Welcome back to our beautiful and resilient Perico Bay Club.

What a summer it has been! Tropical Storm Debby brought much needed rain and topped off our lakes! Hurricane Helene brought devastating storm surge to our beloved AMI and remarkably, PBC did not lose power. A couple of our lakes suffered from storm surge coming from the bay with Helene. Salt content in those lakes is too high for irrigation use at present. You may have noticed Brightview digging trenches along the boulevard to supply water to affected neighborhoods. Irrigation for the courts comes from a deep well and we were unaffected by the surge.

Hurricane Milton was another story with wind damage across PBC, most notably in the number of trees lost or damaged. RCA came out still standing with damage to roofs, decks, privacy walls and more. Some of us had no damage to report and others had water infiltration from skylights, windows and doors.

Our hearts go out to our friends and the businesses on AMI who have lost so much. Please continue to give them your support. We are proud of RCA folks like Harry & Suzzane Farrar, John & Sharon Skladany and others who have been to the island, doing everything from shoveling sand to helping feed people.

Our recovery at the courts is ongoing and will be a focus of our November 14 board meeting. Thanks again (and again) to our volunteers like John Skladany who is leading tree clean up across PBC. Our thanks to Cliff, Lynne & others who secured our pool before three storms this season and put it all back together again when the winds died down. Join me in thanking Nicole at Sunstate for hands-on assistance with our recovery. I don't think a day has gone by since Milton without a meeting or multiple emails and texts with Nicole.

Roseate Court Association remains strong and is well managed by Sunstate and your Board of Directors. Our budget is taking a huge hit paying for Milton damages and a small assessment is likely. Monthly dues will remain at \$800...and if not for Milton, would have gone down in the coming year due to the significant savings in property insurance brokered by the board. Anyone want to guess if insurance rates will go up next year? You will hear more from our treasurer Sally about our carefully administered budget.

Nominating Committee - before I go, a call to action. Per our bylaws, we need a committee of at least two members to solicit candidates and confirm we have a full slate for the March Board of Directors election. The work of this important committee must be complete and reported at our February meeting. Please reach out to me or any board member to express your interest by November 30. The time commitment is minimal and it's a great way to meet more of your neighbors.

Finally, we count our blessings with how we came out of Helene and Milton and look forward to the fall and winter seasons with family and friends at PBC, and on the island. In our upcoming board meetings, I look forward to a return of more mundane topics like landscaping, irrigation and leaning lampposts.

Respectfully submitted,

Bill Finch