



Caribbean Beach Club Association, Inc.
Notice of Annual Meeting
Notice is hereby given that the Annual Meeting of the Owners of
Caribbean Beach Club Association, Inc.
will be held on the following date, hour, and place noted below:

TO ALL MEMBERS:

On **Monday, October 26th, 2020 at 1:00 pm**, at the Caribbean Beach Club outside area under the North Building, 7600 Estero Blvd., Ft. Myers Beach, Florida, 33931 – the Annual Meeting of the Association will be held for the purpose of electing Directors, and such other business as may lawfully be conducted.

Fifteen percent (15%) of all Association members (a “quorum”) must be present, in person or by proxy, at the meeting, in order for the business to be conducted, including election of Directors. It is therefore **VERY IMPORTANT** that you either attend or provide a proxy. Proxy submittal instructions are attached.

POSTING: This notice has also been posted on the condominium property at the place designated by rule for the posting of such notices in accordance with the by-law and statutory requirements.

ANNUAL MEETING AGENDA

- I. Call to order/roll call
- II. **PROOF OF NOTICE OF MEETING**
- III. **APPROVAL OF MINUTES – October 21, 2019**
- IV. **BOARD MEMBER COMMENTS**
- V. **APPOINTMENT OF CHAIRPERSON OF INSPECTOR OF ELECTIONS**
- VI. **OWNER COMMENT PERIOD**
- VII. **ELECTION RESULTS**
- VIII. **RESULTS OF 2021 BUDGET VOTE**
- IX. **ADJOURNMENT**

An Organizational Board Meeting will follow the Annual Owners Meeting.

Again, please be sure to attend the Annual Meeting or send in your proxy. Your proxy allows you to vote candidates as you desire or designates the Proxy Committee to vote for you. Your physical attendance, if you send your proxy in a timely manner, is not required.

Thank you for your assistance in conducting the business of your association.

Caribbean Beach Club Association, Inc.

Dated: September 28th, 2020

By: The Board of Directors

David Zibolski

David Zibolski, Secretary

INFORMATION INCLUDED IN THIS NOTICE OF MEETING

ELECTION OF THE BOARD OF DIRECTORS

You will find the resume for each candidate included on pages 3 – 8 of this Notice. Please vote for no more than four candidates. As a reminder, each candidate elected will serve a two-year term on the Board of Directors.

2021 OPERATING BUDGET

The 2021 Operating Budget as discussed and approved by the Board of Directors may be found on page 9. It represents our best thinking on how to keep the resort in top shape through prudent maintenance and investment, using our financial resources wisely. Because the budget contributes to Reserves the amount required by the most recent Reserve Study for “full funding”, an owner vote is not required to approve it. The budget is provided for your information only.

Please note that despite the reduced rentals and other financial challenges resulting from the COVID-19 pandemic, and from the on-boarding of a new management company in 2020, there **is NO** increase in your annual fees for the second consecutive year. This ability to keep your maintenance fees the same for three consecutive years is a direct result of strong fiscal management by the Board of Directors as well as the blessing that we have not been significantly impacted by weather. We believe that the resort is in a very healthy financial position, and intend to continue to keep it so. We will be glad to answer any questions you have about the budget and finances of the resort.

2019 ANNUAL MEETING MINUTES

The minutes of the 2019 Annual Meeting are included for your review.

<p>CARIBBEAN BEACH CLUB ASSOCIATION, INC.</p> <p>Ft. Myers Beach, Florida</p> <p>Board Meeting</p> <p>October 26, 2020</p> <p>9:00 a.m.</p> <p>Agenda</p> <ul style="list-style-type: none">I. Call to Order/Roll CallII. Proof of Notice of MeetingIII. Approval of Minutes – August 17th, 2020IV. Board Member CommentsV. Old Business<ul style="list-style-type: none">a. Pool Room Upgradeb. South Building DehumidifiersVI. New Business<ul style="list-style-type: none">a. Collection Policyb. Reserve StudyVII. Adjournment

