

# LONDON TERRACE

## Towers News

VOL. X NO. 5

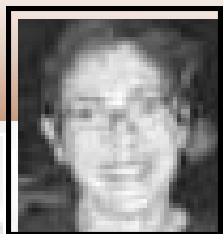
DECEMBER 2003



Nancy Frawley



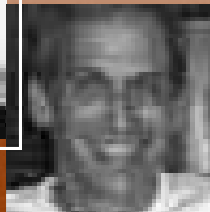
Allen Maniker



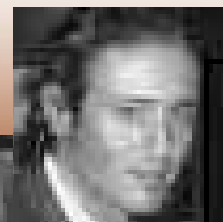
Sylvie Destian



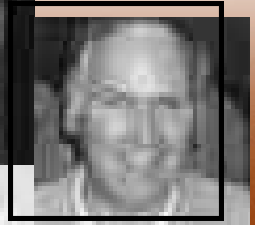
Thomas Arbuckle



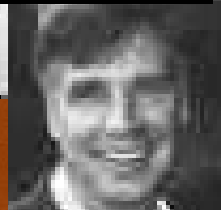
Steven Engel



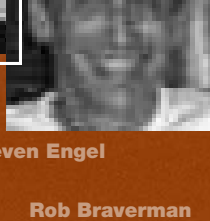
Kenneth Grau



John Gallen



Scott Koniecko



Rob Braverman



## Board of Directors Election Results

**Nancy Frawley (405)** Nancy is employed by United Airlines and is the former President of her Union. This is her ninth year on the LTT Board of Directors and sixth year as President.

**Allen Maniker (405)** Allen is an Assistant Professor of Neurosurgery at the New Jersey Medical School and maintains a private practice. This is Allen's seventh year on the Board and fifth year as Vice President.

**Scott Koniecko (410)** Scott has his own architectural firm, specializing in residential projects. This is Scott's sixth year on the Board and his third year as Secretary.

**Sylvie Destian (470)** Sylvie is an Associate Professor of Clinical Radiology at NY Medical College and Associate Chairman of the Department of Radiology at St. Vincent's Hospital. She is also a print-maker whose work has been shown in Europe and the US. This is Sylvie's first year on the BOD and she as elected Treasurer.

**Thomas Arbuckle (465)** Tom Arbuckle (465) is a self-employed real estate broker/consultant. For over thirty years, he was the managing director of The International Toy Center. He serves on the boards of the 23rd Street Association, McBurney YMCA and the Steering Committee of the Madison Square Business Improvement District. Tom sat on the Board of Managers for five years and this is his fourth term as a member of the Board of Directors.

**Steven Engel (465)** Steven owns and operates a film production company. This is Steven's second year as a member of the Board, representing 465.

**Kenneth Grau (Sponsor Representative)** Kenneth has been on the Board since 1995. He has his own law practice, specializing in residential and commercial real estate.

**Rob Braverman (Sponsor Representative)** Rob is a partner at Braverman and Associates, specializing in real estate law. This is his eighth year on the Board.

**John Gallen (Sponsor Representative)** John is a Certified Public Accountant. He has been on the LTT Board since 1998.

**The following were elected to the Board of Managers at the Commercial Unit Owners Annual Meeting held on November 14, 2003:**

**Louis Palermo (Ninth Avenue Representative)** Lou is the President of the Real Estate Division of the Red Apple Corporation, which owns Cristedes. He has been on our Board for five years.

**Tom Nikac (Tenth Avenue Representative)** Tom represents Olmstead Properties, Inc. that owns five commercial units here. Olmstead is a privately held real estate company established in 1930.

**Patrick Joyce (Commercial Unit Representative)** Patrick is a partner in the Corporation which owns and operates Kanvas and is a NYC firefighter. This is his fourth year on the Board of Managers.

In addition, **Bob Kulikowski (465)** was elected by the Board of Directors as their representative to the Board of Managers. Bob is the Director of the NYC Office of Environmental Coordination. This will be his third year on the Board of Managers.

# Happy Holidays

from London Terrace Towers  
Owners Corp.

## Tips on Holiday Tipping

Every year around this time, residents start asking the office and each other about it and etiquette experts turn out charts indicating the appropriate tip for those whose services we couldn't do without. We researched Emily Post, found information from the Department of Consumer Affairs and asked - discreetly - a variety of people who are on the receiving end of generosity (or parsimony, as the case may be).

