



# TALL SHIP BEACON

Issue No. 10

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Editor: Carlos Luria

## MESSAGE FROM THE PRESIDENT

Tom Schill

**Old news**, we are really getting work done on our repair program to enhance and improve our buildings. The alarm system upgrade is complete, the rail painting should be complete about the time you receive this issue, and work under the buildings to route the AC condensate drains out of the crawl spaces and reinforce trusses that were cut in original construction is underway. Also, the stucco repairs are in progress. Unfortunately, we are finding more rot damage from water penetration on the balconies than we had expected, but we are identifying and repairing it as we work our way around the buildings repairing the gutter penetration of the stucco. Also, did I mention that the roof project is done? Yeaaa!

The 'Town Meeting' get-to-gathers held in September were well received, and many gave us constructive comments. I think we will try to do this more in the future.

Please plan to attend the annual meeting December 12th at 2PM, and please make sure to return the ballots that will be mailed to you before the meeting.

We are welcoming a new board member this month. He is Roy Reese, and he is filling out the unexpired term of Bob Stojetz.

I hope you all have a great holiday that will be upon us much quicker than I can imagine. Time flies when you are having as much fun as I am.

## FROM THE TREASURER

Sharon Luria

This is a good time to reflect on the financial accomplishments for the year 2004.

- Negotiated a better fire alarm contract for the next 3 years
- Obtained a 0% increase in our Liability Insurance for 2005
- Increased the Reserves by \$10,500 more than expected
- Tabled for further study the possibility for selling some of our common area
- Identified stucco and bay window problems and have contracted for scheduled repairs over the next five years
- Increased the assessment for 2005 by only \$100 in spite of needed repairs to our stucco, bay windows, condensate drains, and updates for our fire alarm system

Financial goals for 2005 include:

- Further Investigation of Utilities Expense (Mike Ferrato)
- Revisit the possible sale of our unused common area
- Continue our search for a better Janitorial Service
- Successfully resolve our one foreclosure action

## STRUCTURAL SITUATION

Barry Stuart

Our attorney has received responses from Fordco and Peter Hand, the architect. He is still waiting on the Weems response. As expected the responses deny any liability for work done. We are now going through the process of discovery.

From Tom Schill's e-mail of November 3, 2004: We are finding more damage than anticipated on the decks where we are working at Clipper. The affected units are all of the building where 113-116 are located. Please bear with us while we rebuild your balconies to make them safe. There is considerable mess due to the demolition of the rotted structure. We will make a greater effort to minimize the visible mess as we continue this work.

It is uncertain as to how this fits into our negotiations with Fordco at such a time as they may occur.

## WELCOME COMMITTEE

Sylvia Stuart

Please get to know our new neighbors and make them feel at home.

Jim & Sandra Terry: #128 SQR  
Roy & Barbara Kraft: #217 CLP  
Frank, Priscilla & Bryon Aaron:  
#317 CLP  
Jim & Teresa Stoecker: #132 KET  
Kenneth & Shirley Whitley: #335 KET  
Eugene & Maureen Connolly: #319 CLP  
Allen & Ellen Long: #208 KET  
Tom & Gen Walsh: #127 SQR

## LANDSCAPING

Sharon Luria

- ❖ During the past year several home-owners have requested and have received permission to have trees trimmed and to plant new trees at their expense (pages 13 and 14 of our handbook) Currently there is one request pending. This is for upgrade around the flagpole in front of the mail building on the lower level.
- ❖ The ECC approved our request to remove two messy and invasive swamp maples. We also removed the two crepe myrtles in front of the Yawl and in front of the Cutter Building. We will be replacing those trees with more appropriate ones. Again they were messy and inappropriate for the location.
- ❖ The bank across the parking lot from the Cutter Building will be replanted by Phoenix Landscaping Company. The landscape plan was done by a professional landscape architect and the specifications were put out for competitive bid. This begins a 5 year project for improving our current landscaping.
- ❖ The irrigation system has been improved and expanded on the lower level this year.
- ❖ A board member walks the property with the owner our contracted landscaping firm twice a year. During these inspections our Property Manager makes a punch list of needed improvements in our service. Please notify our property manager of any compliments or concerns you might have regarding the landscaping.

## SOCIAL COMMITTEE

Sylvia Stuart

The Block Party was fun!! Thanks go to Barbara Nykaza and Joyce Schill for hosting this event (33 in attendance). We had BBQ catered from Mutt's and not much clean-up necessary, that's what made it fun.

