

The Plaza of Bal Harbour Monthly News



A Newsletter for the Residents of The Plaza of Bal Harbour Condominium

Volume 4 Issue 12

December 2010



Condominium Association, Inc.
10185 Collins Avenue
Bal Harbour, Florida 33154

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Vice President Patricia Tumpson
Treasurer Bert Reifer
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Director Carol Garguilo
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Chief EngineerGustavo Aliminaque
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OFFICE HOURS

Monday-Friday..... 9 AM - 12:30 PM
1:30 PM - 5 PM

President's Message

Dear Unit Owner,

I have very good news. Miami-Dade County has finally issued the permit, most critical to get on with the construction of the pump room; the most central component of our Life Safety (sprinkler) System.

Accordingly, work should commence after the year-end holidays. At the same time, a trench will be excavated and water supply lines connecting the city water main to the pump room will be installed, as will the few remaining sprinklers.

Upon completion, the system will be pressurized, tested, and assuming all goes well, we will have our new carpets installed.

The concrete restoration and painting is approximately eighty-five percent complete. The parapets are near completion. The roofing contract is prepared and the installation should begin the end of January. We have a planned hold for completion of the upper parking deck in order to accommodate projected seasonal demand for additional parking space.

As my first year as president has almost ended, I take this opportunity to commend our directors and officers for their diligence. Remember those who serve are all volunteers who give of themselves.

Also, my appreciation to the Decorating Committee and the Rules &

Continued on page 2

Plaza of Bal Harbour Newsletter

If you have anything special you would like to share with the residents of the Plaza of Bal Harbour Condominium, please let the manager know by the 15th of each month so we can include it in the following month's newsletter.

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President's Message (cont. from page 1)

Regulations Committees. They also contributed a great deal. A thank you to others who also gave freely of their time and talent, because they care for the Plaza.

A reminder... the Plaza Annual Meeting takes place in the social room on Sunday, December 19, 2010 at 1PM. Please make every effort to attend. Should you be unable to be with us, please at least turn in your proxies and votes.

Lastly, thank you for your support throughout the year. Mary and I send our very best wishes for the Holiday Season and the coming year.

Sincerely,
Ralph Herz



CLARIFICATION: The following is a clarification of the description of the settlement with Everglades Lumber contained in the President's Message dated November 2010. LT Construction Group ("LT") did not hire Everglades Lumber as the Association directly contracted with Everglades Lumber. We also wish to clarify that the reference to a cost-plus contract may have been misconstrued to imply LT ordered and was paid for materials when in fact the Association contracted directly with all vendors and manufacturers for materials.



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Safety Tips for Holiday Decorating

- ✓ Keep your Christmas tree away from fireplaces, radiators, and other heat sources that can cause a fire.
- ✓ Check lights for broken sockets, frayed or bare wires, as well as any loose connections. – Be sure to use indoor lights only indoors, and outdoor lights outdoors.
- ✓ Turn off all lights on your tree and decorations when you go to bed or leave the house.
- ✓ Use only tinsel made of material that is nonleaded and nonflammable.
- ✓ Place the menorah and other candles out of the reach of children. Never leave burning candles unattended, and always supervise children when they're near candles.
- ✓ When buying an artificial tree, choose one that has been labeled fire-resistant.
- ✓ Use no more than three light sets on any one extension cord.

Many Christmas plants, including mistletoe, holly berries, and amaryllis can cause severe stomach problems if eaten. Keep them out of children's reach.



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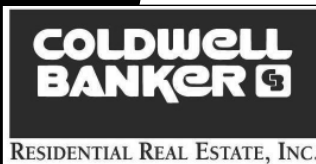
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Did You Know?

- Butte, Montana, has more days each year where the temperature drops below freezing (223 days) than any other city in the lower 48 states of the U.S.
- The snowiest U.S. city, based on average snowfall, is Stampede Pass, Washington, with 440.3 inches.
- Based on normal daily minimum

temperature, Barrow, Alaska, is the coldest U.S. city with a normal daily temperature of 4.1 degrees Fahrenheit.

