

**WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.  
ANNUAL MEETING MINUTES**

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**Date: March 19, 2026**

**Time: 5:00 PM**

**Location: Clubhouse**

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**1. Call to Order**

The meeting was called to order at 5:00 PM by Jim Ladd.

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**2. Attendance**

**Board Members Present:**

- Jim Ladd, President
- Larry Mueller
- Rick Srszcepanik
- Rich Petitt
- Roger Ferrera

**Additionally Present:**

Bonnie Guenther, property manager

Other attendees listed

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**3. Quorum / Proof of Notice**

A quorum was established.

Proof of proper notice of the meeting was confirmed.

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**4. Approval of Prior Minutes**

A motion was made by Larry Mueller to approve the 3/31/26 annual meeting minutes.

The motion was seconded by Roger Ferrera.

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**5. President's Report**

Jim Ladd recognized the following people for their contributions to the community:

- Bonnie Guenther, the new property manager and owner of Association Allies Group
  - Bonnie O'Meara, the owner of Versatile Bee
  - Rick Srszcepanik, Bonnie Guenther, and Barb's Bookkeeping for their work on the financials
  - Larry Mueller for his project management expertise and countless hours spent on community projects
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**6. Committee Reports**

**Landscaping**

Two proposals were discussed: 1) The \$1,000 proposal from Kevin Downing, owner of 3 Putt Services which was approved via resolution by the Board of Directors and is now entered into record, and 2) A separate landscaping design proposal from Eileen G Designs for \$7,500.

Kathy Falconer, the chair of the Landscaping Committee discussed a meeting with Kevin Downing, Bonnie Guenther, and Rick Srszcepanik in which all aspects of the landscaping were discussed including maintenance, irrigation, fertilization, and weed and pest control.

The Board discussed the funding of the landscaping revisions. Funding suggestions included using excess funds from current capital improvements projects, using current reserves, and using the South State line of credit. Larry Mueller suggested that, after the completion of the pool repairs and the 3-story balcony repairs, a reconciliation of monies spent should be done to give an accurate depiction of available funds. Rick Srszcepanik stressed that the landscaping should be the first priority of the community.

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## **7. Old Business**

### **3-Story Flat Roof**

Jim Ladd and Bonnie Guenther, together with a roof-warranty guarantor approved roofing contractor, conducted an on-roof inspection. The roof was found to be in good condition. The Association will enter into an annual roof inspection contract to help ensure the roof warranty remains valid. The favorable condition of the roof is positive news, as the estimated reserve funding needed for future replacement is expected to decrease.

### **Balcony Project**

Larry Mueller provided an update on the project. If the conditions of the south-side balconies are favorable, the scope of repairs may be less extensive than previously anticipated, which could result in cost savings. However, until those inspections are completed, the extent of any reduction in repairs and associated savings remains undetermined. Balcony repairs should be completed in 7-10 days barring any unforeseen circumstances, including weather.

### **Pool Project**

Larry Mueller discussed project delays due to: 1) weather, 2) delay in materials, 3) the conversion from a chlorine pool to a salt water pool which was approved by the Board, 4) the curing of the pool plaster which takes 28 days, 5) balancing of pool chemistry, and 6) inspections by Martin County Health Department. Bonnie Guenther discussed the pool service contract revisions needed due to the conversion to a salt water pool.

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## **9. New Business**

### **Cleaning Proposal**

A proposal from Magic Bubbles in the amount of \$895 for cleaning of columns, curbing, and pavers was presented. A motion was made by Rich Pettit and seconded by Roger Ferrera to approve the proposal. Rick Srszcepanik opposed the motion.

### **Lights at Entrance**

Rich Pettit discussed the lights at the front entrance. The Board agreed that they should be replaced.

### **Post Construction Cleaning**

The post construction cleaning and general maintenance cleaning was discussed by Rich Pettit and Larry Mueller. Post-construction cleanup will be completed.

### **Accounts Receivable**

Updates on unit 986 were given.

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### **8. Insurance Update by Management**

Management reported that insurance is currently being marketed by RV Johnson Insurance.

Key points:

- Anticipated 20% reduction in insurance is expected for 2026-27
- Insurance carriers other than Frontline are submitting bids creating competition

Insurance decisions will be made at a full properly-noticed Board of Directors

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### **10. Adjournment**

A motion was made by Rich Pettit to adjourn the Annual Meeting and begin the assignment of officers at 5:50. Motion was seconded by Larry Mueller.

