

Keystone Towers News and Views

A Monthly Newsletter for Residents of Keystone Towers Condominium

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KEYSTONE TOWERS
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Rules and Regulations Reminders

We would like to remind everyone of the policies regarding guest parking and reserved spots to ensure a smooth and respectful parking experience for all residents.

1. Guest Parking: Guest parking spaces are available for visitors with a 48hour maximum stay. Any vehicle parked in guest parking for more than 48 hours will be subject to towing without notice. Please ensure your guests are aware of this rule to avoid any inconveniences.

2. Reserved Parking Spots: Parking in a reserved spot that is not assigned to you is strictly prohibited. Any vehicle found in a reserved spot that does not belong to them will be towed immediately. This rule will be enforced without exception to maintain fairness for all residents.

Thank you for your cooperation and attention to these important parking regulations. If you have any questions or concerns, please don't hesitate to contact the management office.

Recordatorios De Reglas Y Regulaciones

Nos gustaría recordarles las políticas con respecto al estacionamiento para visitantes y los espacios reservados, para garantizar una experiencia de estacionamiento fluida y respetuosa para todos los residentes.

1. Estacionamiento para Visitantes: Los espacios de estacionamiento para visitantes están disponibles con una estadía máxima de 48 horas. Cualquier vehículo que permanezca en el estacionamiento para visitantes por más de 48 horas estará sujeto a ser remolcado sin previo aviso. Por favor, asegúrese de que sus invitados estén al tanto de esta regla para evitar inconvenientes.

2. Espacios de Estacionamiento Reservados: Está estrictamente prohibido estacionar en un espacio reservado que no le ha sido asignado. Cualquier vehículo que se encuentre en un espacio reservado que no le corresponda será remolcado inmediatamente. Esta norma se aplicará sin excepciones para garantizar la equidad entre todos los residentes.

Gracias por su cooperación y atención a estas importantes regulaciones de estacionamiento. Si tiene alguna pregunta o inquietud, no dude en contactar a la oficina de administración.

RESERVES, EXPLAINED



A reserve fund sets aside money for covering scheduled (routine) and unscheduled expenses. Although the fund size may vary, the typical goal is to deposit funds regularly in an account that accrues interest, thereby increasing the fund's value while not in use. Because expenses may arise unexpectedly, a reserve fund is often kept in a highly liquid account, such as a savings account.

Condominiums use reserve funds in the event of large-scale maintenance or renovation projects, as well as for any costly community emergencies. Reserve funds are typically managed in tandem with operating funds, which more commonly fund the community's day to-day expenses or recurring costs, such as housekeeping, taxes, insurance, and utilities. Condo communities typically establish and maintain the funds using the COA fees, paid by owners to cover maintenance, repairs, and other expenses incurred by the community. The community association's board usually oversees the funds and decides how to allocate it's use. If a condominium incurs a large expense that the reserve fund cannot cover, each member or owner may have to pay an assessment to cover the cost. For example, when a condominium's elevator needs emergency repairs, unit owners may be asked for additional funds beyond their regular association dues. The best way to avoid a special assessment is to ensure the building's reserve fund is well equipped with enough money to handle expenses, including those that are unexpected.

Often, COA boards determine how much money should go into their reserve fund supply via a reserve study, where independent consultants assess the state of a property and make recommendations for the reserve fund based on physical and financial analysis. The experts consider the age of the property, its current state, and the amenities it provides, as well as project maintenance costs that may be needed in the future. A well funded reserve will ensure the health and safety of your community



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EXPLICACIÓN SOBRE LOS FONDOS DE RESERVA

Un fondo de reserva separa dinero para cubrir gastos programados (rutinarios) y no programados. Aunque el tamaño del fondo puede variar, el objetivo habitual es depositar fondos regularmente en una cuenta que genere intereses, aumentando así el valor del fondo mientras no se utiliza. Dado que pueden surgir gastos imprevistos, el fondo de reserva suele mantenerse en una cuenta de alta liquidez, como una cuenta de ahorros.

