



# PILLAR

## COMMUNITIES

### ***Borealis***

Fall 2023

If you are looking for urban living, look no further. Borealis Apartment Homes is located near South Lake Union in the heart of downtown Seattle. Residents enjoy spectacular views of Denny Park and the Space Needle. Borealis combines green building practices with contemporary features. Thoughtful living spaces and inviting community areas are ideal for the urban dweller.



#### **Community Staff**

**Community Manager:**  
Michelle Oriolo

**Sr. Maintenance Supervisor**  
Chris Hunter

**Porter:**  
Patrick Ndambo

#### **Contact Directory**

**Office**  
206-441-1414

**Emergency Contact After Hours:**  
206-850-4436

**Maintenance Emergency:**  
206-399-4090

#### **Office Hours**

**Tuesday**  
9:00 am—12:00 pm  
**Wednesday**  
2:00 –6:00 pm  
**Friday**  
9:00—12:00 pm

**Mon, Thurs, Sat, & Sun**  
Closed

#### **Download our App**



When on the go, check out our RentCafe app and download on your Smartphone or Tablet. You can also opt in for text messaging to view your account balance and pay your rent.

#### **We are Online**

**[www.pillarcommunities.com](http://www.pillarcommunities.com)**

**[Like us on Facebook](#)**  
**[Borealis Apartments](#)**

**[Follow us on Instagram](#)**  
**[borealisapartments](#)**

## Tips to Save Money on Holiday Shopping

From planning purchases to shipping them, there are plenty of opportunities for saving money during the holiday season.

[Holiday shopping](#) rarely comes without stress. From navigating crowded stores and scavenging for high-demand products to scrambling for last-minute gifts and dealing with shipping delays, the entire process can feel like an episode of retail-themed *Survivor*. Additionally, the financial burden from holiday shopping can add to the stress while also feeling impossible to avoid.

Help is on the way! Let us show you how to save money on holiday shopping and feel more in control of your expenses. We tapped experts in finance and shopping for their best tips to save money during the holidays so you can gift yourself a little less stress.

### **Prep Before Shopping**

**Sort promo emails like a pro.** Email subscribers often score exclusive deals, but no one wants to scroll through a flooded inbox. Create an email account solely for these promos, then add filters for specific gifts. For example: If you want a deal on a new PlayStation, create a filter for the words "PlayStation 5" and "PS5" so emails with those terms get automatically forwarded to your regular inbox. —Anna Barker, personal finance expert and founder of [LogicalDollar](#).

**Track your spending easily.** If you have an iPhone and iPad, use the [Santa's Bag app](#) (free; iOS) to store all your shopping lists in one place. Add everyone to your holiday list (via contacts or manually), then save links to the gifts they want. The app keeps a running tab of what you've spent as well as your budget, showing you how much you have left. —Kimberly Palmer, personal finance expert at NerdWallet

**Budget with gift cards.** Set a budget and purchase gift cards for that amount. When the balance hits zero, it's time to stop spending. —Colleen McCreary, chief people, places, and publicity officer at Credit Karma

**Shop on Green Monday.** That's when many retailers slash prices to sell off holiday inventory. It falls on the second Monday of December each year. (It's also called Cyber Monday 2.0.) You'll often see discounts of 25 to 50 percent, and it's one of the last days you can choose free standard shipping and get the items before Christmas. —Shannon Vissers, shopping analyst at Merchant Maverick

**Time your purchases.** Electronics are typically cheaper on Black Friday, while clothing tends to be more inexpensive on Cyber Monday. Fitness gear, activewear, and bedding are less expensive in January—so if someone on your list wants any of those, get them a gift card for the current retail price. That way, if they buy the item when it's discounted, they'll have some money left over. —Julie Ramhold, consumer analyst at DealNews.

**Use store apps.** Download the store's app before you shop. I've seen app-exclusive deals of 50 percent off or more. You can expect deals on Black Friday and Cyber Monday, but also check the apps on weekdays, when many stores offer app-exclusive flash sales. —Kristen Gall, president and shopping expert at Rakuten.

## Apple Card's new savings account has a 4.15% interest rate—does it make sense for you?

In its bid to extend further into your wallet, Apple announced that Apple Card users can now set up a savings account with an impressive interest rate of 4.15%. In a press release, the technology behemoth said the account doesn't charge fees and there are no minimum balance or minimum deposit requirements in order to earn the high yield.

The account is certainly attractive and may make sense for current Apple Card holders. However, we don't recommend applying for the credit card just to chase its savings account high yield.

### **Apple's high-yield savings account: The details**

The new account, offered by Goldman Sachs, is the type of savings product that tickles our fancy. First and foremost, the interest rate is competitive with the [best savings accounts](#) on the market. The 4.15% APY is, as Apple boasts in its press release, nearly 10 times the national average of 0.42% (as of June 2023).



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## Let's Get Together — September, October & November

### Resident Appreciation Days: Sept 19th, 20th and 22nd

Tuesday, September 19th - Furry Friend Appreciation! Stop by at 12pm with your pet for a treat and toy from your Borealis Staff. In the lobby.

Wednesday, September 20th – Join us in the lobby at 4pm for some pizza slices in appreciation of our residents.

Friday, September 22nd – Celebrate the first day of Fall at 9AM with some Fall flavored donuts from Top Pot. Stop by the lobby.

**Movie treat bags—** Stop by the lobby Wednesday, October 18th at 5pm and pick up a movie treat bag. Take home to enjoy while watching your favorite movie.