**See attached slate of officers.**

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**WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.  
2026 ANNUAL MEETING OF MEMBERS PROXY**

**Date: March 19, 2026**  
**Time: 5:00 PM**  
**Place: Clubhouse / Zoom**

The undersigned owner(s) of Unit No. 966 in Willoughby Crescent Condominium Association, Inc. hereby appoint:

- Secretary of the Association, Larry Mueller  
OR  
 \_\_\_\_\_ (name of person who will be representing you at the meeting)

to attend the Annual Meeting of Members on March 19, 2026 at 5:00 PM, and any adjournment thereof, on my/our behalf.

**This proxy is given for the purpose of establishing a quorum (attendance) only and may not be used for voting.**

Owner Name (Print): SARAH M. L. LANE

Owner Signature: Sarah M. L. Lane

Date: March 19, 2026

**Proxy can be delivered:**

- Via mail to AAG, PO Box 111, Stuart, FL 34994
- Via e mail to [bonnie@associationalliesgroup.com](mailto:bonnie@associationalliesgroup.com)
- On the day of the annual meeting

**IF YOU WILL BE ATTENDING THE MEETING, YOU DO NOT NEED TO USE THIS PROXY.**

**WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.  
FIRST NOTICE OF ANNUAL MEETING AND ELECTION OF DIRECTORS**

**NOTICE IS HEREBY GIVEN that the Annual Meeting and Election of Directors of Willoughby Crescent Condominium Association, Inc. will be held as follows:**

**Date: Thursday, March 19, 2026**

**Time: 5:00 PM**

**Location: Clubhouse**

**The purpose of this meeting is to conduct the Annual Meeting of the Members and to elect Directors to the Board of Directors.**

**This First Notice is provided in accordance with the Association's governing documents and applicable Florida statute 718. A Second Notice of Annual Meeting and Election, including the official ballot and candidate information sheets (if an election is required), will be mailed or e mailed to all unit owners.**

**Any unit owner interested in serving on the Board of Directors must submit a written 'Notice of Intent to be a Candidate' (see attached) no later than February 7, 2026, in order to have their name placed on the election ballot. Completed 'Notice of Intent to be a Candidate' sheets can be sent to Association Allies Group at bonnie@associationalliesgroup.com or be mailed to:**

**AAG  
PO Box 111  
Stuart, Fl 34994**

**Candidates may include with his/her written 'Notice of Intent to be a Candidate' a one-page informational sheet, no larger than 8.5" X 11", that provides his/her qualifications to serve on the Board. Information sheets must be received no later than February 12, 2026. The informational sheet will be included with the Second Notice of Annual Meeting when it is delivered to members.**

**Dated this 18th day of January, 2026.**

**Willoughby Crescent Condominium Association, Inc.  
Board of Directors / Management**

**WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.  
SECOND NOTICE OF ANNUAL MEETING OF MEMBERS**

NOTICE IS HEREBY GIVEN that the Annual Meeting of the Members of Willoughby Crescent Condominium Association, Inc. will be held as follows:

**Date: Thursday, March 19, 2026**

**Time: 5:00 PM**

**Location: Clubhouse, 920 SE Willoughby Trace, Stuart, FL 34997**

**The participation of the majority of owners is required to establish a quorum at the Annual Meeting so your participation is needed.**

**Members may attend in person, remotely via Zoom using the information below or via proxy attached.**

**ZOOM MEETING INFORMATION**

Topic: WC Annual Meeting

Time: March 19, 2026 – 5:00 PM Eastern Time

Join Zoom Meeting

<https://us06web.zoom.us/j/87147209358?pwd=f2ro8kMNI0bcZAaods12lLF4pjj2M0.1>

Meeting ID: 871 4720 9358

Passcode: 911262

One Tap Mobile

+13052241968,,87147209358#,,, \*911262# US

+13126266799,,87147209358#,,, \*911262# US (Chicago)

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**PURPOSE OF MEETING**

The purpose of this meeting is to conduct the 2026 Annual Meeting of the Members of the Association.

No election of directors is required this year, as the number of candidates who submitted notices of intent to run for the Board of Directors is equal to or fewer than the number of vacancies. The candidates will therefore be deemed elected and will take office following the Annual Meeting in accordance with Florida law.

No membership vote is scheduled.

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## **AGENDA**

- **Call to Order**
- **Certification of Quorum**
- **Proof of Notice of Meeting**
- **Approval of 2025 Annual Meeting Minutes**
- **Reports of Committees**
- **Reports of Officers**
- **Announcement of 2026 Board of Directors**
- **Old Business**
- **New Business**
- **Adjournment**

Dated this 4th day of March, 2026.