<p>CARIBBEAN BEACH CLUB ASSOCIATION, INC.</p> <p>Ft. Myers Beach, Florida</p> <p>Board Organizational Meeting</p> <p>October 26, 2020</p> <p>Immediately Following Annual Meeting</p> <p>Agenda</p> <ul style="list-style-type: none">I. Certifying of Quorum/Call to OrderII. Proof of Notice of MeetingIII. New Business<ul style="list-style-type: none">a. Election of OfficersIV. Board Member CommentsV. Adjournment
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Candidates for the Caribbean Beach Club Board of Directors

Brett Beer – Incumbent

Hello friends and fellow Owners of the CBC,

It has been an honor and a privilege to serve on the Board of Directors the past 2 years. Thank you to everyone for your votes and confidence in electing me. I would appreciate the same for the next 2 years. During the last 2 years, there have been many changes at the resort for the better. As a part of the building and grounds committee, there are many more upgrades and changes coming very soon to improve the look and feel of the resort. 2020 has been an interesting year to say the least.

I would like to re-introduce myself and ask for your vote again for another 2 years. My name is Brett Beer and I am from Fort Wayne, Indiana. I am 45 years old and have been an owner at CBC for 20 + years. I grew up vacationing at CBC since the mid-1980s. My son, Reece, is now 13 years old and has been coming to the CBC since he was 3 months old. My 25 year old daughter, Alexandra, has been vacationing at the CBC since the age of 7. My parents own multiple weeks in the spring and the fall, along with long-time family friends who also own multiple weeks at our wonderful resort. I have also met many families and friends through my ownership at the CBC that I talk with outside of our time at the resort. Thus being said, I care about the resort's future and well-being. The CBC has been a second home to me and members of my family for many years. I would welcome again the opportunity to serve you as owners of the CBC on the Board, and to help ensure that we do what is right for the resort, both now, and into the future.

Along with having extensive personal history and a stake in the resort's past, present, and future, I am also well qualified professionally and educationally. I hold an associate degree in Business and a Bachelor of Science degree in General Studies (minors in Communications and Psychology) both from Indiana University. I worked for 17 years in varying levels of Management with Verizon Communications, holding various roles within Customer Service and Engineering Departments. Some responsibilities included balancing budgets, approving and managing projects for entire departments and states within the Midwest territories. I have held my Indiana Real Estate License for 20+ years, and I am currently working on being licensed in Florida. After taking a buyout from the Telecommunications field in late 2012, I have been working with buyers and sellers in residential and commercial real estate. I currently own and operate Beer Properties, INC. Through my company, I handle all aspects of real estate buying and selling, renovating distressed properties, managing timelines, budgets, and so forth. In my free time I also enjoy coaching my son's soccer and basketball teams, along with playing golf, soccer, and basketball.

I would be honored to have your vote for a position on CBC board. I will do everything I can for the betterment of the resort and the interests of the owners for the present and the future.

Kevin A. Orzechowski – Nominee

My name is Kevin A. Orzechowski and I am formally submitting my resume for consideration for the open Caribbean Beach Club Board of Directors Position.

I have been an owner at The CBC since 1997 and have always looked at the Resort as a place that has strived to continually improve not only the resort appearance but also a commitment to first rate customer service. I have been married for thirty eight years to my High School Sweetheart Christie. We have two adult children that are ambulatory but also enjoy being at the CBC.

My professional background includes a 31 year career in Transportation Safety. I am currently The Senior Director of Safety for First Student's North American Operations. My Safety background has expanded from Federal, State, and Company Compliance to include The Care Of Special Needs Passengers, ADA Guidelines, and Occupational Safety and Health Administration. I am a strong advocate for the inclusion and needs of the Special Needs and Senior Ownership Group. In addition to my safety background, I have now become well versed and a subject matter expert in the precautions needed as a result of COVID 19.

I believe in addition to lengthy background as a Senior Director of Safety for the Largest Transportation Company in North America managing a safety budget, I would be an asset to The Board of Directors at The Caribbean Beach Club with my extensive Safety background.

Thank You for your consideration for the opportunity to serve on The Board of Directors.

