



The
PALMETTO
HALL *Reporter*

FALL 2026





Palmetto Hall

OWNERS' ASSOCIATION

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

POA OFFICE

Association Manager
Operations Manager
Staff

Courtney Struna

Bruce Massey

Jennifer Kelly

Gwen Perrine

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Office

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Website

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BOARD OF DIRECTORS

President

Tim Gibson

Vice President

Scott Weiss

Treasurer

Melinda Tunner

Secretary

Marina Tiano

Members at Large

Fred Goulet

Susan Snow

Bill Ballard

WOMEN'S CLUB

Berna Gaul

HERITAGE GOLF GROUP

General Manager

Damon Aswad

Membership Coordinator

Megan Baily

Head Golf Pro

Vaughan Abel

F&B Director

Russell Goldstein

POA COMMITTEES

ARB

CHAIRPERSONS

Keith McCormack

Finance

Bob Totte

Maintenance/Infrastructure

Frank Carollo

Personnel Committee

BOD

Safety & Security

Walt Theiss

PH CLUB COMMITTEES

Men's Golf Association

Rick Criss

Men's Golf League WED

Bobby Allen

Men's Golf League SAT

Joe Wiczorek

Women's Golf Association

Michele Foote



Association Manager's REPORT

by Courtney Struna

Every fall, we get on this treadmill and race towards the end of the year! Fall Festival, Annual Meeting, community holiday decorating, BOD changeover, training and the Annual Assessment mailing late in December.

The Annual Meeting package is being prepared for mailing late in October. In the package, you will find a proxy ballot for 3 new BOD members. The term runs from 2027-2029. Included in the package are our 2026 YTD financials(September) and the upcoming 2027 budget. This package is sent as a hard copy so that every property owner has easy access to our financials and the upcoming approved budget. I encourage you to take a look at this package. You will see that things are running well here. Perhaps, you might want to become involved...

Each year the Nominating Committee works to attract BOD candidates for the upcoming BOD term. This work attracting BOD members has gotten more challenging each year. Serving on the BOD is interesting and rewarding work and many of you have skillsets that can be leveraged for the benefit of your neighbors in the POA.

A big thank you to Tim Gibson for his great service as BOD President for the last two years and as a member at large the first year of his term. Tim was a regular visitor to the office several times a week in fulfilling his role as BOD President. to meet, prepare for meetings, sign checks and documents. He also took and made many phone calls and emails to try to reach solutions to issues as they arose in Palmetto Hall. Tim has served as one of the key points of contact for Heritage Golf Group. He worked to push the community in a very positive direction, in particular, with Heritage Golf Group (HGG) during and after the first phase of the club renovation. Tim and Scott Weiss worked in tandem as points of contact for Heritage Golf Group. The BOD made this relationship a high priority for the good of our members in common

and Tim and Scott have worked hard to keep pushing for improvements at the club to enhance the experience for our social members as well as golf members.

Thank you, Tim, and also to Jennifer (his wife) for being generous with your time and having such a great attitude and affection for your community that you both served. Tim and Jennifer ran Tuesday Troupe since September of 2022. They passed the torch at the end of the 2026 spring season.

Melinda Tunner's term is also expiring this year. This is Melinda's second time serving on the Palmetto Hall BOD, this time as Treasurer. Melinda wears several hats these days. Not only serving as the treasurer, but she is also Palmetto Hall's Ward 6 representative for the Hilton Head Town Council. Melinda was busy in her dual role, and we are fortunate that she made time to oversee the financial affairs for the POA for the last 3 years.

Scott Weiss has completed his three year term and has agreed to run for another BOD term. Scott has been heavily involved with Heritage Golf Group/POA strategic team and has been liaison for the Safety and Security Committee and is currently the liaison for the ARB. We call it cross training! Scott is easily accessible to the community while playing golf or walking Murphy around the neighborhood.

Thank you, Tim, Melinda and Scott, for your efforts in the past three years. I have enjoyed working with you and hope you continue to be engaged with the POA. Thank you also to the remaining BOD members. We are indebted to you for your service to the POA.

The Fall Festival is being held October 23rd. This is an opportunity for Palmetto Hall to gather as a community and enjoy an evening of food, fun and music. I hope to see everyone there!



