

TowerTalk

News and Information for Park Tower Condominium Association

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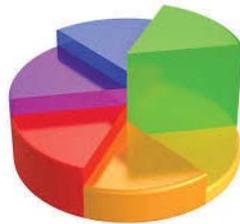
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3.5% Assessment Increase Funds the 2016-17 Park Tower Budget

by Paul Groeninger



The Park Tower Budget, which begins March 1, 2016, has now been completed and approved by the Board of Directors at the meeting held on January 25, 2016. This budget contains a 3.5% increase in our assessments; an increase to our cable bill which will now be \$43.18 per unit; a contribution to our reserves of \$1,472,900; capital expenditures of \$1,182,600; and the elimination of the construction fee.

The assessment increase is in line with what the Budget and Finance Committee has recommended to the homeowners over the last several years. Our intention is to keep assessment increases to no more than 3.5%, while increasing our contribution to the reserves and still meeting our day to day expenditures. Our goal is to have a reserve balance of \$4,000,000. This is a challenge, but one the Budget and Finance Committee is committed to.

The review of the budget started in late

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Committee Focus

New PT Declaration and By-Laws Ad Hoc Committee Appointed and Underway

by Larry Hamilton

The PTCA Board has appointed the Ad Hoc Committee to Review the Declaration and By-laws of the Association. The members of the Committee are Ken Anderson, Sheldon Atovsky, Larry Hamilton, Jeff Hauser, Ed Jaeger, Henry Long Ong, Bob Shamo and Oliver Tugend. Jean Shamo is the Board liaison to the Committee, and Larry Hamilton is chairing the Committee.

The mission of the Committee is to review the Association's Declaration of Condominium and By-laws and make recommendations to the Board regarding changes to those governing documents

or other appropriate steps that the Committee believes would enhance the quality of life at Park Tower or the financial well-being of the Association.

The Committee meets monthly, from 7:00 to 9:00 pm on the fourth Thursday of the month in the second floor Party Room. All meetings are open to anyone to attend, although participation in discussions by non-members is at the discretion of the chair.

The Committee's goal is to complete its work and make its recommendations to

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Park Tower Profile

Hoan Le - Aviator, Executive, and Runner

by Monique Fouant



Frequently, when I bike or run along the lake front or swim in our health club pool, I encounter the familiar, smiling face of Park Tower resident Hoan Le (pronounced Juan Lee). Suspecting an interesting life's story, I asked him one day if he'd sit down and share it with me. He good-naturedly agreed, and a few days later we had the fascinating conversation that led to this profile.

Hoan was born and raised in Vietnam. Upon graduating from college, he enlisted in the Vietnam Air Force (VNAF). This being shortly before the start of the Vietnam War, he was sent to Lackland Air Force Base in San Antonio, Texas, to study English, then on to the Naval Air Station at Pensacola, Florida, for training as a fighter pilot. (Remember An Officer and a Gentleman? It was filmed at that facility.)

Back home now, Hoan piloted the legendary Douglas A-1 Skyraider attack fighter. "In fact," he notes with obvious pride, "I was one of 24 VNAF fighter pilots to bomb North Viet Nam for the first time."

Hoan stayed with the VNAF for the next 14 years, rising to the position of chief of staff for the fighter branch at command

headquarters, where he and his team were responsible for 19 fighter squadrons.

When the war ended in 1975, Hoan was among the many Vietnamese who, deemed to be at risk, were evacuated to the United States. Jobs were tight, but he soon found his way to Chicago where he was able to combine work with continued education: a BA degree in Business Management from Northeastern Illinois University and an MS degree in Management of Public Services from DePaul University.

Upon graduation, Hoan sought to find positions that utilized his air force experience and management skills. First came a year at Fort Sheridan (Highwood, Illinois) as an operations research analyst, then two years with an American team in Saudi Arabia, at the King Khaled International Airport in Riyadh.

Returning to Chicago, Hoan worked briefly as a city planner, then landed a prestigious position at O'Hare International Airport where, as General Manager of Operations from 1987 to 1993, he and his 800 unionized employees maintained the facility and handled millions of dollars annually in parking revenue.

Hoan continued to serve airports in executive positions and as a management consultant until 2004, when he took the position from which he recently retired, Project Manager at SourceAmerica.

SourceAmerica, itself a non-profit, works with other non-profit agencies throughout the country to employ people with significant disabilities. Hoan's job, requiring more than 400 trips these past ten years, was to train these "helping" agencies to conform to federal regulatory guidelines in matching employees with jobs.

Hoan retired in 2015. So far he is enjoying it and is still very active in volunteer work with AARP, Salvation Army and Catholic Charities

Throughout his career and travels, Hoan managed to maintain an active exercise routine that began in the Navy. "The US Navy trained my body to become the fighter pilot and that is why I keep running."

Hoan has completed 24 marathons in various locations, including Lake County, Chicago, New York (his favorite), Los Angeles, Wisconsin, Texas, Saudi Arabia and Paris, France.

For several years, he was group leader for the 9 minute-per-mile running group, a project of the Chicago Area Running Association (CARA). He has coached his own physician as well as given tips to several Park Tower residents on running marathons.

Hoan no longer runs marathons but does still run, swim and lift weights five times a week. He credits the Jacuzzi and sauna for recovery from long runs and extending his athletic longevity.

Hoan and his wife, Sang Le, have been married for 40 years and lived the last 28 of them here at Park Tower. They enjoy the convenience of our market, health club, pool, and nearby grocery stores; the lakefront path and public transportation; and proximity to Saint Ita Catholic Church.

Sang Le is a nurse (RN, BSN) and will retire this year from Weiss Memorial Hospital. She and Hoan met when he was a Vietnamese liaison officer and flight instructor at Randolph Air Base in Texas.

