

TowerTalk

News By and For the Park Tower Condominium Community

Budgeting for Park Tower, Part Three Adopting the Budget

by Tim Patricio

With this issue of TowerTalk, we conclude the three-part series on budgeting for Park Tower. [Part One](#) and [Part Two](#) described the planning and review phases. In this issue, we'll cover the all-important meeting in January when owners were invited to ask questions and address concerns about the proposed budget.

The invitation to attend this *Special Meeting of Unit Owners* came by way of a letter from our Board president. Considered an official notice, the letter was mailed to all Owners. It identified the proposed percentage of assessment increase and increases in building charges and fees.



The letter also identified major projects planned for the new budget year, the

cost of which are covered by our Reserve Fund. Detail of charge and fee increases, and the projected cost of major projects can be seen on the chart below.

This year's Special Meeting was held on January 13 and began with our Board president and treasurer reviewing budget preparation and highlighting key details. Then, unit Owners were invited to join the discussion. As always, the goal was for the Board and Management to hear and respond to questions, comments and feedback. At meetings like this, questions sometimes come up that require further research or clarification.

It is always possible that discussion might result in a "material" change to an income or expense item. A material change is legalese for one that affects the bottom line, as for instance adding a major project or changing what an Owner's monthly assessment might be.

No such changes happened this year, nor have they for more than a decade. A good thing, too, because any material change requires that the proposed budget be re-mailed to Owners and a second Special Meeting convened.

The last step in the budgeting process occurred when, in a formal Board Meeting that immediately followed the Special Meeting, the Board voted unanimously to adopt the proposed budget effective March 1, 2020. Owners will see the adjustments in assessments, cable and parking fees on their March statements.  

Tim is Park Tower's property manager.

To read **TowerTalk** online, Google **towertalk-mar-may-2020**

The online edition is in color, with bold, underlined links to referenced online resources.

Park Tower Condominium 2020 - 2021 Budget

- 3.5% Assessment increase -

Major Projects over \$50,000

Domestic Cold Water Pump #2 - \$60,000	NE Masonry Flashing along Bike Room and Garage - \$150,000
Low Rise Domestic Water Heaters #2 and #3 - \$100,000	Driveway Resurfacing Asphalt (Park Tower's portion) - \$50,000
Riser Projects (three tiers) - \$500,000	Pool Area Roof / Skylight - \$250,000
Heat Exchangers - \$100,500	Pool Walkway Roof / Gutters - \$60,000
Fan Coil Loop Pumps - \$154,900	Roof Lighting Project - \$56,700
Garage Project – Continued (1P Membrane and 2P Concrete) - \$805,000	Passenger Elevator Cabs - \$80,000

Charges & Fees (in addition to a 5.6% increase for cable/internet due to increased City taxes/fees, collected by RCN)

Washer	Increase 25¢ per wash cycle (from \$1.75 to \$2.00)	Increase 10¢ for additional soil settings
Dryer (stack)	Increase 15¢ per dry cycle (from \$1.25 to \$1.40)	
Dryer (large)	Increase 50¢ per dry cycle (from 50¢ to \$1.00 for first 20 minutes)	Increase 25¢ for additional 10 minutes
Health Club	Membership increase 5% for all types of categories (single, double, family at all three buildings 5415, 5445, 5455)	
Valet Parking	Increase \$5 from \$130 to \$135)	
Self-Parking	Increase \$5 (from \$130 to \$135)	
Premium Park	Increase \$5 (from \$145 to \$150)	
Day Parking	Increase \$10 (from \$170 to \$180)	
Hourly Park	Increases 1 hour \$10.50 to \$12 , 1-3 hours \$12.50 to \$14, 3-6 hours \$16.50 to \$18, 6 to 8 hours \$20 to \$22, 8 to 24 hours \$36	

ShoutOuts!

George Solayman, Coming Up On 20 Years

by Bob Shamo



Familiar face? Indeed, that smile is likely to be returned, with double the wattage, by virtually everyone who's lived at Park Tower any length of time.

Who hasn't had George replace an HVAC motor, unplug a sink, swap in a new faucet, clean an aerator, ever-so-carefully install a new window screen? Or perhaps he has explained to you that the "bump" you hear when turning on the kitchen ceiling light is a good thing, signaling the kitchen vent swinging open to expel cooking odors.

George Solayman is of Assyrian descent, Assyria being a region of the Middle East that includes part of modern day Iraq, Syria, Iran and Turkey. He speaks Assyrian, Arabic, Greek and, of course, English.

George is our longest-tenured employee. He came to America at age 28, following his uncle's family which had previously settled in Chicago. A cousin who already worked at Park Tower mentioned the maintenance opening. George applied, got the job, and this year is celebrating 20 years in that position.

