

July 2026

THE BALE

Volume 2, Issue 3
A Publication of The Turtle Inn Beach Club



Welcome to *The Bale*

Welcome to the July edition of The Bale, our newsletter for owners and friends of The Turtle Inn Beach Club. In this issue, we're sharing recent facility updates, fun things happening at the property, owners perspectives and other fun and informative information.

As always, we value your thoughts and suggestions on this newsletter. Please feel free to share your feedback using the email address listed in the Quick Reference Guide below.

Inside this issue

Quick Reference Guide 1

All Things Turtle 2

Didjaknow 2

Why we sell units so cheap 3

Why the Turtle Inn? 4

YOU are the Best Salesperson . 4

Proposed By-Law Changes..... 5

The Way It Was - AND is! 5

An Owner's Perspective 6

Scene's of Turtle Vacations 6

Special points of interest:

- Being on The Board of Directors
- Developers vs. Associations
- Why Own at The Turtle
- By-Law Changes are coming

Quick Reference Guide:

Turtle Inn Beach Club
3233 S. Atlantic Ave.
Daytona Beach Shores, FL 32118

Website: TurtleInnFl.com

Owners Information is located in the "Association" Section

FaceBook: Turtle Inn Beach Club

(Sub-Groups): Fun and Sun at the Turtle Inn Beach Club
Sales and Rentals at the Turtle Inn Beach Club

Instagram: [turtleinnbeachclub](https://www.instagram.com/turtleinnbeachclub)

eMails:

Office: Info@TurtleInnFl.com
Newsletter: The3233Bale@gmail.com
Board of Directors: TurtleInnBeachClub@gmail.com

Request to attend Annual Meeting by Zoom:
TIZoomMeetingAttendance@gmail.com

All Things Turtle - BEAUTIFUL TURTLES!

A fun new activity has taken shape around the Turtle Inn. As part of refreshing the flower bed along the first - floor walkway, as well as a few other flower beds on the property, we needed to repaint the concrete turtle steppingstones. Rather than pulling staff away from other projects, we asked a few guests if they might enjoy helping. They were more than enthusiastic and jumped right in.

Staff supplied the paints, covered the meeting room table with cardboard, and let creativity take over. The photos show guests proudly working on their *prized turtles* and several of the finished designs.

The results are wonderful - colorful, personal, and full of charm. Even better, they give our owners and guests a sense of pride in contributing to the appearance and spirit of the Turtle Inn. We will continue painting a few each week until all steppingstones have been painted.



Didjknow

One of the greatest risks to any association is not always a bad decision - often, it is no decision at all.

Hesitation, delay, and avoidance can quietly create some of the most serious challenges facing a timeshare community. Board members typically step into their roles with sincere intentions, but difficult choices involving money, maintenance, and rule enforcement can feel daunting. The fear of making the wrong call, or of upsetting homeowners, can lead to inaction - and that is where problems begin.

When decisions are postponed, maintenance issues worsen, costs rise, and risks multiply. What starts as a simple financial concern can quickly escalate into a legal, safety, or insurance problem. In fact, many claims brought against associations stem not from reckless decisions, but from failing to act when action was required.

Board members must approach their role with a mindset of protecting the association, the property, and the owners. Serving on a board is not about being liked; it is about fulfilling the legal and fiduciary responsibilities entrusted to you. Being well-liked is certainly appreciated, but only when it aligns with doing the job you were elected - and obligated - to do.

Effective boards understand that leadership requires making decisions even when they are unpopular. That means communicating clearly, relying on qualified experts, and maintaining a steady, respectful tone that keeps discussions productive rather than reactive.

A well-run association does not happen by accident. It is built by board members who are willing to step forward, make informed decisions, and stay focused on the long-term health of the property. In the end, choosing not to decide is still a decision - and it is often the most costly one.

We encourage every owner to stay informed about how your Board of Directors operates by attending meetings, reading the minutes, and following the decisions being made. If you are interested in serving on the Board, elections are held each November. Candidates must submit their names to the office for inclusion on the ballot by mid-September.

Developer vs. Association:

Why Selling Units at Low Prices Protects Everyone

Owners often ask why the Association sells Turtle Inn owned units at such low prices. The answer is simple: **to get them out of Association inventory and into the hands of owners who will pay annual maintenance fees.**

This is the core difference between how a *developer* makes money and how an *association* survives.