Before reporting the results, note that these suggested ranges are merely guidelines. **What to give is a personal decision that can be modified by factors such as: how pleased you are with the service; the frequency of the service; and your budget.**

Keep in mind that someone's good work may merit a Christmas tip even if you haven't personally witnessed it. You may know your lobby attendant and the office staff but the porters, handymen and painters keep the building clean, safe and operational for you everyday!

If you are unable to distribute your gifts, the management office will distribute them for you. And don't forget to sign your card. Often times, staff members wanted to say thank you but could not!

**Building Superintendent**  
**\$50 - \$100**

**Lobby Attendant**  
**\$25 - \$100**

**Porters, Handymen, Painters**  
**\$20 - \$50**

**Health Club attendant**  
**\$5 - \$20**

**Personal Trainer**  
**One session**  
**(plus personal gift)**

**Garage Attendants**  
**1/2 the month rate**  
**(divided among the attendants)**

**House Cleaner**  
**One day's pay**  
**(plus personal gift)**

## Have Yourself a Safe Little Christmas

**Keep your holidays happy  
by following these easy safety tips.**

Time to deck the halls, hang the stockings and create your very own winter wonderland. However, before you jingle your first bell, you should develop a holiday safety plan for you and your home.

Your plan should start with your tree. If its a natural Christmas tree, keep it away from heavy traffic so it won't be bumped into. Make sure the tree is protected from electric heaters (and fireplaces, if you are lucky enough to have one!). Never use lighted candles to decorate a live or artificial tree. Purchase a tree bag to put in place around the bottom of the tree while it's still supple.

### **Natural Tree Care**

- Cut 1 to 2 inches off the trunk for better water absorption
- Place the tree in a stand that holds at least 1 gallon of water
- Mix recommended nutrients into water
- Monitor the water level daily

When decorating your tree, use only UL-approved lights, which signifies the lights have been properly tested and meet specific safety regulations. Use no more than three strands of lights linked together and avoid placing paper ornaments on tree lights. Over time, the bulbs can become hot enough to light thin paper ornaments on fire.

If your decorating ideas include plants to add holiday color to your home, bear in mind that several holiday-associated plants like mistletoe and poinsettias are poisonous to small children and pets. Be sure to keep the plants up high where curious snoopers can't reach them.

### **Apres Christmas**

Despite doing all the right things, your once-fabulous tree may now be covered with sharp needles. Wear heavy gloves and a long sleeved garment when taking down the tree. Then simply raise the bag you placed around the bottom of the tree when you put it up and tie the end.

**Do NOT leave the tree in the hall way or in the trash area in the stairwell. It is a fire hazard and will not win you friends on your floor! Either bring it down to the basement or call the office to ask for porter assistance.**

Dear Fellow Shareholders:

Thanks to all who participated in the Annual Meeting either in person or by proxy. While I would have preferred to see you in the auditorium, I thank all of you who could not make it to the meeting but sent your proxy with someone who could! We achieved a quorum, with 61.595% of the outstanding shares represented - 16.063% in person and 45.533% by proxy.

There wasn't much drama about the actual election this year. There were nine candidates for the nine seats on the Board. The Sponsor retained its three seats they held before the meeting. If sponsor-owned apartments continue to be sold at the rate they have been, we should be able to elect an additional residential representative at next year's Annual Meeting. Maybe you should start thinking now about running next year!

As of this writing, we have not yet approved a budget for 2003. We will do so in December, giving our financial analysts and us every opportunity to look at realistic projections. The Board always looks to minimize increases, if any, in the maintenance level. Among the principal items that may affect our 2003 maintenance are:

- Last year's contract negotiations with our lobby attendants, porters, painters and maintenance staff has a scheduled 3% increase in the Spring;
- The City of New York has determined that the tax abatement programs will remain in effect but they have increased the taxable property values which may result in real estate tax increases;
- Water and sewage cost increases; and
- Insurance rates.

We will let you know as quickly as possible if there will be a maintenance increase.

As of this writing we are continuing to search for a new Superintendent. One would think it would be an easy task but this is a very complex building with a very large staff. We hope to find the right person soon.

