



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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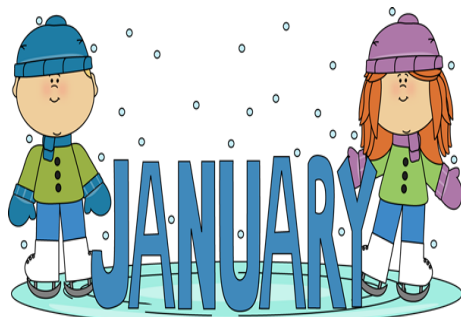
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MESSAGE FROM THE PRESIDENT



As we begin the new year, as a Board of Directors, we have already begun working to ensure that the existing repair projects (the north roof and generator) are completed and are preparing for the beginning of the construction of the ramp and staircase to open the south pool deck and south pool. We anticipate the work to begin within a few weeks at the latest and last about six weeks. We also anticipate the installation of the front security gate system to begin in early February. The gates are at the finishing stages of manufacture and will be ready by late January, making them ready for installation in early February. We are very hopeful that by March, we will have the south pool open and completed the roof, generator and security gate.

The impasse we have experienced with the west parking garage restoration project has been resolved. In order to resolve the various levels of conflict of interest that were inherent in the contract and addendum, the Board of Directors has moved to replace the existing special inspector of the project, with a new special inspector, unrelated to all parties. This will allow the project to continue, and hopefully be completed soon. All parties involved wish to see this project finalized but we must ensure it is completed to the highest standards possible.

During this second year, it is our aim to work even more closely with AKAM and provide a more effective and efficient system of resident services between AKAM and the community. We aim to further develop existing communication platforms and increase the manpower at the office, so as to maximize resident service. It is a top priority for both AKAM and the Board of Directors.

We have been working for months with Falcon Engineering on the reports for the 40-year recertification requirement which we must complete within the year.

Continued on page 2

President (cont. from page 1)

Falcon Engineering is almost done finalizing the various reports and we are ready to engage in the process the moment they are ready. Major items we will be addressing are the repair of the water cooling towers, the sea wall, boilers, concrete restoration, and ELSS items. We are a Board of Directors that is used to deadlines and so far, we have met all of them. We intend to meet this one as well.

During our community budget meeting last week, the presentation showed very clearly that we have been successful this year, and we have not repeated the same financial or executive mistakes of the past. I have a clear vision and will not stray from it. The majority of the Board of Directors shares the same vision. We have worked very hard to ensure that we as an association, have the right tools to succeed. We have accomplished that.

This will be a huge year for Del Prado and the strong push we as a Board have generated to keep moving forward as quickly and effectively as we have been able to do this year is just the beginning of great things to come.

My New Year's toast for our community.... May 2022 bring us all health, prosperity and a beautiful and safe home to be proud of. Salud!

Sincerely,

Roberto Sanchez, President




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MENSAJE DEL PRESIDENTE



Al comenzar el nuevo año, como Junta Directiva, ya hemos comenzado a trabajar para asegurar que los proyectos de reparación existentes (el techo norte y el generador) estén terminados y nos estamos preparando para el inicio de la construcción de la rampa y la escalera para abrir la piscina cubierta sur y piscina sur. Anticipamos que el trabajo comenzará dentro de unas pocas semanas a más tardar y que dure aproximadamente seis semanas. También anticipamos que la instalación del sistema de puerta de seguridad frontal comenzará a principios de febrero. Las puertas se encuentran en las etapas finales de fabricación y estarán listas a fines de enero, lo que las dejará listas para su instalación a principios de febrero. Tenemos muchas esperanzas de que para marzo tendremos la piscina sur abierta y completaremos el techo, el generador y la puerta de seguridad.

El impasse que hemos tenido con el proyecto de restauración del garaje de estacionamiento oeste se ha resuelto. Con el fin de resolver los diversos niveles de conflicto de intereses que eran inherentes al contrato y la adenda, la Junta Directiva ha procedido a reemplazar al inspector especial existente del proyecto por un nuevo inspector especial, ajeno a todas las partes. Esto permitirá que el proyecto continúe y, se completará pronto. Todas las partes involucradas desean ver este proyecto finalizado, pero debemos asegurarnos de que se complete con los más altos estándares posibles.

Durante este segundo año, nuestro objetivo es trabajar aún más de cerca con AKAM y proporcionar un sistema más eficaz y eficiente de servicios para residentes entre AKAM y la comunidad. Nuestro objetivo es desarrollar aún más las plataformas de comunicación existentes y aumentar trabajadores en la oficina, a fin de maximizar el servicio a los residentes. Es una prioridad máxima tanto para AKAM como para la Junta Directiva.

