



TALK OF THE TOWERS

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

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New Carpeting

We are pleased to advise that the new wallpaper and carpeting have been completed on floors three through nine.

Please help keep this new carpeting fresh and clean by not dragging trash bags on the new carpeting. Please double bag any wet or leaky trash so we can avoid stains on our new carpet.

This is your home. Please take care of it so we can all enjoy it.

Hurricane Season

The hurricane season is upon us. If there is a hurricane warning you must immediately remove all personal property from the balcony. Any hurricane damage at Tower 41 was the result of personal property being blown off the balconies or through the glass sliding doors. Please cooperate.



Balconies

Balconies may not to be used as storage areas. Every apartment has its own storage bin on the floor. Please use these bins for storage.

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.



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.



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The Jewish High Holy Days

Wishing all of you a happy and healthy New Year



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. Below you will find a delicious recipe for a Honey Whole Wheat Challah for you to enjoy this Rosh Hashanah.



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.

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
- 1 Egg 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

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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.



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Fruit Compote

Ingredients:

- 3 ripe nectarines
- 3 ripe peaches
- 3 ripe plums
- 3 whole cloves
- 1/4-1/2 cup apple juice
- 1/2 cup sugar
- 1 tsp. cinnamon



Preparation:

1. Cut fruit into small sections.
2. Place fruit in a sauce pan with cloves, apple juice, sugar and cinnamon.
3. Cook on medium-low heat until tender.

TIPS:

1. If too sweet, squeeze a little fresh lemon into compote.
2. If liquid evaporates before fruit is tender, add more apple juice a little at a time.

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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, ex-

cept 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?

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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.

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