Speaking of the staff, we thank all of them for their cooperation during these past months that we've been without a Superintendent. We particularly want to mention our Maintenance Department. All of the men have been working longer hours, performing more tasks - without complaint. We thank, in particular, Izzy Betancourt who has stepped up to the plate by, in addition to his normal functions, taking responsibility for staff scheduling, coordinating with the Management Office and tracking work tickets.

The Board of Directors wishes each of you Happy Holidays and a prosperous, healthy New Year.

Yours very truly,

Nancy Frawley  
President, LTTO, Inc

## Thank you, Steven!

Steven Sylvester chose not to run again for the Board of Directors as the representative from 470...the position he held for the last three years. In addition, Steven served as Treasurer of the Cooperative.

Steven was truly an asset to the Cooperative and to the Board. We thank him for his service and we will miss him.

## London Terrace Towers Board of Directors Election Results By The Numbers

The election results for the Board of Directors of the Residential Cooperative from the November 4, 2003 Annual Shareholders Meeting and the subsequent Board Meeting for the election of officers are:

Resident	Building	# Votes	Position
Nancy Frawley*	405	473,328	President
Allen Maniker, MD*	405	216,909	Vice-President
Scott Koniecko*	410	190,359	Secretary
Thomas Arbuckle*	465	193,824	
Steven Engel*	465	205,821	
Sylvie Destian*	470	212,328	Treasurer
Kenneth Grau**		302,778	
Robert Braverman**		302,733	
John Gallen**		302,319	

\*Elected Residential Directors \*\*Elected Sponsor Representative Directors  
61.596% of the shareholders were represented in person or by proxy.

## Paying Off Your Mortgage

Did you just come into some money and want to pay off your mortgage. Maybe you just want to feel "free and clear." What is the process? While the physical process of paying off a mortgage is relatively simple, there are a number of steps that a prudent borrower should undertake before sending the final payoff check to the lender.

Ask yourself: do you really want to pay off your mortgage. Do you have other uses for the money? Do you want to give up the tax deductions that you get for the interest payments? Keep in mind that under current tax law, once your mortgage is paid in full, your "acquisition indebtedness" is zero. This means that forevermore your mortgage interest deductions will be limited to an amount not to exceed \$100,000 -- which would include a second trust or a home equity loan. If you should ever decide to refinance your property at a later date, you will not be able to deduct any interest payments associated with that new loan which exceeds this \$100,000 cap.

If you still wish to pay off that mortgage, write your lender asking for a payoff statement. When received, review it carefully. If you have any questions about the outstanding balance, ask your lender to send you a complete payment history from the time you first obtained the loan. You may find extra costs being charged your loan -- such as late fees. These may or may not be correct. Before you pay the loan off, you have the right to question all of those charges.

When you pay a mortgage on a monthly basis, you are always paying interest in arrears. Thus, for example, the June 1st payment you made brings you current through May 31st. If you were to pay off your loan on June 28th in addition to the principal amount of the loan, the lender will also charge you 28 days of interest. Remember that the lender is entitled to interest to the day they receive your payment -- not just to the day you mail your check. Most lenders will advise you what the "per diem" interest rate is. Thus, if you mail the check on the 28th day of June, add a few days of the per diem interest, just to be on the safe side. All legitimate lenders will send you a refund of any excess payments they may have received.

You should also carefully review any escrows which the lender may be holding. If your lender has been escrowing money (e.g., for payment of your insurance premium), the funds may belong to you.

And don't forget to cancel any automatic mortgage payments you have arranged with your bank. You would be surprised at how many people forget that!

Published quarterly for LONDON TERRACE TOWERS, INC. under the direction of the Board of Directors. Comments, suggestions and news for publication are welcome. To submit material, contact Edward Maichin or bring it to the Management Office. We reserve the right to edit, accept or reject submissions.

Contact Edwa d Maichin at: d1maichin@aol.com

Nancy Frawley (405)  
President

Allen Maniker (405)  
Vice President

Scott Koniecko (410)  
Secretary

Sylvie Destian (470)  
Treasurer

Thomas Arbuckle (465)  
Resident Member

Steven Engel (465)  
Resident Member

When you first obtained a mortgage loan, you signed two separate legal documents: a promissory note and a deed of trust. Once the lender has received your final payment, both of these documents should be returned to you, and the lender should mark them "paid and canceled." The canceled note is proof that you have paid the mortgage in full. The deed of trust was recorded among the land records where your property is located. Now that the note has been paid, you must have the trust released from those land records. Typically, most lenders will not take care of recording the release. They will send you a letter, congratulating you on paying off your mortgage, and will send you the original note and trust which they have marked as paid. It is your obligation to make sure that you release that mortgage from land records. You should check with your own attorney for the correct approach. What is important is that you have the trust released from the land records.

