



Bell Tower Park Property Owners' Association

BELL TOWER NOTES II

Published four times annually by your Communications Committee.

Inside this Edition . . .

	<u>Page</u>
Chill & Grill	1
Meet Jeannemarie Kane	3
Halloween Party	4
CommComm Report	6
BTP Website Update	7
Did You Want to Know?	9
Trunk & Treat	12
Salvation Army Angel Tags	13
Annual Budget	14
Bell Tower Park Furry Friends	16
Travel Bug	17
Boards & Committees	19
Bell Tower Notes II Masthead	20
Recurring Activies & Events	20

CHILL & GRILL

By Kim Walerius

The Social Committee squeezed the Chill & Grill in between storms and hurricanes! The event was postponed 1 week only to land on a very rainy Saturday, October 5. The grill event became an indoor party with a menu change! Grilled burgers and hot dogs



Front: Kim Walerius, Tom & Jan Sherman
Back: Dan Walerius, Dennis & Peggy Hutchings

became Italian beef sandwiches and sausage with peppers and onions. Those who attended the event brought very tasty side dishes to share. Kona Ice Truck, sponsored by GreenScapes, provided ice treats! Maybe next year we will be back outside?



Wanda, Valerie, Paul Niss



Len & Judy Darsey

Bell Tower Notes

Chill & Grill (continued from Page 1)



Mike & Gail Lewis



Ethel Leidhold & Jane Kearns



Barbara & Mike Moccia, Madlyne & Gene Terinoni



Thank you, Greens capes, for providing the Kona Ice Truck



MEET Jeannemarie Kane, our new Assistant Manager

By Nina Anderson

We would like to introduce Jeannemarie Kane, our new Bell Tower Park Community Support Specialist. Jeannemarie is not only new to Bell Tower Park, but she is also new to Cardinal Management as well. She began working at BTP on September 30th, 2024, but she has been in the industry since 2017. Before Cardinal Management, she worked for two other Property Management companies in southwest Florida.

Jeannemarie has been in Florida for 7 years. She has also lived in New Jersey, Chicago, and Oakville, Canada. She has one son, Ryan. He was born in 1994 in Morristown, NJ. He has special needs and is currently living his best life with friends in Cape Coral. Jeannemarie's extended family still lives up north, mostly in the New York/New Jersey area. She is a pet lover and has two cats - a female named Meekie and a male named Connor. Both came to her through the humane society and are a very big part of her family. She grew up having dogs, so having cats is a little different but enjoyable!

Jeannemarie's favorite hobby is cooking. She loves being in the kitchen as it brings her endless joy and allows her to de-stress. She also loves to be with good friends enjoying outdoor activities or looking for new places to explore. One of her all-time favorite hobbies is finding new and delicious restaurants around southwest Florida. Jeannemarie enjoys traveling, but lately, she has been taking "staycations" instead. There are so many beautiful parts of Florida that she is always ready to explore.



TOP



Jeannemarie Kane (Continued from Page 3)

Born and raised in Staten Island, NY meant working in New York City. She worked in the Financial District on Wall Street for the big banks for nearly 20 years. She has always worked in support roles, and the banks were no exception. Jeannemarie provided support to the trading floor and the sales teams until she moved to New Jersey in 1993. In NJ, she worked for a moving and storage company supporting local and international moves.

Outside of work, she has traveled quite extensively. She has been to the Caribbean, Bermuda, Germany, France, Italy, Spain, Portugal, Sweden, South Korea, Singapore, Tunisia, and South Africa! She has driven on the Autobahn, tried parachuting from an airplane, and went camping throughout northern Ontario in Canada. Leisure time now includes relaxing by the pool or at the beach, cooking for friends and family, and spending time at home working on condo improvements.

Jeannemarie is very happy to be at Bell Tower Park and is grateful for the opportunity to be part of the property management team. She looks forward to being at BTP for a very long time. She is always happy to help and asks everyone to be patient as the new office staff navigates all there is to learn about Bell Tower Park.

Welcome Jeannemarie Kane!



Halloween Party

By Kim Walerius

Residents who attended the Halloween party on October 26 enjoyed great food, music & fun! Some of the attendees included witches, hippies, a ghost, Harry Potter, a flapper, a ballerina, Kermit & Miss Piggy and even Forrest Gump! The Social Committee provided multiple kinds of pizza, two types of salads, caprese skewers, Halloween decorated cookies and cupcakes. DJ Big D provided a variety of music for the group! Costume prizes were given to the top three: the ballerina, Kermit & Miss Piggy, and Forrest! Decorative pumpkins and a gift card were given as door prizes to 7 lucky winners!



