

*The*

SPRING 2026

**PALMETTO**  
**HALL** *Reporter*





# Palmetto Hall

## OWNERS' ASSOCIATION

P.O. BOX 23017  
Hilton Head Island, SC 29925

### POA OFFICE

<b>Association Manager</b>	Courtney Struna
<b>Operations Manager</b>	Bruce Massey
<b>Staff</b>	Jennifer Kelly
	Gwen Perrine
<b>Office</b>	843-682-4182
<b>Email</b>	phpoa@palmettohallhi.com
<b>Website</b>	www.palmettohallhi.com

### BOARD OF DIRECTORS

<b>President</b>	Tim Gibson
<b>Vice President</b>	Scott Weiss
<b>Treasurer</b>	Melinda Tunner
<b>Secretary</b>	Marina Tiano
<b>Members at Large</b>	Fred Goulet
	Susan Snow
	Bill Ballard

### WOMEN'S CLUB

Berna Gaul

### HERITAGE GOLF GROUP

<b>General Manager</b>	Damon Aswad
<b>Membership Coordinator</b>	Noah Hightower
<b>Head Golf Pro</b>	Vaughan Abel

### POA COMMITTEES

<b>ARB</b>	
<b>Finance</b>	
<b>Maintenance/Infrastructure</b>	
<b>Personnel Committee</b>	
<b>Safety &amp; Security</b>	

### CHAIRPERSONS

Keith McCormack
Bob Totte
Frank Carollo
BOD
Walt Theiss

### PH CLUB COMMITTEES

<b>Men's Golf Association</b>	Rick Criss
<b>Men's Golf League WED</b>	Bobby Allen
<b>Men's Golf League SAT</b>	Joe Wiczorek
<b>Women's Golf Association</b>	Michele Foote



# Association Manager's REPORT

*by Courtney Struna*

Greetings from the Palmetto Hall POA!

I have to confess that the newsletter article is hard to start... writing the first article of the year is a bit like groundhog day! There is a distinct rhythm to every year. The year is off to a good start. The new BOD is getting acquainted and is zeroing in on plans for this year.

In 2025, the POA-sponsored Fall Festival was a very successful evening with great food in the newly-renovated clubhouse, comradery, and fantastic weather!

At the Annual Meeting in December, Finance Committee member Kim Carpenter was awarded the Volunteer of the Year for his work on the Strategic Planning Worksheet (SPW). The Finance Committee is committed to safeguarding the POA's financial viability far into the future and Kim leads this effort. Kim maintains the SPW that models anticipated operating expenses and revenue as well capital expenses and revenue through 2056! The model allows the Finance Committee to input data and model scenarios out into the future. This allows the POA to course-correct in real time. The model is updated monthly and annually by Kim. Congratulations to Kim and thank you to the Finance Committee. They truly protect property owners' interests and work hard each month to make sound financial decisions for the community.

When budgets are planned and capital projects are approved there is a rigorous process to evaluate all aspects of the budget. Does a project align with the Mission Statement of Palmetto Hall? Are the expenses and maintenance of a new amenity or project sustainable? Does it fit into the long-term model without adversely impacting assessment levels for property owners? When considering such a broad timeline, it's helpful to break it into smaller periods of time.

We can reflect back on the last 10 years for some perspective. The BOD and the community made great investments in

Palmetto Hall. The biggest investment was the gatehouse renovation with the added residential lane that was completed in 2018. The POA had a very dedicated group of volunteers advocating for gatehouse improvements that seemed out of reach to many members of the community at the time. The previous gatehouse was tiny and inadequate.

Substantial investments were made in the areas of technology and safety and security in Palmetto Hall during this 10-year time horizon. Remotely programable gates were installed at Hills 4-5 and 6-7, electronic gate arms at the front entrance, eight camera locations installed at key intersections made security operations much more effective and efficient.

The construction and subsequent expansion of the 8-foot tall green wood fencing on portions of the perimeter improved our profile and beefed up security. These improvements have made life safer, more secure and comfortable for property owners in Palmetto Hall.

Recently, the BOD focused their efforts on improving the Palmetto Hall Park including landscape beautification in common areas, curbing intersections to protect our roads, a drainage project to protect roads & personal property and a new security camera location. The work to improve Palmetto Hall will continue.