When you pay your lender the additional interest on the note, make sure that you properly deduct this amount on your income taxes. Although most lenders send you an annual statement of the interest you have paid on the note, the computers for many lenders are not geared up to include the final payment of interest.

And, lastly, make sure you get your original London Terrace Towers Owners, Inc. stock certificate back from your lender!

## Donate Your Old Cell Phone

**Here are two ways to donate your unused cell phone...and many good reasons!**

- Your donation will help raise funds for the more than 54 million Americans living with a disability or provide emergency assistance for victims of domestic violence.
- It's good for the environment – obsolete models will be recycled.
- You'll be getting rid of unwanted clutter and benefiting a good cause at the same time
- Your donation is tax deductible. As the donor, you have the privilege and responsibility of determining the value of your gift for tax purposes. Please consult your tax advisor for more information.

### Two Programs that accept donations:

1. The national DONATE A PHONE® CALL TO PROTECT® campaign collects wireless phones to benefit victims of domestic violence. In the hands of a victims, these phones are a lifeline enabling them to call for assistance when faced with an emergency situation. Proceeds from the sale of phones help fund agencies that fight domestic violence and are also used to support the educational efforts of the Wireless Foundation. Other phones are refurbished and become lifelines for domestic violence victims when faced with an emergency situation.

Mail your phone to CALL TO PROTECT, 2555 Bishop Circle West, Dexter, MI 48130-1563. Or the local collection point in Manhattan is: Franklin Covey at 6 West 49th Street.

You may print a tax receipt from their website to reflect the value of the phone you have donated. Their website is [www.wirelessfoundation.org](http://www.wirelessfoundation.org)

2. Sprint launched Sprint Project ConnectSM, a wireless phone donation and recycling program, to raise money and support for people with disabilities while providing an environmentally friendly way to dispose of used wireless phones. Through Sprint Project Connect, donated wireless phones are either recycled or resold. A portion of the net proceeds from resale benefit Easter Seals and the National Organization on Disability (NOD) – two organizations that serve people with disabilities. The remaining funds support the Wireless Foundation. Phones are accepted at Sprint Stores. It's easy – find a Sprint Store (like the one at 23 Street and Fifth) and drop your old phone into the Sprint Project Connect collection box.

## at the Carol Bowden Salon....

**Come meet Santa and Mrs. Claus and all their little helpers on Sunday, December 14th from 1 PM through 4 PM. For a nominal donation of \$5.00, you can sit on Santa's knee and get a personal photo! All proceeds will be donated to the Pediatric and Adolescent HIV Program. These funds go a long way to provide normal, active lives to these children. All children - both two and four-legged and irrespective of age - are welcome.**

## HighLine

### Exhibition Scheduled For Grand Central Terminal

"Designing the High Line," FHL's open ideas competition, will culminate in a large-scale exhibition in Grand Central Terminal's Vanderbilt Hall, July 9-26. All winning entries, and as many others as possible, will be exhibited for the half-million visitors who pass through the terminal every day.

Friends of the High Line will host a series of events during the exhibition, including a major opening event, a major benefit party, and a series of public forums. An extensive press outreach strategy will focus national attention on the exhibition and its entries.

Like the High Line, Grand Central Terminal was built by the New York Central Railroad at the height of its power. The terminal is a monument to the importance of historic preservation in New York City, and the surrounding underground tracks, which were platformed over to create Park Avenue, are inspirational models of the ways transportation infrastructure can be used to create compelling public environments. This exhibition serves as a way to make the historical connection between GCT and the High Line.

