

JULY 2021, Coconut Telegraph

Checkout this issue for the upcoming holiday on LGI. "Stay in the know!"

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**** 4th of July Activities**

From Vice President, Rhonda Olson:

Bucket of Litter - Fun on the Fourth - Invite your Neighbors!

Children up to age 12 can participate in the Bucket of Litter - Fun on the Fourth event. Bring a bucket of litter collected from golf cart paths, the beach or the mangroves to LGI Carts at 2 pm on July 4th to receive your choice of gifts from a gift table. Each participant's name and phone number will be entered into a drawing for a grand prize \$25 gift card as well.

The grand prize winner will be drawn and announced at 5 pm after the national anthem and before the start of the golf cart parade. Show up if you can or we'll contact you to deliver the grand prize.

Please email twrohnda@gmail.com if your children plan on participating.

From LGI Carts

*(*LGI Carts is not affiliated with the LGPOA, we just want to keep you up to date on all island activities.)*

The line-up starts at 4 pm on Sunday, July 4th at LGI Carts, the parade begins at 5 pm. There will be trophies awarded for the most creative, island theme and patriotic carts! Can't wait to see all the creativity!

**** Additional Police Protection for the 4th**

From President, Richard Leydon:

I am working with Deputy Prummell to schedule extra duty officers over the 4th of July weekend. The officers the LGPOA hires provide a police presence to show people we do have rules and give warnings to people not following them.

**** Sewer Update**

From Vice President, Rhonda Olson:

Environmental Utilities (EU) applied for a certificate of authorization from the Florida Public Service Commission (PSC) on October 12, 2020 to install and maintain a wastewater system for LGI and surrounding areas. Simultaneously EU requested a bifurcation, a separation of rates and costs from the certificate approval. On February 2, 2021 PSC found no hardship for EU to present the rates before certification and the bifurcation (separation) was denied.

Earlier this month, EU submitted the rates/costs portion of the application to PSC. Please follow the link below to for the details:

[Financial schedules supporting initial rates and charges](#)

The full transcript of all complaints, supporters, meetings and information regarding the project Docket 20200226 can be found at:

[Florida Public Service Commission](#)

If you would like to become an interested party and receive notifications from PSC on this docket send a request to clerk@psc.state.fl.us. Reference docket number 20200226 and include your email. Be sure to request notification of informal meeting notices, FAW notices, all recommendations and final orders issued by the commission.

If you would like to read the LGPOA's finding since October, please visit the links below starting with the board's announcement of the November meeting with Environmental Utilities:

<https://lgpoa.org/coconut-telegraph-november-2020/>

<https://lgpoa.org/lgi-sewer-project/>

<https://lgpoa.org/lgi-sewer-project-2/>

<https://lgpoa.org/lgpoa-board-meeting-minutes-12-17-20/>

<https://lgpoa.org/lgi-sewer-project-application-amendment-from-eus-attorney-to-psc/>

<https://lgpoa.org/lgpoa-board-meeting-minutes-2-4-21/>

<https://lgpoa.org/lgi-sewer-project-update-2/>

**** Channel Markers**

From Navigational Chair, Richard Leydon, Jr.:

The County has reestablished our channels by installing new channel markers. They replaced all of the missing channel markers. Boaters need to follow the marked channels. The areas outside of the marked channels are manatee protection zones. If you are caught speeding outside of the marked channel the officers will write you a ticket. Because it is federal protection area, it will be an expensive ticket that will put points on your license. So please stay in the channels.

**** Path Repairs & Maintenance**

From Vice President, Rhonda Olson:

The LGPOA and LGIFR have been cooperating in repairing the roads. As of this date we have filled two major wet/muddy spots and are considering others.

A quick shout out to everyone who has donated time over the years to knock down the bumps on the main paths and flatten the roadways. Since golf carts have become more prevalent on the island so many people have donated their time and machines. If you see them out there grading, be sure to thank them for making the island smoother for everyone.

**** Licensing/Insurance/General Liability**

From Vice President, Rhonda Olson:

When we hire someone to work on our property or if we rent equipment from someone why is it important if to ask if the business is licensed and insured and request proof?

Licensing

The Department of Business and Professional Regulation (DBPR) manages requirements of businesses **licensed** with the state of Florida. Below is a link to easily determine licensing status.

<https://www.myfloridalicense.com/wl11.asp>

Why do we care if the business is licensed?

A business license is a government document that certifies the business is safe for the public. Exactly which kind of license is required depends upon the type of business and where it is operated.

Insurance - Worker's Compensation, Commercial General Liability and Longshoreman

What about insurance? Should a business have **workman's compensation**? Should the business (contractor or rental) we hire have **commercial liability insurance**? What is **longshoreman insurance** and how does it apply to LGI? Should we request proof of insurance? I spoke with the LGPOA's agent at Key Agency in Englewood and received the following information.

The answer is yes to both.