Their son, John, works for United Airlines at Willis Tower and is pursuing an MBA degree at Northwestern's Kellogg School while serving as a program manager on United's business development and media team.

Like father, like son! John has opened a gym near University of Illinois Chicago, where he recently created a class that uses analytics and algorithms to determine daily workout routines.

Hoan is grateful for the opportunities he and others have had when they came to America as immigrants.

And I'm grateful for the opportunity to have gotten to know this accomplished gentleman with such a positive view of life. Please, if you run into Hoan, introduce yourself and let him know we appreciate his long residency at Park Tower Condominiums ■



Condo Regs

Recycling - It's Required and Better for the Bottom Line!

by Jeff Hauser



Recycling benefits the environment. But recycling is also a business, and it only works so long as products can be made more cheaply from recovered materials than from new.

With Green Week coming up in April, TT thought to seek out a representative from our scavenger service to learn something of the business side of recyclables.

The process begins with Park Tower residents separating out items of value to the scavenger, then depositing them in appropriate bins in the laundry room and adjacent to the service elevators on parking level 2P.

The better we consumers do this pre-sort, the more valuable it is to the scavenger, and the lower the price paid to have it hauled away.

Upon leaving our building, the recyclables are taken by truck to a sorting facility, emptied onto the floor, then pushed onto a conveyor belt. Employees tasked with looking for specific types of recyclables watch everything go by and push selected items down their designated chutes.

The sorted materials are then packaged and resold to manufacturers to make new products. Since recycling is a business, the price paid must cover all the collection services provided, including hauling, sorting, packaging, etc.

What will and will not be recycled depends on market conditions. Here are some timely tips, passed on by our scavenger and from the website mentioned at the end of the story.

Plastics

Plastics are made from oil, and the crashing price in that market has impacted the

value of recycled plastics.

Only items marked #1-5 or #7 are accepted for recycling by our scavenger. Products made from #6 plastic are cheaper to make from new oil. So do not recycle things like red Solo cups and Styrofoam egg cartons (plastic with air bubbles).

Ask your grocer to stock eggs in cardboard – which is recyclable – rather than Styrofoam, which is not.

Non-numbered plastics will be thrown away by the recycler. And unknown plastics mixed in with numbered types degrades their value upon resale. So a plastic bottle that's numbered goes to recycle, but the cap that's not goes to trash.

Metals and mixed materials

Metal objects and those combining metal with plastic can be mixed. Metal cans, for instance, can be melted down for reuse, while a little bit of plastic will burn off in the process.

A tip for pressurized cans: Before recycling, release any remaining pressurized gas lest the can explode during handling at the recycling center.

Cardboard

The key to recycling paper products is having them clean. If cardboard packaging includes plastic, strip off the plastic. Items like pizza boxes are only recyclable if they are fairly clean. Leftover pizza gunk and grease splotches render them useless. Rule of thumb: If you can turn the box inside-out and take it to the recycling bin without getting yourself greasy, then it's good enough for the recycler.

Bags

Please put your recyclables in a brown paper bag, in a clear plastic bag, or in one of those blue bags designated for recyclables.

Sorters need to see everything coming down the conveyor belt. They can't be sure a sealed black bag doesn't contain regular, messy garbage, and opening it would con-

taminate everything else nearby. So it will be thrown out without being examined.

The bottom line

Park Tower requires its residents to recycle – see page 30 of our Rules and Regulations – but urges them to do so with care.

And, by the way, it also reduces wear and tear on the garbage disposal chute by eliminating the glass and metal that can damage it and the cardboard that sometimes jams it.

So, recycling benefits the environment and, done correctly, reduces costs to the scavenger service's customers.

For more on the proper disposal/recycling of household wastes, go to http://www.cityofchicago.org/city/en/progs/env/waste_and_recycling.html 

From Our Readers



"It would be worthwhile to clarify that the SMS messaging system is decidedly 1-way. Yes, the user can send, for instance, a 'quit' message, but nothing, not even that, gets seen by the office."

True! Do not use the building's SMS Text Notification Service to write impromptu messages to the office. As the reader says, it's a one-way service, office to resident.

"I see the next issue will have a focus on recycling. What about plastic frozen dinner trays and pill box lids, shaving cream and similar cans? Weird stuff like that?"

Jeff has included some specifics in his Recycling story above.

Thanks, readers!

2016-17 PT Budget

Continued from Page 1

September when Management presented the proposed budget to the Budget and Finance Committee. The Committee held four meetings with Management to review each and every line included in the budget. Every expense was questioned. Every increase in income was reviewed. New ideas for income were suggested.

Once this process was completed, the Budget and Finance Committee presented the changes to the proposed budget it was recommending to the Board of Directors. The Board of Directors sent the final draft of the proposed budget to the homeowners for their review on December 22. A special meeting of the homeowners and the Board of Directors to discuss the proposed budget was held on January 11, 2016.

At the January 11 meeting, there were approximately 30 owners present. Owners asked questions such as ..

- What was included in the accounts?
- How were the amounts arrived at?
- Were expenses reviewed and trimmed as much as possible?
- Were other ideas for revenue that did not impact the owners discussed?

The questions continued for about an hour and were both informative and provocative. Once all questions were addressed and answered, the Board adjourned this special meeting of the homeowners to review the proposed budget for 2016-17.

The next step in the long process to arrive at a budget for the next fiscal year was to hold a meeting of the Board of Directors to approve the proposed budget. This meeting was called on January 25, 2016 at which time the proposed budget for the new fiscal year was formally adopted **TT**

Paul Groeninger chairs the Budget & Finance Committee.

A Full Week of Eco-Friendly Activities on Slate for Green Week 2016!