John & Marian Fuller
(aka Forrest Gump &
The Ballerina)



Mark & Heather Trail
(aka Kermit & Miss Piggy)

TOP

Halloween Party (Continued from Page 4)



Kim Walerius & Jackie Moran



Wanda & Paul Niss



Dennis & Peggy Hutchings



Mary Lekan, Carol McConnell & MaryAnn Malyszek



Madlyne & Gene Terinoni,
Jeff & Carol Horton



Katie McEwan, Robin Schivinski,
Heather Trail, Ron McEwan, Barbara
Moccia & Mark Trail

TOP



Communications Committee (CommComm) Report

By Annie Granatino

The Communications Committee has focused primarily on populating the new community web site with useful information and preparing for the publication of this Newsletter these past couple of months. Additionally, POA Board Member Michael Lewis has worked around two hurricanes to get an information-sharing meeting set up for the community with a Blue Stream Representative. We are grateful to Kim Walerius for keeping us provided with information and photos of the many Social Committee activities they sponsor each month. Additionally, John Fuller has been tireless in his efforts to get as much information as possible posted onto the BTP Community website (see related article following this one for more details).

Although we have recently lost some of our Round 2 Founding Members, we are hopeful of replenishing our volunteer corps so we may continue to keep the community up to date on the goings on within Bell Tower Park. I am happy to report that a new owner, Nina Anderson, has responded to the call for volunteers and is actively engaged in helping us now. Thank you, Nina.

Our focus is to provide the information you want. Please don't be shy in telling us if we are not meeting your needs. Is there a particular column you would like to see? We are also happy to have community participation. If you want to feature your pet, your favorite restaurant, or perhaps a recent dream trip you took, please feel free to contact me and we can help you get your information into the next newsletter. We are here for you and want to make sure we provide what you want.

If you have not yet signed up for access to the new website, please do so at your earliest convenience. The more people signed up, the more easily correct information is shared within the community and misinformation and gossip can be avoided. New registrants may go here <https://belltowerparkcommunity.com/> to register. Anyone wishing to contact me, may do so at BTPCommunications@hotmail.com.



TOP

BTP Website Updates

By John Fuller



Since the new BTP POA Website was launched the first week of July, 281 individuals have registered for access. From the possible 478 residences in Bell Tower Park, a few of these new users reside at the same address. News and bulletins are being posted as close as possible to real-time. Weather, storm tracking, baseball spring training schedules, etc. are automatically updated.

To save your time wandering over the whole site to see where new content is, check out the lower left margin of the Dashboard page. This will identify new postings and point you to the right page. One of the pages we think residents will find especially useful is the Helpful to Know page. It is broken down into various subjects (see the “Tabs”) which will be expanded to cover many of your frequently asked questions.

A team within the Communications Committee has been formed to organize content and post it. This team operates under the sole oversight of the POA Board of Directors. Team members currently include John Fuller (Lead) and contributors Mark Lovelace, John Scardella, and Nina Anderson.

Much of the Team’s effort is being directed to retrieve and copy archived material from the older FrontSteps website and office computer files. This material typically consists of meeting minutes, POA Presidents’ messages, monthly financial reports, and newsletters.

Coordination of efforts has begun with our Cardinal on-site management staff (Brandi and Jeannemarie) to minimize or eliminate duplication. It is felt that staff time used to maintain the older FrontSteps website can be reallocated to the BTP POA Website. This will lead to continuity of messaging and storage of records, regardless of who is hired to manage Bell Tower Park.



PLEASE JOIN US FOR THE

BELL TOWER PARK CHRISTMAS PARTY



BELL TOWER CLUBHOUSE
TICKETS ARE \$30
BYOB
MUSIC BY DJ JUDY

CATERING BY NINO'S

TICKET SALES

11/23 11-1

12/3 2-4

12/5 4-6

12/7 1-3

DID YOU WANT TO KNOW?

By Jim Stewart

Q. Jim, how can I look up residents' names and additional information?

How can I see who is on the different Boards, with their photos?

How can I find out about future social events planned by the BTP Social Committee?

A. It is simple. Just make sure you are registered on the new BTP Website (<https://belltowerparkcommunity.com>). If you have not yet registered, just click the link in the parenthesis and follow the instructions. This site is full of information, including old newsletters, trash pick up holidays, and even pet names, when provided by their owners. All social events are available on the monthly calendar.