1. What is **worker's compensation**? This insurance protects a business' employees for job related injuries.

It's important to request a proof of work comp certificate directly from the business' insurance agent or company to ensure coverage is currently in force and because the certificates are easy to forge.

In some situations business' can qualify for an exemption (a sole proprietor is an example). In this case ask for a copy of the exemption from the business.

If you have a copy from their agent or a copy of the exemption you know they have the work comp part of insurance proven and covered.

2. If a business doesn't have worker's compensation what can happen to you if there's an accident? I

f an employee is hurt completing your project, you may be liable, and the employee could sue you for damages.

What is **Commercial General Liability**?

1. Commercial General Liability is the coverage a business has to cover any damage done to clients.

It's also important to request proof of general liability certificates directly from the business' insurance agent or company to again assure the coverage is currently in force.

2. What could happen if I hire a business with no General Liability?

An example would be a lawn service mower throwing a stone through your window. If they do not have General Liability Insurance the repair would not be covered. Your homeowners wouldn't pay for the repair because it was someone you hired to mow your lawn.

What is **Longshoreman Insurance**?

Another type of Insurance required for businesses is **Longshoreman Insurance**. This insurance is required for anyone completing work over water. This would include repairing or building a dock. If you have a permit for the repair or work on your dock, you don't need to ask the business because the county will require proof of the insurance before the permit is issued. If there's no permit needed, you will want proof of before hiring someone.

To sum things up LIABILITY WISE

If you have researched licensing and have the request proof of insurance from the business, you have done your due diligence to reduce the chances of a legal situation.

Should every business we hire be licensed? YES

Should the business have Work Comp or an exemption? YES

Should the business have Commercial General Liability Insurance? YES

If working over water should every business have Longshoreman Insurance? YES

What happens if they don't? You are running the risk of a lawsuit.

Remember, anyone can sue anybody for anything in this day and age.

**** LGPOA Annual Membership Drive**

From Membership, Chair Dawn Bokar:

Thank you for your support of the LGPOA, by joining or renewing your membership. If you missed it, the June 2021 Coconut Telegraph had an impressive list of accomplishments that the Board has worked on since its inception. Take a look at the list at www.LGPOA.org! Your annual dues are what supports those efforts. Without each member, none of those successes, or future ones would be possible. If you're reading this and are not a member yet, visit www.lgpoa.org/membership and sign up! We'd love to hear from you!

Be sure to share the link with your neighbors and friends on the Island, too!

**** Dock Association President List for LGPOA – Please help make my job a bit easier.**

From Membership Chair, Dawn Bokar:

With only three Dock Association Presidents responding, I would like to inquire again for the contact name and number of your Dock Association President. The reason I am asking is the LGPOA receive requests. The requests typically is because a property is transferring and an estoppel letter is required or to inquire if dock association dues are current. I would like to create a database with the dock association name, the contact name, phone number and email for your dock association president. This will allow for quick and easy reference as these requests come in.

Please send your dock association's information to membership@lgpoa.org. Your participation is greatly appreciated!

**** Environmental Update**

From Vice President, Rhonda Olson:

Turtle vs. Tortoise

- Turtles are the reptiles that dwell well in water and spend most of their lifetime in water.
- Tortoises are the reptiles that dwell well on land and spend most of their lifespan on land.
- Turtle shells are light in weight and flat in shape.
- Tortoise shells are heavy and dome shaped.
- Tortoises have short bent legs.

- Turtles have webbed flippers like claws that help them swim.
- Turtles are omnivores; they eat everything including fruits, vegetables, and meat.
- Tortoises are herbivores; they usually eat vegetables. Some of its species do eat meat also.
- Average life span of the turtle is 20 to 40 years.
- Average life span of tortoise is 80 to 150 years.

**** Little Gasparilla Island Fire and Rescue (LGIFR) Update** *(The LGPOA is not affiliated with the LGIFR, we just want to keep you up to date on all island activities.)*

From LGIFR Fire Chief, Bill Underhill:

Fireworks

The Independence Day festivities are among us. As in the past, fireworks are allowed along the BEACH, but be sure to point them over the Gulf of Mexico. All litter from the fireworks must be disposed of properly please. Try to clean up the mess that night and come back in the morning to double check.

Due to weather conditions fireworks that launch into the air of any sort will not be allowed on the interior of the island or on the bay side.

Emergency Access Points to the Beach

This holiday will likely be a busy one, DO NOT block the emergency access point to the beach. This has been a problem this year. Both golf carts as well as tents and chairs must be kept clear of the access, and NO HOLES are to be dug in front of these accesses.

Remember

Everyone have a wonderful 4th, be safe and take a minute to remember those who won our independence and those who continue to protect it.

Please feel free to email me at robinturner63@gmail.com with any information you would like to see in the next month's Coconut Telegraph by the 25th of each month. The content is reviewed by board members for approval.

Robin Turner-Grimshaw