



TALK OF THE TOWERS

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August 2011

**Tower 41
Condominium Association**
4101 Pine Tree Drive
Miami Beach, Florida 33140

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Tower 41 Updates

The office is once again requesting that all unit owners supply the office with a set of keys to your apartment for use in case of emergency only.

We would like to welcome Leona Kirshblum back to our board and thank Jason Folk for his time and efforts.

With the hurricane season quickly approaching residents are urged to immediately remove all personal property from your balcony

We are in the process of installing new carpeting in the halls and request that when taking out the trash one does so with caution. Kindly do not drag the trash along the new carpet or allow the trash bags to leak and damage or stain our new carpeting.

Get an Insurance Checkup

Want to save a little money? Take a hard look at your insurance coverage. Experts recommend getting an insurance checkup once a year. You may find that your situation has changed and you need less, or more, insurance. Laws in your state may have changed or it may be time to get a new insurance company.

To make your insurance checkup easier, gather together the paperwork for all of your insurance coverage, including homeowners or renters insurance, life, auto, and any other type you may carry. This will help you compare costs vs. coverage.

Some important questions to ask:

- Am I eligible to discontinue PMI (private mortgage insurance) on my homeowners policy?
- Have any laws changed in my state requiring more or less coverage?
- Has my employer begun to offer more or less insurance, including disability, life, or supplemental insurance?
- Do I qualify for any additional discounts?
- Can I save money with a higher deductible?
- What is the best deal I can get on this type of coverage?

Once you've talked with your current agent and gotten a firm price on the insurance coverage you want, take the time to call around to other companies. You may be surprised at the savings you can find. If you do find a better deal elsewhere, it is easy to switch. Simply start up your coverage at the new company and then send a letter or fax to your original insurance agent stating when you would like your coverage discontinued. If there is remaining time on your policy, you will receive a refund of the amount you've already paid.

LABOR DAY, September 5, 2011

On **September 5**, 1882, some 10,000 workers assembled in New York City to participate in America's first Labor Day parade. After marching from City Hall, past reviewing stands in Union Square, and then uptown to 42nd Street, the workers and their families gathered in Wendel's Elm Park for a picnic, concert, and speeches.



This first Labor Day celebration was eagerly organized and executed by New York's Central Labor Union, an umbrella group made up of representatives from many local unions. Debate continues to this day as to who originated the idea of a workers' holiday, but it definitely emerged from the ranks of organized labor at a time when they wanted to demonstrate the strength of their burgeoning movement and inspire improvements in their working conditions. Labor Day is observed on the first Monday in September and became a federal holiday in 1894. Labor Day also symbolizes the end of summer for many Americans, and is celebrated with parties, parades and athletic events.

Juicy Peach Crisp

"This recipe takes the simplicity of fresh peaches and turns them into a scrumptious dessert!"

Ingredients

- 6 fresh peaches - peeled, pitted and sliced
- 1/2 tsp almond extract
- 1 cup all-purpose flour
- 1 cup sugar
- 1/4 cup brown sugar
- 1/2 tsp ground cinnamon
- 1/4 teaspoon salt
- 1/2 cup butter

Directions

1. Preheat oven to 375 degrees, and grease an 8 inch square baking dish.
2. Place the peaches in the bottom of the baking dish, and sprinkle them with almond extract.
3. In a bowl, combine the flour, sugar, brown sugar, cinnamon, and salt. Cut the butter into the flour mixture and mix until the mixture resembles crumbs.
4. Sprinkle flour mixture in an even layer over the top of peaches. Bake for about 45 minutes, until the peaches are bubbling and the topping is browned.



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Q: What is a ‘reverse foreclosure’ and a ‘mortgage termination’?

Donna: A ‘reverse foreclosure’ is a clever marketing term that means little more than the association taking title to a property that is so devalued that it cannot rent it out so the association goes back to court and demands that the bank take title to the property. If an association attorney is closely monitoring the bank and association’s foreclosure actions as well as the condition of the property a ‘reverse foreclosure’ action shouldn’t be necessary.

As for a ‘mortgage termination’ this is yet another clever marketing term for those rare cases where a bank has

simply walked away from its right to take title because the property was in such deplorable condition. Naturally, a bank would only give up this right in the most extreme circumstances and it has only happened when the property is valued at less than \$50,000 and the bank has voluntarily walked away.

Q: When the FL Statutes governing condos or HOAs say “by a majority of the voting interests” do they mean a majority of all members in the association or just a majority of homeowners present at a specific meeting?

Donna: Unless you see the word “total” before the words “voting interests”, the rule of thumb is that the requirement applies to those

present and voting at a meeting once a quorum has been achieved. It is important to remember that suspended owners no longer factor into the quorum count.

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.

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