### Juror List Finalized

Julie Bargmann: Landscape Architect and Professor of Landscape architecture at the University of Virginia, Vishaan Chakrabarti: Director of Manhattan Office, New York City Department of City Planning, John Lee Compton: Co-Chair Chelsea Preservation and Planning Committee, Manhattan Community Board No. 4, Lynne Cook: Curator, Dia Art Foundation, Steven Holl: Architect, Murray Moss: Owner, Moss, Marilyn Jordan Taylor: Chairman, Skidmore Owings and Merrill, Signe Nielsen: Landscape Architect and Urban Designer, Bernard Tschumi: Architect, Dean of the Columbia University Graduate School of Architecture, Planning, and Preservation TBD: Friends of the High Line representative, Reed Kroloff: Competition Advisor

The competition's guidelines, registration, and background research are all online at <http://www.thehighline.org/competition/>

Registration Deadline: April 25, 2003, Late Registration Deadline: May 16, 2003, Submission Deadline: May 23, 2003, Jury: May 30, 2003, Exhibition: July 9-26, 2003

- Fees: \$50.00 for individuals and teams registering before April 25th, 2003 (\$100.00 after the 25th); \$300.00 for university architecture studios (up to 15 entries per studio) registering before April 25th, 2003 (\$450.00 after the 25th).
- The competition is open to architects, landscape architects, horticulturists, artists, engineers, community members, students, and all other interested parties.
- Awards: The top prize is \$5,000.00, followed by a \$2,500.00 prize and a \$1,000.00 prize. In addition, a prize will be awarded (prize-type to be determined) to the most compelling solution to the challenge of universal access to the structure's elevated rail platform. Also, the Lady Bird Johnson Wildflower Center is sponsoring a "New York Heritage Award" prize (amount to be determined) for the best design incorporating the New York area's native plants and wildflowers.

## London Terrace Tidbits

From December through March, the 470 Roof Deck is open from 9AM to 5PM. You must present your valid London Terrace Towers ID card for access.

You must be home or arrange for someone to accept large packages such as computers, TV's, stereo's, bookcases, etc. These items will not be accepted by your lobby attendant. Call the management office to arrange delivery through the freight elevators as the lobby attendants have been instructed to refuse large deliveries for which they have no paperwork.

In order to benefit from the health club's discounted rate (two people from the same apartment, joining at the same time), both persons names must be either on the proprietary lease, sponsor rental lease agreement or sublet lease agreement.

In order to get a valid London Terrace Towers photo ID, the resident must be on the proprietary lease, the sponsor rental lease agreement or an approved sublet lease agreement. ID's are \$10.00 each (payable by check or cash), except for Sponsor rental tenants.

# Don't Make Wintertime Dangertime for Seniors

## Snow, cold disproportionately threaten older people

Winter storms bring new health hazards for seniors. Cold-related injuries, from frostbite to falls, are particularly common among older people who are more susceptible to the effects of winter weather than younger people. The following tips can help seniors get through the icy, cold, wet weather that is winter.

### Icy walkways

Slippery and snowy sidewalks can be difficult, particularly for seniors with balance and stability problems, to navigate.

**Solution:** While the building staff shovels the sidewalks and applies rock salt as soon as possible, make sure it has been done BEFORE you leave the building. Sturdy, waterproof boots with rubber soles and treads make walking on slippery surfaces easier and safer.

### Frigid temperatures

Seniors, with less efficient circulatory systems than younger adults, are at increased risk.

**Solution:** Check a weather report before leaving home, paying close attention to the wind chill factor, which indicates how cold it feels outside. Dress in layers to avoid losing body heat. Wearing a hat with earflaps and mittens (which allow the fingers to touch, promoting heat) or insulated gloves thwarts frostbitten ears and fingers. Thick wool or synthetic socks and waterproof, insulated boots will protect feet from frostbite. If you notice signs of frostbite or hypothermia, seek medical attention immediately.

### Sun glare

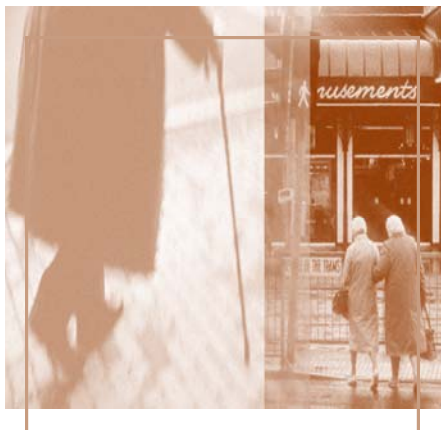
Sunlight reflects off snow, causing glare that can make it difficult to see.