Q. Can you pass the following history quiz? Grab a pen and paper.

1. How long did the Hundred Years' War last?
2. Which country makes Panama hats?
3. From which animal do we get cat gut?
4. In which month do Russians celebrate the October Revolution?
5. What is a camel's hairbrush made of?
6. The Canary Islands in the Pacific are named after which animal?
7. What was King George VI's first name?
8. What color is a purple finch?
9. Where are Chinese gooseberries from?
10. What is the color of the black box on a commercial airplane?

Remember, you only need four correct answers to pass and uphold the intelligence of the average Bell Tower Park resident. No peeking until you have answered all the questions.

A. See the end of the article for the answers.

Q. What advice does AAA offer regarding new passwords?

A. Weak passwords are one of the easiest ways for hackers to gain access to your information. According to Verizon's 2023 Data Breach Investigations Report, over 40% of cyberattacks involve stolen credentials, making it a leading category of data breaches in the United States.



Did You Want to Know *(Continued from Page 9)*

Many people are unaware that their passwords can be vulnerable to attack. Here are three tips for creating strong passwords to help evade cybersecurity threats.

1. Avoid the obvious. It's tempting to make passwords simple and memorable, such as "password" or "123456". However, passwords like these are susceptible to brute force attacks, which are defined by the National Institute of Standards and Technology, as "accessing an obstructed device by attempting multiple combinations of numeric/alphanumeric passwords." The more predictable the password, the faster a hacker can guess the correct combinations of numbers and letters. Using personal information, such as your name, street address, or phone number can diminish password strength – and potentially divulge sensitive information.
2. Use a passphrase. Using a passphrase instead of a password accomplishes two goals at once. First, it provides a simple way to recall your unique combination. Second, it decreases the likelihood that hackers will guess the combination, due to the high character count. Instead of "Peace," try something like "GetThePeachOfMindYouDeserve."
3. Incorporate special characters. Many platforms now require you to use at least one special character and one number in a password or passphrase. Even if it's not required, it's a best practice to make use of them, as numbers and special characters add more complexity to the passphrase. Additionally, be sure to use both uppercase and lowercase letters. For the example above, one might use "GetThePe@ofMndyOuD3ser3."

Did You Want to Know (Continued from Page 10)

It's recommended that you create a new and different passphrase for each app, program and login you have. To keep passphrases safe and organized, try using a password manager. Other programs, such as Norton (coming soon – discounted for AAA members), include password generation and management features in their

protection software. Set a reminder to change passphrases every three to six months. You will be well on your way to a safer and more secure computer and/or mobile phone.

Answers to today's quiz:

116 years (1337-1453)
Ecuador
Sheep and Horses
November
Squirrel fur
Dogs
Albert
Crimson
New Zealand
Orange

What do you mean you failed? Me, too!



Pool Safety Presentation

By Annie Granatino

The Safety Committee will host a pool safety presentation on December 11, at 5:00 p.m. The presentation will take place at the main pool behind the Club House. Ann Bolen of the South Trails Fire District will make the presentation. All residents are encouraged to attend this important event.

TOP

Trunk & Treat

By Kim Walerius

What a beautiful late Sunday afternoon we had for the October 27 Trunk or Treat for BTP children, grandchildren and friends. We had around 25 children in various costumes come out to the Clubhouse parking lot. There were princesses, superheroes and a very hungry dinosaur, to name just a few! Residents passed out lots of treats to this great group of kiddos!



TOP

Salvation Army Angel Tags Are Here!!

Bell Tower Park is participating with the Salvation Army's Angel Tree Program. The Angel tree, decorated with angel tags, is located in the Clubhouse foyer. Each tag indicates a child's name, age, size, needs and wishes for a Lee County child.

To participate:

- Select an angel tag.
- Sign out, on the provided list, which tag you have chosen.
- Shop! Please buy only NEW ITEMS: at least one outfit of clothing and two "wishes". More can be purchased if you choose.
- Take a photo of the tag for shopping.
- NO gift cards please and UNWRAPPED gifts only.
- NO food of any kind with the gifts.
- If you purchase a bike, **no need** to assemble it.
- Place the gifts in a bag (any type) with the Angel Tag securely attached to the outside of the bag. If there is more than one bag, add the Angel Code & child's name to the 2nd bag.
- Return gifts to the Angel Tree in the Clubhouse foyer.
- Deadline for gifts returned by **December 1, 2024 (Sunday)**.

