



THE HARBOURS  
Condominiums

# The Harbours Newsletter

September 2014

## September 2014

- 9/1 Labor Day
- 9/9 FULL MOON
- 9/7 RiverStage presents:  
Unspoken w/Carrollton  
and 2nd Perception
- 9/11 Patriot Day - SHOW  
YOUR FLAGS!!!
- 9/12 RiverStage presents:  
10th Annual River-  
Breeze Wine Tasting  
Festival
- 9/14 RiverStage presents:  
Gospel Fest
- 9/20 Loop Island Wetlands  
& Friends of the Ohio  
River Greenway Recy-  
cling Event
- 9/21 International Day of  
Peace
- 9/23 Fall Begins
- 9/27 Family Health & Fitness  
Day

## Save The Dates

**October 15th:**

**6:00 P.M.**

HOA Special Meeting

**6:30 P.M.**

HOA Pre-Annual Meeting

**November 19th:**

**6:30 P.M.**

HOA Annual Meeting &  
Election of 3 Board  
Members

### *From The President*

First, the parts of the building that have been cleaned and painted look absolutely terrific. A special thanks to the Buildings and Grounds Committee, the Design Committee, Schnell company and especially to Daniel for an excellent job. Daniel has put together a preliminary schedule for the remainder of the project and you'll find it in this newsletter.

You should have already received or you will soon be receiving a package which includes information on two amendments that will allow us to implement a couple of simple administrative changes. The process in which the amendments are being presented to the owners is different than we have used in the past. We hope that this new process will make it possible to get enough votes to pass these two simple amendments.

We will hold a Special Meeting on October 15th at 6:00 P.M. Voting on the two amendments will be the only items on the agenda for that meeting.

We need your vote and we hope you will support these new amendments. You do not have to attend the Special Meeting, you may vote absentee if you prefer and just submit your ballot anytime before October 15th. The earlier you vote the easier it will make things for the Election Committee.

We have tried to make things straight forward and we have tried to create a process that is inexpensive but effective so that we can make necessary changes in the future at a minimal cost. If we receive a very high percentage of owners who participate in this Special Meeting, it will hopefully mean we can put other important issues to the owners who will continue to vote with confidence that the results will represent the majority of the owners.

Please send in your vote if you will not be attending the meeting. You may also send in your vote if you intend to attend the meeting. It will make it easier to have the majority of the ballots submitted before the actual meeting begins.

If you don't vote you are essentially voting "NO" and voting against the board's recommendation. If you disagree with the board and want to vote "NO", please do it by returning the ballot so that we know for sure that the vote count represents the majority of the owners.

It would be exciting to receive 100% voter participation of the owners as proof that we can work together and get things done.

Thank you being patient as we work through all of the logistics of renovating the exterior of our building and also for participating by voting and attending our HOA meetings.

*Russ*

### *Notes from the P.M.*

#### Carts & Buggies:

Thanks to everyone who informs the office when carts are being used by contractors. If you notice that your contractor is using one of our new black carts, please ask them to return the black cart to the 1st floor service area and use one of our old carts. Old carts are available for contractors on the 2nd floor service area lobby.

#### Parking:

Recently we have noticed an increase of folks parking in front of the service area lobby. When parking in this area, please park east of the entrance door, limit your time, and make sure the flashers on your vehicle are displayed. While it is a convenience to load and unload from this area, it can also be a major inconvenience to the residents who have parking spaces in this area if they are blocked from accessing their parking space.

#### Contractors:

If you have a contractor working in your condo, please have them register at the office before they begin working. We have policies & procedures that must be reviewed prior to a contractor gaining access to our building and beginning work.

*Daniel*



## Construction Schedule:

Thanks to all of you who have helped make it easier while renovating the building. As you are aware, the exterior of our building is in the process of being coated (painted). The balconies are being power washed and the EIFS on the balconies will also be coated as each section of the building is coated. Items on your balcony (plants, furniture, etc.) should be removed or stored in the center of your balcony until your section of the building has been completed. If you have already removed items for the power washing of your balcony, I recommend that you wait until your section has been completely coated/painted before placing the items back on your balcony.