Hemos estado trabajando durante meses con Falcon Engineering en los informes para el requisito de recertificación de 40 años que debemos completar dentro del año. Falcon Engineering casi ha terminado de finalizar los diversos informes y estamos listos para participar en el proceso en el momento en que estén listos. Los temas principales que abordaremos son la reparación de las torres de enfriamiento

de agua, el malecón, las calderas, la restauración de concreto y los elementos ELSS. Somos una Junta Directiva acostumbrada a los plazos y hasta ahora los hemos cumplido todos. Tenemos la intención de cumplir con este plazo también.

Durante nuestra reunión de presupuesto comunitario la semana pasada, la presentación mostró muy claramente que hemos tenido éxito este año y que no hemos repetido los mismos errores financieros o ejecutivos del pasado. Tengo una visión clara y no me desviaré de ella. La mayoría de la Junta Directiva comparte la misma visión. Hemos trabajado muy duro para asegurarnos de que nosotros, como asociación, tengamos las herramientas adecuadas para tener éxito. Lo hemos logrado.

Este será un gran año para Del Prado y el fuerte impulso que hemos generado como Junta para seguir avanzando tan rápida y efectivamente como lo hemos podido hacer este año es solo el comienzo de grandes cosas por venir.

Mi brindis de Año Nuevo por nuestra comunidad.... Que 2022 nos traiga a todos salud, prosperidad y un hogar hermoso y seguro del que estar orgullosos. Salud!



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Managing Money And Reserves While Living In A Condominium

What are reserves and why are they important?

Reserve funding for certain common element items is required for community associations under Florida law. Typically, these funds are used for “capital expenditures”, which is any item that will eventually have to be replaced, that costs in excess of \$10,000.00.

Why don't people want to fund reserves?

The primary reasons that people don't want to fund reserves are:

1. They believe they will not realize the value of them (either by moving out, or dying);
2. They would rather invest the money to get a return on investment; or
3. They are short on money and expect to spend it elsewhere.
4. People equate reserves with debt.

At this stage in Del Prado's' evolution, concerns #1-2 are not relevant because any reserves collected will be **immediately** used for their intended purpose.

With respect to #3, many people look at reserves as easily avoidable and, therefore, choose to waive reserves. In reality, we are **NOT avoiding** paying, but rather **deferring** payment until a special assessment is required. If you look at the money you didn't pay into reserves as “free” money to pay for other things, then when you inevitably must pay for the repairs (via special assessment) that reserves would have covered, you will not have the money available to do so. Therefore, it is much better to fund reserves so it is available when needed.

Finally, instead of viewing reserves as debt, and thinking about it negatively, I invite you to think about it in a more

positive light: as an investment in our Del Prado community.

Why else are reserves important?

The existence of reserves, even a token amount, is crucial to how lending institutions view our community. Reserves show smart money management, and that the community looks toward its future. It can be the difference between getting a loan or not, and the interest rate. This applies both to the condominium association, and the individual attempting to purchase or refinance a unit. In our budget for 2022, we included a 10% reserve.

What does all of this mean for Del Prado?

Whether we fund reserves, or assess, Del Prado has expenses coming up that **must** be covered. In many cases, planning by the board during our big vote and assessment agreement several years ago provided for seed money for many of our current and upcoming projects. However, they were projections based upon information at the time. The ELSS project, the seawall repair, and others, will all cost more than set aside. We have some money to begin projects, and it makes good financial sense to ask for reserves to continue them. Hopefully we will not need to look for a loan and will be able to finance each project as fast as we can accomplish them. If the budget committee or board feels that we do need to take out another loan, and assess instead of or in addition to using reserves, then you can be sure it's because we need money for important repairs faster than reserves will provide. We are in a stage where bid packages have been prepared for distribution for many of the items on the 40-year inspection. Once the bids come in, we will have a better idea of our financial needs in the immediate future. All 40-year inspection proj-

ects must be at least started this year.

Some of you have said that you can't afford to live here. Remember that whether you live in a condo or a private home, and no matter what the maintenance, mortgage, and/or repair costs are, you have the same three choices: 1. Pay the expenses; 2. Don't pay the expenses and be foreclosed upon, or have a deteriorating property; or 3. Move out.

The truth is, if you can't afford to live here, then you can't afford NOT to live here. If you sell your unit in desperation, you will likely get less for the unit. The difference between what you get and what your unit is worth could be far more than the amount of money you would have spent on a special assessment and/or reserves. It can cost you more to leave than to stay. Taking out a personal loan, refinancing a mortgage, or other method of borrowing money in order to get through the next few years of bringing this community back to luxury status will be a very good investment. If you still are in dire straits financially then, you can sell your apartment at peak value.