Let's spread a little Christmas joy to families who are facing challenges this year!

Don't want to commit to a tag alone? Ask a neighbor/friend to go in with you on a tag! Or contact Kim @ 239-898-4443 or for other options!

Jackie Moran @ jackierae3445@aol.com

Kim Walerius @ kawalerius@gmail.com



Our Budget Process and What's Ahead in 2025

By Ron McEwan

Each year the four Associations within Bell Tower Park produce a budget all their own: The Master, or Property Owner's Association, and the sub-Associations: the Carriage Homes Association (288 homes), the Courtyard I Association (150 homes) and Courtyard II Association (40 Homes). Each Association is individually incorporated.

Our By-Laws are structured as such that the three sub-Associations contribute to the operation of the Master Association, the POA. The POA does not directly collect funds to operate the business for which it is responsible: i.e. the upkeep of all the property within the Community, plus enhancements to the amenities and other areas like roads, landscaping and all other infrastructure.

The sub-Associations are essentially responsible for the outside of the buildings within their definition. Payments from the sub-Association that support the POA are prorated by the size of each. The Carriage homes, with 288 units, supply the most funding, while Courtyard II, with 40, provides the least.

The process begins with the development of the POA budget. The POA budget is larger than that of the other Associations, due again, to its many areas of responsibility as outlined above. This encompasses almost everything that does not apply to the building structures within each sub-Association.

Once it is finalized, each sub-Association Board then can develop the portion of their budget that will pay for their POA contribution plus their own individual expenses. Roughly 50% of the monthly fees paid by each of us is allocated to the POA. The remainder of your fees is allocated to each sub-Association's individual commitments. Included are the prorated contribution for office salaries and office expenses, Cardinal management fees, then each Association's legal fees, tax returns, building maintenance costs and reserves.

Unfortunately, over the last several years, the vast amount of these remaining funds for each sub-Association has been allocated to insurance coverage. Of the monies remaining after the commitment to the POA, roughly 80% plus is used to pay for insurance. This situation has been the norm since after Hurricane Irma in 2017, and of course has been the major reason why our fees, like those of any other Florida State regulated community, have escalated over the last four or five years.



Budget Process (Continued from Page 14)

The POA budget for 2025 was finalized on November 19th. There was an unavoidable increase, as outlined in a recent note to the Community. The Boards of the three sub-Associations will finalize their budgets, that will include the segments outlined above, no later than the state required date of December 15th.

Last year, when the current 2024 budgets were developed, the POA budget increased by 9%. However, due to several circumstances, the sub-Associations were able to hold or even reduce their individual costs, hence our fees for this year (2024) were either steady, or were reduced a bit. Regardless, we'll all soon know what our 2025 fees payments will be.



Renew Your Vote by Mail Status

By Annie Granatino

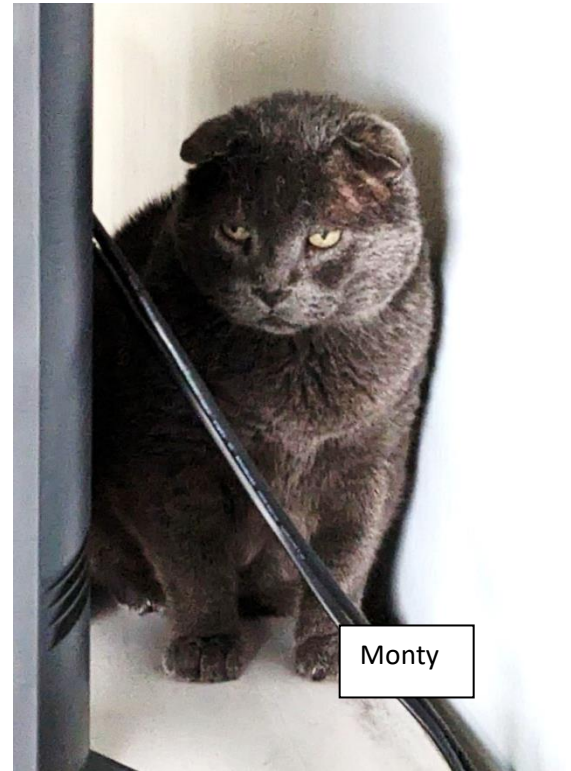
This is a reminder that all voters who wish to vote by mail, must renew your request to do so with the Lee County Supervisor of Elections office after each General Election. As we just had a general election you must renew your request by submitting a new request. You may do this by clicking this link:

<https://files.floridados.gov/media/707825/ds-de-160-statewide-vote-by-mail-request-adoption.pdf>

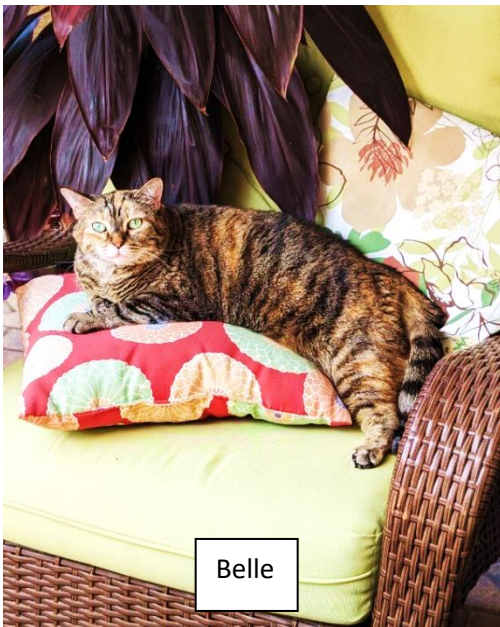
BELL TOWER PARK FURRY FRIENDS

By Annie Granatino

This afternoon I had the great pleasure of meeting my neighbor, Aileen Wilson's, thoroughly adorable cats, Monty and Belle. Each cat came to her separately. Monty was a tough boy, found living on the streets of Detroit, beaten, dirty, highly anemic. In a word, he was a mess. Vets thought he may have been 10 or 11 then. Aileen took him in as a medical foster in May 2019. It took a while for his anemia to improve so he could have needed surgery, but eventually it did, and he received the care he needed. Monty is a Scottish Fold, uncommon in the U.S., but easily identified by the folded ears. He is just a love bug, and stayed by my side while I visited, enjoying many pets and scratches behind his ears. When he moved over to Aileen, I commented on how comfortable he looked next to her, and she explained, "He is always comfortable, very Zen like." He is the love of her life and gets along with her grandchildren fabulously.



Monty



Belle

At the time Aileen took Monty in, she had two other cats. All three managed to peacefully coexist. However, in March of 2021, her other cats both passed away. Aileen initially thought that Monty would relish being a solo cat, but instead he became terribly lonely and would cry out every time she left the house, not wanting to be alone. Enter, Belle. Belle is a Torby (Tortoise and Tabby mix), whose owner had passed. Belle didn't get along with the other animals in the home of a family member of the deceased woman, so she sought a new home for Belle. Belle seemed the perfect solution for Monty's loneliness and at the age of 12, was able to find a happy forever home. The two have been stepsiblings since 2021 and although they are not bosom buddies, they do appreciate each other and seem very content with their new life in Florida.



TRAVEL BUG

By Annie Granatino



My sister, Cathy Gill, and her daughter, Joan, greeted by one of the Chelsea pensioners.

The highlight of my travels this past year was a trip to the Annual Chelsea Flower Show in London, an event I have long wanted to attend, but every effort was thwarted by work, family weddings, health issues, a pandemic, etc. However, this year, my niece, Joan, who lives in London, gifted tickets to her mother (my sister), Cathy, and my travel friend, Nyki. The three of them and I set out for an incredible day of innovative garden designs, gorgeous flower and vegetable displays, and interesting garden devices, from waterfalls to woodland creatures to garden furniture.

The show started in 1913 on the Royal Hospital Grounds in the Chelsea neighborhood of London. Throughout its history, the show was only cancelled three times, twice during World War 1 and once in 2020 due to the COVID pandemic. A dramatically scaled-down version of the show was put on during World War II, although the hospital grounds were used



for wartime operations. Throughout its long history, the show attracts members of the royal family each year. "The English Garden" publication reports that each year at 3 PM of the first day of the show, the grounds are cleared for the Royal Family to visit. Throughout her long reign, Queen Elizabeth II has only missed 12 shows. Her son, King Charles, an avid gardener himself, now attends each year.



TOP

Travel Bug (continued from Page 17)

The distinguished Chelsea pensioners who reside on the grounds are as much a part of the show as the flowers.