**Thanksgiving Treat Bags—** Stop by the lobby Tuesday, November 21st at 11:00 am and pick up a bag filled with Thanksgiving treats.

### How do I get an Apple savings account? continued.....

The account is designed to mesh seamlessly with the [Apple Card\\*](#), which is also backed by Goldman Sachs, and delivers 3% back on Apple and participating partners, 2% when using Apple Pay and 1% on all other purchases.

However, there is one big caveat to keep in mind: in order to be eligible for the account you must be, as the deposit agreement states, "An Owner or co-Owner of an Apple Card, as defined in the Apple Card Customer Agreement." To summarize: If you don't have an Apple Card, you won't be able to access this savings account.

Taylor Tepper and Jenn Jones/Blueprint

## Washington State Fair 2023

Every day, from September 1–24

[Washington State Fair Events Center](#)  
[Event website](#)

What's summer without beer-fueled outdoor concerts, quilt and flower displays, impressive vegetables, baby bunnies, and a "SillyVille" farm experience, complete with animatronic chickens! Close out the sunny season in the most all-American way possible at the Washington State Fair in Puyallup, where you'll find everything from produce contests to a real-deal cowboy rodeo. Dad rock legends Chicago will perform on September 1; you can also catch Kehlani, The Temptations, Babyface, Styx, and other well-known names throughout the month.





## TV Premiere Dates September 2023

With the era of peak TV showing no signs of slowing down in 2023, ET has put together a comprehensive list of all the upcoming premiere dates for major series -- both new and returning -- across broadcast networks, cable channels and streaming platforms.

### September 1

*Power Book IV: Force* — Season 2 (Starz)  
*The Wheel of Time* — Season 2 (Prime Video)

### September 3

*Professor T* — Season 2 (PBS)  
*Unforgotten on Masterpiece* — Season 5 (PBS)

### September 5

*Inside the NFL* — Season 46 (The CW)  
*The Swarm* — Season 1 (The CW)

### September 6

*America Outdoors With Baratunde Thurston* — Season 2 (PBS)  
*Evolution Earth* — Season 1 (PBS)

### September 7

*Star Trek: Lower Decks* — Season 4 (Paramount+)  
*Virgin River* — Season 5, Part 1 (Netflix)

### September 8

*The Changeling* — Limited (Apple TV+)

### September 10

*Ride with Norman Reedus* — Season 6 (AMC/AMC+)  
*The Walking Dead: Daryl Dixon* — Limited (AMC)

### September 12

*Welcome to Wrexham* — Season Two (FX)  
*The Morning Show* — Season 3 (Apple TV+)  
*The Other Black Girl* — Limited (Hulu)

### September 17

*Psycho: The Lost Tapes of Ed Gein* — Limited (MGM+)

### September 19

*I Can See Your Voice* — Season 3 (Fox)  
*Voces American H: The Untold History of Latinos* — Season 1 (PBS)

### September 20

*The Super Models* — Limited (Apple TV+)

### September 22

*The Continental: From the World of John Wick* — Limited (Peacock)  
*Deadlocked: How America Shaped the Supreme Court* — Limited (Showtime)

### September 24

*Krapopolis* — Season 1 (Fox)

### September 25

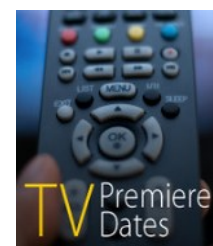
*The Irrational* — Season 1 (NBC)  
*Kitchen Nightmares* — Season 8 (Fox)  
*Special Forces: World's Toughest Test* — Season 2 (Fox)  
*The Voice* — Season 24 (NBC)

### September 27

*The Masked Singer* — Season 10 (Fox)  
*Snake Oil* — Season 1 (Fox)

### September 28

*Bachelor in Paradise* — ABC, Hulu  
*The Golden Bachelor* — ABC, Hulu



## Community Notices

### Our Community

**Concierge Services**—To assist your busy lifestyle, we offer concierge services! Contact us for local dinner recommendations and other area conveniences. We also have many household items available for your use – step ladder, tool kit, jumper cables, sewing supplies and a first aid kit. Contact the office for more details.

**Pets**— Borealis is a pet friendly community, but pets must be added to the lease before bringing them on the property. All pets must meet breed restrictions and weight requirements. All pets must be on a leash at all times and owners are required to pick up and dispose of pet waste properly. Please do not let your dogs urinate on the corners of the building. Thank you.

### Renewing Your Lease

Are you looking ahead and noticing that your lease is up soon? We would love to have you continue your residence here! Contact the office to renew your lease today. Please remember, the day after your lease expires your lease turns into a month-to-month lease. Don't forget if you decide not to renew with us you need to bring us a 20 day notice to vacate in writing. We will miss you as residents and wish you good luck in the future.

### Free Rent

**\*\*Could you use some extra cash to help pay your rent next month? Just refer someone to live in your community and once they move in, we'll give you a referral fee toward your next month's rent. It's as simple as that. Referral fees may increase from time to time so contact the management office for the latest details.\*\***

### Friendly Reminder

Quiet time hours are from 10:00pm to 8:00am daily. During this time we ask that you turn down the bass on your stereo, keep the volume on the stereos and TV's at a very low setting, keep conversations outside to a whisper (sounds do echo in the hallways). Thank you for your continued cooperation.

### Front Doors and Hallways

Remember, front doors and hallways must be kept clean and clear of personal and storage items. They are not to be used for storage under any circumstances. Thank you for your cooperation.

**Reminder:** When entering the building or garage do not let anyone follow you in. This will help keep individuals that do not live here from entering. Thank you.