Kevin A Orzechowski
email: okevino28@aol.com
cell number: 708.256.8630

Ellen Selmer – Nominee

To whom it may concern:

I would like to submit my resume for the Board of Director opening at the Caribbean Beach Club. I grew up in Ft. Myers and have been coming to the Caribbean Beach Club for more than 40 years. I have extensive experience in the Hospitality and Real Estate business and feel my experience would add to the Board. Prior to working for The Graham Companies, I was a General Manager for a hotel in Silver Springs MD. Thank you for your consideration.

Ellen Selmer
250 W Lincoln St.
Lake City MI 49651
954-579-9630

SENATOR BOB GRAHAM

**GOVERNOR OF FLORIDA
1979-1987**



**UNITED STATES SENATE
1987-2005**

May 10, 2017

To whom it may concern,

I recommend Ellen Selmer to anyone wishing to utilize her business expertise, and particularly her entrepreneurial and human resource skills.

I have known Ellen for many years during our time together at The Graham Companies. She has been instrumental in advancing The Graham Companies, which has been in operation since 1932. While employed with our company from August 1995 thru June 2017, she was responsible for the Human Resource function which includes the Commercial, Residential, Farms and Hospitality Divisions. Ellen is a detail-orientated, highly accessible executive. She is a visionary in her industry, and highly approachable by anyone. Ms. Selmer listens to the ideas of employees on the front lines and uses their viewpoints to formulate successful strategies that have helped The Graham Companies to achieve and maintain a position as a leader in the industry.

I have the utmost respect and confidence in Ellen. She has reliable character attributes: honesty, caring and thoughtfulness. She is not afraid to say what she thinks, so no one has to guess where Ellen stands on a particular matter.

Furthermore, as a business colleague, she is highly intelligent, self-confident, innovative and creative, and follows through on all that she does with undaunted passion. Dedication to work, organization, and tireless attention to detail in the pursuit of perfection are attributes that have led Ellen to numerous successes.

Ellen is a unique individual who can be a great asset to any business utilizing her services. It is my pleasure to recommend Ellen Selmer for your company.

Bob Graham

A handwritten signature in black ink that reads "Bob Graham".

6843 MAIN STREET

MIAMI LAKES, FLORIDA 33014

BOB.GRAHAM@GRAHAMCOS.COM

David Siktberg - Incumbent

Caribbean Beach Club Board Election Bio for David Siktberg – 8/28/2020

I've been a CBC board member for six years now, the last three as treasurer. I would like to continue serving. I enjoy working with other board members and the resort management team to ensure CBC retains its special character and remains an enjoyable place to stay. I want CBC to be affordable, well-managed, and responsive to owners' wishes and concerns. My wife and I own eleven weeks at CBC and love it, bringing family and friends each April (up until 2020 and the COVID shutdown, which we hope will be just a one year break).

I bring business and technology experience to the board, and still am in active practice as a management consultant. I have owned and run several small businesses, and I like mastering the facts, understanding how things work, and taking the initiative to get things accomplished. In my years on the board I've worked on a number of special projects in addition to general board duties:

- As treasurer, created several summary financial reports to help make our financial status clear to board members, and to ensure we make decisions with the best information available.
- Along with board member John Vary, set up an investment program that earned us tens of thousands of dollars a year in risk free interest.
- Got our WiFi internet service upgraded in less than 30 days after board approval to act.
- Did the research to find comfortable sleep sofas that now provide your family and friends a good night's sleep instead of overnight torture (and I hope soon with more comfortable cushions).

As a volunteer in the years before I came on the board, I ran the resort web site for several years and helped design, install, and run the early WiFi access system. I've pulled cables through the walls and know most of the room layouts very well!

As a board member and owner, I believe in listening to owner preferences and concerns, active participation in CBC affairs as well as active oversight of the management company, prudent use of financial resources, exploration and discussion of alternatives before making decisions, limiting our risks, and keeping the resort in top shape to enhance resale values and make our stays enjoyable. These principles are especially important in dealing with the challenges and uncertainties resulting from the COVID-19 pandemic. I will be especially thoughtful and careful to protect us from adverse effects from that, and am glad to report the whole board shares that intention.

I'm always open to hearing your views, and would appreciate your vote!