Monday April 18

Recycling Electronics

Household electronics, batteries, light bulbs, and other similar materials. Loading area adjacent to the Security Office. We will either recycle or safely dispose of these items.

Tuesday April 19

Safe Disposal of Household Products

Household products, chemicals, painting supplies, old building materials, carpeting and other similar materials. Loading area adjacent to the Security Office.

Wednesday April 20

Continued Collection of Items for Recycling & Disposal

Loading area adjacent to the Security Office

Wednesday April 20, 7-8 pm

Presentations on Recycling and Water Savings

We expect a representative from Allied Waste to discuss things folks can do to be better recyclers. Management will discuss our water budget and steps residents can take to save water. Party Room.

Thursday April 21

Charitable Donations & Bike Registration

Used furniture and personal items for charitable donations. Let the Management Office know a day or so prior. Please put clothes in plastic bags. Loading dock at the rear of the building. Donations will

benefit 'Care for Real' and 'The Brown Elephant'.

Annual Bike Registration begins today, with just a handful of vacant spots available in the bike room. Contact the Management Office for details.

Friday April 22

Bike or Mass Transit to Work Day & Bike Tune Ups

Join us in a Park Tower day of reducing our fossil fuel dependence! Bike, train, or bus to work!

Bike Tune-Ups are with Joe, of 'On The Fly Bike Repair'. Price list posted when available. Contact him at 847-436-2453 (ontheflychicago.com) for an appointment, or just show up. 4 to 8 pm, loading dock at rear of building.

Saturday April 23

Resident Rummage Sale, Bike Tune Ups, Paper Shredding, Electric Bills

Annual Resident Rummage Sale in the Mall area, 9 am to 3 pm. Contact Management Office by April 24 to reserve a table.

Bike Tune-Ups continue with Joe of 'On The Fly Bike Repair'. Loading dock at rear of building. Hours are 9 am to 3 pm, but deliver your bike by 12:30 pm to assure completion by end of day.

Mobile shredder, 10 am to 1 pm. Loading dock at rear of building.

Property manager Tim Patricio will be at the rummage sale from 10 am to 12 noon to review electric bills and advise residents of opportunities to save money. Some providers are fleecing residents with their prices **TT**

Have questions, items to donate to charity, or would you like to reserve a table for the rummage sale? Please contact the Management Office at 773-769-3250, or send us an e-mail at parktowercondo@dkcondo.com.

All Things Digital

Instant Communications Enabled, Management to Residents

Recent changes in Illinois Condo law and our own building procedures have smoothed the way for more efficient communications.

Messaging has become quite popular in the two months it's been available.



The service allows cell phone users to request instant notifications for any or all of the following situations: emergency alerts, upcoming maintenance, and routine notices such as meetings.

As last reported, about 60 had requested the emergency alerts, 50 the upcoming maintenance, and 40 the routine notices.

Sign up time is whenever you want to begin receiving the notices. To review exactly how it works, go to <http://www.ptcondo.com/ptca-text-notifications-available/>

or read about it in the December-February issue of TowerTalk.

Electronic Delivery has been allowed in Illinois condominiums for a little over a year now. PTCA owners may request – as an alternative to the U.S. Postal Service – that required board and management communications be delivered in the form of documents attached to email.

As with messaging, the management office must receive a written request and, with electronic delivery, that request must include the desired email address.

Were electronic delivery to become the preferred method of official document delivery, our association's mailing costs would be greatly reduced, as would the time required to print, stuff, and otherwise prepare those mailings.

But it's been slow to catch on. Only 33

owners had signed up at the time of this writing. Continuing with electronic delivery will require that enough owners participate to make it worth the time and effort needed to maintain it – a number that Tim Patricio suggests should be at least 150.



Time will tell. Tim urges owners to consider enrolling as one way they can personally help to lower the association's cost of doing business ■

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Unit Owners Insurance - Are you adequately protected?

by Nancy Ayers

Allstate, Farmers, Travelers, GEICO... there are many companies that provide personal insurance protection. How do you know that you have purchased the right coverage? A quick review of your insurance coverage can help to ensure that you will be covered in the event of a loss.

We recommend that you purchase HO-6 All Risk coverage, which includes ..

1) Personal Liability Insurance – Unit Owners are required to maintain a minimum limit of \$500,000 of liability coverage. Liability provides protection against bodily injury and property damage claims for which you or your family members may be legally responsible.

2) Real Property and/or Improvements and Betterments Coverage – To determine the adequate limit for this coverage, you will need to calculate the estimated cost to replace your fixtures and improvements including flooring. Be sure to provide enough protection to rebuild in event of a total unit loss. We would recommend a minimum of \$50 per square foot of living space.

3) Personal Property – The limit used for your personal property coverage will be the cost to replace your furniture, clothing, electronic equipment and other items. Specialty items such as jewelry and fine arts may need to be specifically scheduled.

4) Loss of Use and/or Additional Living Expenses – This coverage provides reimbursement for hotel or rental expenses if you cannot continue to live in the building due to an insured loss.

5) Loss Assessment and Deductible Assessment Coverage - Loss Assessment coverage reimburses the unit owner for damages exceeding the association's policy limits. Deductible Assessment coverage reimburses the owner for deductibles paid by the association and charged back to the owner. It is recommended that owners carry \$10,000 deductible assessment coverage.

Be sure to review your coverage with your insurance agent to determine if you are purchasing adequate coverage. If you are renting your unit, your insurance policy may include exclusion for property damage caused by tenants. Verify that your tenants have purchased \$500,000 of renter's liability.

Frequently Asked Questions

My unit suffered damage from a common area pipe break. I had to replace the wood flooring in my kitchen. Shouldn't the association's insurance carrier be responsible for my flooring?