Willoughby Crescent Condominium Association, Inc.  
Board of Directors

Association Allies Group  
PO Box 111  
Stuart, FL 34994

**WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.  
2026 ANNUAL MEETING OF MEMBERS PROXY**

**Date: March 19, 2026**

**Time: 5:00 PM**

**Place: Clubhouse / Zoom**

The undersigned owner(s) of Unit No. \_\_\_\_\_ in Willoughby Crescent Condominium Association, Inc. hereby appoint:

Secretary of the Association, Larry Mueller

OR

\_\_\_\_\_ (name of person who will be representing you at the meeting)

to attend the Annual Meeting of Members on March 19, 2026 at 5:00 PM, and any adjournment thereof, on my/our behalf.

**This proxy is given for the purpose of establishing a quorum (attendance) only and may not be used for voting.**

Owner Name (Print): \_\_\_\_\_

Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Proxy can be delivered:**

- Via mail to AAG, PO Box 111, Stuart, FL 34994
- Via e mail to [bonnie@associationalliesgroup.com](mailto:bonnie@associationalliesgroup.com)
- On the day of the annual meeting

**IF YOU WILL BE ATTENDING THE MEETING, YOU DO NOT NEED TO USE THIS PROXY.**

**CONSENT IN LIEU OF SPECIAL MEETING  
OF THE BOARD OF DIRECTORS OF  
WILLOUGHBY CRESCENT CONDOMINIUM ASSOCIATION, INC.**

Pursuant to Florida Statute Section 617.0821, the undersigned, constituting all of the Directors of the Willoughby Crescent Condominium Association, Inc., a Florida not-for-profit condominium association, declare that the action expressed in the Resolution set forth below is taken by all of the Directors of the Association as of the latest date of the Director's signatures.

RESOLVED, that:

WHEREAS, the Board of Directors has received a proposal from Kevin Downing / 3PS Landscaping Services dated February 16, 2026 to perform a landscape consultation and evaluation of the Association's landscaping services and contractor performance; and

WHEREAS, the proposal provides for a two-phase consulting engagement including review of current service agreements, site inspection, contractor meetings, and preparation of a written report with observations and recommendations; and

WHEREAS, the proposal provides for a total consulting fee of \$1,000, payable as \$500 to commence Phase One and \$500 upon completion of Phase Two.

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NOW, THEREFORE, BE IT RESOLVED THAT:

- The Board of Directors hereby accepts and approves the proposal from Kevin Downing / 3PS Landscaping Services dated February 16, 2026 for landscape consulting and evaluation services.
- The Board authorizes management to remit payment and coordinate the consulting work in accordance with the proposal terms, totaling \$1,000.
- The Board further authorizes the consulting engagement to proceed in two phases, including review of current agreements, site inspection, meetings with contractors, and preparation of a written report with recommendations for the Board.

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RESOLVED FURTHER

This consent resolution may be executed in one or more counterparts, including electronic transmission, each of which shall be deemed an original and all of which together shall be considered one and the same resolution.

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DIRECTOR CERTIFICATION AND VOTE

Director Signature: Robert Ladd Date: 3/10/26  
Print Name: Robert Ladd  
Vote:  Approve  Disapprove  Abstain

Director Signature: Larry Mueller Date: 3/10/26  
Print Name: Larry Mueller  
Vote:  Approve  Disapprove  Abstain

Director Signature: Stanley Szczepanik Date: 3/10/26  
Print Name: Stanley Richard Szczepanik  
Vote:  Approve  Disapprove  Abstain

Director Signature: Richard Petitt Date: 3/10/26  
Print Name: Richard Petitt  
Vote:  Approve  Disapprove  Abstain

Director Signature: Roger Ferrera Date: 3/10/26  
Print Name: \_\_\_\_\_  
Vote:  Approve  Disapprove  Abstain

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## Proposal For Willoughby Crescent

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**From** KEVIN DOWNING <3puttservices@gmail.com>

**Date** Mon 2026-02-16 1:46 PM

**To** Bonnie Guenther <bonnie@associationalliesgroup.com>

The consultation work would be in two Phases.

### PHASE ONE

- Review all current service agreements including maintenance and material application.
- Site review by 3 PS
- Meet on site with Bonnie and both contractors.

### PHASE TWO

- Prepare report with observations and general recommendations with a time line
- Present to key board members if necessary

### PHASE ONE FEES

- Check payable to Kevin Downing for fifty percent of total costs to commence work. \$500

### PHASE TWO FEES

- Remaining payment of fees payable to Kevin Downing.... Mail to 220 Ridge Road  
Jupiter, FL 333477
- Final payment \$500

Sent from my iPhone



..... Planning, Programs, Products

## Kevin Downing CGCS

Agronomist/ Landscape Designer

Phone: 561-427-4501 Email: [3puttservices@gmail.com](mailto:3puttservices@gmail.com)

220 Ridge Road, Jupiter, FL 33477

**Specialty Work** *coordinating support programs for operations and projects*

- \* Operational audits
- \* Agronomic Planning
- \* Landscape Design
- \* Product Procurement