George commutes from his home in Skokie, where he lives with his wife, Janet. They have two sons and a daughter, all grown and on their own.

While he doesn't accept side jobs from residents – it used to be more common among our employees – George does like to stay busy. He owns a six-flat in Waukegan and typically works there on weekends. Half his tenants are long term and he rarely has a vacancy.

When asked what maintenance precautions he would give PT owners, George cites two. First, do not ever install PVC piping or allow it to be installed. PVC is illegal in Chicago, it is unstable, and our guys won't touch it if something bad happens. Second, do not dump inappropriate paper products into the toilet. With our network of plumbing, that can mess up a whole lot more than just your unit.

By way of a side comment, George suggests that before replacing original floor-to-ceiling, bifold closet doors, owners remove the hinges, springs and topmost rail guides. Put them in a plastic baggie and deliver them to the Management Office, to his attention. With so many original closet doors remaining, there is always the need for replacement parts.

George is good about things like that, which is probably why he and our residents get along so well. "99% of the people I work with and for are great," he says. And retirement? He shrugs; one day. **TT**

Bob chairs the Newsletter Committee and edits TowerTalk

Owners to Review Updated Rules & Regs

About the time this newsletter reaches you, Owners will be receiving in the mail our newly-updated **Rules and Regulations Handbook**. We urge Owners to set aside time to page through the handbook, then attend the Special Meeting to discuss it prior to formal Board acceptance. **TT**

Monday, March 9, 7:30 pm Party Room

Jean Shamo, Board liaison


Did You Know?

Habitat Managing Park Tower


While it won't be news to PT residents, it's still satisfying to read this notice in a recent issue of [Connect Chicago](#) ..

The Habitat Company was awarded property management of Park Tower, a 724-unit condominium building in the North Side's Edgewater neighborhood. The 55-story tower is one of the largest buildings by unit count among all residential buildings in Chicago.

"With beautiful lake views and shared spaces, Park Tower is the crown jewel of Edgewater condominiums," said David Barnhart, VP of condominium management at Habitat. "Park Tower has extensive amenities and is a great fit for Habitat's growing condominium portfolio. It's truly an honor to have been awarded management of this property."

*Park Tower is situated close to the shopping and dining of the historic Edgewater and Andersonville neighborhoods, lakefront beaches and the CTA Red Line. The property boasts a rooftop garden, grocery store, dry cleaners, clubhouse, parking garage, 24-hour doormen and security, a fitness center, racquetball courts and an indoor/outdoor pool. **TT** *

\$26,507, a Record High

 2019 was a banner year for the **Employee Holiday Fund**, and especially appreciated since the good folks at the IRS now take their share. Given that these bonuses now have to go through payroll, we had to establish a pretty early deadline receipt. But not to worry. The money that came in a little late will be applied to next year's fund.

Residents who contributed received thank you notes from Management, while the employees themselves were informed of contributors names but not the dollar amounts each gave. **TT**

A big thank you from the whole team!

Committee Focus

Social Committee

Winter can slow you down, but that's not been apparent with activities sponsored by the Social Committee. Remember the events you and/or your neighbors attended and see what's coming up next.

The Music Man was our November movie. It brought lots of laughs, and a good deal of humming was heard as residents helped themselves to popcorn and pizza.

Holiday Cheer was a celebration of the diversity of Park Tower's residents. Everything from red bean moon cakes to



latkes, springerle, marzipan stollen, baklava, motichoor laddoo, poppyseed cake and sweet potato pie were enjoyed by 140 neighbors. Music was provided by regular harpist, Lauren Hayes. This was a big effort by management, by maintenance, and by many volunteers. What a wonderful gathering! Thank you to all.

Aladdin was our January movie night, and it transported people to a world away of fantasy and romance and good over evil. And a happy ending to boot! The 60+ who attended – half of them kids – were a boisterous crowd, excited and thrilled by the story, music and computer-assisted visuals.

Winter Potluck piggybacked on the success of the Fall Potluck. There was a wonderful mix of foods, conversation and camaraderie among our residents.



Game Night in mid-January was our first effort to bring together people who like to play games. We all liked it

enough to repeat it at the very end of February, too late to report on in this issue. If you missed those occasions but would like to be informed of future Game Nights, email sueburke2019@gmail.com



Pictured above are families attending our 2019 Easter event.

Stay tuned for the upcoming Easter Egg Hunt & Brunch on Saturday, April 11. This event started several years ago as a private party in our Party Room for the family and friends of one of our longtime residents. It continues as a hugely popular gathering now produced by your Social Committee – with the assistance, I might add, of that same original resident.

Again this year, we've scheduled the event for Saturday, the day before, so kids and parents who celebrate Easter with extended families will not be left out.

