

Ocean One Waves

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OCEAN ONE

Condominium Association

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PRESIDENT'S MESSAGE

Dear fellow residents,

As I was sitting and writing this letter on the Monday of Labor Day, I wondered what the term "Labor" entailed and why was there was an entire national holiday dedicated to it. The dictionary provided several definitions:

- productive activity
- the body of persons engaged in such activity, especially those working for wages.
- to perform work; exert one's powers of body or mind;
- to strive, as toward a goal; work hard.

That set me thinking as to how all of these terms apply to Ocean One and what "labor" occurs here on a daily basis.

Firstly, there is the staff of over 30 employees (security, maintenance, housekeeping, pool and beach, valet) who perform all the tasks necessary for our building to operate as well as it does.

Secondly, there is the management office, that, under the leadership of our Property Manager, orchestrates all the daily activities (staff, vendors, finances, projects) in order to provide us with a beautiful, enjoyable and safe home.

Thirdly there is the Board that issues the directives to Management to ensure that strategic plans are executed and successfully completed in a timely manner, while being fiscally responsible. As I complete my sixth year as your President, I can say with confidence that this Board's "labor" has resulted in a well maintained property with wonderful amenities and stable finances. For the past five years, we have come under budget. Actually from last year's savings, we were able to contribute \$70,000 to this year's budget.

Thus, it is with trepidation that I write this letter to you because for the first time in six years, we will probably end the fiscal year over budget. Furthermore, all indicators predict that our 2022 budget will have to be increased substantially to accommodate rising costs.



Continued on page 2

President (cont. from page 1)

This year, several expenses have far exceeded our budget. With more residents living in the building full time, our water consumption has increased exponentially. Presently, we are \$15,038.00 over the 2021 budgeted for water. As I have mentioned previously, due to increased and indiscriminate towel usage, laundering of our pool/beach towels (budgeted at \$90,000) will probably end at \$110,000 (or \$20,000 over budget). Additionally, as a result of the pandemic, costs of materials, equipment and supplies also increased unexpectedly.



The process of creating next year's budget has already begun. Presently, Monica and Mr. Thaler (Property Manager and our Treasurer respectively) have been spending countless hours reviewing every expense and planning accordingly. Salary increases for each individual staff member are discussed. Each vendor contract is reviewed, then each vendor is contacted to see if we can obtain better pricing or concessions. All costs for future maintenance, projects and enhancements are carefully analyzed by the Manager, our Maintenance Supervisor, and the Property Committee.

The first draft of the 2022 budget should be completed by the end of this month. Thereafter, it will be presented to the Finance Committee, who will make further recommendations and adjustments. The finalized budget will be submitted to the Association soon thereafter, and approved during

December's Board meeting.

We are already expecting substantial increases to next year's budget. Due to the Champlain Tower tragedy, property insurance costs are expected to rise around 25% over last year. For us, this implies an additional expenditure of over \$130,000. Also, many of our vendors/suppliers are experiencing additional expenses themselves, which in turn they are passing on to us.

So, although Labor Day signifies the end of summer activities, the "labor" efforts of our budget will continue for a few months more. Please be assured that all the parties involved in the creation of the 2022 budget are "laboring" as hard and as wisely as they can to present a fair, realistic, and responsible budget, with as low an increase to your maintenance as possible.

Respectfully, Tamara Benson

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RENTERS INSURANCE



Take a look around you. Everything you see is vulnerable if you don't have 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.

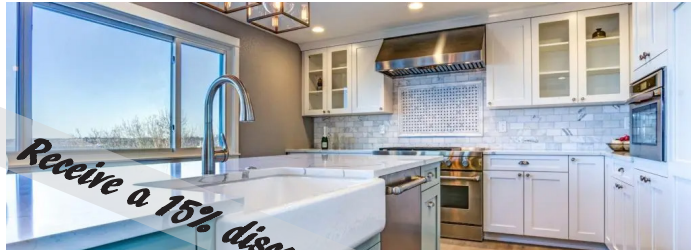
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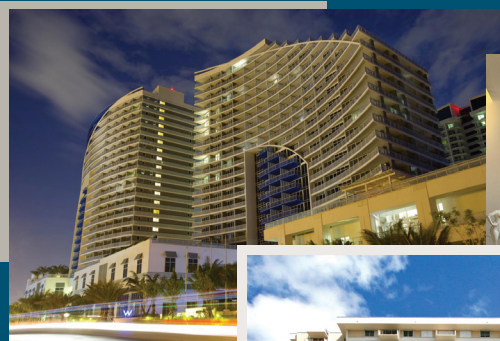
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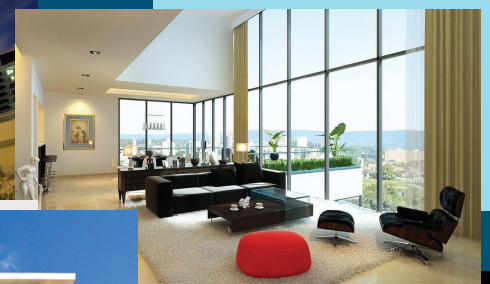
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