The Illinois Condominium Property Act (section 12- insurance) states unit owners are responsible for insuring improvements and betterments including flooring. In addition, a unit owner waives his or her right to subrogation – the attempt to recover money from the association. The owner will need to file a claim under unit owners insurance for reimbursement.

We recently had a fire in our unit and the common area hallway was damaged. The majority of the hallway damages were covered by our association policy. My unit owner policy paid for the damage to my unit. The board has assessed our unit for the \$10,000 association property deductible. Why do we have to pay the deductible?

Damage to the common area caused by a unit owner would be covered under the association's policy. However, the condominium association insurance carrier also waives its right of subrogation under the policy against any unit owner. The act does allow the board, after notice and an opportunity for a hearing, to charge the deductible amount to the owner who caused the damage or from whose unit the damage was caused or originated. Be sure to include deductible assessment coverage on your unit owner policy.

The bathtub in the unit above mine overflowed and caused significant damage to my bathroom cabinets and flooring. The condo act states that the board may mandate liability insurance to cover the personal liability of another unit owner. We are required to purchase a minimum of \$500,000 of liability insurance. Why did my neighbor's insurance carrier only offer to replace my bathroom cabinets and flooring less depreciation (\$7,000) when the cost to replace with new cabinets and flooring is \$10,000.

You have filed a liability claim against your neighbor based on negligence. The insurance carrier is only obligated to reimburse you for replacement cost less

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New Dec & By-Laws Committee at Work

Continued from Page 1

the Board by the beginning of the summer. The Committee plans to include in its report to the Board a summary of the Committee's findings and recommendations with respect to each proposal discussed.

Any recommendations the Board approves will then be drafted in appropriate language by the association's attorney and voted upon by owners as proposals to amend the Declaration and/or Bylaws.

The Committee assigns each topic to a particular Committee member who then "primes the pump" by preparing a brief report for subsequent discussion. Among the topics the Committee has agreed to consider are the following:

- Whether to add a limitation on the percentage of rental units to the Declaration or By-laws, and whether to give the Board the authority to make hardship exceptions.

- Whether to add a provision to the Declaration or Bylaws prohibiting smoking in units.

- Examining the ban on pets and its present status and effectiveness.

- Allowing specifically identified animals to operate and/or reside in the building.

- Having the Association buy and/or sell more residential or commercial units.

- Changing the parking on 2P from rental spaces to deeded spaces and/or changing the parking on 1P to self-parking.

The Committee is committed to "hearing all voices" in its study and decision-making process. Likewise, the Committee welcomes suggestions from residents regarding additional topics to consider. Suggestions may be sent via email to news@ptcondo.com

Edgewater Arts A Loss of Roses

Play by William Inge, directed by Cody Estle, running March 26 through April 2, 2016 at the Raven Theatre, 6157 N. Clark, Chicago

<http://www.raventheatre.com/>

Was it love or lust? A widow and her 21-year-old son are getting by in a small Depression-era Kansas town when their old friend, a down-on-her-luck but attractive actress, moves in with the two. They learn that survival comes at a price and that moving on requires letting go.



Salon M is located on the soon-to-be completed Argyle Streetscape, between Kenmore and Winthrop Avenues.

Two talented stylists - Armani and Avesta - have joined the staff just recently and are offering a complimentary shampoo and styling with your first hair cutting appointment. Just mention having read the offer here, in Park Tower's TowerTalk newsletter.

PLUS .. 20% off on all hair care products!

An advertisement for Tedin's Pizzeria & Restaurant. The top section features a collage of food items: a pizza, a salad, a sandwich, and a plate of wings. Below the collage is the Tedin's logo, which is an oval containing the name "Tedin's" in a stylized font, with "Est. 1989" and "PIZZERIA & RESTAURANT" written below it. The middle section contains the address "5335 NORTH SHERIDAN ROAD 773-275-8100" and the text "DINE IN • PICK-UP • DELIVERY" and "Order online at Tedin.com". The bottom section shows a photograph of the restaurant's interior, which has a checkered floor and wooden tables. At the very bottom, there is a red banner with white text that reads: "REDEEM FOR \$3.00 OFF ANY LARGE OR X-LARGE PIZZA". Below this banner is a small disclaimer: "You must mention coupon when ordering. One coupon per order per person. Not valid with other offers or discounts." and the Tedin's logo.

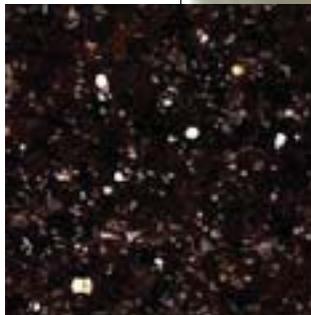
Recently Rehabbed A '14 Tier Unit – Open Design, Dramatic and Easy To Live In

by Bob Shamo

Remodeled in 2005, this not-so-recently rehabbed unit is notable for its modern design, efficient use of space, and easily-maintained surfaces.

Park Tower's one-bedroom units come in three configurations. At 700 sq/ft, this is a smaller one. But like comparable units in the '08, '09 and '15 tiers, it has an offsetting amenity, namely an additional room. Our owner, John Doe (JD), uses his as a closet, but others have installed washers/dryers or used it as a compact (windowless) office.

You know immediately upon entering that granite is a favored surface. The foyer and kitchen floors are Black Galaxy, as are the kitchen counter and breakfast bar top. Even the short sills abutting the heating units are this vibrant black granite with subtle gold specs. (Figure 1)



The sleek look is enhanced by a black glass cooktop backed by stainless steel tiles for easy cleanup. The oven is built in, and adjacent to it is an 18" stainless-fronted dishwasher.

The Kitchen Craft cabinets are maple, light in tone and faintly-grained. Except for over the stainless sink, they are 42" tall and separated from the ceiling by a narrow shadow line. The corner cabinet is fronted in glass and lit from within. Under-cabinet lights illuminate the counter, and a soffit with four canister lights is situated over the breakfast bar.

uated over the breakfast bar.