Sheldon Atovsky, chair

Remaining 2019/20 Social Committee Events

March 21 (Saturday) Dance Party
Canceled

April 11 (Sat) Easter Egg Hunt & Brunch
Saturday to encourage participation
9:30 to Noon, Party Room & Deck

May 16 (Saturday) Movie Night
Classic film or Golden Oldie TBA
4:45 to 7:30 pm, Party Room

June 5 (Friday) TGIF
Wine & Snacks, 5:30 to 7:30 pm
Lobby Lounge

July 4 (Saturday) 4th of July Celebration
5:30 to 8:30, Party Room & Deck

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Alyssa's Drawing Pad

by Matthew Rhudy




comfortable with this new world. After taking a few small steps, she slowly gained the confidence to chase after the butterflies. Exhausted after chasing butterflies for what felt like hours, she collapsed into the grass. She laughed so hard that her eyes began to tear up. She closed her eyes to wipe away the tears, then came to in her room in front of her drawing pad.

This was just the first of her many adventures. Alyssa had fulfilled many of her fantasies. She had explored magical worlds and visited majestic castles. She met great wizards with wonderful magic, and even ridden a unicorn. She ran through the forests with centaurs and swam in the ocean amongst dolphins and mermaids. She always had a wonderful time exploring other worlds with her drawing pad, but tonight, Alyssa had a specific goal in mind. "Today, I will fly," she stated with confidence. She had dedicated her evening to drawing the most magnificent dragon she could imagine. When she touched her finger to the dragon, she felt the now familiar sensation of being transported to another world. This time, she found herself face-to-face with a gorgeous dragon with massive wings and beautiful blue-green scales that shimmered in the moonlight. Most children her age would likely have been frightened by this grand sight, but she felt very comfortable in the presence of this wonderful creature. She felt a kinship with all her creations, and this was no exception.

Still, she approached the dragon cautiously. She took her first few steps carefully, building her determination as she approached the dragon. The dragon politely lowered her head to allow Alyssa to climb up her back. Excitement coursed through Alyssa's body. She gripped the scales behind the dragon's long neck. She didn't need to speak to communicate with the dragon. It felt as if they were one, as the dragon's wings began to beat slowly but fiercely, causing them both to gently lift off the ground. Alyssa tightened her grip around the dragon's body with her legs. The firm squeeze compelled the dragon

to fly forward with impressive speed. Wind rushed across Alyssa's cheeks, throwing her hair back wildly behind her. She laughed out loud, but she couldn't hear her own cries of joy over the sound of the air soaring past her. They flew together through the night, until Alyssa had trouble keeping her eyes open.

When she opened her eyes, she again found herself within the comfort of her own room. For a moment, she could still feel the aching in her legs and the delicate burn that the wind had left on her cheeks. She placed her hands on her legs, gently massaging them. Alyssa calmly rolled her wheelchair back from her desk and over toward her bed. She lifted herself with her arms and crawled into her bed, drained from her latest mission. A big smile spread across her face as she began to brainstorm her next adventure. **TT** 

*Dr. Matthew Rhudy is assistant professor of engineering at Penn State Berkes (Reading, Pennsylvania). This story was first published on the **Penn State Short Edition website** ..*

<https://short-edition.com/en/community/psu/story/alyssas-drawing-pad>

In a personal email granting permission for the reprint, Dr. Rhudy said, "I hope this story can serve as an inspiration and encourage imagination and dreams for all people."

TowerTalk is printed in multiples of four pages – that is, a four page edition, eight pages, twelve pages, etc.

Sometimes, when we're a little short on building news, we'll be adding a story, poem, haiku, or other creative content. Read more about the writer at the end and explore any websites linked to the piece.

Residents are welcome to contribute! For more information or comment on this new column, please email bobshamo@rcn.com Read and enjoy!

Condo Ownership Today Planning to Sell?

by Bob Shamo



Homeowners look for a “good price” when they sell. Most of us would see a good price as one towards the top end of the current range in

our neighborhood, for units of the same size and in similar condition, and with building amenities similar to Park Tower’s.

With only a layman’s experience myself, I asked two professionals: Is Park Tower well-positioned to give sellers those good prices? And how would they reply to buyers who perceive negatives?

Frank Muldowney is a past member of the Newsletter Committee and a longtime instructor at the Chicago Real Estate School. Frank makes interesting points regarding the market in general and the role of amenities at Park Tower.

First, the financial crisis of 2007-08 severely depressed unit resale prices in the years that immediately followed. But by and large, the real estate market has absorbed those losses by now, and while he doesn’t have knowledge of recent sales at Park Tower, Frank believes unit prices here should be on the upswing.

Second, amenities – the most desirable features in a building – are important in condominium transactions. Park Tower offers outstanding amenities, enough to influence many a sale. But Frank also thinks they are underappreciated by agents, appraisers, and even by Owners themselves. He recommends that the association create a brochure to picture and describe its amenities, and that Owners and their agents put them front and center in negotiations with buyers.