Palmetto Hall BOD President Tim Gibson's article touches on the topic of BOD service for the POA. Substantial strides have been made in the last 10 years. At the beginning of each year, the question is asked, what is next for Palmetto Hall? The POA seeks community participation to determine the direction for the next three years and further into the future. There is significant expertise in Palmetto Hall, and it should be leveraged. We will be planning a gathering this spring to learn more about Palmetto Hall POA BOD leadership opportunities. Stay tuned!



# Message from the PRESIDENT

by *Tim Gibson*

Happy Spring Palmetto Hall.

I must say again, for those who haven't noticed, Mother Nature does have a sense of humor for showing the island snow for the second consecutive year. I will be the first to say how much I enjoy seeing it... knowing it will be gone in an instant!

The POA and Board are off and running for 2026. We have welcomed our newest Board members, Susan Snow and Bill Ballard. Susan is working with the Finance Committee and Bill is our liaison to the Maintenance and Safety committees.

Some other changes to the Board include Scott Weiss taking on the role as Vice President, along with the Architectural Review Board and Heritage POA Strategic Team; Marina Tiano is now active with the Nominating Committee and Architectural Review Board; Fred Goulet, Member at Large, is the Communications and Marketing Liaison; and Melinda Tunner remains our Treasurer extraordinaire.

I would also like to say thank you again to Sandy Hoover and Scott Slawson who completed their three-year terms at the end of 2025. Thank you both for your contributions to the Palmetto Hall Community.

This will be my last year on the Board as I will complete the three-year term. I cannot believe how quickly this time has flown by. At the same time, I feel fortunate to have worked with so many terrific community members disguised as board members and an unbelievable POA staff. More so, it is about the members of our community that I continue to have the opportunity to meet and serve.

This year, our Board will be tasked with finding community candidates needed to replace the THREE members whose terms will expire at the end of 2026. I hope that you will consider running for the Board if you have the time and opportunity. It has certainly been a fulfilling and positive experience for myself.

The POA and Board are excited for 2026. We continue to strengthen our relationship with the Heritage Golf Group. Heritage has completed their initial renovation of the clubhouse and we are excited to welcome Terrapin restaurant to Palmetto Hall. Damon Aswad was introduced as our new General Manager and we are thrilled to welcome Damon and his family to the island. Chef Derek continues to amaze in the kitchen as I am sure many of you have already experienced. Russell and the team make all feel welcome and add to the great vibe of the restaurant. Patrick and his staff have done an unbelievable job with the golf courses which is great for our members and public players as well.

As we move forward in 2026, the Board remains vigilant regarding our lagoon systems and will continue working with the Heritage Group to ensure they are working in the most efficient manner. You will see road patching performed as

## Our Mission

*To continuously improve Palmetto Hall as a premier residential community by enhancing property values for all owners and the quality of life for all residents.*

the warmer weather arrives, continued curbing projects and lighting improvements to the clubhouse parking lots.

Earlier this year, we added fitness stations to Palmetto Hall Park. We hope to schedule a family day at the park as the warmer weather arrives. In the meantime, take the opportunity to come out and see the continued transformation of the park.

Finally, I reiterate what I have said in the past, this Board's intention is to "focus on and prioritize projects that positively impact our Palmetto Hall residents while continuing to act in a fiscally responsible manner".

Please continue to review the weekly blasts for a schedule of planned events!

Thank you, Palmetto Hall Community. Have a safe and enjoyable spring!



