



Royal Embassy

Monthly Newsletter

Volume 1 Issue 6

September 2011

**Royal Embassy
Condominium Association**
5750 Collins Avenue
Miami Beach, Florida 33140

ASSOCIATION OFFICERS

President..... Vilma Natale
Vice President Ron Harris
Treasurer Robert Shnayerson
Secretary..... Laureano Martinez
DirectorDoris Dubay

PROPERTY STAFF

Manager Mike Dielo
305-868-3488

IMPORTANT NUMBERS

Main 305-868-3488
Fax..... 305-868-4255
Security 305-868-3267
Email 5750royal@att.net

OFFICE HOURS

Mon. - Fri...... 8:30 am - 4:30 pm

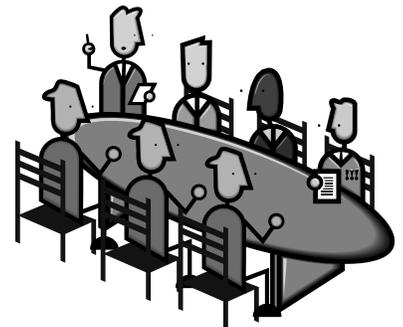
... from the Manager's desk

Greetings to all owners and residents of Royal Embassy.

As your new manager this is my first opportunity to communicate my thoughts and ideas to you, all with the objective of keeping everyone well informed about happenings in the building and various "tips" on how the building (bricks, mortar and machinery) operates and what the staff responsibilities are. The most important item for everyone to consider this month is ...

Annual Budget Meeting: Monday September 26th @ 7:00PM

Please make every effort to attend. You have all received your Budget Package in the mail, and some even received it via email. The budget defines how your money is being spent, and I would think that is a pretty important topic for each of us to know and understand. What are the components – the ingredients – that go into making up your monthly maintenance assessment? Do you know? Come to the meeting and learn how we analyze all the expenses, look for ways to cut costs, and project our financial outlays for the next fiscal year. It's not magic or rocket science. It's good, hard numbers crunching.



Sliding Glass Doors and Windows:

Who is responsible for what?

The association is responsible for insuring the glass against breakage from storm damage or other natural causes (Example: a child's metal toy thrown at the glass which breaks the glass is NOT a natural cause. The owner must repair the glass at his cost.) The unit owner is responsible for all maintenance. And that includes rollers on the doors, separation of the frame from the glass, double-hung window balancers, latch mechanisms, loose or missing screws, washers and fasteners, etc. If you have sticky or poorly operating doors or windows, come see me and I have a company that specializes in these problems. We get a volume discount for repairs to 5 units or more.

INSIDE THIS ISSUE

From the Manager's Desk.....	1-2
Annual Budget Meeting.....	1
Sliding Glass Doors and Windows .	1-2
Insurance	2
Exterminator Services.....	2
Renter's Insurance	3
Ask Donna	4
Jewish High Holy Days	5
Honey Whole Wheat Challah.....	6

Continued on page 2

From The Manager (cont. from page 1)

This is your chance to fix that sliding door that you have been putting off.

Insurance: What does our liability policy cover?

We are insured against all types of possible events that might occur throughout the common areas and put the association at risk for damages. But as homeowners, you should also purchase your own personal liability insurance policy (commonly called “renters insurance”) which protects you if your maid, guest or nanny slips and falls in your apartment or balcony; or closes the door on her fingers or arm; or cuts himself/herself on a sharp edge within the confines of your apartment. Our wind and flood coverage’s end at the paint on your walls. Everything from the paint inward is your responsibility (furniture, cabinetry, clothing, other personalty ad infinitum.) Got more questions? Come see me.

Exterminator Services: It’s South Florida and battling the bugs is a way of life!

Our professional service treats the entire building once a month, with chemicals that are designed and manufactured to last for 60 – 90 days. But some of these little creatures (God’s practical joke on us humans) are stubborn and sometimes require more frequent attention, or perhaps a different chemical. If you really want to help the bug man knock ‘em out, do this: Take a 6 inch wide piece of clear packaging tape – the kind you seal boxes with and take to Fedex or UPS – and lightly touch the tape to one of the bugs. Bingo! He’s trapped. Lightly fold it over and bring the specimen to my office. When the bug man comes to treat, he can see and identify EXACTLY what the bug is and apply the proper insecticide to eliminate your problem.