Next, I turned to Margaret Dralyuk of Dralyuk Real Estate, located in our commercial mall. Margaret agrees that sale prices are improving, and she estimates that units currently are selling 30-40% higher than pre-crisis levels.

Asked about concerns her clients might have about purchasing Park Tower units, Margaret mentioned two in particular.

First, Park Tower’s rental cap is off-putting for some. This rule limits rentals to 30% of the total number of residential units. The [Dec-Feb 2019-20 issue of TowerTalk](#) (pages 4-5) addresses this in detail, but it is fair to say the cap reflects Owner concern for protecting both the quality of life and unit value of residents who make Park Tower their long term home.

Second, some clients make a beeline for the assessment information included in “comps” (comparables) and note that PT’s assessments are higher than those of some other Sheridan Road properties.

As a real estate professional, Margaret does not favor one building over another, but she does point out to clients that a) In its 40+ years, PT has never had to have a special assessment, and b) Having held at 3.5% for 7 of the last 8 years, assessment increases are steady and can be reliably budgeted for.

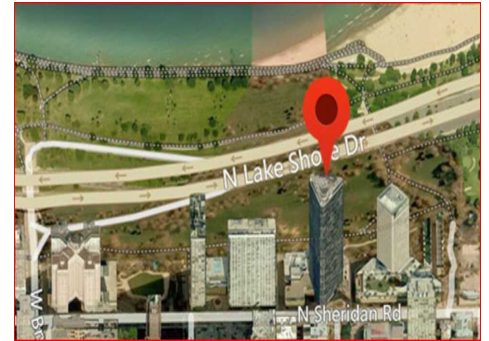
Margaret also agrees about Park Tower’s handsome amenities. Page 9 of the same TowerTalk issue referenced above offers a list of services and facilities wholly or partially supported by our assessment dollars.

But in addition, we Owners enjoy additional benefits just because we have the good fortune to live in the right building, at the right location, and at this particular time.

First Impressions Matter Park Tower is tall, sleek and modern in appearance. Built in 1973, it was the first of an intended three-tower complex on property previously owned by the Edgewater Beach Hotel. For reasons that included its size and iconic architecture, the other two towers were never built. But in today’s market, that Park Tower “look” is very much a plus to many buyers.

Buyers who favor a more traditional appearance have plenty of nearby properties to choose from. It is really a self-selecting group of prospective buyers who notice, inquire, and then visit us. Tell them the story of Park Tower .. then support upgrades to the building’s appearance .. and go the extra mile to keep our public areas looking good.

Great Location and Access The stretch of Sheridan Road between Foster and Bryn Mawr is among the quietest, safest, nearest to pharmacies/supermarkets and best served by public transportation. From how many Sheridan Road condos is a left turn even possible in rush hour?



To the east is a peaceful portion of Lincoln Park, with flower and vegetable gardens and an underpass for walking and bicycling access to the beach, playing fields, and the Chicago Lakefront Trail.

Strong Leadership While the typical buyer may not ask, it is nonetheless true that an experienced and responsive administration is a huge plus to a condominium association, doubly so for large ones like Park Tower.



Tim Patricio has been our property manager for thirteen years, and for much of that time

the entire team remained the same. When staff members have moved on, the experience they gained at Park Tower has often allowed them to move up the condominium management ladder. Similarly, our Board of Directors is stable, having been led by the same Board president for the past five years. Do mention these “steady at the helm” factors when ticking off our association’s assets to prospective buyers. Then perhaps reframe the question ..

Thinking of buying? If so, and if at Park Tower, know that it’s a well-managed, modern building on a beautiful and easily accessed property, with excellent amenities, reliable assessment increases, and a cap on rentals to protect the interests of resident Owners. But, buyers, best not wait too long. Prices are not quite back yet to pre-recession levels! **TT**

Edgewater Community

Lakeshore Drive - Built to Be Beautiful

by Sue Burke

In the early 1950s, Lake Shore Drive and Lincoln Park were extended from Foster Avenue to Bryn Mawr and Hollywood—the section behind our building. How this happened is interesting, but why it happened tells us about Chicago's unique lakefront parklands. The most important question is this: Is it beautiful?

The Early Years

The story actually starts in 1835 when the citizens of the Village of Chicago, which had been incorporated only two years earlier, established a park at the lakefront that eventually became **Grant Park**. From the beginning, the lakefront was treated as a public treasure.

In 1860, the city acquired more lakefront land just north of downtown, and it became the start of **Lincoln Park**. Over the years, bit by bit, north and south of the harbor, the lakeshore parkland grew, and Chicago was proud of it.