- To find out the lowest it can go, we have to look at the coldest temperatures on record. McGrath, Alaska, holds the distinction of being the coldest U.S. city based on record lows with a record of -75 degrees Fahrenheit.

Why does it seem that very cold days can have sunlight that is brighter and clearer than on warmer days? Because colder air holds less humidity. At low temperatures water molecules in the air are much more likely to land on a surface and stick. They are thus less likely to evaporate back into the air. With less water in the air, there are fewer particles to scatter the sunlight, making it brighter and clearer.




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DECEMBER TIPS

TOP TEN ELDER FRAUD PREVENTION METHODS

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It is estimated that over 40 billion dollars is stolen from Americas' seniors every year. It is up to you to understand and implement senior citizen fraud protection tactics. Here are ten elder fraud prevention methods:

- (1) Avoid sending money or providing personal financial information such as credit card numbers, social security numbers and bank account numbers.
- (2) Decline to answer questions of a private matter over the phone, internet or at the door.
- (3) Do not sign any documents without reviewing them carefully.
- (4) One of the newest elder frauds is related to home construction or improvement. Use a well-known contractor in your local area. If the contractor wants money up front move on to the next choice.

- (5) Reach out for help before investing or spending a large amount of money.
- (6) Shred all bills, notices and personal mail before throwing them away.
- (7) Recognize predatory lending practices. Loan fraud is often perpetrated by mortgage brokers, appraisers and home contractors. Seniors looking to refinance their home may be hit with exorbitant fees, pre-payment penalties, and/or a "must act" clause in the deal.
- (8) Avoid health insurance scams. Many seniors rely on Medicare health insurance. Often, less than reputable medical equipment companies target seniors, offering free supplies in return for their Medicare number. Also do not sign a blank insurance claim form.
- (9) Many seniors are eager to win something and often enter numerous

sweepstakes, sign up for magazines or register for contests. Scam artists keep records of these submissions and could include your name on what's called a "sucker list" making you much more of an elder fraud target.

(10) Scammers know that senior citizens are more polite, more trusting and a lot less likely to hang up the phone. If you do not know the caller and they question you regarding financial or personal matters, just hang up.

Published by: www.fraud.org/elder-fraud/eloproj.htm

For more information contact Judy at (305) 947-6464

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Capturing Holiday Lights

Photographing the spectacular lighting displays found during the holidays often proves to be a challenging feat. Here are a few ideas that may help you achieve more than just a "beautiful blur" to cherish. To get the best results outside in the evening, start by loading your camera with a "fast" film - one with a high numbered speed rating. If you have a tripod, use it to steady the camera; otherwise, brace yourself against something sturdy (a tree, fence or building), hold your breath and gently squeeze the shutter button on your camera. Be sure to turn off or cover the flash before shooting, and if your camera has adjustable shutter speeds, set it to 1/15 or 1/8 second. If it's freezing cold outside, keep your camera warm inside your coat and bring along an extra camera battery. For indoor lights, the same rules apply. Again, a fast film will help you capture the glow of a roaring fire or your Christmas tree lights. A slightly "slower" film will help ambient light to register on the film and still let you use your camera's flash to freeze the action of a young child opening his first present. **Good Luck and May Your Holidays Illuminate with Cheer!**



Dr Charlton L. Adler

Diplomate, American Board of Podiatric Surgery

Diplomate, American Board of Orthopedic Surgery and Primary Podiatric Medicine

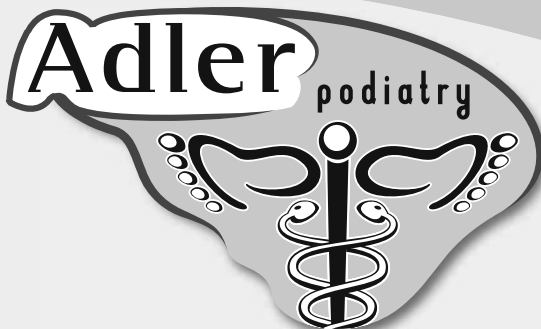
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