That breakfast bar sits roughly where a wall had originally separated kitchen from living room. The bar's granite top overhangs its base cabinet on two sides, thus accommodating two or three chairs or stools.

JD replaced electrical receptacles and switches throughout the condo and also started with new baseboard. For window treatment in the living and bedrooms, he simply bought new pull shades identical to the originals. Reflective gray on the outside and white on the inside, these are still available from Regent Window Fashions on Irving Park Road. A fresh coat of

paint brought the living room up to snuff. (Figure 3)

With the original kitchen walls removed, there is now but one short hallway leading to the bedroom, bathroom, and walk-in closet. All closets and storage spaces remain in their original locations, but JD made several inspired choices that make them ever so much more attractive and practical.

First, he outfitted them with the Elfa Shelving System from The Container Store. Key to this design are the horizontal "headers" which, once anchored near the top of any closet wall, support all manner of shelving and related com-



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Recently Rehabbed - Continued

ponents without drilling any additional holes in the wall. Each closet is thus equipped but with different provisions for hanging clothes, shelves, and matching Elfa accessories. (figure 2)



Second, he replaced the original particle board closet doors with floor-to-ceiling mirrored glass doors. They are still bi-fold design but work smoothly and serve as a dramatic, light-reflecting, space-enhancing theme throughout the condo.

Finally, JD replaced the original hinged door to the walk-in closet with a pocket door, thereby simplifying the look of the hallway and maximizing space available in the tiny room. (Interestingly, he kept

the standard door knob, thus matching the bedroom and bath doors on either side.)

The bathroom features a deeper-than-standard “soaker” tub, a frameless and partially frosted shower door, walls in snow white granite squares, a vanity cabinet topped by a Blue Pearl granite counter, and floor in complementing blue tiles laid diagonally. No single picture can really capture all that!

JD lived in the unit himself for six years but decided to keep it for rental purposes when he moved to another unit at Park Tower. The cost of this remodeling – unstated here since it was done eleven years

ago – reflects the premium materials used throughout.

But to the owner’s way of thinking, the price was justified by his continuing pride of ownership and the care with which his tenants have occupied that space these past five years.

By the way, he has offered to respond to questions addressed to news@ptcondo.com 

Have you rehabbed recently? Or made just one or two significant improvements to your condo? Send us a pic and a short explanation. Units are identified by tier, and owners may remain anonymous if they prefer.



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Condo Legislative Watch

New Options for Boards and Owners

by Sheldon Atovsky



Following are changes to condominium law, new in 2016, and enacted by the State of Illinois. Just a reminder that we are not legal beagles, so the language will be plain-spoken.

Coverage of fees and expenses from sale of a foreclosure

Prior law allowed condo associations to collect, from the buyer of a foreclosed unit, 6 months of assessments and fees in arrears. In January, 2015, the Condo Assessment-Nonpayment-Lien Bill, HB 486 was sponsored by our district's Rep. Kelly M. Cassidy. A similar bill was then sponsored in the Senate, SB 1368, by our district's Sen. Heather A. Steans. These bills require the buyer to pay 9 months of assessments and fees in arrears and for the mortgage-holder to make up the difference between the nine months of regular assessments paid by the buyer and the total of any special assessments, late fees, chargebacks, attorney fees, costs of repairing damage to a unit, or other common expenses owed to the association. Takes effect June 1, 2016.

Electronic communication allowed by Boards of Directors

Another change, HB 2640, sponsored by Rep. Cassidy, allows board members to participate in meetings in person, by telephone, or by means of any technological means whereby all persons participating in the meeting can communicate with each other. Such remote participation constitutes attendance and presence in person at the meeting. Takes effect June 12, 2016.

Electronic voting by board members and also by unit owners, such as at annual meetings, is also possible when such rules are incorporated in the by-laws at least 120 days prior to the election and participants have expressed in writing their desire to do so. (Board Members are already allowed to participate in Board Meetings via speaker phone pursuant to the Illinois Not-For-Profit Act.)

Boards enabled to act in emergencies

HB 2641 empowers condo boards to act in emergency situations in order to prevent further damage and to later ratify their actions at an open meeting. Notice of the emergency and a description of the actions taken must be given to the owners within seven days. Takes effect June 1, 2016.

Boards may amend governing documents in very limited situations

HB 2643 allows for a condo's governing documents that have simple omissions or errors or are inconsistent with law to be amended by a two-thirds vote of the board. Owner approval is not needed. Takes effect June 1, 2016.

Illinois Ombudsman Funding

In 2014 the Illinois legislature passed and the governor signed into law the creation of the Office of Condominium and Common Interest Community Ombudsperson in the Illinois Department of Financial and Professional Regulation (IDFPR) to mediate disputes between owners and their associations. The law was to take effect Jan. 1, 2016 but is subject to funding as is practically everything else in the July 1, 2015-June 30, 2016 Illinois budget, yet to be passed.

Changes To Budget Notification Requirements Effective In 2016

As of June 1, 2016, the board will have 5 additional days to prepare and deliver the annual budget to owners. Consequently, owners may have only 25 days to look over a proposed budget prior to the meeting to adopt the budget – as opposed to the 30 days prior required in 2015. With a 25-day notice, boards can finalize their budgets the month before the adoption meeting and still have time to prepare the mailing 

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Overture Edgewater Beach, Dead in the-Water

This past October, Park Tower hosted a town hall style meeting in which Greystar Chicago described its plans to develop property at the SW corner of Sheridan and Catalpa. The Overture Edgewater Beach would be an 18-story apartment building for active adults age 55 and older.