Los condominios utilizan fondos de reserva para proyectos de mantenimiento o renovación a gran escala, así como para costosas emergencias comunitarias. Por lo general, los fondos de reserva se gestionan junto con los fondos operativos; estos últimos financian los gastos cotidianos o costos recurrentes de la comunidad, tales como limpieza, impuestos, seguros y servicios públicos. Las comunidades de condominios suelen establecer y mantener estos fondos mediante las cuotas de la asociación de propietarios (COA), pagadas por los dueños para cubrir el mantenimiento, las reparaciones y otros gastos de la comunidad. La junta directiva de la asociación suele supervisar los fondos y decidir cómo asignar su uso. Si un condominio incurre en un gasto elevado que el fondo de reserva no puede cubrir, es posible que cada miembro o propietario deba pagar una derrama (cuota extraordinaria) para sufragar el costo. Por ejemplo, cuando el ascensor de un condominio requiere reparaciones de emergencia, se puede solicitar a los propietarios fondos adicionales más allá de sus cuotas regulares de asociación. La mejor manera de evitar una derrama especial es asegurarse de que el fondo de reserva del edificio cuente con suficiente dinero para afrontar los gastos, incluidos los imprevistos.

A menudo, las juntas directivas determinan la cantidad de dinero que debe destinarse al fondo de reserva mediante un "estudio de reservas"; en este proceso, consultores independientes evalúan el estado de la propiedad y emiten recomendaciones para el fondo basándose en análisis físicos y financieros. Los expertos toman en cuenta la antigüedad de la propiedad, su estado actual y las amenidades que ofrece, así como los costos de mantenimiento que podrían ser necesarios en el futuro. Un fondo de reserva bien dotado garantizará la seguridad y el bienestar de su comunidad.



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Fire Prevention Month



Take note of the ubiquitous devices that power our world. They're everywhere. Lithium-ion batteries live with us and power our devices. Every cordless device -- the kids' toys, power tools, tablets, head phones, laptops, smartphones, earbuds -- is powered by one of these little marvels. They take us places on e-bikes and electric vehicles, as well as entertain us and enable us to work. A family of four probably has well over a dozen devices powered by lithium-ion batteries in the home and more outside the home. It's not surprising that some portion of those batteries would fail. The U.S. Consumer Product Safety Commission reported over 25,000 overheating or fire incidents involving lithium-ion batteries across 400+ consumer products from 2013 to 2018. That number certainly does not tell us about all failures, however, since reporting is inconsistent. What we do know is that lithium-ion batteries have been the primary cause of 18 percent of residential fires from 2009 to 2017, according to PGH Batteries. These fires are often linked to manufacturing defects, improper charging, physical damage, or poor disposal practices.

We may be very familiar with them, but lithium-ion batteries at least deserve some caution with how we use them:

- Avoid physical damage: Prevent puncturing, crushing, or bending batteries, as this can cause internal short circuits, leading to overheating, fire, or explosion.
- Use proper chargers: Always use the manufacturer-recommended charger and cables. Incompatible or low-quality chargers can damage the battery.
- Temperature control: Avoid exposing batteries to extreme heat (above 140°F) or cold (below -4°F). Store and use batteries between 32°F to 95°F for optimal safety.
- Prevent overcharging: Use devices with built-in battery management systems (BMS) to prevent overcharging or deep discharging, which can destabilize the battery. Unplug devices once fully charged.
- Avoid water exposure: Keep batteries away from water or moisture, as it can cause short circuits or corrosion.
- Proper storage: Store batteries at a partial charge (40–60 percent) in a cool, dry place. Avoid storing in direct sunlight or near flammable materials.
- Inspect: If you see any bulging, swelling, or smell any unusual odors, properly discard the device immediately.
- Proper disposal: Do not throw lithium-ion batteries in regular trash. Recycle them at designated facilities to prevent environmental harm and fire risks. Tape over battery terminals before disposal to avoid short circuits.

Mes de la Prevención de Incendios

Preste atención a los dispositivos que utilizamos a diario y que hacen funcionar nuestro mundo. Están en todas partes. Las baterías de iones de litio forman parte de nuestra vida cotidiana y alimentan nuestros dispositivos. Prácticamente todos los dispositivos inalámbricos — juguetes infantiles, herramientas eléctricas, tabletas, audífonos, computadoras portátiles, teléfonos inteligentes y auriculares inalámbricos— funcionan con una de estas pequeñas maravillas.

Estas baterías también nos permiten desplazarnos en bicicletas eléctricas y vehículos eléctricos, además de entretenernos y permitirnos trabajar. Una familia de cuatro personas probablemente tenga más de una docena de dispositivos alimentados por baterías de iones de litio dentro del hogar, además de otros fuera de la vivienda.