Debra Stahl – Nominee

Owner Weeks 26/27

First time. Long, long time. First time running for CBC Board of Directors, long time owner at CBC. My parents, Sandy and Stan Margolis purchased units here over 40 years ago, and it quickly became a family affair with all three children becoming owners. Wonderful memories made and shared with so many others. I look forward to the next generation continuing that tradition. That is what CBC means to me. As a Floridian living in Broward County, it is just a short drive over to the resort. If you give me an opportunity to represent you on the Board, I promise to put my skills as a retired educator to good use. School counselors need to be good listeners, communicate effectively, be empathetic and problem solvers. Board members need to be able to do the same. I would be honored to represent all of you as a new CBC Board member.

Thank you for your consideration.
Debra Stahl

Gus Vargo – Nominee

3243 Greenranch Dr
Bridgeton, MO 63044
314-399-6515
Gvargo79@gmail.com

Summary of

Qualifications I have been in the mortgage industry for 23 years and have a solid understanding of real estate, finance, and most importantly people.

Education Findlay High School - Graduate

Experience US Bank

Mortgage Sales Manager, December 2013 – Present

- Manage Sales Team
- Originate Conventional and Government Mortgages

JP Morgan Chase, Columbus, OH

Senior Loan Officer, August 2010 to December 2013

- Originate Conventional and Government Mortgages

Oxford Lending Group, Columbus, OH

Mortgage Sales Manager, April 2007 to July 2010

- Manage Sales Team
- Originate Conventional and Government Mortgages

Summary This resume is being provided for consideration to become a board member of CBC, if you have any questions, please feel free to contact me directly by email or telephone.

References furnished upon request

John Vary – Incumbent

For the past 4 years I have served as Vice President and interim President of this board. My responsibilities have included acting chair person of our in-house investment committee where we were able to generate over \$40,000 in investment income over the past 3 years. I have also worked with our management company on our property and liability insurance [needs to](#) include getting our flood classification to a lower rated tier which saved us about \$30,000 in premium and allowed us to obtain coverage far superior than that which we had the previous year with better law and ordinance coverage for the south building. Also our new management company has dealings with a different broker than we had the previous year which by using them and my working with our current broker we were able to wrestle concessions and/or more generous terms on our 1st party coverages across the board on their bids and a lower total premium than the previous year.

I am again seeking your support to maintain my status as a member of your board of directors.

Thank you.

David Zibolski – Incumbent

My family has been coming to CBC for over 30 years and own 11 weeks. I joined the Board in 2006 and have worked as part of a team to resolve several long-term issues for our association and its owners. These include updating our governing documents & bylaws, the decision to file and ultimately prevail in the fire lawsuit, rebuild the north building, and conducting a survey to analyze owner opinions on the south building, which led to our decision to refurbish. The last 10 years has been critical for our association and while challenging, I have enjoyed the opportunity to represent our owners and help ensure a sustainable association for many years to come.

Continuing that success in 2019, I led the management company contract committee, which ultimately recommended a much needed change to Tri Com. This was a tough task, but it is already paying dividends for the owners and long-term viability of the CBC. I ask for your vote again this October and commit to moving CBC forward in the best interests of our owners. Thanks for your support!

**Caribbean Beach Club
2021 OPERATING BUDGET**

	Full Budget	Cost Per Unit/Week
OPERATING REVENUE		
MAINTENANCE FEES - CURRENT	\$ 1,166,942	\$510
DELINQUENT LATE CHARGES/INTEREST	\$ 10,800	\$5
FRONT DESK SALES/MERCHANDISE	\$ 3,950	\$2
ACTIVITIES REVENUE	\$ 4,400	\$2
HOUSEKEEPING FEES	\$ 4,950	\$2
HOA RENTALS	\$ 24,425	\$11
BANK INTEREST	\$ 2,500	\$1
TOTAL OPERATING REVENUE	\$ 1,217,967	\$532

RESERVE REPLACEMENT PROVISION	\$ (184,902)	(\$81)
COSTS OF SALES	\$ (2,200)	(\$1)
ALLOWANCE FOR BAD DEBT	\$ (78,638)	(\$35)
PRIOR YEAR'S EXCESS	\$ 148,000	\$65
NET OPERATING REVENUE	\$ 1,100,227	\$480