Message from the PRESIDENT

by Tim Gibson

Wow, how time flies by. I was just wishing everyone a great summer and now we are fast approaching the end of another year. I am feeling a bit nostalgic as this is my final year serving on the Board. Over the years, several residents have asked me if I ever regret running for the Board. To that I answer emphatically NO. For me, this has been a gratifying experience. This role has given me the opportunity to learn so much about the inner workings of the community as well, its relationship with the Town of Hilton Head. I've had the opportunity to work closely with an outstanding Board over the years. To that end, I would like to thank Melinda Tunner and Scott Weiss for their service on this Board as their terms will end this year as well. I appreciate their assistance, impact and experience. I also want to express my thanks to a FANTASTIC POA Staff, consisting of Courtney, Bruce, Gwen and Jennifer. They are wonderful assets to the Palmetto Hall Community and have helped me greatly in my role as President of the BOD.

This has been a robust year for the Palmetto Hall Community. It has been a busy year for home sales in the community which reflected in increased Capital Reserve Fees being collected. This has helped our revenues to remain positive. The curbing projects for 2026 have been completed and in case you have not already done so, take the opportunity to walk and enjoy the renovated Palmetto Hall Park. The Greenery continues to provide excellent service with our community landscaping needs. The Community Cleanup dates were well represented by community residents. The Fall Festival is scheduled for later this month. Please take advantage of this POA sponsored event which is a great way to spend time with friends and neighbors and build our community spirit.

The Palmetto Hall Community continues to enjoy our well-

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.

established relationship with the Heritage Golf Group. The Terrapin Restaurant has been a huge hit. The Heritage Executive Team, led by Damon Aswad, Russell, and newly appointed Chef Damon continue to provide the community with a wonderful and relaxing dining experience. What a fantastic addition to our community. Patrick and his staff have done a terrific job maintaining the golf courses in spite of Mother Nature's lack of precipitation earlier this year. The courses provide a wonderful and challenging golf experience for both members and public play. Heritage has recently completed investment to the Swimming Pool area and Children's Playground. We remain engaged with Heritage regarding future investments to the Pickle Ball/Tennis Center and the cart paths.

We remain hopeful that Mother Nature chooses not to impact our area. As I have stated previously, the POA and Board remain vigilant regarding our lagoons and continue to work closely with the TOHH to identify and address any lagoon system concerns.

Finally, I wanted to take the opportunity to say thank you to the Palmetto Hall Community. I have enjoyed my opportunity to serve on the Board and work closely the POA staff, past and existing Board members. Jen and I are blessed and thankful to call Palmetto Hall home and our 'little slice of paradise'.

Palmetto Hall POA CONTACT INFORMATION

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guardgate@palmettohallhhi.com

Patrol 843-247-7542

**Heritage Golf Group
CONTACT INFORMATION**
Main Number: 843-342-2582

GENERAL MANAGER
MEMBERSHIP COORDINATOR
HEAD GOLF PRO
FOOD & BEVERAGE DIRECTOR

Damon Aswad	843-681-2007
Megan Bailly	843-681-2006
Vaughan Abel	843-681-2053
Russell Goldstein	843-301-1866

STAFF INFORMATION

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BOOKKEEPER

Gwen Perrine bookkeeper@palmettohallhhi.com

COMMUNICATIONS

Gwen Perrine communications@palmettohallhhi.com



Treasurer's REPORT

by Melinda Turner

As we round into the final months of the year, I am also approaching my final months as your POA Treasurer and Board member. Although I may no longer serve on the Board, I will continue to be involved in our Palmetto Hall community, as well as the broader community I represent as your Town Council Representative.

Financial Update

Our financial results are tracking to budget through August. Revenues are up slightly, \$5,740, driven by investments in your properties through ARB submissions and Road Impact Fees, as well as more real estate closings. These increases have helped offset the continuing trend of lower gate receipts as our community has fewer lots remaining to develop.

Expenses are \$5,915 under budget, excluding the \$45,000 capital contribution from last year's excess operating income. Unexpected and continuing fence repairs, which are \$15,600 over budget, have been offset by savings in other infrastructure categories.

Our Capital Reserve Fees (CRF) collected through August total \$81,600, well above our annual budget of \$51,000. Real estate sales have been higher than anticipated, and the fees paid at closing will be used for future capital projects and improvements to our existing infrastructure. This is the first year we have exceeded our CRF budget.