In order to move forward, the property would first have to be purchased from the Edgewood Plaza Condominium Association (5445 N. Sheridan), whose residents currently use it for outdoor parking.

In January, Edgewood Plaza owners voted 65% for the sale, but 9% against. The project cannot move forward unless 66-2/3 percent of Edgewater Plaza owners vote affirmatively.

At the time of writing, it is not known whether Edgewater Plaza will schedule another vote or what additional efforts might be made to build Overture Edgewater Beach **■**

From the NSM Committee Past Board Meetings, Now “Searchable”

An important new category has been added to our website’s Library tab. The Library is where you will find items of long-term interest to the association.



In the Library’s Governing Documents you’ll find our Declaration, By-laws, Rules & Regulations, current budget, assessment information

and similar documents one may want to refer to from time-to-time. Now we have added Board of Directors Meeting Minutes, back to 2004.

One handy feature is that these Minutes – in fact, everything on our website – are “searchable.” Let’s say you want to review past Board actions having to do with thermostats. Type “thermostat” into the website’s search box and up will come links to board meetings in 2009 where

thermostats were discussed.

You’ll find that then, as now, management and the board were keen on convincing more owners to install thermostats as a way to save on energy costs. In 2009, the board even considered – but later decided against – offering the incentive of a free six-month membership to the pool and Health Club.

Or type in “cats” and view six sets of past Board Minutes with exact wording on that subject.

You must be a registered user to view the Minutes and other governing documents. If you’ve only been visiting PTCondo.com to read Tim’s Weekly News & Updates, or to check the Calendar for elevator reservations, then you may not have gotten around to registering.

Click on the “Login” tab, provide the necessary info – which management will confirm – and voila! You’re a registered user **■**

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Remuddle or Remodel? Rehab Mistakes You Want to Avoid

by Monique Fouant



Are you considering rehabbing your condo unit? Then listen up! As one who knows nothing about rehabbing or construction, I headed out to learn the most common mistakes owners make when remodeling their units.

I decided to visit Igor Jokanovic of Areté Renovators. Igor and his brother, Davor, have worked extensively at Park Tower units and other high-rise condominium buildings in the city. We met at their

showroom (Renovators' Outlet) on Montrose Avenue.

Igor and Davor began twelve years ago by renovating the condo they owned next door, at 5445 N Sheridan. Since then, they've specialized in high-rise condos, with an understanding of their unique qualities, and a good feel for pitfalls to avoid when remodeling them.

By far the most common error, Igor noted, is to hire contractors inexperienced in high-rise condo rehabs. While the bids may be low, their work often needs to be redone by another contractor. And that can wind up costing more than if the job had been correctly bid in the first place. It happens all the time, Igor said, sometimes even here at Park Tower.

Another common problem, this one causing delays, is not having the required materials on-site when construction begins. Owners may fail to take into account the four to six weeks required to con-

struct and/or ship kitchen cabinets, floor tiles, and other furnishings.

On the positive side, Igor noted that Park Tower management is very cooperative in scheduling the service elevator as soon as those items are ready for delivery.

As our conversation proceeded, Igor touched on four areas: demolition, flooring, kitchens and bathrooms.

Most high-rises – and that includes Park Tower – do not allow discarded materials to be thrown into the building's dumpsters. So trucks need to be hired that can onload debris and haul it away during the hours the contractor has access to the service elevators (9:00 am to 5:00 pm, weekdays only, at Park Tower). As in life, coordination is key!

When it comes to flooring, Igor noted that owners should make a point of in-

Continued on Page 15



Late Braking Alert!

It has become clear from both government and media sources that hoverboards (self-balancing scooters) as presently sold are dangerous and unsafe. The US Consumer Product Safety Commission has recently issued a statement warning consumer that there are presently no reliable safety standards for the manufacture and use of hoverboards. And the fire danger and risk of injury they present when kept, stored or used is now well documented. Amazon.com recently even offered customers full refunds for their return.



At the February 22nd Board of Directors Meeting, the Board passed a resolution directing management to begin an effort through communication to Owners and Residents to advise them of the danger keeping and using these devices presents. Particularly in a high rise setting, should the hoverboard combust it can pose a serious danger not just to you and your home, but to neighbors and the building.

Please visit <http://www.cpsc.gov/en/> for more information. And watch for additional notices to come from the PTCA Board and Management."



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Restaurant Review

The Veggies Are Coming! A Dining Experience in Andersonville

by Terry Gorman

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Alfred Butts, who invented Scrabble in 1948, knew something well before our government's diet specialists did: He assigned 17 points to the word "vegetarian" but only 14 points to "carnivore!"

For me, a benefit of growing older is the broadening of my tastes in food. My holiday cards for 2015 called it "the year of asparagus and brussels sprouts," because I had, at age 67, just added these healthy vegetables to my diet (at least occasionally). And at a recent meal, I ate seven spears of wonderfully-prepared asparagus - more than in my entire previous lifetime.

I first experienced Kopi (Indonesian word for coffee) as home for what is perhaps the best carrot cake in Chicago. I was intrigued by its menu, so recently five Park Tower residents joined Sheldon, our friend Marshall, and me for an evening of food and conversation at the restaurant.

Half the menu is devoted to drinks. There are teas (black, green, red, and herbal), coffees, juices, wine, apple cider (with or without Irish whiskey), cognac and so many more!

One inspired example is the lip-smacking Mexican Latte I'd had on an earlier occasion - chocolate, cinnamon, Mexican spices, steamed milk and espresso. Another

is Oregon Chai Latte, an India-inspired brew of black tea spiced with cardamom, cinnamon, ginger, pepper, cloves and steamed milk.

This evening, towards the back of the restaurant, a group of knitters was enjoying the \$5 wine, a special on Tuesdays. Nearby, local homemade art was displayed and for sale, as were a collection of soaps, travel books and other items from around the world.

