



THE HEMISPHERES NEWSLETTER

NOVEMBER 2016
VOLUME 9 • ISSUE 11

MESSAGE FROM THE BOARD

Budget and Reserves Meetings

Dear Owners,

The budget is the road map that guides the board when making financial decisions over the course of the year. Reserves are defined as any funds, other than operating funds, which are restricted for deferred maintenance and capital expenditures. The board must adopt a budget with fully funded reserves, unless unit owners have properly waived reserves after the mailing of the proposed budget. The Association does not have reserves. In the past, a majority of owners have always voted against it. This vote needs to take place every year. Please read the Treasurer's article regarding our improved cash position as it may help you with your decision regarding reserve funds.

The Reserves Special Membership Meeting has been set and your input is important. The meeting package will be mailed November 9th to all unit owners and you will have one month to cast your vote. Owners must decide if they want reserves or not. Be aware that having reserves involves having an increase in your maintenance fees.

Owners do not have to attend the meeting in person and they may cast their vote by proxy at any time up until the deadline of December 9, 2016. Simply send your proxy to the administrative office in the same manner that it was done for as the Sprinkler

Retrofit vote. You may send this proxy by mail, by fax, via email, or by bringing it in person to the office. You will receive your proxy shortly by mail and they will also be available at the front desk of the office starting November 10th.

There are two requirements needed to successfully waive reserves funding:

- First, a minimum of 518 owners must attend the meeting, via proxy or in person.
- Second, 50% plus one owner, out of those attendees, must vote to waive reserves.

Once again, please be aware that if you do not cast your vote by December 9, 2016, and we do not meet the two above requirements, your monthly maintenance fees will go up. After December 9th, it will be too late. We recommend for owners not to wait until the last minute to cast their vote.

Many thanks for your attention and usual participation.

Louise Lachance, *President*
Lubomira Nentcheva, *Vice-President*
Nabih Mangoubi, *Treasurer*
Gerlando Chiara, *Secretary*
Peter Kozo, *Director*

**NEW YEAR'S EVE
2017**

**Your Privileged
Ticket Pre-sale to the
Event of the Year!**

(Please see details on page 19)

BLUE
— Oceanfront, Bar & Grill —

SUCCESSFUL RESULTS OF GREAT TEAMWORK



Dear Friends,

It hardly seems like six months have passed since I wrote my first Newsletter article. Back then my objective was to present you with informative quality articles, a visually outstanding finished product, and to improve the cost of the Newsletter so that the advertising revenues would cover all the production costs in order to deliver a truly free Hemispheres Newsletter. Our goals have not only been achieved, but they have been surpassed. Well, that was the past and this is now.

Now it is time to turn words and promises into action. The Newsletter pays for itself and produces a tidy profit. The first six months of publishing has turned a profit of \$2500 and the projected next six months will do the same. So that is \$5000. Let's now add the fact that this publication saved an additional \$12,000 compared to the deficit of the 2015 publication. When it all adds up, I say let's talk beach chairs and umbrellas.



NEWSLETTER FINANCIAL RECAP

2016 NEWSLETTER ACCOUNTING

October 2016 Ad Revenue	\$1,817.50
October 2016 Printing Costs	\$1,323.57
October Profit	\$493.93
May to September Profit	\$2,082.50
Total Profit Since May 2016	\$2,576.43

2015 NEWSLETTER ACCOUNTING

2015 Advertising Revenue	\$13,134.00
2015 Printing Cost	\$25,660.00
2015 Newsletter Deficit	-\$11,526.00

Many large beach condo associations have plenty of beach chairs and umbrellas all set up and ready to go. Why not us is a question we will not have to ask ourselves anymore. Shortly, we will have 48 new beach chairs and 32 new umbrellas. If you choose to, you will no longer need to BYOBS (Bring Your Own Beach Stuff). Combined with our current equipment, our pool staff feels the new chairs and umbrellas will meet the demand. But not to worry, for if we need more, then the Newsletter will continue to produce a profit and cover the cost.

The success of the Newsletter represents one small example of the way your Board is managing your money. Instead of paying for the paper to produce a Newsletter, we can now purchase some much needed equipment that will benefit the quality of our lives for many years to come. Surfs up, enjoy the beach!

Committed to quality!
Committed to you!



Gerlando Chiara
Secretary



You are invited!

INFORMATIVE BREAKFAST MEETING

**Saturday, November 5th at 11:00 AM
in the Oceanfront Ballroom**

Dear Hemispheres Residents,

Please join us for a breakfast presentation meeting about the progress made by Castle Group during the first four months of managing your Association.

*Jordan Goldman
Vice-President, Castle Group*



844-815-5321 | info@castlegroup.com
12270 SW 3rd Street, Suite 200
Plantation, Florida 33325
www.castlegroup.com



A SPECIAL THANKS

To our Dedicated Group of Employees from the Maintenance, Security, Pool and Housekeeping Departments.

Dear Hemispheres Employees,

On behalf of all the residents, we wish to thank you for coming to the Hemispheres on the day of Hurricane Matthew. Your dedication and hard work did not go unnoticed. Despite the declared State of Emergency, you courageously braved the storm and presented yourselves ready to work.