The city kept growing, with Edgewater founded in 1880. Seven years later, a real estate developer named John Lewis Cochran began selling houses and mansions in the area bounded by Foster and Bryn Mawr Avenues, Broadway and Sheridan Road. At the time, the lakeshore came up to roughly where the back fence of Park Tower is now.

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A RESIDENT AGENT AT EDGEWATER.

In 1898, the **Cycle and Saddle Club** opened its facilities on Foster Avenue, where it remains today but without its original beach access. By 1908, the Red Line of the 'L' reached all the way to Howard Street. With good transportation and a lovely lakefront, Edgewater became a thriving, high-class area.

Meanwhile, the city's influential Commercial Club had asked an architect named Daniel H. Burnham to create a plan to direct Chicago's growth. Burnham thought big. His architectural firm gained fame in 1881 for erecting such a tall building in downtown Chicago that a new word was coined to describe it: "skyscraper." It rose an astonishing 10 stories tall.

The Burnham Plan

In 1909, Burnham, working with other civic-minded individuals, finished **The Plan of Chicago**. It was published as a lavishly illustrated 280-page book full of ambitious proposals for public buildings, highways, railroads, industry, and parkland. Number One on the list: "The improvement of the lakefront."

The plan envisioned parkland from Winnetka to the Indiana state line, with a road on breakwaters at the lakefront side of the park, passing over bridges between newly-made islands. And behind the road, pleasant, placid lagoons.



Early plan for Lake Shore Drive at Bryn Mawr Avenue

"The lakefront by right belongs to the people," the plan said. "Everything possible should be done to develop its natural beauties, thus fitting it for the part it has to play in the life of the whole city. It should be made so alluring that it will become the fixed habit of the people to seek its restful presence at every opportunity."



As Burnham told the Chicago Record-Herald newspaper in 1910, "Make no little plans; they have no magic to stir men's blood.... Remember that our sons and our grandsons are going

to do things that would stagger us. Let your watchword be order and your beacon beauty."

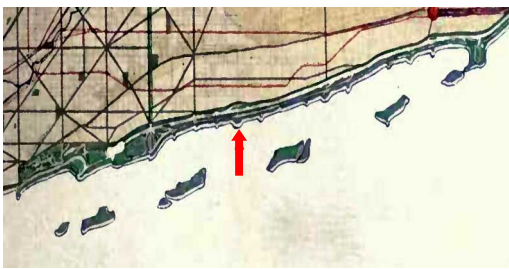
Creating this new parkland wouldn't be difficult, according to the plan. At the time, the city was dumping its refuse out in the lake. If it dumped that refuse at the shore, the city could build up new land and breakwaters "in the course of another generation." Thus Chicago's trash became the groundwork for its increasing treasure.

"Imagine this supremely beautiful parkway," the plan said, and 10 years later, the City Council approved it as the blueprint to create a lakefront park from one end of the city to the other. The city already had the right to claim any land it created in the lake by landfill.

A portion of the road we now call Lake Shore Drive already existed. Back in 1875, the first mile was created as an extension of Michigan Avenue. It was an elegant carriage-way in front of lakefront mansions, and it stretched from the harbor to the south end of Lincoln Park.

By 1910, Lake Shore Drive, then known as Outer Drive, had reached two miles farther north to Belmont Avenue, and it resembled Burnham's plan. The road had been built through Lincoln Park on an embankment and breakwater constructed at the lakeshore, with lagoons, a zoo, and parkland on the other side.

The plan also called for landfill to create large islands farther out in the lake to provide shelter for yachts during storms. Eventually that part of the plan was forgotten, along with the creation of multiple lagoons behind Lake Shore Drive, but the desire and need for the road remained, and it would keep growing north and south during the coming decades.



Burnham's lakefront plan with large offshore islands from Lincoln Park to Evanston. Arrow points to Bryn Mawr Avenue

In the early 1900s, Edgewater was enjoying a building boom, and some of its finest apartment buildings and churches were built. In 1916, the Edgewater Beach Hotel opened where The Breakers is located now. The hotel was one of the nation's leading resorts, with 1,000 rooms in two adjoining buildings. Over the years, its guests included Babe Ruth, Groucho Marx, Franklin Delano Roosevelt, Marilyn Monroe, Mahatma Ghandi, and Martin Luther King Jr.

Lake Shore Drive extended to Foster Avenue



Arrows in this and next photo point to Edgewater Beach Apartments, north of Park Tower

Work began in 1929 to extend Lake Shore Drive to Foster Avenue. When the Great Depression hit, the federal government provided funding as part of Roosevelt's New Deal. The nation's first cloverleaf ramps were built (and replaced in the 1960s) at Montrose, Wilson, and Lawrence. Lake Shore Drive had been envisioned as a pleasure parkway for horse-drawn carriages, but it became the nation's first limited access highway.