### Palmetto Hall POA CONTACT INFORMATION

11 Palmetto Pkwy, Ste. 201, Hilton Head Island, SC 29926  
P.O. Box 23017, Hilton Head Island, SC 29925

**OFFICE** 843-682-4182  
phpoa@palmettohallhhi.com

**SECURITY Gatehouse** 843-342-6482  
guardgate@palmettohallhhi.com

**Patrol** 843-247-7542

### STAFF INFORMATION

**ASSOCIATION MANAGER**  
Courtney Struna manager@palmettohallhhi.com

**OPERATIONS MANAGER**  
Bruce Massey operations@palmettohallhhi.com

**FRONT OFFICE COORDINATOR**  
Jennifer Kelly phpoa@palmettohallhhi.com

**BOOKKEEPER**  
Gwen Perrine bookkeeper@palmettohallhhi.com

**COMMUNICATIONS**  
Gwen Perrine communications@palmettohallhhi.com

### Heritage Golf Group CONTACT INFORMATION

Main Number: 843-342-2582

**GENERAL MANAGER** Damon Aswad  
843-681-2007

**MEMBERSHIP COORDINATOR** Noah Hightower  
843-681-2006

**HEAD GOLF PRO** Vaughan Abel  
843-681-2053



## Treasurer's REPORT

*by Melinda Turner*

The first quarter of the year is a time of transition – a time of closing out the prior year, and the beginning of a fresh start for the current year. For me personally, it will be my last year as a board member and your Treasurer as my term ends this year. It is bittersweet as I think about it, as I truly enjoy serving and will have had two terms (with a year off in-between).

However, this provides an opportunity for someone new to participate and I urge you to consider running for the board. It's a rewarding experience, leveraging those skills you've acquired from over your life, and giving back to the community in which you live. The time needed is minimal, and the personal satisfaction and community benefit you provide is invaluable.

The finance team is in the process of closing out the year. The financial audit has been completed, with no findings or concerns. The exhibits are being finalized and will be approved at our March board meeting. The report will be posted on our website as well.

Federal and state income tax filings have been finalized, and we only owe \$25 for the corporate filing fee. Now I need to get started on my taxes!

The financial results for the year were strong with a \$189,000 contribution to our capital reserves, for future projects. Revenues were over budget by \$85,000 due to decal sales, gate receipts, and ARB forfeitures. Expenses were over budget \$45,000 driven by the Fall Festival, infrastructure repairs, and administrative expenses. The \$40,000 net income, due to strong revenues, was transferred to our capital reserve in January of 2026, and helped to offset some of the capital investments made in 2025.

We continue to invest in our community with \$147,000 in capital investments. This included the Palmetto Hall Park (\$65,000), Curbing and Paving (\$35,000), Security related technology (\$19,000), Drainage (\$19,000), and replacements of gate arms and signage (\$8,000). Even with those investments, we increased our Capital Reserves \$225,000, with our contribution from operating, Capital Reserves Fees during the sales process, and investment income.

The finance team will be focusing this year on revenue trends, monitoring our expenses, making our money work for us through investment income, analyzing our long-term capital needs ... and looking for a new Treasurer for 2027.



## ARB NEWS

*by Keith McCormack*

I can name numerous things Anne and I love about Hilton Head Island and the Palmetto Hall Community. I'm sure all of you can do the same. One of the two things topping our long list are: the arrival of spring across this beautiful island and the effort our community takes during the spring season to ensure collectively we keep a well-maintained and groomed neighborhood.

To us, spring symbolizes new beginnings across the community landscape. It also inspires us to spend time in our yard and set the foundation for healthy, growing, and beautiful landscape for the entire year. We know our landscaping efforts provide the canvas for our home and impacts the overall community.

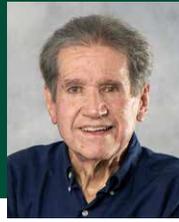
As a community, our landscaping efforts in the spring directly impact how our lawns, plants, and outdoor spaces perform through the heat of summer and into the fall season. Spring is the "foundation phase" of our landscape plans. A strong start reduces stress, cost, and additional efforts throughout the rest of the year. It also enables the wonderful backdrop of our beautiful community and boosts the curb appeal of each of our homes.

To all you strong starters who spend time in your yard this spring or having work done to properly usher in the season, thank you. You are a key reason we live within one of the most sought-after communities on the island. Your hard work and efforts put an individual exclamation point on the arrival of spring across the island and overall beauty of our community. Again, thank you!

Just remember, if you are looking to take on a project involving the exterior of your home, including large landscaping projects, be sure to review our ARB standards and guidelines before starting or call the POA office to be advised of any procedures required prior to submission.

# Safety & Security REPORT

*by Walt Theiss*



I want to thank the residents that contributed to the Security Holiday Fund this year. Almost \$15,000 was collected and passed out to the officers based on their hours worked in 2025. This is the most ever collected! I think it shows that the community values the officers. I pass out the bonus to each officer and they truly appreciate the money. We didn't have any turnover among the officers last year. The longer an officer works in Palmetto Hall, the more familiar they become with the residents.