The following 60-day schedule is **tentative**. Much of the schedule depends on the weather and along with our contractors, we will need to remain flexible. We realize that not being able to use your balcony may be a major inconvenience, however the building will look so much better when this project is complete. If you need assistance removing any items, please call the office and we will be glad to assist you.

Week of September 1-7	Painting is scheduled for stacks 01, 02, 03, 04 (i.e.: condos 901, 802, 703, 604...etc.) Continued power washing of stacks 05, 06 & 07
Week of September 8-14	Continued painting of 01 02 03 04 Power wash/Paint of stacks 05, 06, 07, 08, 09, 10, 11
Week of September 15-21	Continued painting of stacks 05, 06, 07, 08, 09, 10, 11
Week of September 22-28	Continued painting of stacks 07, 08, 09, 10, 11
Week of September 29-October 5	Power wash stacks 12,13, 14, 15, 16, 17,18, 19, 20, 21
Week of October 6-12	Continued power washing stacks 12,13, 14, 15, 16, 17,18, 19, 20, 21 Painting of stacks 12,13, 14, 15, 16, 17,18, 19, 20, 21
Week of October 13-19	Continued painting of stacks 12,13, 14, 15, 16, 17,18, 19, 20, 21
Week of October 20-26	Continued painting of stacks 12,13, 14, 15, 16, 17,18, 19, 20, 21

Our contractor has informed us that they may begin working more hours each day in order to make up for days when they are unable to work due to rain or high winds. Please be patient with changes in the schedule.

## Rumor Killers

**Rumor has it** that several owners received compensation from Walsh Construction for repairs or replacement to their air conditioner units. This rumor was totally unfounded, not true.

**Rumor has it** that we spend lots of money on Security services and Legal Fees for our HOA meetings. The Board eliminated both of these expenditures in 2013. We have not contracted to have any legal or security services attend our 2014 HOA meetings.

## Quote for September

*When strangers start acting like neighbors . . .*

*Communities are reinvigorated.*

Ralph Nader

## From The Election Committee

Recap of the next three HOA Meetings:

**October 15th @ 6:00 P.M. HOA Special Meeting** at the Sheraton. The purpose of this meeting is to turn in and count votes on two amendments. Votes will be counted by 3 volunteers.

**October 15th @ 6:30 P.M. HOA Pre-Annual Meeting** at the Sheraton.

**November 19th @ 6:30 P.M. HOA Annual Meeting** at the Sheraton. Voting on the 2015 Budget and 3 Board Members. Votes will be counted by a CPA firm.

## Quality Painting

Kip Palmer, Owner

**502-681-6914**



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## HOA Utility Recap for August 2014:

Cost per sq.ft. for August:

Electricity: \$ .0270  
Water: \$ .0083  
Sewer: \$ .0222

Type of Unit & Square Footage:

Type of Unit	SQ FT
AA	845
A	992
B	987
BB	1,974
BC	1,929
BD	1,800
C	942
CF	2,140
D	813
E	1,353
EE	1,500
F	1,198
G	1,420
T	2,469
U	1,832
V	1,358
W	3,537
X	1,988
Y	1,988
Z	1,957
TH1	1,953
TH2	1,903

## ANNUAL RECYCLING EVENT

The Loop Island Wetlands and the Friends of the Ohio River Greenway present their annual Electronics and Appliance Recycling Event.

Help support the Wetlands and the Greenway by donating your old electronics and appliances. While there visit the Loop Island Wetlands and stroll along the Ohio River Greenway. For additional information call: 812-981-4385.

### WHEN:

September 20, 2014  
8:00 AM - 2:00 PM

### WHERE:

Entrance to Loop Island Wetlands  
(the old Moser Leather Factory)  
232 Silver Street  
New Albany, Indiana



Accepting all electronics and appliances. Please, no liquid wastes of any kind.