How the Developer Makes Money

The developer is only involved during the construction and initial sales phase. They invest all the money up front to build the resort. To recover that investment - and make a profit - they must sell units at high prices. Once they sell enough inventory, they turn the property over to the Association. High prices make sense for the developer because they are recouping a large capital investment in a short period of time.

How the Association Makes Money

The Association operates under a completely different financial model. We are actually a non-profit entity.

- We do earn a small amount from selling Association owned units.
- But **our long-term financial health comes from maintenance fees**, not sales revenue.
- The more owners we have, the more stable our income becomes.
- That income supports:
 - **Reserves** for major repairs
 - **Daily operating expenses**
 - **Efforts to keep maintenance fees as low as possible**

Selling units at low prices helps us replace those owners quickly and affordably.

Why Low Selling Prices Matter

Buyers will only pay so much for a timeshare. If the price is too high, units simply do not sell. Low prices increase sales volume, and **sales volume increases maintenance fee revenue**, which is the lifeblood of the Association.

Below are two simplified examples that illustrate this.

Example 1: Higher Selling Price

- Sell **10 units** at **\$2,000** each
- Association receives **\$20,000** in sales revenue

Annual maintenance fees: **$10 \times \$760 = \$7,600$**

This provides more money *today*, but less money every year going forward.

Example 2: Lower Selling Price

- Sell **20 units** at **\$100** each
- Association receives **\$2,000** in sales revenue

Annual maintenance fees: **$20 \times \$760 = \$15,200$**

This provides less money today, but **double the annual income** every year thereafter.

Why Future Years Matter More

The Association's financial stability depends on predictable, recurring income. Maintenance fees - not one-time sales - are what keep the resort solvent.

A real example from past years proves this clearly:

- We sold **82 units** at very low prices.
- Those sales brought in little immediate revenue.
- But those units now generate **\$62,320 every year** in maintenance fees. Without those sales, every owner would pay **\$52 more** in annual maintenance fees. This is the direct, measurable benefit of selling units cheaply.

We Understand the Impact on Owners Trying to Sell

Selling Association-owned units at low prices can make it harder for individual owners to sell their own units at higher prices. We genuinely regret that impact. However, the Board's responsibility is to protect the financial health of the Association as a whole. Ensuring strong maintenance fee revenue is essential to keeping the resort operating and keeping fees affordable for everyone.

Bottom Line

Selling units at low prices:

- Strengthens the Association's long-term financial stability
- Reduces the burden on existing owners
- Helps keep maintenance fees lower
- Ensures the resort remains solvent and well maintained

Selling units for low prices benefits all of us.

We hope this provided some understanding for why we do what we do.



Why The Turtle Inn Beach Club?



Why stay at the Turtle Inn Beach Club? It's a question we hear often - and one we genuinely love to answer.

The truth is simple: the Turtle Inn Beach Club isn't just a place to stay ... it's a home away from home. Warm, welcoming, and relaxed, our resort is known for its friendly atmosphere, clean accommodations, and a staff that truly cares about your experience. They know your name, your children and grandchildren, and they take pride in making every stay memorable.

While other resorts may offer larger rooms or more amenities, they can't match what truly sets us apart: our people, our traditions, and our sense of community. From our famous turtle hunts to Hot Dog Tuesday, the Turtle Inn offers experiences that families look forward to year after year.

Affordability is another cornerstone of who we are. Our Board works hard to maintain reasonable maintenance fees and room rates, ensuring that returning to your favorite beach getaway remains easy and accessible. We believe that cherished memories shouldn't come with a hefty price tag.

And when winter settles in back home - when it's cold, gray, and snowing - there's no better escape than the Turtle Inn. Imagine trading icy mornings for sunshine, sandy beaches, and breathtaking ocean views. Winter months offer excellent availability, making it the perfect season to enjoy your slice of paradise.

Come experience the charm, the community, and the beauty of the Turtle Inn Beach Club - where the tide is high, the sunsets are gorgeous, and every stay feels like coming home.

YOU are our Best Salesperson!

Our owners are our best sales people! Each time you encourage your family and friends to visit the Turtle, you improve our ability to keep our maintenance fees low!