Our scheduled Maintenance Team worked hard by following all the outlined procedures and performed all the required tasks to secure the property. The pool crew had to take the water out of both pools and shut down all of the pumps and chemical feeders. Our housekeeping staff from ASI also reported to work and performed all the specific assigned tasks under Joe Tocci's instructions. Our assigned Field Force security guards were patrolling the property despite the high winds. All our employees were ready for anything the administration needed and only went home when their tasks were accomplished and they were asked to leave.

Your attention to detail and the ability to accomplish your tasks during times of extreme pressure was greatly appreciated. Your capacity to adjust to an unpredictable situation shows your ability to perform under conditions that were changing by the moment. You all put yourselves in harms way in order to help ensure the safety of the residents and to protect the Hemisphere's assets and property.

Whatever the task was you found a way to accomplish it. The actions you took show character and dedication and you did it with such a positive attitude. It's during an emergency such as a hurricane that one gets to see the fortitude of our employees, and we saw how much you all cared for the Hemisphere's residents.

We sincerely appreciate every one of you and what you did for us. On behalf of all owners, our most sincere thanks.

Louise Lachance, President
Lubomira Nentcheva, Vice-President
Nabih Mangoubi, Treasurer
Gerlando Chiara, Secretary
Peter Kozo, Director



*Cira Tejada, Erick Marquez, Carlos Garrido, John Mateus,
Paula Bonelo, Irene Pulido, Rosalba Betancur, Monica Coqua*



FIRST ROW : Joe Tocci, Walter Pena, Orlando Guadra, Dennis Valentin, Marlon Villamil, Pericles Benoît, Luis Marrero

SECOND ROW : Andres Balada, Narciso Castro, Bernie Baker, Hector Dominguez, Hector Franco



Tamkia Bradley



Andre Velasquez & Samuel Calvaire



Dorothy Foster, Reuben Johnson & Patrick Garrett

HEMISPHERES ADMINISTRATION OFFICE		PLACES TO EAT	EMERGENCY PHONE NUMBERS
1980 South Ocean Drive, Hallandale Beach FL 33009		Blue Bar and Grill (OClub) 954-251-2658	Security 954-456-1626
Office opening Hours: Monday through Friday 8:00am to 4:00pm		Juniper (Bay side) 954-544-3370	BN Front Desk 954-456-1965
DEPARTEMENTS :		Roman's Snack Bar (OPool) 954-454-1111	BS Front Desk 954-458-1985
• Resident Services 954-457-9732 ext. 559 residentservices@thehemispheres.com		Snowy Mini-Mart (OS) 954-458-2930	ON Front Desk 954-458-1950
• Gabby/Maintenance/Contractor 954-456-1257 maintenance@thehemispheres.com		COMMERCIAL UNITS	OS Front Desk 954-458-1980
• Luz/Access Control 954-457-9732 ext. 305 accesscontrol@thehemispheres.com			Roy Bromley 954-457-9732 ext. 551 (Security Supervisor) roybromley.ffps@gmail.com
• Office Manager 954-457-9732 ext. 304 officemanager@thehemispheres.com			Board of Directors :
• Receptionist 954-457-9732 ext. 301 reception@thehemispheres.com			Louise Lachance, President
• Joe Tocci/Chief of Construction Projects jtocci@thehemispheres.com			Lubomina Nentcheva, Vice President
• Hector Franco/Chief of Maintenance 954-457-9732 ext. 314		Beach Front Collectibles (ON) 1-800-532-3269	Gerlando Chiara, Secretary
• Dennis Valentin/Pool Supervisor 954-457-9732 ext. 321		Beauty Salon (OS) 954-457-8428	Nabih Mangoubi, Treasurer
GENERAL :		Halprin Realty (OS) 954-458-2227	Peter Kozo, Director
FPL 954-797-5000		L. Karlitz, CPA (ON) 954-458-6735	Gibert Rich, Director
AT&T Repairs 877-353-5963		Neil I. Lechtner, Attorney (BS) 954-457-4357	Tom Gleeson, Director
AT&T UverseCustomer Service 866-299-6824		Nohmis Construction (BS) 954-591-8361	Contracted Services:
		Seaside Int'l Realty (ON) 305-219-2297	Castle Group - Management
		Stone Services Group (ON) 786-326-7185	Dynamic Accounting - Accounting
			Field Force Protective - Security
			Park One, Inc. - Valet
			Greenway USA - Lawn Maintenance
			American Services Industries - Housekeeping
			thehemispherescondo.vertilinc.com

THE HEMISPHERES CONDOMINIUM ASSOCIATION TREASURER'S REPORT

As of September 30, 2016

Checkbook Balances

Operating	594,004.36
Capital Projects	1,066,930.19
Security Deposit/Clocker/Marina Deposit	529,339.64
Total Checkbook Balances as of August 31, 2016	2,190,274.19

