



Keystone Towers NEWS & VIEWS

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

Volume 3 Issue 7

February 2026

KEYSTONE TOWERS

Condominium Association, Inc.

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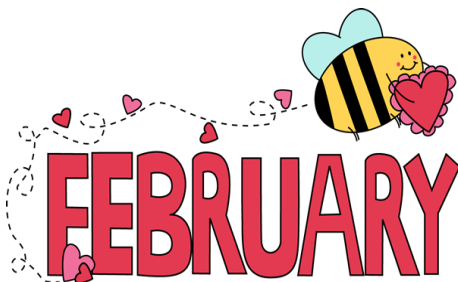
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HAPPY VALENTINE'S DAY

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.



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FEBRUARY IS AMERICAN HEART MONTH

All about AEDs

You've probably seen them mounted on walls in offices, schools, and public buildings, but do you really know what they're for? They're called automated external defibrillators, or AEDs -- sophisticated medical devices that just about anyone can use to provide lifesaving assistance to people in cardiac arrest.



According to the American Red Cross, sudden cardiac arrest is one of the leading causes of death in the United States, with more than 350,000 cases each year. Defibrillation is the only way to restore regular heart rhythm, and readily accessible AED devices allow laypersons to intervene and buy time until first responders arrive. And during cardiac arrest, that extra time matters -- each minute without defibrillation reduces the odds of survival by about 10 percent.

How AEDs work

According to AED manufacturer Avive, AEDs consist of adhesive electrode pads that read the patient's heart rhythm and deliver controlled electric shocks if necessary, a processor to analyze heart rhythm data and determine if and when electric shocks are appropriate. There are

several FDA-approved models on the market, and all of them provide voice and visual instructions to guide users through the process. While CPR/AED certification can be very helpful and make you feel more confident during an emergency, they are not required to use an AED.

How to get an AED

All fifty states require AEDs in certain public gathering places, though the specific regulations vary by jurisdiction. But even in spaces where AEDs are not required -- which often includes churches, private clubs, businesses, and residential areas -- they can still be installed and used to provide lifesaving assistance.

FDA-approved AEDs can be purchased through a number of manufacturers and organizations, and generally have a base cost between \$1,000 and \$3,000, plus extra for any accessories. Individuals can generally purchase devices with pre-tax HSA dollars, and businesses can write off the cost as a business expense. Individuals, churches, nonprofit organizations and schools may also be able to fully or partially fund the purchase of AEDs with grants through a variety of charitable organizations and government programs.

If you purchase an AED individually or for an organization, make sure to account for maintenance costs. Prices and support can vary by vendor.

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