**Solution:** Wear sunglasses with ultra violet (UV) filters. Overexposure to UV rays can lead to cataracts of the eye. In addition, sun is damaging to skin, even in winter. Seniors (and everyone) should apply an SPF 15 sunscreen to their faces before engaging in outdoor activities on a sunny winter day.

**Finally, don't lose contact with others when bad weather hits. Seniors should always have a network of friends or family who will check in on them.**

**These are common sense but often overlooked ways to defend your health against the vagaries of wintertime:**

- **Stay dry.** Immediately change out of wet clothes to avoid feeling chilled.
- **Drink wisely.** Stay hydrated, but avoid alcoholic and caffeinated beverages, which can alter perceptions of actual body warmth.
- **Know your medicines.** Prescription drugs can interfere with the body's circulatory system, causing cold-related health problems. Check with your doctor(s) about possible side effects from drugs.
- **Get a flu shot.** Flu season peaks in January. People over 65 are considered to be at high risk for complications from the flu, according to the Centers for Disease Control and Prevention.
- **Check safety devices.** Make sure smoke detectors work. Fires are more prevalent during the winter.
- **Watch the appliances.** If using a space heater, keep it 3 feet from furniture, drapes and other combustible items. Never leave heating equipment unattended.



# Saving Hot Water (and Money) This Winter

As we bundle up for the arrival of Old Man Winter once again, we pledge to be thrifty with our hot water consumption...be it ever so tempting to stand for fifteen minutes at a time under the showerhead each morning! We waste hot water in several different ways on a daily basis, but your showerhead is the worst culprit in your home. Short of placing a timer in your bathroom, that old resolution to spend "just five minutes" in the shower in order to save both hot water and money is one that even the most disciplined penny-pincher will break. While spending less time underneath the showerhead is an excellent way to start saving money this winter, why not start with less painful measures, and leave the hardest one for last?

We've all heard the recommendation to shut off the faucet while we brush our teeth and shave, but that's just one occasion during which our minds wander while the water rushes down the drain. When we wash the dinner dishes, we're often talking on the phone, chatting with friends or listening to the television while the water runs. Do yourself a favor and shut off the water while you're scrubbing those casserole dishes. Have you ever stopped to consider that over the course of a few minutes, you can literally let gallons of hot water run down the drain that you're not even using while you're scrubbing the dishes? And instead of pouring liquid soap on each dish and letting a steady stream of hot water run over them individually, why not fill the sink with hot, sudsy water instead? You'll consume a lot less water.

If you live alone, or if it's just you and your partner, consider hand-washing your dishes rather than using your dishwasher, which consumes anywhere from 7 gallons to 14 gallons of hot water per cycle. If hand-washing is too much trouble, go ahead -- use your dishwasher. But make sure it's completely full before starting the cycle.

When you wash your hands at the bathroom sink, do you habitually reach for the hot water handle? Switch to cold water, instead. There's little point in consuming hot water for something that takes less than a minute to do.

Got a leaky faucet in your home? While you're lying in bed at night listening to that familiar drip, drip, drip, you might consider that it's causing a drain, drain, drain in our finances. Those drips add up to a large amount of water. Utility companies estimate that a leaky faucet dripping at the rate of one drop per second will cost approximately 25 cents per day. Before you wave it off as "just change," do the math. If all 700 apartments had one leak, it would cost the cooperative (you) \$175 a day. Either head to the nearest hardware store to purchase a new washer or call the office to arrange for one of our handyman to fix it!

When washing your clothes, use the cold water cycle. Your clothes won't mind, and neither will you. You'll save considerable amounts of hot water.

If your bathroom has a shower/bathtub combination, you've probably noticed that your faucet continues a steady stream or drip while you take a shower. If that's the case, you're wasting a fairly large amount of hot water with every use of your shower. Unscrew the spout if you can, and inspect it for water deposits (which have a greenish, scaly appearance). You can either attempt to remove those deposits by soaking the spout in white vinegar; or head to your hardware store and purchase a new spout. Either method should help to alleviate the problem. You can also arrange for our handyman to do this.

**Saving water can be one of your contributions to helping keep costs low.**





# Greetings from the Pool & Health Club by Wing Kee Kwok

Please join us to celebrate the 12th anniversary of the London Terrace Tower Health Club and Pool!