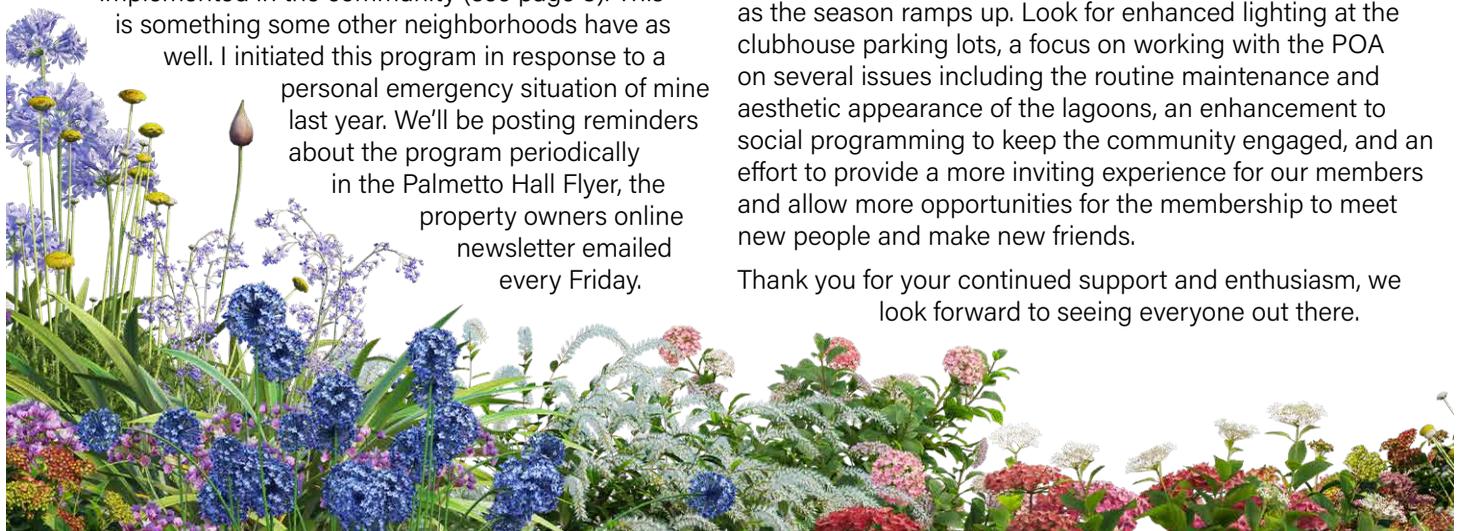
Residents need to remember that guest passes aren't to be called in for contractors doing work at their homes. A contractor must purchase a daily pass or a yearly pass to enter Palmetto Hall.

I encourage residents to remind their guests and contractors that the speed limit in Palmetto Hall is 25 mph and that they must have a valid driver's license. You'd be surprised at how many contractors try to enter without a valid license. Also, remind services used such as Uber, DoorDash, Instacart, etc. of the speed limit. The majority of traffic stops for speeding are to guests and contractors.

Guests are reminded when entering the community about the speed limit. I'm sure you're aware of the numerous speed limit sign posted throughout Palmetto Hall. Yet they don't always obey the speed limit. We enforce the speed limit to curtail potential accidents. Without walking paths, our streets are crowded when you have residents walking or riding bikes alongside a single lane of traffic going each way.

You'll be noticing a new security vehicle patrolling the community. A Honda CRV has been purchased and is now in service. The Jeep you've seen for years is in need of repairs that don't make economic sense in a vehicle that is approaching almost 200,000 miles.

I want to remind everyone of the lock box program we've implemented in the community (see page 8). This is something some other neighborhoods have as well. I initiated this program in response to a personal emergency situation of mine last year. We'll be posting reminders about the program periodically in the Palmetto Hall Flyer, the property owners online newsletter emailed every Friday.



# Heritage/POA COMMITTEE

*by Scott Weiss*



We are thrilled that the early spring season is upon us. It's been a long winter. One of my favorite features here in Palmetto Hall is how our community evolves with each seasonal change.