We continue to invest in our community and have spent \$97,200 on capital projects thus far. These projects include curbs to extend the lifespan of our roads, drainage improvements, the fitness equipment at Palmetto Hall Park, security improvements, and the repair and replacement of signs and gates.

Our POA staff and Finance Committee are currently forecasting our year-end results and preparing the 2027 budget, which will be presented at the October Board meeting. I encourage you to attend the meeting and hear the presentation. Once approved by the Board, the budget will be included in the Annual Meeting package for the December meeting.

Looking Back

As I look back on my three years as your Treasurer, I am proud of what we have accomplished together as a Finance Committee and POA Board.

- Our Operating Net Income has been better than budget in 2024, 2025, and year-to-date in 2026.
- We have increased our total Capital Reserves from \$1.2 million to \$1.4 million while investing approximately \$300,000 in our community for necessary repairs, improvements, and Palmetto Hall Park.

- We have collected \$207,600 in Capital Reserve Fees, which are reinvested back into our community.
- Our audits have been clean, with no outstanding findings or issues.
- We have improved our financial processes by developing a cash-flow model to ladder our investments and maximize investment income; expanding and consolidating our reporting to include operating and capital revenues and expenses; budgeting for our capital contribution; selecting a new accounting firm; and adjusting our tax process to better manage potential future income tax liabilities.
- And last, but certainly not least, we recognized Kim Carpenter, a member of our Finance Committee, as the 2025 Volunteer of the Year for his invaluable work and commitment to the Strategic Plan Worksheet. This tool charts our financial position over the coming decades and helps ensure we remain well funded for the future.

Looking Ahead

All in all, I feel good about where we are and what we have accomplished as a Finance Committee and Board.

I'll be honest—I will miss being part of the Board. But I also look forward to passing the baton to someone who will continue to support, strengthen, and improve our community.

It has been a privilege to serve as your Treasurer, and I am grateful for the opportunity to contribute to the community we all call home.



ARB NEWS

by Keith McCormack

We are community strong! Yes, I personally believe and the data supports Palmetto Hall is a "strong" community on Hilton Head Island and it didn't happen by accident. Over the years, our homeowners, the POA, and ARB have helped keep it strong and continue to do so today. We all have worked together to help preserve the community's character, attractiveness, and long-term desirability by guiding change thoughtfully and consistently. Working together has helped keep people wanting to be part of our community and the value of our homes up. Year over year data supports it.

Through the first three quarters of 2026, Palmetto Hall recorded approximately \$26.1 million in home sales, a 41% increase over the \$18.6 million recorded during all of 2025. During the same period, 22 homes closed, compared with 17 in 2025, nearly a 29% increase in the number of sales. The average 2026 sale price of a home in Palmetto Hall is \$1.19 million, compared with approximately \$1.09 million in 2025, an increase of approximately 9%.

I know many factors influence real-estate values, but I believe the condition and character of our "strong" community has shaped buyer perceptions and has influenced long-term

desirability. Together, our homeowners, the POA and ARB have helped preserve conditions that support a stable, attractive, and competitive community. However, our work isn't done.

Palmetto Hall currently has 523 total properties, including 502 completed homes. With the community virtually built out, each property contributes to its overall appearance and impression. So, together we can continue to protect qualities within our community that make it desirable and keep the values up. We will be successful if we continue to protect the appearance, consistency, maintenance, architectural compatibility, and overall community character.

So, if you are a homeowner, please contact the POA office and ARB before starting any exterior project, large or small. By working together and following the review process, we can continue to be successful in keeping our community desirable and home values high for years to come. We can continue to be community strong!

Maintenance & INFRASTRUCTURE

by Frank Carollo & Bruce Massey

In the summer Newsletter article, we lamented the lack of rain and the severe hot weather. Well, we have received rain and what a difference it has made for our residents' properties, common areas and lagoons.

At this point in the year, every year we are finalizing the proposed budget for next year. From a ground maintenance perspective, continuing curbing along the roads, especially around cul-de-sacs, has been proposed as a continuing project. This is not only for aesthetics, but it also protects irrigation and road edges. New shrubbery and sod were installed in several cul-de-sacs this year. Recently, the Maintenance Committee completed its annual Palmetto Hall ride-around and recommended additional cul-de-sacs for landscape improvements. One benefit of The Greenery contract is a cost-sharing arrangement that gives the POA favorable pricing on landscape projects, allowing us to do more for less. They also provide a matching incentive for grounds improvements. This program has allowed us to improve several areas in the community.