The show did not disappoint. We enjoyed a delightful day of soaking up the displays and flowers and the very British atmosphere. The first three days of the show are reserved for members of the Royal Horticultural Society, and the last two days are open to the public. Details for attending this event may be found at this link <https://www.rhs.org.uk/shows-events/rhs-chelsea-flower-show>.

In truly British fashion we ended our day at the show with high tea at a nearby hotel. The perfect end to a perfect day.



Wanted - Travel Bugs

By Annie Granatino

Are you a travel bug? We'd love to hear of your adventures. Feel free to send the Communications Committee any articles and/or photos of recent trips you'd like to share. We would love to travel with you.

TOP

IN CASE YOU MISSED THIS ON FACEBOOK

SEASONS GREETINGS!!

The Social Committee is excited to team with Brynn Lundgren who will take the reins on a festive challenge!! Let's all join in and see how beautiful we can make our community this holiday season.

There will be a prize (along with bragging rights!) for the best decorated home this year. Let's light up our streets with holiday cheer!

Judging will be done by someone who does not live within our community to keep things impartial. Decorating should be completed by December 18th. The winner will be announced on December 20th.

Hoping everyone will join in the spirit of the holidays and have some fun! Will it be your home that rises to the occasion? This will make for fun evening rides around our neighborhood, enjoying creativity and togetherness.

Happy Holidays to all!

BOARDS & COMMITTEES

**Occasionally a need may arise to re-schedule a meeting -- proper notice of that will be sent to residents.*

<u>ORGANIZATION</u>	<u>*DATE & TIME</u>	<u>LOCATION</u>	<u>PRESIDENT</u>
POA Board	4 th Tuesday, 6 pm	Office Annex	Ron McEwan
Carriage Homes	Annual & As Needed	Office Annex	Robert Garland
Courtyard Homes I	Annual & As Needed	Office Annex	Robert Van Teeffelen
Courtyard Homes II	Annual & As Needed	Office Annex	Wesley Dick
<u>COMMITTEES</u>			<u>Chairperson</u>
Landscape	3rd Thursday, 2 pm	Clubhouse	Daniel Kerinuk
Amenities	As Needed	by notice	Keith Miller
Safety	As Needed	by notice	Dan Hickey
Communications	1 st Thursday, 1 pm	Clubhouse	Annie Granatino BTPCommunications@hotmail.com
Social	1st Tuesday, 4 pm	Clubhouse	Kim Walerius
Finance	As Needed	by notice	Martha Harrie
Fining	As Needed	by notice	[None Required]

As of now, messages for board or committee members should be sent to the office. The CommComm is using a generic email address (see above) which is monitored by one of its members.

TOP

Bell Tower Notes

BELL TOWER NOTES II - Volunteers

Contributors:

*Nina Anderson
Annie Granatino
Mark Lovelace
Kathleen McClanahan
Ron McEwan
John Scardella
Jim Stewart
Kim Walerius*

Proofreading:

*Dee Isakson
& CommComm*

Photography:

*John Fuller
Annie Granatino
Kathleen
McClanahan
Jim Stewart
Kim Walerius*

Event Calendar Tracker:

Annie Granatino

Editor & Layout:

Annie Granatino

Office Contacts

Association Manager:

*Brandi Wells
(239) 774-0723 Ext. 220
b.wells@cmgflorida.com*

Assistant Manager:

*Jeannemarie Kane
(239) 774-0723 Ext. 219
j.kane@cmgflorida.com*

RECURRING ACTIVITIES or EVENTS By Ann Granatino

<u>EVENT</u>	<u>DATE & TIME</u>	<u>LOCATION</u>	<u>CONTACT</u>
BTP Music Jam	[2 nd & 4 th Tuesdays] 7-9 PM-Start Date TBA	Clubhouse	Jan Jones guitarjan@att.com
Book Club	2 nd Tue, 10 am	Clubhouse	(Nov-Apr) Jackie Moran Jackierae3445@aol.com (May-Oct) Kim Walerius kawalerius@gmail.com
Euchre Club (cards) & BYOB	Each Wed, 4 – 6 pm	Clubhouse	Marsha Wulpi 260.479.0416 & Ron McEwan 239.823-6708
Mahjong	Each Wed, 12:30 - 4 pm	Clubhouse	Bee Horner/Vicky Barnes
Pickleball	W, Th, Sa, Su, 8:30 am	Courts	Bill Johnson 239.281.8970

TOP



Warm Wishes for a Happy Thanksgiving to all residents of Bell Tower Park.



TOP