



TALK OF THE TOWERS

Volume 3 Issue 4

September 2010

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

BOARD OF DIRECTORS

- President**..... Mordy Sohn
- V. Pres.**.....Chayim Weingarten
- Secretary**..... Rebecca C. Dulitz
- Treasurer** Jeffrey Itzkowitz
- Director** Reuven Guttman
- Director**Leona Kirshblum
- Director** Stephen Smirlock

OFFICE STAFF

- Office Manager** Jackie Moraga
Emma Padilla
Veronica Guzman
- Social Director** Sylvia Reiz

IMPORTANT NUMBERS

- Main**305-534-8378
- Fax**305-534-9026

OFFICE HOURS

Mon. - Fri...... 8:00 am - 4:30 pm

Restaurant

41 On The Bay Restaurant
(Greenwald Caterers)
305-535-4101

INSIDE THIS ISSUE

- Renter's Insurance 1
- Tower 41 Newslettr..... 1
- Healthy Smile..... 2-3
- Did You Know?..... 3
- Internet Tidbit 3
- Leafy Trivia 5

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.



Tower 41 Newsletter

If you have anything special you would like to share with the residents of the Tower 41 Condominium, please let the manager know by the last day of each month so we can include it in the following month's newsletter.

Healthy Smile, Healthy You!

Regular dental visits can do more than keep your smile attractive – they can tell dentists a lot about your overall health, including whether or not you may be developing a disease like diabetes. New industry research suggests that the health of your mouth mirrors the condition of your body as a whole. For example, when your mouth is healthy, chances are your overall health is good, too. On the other hand, if you have poor oral health, you may have other health problems

According to the Academy of General Dentistry, there is a relationship between gum (periodontal) disease and health complications such as a stroke and heart disease. Women with gum disease also show higher incidences of pre-term, low birth-weight babies. Further research shows that more than 90 percent of all systemic diseases (involving many organs or the whole body) have oral manifestations, including swollen gums, mouth ulcers, dry mouth and/or excessive gum problems. Such systemic diseases include: Diabetes, Leukemia, Cancer, Heart disease and Kidney disease

Since most people should have regular oral examinations every six months, their dentist may be the first health care

provider to diagnose a health problem in its early stages. Poor oral health can lead to problems. If you don't take care of your teeth and gums, your poor oral hygiene can actually lead to other health problems, including:

- **Oral and Facial Pain.** According to the Office of the Surgeon General, this pain may be largely due to infections of the gums that support the teeth and can lead to tooth loss. Gingivitis, an early stage of gum disease, and advanced gum disease affect more than 75 percent of the U.S. population.
- **Problems with the heart and other major organs.** Mouth infections can affect major organs. For example, the heart and heart valves can become inflamed by bacterial endocarditis, a condition that affects people with heart disease or anyone with damaged heart tissue.
- **Oral cancer.** Poor oral care can contribute to oral cancer, which now takes more lives annually than cervical or skin cancer.
- **Digestion problems.** Digestion begins with physical and chemical processes in the mouth, and problems here

Continued on page 3

Miami Beach TOWER 41

FOR RENT: Two Apts Avail:
 One 1-Bedroom w/ 2 baths
 Also 2-Bedroom w/ 2 baths
 Spectacular View of
 Ocean & Intercoastal,
 Pool, Parking, Shul
 Restaurant, Health Club.
 Avail Immed. Season/Yearly
Call: 917-407-4169



BLINDS & SHADES

FREE SHOP AT HOME SERVICE

WE BEAT ANY ESTIMATE ANY BRAND, ANY STYLE

FREE MEASURING & INSTALLATION

ALL BLINDS CONFORM TO CONDO RULES

SUMMER SALE! Shutters & Motors

VERTICALS REPAIRED & CLEANED

MOTORIZED SPECIALIST

SHADES REPAIRED & CLEANED

REPAIRS



305-469-8162 We Show Up! 25 Years in Biz

Friendly, Accurate Tax Preparation with a Money Back Guarantee

SOUTH BEACH 1234 Washington Ave. Suite 302 Miami Beach FL (305) 672-6773	NORTH BEACH 7455 Collins Ave. Suite 208 Miami Beach FL (305) 865-7275
---	--



30% OFF Tax Preparation

For new customers. Valid at participation locations. Cannot be combined with other offers or used toward past services. One coupon per return. Valid thru 12/31/2010

866.871.1040
LibertyTax.com

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.



Published monthly at no cost for Tower 41 Condominium by Coastal Group Publications, Inc. Contact CGP at T: (305) 981-3503 F: (305) 893-4818; www.cgpnewsletters.com to advertise in one of our newsletters or to get a free newsletter for your property.

Healthy Smile (cont. from page 2)

can lead to intestinal failure, irritable bowel syndrome and other digestion disorders.

Seeing a dentist regularly helps to keep your mouth in top shape and allows your dentist to watch for developments that may point to other health issues. A dental exam also can detect poor nutrition and hygiene, growth and development problems and improper jaw alignment. Provide your dentist with a complete medical/dental history and inform him or her of any recent health developments, even if they seem unrelated to your oral health.

Make an appointment for your **FREE CONSULTATION** with Dr. Edy Guerra & Associates! **305-866-2626**

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

Did You Know?