We have some awesome units available for rent or sale. How about an Ocean FRONT room? We have availabilities! Units 301 or 302 are available week 51 or 52.

May and June are really nice times to visit. We have availabilities. Units 411 or 404 for week 22 or Units 210 or 208 for week 20?

Please check out all our availabilities here at Turtleinnfl.com.

Your word of mouth is more valuable than any sales program we can afford. Please share your love of the Turtle with your friends.

Turtle Inn Beach Club Proposed By-law Amendments

In the January 2026 edition of the Bale, we explained why the Board is proposing changes to our by-laws. We'd like to give you HOW that change is happening with an overview of the 6 articles that will be on your ballot:

Article II, Section 4, Proxies We are adding a sentence to this article which will allow the Turtle Inn to submit your Annual Meeting proxy electronically.

Article III, Section 2 Notices Per the article, notice of each annual or special meeting must be mailed. We've added a sentence to this article which states that notice of the meeting may be delivered electronically to the owner who provides a written consent to electronic notice in accordance with Chapter 718, Florida Statutes, as it currently exists and as it may be amended from time to time.

Article III, Section 3 Annual Meeting The first sentence of this article has been reworded that the Annual Meeting shall be held in the morning on a Saturday in October or November each year..... The intent of this change is to provide us more flexibility on the time and date of our Annual Meeting and avoid a meeting on a holiday.

Article IV, Section 1 Number, Term, and Qualifications The sentence which refers to the term of each Board of Directors service has been changed from 1 year to 3 years, staggered so that one-third (1/3) of the board seats will be up for election at the annual meeting. The Board of Directors believes a 3 year term will allow for continuity of experienced board members after each annual meeting.

Article VI, Section 4, (b) The first sentence of this article has been amended to include electronic delivery of the budget and reads: that a copy of the proposed annual budget of common expenses shall be electronically delivered or mailed to the Unit Owners no less than (30) days prior to the meeting.....

Article VI, Section 5 (b) The first sentence of this article has been amended to include electronic delivery of the maintenance fee: When the Board of Directors has determined the amount of any maintenance fee, the Treasurer of the Association may electronically deliver, mail, or present to each Owner of the Unit Weeks within all Units committed to Interval Ownership a statement of said maintenance fee.

The Way It Was - - - - - and IS!



An Owner's Perspective - The Turtle Hunt

Our grandkids are always excited to arrive at the Turtle for our weeklong stay. As soon as we walk through the doors, we are greeted by the friendly front office staff with familiar smiles and warm welcomes that make us feel like family returning home.

One of our favorite stops is the laundry room, where Shirley stands behind her little half door. She waves with a big smile and calls out, "Hello!" to the boys. Then, with a sparkle in her eyes, she will remind them of the days for the famous Turtle Hunt. Shirley shows each grandson a small plastic turtle and explains the rules. Hidden throughout the property are dozens of colorful turtles just waiting to be discovered. The hunt is on!

The boys eagerly search every corner of the Turtle, walking all four floors repeatedly each day. Every turtle they spotted brought squeals of excitement, proud smiles, and a sense of accomplishment. Their joy is absolutely priceless. They continue hunting (and finding) turtles even after the event is technically over.

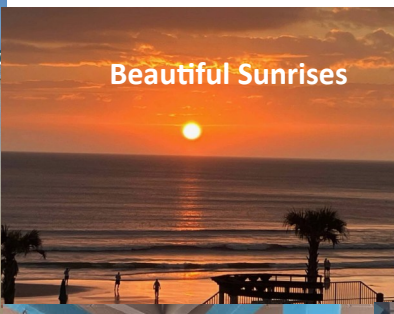
Those hours spent wandering the walkways together are never wasted. They become some of our favorite family moments. We laugh, encourage one another, and celebrate every discovery. I must admit, I had just as much fun looking for turtles as the kids did!

The Turtle Hunt may have been designed for children, but it gives our entire family something far more valuable than a game. It creates lasting memories - memories of laughter, togetherness, and the simple joy of sharing an adventure.

Long after the vacation ended, those little turtles reminded us that the greatest treasures we found weren't hidden throughout the Turtle - they were the moments we shared with one another.



Where friendships
are made!



Beautiful Sunrises



Water Aerobics



Race Track & Blimp



Hot Dog Tuesday



Rocket Launch