We are also planning to repaint the green wooden fence along Beach City and parts of Fish Haul Road.

As the weather gets a little cooler, do not forget to go over to the Community Park. Fall is a wonderful time to use the fitness equipment and stroll the nature trail.

In a recent dog survey, the nature trail was rated AAA+ by the dog residents of Palmetto Hall.

Safety & Security REPORT

by Walt Theiss



Things have been quiet this Summer... and that's a good sign. The officers do an excellent job to help keep things that way. Most officers have been here for years, and they know the residents and the community and can anticipate potential problems and address issues before they become problems. We do have three new officers, Nick, Ed, and David. Their photos will soon be added to the Palmetto Hall POA website under the Safety and Security section. It's good to associate names with the faces of the officers.

As we get later in the year, we all notice it getting dark earlier. We have added some and replaced several of the yellow reflectors on Fort Howell Drive and Sedge Fern. These are helpful in lighting your way in the evening. You probably notice the blue reflectors on the roads. These mark the location of fire hydrants.

The messages on the speed signs are changed periodically. You may have looked forward to a smiley face or a thank you message in the past. This year you've noticed a thumbs up or thumbs down sign. There are a handful of preprogrammed messages from which we choose. The message hasn't changed this year so I'm sure you notice a new one to get your attention.

Remember when walking to walk against the traffic. If you are riding a bike or driving a golf cart go with traffic. This has been mentioned before but I've noticed a few walkers forget and go with the flow instead of against it.

It's hard to believe we're into the last quarter of the year. The holidays will be here before you know it, and we will again ask residents to consider contributing to the Security Holiday Fund. The amount collected will be distributed to the officers based on the hours they worked this year. We'll start the collection in mid-November, and we have a firm cut-off date around December 9th. We have a cutoff date to coordinate getting money in the right denominations from the bank and to divide the money for distribution. We want to get the money to the officers in a timely manner so they can use it for Christmas as needed. More information will be provided as we get closer to the end of the year



Heritage/POA COMMITTEE

by Scott Weiss

As we transition into the beautiful fall season at Palmetto Hall, we want to take a moment to reflect on a challenging summer and share some of the exciting work and improvements taking place throughout the Club.

This past summer brought long stretches of hot weather and very little rainfall, creating challenging conditions for golf course maintenance and turfgrass health. Despite those conditions, Patrick Wake and his Team did an outstanding job keeping the course playable, healthy, and looking their best. The dedication, creativity and attention to detail made a significant difference during a difficult growing season, and we would like to recognize the entire team for their hard work.

The Heritage team has continued to focus on projects that improve both playing experience and the long-term health and appearance of both our golf courses. New tee signs have been installed as part of an ongoing effort to enhance the presentation of the courses and provide a fresh updated look for members and guests. Pine straw and sod applications have continued throughout the property, helping to define playing areas, improve course aesthetics, and provide a more finished appearance around tees, fairways, and other targeted areas. Selective tree removal and pruning will be an important part of the fall maintenance effort. These efforts are being targeted to improve turfgrass and growing conditions, increase sunlight and air movement, reduce competition between trees and turf, and enhance the overall appearance of the courses while improving visibility and playability. The back nine of the Hills Course will see the reestablishment of improved sight lines in targeted areas. This work is designed to open views, improve the overall playing experience, and showcase more of the natural beauty of the property. The Short Course chipping green will continue to receive attention as an important resource as well. The goal is to keep these areas in excellent condition while providing members with enjoyable places to work on their games, introduce family members to golf, and spend more time enjoying the Club.

Several facility projects have also been underway. The pool men's restroom has been completed, and work will now begin on the women's restroom. These improvements are part of a continued effort to update and maintain the amenities. The cart barns are also being addressed in targeted areas that appear worn or are in need of attention. The future focus is on identifying areas that need attention and steadily improving them as part of an ongoing property wide effort.

Fall is one of the best times of year at Palmetto Hall. As we transition into the

season, the focus will be on creating engaging opportunities for members to connect, socialize and enjoy the Club. One exciting addition this fall is the NFL Sunday Ticket, giving fans the opportunity to gather at the Club, enjoy the games, and cheer on your favorite teams. Whether you're here for golf, pickleball, dinner, social events or simply spending time with friends and neighbors, we want Palmetto Hall to be a place where you look forward to spending your time.

