



Keystone Towers NEWS & VIEWS

A Newsletter for the Residents of the Keystone Towers Condominium Association, Inc.

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KEYSTONE TOWERS Condominium Association, Inc.

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MESSAGE FROM THE PRESIDENT

Dear owners and residents,

As I write this message it is only a couple of days since our annual election where my fellow board members and I have all been re-elected. I very much appreciate the trust you have placed in us to continue leading our association. I am encouraged by the support we have been given from so many owners. That being said, this was the first time in over 10 years that we had more candidates for the board, than the board has available seats. I think it is a good sign that our association has many interested individuals who want to contribute to the association. We can always use the additional help and I would like to work with the owners who did not win a seat on the board to utilize their talents and interests to the benefit of the association.

Looking ahead, our view is that we should continue to maintain or improve our quality of life at Keystone Towers, while also taking steps to reduce the impact of inflation on our operating costs. The two messages that I heard repeatedly from many owners over the past few weeks is that while they really like and value the appeal and aesthetics of our buildings, they do not want to see large increases in maintenance costs. Given the current regulatory environment these objectives are at odds with one another and will require some innovative approaches to maintaining our property and to delivering the same value at a lower cost.

As we work to develop ideas and solutions, we will keep you updated on our progress.

Thanks again for your support,
Tom Dougherty, President
Keystone Towers Condominium

Friendly Reminder

It's time to service your Air Conditioning unit. Please call a licensed and insured A/C company to service your A/C unit and please notify the office.

Recordatorio Amistoso

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MENSAJE DEL PRESIDENTE

Estimados propietarios y residentes,

Mientras escribo este mensaje, han pasado solo un par de días desde nuestra elección anual, en la que mis compañeros de junta y yo hemos sido reelegidos. Aprecio mucho la confianza que han depositado en nosotros para continuar liderando nuestra asociación. Me anima el apoyo que hemos recibido de tantos propietarios. Dicho esto, esta fue la primera vez en más de 10 años que tuvimos más candidatos para la junta que asientos disponibles. Creo que es una buena señal que nuestra asociación cuente con muchas personas interesadas en contribuir a la comunidad. Siempre podemos utilizar ayuda adicional y me gustaría trabajar con los propietarios que no ganaron un puesto en la junta para aprovechar sus talentos e intereses en beneficio de la asociación.

De cara al futuro, nuestra visión es continuar manteniendo o mejorando nuestra calidad de vida en Keystone Towers, mientras tomamos medidas para reducir el impacto de la inflación en nuestros costos operativos. Los dos mensajes que escuché repetidamente de muchos propietarios en las últimas semanas son que, si bien les gusta y valoran mucho el atractivo y la estética de nuestros edificios, no desean ver grandes aumentos en los costos de mantenimiento. Dada la situación regulatoria actual, estos objetivos están en conflicto entre sí y requerirán enfoques innovadores para mantener nuestra propiedad y brindar el mismo valor a un costo menor.

Mientras trabajamos en el desarrollo de ideas y soluciones, los mantendremos informados sobre nuestro progreso.

Gracias nuevamente por su apoyo,
Tom Dougherty, Presidente
Keystone Towers Condominium

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GET AN INSURANCE CHECKUP

Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.

Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary. If your children have grown, you may find that you no longer need the same type of insurance that you had before. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you—you may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premiums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items. Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.



HAGA UNA REVISIÓN DE SU SEGURO

Así como su cuerpo necesita un chequeo una vez al año, también debería considerar revisar su seguro de vez en cuando. La vida de las personas puede cambiar muy rápidamente. Pero algo que muchos olvidamos es ajustar nuestra cobertura de seguro junto con estos cambios. Si han pasado varios años desde la última vez que revisó su cobertura de seguro, ahora es el momento perfecto.

Comience con su seguro de vida. Si el número de dependientes ha aumentado debido a un nacimiento o un matrimonio, deberá considerar tanto la cantidad de seguro de vida que tiene como quién está nombrado como beneficiario. Si sus hijos han crecido, puede que ya no necesite el mismo tipo de seguro que tenía antes. Si está cerca de la jubilación o ya está jubilado, considere

hablar con un profesional de seguros para determinar si tiene la cobertura adecuada para usted; puede que descubra que el tipo de seguro que tiene ya no es necesario.

A continuación, revise su seguro de automóvil. Probablemente contrató un seguro contra colisiones cuando compró su auto nuevo. Tiene sentido mantener este tipo de seguro en modelos de automóviles nuevos. Pero a medida que su automóvil envejece, es posible que este tipo de seguro ya no sea necesario. El valor de un auto disminuye con el tiempo. Para determinar si este tipo de seguro tiene sentido, compare el valor del automóvil y el costo de repararlo con el costo de las primas del seguro contra colisiones. La solución más rentable podría ser asumir usted mismo el costo de las reparaciones.

Al evaluar su seguro de inquilino o de propietario, asegúrese de considerar si ha añadido algún artículo de importancia monetaria a su hogar en los últimos años. Si ha comprado joyas costosas, pieles u otros artículos de alto valor, puede que necesite añadir cobertura de seguro para estos bienes.

Haga de la revisión de su cobertura de seguro un hábito cada vez que una póliza esté por renovarse. Esto le permitirá evitar estar insuficientemente asegurado en ciertas situaciones y ahorrar dinero eliminando coberturas innecesarias en otras.

Don't Forget... Spring Forward

Daylight Saving Time begins for most of the United States at 2 a.m. on the **Second Sunday in March** and lasts until 2 a.m. on the First Sunday of November. **Be sure to set your clocks ahead one hour at 2 a.m. on Sunday, March 9th.**

This is also a great time to change the batteries in your smoke and carbon monoxide detectors. Many fire departments encourage people to change their batteries in these detectors when they change their clocks, because it can be so easy to forget otherwise. "A working smoke detector more than doubles a person's chances of surviving a home fire," says William McNabb of the Troy Fire Department in Michigan. More than 90 percent of homes in the United States have smoke detectors, but one-third are estimated to have worn-out or missing batteries.





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