Revenue and Expenses

	Month	Year-to-Date	Budget (Year-to-Date)
Income	926,129.89 \$	8,193,619.35 \$	8,131,398.00 \$
Expenses			
Salaries and Benefits	108,692.17	1,023,171.96	1,087,692.00
Administrative	24,353.71	280,509.45	317,407.50
Insurance	110,714.89	1,060,250.27	1,245,600.00
Utilities	225,553.88	2,050,096.70	2,108,844.00
Contracts	215,670.14	2,052,324.01	2,127,135.00
Rep & Maint - Building	13,181.87	143,391.16	188,942.40
Rep & Maint - Equipment	5,487.20	109,286.31	119,973.96
Rep & Maint - Grounds	0.00	5,855.00	3,375.00
Rep & Maint - Special Projects	0.00	88,562.82	876,179.25
Bad Debt	21,235.14	23,394.44	56,250.00
Total Expenses	724,889.00	6,836,842.12	8,131,399.11
Surplus/(Deficit)	201,240.89 \$	1,356,777.2 \$	-1.11 \$

TREASURER'S REPORT: Proper Financial Management = Lower Maintenance Fees

Dear Owners,

I am happy to inform you that the Association's finances are healthier than they have been in a long time. During the period of March 2016 through September 30, 2016, the Association has saved \$1,356,777 of your monies by establishing sound financial protocols geared towards managing your assets carefully and avoiding any undue waste. Since this Board was formed last March, we have been managing the budget by adhering to strict internal protocols. The first phase was to do a thorough analysis of the existing system in place and the second phase was to create and implement new protocols for the organization and oversight of costs and expenditures. We aimed at renegotiating all contracts to a lower fee for equal or superior services and also at training our employees at being cost effective buyers. The positive results now speak for themselves.

Indeed, based on the recent months' results, we are projecting to accumulate an additional \$148,000 per month in the next three months and arrive at a total yearly surplus of \$1.8 million by the end of the year. This means that the operational budget to maintain our property, without considering renovation projects, is around \$9.2 million dollars, which represents the difference between the rounded income of the Association of \$11 million and the expected surplus of \$1.8 million at the end of this year. In theory, it means that if we did not need to make major repairs/renovations to our property, we could then lower the maintenance fees of every owner by sixteen percent (16%).

Unfortunately, our property needs major repairs/renovations and this is the reason why we currently need to keep the extra 1.8 million dollars in the budget. We have two goals; the first one is to achieve making all the renovations within the budget without any special assessment. The second goal is to make all these renovations as soon as possible in order to be able to reduce the owners' maintenance fees if possible. How may we achieve these two goals? By making a very careful and extremely thorough plan.

Our analysis of the past years repairs/renovations and their financing revealed that many past repairs/renovations were completed only partially, mostly due to lack of funding and proper planning. Therefore, some past work done was superficially fixing what was an emergency and thus leaving more problems to occur in a near future, not to mention higher costs by addressing the same issue twice and three times over. Some owners were surprised that we did not do any special renovation project this year. The reason is that we did not want to act impulsively and preferred to have a sound financial plan

with solid protocols in place. In order to have prudent financial management, the Association needed first to assess and make an extensive list of all the major repairs/renovations our property required, consider room for emergencies, and when possible, foresee problems before they occur. The next step was to make a plan to finance the prioritized projects within the budget. Now that we know that we have an average of \$1.8 million dollars saved in the yearly budget, we will be able to proceed in planning the work required and simultaneously prepare a strong budget plan to finance it.

In closing, it is a privilege to inform you that the Hemispheres Finance Committee, formed of eight knowledgeable and experienced owners, held its first meeting on October 26th in an open meeting at the North Ocean Terrace. The preliminary 2017 budget was prepared by management and presented to the newly formed Finance Committee for their analysis. The evening was a success. As the Treasurer of the Board and on behalf of all owners, I wish to extend my gratitude to every one of the volunteers for generously putting their skills to the service of the community: Nancy Nerone, Yvette Serluccho, Elissar Sarrouh, Ella Kisilis, Howard Levine, Michael Filato, David Heskell, and Mark Kiser as Chairman. Second and third meetings are scheduled for November 1st and 3rd and all owners are of course welcome to assist.

Respectfully,



Nabih Mangoubi
Treasurer





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Prices Effective September 2016

BLACK AND WHITE ADS

PRICE

Full page inside	\$150
1/2 page inside	\$95
1/4 page inside	\$70
Business card ad	\$45
Classified ad for 3 lines	\$10
+ additional line(s)	\$2/line

COLOR ADS

PRICE

Full page inside	\$250
Full back cover page	\$350
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1/2 page inside	\$135
1/4 front cover page	\$300
1/4 page inside	\$95
Business card ad	\$55

To place an ad, please send an email to :
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or call the Administration office : **954-457-9732** ext. **559**
or drop by Monday through Friday • 8:00 am to 4:00 pm

The deadline for your advertisement to be placed in the
next month's Newsletter is the **18th** of each month.

COMMITTEES : A Milestone at the Hemispheres!