The Heritage Team is also pleased in welcoming Damon Dickerson, our new Executive Chef. Damon brings his culinary experience and enthusiasm to Palmetto Hall and we look forward to introducing members to his ideas and contributions to our dining program. Additionally, Megan Bailly will be our new Membership Coordinator. Megan will be focused on helping prospective members learn more about our club and will be assisting with membership efforts as we continue to grow and strengthen our community.

The fall season provides an opportunity to build on the work accomplished throughout the summer while preparing the property for months ahead. Most importantly, we appreciate everyone's patience, support and feedback as we continue working to make improvements throughout the property.

We look forward to seeing you around the community this fall, on the golf courses, the courts, at dinner, or simply enjoying time with friends and fellow members.

See you out there!



SAVE THE DATE

The Palmetto Hall POA-sponsored
Fall Festival is planned for **October 23th**
at the Clubhouse at 5:00 PM.

Plan to come and join in the fun.

***This is a fun community event for
Palmetto Hall residents!***



WELCOME NEW NEIGHBORS & PROPERTY OWNERS!

7 Timber Marsh Lane
18/20 Ellis Court
9 Summers Lane
61 Tucker Ridge Court
304 Fort Howell Drive
18 Tucker Ridge Court
3 Stevens Court
302 Fort Howell Drive
20 Wildbird Lane
6 Tucker Ridge

Patrick & Brenda Pons
Brendan & Andrea Sexton
David & Cyndi McIntosh
Joseph & Cynthia Coray
Mark & Catherine Smith
John & Kristin Healy
Scott & Debra Haggerty
Alex & Larisa Shabelsky
Tisha Bennett & James Quaye
Timothy & Samantha Huesing



IN MEMORIAM

Walter Cedarholm

7/7

Marion Gorczynski (former POA Manager)

8/6

Bobby Allen

9/28

2026 BOARD OF DIRECTORS CANDIDATES



Bob Divita

After relocating to the Lowcountry from Monmouth County, New Jersey in 2022, I moved to Palmetto Hall in July 2025 with my partner, Ellyn Levin, after living in communities both on and off Hilton Head Island. Ellyn and I particularly enjoy the cultural, entertainment and culinary opportunities available on Hilton Head – the Arts Center of Coastal Carolina,

the Hilton Head Symphony Orchestra, and the Jazz Corner, to name a few, and are frequent attendees at Palmetto Hall's Tuesday Troupe dinners. Although only minimally proficient, I am an avid tennis player, and Ellyn is learning to play golf. Ellyn also serves as coordinator of several activities for the Palmetto Hall Women's Club. With its welcoming neighbors and sense of community, Ellyn and I are thrilled that we have chosen Palmetto Hall as our long-term, year-round residence.

As for my background, the majority of my career was spent as a Partner/Member at the New Jersey based law firm of Sills, Cummis & Gross, P.C., where my legal practice focused on transactional real estate, including acquisition, disposition, and leasing. During my tenure there, I was proud and honored to be recognized by Best Lawyers as one of America's leading lawyers from 2007 through 2015. I ended my career as Senior Vice President and Deputy General Counsel at Urban Edge Properties, where my practice expanded to include construction, development, financing and property management related matters. My career also gave me the opportunity to specialize in creating and administering commercial condominiums whose governing documents were similar to the Declaration of Covenants and Restrictions, By-Laws, and Rules and Regulations governing the administration of Palmetto Hall.

I have been privileged to be invited as a frequent moderator and speaker at the New Jersey Institute for Continuing Legal Education and at the International Council of Shopping Centers' annual United States Law Conference, where I also served as a volunteer member of the Program Planning Committee for twelve years, and was honored to serve as Co-Chair and ultimately Chair of the Conference.

I come before you with no personal agenda. For me, the role of a POA and its BOD is to preserve and enhance property values, the aesthetics of the community, and the character of Palmetto Hall as a peaceful and vibrant place people want to live. It would be a privilege in my retirement to use my time, experience, and expertise to support the continuation of past and present POA leadership in accomplishing those goals. I hope that you will support me in achieving that aspiration.