And beyond, to Hollywood



By 1950, when the road ended at Foster Avenue, traffic was funneled onto Foster and Sheridan Road and had congested the neighborhood. Something needed to be done, so work began to extend Lake Shore Drive to Bryn Mawr and Hollywood Avenues. The idea was that Bryn Mawr's commercial district could use the traffic, and Sheridan north of Hollywood had little development so additional cars heading toward Evanston wouldn't cause problems.

Rubble from the Eisenhower Expressway was trucked in to create new land where there had once been only sand. The extension officially opened on November 27, 1954. Chicago Mayor Martin H. Hennelly proclaimed the road "a monument to cooperative enterprise" as a hundred onlookers "shivered from a cold wet wind off the lake," according to a report in the Chicago Tribune.

Edgewater Beach Hotel



Opinions differ about why the Edgewater Beach Hotel closed in 1967. Perhaps, because the drive cut off its access to the beach, it became less of a vacation spot. But the hotel also faced increasing competition as a premier national resort, and a new owner neglected its upkeep. The buildings were razed in 1971, and Park Tower Condominium opened in 1973 on land that had been the hotel's parking lot. The Breakers was built in 1987.

What might have been

But Lake Shore Drive was originally envisioned to go even farther north. That was before high-rise apartments and little parks filled in the shoreline north of Hollywood. In 2004, activists gathered enough signatures to put a non-binding referendum on the November ballot asking neighborhood voters if Lake Shore Drive or "any other roadways, marinas, housing, or commercial structures" should be established as part of any lakefront expansion from Hollywood Avenue to Evanston.

Voters said no, by a decisive 88%. Even a project to extend the bike path in 2008 met with solid opposition. No one is interested in resurrecting any of those ideas now, according to Ald. Harry Osterman's office.

Right behind our building, Lake Shore Drive has reached its northern conclusion with both a road and a public park. Thanks to Burnham's big plans, we can stroll the seawall between Osterman and Foster Beaches and gaze at the horizon. "These views of a broad expanse," his plan said, "are helpful alike to mind and body. They beget calm thoughts and feelings, and afford an escape from the petty things in life."

Is it beautiful? According to the plan, good roads matter, but beauty makes a city great. **TTT**

Sue is a resident of Park Tower and contributed this story at the invitation of the Newsletter Committee.

GREEN WEEK 2020

Monday April 20th – Recycling Electronics

Household electronics, batteries, light bulbs, and other similar materials will be collected at the loading area adjacent to the Security Office. We will either recycle or safely dispose of any items you drop off. Large pallet boxes will be located by the Security Office all week long for collection.

Tuesday April 21st – Safe Disposal of Household Products

Household products, chemicals, painting supplies, old building materials, carpeting and other similar materials will be safely disposed of. Drop-offs will be accepted in the large grey Rubbermaid bin next to the Security Office window building.

Wednesday April 22nd – 7 to 8pm – Household Tips For Going Green

This year we are going to go over a whole list of things you can do, both every day here at home, and really anywhere, to reduce your carbon footprint and reliance on energy and other precious resources.

Thursday April 23rd – Charitable Donations & Bike Registration

Management will help coordinate pick up of used furniture and personal items for charitable donations. Let the Management Office know at least a week in advance. Please put clothes in plastic bags. Collections will be coordinated at the loading dock at the rear of the building. Donations will benefit 'Care for Real' and 'The Brown Elephant'. ALSO, Annual Bike Registration Begins! Contact the Management Office for details.

Friday April 24th – Bike or Mass Transit to Work Day & Bike Tune-Ups from 5 to 8 pm

Join us in a Park Tower team effort to reduce our fossil fuel dependence and bike, train, or bus to work! Joe, of **On The Fly Bike Repair**, will set up shop on the loading dock for bike tune-ups. A price list will be posted at www.facebook.com/OnTheFlyBicycleRepair. Set up an appointment by dropping him a line, or just show up and drop your bike off between 5:00 and 7:30 pm. He will contact you when it is ready for pick up. Ask questions or make an appointment with him at 847-436-2453.

Saturday April 25th – Rummage Sale, Knife Sharpening & Bulk Shredding

The Annual Rummage Sale & Knife Sharpening will be in our commercial mall area. Contact the Management Office by April 24th to reserve a table, first come first served, otherwise BYOT. The Mobile Shredder will be near the loading dock on the driveway at the rear of building. THIS YEAR THE SHREDDER CAN ALSO DO HARD DRIVE DISC DESTRUCTION! Bike tune-ups continue with Joe of **On The Fly Bike Repair**. To assure completion by end of day, drop off your bike by 2:00 pm. See Friday schedule for details.