Dear Friends and Neighbors,

We are pleased to inform you that Castle Group representatives have completed the interview process for committee participation. Based on their recommendations, the Committees have been appointed. Successful committees are made up of individuals with an expertise in any given area, a commitment to serving the community as a whole, the belief that committees are a wealth of skilled resource, and the understanding that there is little room for politics and less so for ego. We have so many skilled and experienced residents in our community and it is important to finally harness this multitude of generous talent.

In some cases, condo associations do not fully utilize or incorporate volunteerism and committee participation for the benefit of the community. This is a waste of a valuable resource, and although this has been the situation for our own community for at least the last six years, it is not so anymore. The creation and implementation of the current committees is a milestone for the Hemispheres Association and we can only hope that all future Boards will pursue the same vision.

During Hurricane Mathew, some residents helped the Board and the Hemispheres employees with a variety of logistical

issues encountered during the emergency. We have suggested that these residents form a Safety and Security Committee. The residents responded positively and thus a new committee is currently under recruitment. If you wish to join this committee, please contact Resident Services.

We sincerely wish to thank every volunteer for your participation and for joining forces with the volunteers already working on the Board. Your contribution to the betterment of the Hemisphere's community is a motivation for us all to keep working hard at the tasks on hand.

“Team work divides the task and multiplies the success.”

Thank you for coming together as a team!

Louise Lachance, *President*
Lubomira Nentcheva, *Vice-President*
Nabih Mangoubi, *Treasurer*
Gerlando Chiara, *Secretary*
Peter Kozo, *Director*

COMMITTEES

WELCOME

Shereen Rios
Barbara Drabkin
Hank Rosenblum

RULES

Barbara Lewin
Mark Kiser
Abe Glatzer
Mario Colatorti
Bernie Gutman

BEAUTIFICATION

Benthe Montalvo
Helayne Gordan
Marilyn Wisch
Danijela Morgenstein
Mary Anne Santangelo Pillon