OK ... that’s all for now. You can always stop by the office during the day if you have questions or need help with something. See you at the Budget Meeting!

Mike Dielo

Over 15 years of experience in the Real Estate and Mortgage Industry.



Call the Real Estate Expert to get your home sold or leased quickly. Call today for a **FREE Comparative Market Analysis** of your property.

TERRI ONICK, Realtor®



Cell: 786-355-3919

E-mail: ONICKT@GMAIL.COM

www.terriornick.miamire.com



Epic Cleaning Services

“We Will Exceed Your Expectations”
Professional, Residential & Commercial Detail Cleaning



Family Owned & Operated

SERVICES AVAILABLE

- Weekly, Bi-weekly, Monthly
- Before/After Party Cleaning
- Marble & Hardwood Floors
- Maintenance Cleaning
- 24 Hr Emergency Service
- Rental Property Cleaning
- Laundry
- Move in/Move Out
- Window Cleaning
- Groceries
- Sidewalk & Driveway Pressure Cleaning
- Licensed & Insured

Phone: 954.553.2401 • www.EpicCleaningMiami.com

Ms. Claudia’s Village Academy
Infant thru Kindergarten Day School

Other Premiere Services:

- K-12 Individualized Tutoring
- After School Programs
- Winter, Spring, Summer Camps
- Swimming & Music Lessons
- Transportation Services



Certified VPK Provider



Ms. Claudia’s Village Academy
8661 NE 2nd Ave., El Portal, FL 33138
305-999-7223 • www.msclaudias.com

Renter's Insurance

Take a look around you. Everything you see is vulnerable if you don't have renter's insurance. Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.



Why Do You Need Insurance?

You may think your possessions aren't valuable enough to insure. But add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.

Isn't It Expensive?

Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

Where Do I Get Renter's Insurance?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. Some companies specialize in renter's insurance with low deductibles and the ability to purchase your policy online.



Got Property Damage? Filing an Insurance Claim?

CALL US BEFORE YOU FILE!

*The insurance company sends their own adjuster...
YOU need representation to maximize your claim!*

- THOUSANDS OF SATISFIED CLIENTS NATIONWIDE
- EXPERIENCED ADJUSTERS
- MILLIONS IN RECOVERED SETTLEMENTS
- ATTORNEY, MEDIATOR AND GC ON STAFF

Commercial • Residential • Business Loss of Income • Re-Open Old Claims

stellar public adjusting services



Call 305.396.9110 today for a free consultation

Professional Insurance Claim Representation

email: Info@StellarAdjusting.com • Fax: 305.873.8719
2450 NE Miami Gardens Drive, Suite 100, Miami FL 33180
www.StellarAdjusting.com • Lic. No. P172812

Was your property damaged by Fire, Mold, Water Leaks, Broken Pipes, Wind or HURRICANE?

You need to have your own Adjuster representing you.

The Insurance Company sends their adjuster.

**RELIABLE INSURANCE CONSULTING will represent You!
GET THE MOST \$\$\$\$ FOR YOUR CLAIM!**

e-mail: info@reliableinsconsulting.com
RELIABLE INSURANCE CONSULTING
in Aventura, FL wants to be your adjuster



LIC # P173385

Call: 561-251-4448

Surfside Dental Associates

General & Cosmetic Dentistry



Edy A. Guerra, D.D.S.

All Phases of Dentistry:
Root Canals • Implants • Extractions
• Cosmetic Bonding • Bleaching

10% professional courtesy for Condo Residents
Emergency appts. are always available & never a charge for consultation. *(please bring this ad)*

Two Locations:

9456 Harding Avenue, Surfside, FL 33154 4011 W. Flagler St. Ste. 506, Miami, FL 33134
Phone (305)866-2626 Fax (305)866-2204 Phone (305)643-1444 Fax (305)643-0447

Published monthly at no cost for Royal Embassy Condominium by Coastal Group Publications, Inc.
Contact CGP at T: (305) 981-3503 F: (305) 893-4818
to advertise in one of our newsletters or to get a free newsletter for your property.



ASK DONNA

Q: Are Board members allowed to vote on issues via email rather than waiting for monthly board meetings?

Donna: Directors cannot vote on association business outside the scope

of an open and noticed meeting, except in emergency situations where time is of the essence -- for example, if a board member signed a contract to tarp the roof after a storm before getting a formal board vote because the board members were still displaced from the storm. In any case, this should be the exception not the rule and voting by email is generally not acceptable.