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-mgmt@habitat.com



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Going Green

Soil, Enrichment by Composting

by Kael Shipman



Composting is a simple process of controlled decay that seeks to quickly and safely turn organic scraps like potato and banana peels from your kitchen or leaves from your houseplants into rich, healthy soil. It is fundamentally the same as what happens on the forest floor, except that food scraps are assembled and balanced so as to be ideal for billions of eager microbes.



Composting has been a part of many cultures worldwide and throughout history. Now it's catching on in cities across the United States. San Francisco, Portland, Boulder and Seattle have curbside compost, and other cities are fast catching up. As an alternative to putting food scraps down the chute in garbage bags, I use BlockBins.com, a Chicago composting service.

Day by day, I stash food scraps in my freezer, then every week or so take them to a neighborhood collection bin – the 35 gallon size pictured here. That's it. For \$10 a month, the satisfaction of contributing something of value.

Kael is a Park Tower resident.

[Editor] Composting is not offered by Republic Services, the company that picks up Park Tower's garbage and recyclables. Most residents scrape their food scraps into garbage bags, then down the chute and to landfill. Perfectly OK. Composting would be at additional cost and effort.

At its February 10 meeting, the Board discussed, then tabled Kael's proposal to allow a locked BlockBins 35-gallon container to be situated in our Dock area.

What can you recycle with Block Bins?

YES				NO		
Food Scrap	Coffee Grounds	Coffee Filters & Tea Bags	Bread	Produce Stickers	Twist Ties	Rubber Bands
Meat Scraps	Cooked Food	Plant Matter	Pizza Boxes	Excess oils (>4oz)	Pet Waste	Plastics
Egg Shells	BPI Certified Compostable Plastics	Soiled paper (Non-glossy, plastic-free)	Bones from cooking	Lint	Paper coffee cups	Cartons

Were the Board to accept the proposal, either residents wishing to participate would be required to subscribe individually, receiving unique access codes (\$10 per month if four or more residents participate); or the building would itself pay a small monthly fee to allow all building residents to access the bin. **TNT**

Management would like to hear from residents who would likely use a composting service were it to be located at our building. Email parktowercondo-mgmt@habitat.com

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SALON M
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 916 833 9875 Cell

AVEDA

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

A talented stylist, Armani, has joined the staff just recently and is 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!

Unit Owner's Insurance - Are You Adequately Protected?

by Nancy Ayers



We reprint this story, from time-to-time to remind residents of PT's insurance requirements and recommendations.

Allstate, Farmers, Travelers, GEICO and many other insurers provide condominium 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 ..

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.

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 the event of a total unit loss. We would recommend a minimum of \$50 per square foot of living space.

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.

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.

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 coverage with your insurance agent to determine if you are purchasing adequate coverage. If you are leasing your unit, your 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 that 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 hallway damages were covered by our association policy. My unit owner policy paid for the damage to my unit, but 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 Condominium Property Act does allow the Board, after

notice and an opportunity for a hearing, to charge the deductible amount to the Owner from whose unit the damage originated or was caused. 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. In Illinois, the insurance carrier is only obligated to reimburse you for replacement cost less depreciation. 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. Here is a variation of that 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. **TT**

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

Committee Focus

ASCO

The Association of Sheridan Condominium / Co-op Owners invites all to attend the Annual Fundraiser for Sheridan Road Beautification on Sunday March 8, at Marty's Martini Bar, 1511 W. Balmoral, from 2 to 5 pm. Proceeds will pay for planting fresh flowers in the 16 ASCO planters along Sheridan Road.

On Wednesday, March 25, the annual Board of Directors Meeting will be held at Malibu East Condominium 6033 N. Sheridan Road in the Windjammer Room at 7 PM. This event will feature Michael Kim, a Chicago Condo Attorney, who will provide the legislative update on any bills that are proposed during the Spring Session in Springfield. All who are interested are invited to attend. **TTT**

Cheryl Ronnett, PT representative to ASCO

Home Improvement

It may still be mid-winter, but the Home Improvement Committee is getting ready for spring and summer. Residents can look forward to a number of improvements to the sun deck this year. We are upgrading the BBQs by building two separate stations on the northeast side of the Sundeck. Overhead, string lights will be installed on both pergolas. Also this year, both the indoor and outdoor pools will be equipped with furniture matching that on the Sundeck. **TTT**

Erik Butka, chair

From Our Readers





Virtual Personal Assistants A longtime resident installed an Amazon Dot for his mom, who lives in her own unit here at Park Tower. Fortunate he did so, because one day she lost consciousness, fell and was injured. "Alexa, call my son," was all she had to say, and he was on his way to help. When a second resident learned of this experience, he also installed an Amazon Dot for his mother, who had recently taken up residence at The Breakers. He and she can now be in touch instantly even though they live in different buildings. Technology to the rescue!