OPERATING EXPENSES		
UTILITY EXPENSE		
ELECTRICITY	\$ 48,730	\$21
NATURAL GAS	\$ 15,140	\$7
TELEPHONE	\$ 11,460	\$5
WATER & SEWER	\$ 39,740	\$17
CABLE TELEVISION	\$ 15,600	\$7
INTERNET	\$ 9,180	\$4
TOTAL UTILITY EXPENSE	\$ 139,850	\$61

HOUSEKEEPING EXPENSE		
CLEANING/GUEST SUPPLIES	\$ 21,640	\$9
LINEN PURCHASES	\$ 6,000	\$3
HOUSEKEEPING CONTRACT	\$ 87,120	\$38
TOTAL HOUSEKEEPING EXPENSE	\$ 114,760	\$50

MAINTENANCE EXPENSE		
POOL REPAIRS/SUPPLIES	\$ 6,600	\$3
BUILDING MAINT AND SUPPLIES	\$ 9,900	\$4
HVAC REPAIRS	\$ 6,000	\$3
PREVENTATIVE MAINTENANCE	\$ 19,080	\$8
GROUNDS & LANDSCAPING	\$ 12,000	\$5
TOTAL MAINTENANCE EXPENSE	\$ 53,580	\$23

Slight variances may occur due to rounding.

2021 MAINTENANCE FEE	
Operating	\$ 483
Reserve	\$ 91
Total	\$ 574

ADMINISTRATION & GENERAL EXPENSE		
AUDIT FEES	\$ 6,000	\$3
LEGAL FEES	\$ 6,600	\$3
MANAGEMENT FEES	\$ 90,000	\$39
ACTIVITIES	\$ 12,000	\$5
IT SERVICES	\$ 4,800	\$2
LICENSES/PERMITS/STATE FEES	\$ 10,894	\$5
HOA/BOARD MEETINGS	\$ 25,300	\$11
PRINTING/MAILING	\$ 3,948	\$2
POSTAGE	\$ 3,624	\$2
BANK FEES/CC CHARGES	\$ 1,414	\$1
RENTAL EXPENSES	\$ 2,454	\$1
OFFICE SUPPLIES	\$ 9,000	\$4
TRAVEL EXPENSE	\$ 1,000	\$0
TOTAL ADMINISTRATIVE & GENERAL	\$ 177,034	\$77

SALARIES & WAGES		
SALARIES - ADMINISTRATIVE/FRONT DESK	\$ 104,498	\$46
SALARIES - HOUSEKEEPING	\$ 67,402	\$29
SALARIES - MAINTENANCE	\$ 92,145	\$40
TOTAL SALARIES & WAGES	\$ 264,046	\$115

PAYROLL TAXES & BENEFITS		
PAYROLL TAXES	\$ 23,554	\$10
WORKERS COMPENSATION	\$ 13,202	\$6
EMPLOYEE INSURANCE	\$ 38,646	\$17
PAYROLL/HUMAN RESOURCE EXPENSES	\$ 8,527	\$4
TOTAL PAYROLL TAXES & BENEFITS	\$ 83,930	\$37

LEASES & CONTRACTS		
HVAC CONTRACT	\$ 30,000	\$13
PEST CONTROL	\$ 6,000	\$3
TRASH REMOVAL CONTRACT	\$ 5,304	\$2
ELEVATOR CONTRACT	\$ 5,976	\$3
FIRE PROTECTION	\$ 1,766	\$1
WELL MONITORING	\$ 9,700	\$4
SECURITY	\$ 8,760	\$4
FEDERAL & STATE TAXES	\$ 625	\$0
INSURANCE	\$ 198,894	\$87
TOTAL LEASE & CONTRACTS	\$ 267,026	\$117

TOTAL OPERATING EXPENSES	\$ 1,100,227	\$480
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NET OPERATING INCOME	\$ 0	\$0
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CARIBBEAN BEACH CLUB ASSOCIATION, INC.
ANNUAL OWNERS MEETING
Ft. Myers Beach, FL
October 21, 2019

Minutes

I. CALL TO ORDER

Sarah McElwee called the meeting to order at 1:00 pm for Caribbean Beach Club Association, Inc., Ft. Myers Beach, Florida. The following persons were in attendance:

Board of Directors

Sarah McElwee
Dave Zibolski
Dave Siktberg
John Vary
Brett Beer
Steve Elbing
Tony Annunziato

Defender Resorts/Resort Management:

Peter Pasca, Regional Vice President of Operations
Sondra Ritchie, General Manager
T.J. Bryant, The MVP Service

Association Attorney

Kaylee Blair, Wetherington & Hamilton

II. NOTICE VERIFICATION/QUORUM

Sondra Ritchie stated the meeting notice was posted in the Board approved location in accordance with the condominium documents and Florida Statutes.