SOCIAL

Helen Pevzner
Myra Zolotar
Gerald Williams
Miriam Ayala

AMENITIES

Barbara Drabkin
Mary Anne Pillon
Hank Rosenblum
Alexander Barsky

GREIVANCE

Mark Kiser
Howard Levine
Michael Filato
Barbara Drabkin

FINANCE

Mark Kiser
Howie Levine
Yvette Serlucco
Elissar Sarrouh

Michael Fellato
Nancy Nerone
Ella Kisilis
David Heskel

SECURITY

Under
Recruitment

EVALUATION AND PLANNING

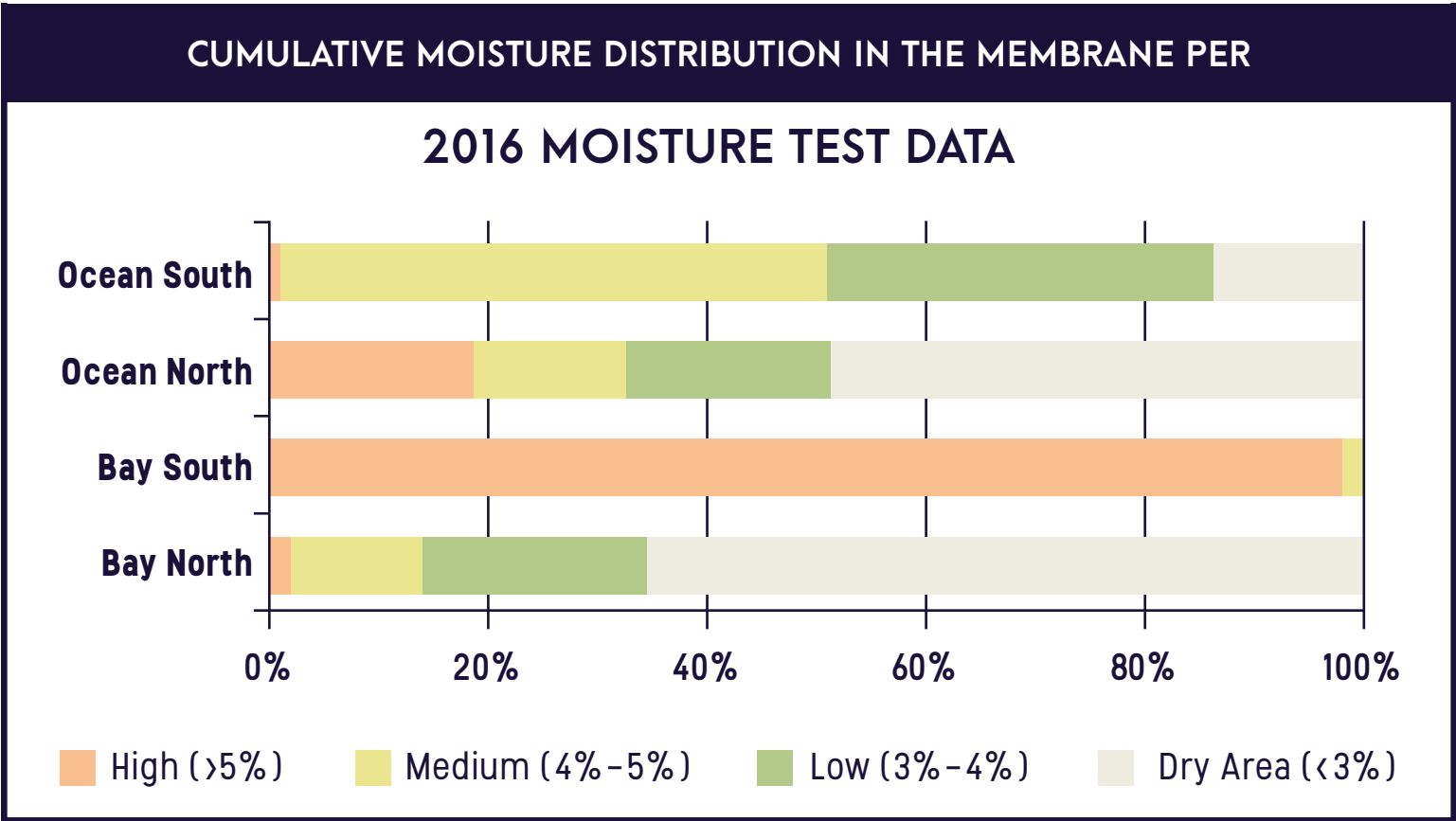
Key to Construction Projects' Success

Good news for the owners of “E” and “F” line units in the Ocean South building! Very soon they will say “good bye” to the noisy condenser unit.

The problem with the condenser was reported to the board as a building code violation resulting from the conversion of the original chiller to a DX split system more than decade ago without obtaining proper building permits. A field engineering study and cost effectiveness analyses were ordered to help us make an informed decision on how to fix the problem. The report indicates that bringing the DX system up to code will not eliminate the noise. It also shows that the cost for continuing to maintain the aged DX air handler with the outside condenser will increase over time. The study suggests that reverting the DX split system back to chilled water, as the building was originally designed for, is the most feasible and cost-effective solution. Three design-build proposals were submitted by qualifying contractors and the project has been awarded to the bidder proposing the most cost efficient project solution. A new 10 ton Trane air handler unit will be delivered and installed to service the common area at the east side of the Ocean South building, along with new copper or threaded steel piping.

The analysis for roof conditions has been completed. Although graded with level “C”, which indicates good condition with a remaining service life until 2023, the moisture survey of the Bay South roof performed in July 2016 reported unexpected levels of moisture in the membrane. This discovery led us to reconsider the priority of the roof replacement before any other projects. Moisture testing was ordered for the Ocean North, Ocean South, and the Bay North building roofs. In order to maximize the benefits of a moisture survey and obtain more accurate data and gravimetric analysis of the actual condition of our roofs, we have requested detailed moisture testing based on a 5’ instead of a 10’ grid. The data produced by the testing helps us to properly prioritize and plan the roof replacement of the four towers. Although the survey indicates that the three roofs are near the end of their useful life, it clearly shows that based on the requirements of the Florida Building Code they can still be repaired and last a few more years before their full replacement is required.

The data obtained for the moisture content in the membrane was analyzed and visualized to easily compare the condition of our four roofs:



Although the four roofs were replaced at the same time about 25 years ago, the survey data clearly shows that they have aged differently. It is logical to expect that due to the closer proximity to the ocean, the two ocean side towers roofs will deteriorate faster than the two bay side towers. Without the moisture survey data, the ocean side towers were planned for roof replacement in 5 to 7 years, followed by the Bay side towers. With the data that we now have on hand we can say that if the Bay South roof is not replaced now, in the next 5 years the water may cause substantial damage to the concrete deck. Contrary to the expectations, the scientific survey data indicates that the two bay side towers actually have both the best and the worst roof conditions. The explanation is more likely to be found in the historical records of our roof repairs and maintenance rather than to their proximity to the ocean. The only moisture surveys found in our property records were dated February 2012, and were performed only on the Ocean North and Bay South roofs. Even at this time it indicated high levels of moisture content for the Bay South roof. No survey records were found for the Ocean South and the Bay North buildings.

Winston Churchill once said, “He who fails to plan is planning to fail.” So why is this so important? Because knowing the source of the problem is the key to identifying the most cost effective solutions. Complexity often results from unplanned and unexpected discoveries, which is most likely to occur in aged building structures. Regardless of the amount of money on hand, if a capital project is not properly planned for and/or a formal construction process is not being followed and managed