Special Thanks To:



www.friendsoftherivergreenway.org  
www.loopislandwetlands.com

Example: Type AA Unit

August Electricity for AA Units:  
845 sq.ft. x \$.0270 = \$22.82

August Water for AA Units:  
845 sq.ft. x \$.0083 = \$ 7.01

August Sewer for AA Units:  
845 sq.ft. x \$.0222 = \$18.76

## LIGHT AND SIMPLE SIDES

Two summer recipes

The first step in both of these recipes is easy and fun. Put on your walking shoes and head over to the Jeffersonville Farmer's Market at Locust and Chestnut on a Saturday morning (9-12). There you will find 10 or so booths set up with fresh produce from local farms. You will also find some fresh flowers, home made honeys, mustards, jellies, pies, cookies, breads and more all to the accompaniment of live music - usually folk.

Buy several large red tomatoes and a few smaller ones and as many ears of corn as you can eat.

**Tomato salad**

Slice several of the large tomatoes, put on a platter and sprinkle with salt and allow to sit. Prepare dressing: in blender put in one small chopped tomato, ½ tsp chopped garlic, ½ tsp ginger, 2 tsp soy sauce, 2 Tbsp rice vinegar and 2 Tbsp oil (I used grape seed oil). Blend until smooth.

Chop several small tomatoes and put in strainer with a bit of salt. On platter arrange large tomato slices with slices of avocado. Drizzle with dressing. Top with the chopped tomatoes. Scatter over the top some shredded mint and some roasted peanuts. Pretty and delicious!

**Corn on the Cob the Easy Way**

Leave the shucks on the corn. Put in microwave and cook on high for 4 minutes per ear. Carefully (with pot holder or oven glove) remove from microwave and holding an ear by the top lay on cutting board and cut off the stem end and about a inch of the cob. Hold by top and shake the ear out of the shuck. Will come out with no silks ready to butter and salt.

*Enjoy!*



### Get Medicare Ready!

**New to Medicare and have questions?**

**We've got answers.**

Get the answers you need. Humana is one of the country's more experienced healthcare companies, serving people for over 50 years. Turn to Humana to help you find a plan that's right for you. Our licensed sales representatives are happy to talk with you on the phone or visit you at home.

Humana.

**September 25th at 6:30**

**Second Floor Conference Room**

**RSVP : KathySatow@gmail.com or by phone at 502-648-9901 (text the word YES and the number of people attending)**

Humana.

Humana is a Medicare Advantage organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in the Humana plan depends on contract renewal. A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call Humana at 1-855-869-7992 (TTY: 711) 8 a.m. - 8 p.m., seven days a week.  
www.humana.com/humana

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## Immediate Steps to Take After an Auto Accident

A car accident is always traumatic for any driver. Even if the damages are relatively minor, and both parties are uninjured, you may find yourself panicking over what to do next. There are important steps to take following any crash, no matter how severe.

1. The most important thing is to stay calm at all times. Letting the emotions get out of control will only make the situation worse and make it harder to take care of the things that need to be done.
2. Make sure that you and your passenger(s) are okay and unharmed. While it is important to move as far off the road as possible, it is also important if not more so to remain at the scene of the accident. If the driver or one of the passengers can do so, wave oncoming traffic into the other lane or warn traffic with hazard lights and flares, if available.
3. Alert the appropriate authorities by calling 911 right away. If a cell phone isn't readily available, flag down a passing car and ask them to call 911.
4. Each driver must contact their insurance company regardless of whether they were at fault. The sooner the insurance company knows, the sooner they can start working to resolve your claim. Both drivers should call their respective companies and report the accident.
5. For legal reasons, the driver must not admit fault to anyone. Everyone involved with the accident should only talk about the incident with the police and their insurance companies.
6. Finally, collect the information from all parties including witnesses. Most importantly, each driver should get the name of the other owner and driver's insurance company(ies) along with their policy number(s).

To ensure you have proper coverage or if you have any questions about what to do after you have an accident, contact your insurance agent.

Article from AAA