Being thirsty and half-frozen travelers, we started with those drinks. Between us, we had decaf coffee, Darjeeling and Chamomile tea, hot apple cider with a cinnamon stick, a mango smoothie, the afore-mentioned \$5 Chardonnay, and - yours truly - a juice combo of carrot, beet and ginger which, with its earthy and healthy taste, I loved. And without having to ask, we were served free, chilled and satisfying Eau de Lake Michigan.

Now to our feast! Sheldon started with the Kale and Roasted Beet Salad, featuring thick slices of crunchy beets, garbanzo beans, shaved Parmesan and cucumber. Then, seeing us eyeing his 10-inch Pizza Borghese - topped with pears, blue cheese, grilled onion and candied walnuts - he graciously offered samples around the table. A real hit!

I ordered the Tuna Plate, a tuna salad with artichoke hearts, garbanzo beans, boiled potato, tomato, cucumber, radish, Kalamata olives, broccoli, and pepperoncini, and topped with mixed greens. This is something you might make at home were you to have the canned tuna and all those other ingredients at hand. It comes with a terrific, warmed, multi-grain baguette so good I ate it plain.

Bob ordered the Trio of Three, comprising a cup of homemade soup of the day (lentil), organic greens tossed with Dijon vinaigrette, and a mini focaccia topped with melted mozzarella.

Monique wanted something spicy, so she ordered the Fish Tacos. The smoked trout arrived on a bed of guacamole, with tomato-cucumber-dill relish, and topped with chipotle aioli on corn tortillas. These

are served cold rather than hot and met the spicy requirement admirably.

From the More Savories section of the menu, Marshall chose the Falafel Plate a la Rue des Rosiers, which turned out to be falafel with roasted eggplant and red pepper, hummus, tahini, pita and hot sauce and served with Israeli salad. Marshall does love his spice!

From the Breakfast Anytime menu, Jan ordered the Madame Croissant Sandwich. As advertised, it contained hickory-smoked vegetarian deli slices, a fluffy egg, melted Swiss cheese and tomato on a warm croissant.

Ken's Trout 'n Eggs - he plans to return one morning for a repeat - featured smoked trout baked with eggs, potatoes and cream cheese with a side of dill or sour cream and a multi-grain baguette.

Jeff enjoyed a cup of lentil soup, then the Panini Caprese Pesto. This was a grilled sandwich with fresh Mozzarella, basil pesto, and fresh tomato served with mixed greens tossed in a Dijon vinaigrette. Summer-like, though not quite spicy enough for his taste.

Finally - and Kopi shines here too - it was dessert time. While being very, very full, we still managed to share a tart lemon square, a warm rugelach, carrot cake, and a pear Bundt cake.

Our waitress Jessica served us most expertly and, no small feat, properly separated out our many incremental purchases throughout the evening.

Almost forgot: A bottle of wine, should you like that with your meal, is \$30 but half-price on Wednesdays.

Nowadays, we know that vegetables are an important component of a healthy diet. So is exercise. Put them together and take a brisk walk to our nearby, largely vegetarian **Kopi, A Traveler's Cafe**.

To prepare for this visit, I created a menu in braille, then translated it for our website. Go to PTCondo.com and type "Kopi" into the search box. Bon appetit 🍴

Reminders & Updates Taxes & Taxis, Refunds & Reassessments

by Sheldon Atovsky



The City of Chicago will increase property taxes to be paid in the August bill of 2016. This is to cover pensions for police and firefighters. The Chicago Public Schools will also increase property taxes to be paid in the August bill of 2016. Together these increases will cost the owner of a \$250,000 home about \$51, and the owner of a \$500,000 business about \$335.

A penny-on-the-dollar sales tax increase has returned Chicago to a 10.25 percent sales tax rate, with most of the increase to pay for county worker pension funds.

Taxi fares increased by about 15% on January 1. Ride share fees go up, with the new year, by 20 cents a trip, a fee that increases during surge-pricing periods. A \$5 fee had already been tacked onto ride share pickups and drop-offs at the city's two airports, the McCormick Place convention center and Navy Pier.

The City of Chicago provides a \$50 annual refund to seniors on their sewer bills.

To be eligible for a Senior Sewer Rebate, you must be 65 or older, the sole owner, owner in joint tenancy, or tenancy in common of the property, you must occupy the property as your principal place of residence. Forms are available online and at Alderman Osterman's office. Call the alderman's office if you have questions: (773) 784-5277.

PTCA has applied, on behalf of each unit owner, for a lowering of the most recent triannual reassessment by Cook County. The results will probably not be known until July or August of 2016. The property tax bills due prior to that time will not be affected by the appeal .

Got a Story Idea for Tower Talk? Let Us Know!

The News and Social Media Committee is looking for stories and people to help write them! If you would like to contribute contact the committee at: news@ptcondo.com.

Liability Insurance

Continued from Page 6

depreciation in Illinois. In order to obtain full replacement cost, you should file the claim with your own unit owner's policy and ask your company to subrogate against the insurance carrier of the unit owner that caused the loss. Or, in a variation of this commonly-asked question ..

My neighbor's insurance carrier has offered to reimburse me for the amount of my deductible. Isn't the insurance carrier liable for the full replacement cost of my cabinets and flooring?

Each insurance carrier has a different interpretation of the Illinois Condo Act. Many insurance carriers cite a waiver clause between unit owners included in many declarations in Chicago, along with wording from Sec 12 of the Illinois Condominium Property Act that the liability must include the deductible of the unit owner. The wording is included in the PTCA Declaration on page 16.

Finally, we recommend that unit owners report property damage losses to their own insurance carriers to guarantee full replacement cost coverage .

Nancy Ayers is our insurance broker, working for Mesirow Financial.