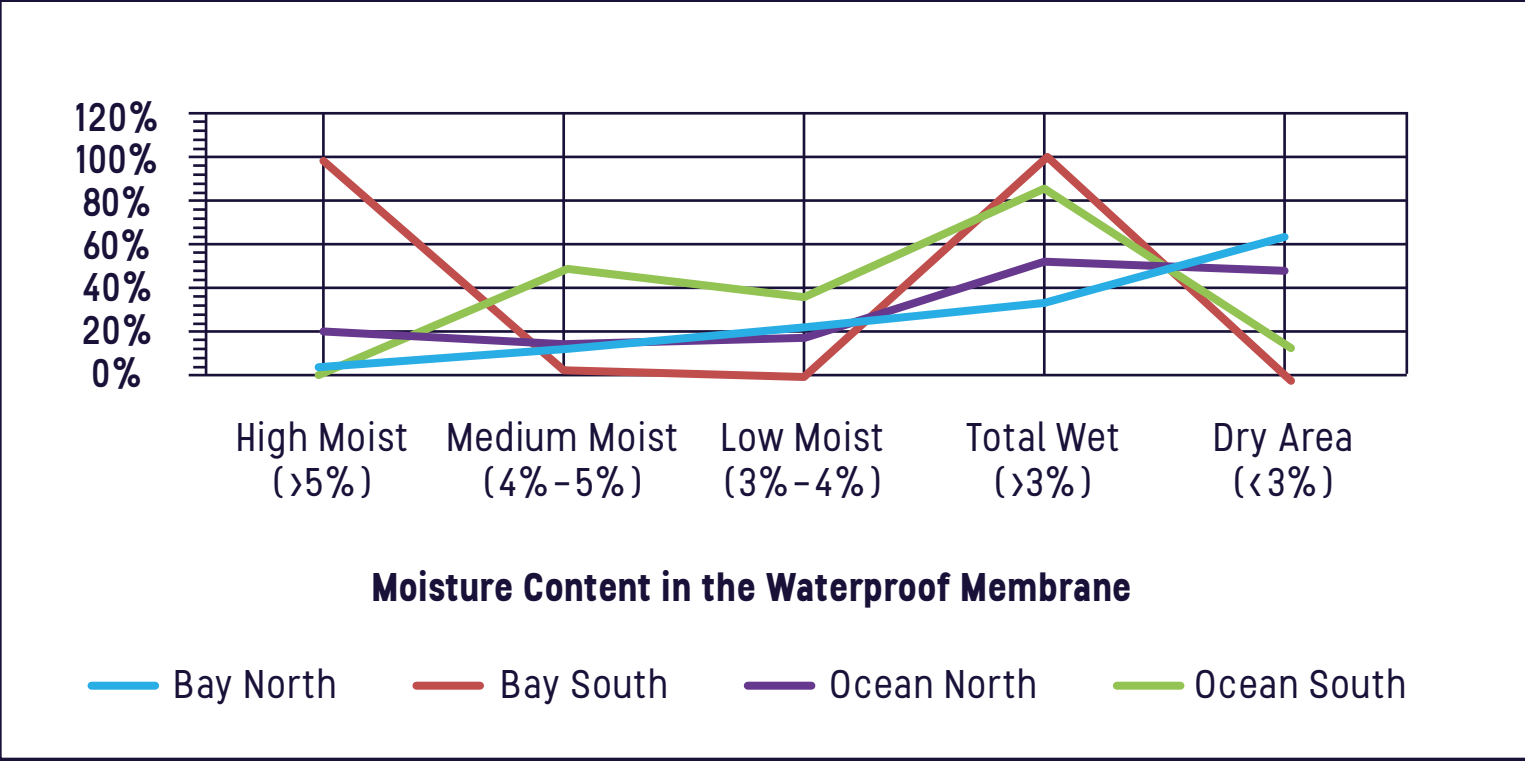
properly, it is most likely to result in failure. The current Board has inherited a list of projects, and most of them have been marked as urgent. The urgency was neither supported by nor explained by utilizing a problem evaluation study, but was only accompanied by a ballpark estimate for funds needed to start construction. We have now spearheaded these urgent tasks by first requesting detailed professional project evaluations.

Over time, using strategic project planning based on a logical and consistent prioritization method will ensure that our needs are met, that the projects receive adequate funding, and that the work gets accomplished in both a cost efficient manner and with sound structural integrity.



Lubomira Nentcheva
Vice President

ROOF AGING PATTERN OF THE FOUR ROOF TOWERS



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NOVEMBER 2016

SUN	MON	TUES	WED	THURS	FRI	SAT
		1 Financial Committee Workshop 6:30pm Ocean North Terrace Open to Owners	2 Trip or	3 Financial Committee Workshop 6:30pm Ocean North Terrace Open to Owners	4 BRING RESERVES PROXY TO OFFICE	5 OFFICE OPEN 9AM - 1PM Castle Breakfast Meeting 11AM - BR
6	7 Zumba Class 7pm - BR	8	9 Art class 1pm - OT Yoga class 6pm - BR	10 RESERVES PROXY Available in the Office	11 BRING RESERVES PROXY TO OFFICE	12
13	14 Zumba Class 7pm - BR	15 BRING RESERVES PROXY TO OFFICE	16 Art class 1pm - OT Yoga class 6pm - BR	17 BRING RESERVES PROXY TO OFFICE	18 BRING RESERVES PROXY TO OFFICE	19 OFFICE OPEN 9AM - 1PM
20	21 Zumba Class 7pm - BR	22 BRING RESERVES PROXY TO OFFICE	23 Art class 1pm - OT Yoga class 6pm - BR	24 OFFICE CLOSED <i>HAPPY Thanksgiving</i>	25 BRING RESERVES PROXY TO OFFICE	26
27	28 Zumba Class 7pm - BR	29 BRING RESERVES PROXY TO OFFICE	30 Art class 1pm - OT Yoga class 6pm - BR	31 BRING RESERVES PROXY TO OFFICE	Local Bus Service	