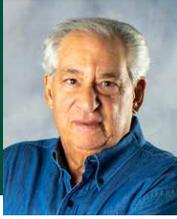
As the weather continues to trend in our favor and the grounds begin to bloom the promise of milder temperatures across our community has brought more golfers back onto the courses. Behind the scenes Patrick and his staff have been working hard at preparing the courses for what promises to be an outstanding year of golf. As we move forward you may notice the landscape become increasingly more refreshed with pine straw, overseeding, tree pruning, and a focused effort to target golf paths in more challenging areas. Stay tuned for more updates and upcoming events from both the Men's Golf Association and Women's Golf Association as we begin another exciting season.

I'd be remiss if we didn't mention the completed renovations of our clubhouse and the overwhelming success of Terrapins restaurant. The Terrapins team is truly focused on creating a culinary experience that will continue to exceed expectations and prove to become a neighborhood destination. Whether you have joined us for a special event, enjoyed a family dinner or simply stopped by for a drink after a round, your contribution to the spirit that makes our community feel unique is most welcome and appreciated.

We would also like to welcome our new General Manager, Damon Aswad, who has hit the ground running and is focused on growth within our membership and outside our community.

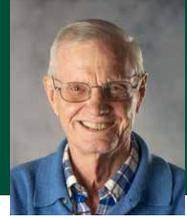
As we move forward, you will notice activities around the property as our staff will be in the process of upgrading and refurbishing amenities to help improve our overall member experience. These improvements will be worked on over the coming months, and we are excited for you to enjoy them as the season ramps up. Look for enhanced lighting at the clubhouse parking lots, a focus on working with the POA on several issues including the routine maintenance and aesthetic appearance of the lagoons, an enhancement to social programming to keep the community engaged, and an effort to provide a more inviting experience for our members and allow more opportunities for the membership to meet new people and make new friends.

Thank you for your continued support and enthusiasm, we look forward to seeing everyone out there.



# Maintenance & Infrastructure PLANNING

*by Frank Carollo & Bruce Massey*



If you have not already used or visited the new Nature Trail and Fitness Center at the Palmetto Hall Park, you are missing an excellent new amenity that many other residents are already enjoying.

In the next couple of weeks when the weather is more favorable, MAJ Enterprises will be repairing a number of road defects. The top wearing course of some of the roads has delaminated. Once they begin the work, it will take a few days to complete. Please be mindful of the workers and use caution when they are working.

The final phase of the curbing of intersections will begin in April. This has been a multi-year project. Before the work begins MAJ will mark the intersections with red paint which

outlines the length of the curb to be installed. Curbing has several benefits; prolongs the life of the road, reduces destruction of the road edges and protects landscaping. If your property will be impacted, the POA will reach out to you to notify you in advance of the work being undertaken.

Every year Operations inspects the landscaping in the common areas to determine which areas need refreshing with new plantings or sod. The Greenery will soon submit a list of cul de sacs and other areas being considered for improvement. This work normally starts in late spring.

Enjoy the spring season and warmer weather that is on the way!

## 2026 BOD CALENDAR

<i>Date</i>	<i>Event</i>	<i>Time</i>	<i>Location*</i>
<b>Thursday, April, 23</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, May 21</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, June 18</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, July 16</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, August 20</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, September 10</b>	Monthly Meeting	4:00 PM	POA Office
<b>Thursday, October 15</b>	Monthly Meeting	4:00 PM	POA Office
<b>Friday, October 23</b>	<b>Fall Festival</b>	<b>5:00 PM</b>	<b>Palmetto Hall Club</b>
<b>Thursday, November 19</b>	Monthly Meeting	4:00 PM	POA Office
<b>Tuesday, December 1</b>	<b>Annual Meeting</b>	<b>6:00 PM</b>	<b>Club Banquet Room</b>
<b>Thursday, December 10</b>	Monthly Meeting	4:00 PM	POA Office

*\* Location is subject to change based on BOD Mixers that will be planned throughout the year*

## WELCOME NEW NEIGHBORS & PROPERTY OWNERS!

2 Lenox Lane  
9 Cherry Hill Lane  
16 Timber Marsh Lane  
6 Cherry Hill Lane  
334 Fort Howell Drive

Larry & Pamela Morris  
Dante & Melissa Mancini  
Mack & Victoria McGahee  
Jan Lewis  
Caroline & Christopher McCormick

# PALMETTO HALL Women's Club

*by Berna Gaul*



## 2025-2026 EXECUTIVE BOARD

<b>President</b>	Berna Gaul
<b>Vice President</b>	Jen Gibson
<b>Secretary</b>	Shirley Schneider
<b>Treasurer</b>	Sharon Weiss
<b>Past President</b>	Debbie Dusenberry

Happy Spring, Ladies of Palmetto Hall!