**Landscape design/ Field Supervision** *dynamic designs with eventual maintenance in mind*

Red Stick - Rees Jones	Turtle Creek- Schulties
Willoughby - Arthur Hills	Frenchman's Creek- North
Addison Reserve – Kipp Schulties/ Rees Jones	Laurel Oaks- Gary Player
Mariner Sands (Gold) - Tom Fazio	Others: Mayacoo, Hunters Run, Turtle Creek, Banyan Golf Club

**Golf Course/ Landscape Management** *active course management, consulting & mentoring superintendents*

Seagate Country Club	2014-2015	Delray Beach
Hammock Creek	2009- 2014	Palm City
President Country Club	2008- 2014	West Palm Beach
Bluffs Golf Club	2018- 2019	Arcadia
Bonaventure	2020	Ft. Lauderdale
Hibiscus Golf Club	2023 (Design)	Naples

**Agronomic Consultation** *concise & sustainable programs to improve efficiency & maximize expenditures*

Addison Reserve 2018 – current LRP	Pine Tree Golf Club
DelAire Country Club	High Ridge
GlenEagles Country Club	National Golf Foundation (FL/ GA)
	numerous projects

**Volunteer/ Community/ Professional Service**

- President Florida ECSA
- National Course Rater
- Director First Tee (Palm Beach)
- USGA Green Section
- Palm Beach Golf Association
- \*Landscape Award Winner- Native Plant Society
- \*Designer Special Olympics conjunction with CMAA
- \*Director Florida State Golf Assoc.
- \*Florida Gateway College Alumni of the Year 2023

### **Work/ Educational Experience**

President Country Club (36 holes) Hammock Creek Golf Club (18 holes)	6 Years – Consulting Agronomist
Ballenistes Country Club (54 holes) Willoughby Golf Club (18 holes)	3 Years- Director of Agronomy 17 Years- Course/ Landscape Property Manager
Mariner Sands Country Club (36 holes) Atlantis Golf Club (27 holes)	6 Years- Superintendent 4 Years- Superintendent
Nationally Certified (1982- 2021) Florida GCSA BMP Certified- current College: University of Georgia Lake City College (A.S.)	

### **Contacts**

Michael McCarty- Addison Reserve CMAA [michaelm@addisonreserve.cc](mailto:michaelm@addisonreserve.cc)  
Richard Singer- NGF [rsinger@ngf.org](mailto:rsinger@ngf.org)  
John Sanford- ASGCA [john@sanfordgolfdesign.com](mailto:john@sanfordgolfdesign.com)  
Mitch Stump- [Mitch@clubtax.com](mailto:Mitch@clubtax.com)  
Joshua Fleisher- [joshf@addisonreserve.cc](mailto:joshf@addisonreserve.cc)  
John Foy- USGA Agronomy (RET) [jfoy7780@gmail.com](mailto:jfoy7780@gmail.com)  
Joshua Fleisher- [joshf@addisonreserve.cc](mailto:joshf@addisonreserve.cc)  
  
Fred Klauk- PGA tour (RET) [fklauk@bellsouth.net](mailto:fklauk@bellsouth.net)  
Nate Watkin- GCSAA

**Complete background info, brochures or projects available upon request**

# Estimate



Estimated 3/22  
Called 2x 3/25

Estimate: 63683  
Date Issued: 03/13/2026

To: Willoughby Crescent  
940 SE Willoughby Blvd  
STUART, FL 34997  
Attn. To: Jim Ladd  
Phone: (772) 485-9500  
Email: jimiladd@bellsouth.net

Accepted  
3/19/26

Prepared By:  
Magic Bubbles  
178 Bent Tree Drive  
PALM BEACH GARDENS, FL 33418  
Phone: (772) 210-1173  
Email: Ron@MagicBubblesWash.com

Service Location:  
Willoughby Crescent  
940 SE Willoughby Blvd  
STUART, FL 34997

Ron Mroz		03/21/2026		
1.	Chemical and pressure clean community entrance - Includes iron stain treatment - Walkway - Roadway pavers - Curbing - Gate columns	1.00	895.00	895.00
			Subtotal	895.00
			Total	

Please note, this estimate *does not* include rust removal service unless specifically noted.

Pressure cleaning *does not* remove rust stains.

A special product is required and additional rates apply.

To accept please reply "Approved" to the email or click the link in the email to accept online:

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## **Willoughby Crescent Condominium Association**

### **2026-27 Slate of Officers**

- **Jim Ladd, President**
- **Larry Mueller, Secretary**
- **Rick Srszcepanik, Treasurer**
- **Rich Petitt, Co-treasurer**
- **Roger Ferrera, Director**