Table Tennis Round Robin
6:00pm - 7:30pm
(Tues. & Thurs. @ OS Game Room)

Tennis Round Robin
8:30am - 10:30am
(Every Day @ Bayside Courts)

OT Ocean terrace
BR Ball Room

BRING RESERVES PROXY TO OFFICE

THE HEMISPHERES COURTESY BUS • WINTER SCHEDULE



The Hemispheres courtesy bus runs Monday, Tuesday, Thursday and Friday. Every Wednesday, there is a special trip; the destination will be announced in the monthly newsletter.

	BAY NORTH	BAY SOUTH	OCEAN NORTH	OCEAN SOUTH	PUBLIX
AM	9:15	9:20	9:30	9:25	10:10
	10:15	10:20	10:30	10:25	11:10
	11:15	11:20	11:30	11:25	12:00
PM	1:15	1:20	1:30	1:25	2:10
	2:15	2:20	2:30	2:25	3:00

THE BUS DOES NOT RUN ON
New Years Day, Memorial Day, Independence Day,
Labor Day, Thanksgiving day and Christmas Day.



THE HEMISPHERES

COMMERCIAL SPACE AVAILABLE !

The Hemispheres has
2 GREAT COMMERCIAL SPACES
available located in Bay South
and Ocean North.

To learn more about these spaces please call
or visit the management office.

954-457-9732

RETAIL SPACE AVAILABLE FOR LEASE

SENIORS Are you looking for an affordable Medicare Supplement solution?

WE HAVE IT!

United American Insurance Company's Medicare Supplement insurance policy Plan HDF offers the benefits of Plan F with a manageable annual deductible of \$2,180 for 2016.

Medicare still pays all eligible benefits.

Example Medicare Claim			
Office Visit \$100	Medicare Pays Approved Amount \$80	Balance \$20	If you had Plan F, it would pay \$20 .
			If you had Plan HDF, the \$20 you pay would be applied to your deductible.

WILL YOUR MEDICAL EXPENSES BE LESS THAN \$2,180?

WHY PAY FOR CLAIMS YOU MAY NEVER HAVE?

If you are in relatively good health, it makes sense to consider an HDF policy with United American for the considerable savings in premiums!

UA ProCare Monthly Premium Comparison*		
Plan F	Plan HDF	How much can the HDF policy save you annually in premiums?
\$237	\$60	\$177 x 12 = \$2,124

*For illustrative purposes only.

IF THIS ISN'T REASON ENOUGH TO CONSIDER UNITED AMERICAN, HERE ARE FOUR MORE:

- Financial Strength - For more than 35 consecutive years United American has earned the A+ (Superior) Financial Strength rating from A.M. Best (as of 6/15)**
- Experience - Selling Medicare Supplements nationally since 1966
- Local Personal Service
- "Automatic" Claims Filing® (ACF) - Optional UA Partners Program (additional fee)

You should select a Medicare Supplement product that is suitable to your needs and budget. United American offers a variety of quality Medicare Supplement plans to meet your needs.

Call the Agent below for more details:

Maria-Alina Ramirez - The Ahlbum Insurance Group, 2000 Banks Rd., Suite 209, Margate, Florida 33063

Florida State License W202731

Cell #: 786 877-0171 Email: AraMiTierra@gmail.com

This High Deductible Plan F policy is attained-age rated in most states, which means premiums increase each year based on age. Policy Form. Benefits from High Deductible Plan F begin when out-of-pocket expenses exceed the Medicare calendar-year deductible. United American Insurance Company is not connected with or endorsed by the U.S. government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Some states require these plans be available to persons eligible for Medicare due to disability or End Stage Renal Disease. This is an advertisement for Medicare Supplement insurance policies and you may be contacted by an Agent representing United American Insurance Company. **Ratings refer only to the financial strength of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.



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YOUR SECURITY & SAFETY; OUR PRIORITY

Dear Hemispheres Residents,

My name is Anthony Rodriguez and I am the CEO of Field Force Protective Services, your security partner serving the Hemispheres since 2010. Field Force is a full service security company committed to the highest standards of excellence and dedicated to one clear mission : keeping you and your property safe and secure.

At Field Force, when faced with an emergency, or an unexpected event such as the possible arrival of Hurricane Matthew, we take the necessary measures to ensure every one of the Hemisphere's residents is safe. In addition to securing the property, we have a list of all residents who might require assistance in an emergency situation. We understand there are residents who have specific needs, those who may require medication, and those who live alone. Our company's philosophy is that you feel accompanied, protected, and never alone. In case of an emergency situation, my officers will respond and check on those residents. Please contact your resident service department to confirm your name is on that list if you believe you may need this service.

