

HARBOUR CLUB

CLUB

Villas

Monthly Newsletter

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A Newsletter for the Residents of the Harbour Club Villas Association

August 2019

HARBOUR CLUB VILLAS



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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.



Wonderful Waffles

National Waffle Week is August 31st through September 6th. To celebrate, we've come up with some fabulous waffle toppers. Whether your waffles are handmade on an old-fashioned waffle iron or just popped out of the toaster, these additions are sure to bring a smile to your morning.



Simple toppings for waffles include the old standby maple syrup, applesauce sprinkled with ground cinnamon, fresh or frozen berries with a dollop of whipped cream, or fruit-flavored yogurt or jam. If you are more ambitious, try cooking up one of these delicious sauces to go with your waffles.

Berry Sauce

In a small saucepan, combine 2 cups frozen berries, 2 tablespoons water, 2 tablespoons honey, and some freshly grated orange or lemon rind. Cook, stirring, for about 10 minutes. Let cool slightly and then puree the mixture in a blender. Return the sauce to the pan and cook for an additional 3 minutes. Cool slightly before serving.

Orange Sauce

In a small saucepan, combine ½ cup frozen orange juice concentrate, ½ cup sugar, and ¼ cup of butter. Cook over low heat, stirring, until the sugar is dissolved and the syrup begins to thicken. Cool slightly before serving.

Rum Sauce

Beat 4 egg yolks with an electric mixer until thickened and lemon-colored, about 5 minutes. Add 1-1/2 cup powdered sugar. Continue beating until combined. Gradually mix in ¼ cup rum or 1 teaspoon rum extract until well blended. Fold in 2 tablespoons whipped topping. Serve immediately.



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School Daze

School is back in session in August please use caution while driving!



A new teacher was trying to make use of her psychology courses. She started her class by saying, "Everyone who thinks you're stupid, stand up!" After a few seconds, Little Johnny stood up. The teacher said, "Do you think you're stupid, Little Johnny?" "No, ma'am, but I hate to see you standing there all by yourself!"

Treats they Won't Give Away

It's back to school time! Below is a delicious and healthy treat to add to your child's packed lunch.

- 2 cups rolled oats
- 3/4 cup packed brown sugar
- 1/2 cup wheat germ
- 3/4 teaspoon ground cinnamon
- 1 cup all-purpose flour
- 3/4 cup raisins (optional)
- 3/4 teaspoon salt
- 1/2 cup honey
- 1 egg, beaten
- 1/2 cup vegetable oil
- 2 teaspoons vanilla extract

1. Preheat the oven to 350 degrees F (175 degrees C). Generously grease a 9x13 inch baking pan.
2. In a large bowl, mix together the oats, brown sugar, wheat germ, cinnamon, flour, raisins and salt. Make a well in the center, and pour in the honey, egg, oil and vanilla. Mix well using your hands. Pat the mixture evenly into the prepared pan.
3. Bake for 30 to 35 minutes in the preheated oven, until the bars begin to turn golden at the edges. Cool for 5 minutes, then cut into bars while still warm. Do not allow the bars to cool completely before cutting, or they will be too hard to cut.



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