAPING COMMITTEE 2026 ANNUAL MEETING REPORT
AS SUBMITTED BY JOANNE BARRY, CO-CHAIR

The landscaping committee began reconvening for 25/26 in late September and quickly got back to work.

In October, with the participation of owners in 1201, the front of that building and parking lot were weeded, trimmed and culled and many compliments followed.

In November, the MAB entrance was weeded and trimmed in preparation for the planting of red and white impatiens...some of which have continued to show a little life after the cold snap. Their appearance after the cold was enhanced by whoever it was that, unprompted, removed all the foliage that had been damaged.

Pool 650 benefited from the efforts of committee members and volunteers with some permanently placed plants at its entrance.

Pool 2250 got some attention too with much needed weeding and trimming by committee members in October, planting of impatiens at its entry, and in November with the help of volunteers and, most recently, a "re-do" by a committee member and additional volunteers...and the assistance of generous donations.

It seems this year has been a good one for planters at all 4 pools. Thanks to the waterworks of some very reliable volunteers, they look beautiful and there hasn't been any "reported loss".

Our greatest accomplishment has been the completion of the landscape portion of the Town of Jupiter's Matching Grant. The undertaking by committee members and volunteers, for us a massive project, was to remove nonnative and invasive species from the ground, wall and oak trees along a portion of Marina Isle Way and replace them with Florida native plants. Determining appropriate plants and locating them were time consuming. Preparing the site and planting were labor intensive.

Looking to the future, using Florida native plants is a small step in reducing water and pesticide usage, reducing maintenance expenses including fertilizer application and hopefully bringing us hummingbirds and butterflies someday. We are not yet ready to keep up with the city of Palm Beach where it is mandated that only Florida natives be planted.

Finally, for anyone concerned that the plants along Marina Isle Way are "smallish" and will take 10-12 years to fill in, don't despair. We live in the Sunshine State, and our irrigation system has been checked and double checked but if our financial situation permits and we still have landscaping volunteers we will happily continue acquiring new specimens

Joanne Barry

Hi all,

Committee update

The Board has approved monies for resurfacing the courts. Lines will be painted for 4 pb courts, as laid out in the proposal presented.

We have given Board quotes for pb nets and a storage bin to hold them.

We have not been informed as to when this resurfacing will occur, hopefully after busy season.

In addition, we were asked to provide info to the monthly calendar as to playing times.

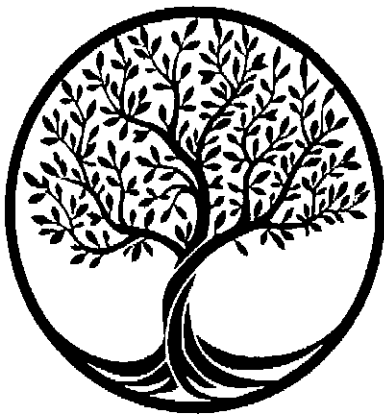
Open play Tennis- Tuesday, Thursday, Sat. until 10:30.

Open play Pickleball- Monday, Wednesday, Friday, until 10:30.

Courts may be used from 8 am-9 pm. We welcome owners and their guests to play.

We are working with the board to modify current rules to better accommodate open play.

Lois Glazer and Peggy Katen
Co-chairs, PB/Tennis committee



**Marina at the Bluffs
Health and Wellness Sub-Committee
2026 Events**

**January 14th, 2026 Walk with Ease: 6 weeks, 1 hr
twice/week Area Agency on Aging Palm Beach and Treasure
Coasts.**

The Walk with Ease Program, developed by the Arthritis Foundation, is a community-based initiative that helps reduce symptoms of Arthritis through walking and physical activity. A short health talk, followed by stretching, and a walk. During the walk you will stop along the way for additional exercises.

January 15, 2026 Effective Communication with your Health Care Team Jupiter Med. Center

As patients we sometimes find it difficult to talk to our physicians or nurses, we might be fearful that they aren't interested, we're embarrassed or that our concerns relevant. It's important to communicate with your physicians or other healthcare providers so they have a full picture of your overall well-being. Join us for an interactive discussion and learn tips to better communicate and get the most out of your visits.

February 18, 2026 Bluffs Mobile Blood Drive

February 19, 2026 Pelvic Floor Disorders Jupiter Med. Center

Millions of people in the United States suffer from pelvic floor disorders. About half of those never discuss the problem with a health care professional. This is unfortunate because in the majority of cases the problem can be relieved. If you suffer from urinary incontinence, frequency and urgency, have pelvic or bladder pain, this talk is for you. Join us and learn how pelvic health rehabilitation can help.

March 5, 2026 Fraud Prevention Fraud/Scam Prevention, Jupiter Police

Detectives This talk will cover trends related to financial criminal fraud (scams) and preventive measures to minimize becoming a victim. Best practices along

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[illegible]

Join us for a fun and interactive Bingocize class! A unique program that combines the excitement of Bingo with light exercise and health education! We will enjoy simple, safe movements designed to improve balance, strength, and flexibility while playing a familiar game people love. Prizes, laughter, and learning included!

2026 Annual Meeting Social Committee Report: Crystal Tropeano

This past year the Social Committee organized a variety of gatherings including Music Bingo nights, Game Day events, poolside socials, and a Board and Committee Member Appreciation Party. In addition, the committee supports ongoing activities within the community such as Monday night bingo, water aerobics, bocce, pickleball, and health and wellness lectures. These events have been well attended, and it is always wonderful to see residents enjoying time together and meeting new neighbors. All of these activities require a great deal of planning and coordination, and I am very grateful to the committee members, Robin Messemer, Elizabeth Melanson, Julie Melia, Karen Wilson, and Anne Whiting who volunteer their time and energy to make them happen.

Looking ahead, we continue planning events such as celebrating our country's 250th anniversary with an All-American hot dog and country music night on March 26, along with many other social gatherings designed to keep our community engaged and bring neighbors together.

I would like to thank the volunteers on the Social Committee for their dedication, the Board for their support, and the residents who attend and participate. Your involvement is what makes these events successful and helps create the positive community spirit we all enjoy.

Neil Midtgard to close out the meeting:

As you can see from everyone who spoke this evening, the Board, Staff and Volunteers have been working very hard over the past term for the community, and we are moving forward with optimism for all the good moving forward in the coming term. The Board of Directors wishes to thank all our volunteer committee members for their accomplishments and hard work. All committees are dismissed at the Annual Meeting. The Board of Directors will decide what committees they would like assistance from for the coming term, and we will send out an email to the ownership seeking volunteers to fill those committees. We encourage and hope to attract more full-time residents in volunteer roles as we conduct business 12 months out of the year.

As we give all the gratitude to Armand Veltre for his 10 years serving on the Board Of Directors, and celebrate his well-deserved retirement, The Board will be appointing Owner Anthony Burke to the Board of Directors at a meeting scheduled for Tuesday March 24th, we hope you all will attend, and welcome him to the Board. The Board extends its sincere gratitude to Chairperson Rich Quar-tu- chio (Quartuccio) of the Annual Meeting and thank all of you for attending.

The meeting is now adjourned.