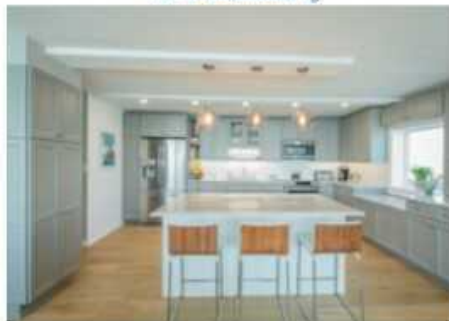


Quiet Doors The 05, 06, and 07-tier units share short, corner hallways on each floor of our building, which puts their entry doors within a few feet of one another. An 06-tier resident takes special care. When opening the door from inside, he keeps his doorknob turned until after the door closes, then gently releases it so there is no "click." And when leaving, he pushes the unlock button before closing the door, then after closing he inserts and turns the key to relock.



"A gem hidden inside Go Grocer," says the Chicago Tribune restaurant reviewer, Michelle Kanaar. "The croissant sandwich with perfectly seasoned and scrambled eggs, thickly sliced applewood bacon and cheddar cheese." Our property manager actually goes further and adds ham and spinach!

Balmoral Avenue Before and After Thanks to the reader who sent along contrasting photos of how the Red line overpass on Balmoral  looks now, compared to how it will look a few years down the road, after being replaced by a new one. The view is looking east on Balmoral, with Park Tower in the background. Higher, cleaner, more handsome and with less obfuscation. 



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Building Contacts

Office	773-769-3250
Fax	773-769-0047
Doorman	773-769-3083
Garage	773-271-8859
Health Club	773-769-1513

Park Tower website
www.ptcondo.com

Mall/Business Contacts

Go Grocer & Le Café
 Suite 114 773-944-1414

Dralyuk Real Estate
 Suite 103A 773-275-8520

Healing Center of Chicago
 Suite 103A 773-784-0339

Lettuce Entertain You
 (Gift Certificate purchases)
 Suite 105 773-924-4438

Park Tower Management Office
parktowercondo-mgmt@habitat.com
 Suite 107 773-769-3250

Elizabeth Todorovic, Attorney
 (Real Estate)
 Suite 110 773-271-2110

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

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

Dates to Remember

* Open to Owners only and may be canceled if no agenda † Social Event

Social Committee Meeting	6:15 pm	Party Room	Mar 4
* Special Meeting of Owners	7:30 pm	Party Room	Mar 9
* Board of Directors Meeting (after Special Meeting)		Party Room	Mar 9
New Resident Meeting	7:00 pm	Party Room	Mar 18
* Board of Directors Meeting	7:30 pm	Party Room	Mar 23
† Easter Egg Hunt & Brunch	9:30 am	Party Room	Apr 11
* Board of Directors Meeting	7:30 pm	Party Room	Apr 13
Resident Forum	7:00 pm	Party Room	Apr 20
* Board of Directors Meeting	7:30 pm	Party Room	Apr 27
* Board of Directors Meeting	7:30 pm	Party Room	May 11
† Movie Night (film to be announced)	4:45 pm	Party Room	May 16
* Board of Directors Meeting	7:30 pm	Party Room	May 25
† TGIF Reception	5:30 pm	Lobby Lounge	June 5
† 4th of July Celebration	5:30 pm	Party Room	July 4

Management Office Hours

Mondays & Fridays	8:00 am - 5:00 pm
Tuesdays, Wednesdays, Thursdays	8:00 am - 6:00 pm

Holiday Schedule

Memorial Day Monday, May 25 Office closed

Contributing to this Issue of TowerTalk

* Newsletter Committee Member ** Board liaison

Nancy Ayers	Margaret Dralyuk	** Cheryl Ronnett	Kael Shipman
* Sheldon Atovsky	Frank Muldowney	Matthew Rhudy	
Sue Burke	Michael Parrie	* Bob Shamo (editor)	
Erik Butka	Tim Patricio	Jean Shamo	

Occasionally, we invite a resident to write on a subject we know is familiar to him or her. If you think you'd like to write a story – or suggest an idea for someone else to write – please email us at bobshamo@rcn.com

TowerTalk is published four times a year (Sep-Nov, Dec-Feb, Mar-May, Jun-Aug) and delivered in black and white to Park Tower's 700+ residential units. Stories are also posted in full color at www.ptcondo.com Currently we're accepting photo-ready business card, quarter-page, and third-page ads for the Jun-Aug, 2020 issue. To inquire, email bobshamo@rcn.com

BusCrd (\$40) = 2-1/2" tall & 3-3/4" wide **Quarter-page (\$75)** = 5" tall & 3-3/4" wide
Third-page (\$125) = 3-1/4 tall & 7-7/8" wide