Q: Is there any ruling from the State of Florida preventing associations from restricting the number of rentals in their communities?

Donna: There is no wholesale ruling that associations cannot limit rentals in

their communities. Communities who believe the growth in the number of rentals is having an adverse impact may move to cap rentals at a certain limit, so long as the restrictions imposed are reasonable.

Rentals are a double-edged sword right now: have too many and it renders the community ineligible for certain federal lending programs; have too few and it could create more delinquencies for owners who need to rent in order to pay assessments.

Donna DiMaggio Berger is Executive Director of the Community Advocacy Network (www.CANFL.com) and Managing Partner of the community association law firm of Katzman Garfinkel & Berger (www.KGBLawFirm.com). E-mail your questions to Donna today at AskDonna@kgblawfirm.com.



Condominium Master Policy
10%-15% Savings
Condo Unit Owner HO-6 (W.Wind)
 Auto • Business • Medical

INSURANCE

For Review Call
George Zein
 (954) 454-9599
www.floridainsurance.ws

Since 1988



Katzman Garfinkel & Berger

Law and Learning Center

Bill and Susan Raphan, formerly with the Condominium Ombudsman's Office, and now Statewide Facilitators for Learning Outreach at the Law and Learning Center.



Come Visit and Take a Tour

Katzman Garfinkel & Berger

Law and Learning Center

Hosting FREE:

- Board Member Certification Courses
- Board Member Boot Camp® Series
- Continuing Manager Education
- Community Forums with Legislators and Guest Lectures

The Environment:

- Beautifully appointed meeting spaces
- Lending Library and Reading Rooms with Community Association resource materials
- 6 acre campus-like setting on a lake
- Video Conferencing and Wifi

We Speak Condo

Attorneys at Law

KATZMAN GARFINKEL & BERGER
 COMMITTED TO COMMUNITY

KGBlawFirm.com

Call Toll Free: 855-KGB-FIRM or
 Email: info@kgblawfirm.com

The Jewish High Holy Days



Rosh Hashanah and Yom Kippur are the most important of all Jewish Holidays and the only holidays that are purely religious, they are not tied to historical or natural events. They are observed in the fall season of the western calendar and the seventh month of the Jewish calendar - Tishri. Rosh Hashanah

begins a 10-day period, known as the High Holy Days or Yamim Nora'im, a time of penitence and prayer that ends with Yom Kippur. Jews worldwide are given these 10 days to repent for their sins and ask God for forgiveness. "May you be inscribed in the Book of Life" is the common greeting during this period, as it is believed that on Rosh Hashanah God records the destiny of all mankind in the Book of Life. On Yom Kippur the Book is closed and sealed. Those that have repented for their sins are granted a good and happy New Year.

On Rosh Hashanah it is customary to eat foods that are sweet with flavor.

This symbolizes the "sweetness and good fortune" of the New Year ahead. Foods flavored with honey, apples and carrots are commonly served. The Rosh Hashanah meal begins with apple and challah dipped in honey. Challah, the bread usually eaten on the Sabbath, is also specially prepared for the holiday. Instead of the traditional braided loaf, the Rosh Hashanah challah is round - symbolizing the cycle of the new year. The design of ladders or birds are added to the holiday challah by some families to commemorate the prayers rising to Heaven. On the next page you will find a delicious recipe for a Honey Whole Wheat Challah for you to enjoy this Rosh Hashanah.

Continued on page 6

Law Office of Lourdes M. Sanchez-Barcia, P.A.

Put my years of experience representing banks, condominiums, and homeowner's associations to work for you. Don't Lose Your Home or Your Investment. **I can help.**

FREE CONSULTATION

Open Saturdays. Credits Cards Accepted

Contact Me at 786-210-5109 or www.LMSBLAW.com

Se Habla Espanol



The hiring of an attorney is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

BLINDS & SHADES

FREE SHOP AT HOME SERVICE

WE BEAT ANY ESTIMATE ANY BRAND, ANY STYLE

FREE MEASURING & INSTALLATION

FAST SERVICE, LOWEST PRICES GUARANTEED!