## Equipment

We have added new equipment! New floor mats have been ordered and delivered. A Treadmill and a Recumbent Bike have been added to the Cardiovascular area. One word about the new Recumbent Bike, unlike the existing one, this one is energy friendly. The power to operate the control panel is generated by man power! It will turn on as soon as one starts paddling.

## Eden Sports Staff

The staff members of Eden Sports can now be identified by their new uniforms. The trainers and receptionists at the Health Club wear black polo shirts with the logo while the lifeguards wear gray ones. If you have any questions about the Health or the Pool, they will be able to help you.

## Rules & Regulations

- Please present your Identification Card when you use the facility.
- To ensure your safety in the Health Club, all members are required to wear proper footwear.
- As required by the Health Codes, all swimmers are required to shower before entering the pool.
- Swimming caps are mandatory for all those who have shoulder length hair or longer.

The staff members are instructed to exercise the reinforcement. This is for the good of all the residents who utilize the excellent facility we have.

## Workshop

From time to time, the Health Club will conduct a workshop on various aspects of fitness and health. A seminar on Tai Chi, the ancient Chinese form of exercise and martial arts, is in the planning. If you are interested, please tell the staff and watch for the notice to announce the time and date of this event.

The purpose of these workshops is to test the interest of our members. If any one of them proves to be popular, we may add regularly held classes on this subject. If you have any suggestions, please pass them on to Simon or me.

## Light Weight Training

Recently, some members have mentioned that their performance is not up to par on some days. My advice is: don't abandon your workout schedule, use lighter weights! This way, injuries will be avoided but all body parts are still being trained. This is especially important if one has been away for a period of time. After each vacation, I always allow myself about one week of light weight training.

**Now that the winter months are upon us and outdoor activities have decreased, our Health Club and Pool provide an excellent place to keep fit for the Holidays.**

**Gym Hours: Monday through Friday: 6:30am - 10pm, Saturday & Sunday: 9am - 8pm. Pool Hours: (closed Wednesdays) Monday, Tuesday, Thursday, Friday: 6:30am - 10 pm, Saturday & Sunday: 9am - 6:45pm.**

## First Aid Kit for Dogs

Emergencies can occur anytime, even to your pets. For instance, the blackout was very hard on some of our favorite friends. Having a first-aid kit ready will help to reduce anxiety if an emergency does happen. Keep the kit readily available and periodically check to make sure all the items are up to date and present. A small plastic toolbox or fishing tackle box works well to hold all the necessary equipment.

On the outside of the box, write your name, address and telephone number, the telephone number of your veterinarian as well as the telephone number of a local veterinary emergency facility.

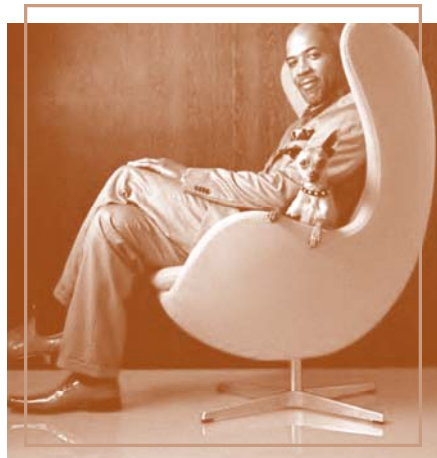
**If someone is taking care of your pets while you're away, be sure that:**

- they understand what you consider an emergency;
- how to contact you;
- the name and phone number of a secondary contact person you trust to make decisions on your

behalf if you were unavailable; and,

- where to take your pet in case of an emergency.

**You may want to consider leaving a credit card number to pay for any unplanned expenses relating to your pet's health.**



Once the emergency information is complete, it's a good idea to have separate information sheets for each pet. Include a photo of each pet with the name, age, breed, sex and any health problems.

A well-stocked first aid kit for dogs includes: Roll cotton and some cotton balls; gauze pads and tape; hydrogen peroxide; hydrocortisone ointment; scissors; eyewash; silver nitrate; tweezers; oral syringes; Pedialyte® or other balanced electrolyte fluid; baby food (meat flavors work best); bottled water; large towel; exam gloves; 1 inch white tape (in addition to gauze tape); rolls of elastic wrap; and a thermometer.