Fifteen percent (15%) of all Association members (a "quorum") must be present, in person or by proxy, at the meeting, in order for the business to be conducted, including election of Directors. The number of unit week votes needed was reported to be 288. Valid proxies were received for 624 unit weeks, and therefore the quorum requirements was met.

III. APPROVAL OF MINUTES – OCTOBER 26, 2018

MOTION: Dave Zibolski moved to approve the minutes of the October 26, 2018 Annual Owners meeting as presented. The motion was seconded by John Vary and was unanimously approved.

IV. BOARD MEMBER COMMENTS

No comments were made at this time.

V. APPOINTMENT OF CHAIRMAN OF INSPECTOR OF ELECTIONS

Ellen de Haan appointed as chairman.

VI. OWNER COMMENT PERIOD

No comments were made at this time.

VII. ELECTION RESULTS, RESULTS OF 2019 BUDGET VOTE

2020 Operating Budget with 100% Reserve funding was approved.

Ellen de Haan reported vote totals from the election and announced the top vote recipients for the three (3) seats available. The following candidates were elected:

Patrick O'Connor

Sarah McElwee

Steve Elbing

Other Business

MOTION: A motion was made by David Zibolski to approve the purchase of a plaque, approved by the Board, recognizing Tony Annunziato's years of service to CBC, second Steve Elbing.

VIII. ADJOURNMENT

David Zibolski moved to adjourn the meeting at 1:11pm. Steve Elbing seconded. The motion carried without objection.

By: _____

Date: _____



7600 Estero Boulevard
Fort Myers Beach, Florida 33931

Name _____

Name _____

Address _____

Number of week(s) owned _____

CARIBBEAN BEACH CLUB
PROXY/BALLOT
Annual Meeting and Election

If you cannot attend the meeting, please vote by completing this Proxy/Ballot and mailing it to the Association Attorney, Ellen Hirsch de Haan, Esq., Wetherington Hamilton, P.A. 812 W MLK, Jr. Boulevard, Suite 101, Tampa, FL 33603 or FAX it to 813-225-2531. The proxy must arrive **before October 21st, 2020 at 5:00 pm, eastern time zone.**

I/We, the owner(s) of the unit weeks listed above in Caribbean Beach Club Condominiums hereby appoint(s) (check only one)

a. The Board appointed Proxy Committee,
OR

b. _____ (enter the name of a person who will attend the meeting but not any of the owners of your week(s) as my proxyholder to attend the meeting of the members of Caribbean Beach Club Association, Inc., to be held October 26, 2020 at 1:00 p.m., outside beneath the North Building at 7600 Estero Boulevard, Ft. Myers Beach, Florida 33931.

The proxyholder named in either (a) or (b) above has the authority to vote and act or me on all issues which might come up at the meeting, and to cast my vote as indicated below in reference to the following matters. If I have not indicated my vote below, the proxyholder may cast my vote as they see fit.

ELECTION OF DIRECTORS; Please check "a" or "b" on the following:

- a. _____ Vote for those candidates (4 or less) indicated below.
- b. _____ The proxy holder as described above, is empowered to vote on my/our behalf for nominees for Board membership, to number four (4) or less. I/we have not indicated any preference for Board membership.

Vote for no more than four (4) candidates. If you vote for more than four (4) candidates, your ballot will be invalid.

Brett Beer

Signature of Owner: _____

Kevin A. Orzechowski

Ellen Selmer

David Siktberg

Signature of Owner: _____

Debra Stahl

Gus Vargo

If joint owners, both signatures are required.

John Vary

David Zibolski

Date: _____