Tom Gironda

My name is Tom Gironda and I've visited Hilton Head yearly since 2007. When my wife Jackie and I began our search for a second home in 2021, I knew we belonged here. Thankfully, she agreed. We purchased our home in 2023 and spent summers in NJ. Last year, we made our move permanent. It was the best decision we've made!

I've served in various levels of government. I was a federal firefighter during the Gulf War at Naval Weapons Station Earle. I served as a volunteer firefighter and EMT, and as Fire Chief for the Allenhurst Fire Department. I retired in 2020 from the Asbury Park Fire Department as a Battalion Chief. I secured grants of over \$3M to improve operations and equipment for our department. During my career as a firefighter, I also worked part-time in several municipalities as Fire Official, Zoning Officer, and Housing and Code Enforcement Official. Today, I volunteer with Deep Well performing construction repairs for their Livability Program.

If elected, my goal would be to further the improvements and advancements we have made along with Heritage Golf, creating added value and benefits for our community. I would encourage research into local, state, and federal funding opportunities to assist with necessary infrastructure work. I would bring governmental service experience, problem-solving skills, integrity, trustworthiness, and my commitment to serve the community's best interests, while maintaining the classic charm and character which makes our neighborhood the 'not so secret' gem of the Island.

Thank you for your support.

2026 BOD CALENDAR

Fall Festival

October 23, 2026

5:00pm

Clubhouse

Monthly Meeting

November 19, 2026

4:00pm

POA Office

Annual Meeting

December 1, 2026

6:00pm

Clubhouse

Monthly Meeting

December 10, 2026

TBD

POA Office

2026 BOARD OF DIRECTORS CANDIDATES



Claudia Leighton

My husband Rich and I moved to Palmetto Hall in 2023 after both retiring from long careers in the Northeast.

I worked in retail, specifically in buying and merchandising for some of the biggest retail groups in both the UK & US including Selfridges, The Limited and QVC. The thing I loved about my

work was that it required both creative and analytical thinking. The last 8 years of my career I pivoted from buyer to seller to assist a small privately owned Australian brand launch and grow their product in the US. After successfully launching in the US we took the brand global and today the products are sold in all the most prestigious retailers across the world. It was a great challenge and taught me how to be resourceful and achieve a lot with a little.

Moving to South Carolina was a big change for us and not without some trepidation. We knew little about the area and had only visited Hilton Head a few times before deciding to move here. It has turned out to be one of the best decisions we have ever made.

We have been truly blessed to move into a community where we have met so many wonderful people and made some amazing friends.

I am excited at the prospect of joining the BOD and my commitment to you is simple. As your representative my aim is to maintain our community as a wonderful and safe place to live and be proud of. To maintain and improve the value of your investment and to act with responsibility and accountability on your behalf.



Scott Weiss

My wife Sharon and I moved to Hilton Head in May of 2022 from Washington, DC.

Recently retired, and new to the island, I enjoy the luxury of working on my golf game, gardening, painting and spending time exploring the amenities of our surroundings. We are extremely fortunate and pleased to have met

so many neighbors, new friends and thoroughly enjoyed the camaraderie of the community.

My forty-four-year background in the commercial building products industry included both sectors of manufacturing and distribution. Prior to retirement I was Vice President of a nationally recognized commercial building supply wholesaler. In this position, I was responsible for overseeing all aspects of supply chain management, distribution, estimating, and stocking for large scale projects.

Of the countless commercial projects that have come under my direction, the most rewarding was the Phoenix project, for which I was awarded a commendation from the Secretary of Defense. This involved the rebuilding of the Pentagon at the point of impact after the September 11th attacks by the one-year anniversary.

I retired shortly after moving to Hilton Head but am currently serving as a board member for a national contractor based in Washington, DC.

I am currently completing my last of a three-year term as Vice President of the PHPOA. During that time, I have had the pleasure of serving our community as a liaison for the Safety and Security Committee, the Architectural Review Board, and the Heritage Strategic Planning Committee.

The community is at the heart of why I am interested in serving on the Palmetto Hall board once again. As I imagine we all do, I have a vested interest in ensuring that our community continues to thrive and grow while maintaining its uniqueness and beauty. If elected, I am committed to helping to continue to build and support the board in previous and future strategic plans and momentum while maintaining its fiscal responsibility. Additionally, not only to help maintain but enhance the wonderful neighborhood that I have grown to love and that we all call home.

ANNUAL MEETING

Please remember to vote!