It's great that we have a board that can finally work cohesively to accomplish these goals and many more. Now it's time for you to do your part. Take pride in what your community will become. Think long term. Find a way to afford to stick out these tough times so that the good times will be available to you in just a few short years. We will repair and improve this community as fast as we can, but we need the financial support you promised to provide when you decided to own a percentage of Plaza Del Prado. Do whatever it takes to afford to continue to live in the community you deserve, and you will be rewarded for your efforts with exactly that.

Administrar El Dinero Y Las Reservas Mientras Vive En Un Condominio

¿Qué son las reservas y por qué son importantes?

Se requiere fondos de reserva para ciertos elementos de elementos comunes para las asociaciones comunitarias según la ley de Florida. Por lo general, estos fondos se utilizan para "gastos de capital", que es cualquier artículo que eventualmente tendrá que ser reemplazado, que cuesta más de \$ 10,000.00.

¿Por qué la gente no quiere financiar reservas?

Las principales razones por las que la gente no quiere financiar reservas son:

1. Creen que no se recapitarán el valor (ya sea al mudarse o al morir);
2. Prefieren invertir el dinero para obtener un retorno de la inversión; o
3. Tienen poco dinero y esperan gastarlo en otra parte.
4. La gente imaginan que las reservas son deudas.

En esta etapa de la evolución de Del Prado, las preocupaciones # 1-2 no son relevantes porque cualquier reserva recolectada se utilizará inmediatamente para el propósito previsto.

Con respecto al número 3, muchas personas consideran que las reservas son fácilmente evitables y, por lo tanto, optan por renunciar a las reservas. En realidad, NO estamos evitando pagar, sino aplazando el pago hasta que se requiera una evaluación especial. Si considera el dinero que no pagó en las reservas como dinero "gratis" para pagar otras cosas, entonces, cuando inevitablemente deba pagar las reparaciones (mediante una tasación especial) que las reservas habrían cubierto, no tendrá el dinero disponible para hacerlo. Por lo tanto, es mucho mejor financiar las reservas para que estén disponibles cuando sea necesario.

Finalmente, en lugar de ver las reservas como una deuda y pensar en ellas negativamente, los invito a pensarlas de una manera más positiva: como una inversión en nuestra comunidad de Del Prado.

¿Por qué más son importantes las reservas?

La existencia de reservas, incluso una cantidad simbólica, es crucial para la forma en que las instituciones crediticias ven nuestra comunidad. Las reservas muestran una gestión inteligente del dinero y que la comunidad mira hacia su futuro. Puede ser la diferencia entre obtener un préstamo o no y la tasa de interés. Esto se aplica tanto a la asociación de condominios como a la persona que intenta comprar o refinanciar una unidad. En nuestro presupuesto para 2022, incluimos una reserva del 10%.

¿Qué significa todo esto para Del Prado?

Ya sea que financemos reservas o evaluemos, Del Prado tiene gastos por cubrir que deben cubrirse. En muchos casos, la planificación realizada por la junta durante nuestro gran acuerdo de votación y evaluación hace varios años proporcionó capital inicial para muchos de nuestros proyectos actuales y futuros. Sin embargo, eran proyecciones basadas en información en ese momento. El proyecto ELSS, la reparación del malecón y otros costarán más de lo que se reservó. Tenemos algo de dinero para comenzar proyectos, y tiene sentido financiero pedir reservas para continuarlos. Con suerte, no necesitaremos buscar un préstamo y podremos financiar cada proyecto lo más rápido que podamos. Si el comité de presupuesto o la junta creen que necesitamos obtener otro préstamo y evaluar en lugar de usar las reservas o además de usarlas, entonces puede estar seguro de que es porque necesitamos dinero para reparaciones importantes más rápido de lo que las reservas proporcionarán. Estamos en una etapa en la que

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Administrar El Dinero ... (viene de la pagina 5)

se han preparado paquetes de licitación para su distribución para muchos de los artículos en la inspección de 40 años. Una vez que lleguen las ofertas, tendremos una mejor idea de nuestras necesidades financieras en el futuro inmediato. Todos los proyectos de inspección de 40 años deben iniciarse al menos este año.

Algunos de ustedes han dicho que no pueden permitirse el lujo de vivir aquí. Recuerde que ya sea que viva en un condominio o en una casa privada, y sin importar los costos de mantenimiento, hipoteca y / o reparación, tiene las mismas tres opciones: 1. Pagar los gastos; 2. No pagar los gastos y ser embargado o tener una propiedad en deterioro; o 3. Múdate.