The Palmetto Hall Women's Club has been wonderfully active since we last connected, and what a season it has been.

Our **"Home for the Holidays" Brunch** wrapped the clubhouse in warmth, laughter, and friendship. It was a beautiful reminder that PHWC is more than a club—it's a vibrant, giving community that lifts its neighbors and one another.

Our **Deep Well Thanksgiving Drive** was extraordinary. Together, we collected over two tons of food, and the impact was so meaningful that the event was featured on the WSAV evening news.

The generosity continued with our **Annual Deep Well Toy Drive**, which brought joy to countless local children. And our **Annual Sandalwood Diaper Drive** reached a record milestone: over 10,000 diapers and wipes donated. Thanks to your kindness, Sandalwood babies will stay dry, comfortable, and rash-free for an entire year.

PHWC continues to shine as a community that shows up, gives wholeheartedly, and makes a real difference.

As we turn the page into spring, PHWC has an exciting calendar of events designed to inspire, connect, and celebrate our vibrant community — and even more wonderful gatherings are already in the planning stages. This season promises fresh experiences, new friendships, and plenty of opportunities to enjoy all the things that make PHWC so special.

## Rest In Peace



**Dona Pavloff**  
12/10/2025



**Anne Ziegler**  
12/11/2025



### SCAD Guided Tour — Spring Edition

Back by popular demand, we're returning to the Savannah College of Art and Design for another engaging, art-filled guided tour.

▲ *Fall PHWC  
SCAD Tour*

### PHWC Middleton Gardens Tour

Join us for a breathtaking stroll through one of the Lowcountry's most iconic historic gardens.

### Driveway Block Party

A casual, lively gathering right in our own neighborhood on 17 different streets/zones — the perfect chance to mingle, laugh, and enjoy the season.

### PHWC Art in Bloom Artist Exhibition & Annual Spring Luncheon

A signature PHWC celebration pairing local Palmetto Hall artistry with our much-loved luncheon tradition.

Please keep an eye on your inbox for our weekly Wednesday update, where you'll find exact dates, details, and registration information.

So, if you're looking to build friendships, uplift others, and make a meaningful difference in our community, we would love to have you with us. It's never too late — and we're saving a space just for you.

Warmly,  
**Berna Gaul**  
President, PHWC

*Annual PHWC Trip to Charleston ▶  
for the Grinch Musical*



## Enriching the Lives of Our Neighbors

If you are new to the neighborhood, please check out our website at <https://www.palmettohallhhi.com/index.php/womens-club> call me at 630-738-0747 or email me at [phwcreervations@gmail.com](mailto:phwcreervations@gmail.com) to discuss how you can get involved in PHWC.

# NEW FITNESS STATIONS

## Palmetto Hall Park



Palmetto Hall has recently finished installing seven Fitness Stations at the Palmetto Hall Park near the entrance to the nature trail. This new amenity was part of the phased approach to the Palmetto Hall Park. The POA will plan an event at the Palmetto Hall Park later this Spring!

# VOLUNTARY LOCKBOX

## Program



The Safety and Security Committee and the Palmetto Hall Board of Directors have approved a voluntary Lockbox Program for residents of Palmetto Hall. This program was envisioned in response to an emergency situation in which a resident was incapacitated and was unable to get to the door to open it for an Emergency Medical Service (EMS) call.

Security is typically the first on the scene in a medical call and is equipped with lifesaving technology. If the resident is unable to open the door and is alone during an emergency, medical care could be delayed until EMS arrives and enters a home with force. A lockbox with a key could avoid a situation in which EMS has to break down a door to enter to render aid.

Residents who are interested in this voluntary program arrange to have a lock box with a common passcode installed by a POA contractor in their service yard. A key to the home

would be placed inside the lockbox. This would allow security to access the lockbox and retrieve a house key in the event of an emergency.