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Avoiding Rehab Mistakes Continued from Page 12

investigating the characteristics of various materials and learning their building's current requirements concerning underlays and sound isolation.

Floating or click-in floors, for instance, are crack-resistant, a good thing in tall buildings that sway a bit and may settle over time. But residents will feel a bit of "give" when walking on them and may be disappointed if not prepared for it.

Open wall kitchens are popular nowadays, with islands for work spaces and dining. The challenge is to relocate electric and AT&T phone wires, a task made harder by the concrete ceilings and sub-floors in buildings like ours. An expert electrician may be needed in order not to interrupt wired phone service to your entire tier!

An owner may install a walk-in shower without realizing the need to use a membrane liner that prevents water from penetrating the walls and floor. Leaks to the unit below could require tearing out the bathroom tiles and re-doing the entire shower.

Another mistake is to install cheap grout that can crack during building movement. That allows water to seep in-between tiles, causing them to pop out. Better to use high-quality grout pre-mixed for the purpose.

Following my conversation with Igor, I met with Marlon Dacres, assistant property manager at Park Tower.

His experience with owners and rehabs is remarkably similar to Igor's. Again, a

common mistake is not using the proper moisture barrier in the shower, either because their contractors did not recommend it, or in an effort to reduce cost.

Marlon also emphasized our requirements (found in Park Tower's Construction and Remodeling Policies and Procedures) for sound absorption materials under new wood floors.

Regarding demolition and debris, Marlon finds that most contractors know they are responsible for removal. But occasionally, a contractor will dump the entire contents of a kitchen into Park Tower's only dumpster. A hefty fine ensues, to be sure.

(If necessary, an owner can consult with management for options the association has available to coordinate for construction debris removal.)

Owners are required to get the association's approval for rehab projects. As point man in the process, Marlon works with owners to advise them, complete the necessary paperwork, ensure the proper insurance documents, and facilitate final approval.

Rehabbing your condo is a major undertaking requiring research, decisions, and a fair amount of money. My advice? Read our policies and procedures; hire experienced, qualified contractors; obtain the proper permits; and purchase quality materials.

Toss in a little good luck along the way, and you'll find yourself in the condo of your dreams, with few if any regrets along the way. Good luck! 

ShoutOuts!

from Tim Patricio



A ShoutOut! to our owners and residents. We had a total collection of \$22,190 for the 2015 Employee Holiday Fund.

That is a 15% increase over last year, with more donors and more dollars collected and distributed to the team than we've ever had in the past. **Thanks to all our donors.**



And more Shout-Outs! to assistant engineer Matt Brown and licensed plumber Louie. They are making it their personal missions to identify ways the

building can save water, one of the single largest dollar items on the PTCA budget. Already in the month of January they identified changes which we estimate will save about 2.6 million gallons of water each calendar year. That works out to about \$40 per unit, per year. Good Job guys!!



Long-time janitor, Sada K. Sada, retired this past February after 28 years service here at Park Tower. We'll remember his cheerful disposition, thank him for his service, and wish him the very best 

and wish him the very best 

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Stephen J. Feldman, Attorney
(Criminal Defense & DUI Defense)
Suite 113 312-371-5522

Roger Philip Feldman & Co, CPA
Suite 113 773-944-0664

Dates to Remember

Board of Directors Meeting	7:30 PM	Party Room	Mar. 14, 2016
Dec and Bylaws Committee Meeting	7:00 PM	Party Room	Mar. 24, 2016
Board of Directors Meeting	7:30 PM	Party Room	Mar. 28, 2016
Board of Directors Meeting	7:30 PM	Party Room	Apr. 11, 2016
Board of Directors Meeting	7:30 PM	Party Room	Apr. 25, 2016
Dec and Bylaws Committee Meeting	7:00 PM	Party Room	Apr. 28, 2016
Owners Forum	7:30 PM	Party Room	May 4, 2016
Board of Directors Meeting	7:30 PM	Party Room	May 9, 2016
Board of Directors Meeting	7:30 PM	Party Room	May 23, 2016
Dec and Bylaws Committee Meeting	7:00 PM	Party Room	May 26, 2016

Please watch the bulletin boards or ptcondo.com for any scheduling changes.
You can also contact the management office at parktowercondo@dkcondo.com.

Management Office Hours

Monday, Tuesday, Wednesday & Friday	8:00 am - 5:00 pm
Thursday	8:00 am - 6:00 pm
Saturday	7:00 am - 11:00 am

2016 Holiday Schedule

Memorial Day	Monday May 30, 2016	Office Closed
Independence Day	Monday July 4, 2016	Office Closed
Labor Day	Monday September 5, 2016	Office Closed
Thanksgiving	Thursday November 24, 2016	Office Closed
Thanksgiving	Friday November 25, 2016	Office Closes at 3PM
Christmas Eve	Friday December 24, 2016	Office Closes at 3PM
Christmas Day	Saturday December 25, 2016	Office Closed

Contributing to This Issue of TowerTalk

Bob Shamo (Committee Chair & Editor)

Sheldon Atovsky (Committee Member and Writer)

Monique Fouant (Committee Member and Writer)

Terry Gorman (Writer)

Paul Groeninger (Budget & Finance Committee Chair & Writer)

Larry Hamilton (Ad hoc Declarations & Bylaws Review Committee Chair & Writer)

Jeff Hauser (Committee Member and Writer)

William Kay (Committee Member)

David Nicosia (Committee Board Liaison)

Tim Patricio (Property Manager & Writer)

Have Any Story Ideas? Like to Take Photographs? Want to Pitch In?

The NSM Committee is looking for Roving Reports, Photo Fanatics and Social Media Specialists!

If you are interested in donating your time and know how, Contact us at:
news@ptcondo.com