La verdad es que, si no puede permitirse el lujo de vivir aquí, entonces no puede permitirse NO vivir aquí. Si vende su unidad con desesperación, probablemente obtendrá menos por la unidad. La diferencia entre lo que obtiene y el valor de su unidad podría ser mucho mayor que la cantidad de dinero que habría gastado en una tasación especial y / o reservas. Puede costarle más irse que quedarse. Obtener un préstamo personal, refinanciar una hipoteca u otro método de pedir dinero prestado para poder pasar los próximos años para que esta comunidad vuelva al estado de lujo será una muy buena inversión. Si todavía se encuentra en una situación financiera desesperada, puede vender su apartamento al valor máximo.

Es genial que tengamos una junta que finalmente puede trabajar de manera coherente para lograr estos objetivos y muchos más. Ahora es el momento de que haga su parte. Siéntete orgulloso de lo que se convertirá tu comunidad. Piense a largo plazo. Encuentre una manera de permitirse superar estos tiempos difíciles para que los buenos tiempos estén disponibles para usted en solo unos pocos años. Repararemos y mejoraremos esta comunidad lo más rápido que podamos, pero necesitamos el apoyo financiero que prometió brindar cuando decidió poseer un porcentaje de Plaza Del Prado. Haga lo que sea necesario para seguir viviendo en la comunidad que se merece, y será recompensado por sus esfuerzos exactamente con eso.

Candidate Choice Update

I would like to take this moment to thank Mr. Amos Weintraub for serving on the Board of Directors this year. Mr. Weintraub contributed many ideas and will be missed. Mr. Weintraub moved to another location and no longer lives here. We wish him the very best.

Please understand that he will not be eligible for a seat on the 2022 Board of Directors, so please do not vote for him during the upcoming elections.

Actualización de la elección de candidatos

Me gustaría aprovechar este momento para agradecer al Sr. Amos Weintraub por servir en la Junta Directiva este año. El Sr. Weintraub contribuyó con muchas ideas y será extrañado. El Sr. Weintraub se mudó a otro lugar y ya no vive aquí. Le deseamos lo mejor. Por favor, comprenda que no será elegible para un puesto en la Junta Directiva de 2022, así que no vote por él durante las próximas elecciones.

Winter Leek and Potato Soup

2 tablespoons butter, or more if needed

2 leeks, cleaned and chopped

½ cup chopped onion

6 potatoes, peeled and cubed

4 cups chicken broth

1 cup half-and-half

4 ounces shredded Cheddar cheese (Optional)

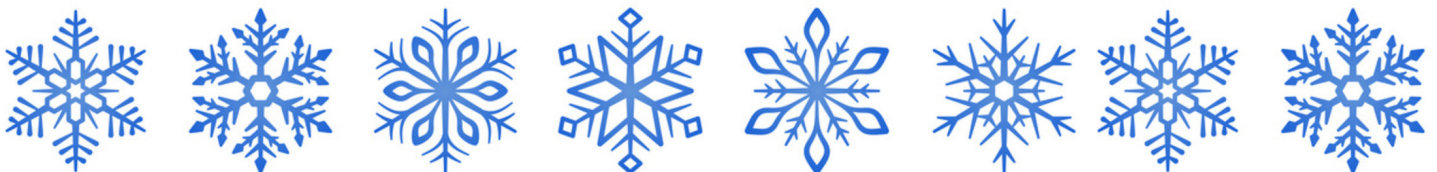
1 tablespoon chopped fresh parsley

1 teaspoon garlic powder

salt and ground black pepper to taste



1. Melt butter in a pot over medium heat. Cook and stir leeks and onion until vegetables are tender, about 5 minutes.
2. Stir potatoes and chicken broth into onion mixture; simmer until potatoes are tender, 20 to 25 minutes.
3. Pour half-and-half into potato soup and continue to simmer until slightly thickened, about 15 minutes more.
4. Stir Cheddar cheese, parsley, garlic powder, salt, and black pepper into soup until cheese is melted, about 5 minutes.





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Pink Moon Paloma

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Ingredients

- + 2 oz Rosaluna Mezcal
- + 1 oz Fresh grapefruit juice
- + 0.5 oz Lime juice
- + 1 pinch of Sea salt
- + Garnish: Torched rosemary sprig and topped with seltzer

Directions

Add all ingredients to a shaker, shake well, and pour into a glass filled with fresh ice. Top with seltzer and a rosemary sprig for good measure.




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