- A shade tree positioned on the west side of a home can keep it 20 percent cooler than a home without a tree. The cooling effect of one tree is equal to that of five room air conditioners running 20 hours a day.
- In one year, a single city tree provides \$73 in air conditioning, \$75 in controlling erosion and storm water, \$75 in wildlife shelter, and \$50 in controlling air pollution.
- Almost 98 percent of all Christmas trees are grown on farms. More than one million acres of land have been planted with Christmas trees, with each acre holding over 2000 trees.
- An acre of Christmas trees provides for the daily oxygen requirements of 18 people.
- Most of the fresh water in the U.S. is produced by our forests. Two-thirds of all the precipitation runoff in the 48 contiguous states come from our forests. And 14 percent of all runoff comes from the roughly 190 million acres of our national forests, which take up only eight percent of the land.

INTERNET TIDBIT

Are you in need of a night out but don't want to blow your entire entertainment budget on the babysitter? Consider starting a babysitting co-op. All you need is three or more friends with kids. To get started, visit babysittingcoop.com.

Edible Arrangements®
 Now Open in Miami Beach



MIAMI BEACH
 305-861-1771
 6960 Collins Avenue
EdibleArrangements.com



Edible Arrangements bouquets are also available at nearby locations for pickup or delivery coast to coast.

Happiness is always in season.™

Grand Opening Special
 visit us & save \$10.00 on any order of \$35.00 or more!

KM-Kosher Certified



KITCHEN & BATHROOM REMODELING
specializing in condo and apartment interiors

Painting & Services Unlimited

Jeff Diamond
 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

PAINTING

MINOR REPAIRS

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 10/31/2010

Leafy Trivia

To celebrate the arrival of fall, we've put together a quiz to test your tree knowledge.

1. True or False. Almost one third of the U.S. is covered by forests.
2. Which of the following products are made with some part of a tree: chewing gum, hair spray, toothpaste, and/or Twinkies?
3. How long does it take for an oak tree to produce its first acorn?
4. How long does a typical tree in an urban downtown area live?
5. What percentage of a tree is made up of living cells?
6. How many different kinds of trees are there in the world?
7. The oldest tree that is still living is a Bristlecone Pine. How old is it?
8. Palms are often called trees, but they are more closely related to what plant?
9. What type of tree is the tallest in the world?
10. The ship USS Constitution earned the nickname Old Ironsides for its ability to repel British cannonballs. But the ship was not made of iron. What was it really made of?

ANSWERS

1. True.
2. All of them.
3. At least 20 years.
4. Only 7 years on average.
5. Only 1%.
6. Over 20,000.
7. 4900 years old.
8. Grasses.
9. California Redwood.
10. Live Oak wood.

\$79 Looking for a good tenant? Landlord Services from...\$79 \$79

We do more for Landlords than any other real estate company, **GUARANTEED!**

We...

- Show 7 days a week
- Advertise your property
- Get you the most \$\$\$
- Provide tenants with a free property locator service
- Call to find out what else we do for you!

THE RENTAL EXPERTS REALTY
 13899 Biscayne Blvd. #124, N. Miami Beach, FL 33181
 786.553.9623 • FAX 305.455.4830
 www.TheRentalExpertsRealty.com



ALL-in-1. OFFERS SAME-DAY SERVICE!

Servicing A/C, Major Appliances & Plumbing Problems
 with or without an Annual Service Contract

Free Diagnosis When We Do The Repair.
 Same-Day, Emergency Service, & Special Scheduling on all your equipment

CALL: ALL-in-1. 305-681-2653 954-925-2653

Servicing So FL for 38+ years. To save money all year, call All-in-1...
 Ask about our Annual Service Contract Program: **1 time fee for 1 year of service**

CAC009555 CAC039614/Serv #80027 Se Habla Español CFC056972 CUC1223939

Temple Emanu-El The South Beach Synagogue

5771 / 2010

High Holy Days



EREV ROSH HASHANAH
September 8 - 6:30PM

ROSH HASHANAH 1ST DAY
September 9
Shaharit - 9AM
Tashlich - 6PM
Meet at Temple, Walk to the Ocean
Ma'ariv - 7:30PM

ROSH HASHANAH 2ND DAY
September 10 - 9AM

KOL NIDRE
September 17 - 7PM

YOM KIPPUR
September 18
Shaharit - 9:30AM
Torah - 10:30AM
Sermon - 11:30AM
Yizkor - 12PM
Musaf - 12:30PM
Minha - 6:15PM
Nellah - 7PM
Final Shofar - 7:56 PM

All times are approximate

\$300*

All Holidays

Rosh Hashanah Eve, 1st & 2nd Day,
Kol Nidre & Yom Kippur

\$150*

Single Holiday

Rosh Hashanah Eve, 1st & 2nd Day, or
Kol Nidre & Yom Kippur

Membership information available!

INTRODUCTORY MEMBERSHIP

\$250

* Open seating only

1701 Washington Avenue | Miami Beach | FL | 33139 | 305.538.2503 | www.tesobe.org

Ms. Claudia's Preparatory School After School Program

NEW Classes, Location & Structure

Monday: Math Rules
(New Class)

Tuesday: Dance
(New Class)

Wednesday: Language
Sept. - Dec. 2010: Spanish
Jan - June 2011: Italian,
French or Mandarin (TBA)

Thursday: Mad Science
Sept 2010 - Dec 2010
How the Sun Makes Our Day
Jan 2011 - June 2011
Budding Botanists

Friday: Art by Winsome
Transportation Available

Premiere Services

- Infant-Kindergarten Day School
- 1:1 Tutoring
- Swimming Lessons
- Violin Lessons
- 3rd Grade FCAT Workshop Jan-April



Mention this ad to receive 5% off!



Ms. Claudia's Preparatory School

8661 NE 2nd Ave., El Portal, FL 33138

305-244-3913 • www.miamipreparatory.com

www.msclaudia tutoring.com