



Tower Talk

*A Monthly Newsletter for the Residents of the
Plaza Del Prado Condominium*

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PLAZA DEL PRADO CONDOMINIUM

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TOWER TALK STAFF

Dan Spevack

BOARD RESPONSIBILITY AND UNIT OWNER RESPONSIBILITY

The president's message will return Next month. As someone who has served on this community's board multiple times, I want to talk about something that's been on my mind for some time:

I've heard the complaint many times that the board doesn't care about individuals' economic situations and that all we do is spend money. But, as a board member, *our job* is to put our community needs first, even above the needs or financial means of the individual. We have *the responsibility* to focus on the whole. Let's analyze that a little more.

A condominium is made up of people in all sorts of economic conditions, from the very wealthy, to those living paycheck to paycheck, to those living on a fixed income. Because we all focus on our personal situations, it can be challenging to see the bigger picture, and daunting to think about increases in our fees.

When a person takes a position on the board, we have a fiduciary responsibility to the *entire* community to maintain the property. That is a *legal* obligation, found in the Florida Statutes. If we don't maintain, or at least repair, the property to an acceptable condition in a timely manner when deficiencies are found, not only could the board and its members be in violation of the law, but we could end up being another Champlain Towers South. Property does not stop deteriorating if we decide not to put the money toward fixing it. As such, we must meet our obligation to the community as a whole, which sometimes does require us to raise fees or to make assessments, even while knowing that will be a struggle for some individuals.

Once problems are identified with the buildings and other structures, (as they have been via our 40-50 year inspection reports) any board who ignores them may be negligent or worse. Thus, no board candidate or current board member should be making a promise not to raise maintenance fees or not to vote for special assessments. That is a sure sign of a candidate or board member who is more concerned with being liked and elected, then understanding and discharging their responsibilities.



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Board/Owner Responsibility (*cont. from page 1*)

Even with the 15% increase for the last few months of this year, we are operating at a budget of about 38 cents per sq. ft. (I'm told the average for buildings of similar age is approximately double.) We are constantly told we don't have enough maintenance people (which is true) or we don't have enough people in the office to do everything (which in part is true). We can't get more without paying more.

Each of us when we moved to Del Prado understood the level of luxury to which our condo aspires, and that is how its advertised in the market. It's likely that it was an influential factor in your decision to live here. It is completely unrealistic to expect to not have to pay to maintain it at that level, and the older the building gets, the more it can cost to do so.

When we purchased a condo in Del Prado, we all essentially made a promise and commitment to all unit owners that we will pay our fair share, as defined in

the documents, for all maintenance and any improvements we decide on as a community by **majority vote**. It is now time for each of us to meet that promise. Our friends and neighbors are counting on us to do our part to maintain our quality of life.

On a personal level, we understand the financial strain that an increase in maintenance fees causes for many. But, as a board, we care about and must make decisions for the good of the **entire community**, as is our duty. We cannot allow our buildings and our community to deteriorate further. And, we will not be responsible for something far worse because we failed as a board to act.

Dan Spevack, Board Secretary—Author

Additionally, this message is endorsed by the following board members: Roberto Sanchez, Bruce Coustillas, Amos Weintraub, David Lynn

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Renter's Insurance

Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.

Why Do You Need Insurance? You may think your possessions aren't valuable enough to insure. But add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.

Isn't It Expensive? Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

Where Do I Get Renter's Insurance?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. Some companies specialize in renter's insurance with low deductibles and the ability to purchase your policy online.



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THE JEWISH HIGH HOLY DAYS

Rosh Hashanah and Yom Kippur are the most important of all Jewish Holidays and the only holidays that are purely religious, they are not tied to historical or natural events. They are observed in the fall season of the western calendar and the seventh month of the Jewish calendar - Tishri. Rosh Hashanah begins a 10-day period, known as the High Holy Days or Yamim Nora'im, a time of penitence and prayer that ends with Yom Kippur. Jews worldwide are given these 10 days to repent for their sins and ask God for forgiveness. "May you be inscribed in the Book of Life" is the common greeting during this period, as it is believed that on Rosh Hashanah God records the destiny of all mankind in the Book of Life. On Yom Kippur the Book is closed and sealed. Those that have repented for their sins are granted a good and happy New Year.

On Rosh Hashanah it is customary to eat foods that are sweet with flavor. This symbolizes the "sweetness and good fortune" of the New Year ahead. Foods flavored with honey, apples and carrots are commonly served. The Rosh Hashanah meal begins with apple and challah dipped in honey. Challah, the bread usually eaten on the Sabbath, is also specially prepared for the holiday. Instead of the traditional braided loaf, the Rosh Hashanah challah is round - symbolizing the cycle of the new year. The design of ladders or birds are added to the holiday challah by some families to

commemorate the prayers rising to Heaven. Below you will find a delicious recipe for a Honey Whole Wheat Challah for you to enjoy this Rosh Hashanah.

HONEY WHOLE WHEAT CHALLAH

- 4 cups Flour
- 4 cups Whole-Grain Wheat flour
- 2 pkgs. Active Rapid-Rise Yeast
- 1 ½ tsp Salt
- 2 cups Hot Water
- ½ cup Honey
- ¼ cup Margarine
- 2 Eggs - beaten
- 1 Egg Yolk
- 1 tsp Water
- Sesame Seeds -- or poppy seeds

Combine both flours in a large bowl. Set aside 1 cup. Add yeast and salt to flours. Combine the hot water, honey, and margarine. Stir until margarine melts. Stir warm liquids into flour mixture. Stir in eggs. Knead dough on lightly floured board 7-10 minutes adding as much of reserved flour as needed to form a smooth, elastic dough. Cover dough and let it rest for 10 minutes. Cut dough into two parts and shape each part into a ball. Place both balls on a greased cookie sheets. Cover and let rise in a warm, draft-free place until the balls double in size. Beat egg yolk with the remaining 1 tsp water. Brush loaves with glaze and sprinkle with sesame or poppy seeds. Bake at 350 degrees for 45-55 minutes or until brown. Remove from pan and cool on wire rack. Makes 2 loaves, 24 servings.

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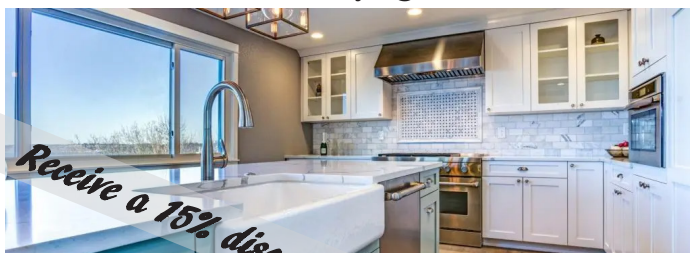
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