- This is a strictly voluntary program.
- One code opens every lock box in the program.
- The cost for the installation and purchase of the lock box is borne by the property owner.
- If an alarm system is installed on the home, the code to disarm the house would be provided in the lockbox with the key to the home.
- The lock box code would be known only to security and the POA.
- Access to the lock box would be for emergencies only.
- A Hold Harmless Agreement drawn up by the POA attorney would be signed by the resident.
- The price for the lock box is approximately \$45 and installation would cost \$25 for a total of \$70.

Please contact the POA office if you would like to participate in this program. 843-682-4182

# SPRING COMMUNITY Clean Up

The Spring Community Clean Up is scheduled for **Monday, March 30**. The Greenery will be the contractor picking up the landscaping debris.

Homeowners are asked to please follow the guidelines below:

Homeowners may begin placing yard landscaping debris in front of their home along the road edge (not on the road) **starting on Friday, March 27**.

- Landscape debris should be laid out in organized piles.
- Branches and logs should be cut to 6 feet in length and no larger than 6 inches in diameter.
- Leaves and other small twigs should be placed in large paper bags.
- Paper landscape debris bags are available at most big box hardware stores like Home Depot, Lowes, and Ace Hardware.
- No plastic bags.
- No loose debris on tarps or in garbage cans.

Debris should not be placed on any Palmetto Hall common areas such as road circles, eyebrows, or on vacant lots. Please have all landscape debris placed on the road edge by



Sunday evening as the pickup begins early Monday morning.

Please do not use plastic bags as they cannot be recycled along with landscape debris. Be aware that the contractor does not rake up loose debris like leaves and twigs. Those should all be put in large paper bags. Using garbage cans or laying loose debris on tarps should be avoided as they could be damaged when mechanical grabbers are used.

Your cooperation with these guidelines are greatly appreciated and will allow the contractor to work efficiently and swiftly.

Mark your calendars for the remaining clean ups in 2026:

- Monday, August 17
- Monday, November 16



## ***IN MEMORIAM***

<i>James Crider</i>	<i>5/21/25</i>
<i>Andrea Albright</i>	<i>10/29/25</i>
<i>Wrae Tankins</i>	<i>11/13/25</i>
<i>Geoff Gregg</i>	<i>12/2/25</i>
<i>Dona Pavloff</i>	<i>12/10/25</i>
<i>Anne Ziegler</i>	<i>12/11/25</i>
<i>Michael Mosher</i>	<i>3/5/26</i>

# PALMETTO HALL Volunteer of the Year



## *Congratulations to Kim Carpenter!*

Kim was awarded the 2025 Palmetto Hall Volunteer of the Year. Kim has been a member of the Finance Committee for many years and developed a Strategic Planning Worksheet tool (SPW) for Palmetto Hall.

The SPW is an elaborate excel file 30 or more pages long that tracks and models expenses and income for the POA over a rolling 30-year time horizon. Kim meets with the POA regularly for real time information on expenses and revenue activity then updates the SPW with current inputs every month and rolls over the data at year end for the next year.

The SPW provides valuable data and informs the Finance Committee and equips them to make recommendations to the Palmetto Hall Board of Directors. Palmetto Hall is very financially sound due to the hard work of Kim and the rest of the Finance Committee.

Pictured are Kim Carpenter and BOD Treasurer Melinda Tunner at the 2025 Annual Meeting.

*Thank you, Kim  
for your hard work for Palmetto Hall!*



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Palmetto Hall  
Providing Reliable  
and Excellent  
Service!**

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(843)-969-2296 | [gmonastrajrsfa@gmail.com](mailto:gmonastrajrsfa@gmail.com)

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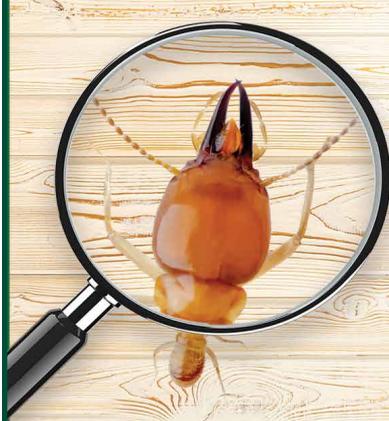


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