The Golf Outing was a big success. Many thanks go to Chuck and Claire Giordano for their perseverance in having 35 for dinner and/or golf. What a good turnout!

## New Events Coming Up:

### **12 December: 11:30 A.M. to 2:00 P.M.**

Christmas Brunch at the Club. Call the Club at 944-2151 for reservations.

**12 December, 2:00 P.M.:** Tall Ship Annual Meeting at the Activity Center, following the Brunch.

Due to several people moving out of Tall Ships, the Social Committee needs some volunteers to help us plan another year of social activities. If you would like to participate on this fun committee please contact Sylvia Stuart, 491-229 Tall Ship Dr. or (864) 944-5735.

## TALL SHIPS COMMUNICATIONS

Carlos Luria, Web Master

Let's talk numbers just for a moment, to make a point: 28 units sold in the first ten months of this year. The average selling price was \$187,300. Twelve of the 27 sold for over \$203,000 -- the highest for \$234,500. The average selling price of all units has increased almost \$18,000 in the past year alone. There used to be over twenty units on the market at any one time; right now only five are for sale, and none with waterfront locations.

So what does all this have to do with communications? Simply this: Most of us don't live here; we don't attend monthly board meetings or catch up on the gossip by hanging around the mail boxes. In fact, our only 'official' source of news about our not inconsiderable investment is the annual voter package and its accompanying budget projection. Oh, and the quarterly Beacon, of course, which we mean to read, but which often gets lost in the shuffle.

Hence our e-mail system. We use it sparingly, because we're already inundated with too much mail, and we don't share the list with anyone. But we do use it to keep you abreast

of what is happening. 102 of our 120 owners are members. If you have Internet access, but are one of the 'other' 18, please send an e-mail to [info@tallshipscondos.com](mailto:info@tallshipscondos.com) to join. **Do it now**, before you forget about it. It saves us postage, saves you a lot of surprises, and allows the board to solicit your views on critical issues.

Our web site, [www.tallshipscondos.com](http://www.tallshipscondos.com) is where we stash the kinds of references that you may want to consult, once in a blue moon, but can never seem to locate when you need them. Great bed-time reading, like the by-laws and Association Documents, that are far more effective than sleeping pills, and guaranteed to be less habit forming. Among other benefits, it gives you access to our community's exclusive "**Recommended Providers List**" which contains the names of over 100 contractors and service providers that have been recommended, in writing, by Keowee Key property owners. Sure beats the Yellow Pages, and it's only available on-line!

## INSURANCE WOES

Carlos Luria

I find the whole subject of insurance really boring - all those convoluted clauses leave me cold. But the world these days runs on fine print, so suck it up and pay attention:

If you insure with State Farm, you may receive a form letter telling you that they are raising your deductible to \$1,000, and that you may see a 're-

duction' in your premium because of this move. If you already carry a \$1,000 deductible, read no further; this article doesn't apply to you.

I carried (and wanted to continue to carry) a \$250 deductible because, as discussed in the June Beacon, if a bushy-haired stranger were to murder my upstairs neighbor's wife, and the

blood stained my ceiling, it seems that **I** would be responsible for the repair costs! Unless, of course, he knew the crime was about to be committed, and did nothing to stop it - in which case he would be deemed 'negligent'. The same would apply if his washing machine were to overflow. 'Negligence' State Farm will cover; homicide and washing machine malfunctions apparently not.

If I were insuring a house rather than the insides of a condominium, a \$1,000 deductible would seem quite reasonable, for my main concern would be wind damage or a tree falling on the roof. But in a condo those kinds of risks are covered by the Association's policy, and the perils I want to minimize are those caused by folks who live above me. A \$1,000 deductible doesn't really cut it. If this is of concern, you may want to check out alternatives with your insurance agent.

## Doing Work Orders Right!

Cathy Bell, Property Mgr.

There are two kinds of problems: the ones inside your unit, which are

your responsibility, and the ones in the common areas - such as the elevators, hallways and grounds - which the Association is obligated to fix.

For the former, you can consult the Yellow Pages, or the previously mentioned **Recommended Providers List**, at <http://tallshipscondos.com>, .

Common Area problems should be reported to our property manager, **Goldsmith, Inc.** This is what will happen:

1. Goldsmith will call back within 48 hrs, letting you know when it will be repaired or when to expect a contact from the contractor.
2. After completion of the repairs, Goldsmith will contact you to see whether the work was completed satisfactorily. If not completed per contract, Goldsmith will follow up and complete.

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