**December 1st, 2026
at 6:00 p.m.
at the Clubhouse**

*Please send in your proxy
prior to the meeting.*

*The BOD and POA need a quorum
before the meeting in order to
conduct the annual meeting.*

Palmetto Hall WOMEN'S CLUB

Enriching the Lives of Our Neighbors



Ladies of Palmetto Hall,

We ended the month of August with a wonderful "Summer Soirée" on the back patio of Terrapin Restaurant. Over 60 ladies—including six new PHWC members—gathered to celebrate the close of summer and the beginning of another vibrant PHWC year.

I want to take a moment to recognize the incredible women who keep our club running with such grace, energy, and heart.

Our Programs Committee, led by Brenda Snelling, has been hard at work planning an exciting lineup of events, including:

- Mix and Mingle Neighbors Dinner, by Co-Chairs, Pasha Lubber and Kathy Firenze,
- PHWC History of HHI with Dee Phillips
- Protecting Your Digital Assets with Steve Riley (in partnership with PHPOA)
- Savannah Ghost Pirates Hockey Game
- Dueling Pianos at Poseidon rooftop
- Memory Matters Screenings
- Annual Holiday Luncheon
- Beginner Bonsai Workshop
- Jacksonville Annual Trip—"Meet Me in St. Louis" and monthly Early Bird & Banter and Ladies Who Lunch outings, led by Nancy Sigmund
- Monthly Bunco nights

For each of these events, our Flyer Designer, Caroline McCormick, has created phenomenal flyers that capture the spirit of our club. Our Co-Reservationists, Mary Butler and Eileen Cooper, have managed countless RSVPs with precision and care. Our Treasurer, Joyce Maguire, has handled every check and deposit with her usual reliability. And our Name Tag Designer, Mary Scott, ensures that every gathering feels personal—helping us put names to faces and build meaningful connections.

Our Outreach Co-Chairs, Paula Cusick and Judy Guillem, have already lined up our annual community drives: the Deep Well Thanksgiving Drive, the Holiday Toy Drive, the Sandalwood Diaper Drive, and the Operation Turbo Military Drive. Palmetto Hall continues to be a generous community, always stepping up to support our neighbors.

A special thank-you to our Vice President, Meredith Stone, who keeps us all informed with her weekly communications and provides unwavering support to the entire Board, a warm thank-you to our Secretary, Shirley Schneider, for keeping our minutes organized and accurate—the quiet backbone of every well-run meeting. And a heartfelt thank you to our

Sunshine Chair, Jean Sehnert, whose thoughtful notes brings comfort and smiles to those who need a little extra light.

Thanks to the efforts of our Membership Co-Chairs, Maggie Deutsche and Peggy Brennan, and our Southern Comfort Co-Chairs, Michele Foote and Sandy Engle, our membership numbers have exceeded expectations—and we now have additional funds available. As a Board, we are thrilled to make an additional donation to a deserving local charity right before the holidays, when it can make a meaningful impact. Your \$25 membership dues truly go a long way in helping those in need.

Our motto, "Enriching the Lives of Our Neighbors," shines through in everything we do.

So, if you are considering joining—or re-joining this phenomenal group of women, it is not too late. We still have a spot saved just for you.



Warmly,
Berna Gaul
President, PHWC



◀ PHWC Summer Soiree

PHWC Line Dancing Event ▼



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 phwcreservations@gmail.com to discuss how you can get involved in PHWC.



What happens to your digital life when you're no longer here?

Thursday, October 29, 2026 | 5:00 – 6:00 PM

Presented by the PHWC in conjunction with the PH POA.

So much of our lives now exist online: photographs, financial files, emails, text messages, social media accounts, calendars, and more. But have you considered what happens to those digital assets when you die?

All Palmetto Hall residents are welcome to join us – so tell your friends about it! This is an important and deeply personal presentation by former Hilton Head Island Manager Steve Riley, who will share lessons learned following the unexpected death of his 30-year-old son, Nathaniel.

While grieving their devastating loss and settling Nathaniel's estate, Steve and his wife discovered that much of their son's life was stored on his phone and within digital accounts they could not access. The privacy protections designed to keep our information safe can also create significant obstacles for the family members we leave behind.

During this presentation, you will receive practical steps you can take now to help protect your digital legacy and make it easier for your loved ones to access the information and memories you want them to have.