On the day Hurricane Matthew posed a possible threat, my officers were instructed by management to leave the property because the winds reached a certain level. The officers subsequently left to secure their homes and family. Although it was considerate, my choice was to bring our staff back onto the property because it is our mission to be here

for the residents in emergency situations. Our staff is trained and certified for emergency management situations including disaster preparedness, first aid, CPR/AED, and team organization. In agreement with the Board, I personally brought my officers back on the property to ensure that the residents were safe and for the protection of the property. The officers patrolled the property all day except for a couple of hours between 1pm and 3pm. With a combined team effort consisting of the Board, Joe Tocci (Chief of Construction Projects) and Hector Franco (Head of Maintenance), we took the proper steps to ensure the Hemispheres was protected in case hurricane Matthew would have affected the Hemispheres. I had six officers, with two board members patrolling the four buildings. Peter Kozo (Director) with three of my officers covered the Ocean side and Lubomira Nentcheva (Vice President) and three other officers patrolled the Bay side.

Field Force has spent a decade responding to emergency type situations. Our emergency team led by Roy Bromley (Security Director), is well trained and knows how to respond and make the necessary decisions for everyone's safety. If a "mandatory evacuation" is ever issued, we will be at your side until all residents complying with the order have left in an orderly and safe manner. The Field Force Team will then return when conditions are safe. During a "voluntary evacuation" the Field Force Team will remain on the property ensuring the safety of the residents and the protection of property.

I'd like to take this opportunity to thank all my officers, the construction and maintenance department heads, and the board members for helping during Hurricane Matthew.



Cordially,

Anthony Rodriguez

CEO/Field Forces Protective Services



Condominium Association Insurance Team



Allow us the opportunity to review and provide the association with several options for the next insurance renewal.

Wells Fargo Insurance is owned by Wells Fargo Bank, and is one of the largest insurance brokers in Florida, servicing more than 1,500 condominium associations.

Our team has the capability to provide quality insurance consultation for association members and the board of directors.

Our services include:

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- Dedicated service team
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- 24-hour maximum response to property manager's requests
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- Assistance at condominium monthly meetings (if requested)
- Access to more than 100 AM Best "A"-rated insurance companies
- Unit owners informational presentations (if requested)
- Competitive premium financing terms
- Personal insurance advisors for unit owners (furniture, art, jewelry, automobiles, yachts, and international exposure)

How can we help?

Please contact us to set up a visit to your property.

Wells Fargo Insurance

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Coconut Grove, FL 33133

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Together we'll go far



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Dear Hemispheres Residents,

For the past two years, our New Year's Eve celebrations have been a huge success here at the Hemispheres. I am thrilled and pleased to announce to you that, for a third consecutive year, I will have the pleasure to organize for you the biggest event of the year!

Not only will I serve you with four courses of my most delicious gourmet food, paired with unlimited premium beverages of your choice, but you will be entertained by your favorites from "Levine Entertainment" with a new upgraded show and special lighting, all carefully tailored just for you. The magnificent Hemispheres ballroom will be specially decorated in its most festive design, and of course, we will ring in the New Year together at midnight with champagne and balloons!

This event has been specially planned for the Hemispheres Residents and can festively accommodate only 250 guests in total.

An exclusive time for a preferred pre-sale to the Hemispheres Residents only has been extended until November 15th at a discounted price of \$110 per guest on a first come first serve basis.

You have two ways to buy your ticket in person at the restaurant or you may make your purchase with a credit card over the phone. Please note that the tables in the ballroom will be set in groups of 10 and 12 people. Ticket sales are on a first come first serve basis.

This celebration event has sold out quickly in the past, so be sure to get your tickets early!

Your Gourmet Chef at your service !

Anthony Raggiari

4 COURSE DELUXE MENU

Hors d'Oeuvres

Meli-Melo Appetizer Sampler

Maine Lobster & Crabmeat
Roasted Canadian Salmon
Duck Confit & Foie Gras
Angus Beef Prime Rib

Assorted Desserts

Full Open Bar, unlimited champagne, premium liquors, beers and a great selection of wines included

NEW YEAR'S EVE 2017

Get your ticket for the party of the year at a discounted rate during our exclusive pre-sale until October 15th

For the residents of the Hemispheres only **\$110**

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Hemispheres ON 10F 2/2 NW corner . Beautifully updated completely furn \$380,000



Hemispheres ON 4G 2/2 south view of pool & ocean! Furn \$380,000



Hemispheres OS-16L 1/1.5 gorgeous s. view \$258,000.00



Hemisphere S 7C 1/1.5 Tile Flrs With or without tenant \$240K



Hemispheres ON 6Q 3/2.5 South East corner Tile Flr updated \$675k



Hemisphere BN 10K 2/2 gorgeous view!! Completely renovated open kitchen & furnished \$399,000



Hemispheres BN 17C 1/1 south view of ocn and intra!



Hemispheres ON 9N 1-1.5 south view tiled floors!! OCEAN OCEAN OCEAN!!! \$350,000