20% OFF ALL Roman & Solar Shades

VERTICALS REPAIRED & CLEANED

REPAIRS

MOTORIZED SPECIALIST

SHADES REPAIRED & CLEANED



305-469-8162 WE SHOW UP! 25 Years in Biz

KITCHEN & BATHROOM REMODELING

specializing in condo and apartment interiors

Painting & Services Unlimited

Jeff Diamond & Anthony Lasorsa
Lic. CC#94B500437 • CGC031497
Lasorsa Enterprises, Inc.
Licensed & Insured General Contractor

305-865-9005

"Your Experienced Handyman"

REMODELING • INSTALLATIONS

- Kitchen / Bathroom
- New & Resurfaced Cabinets
- Cabinets / Vanities
- Custom Baseboards / Crown Moldings
- Granite / Marble / Mica Counter Tops

40 YEAR BUILDING CERTIFICATION SERVICE

- New Ceilings
- Popcorn Ceiling Removal
- Smooth Ceilings
- Ceramic Tile & Marble Installed
- Framing, Drywall & Finishes
- Plumbing & Electrical Service
- Mechanical Service
- Doors / Windows
- Mirror Installation

visit our website: www.enhanceyourhomenow.com

EST. 1980

- Design & Management Services
- Custom Kitchens + Bathrooms **OUR SPECIALTY**
 - No Job Too Small
 - Free Estimates
- Service & Quality at Reasonable Prices
 - Commercial & Residential

15% Off
complete kitchen
or bathroom
remodeling

10% OFF
Any Service
Valid With Coupon. Not To
Be Combined With Other
Offers. Exp 11/30/2011

We Come To You!

Your Personal IT Department

- **Networks**
- **Same Day Service**
- **Great Rates**
- **PC/Mac Service & Repair**
- **Commercial/Residential**
- **Data Recovery**
- **Home Theater Installation**



Serving Dade & Broward Counties

Call **786-664-8275**
www.arksolvers.com

High Holidays *(cont. from page 5)*

Honey Whole Wheat Challah

Ingredients:

- 4 cups Flour
- 4 cups Whole-Grain Wheat flour
- 2 pkgs. Active Rapid-Rise Yeast
- 1 ½ tsp Salt
- 2 cups Hot Water
- ½ cup Honey
- ¼ cup Margarine
- 2 Eggs - beaten
- 1Egg Yolk
- 1 tsp Water
- Sesame Seeds -- or poppy seeds

Instructions: Combine both flours in a large bowl. Set aside 1 cup. Add yeast and salt to flours. Combine the hot water, honey, and margarine. Stir until margarine melts. Stir warm liquids into flour mixture. Stir in eggs. Knead dough on lightly

floured board 7-10 minutes adding as much of reserved flour as needed to form a smooth, elastic dough. Cover dough and let it rest for 10 minutes. Cut dough into two parts and shape each part into a ball. Place both balls on a greased cookie sheets. Cover and let rise in a warm, draft-free place until the balls double in size. Beat egg yolk with the remaining 1 tsp water. Brush loaves with glaze and sprinkle with sesame or poppy seeds. Bake at 350 degrees for 45-55 minutes or until brown. Remove from pan and cool on wire rack.



Makes 2 loaves, 24 servings.

NURSECORE

PRIVATE DUTY - HOME CARE SPECIALISTS

Registered Nurses, Licensed Practical Nurses, Physical Therapists, Certified Aides, Companions & Homemakers

Companionship • Escort Driving • Appointments • Errands • Laundry • Cooking • Housekeeping • Respite
Pain Management • IV Therapy • Tube Feedings • Physical Therapy • Medication & Disease Management

SERVICE YOU CAN TRUST

- Fully Licensed Home Health Agency with *over 25 years serving the community*
- Managed by local Registered Nurses
- Staff selection is based on skills, experience, references & strict background screening
- Bonded and insured by Professional Liability & Workers Compensation Insurance

INCLUDED:

- Physical Assessment
- Home Safety Evaluation
- Medication Evaluation
- All Insurance Documentation
- On-Call Registered Nurse
- Award Winning Customer Service
- Customized/Individualized Plan of Care

PRIVATE PAY AND ALL MAJOR LONG TERM CARE & WORKMAN'S COMPENSATION INSURANCE ACCEPTED

Whatever your special needs or condition may be, it is nice to know that you can call on a team of honest, caring and highly skilled individuals at a moment's notice. NurseCore's Registered Nurses stand ready to provide you and your loved ones with individualized care in the privacy and comfort of your own home.

PLEASE CALL FOR AN OBLIGATION

FREE CONSULTATION 24 hrs/Day, 7 Days/wk

305-418-4005

the heart of healthcare

HHA # 20784096