You'll learn more about:

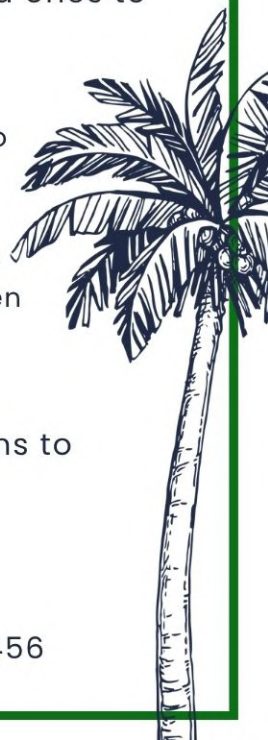
- Identifying and organizing your important digital assets
- Understanding what may, and may not, be accessible to loved ones
- Why a will, trust, or Power of Attorney may not be enough for certain digital accounts
- Taking practical steps now to help prevent future complications
- Creating a plan that benefits not only you, but your children and grandchildren

Attendees will also receive a helpful handout with recommendations to begin organizing and protecting their own digital legacy.

Location: Event will be held at the Palmetto Hall Clubhouse.

RSPV: by Monday, October 26 to PHWCreservations@gmail.com

Contact: Brenda Snelling brendamsnelling@yahoo.com 318-347-7456



ISHA MANCHALA

Palmetto Hall's Wimbledon Champion

Hilton Head has a Wimbledon champion, who lives in Palmetto Hall.

Isha Manchala won the 14 and under Women's Singles Championship at Wimbledon on Sunday July 12th. Isha is the first American to win the title.

Pictured below is the welcome home sign that greeted the family after their trip home.

There was a reception at the club to honor Isha. Palmetto Hall residents were so proud of Isha and turned out to congratulate her on her remarkable accomplishment.



Have you ever wondered who decorates Palmetto Hall for the holidays?

We have a group of dedicated volunteers who decorate the community the week following Thanksgiving. Bruce and Courtney coordinate the volunteers. Some of our dedicated volunteers have decided that they need to retire from their volunteer duties mostly to avoid climbing ladders. If you can spare a few hours after Thanksgiving weekend, we could use some new volunteers to join us!





MARK YOUR CALENDAR!

The Fall Community Clean Up will be November 16th

Annual Meeting packets will be mailed to your home by the first week of November

Halloween Decorations must be taken down before November 15th

Holiday Decorations may be put up the weekend before Thanksgiving, November 21st and 22th and must be removed no later than January 15th

November 2, Annual Holiday Food Drive — November 26th, Annual Toy Drive
More information will be emailed in the weekly Friday Flyer

The POA office will be closed for Thanksgiving, November 25th - 27th

Annual Assessments will be mailed out mid-December and are due at the beginning of January.
Interest charges will accrue starting March 1st, 2027

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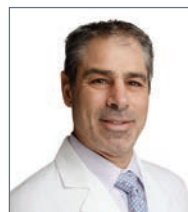
**Edward R.
Blocker, MD**

Orthopedic surgery,
robotic hip & knee



**Kevin
Jones, MD**

Orthopedic surgery,
robotic hip & knee



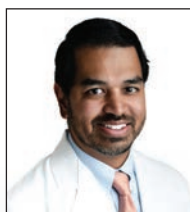
**Philip Mulieri,
MD, PhD**

Orthopedic surgery,
shoulder/elbow



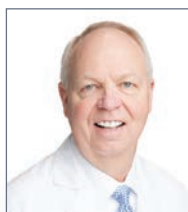
**Jason
Norcross, MD**

Orthopedic surgery,
hip & robotic knee



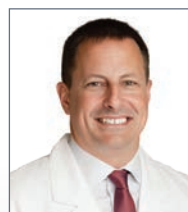
**Ted Samaddar,
MD, MPH**

Orthopedic surgery,
hand & upper extremity



**Robert
Schaefer, MD**

Orthopedic surgery
& sports medicine



**Addison
Wilson Jr., MD**

Orthopedics &
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**Michael
Wolverton, MD**

Orthopedic surgery,
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95 Sea Island Parkway, Suite 102, Beaufort, SC 29907
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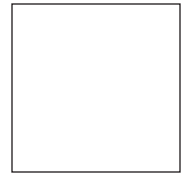
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