No es sorprendente que algunas de estas baterías puedan fallar. La Comisión de Seguridad de Productos del Consumidor de los Estados Unidos (U.S. Consumer Product Safety Commission) reportó más de 25,000 incidentes de sobrecalentamiento o incendios relacionados con baterías de iones de litio, correspondientes a más de 400 productos de consumo entre 2013 y 2018. Sin embargo, esta cifra ciertamente no refleja todos los casos, ya que los reportes no siempre se realizan de manera uniforme.

Lo que sí sabemos es que, según PGH Batteries, las baterías de iones de litio fueron la causa principal del 18 % de los incendios residenciales entre 2009 y 2017. Estos incendios suelen estar relacionados con defectos de fabricación, carga inadecuada, daños físicos o prácticas incorrectas de desecho.

Aunque estamos muy familiarizados con estas baterías, es importante tomar ciertas precauciones al utilizarlas:

- *Evite daños físicos: Evite perforar, aplastar o doblar las baterías, ya que esto puede provocar cortocircuitos internos que podrían causar sobrecalentamiento, incendios o explosiones.*
- *Utilice cargadores adecuados: Utilice siempre el cargador y los cables recomendados por el fabricante. Los cargadores incompatibles o de baja calidad pueden dañar la batería.*
- *Controle la temperatura: Evite exponer las baterías a temperaturas extremadamente altas (superiores a 140 °F / 60 °C) o extremadamente bajas (inferiores a -4 °F / -20 °C). Para una mayor seguridad, almacene y utilice las baterías a temperaturas entre 32 °F y 95 °F (0 °C y 35 °C).*
- *Evite la sobrecarga: Utilice dispositivos con sistemas de*

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Prevención De Incendios

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gestión de baterías (BMS, por sus siglas en inglés) incorporados para evitar la sobrecarga o la descarga excesiva, ya que estas situaciones pueden desestabilizar la batería. Desconecte los dispositivos una vez que estén completamente cargados.

- *Evite el contacto con el agua: Mantenga las baterías alejadas del agua y la humedad, ya que estas pueden provocar cortocircuitos o corrosión.*
- *Almacenamiento adecuado: Almacene las baterías con una carga parcial, aproximadamente entre 40 % y 60 %, en un lugar fresco y seco. Evite almacenarlas bajo la luz solar directa o cerca de materiales inflamables.*
- *Inspeccione las baterías y dispositivos: Si observa que una batería está abultada, hinchada o percibe algún olor inusual, deje de utilizar el dispositivo y deséchelo adecuadamente de inmediato.*
- *Desecho adecuado: No arroje las baterías de iones de litio a la basura común. Recíclelas en instalaciones o puntos de recolección autorizados para evitar daños al medio ambiente y riesgos de incendio. Antes de desecharlas, cubra los terminales de la batería con cinta adhesiva para ayudar a prevenir cortocircuitos.*









The beer belly is not really about the beer



Blame the beer if you like, but the research does not. Studies find that beer raises overall body weight without steering fat toward the abdomen. The weight would have landed in the same place regardless of what was in the glass.

Alcohol does play a part, just not the one the nickname suggests. According to Mayo Clinic endocrinologist Michael Jensen, the liver burns alcohol first and sets fat aside while it works. A 2026 imaging study in the International Journal of Obesity found heavy drinkers carried more deep abdominal fat than their total body fat would predict.

The larger reason is male aging. Testosterone starts declining in the mid-30s, muscle mass follows, and men store fat viscerally -- inside the abdominal cavity, around the organs -- while women store more of theirs under the skin until menopause. That is why a beer belly often feels firm rather than soft. Visceral fat sits behind the abdominal wall and pushes it outward. Fat you can pinch is subcutaneous and comparatively harmless. The deep kind is metabolically active, and is associated with heart disease and type 2 diabetes.

An enormous industry sells answers, and most do not work. Researchers at the University of Sydney reviewed more than 120 placebo-controlled trials of herbal and dietary supplements and found none producing a meaningful reduction in weight. Crunches fail too. A meta-analysis of more than 1,000 participants found no evidence that working one area removes fat from it.

What did work, in a Duke University trial published in the Journal of Applied Physiology, was ordinary movement. Sedentary participants who did nothing gained 8.6 percent more visceral fat in six months. Walking 11 miles a week, roughly half an hour most days, stopped the gain. A greater amount reversed it, with no change in diet at all

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