



Monthly Newsletter

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Office..... (305) 868-5208

Security (305) 864-7252

Email marbellacondo@att.net

OFFICE HOURS

Monday-Friday..... 9 AM - 4 PM

MARBELLA CONDOMINIUM

9341 Collins Avenue

Surfside, FL 33154



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GAS GUZZLERS

The price of gas is sky high! Most Americans are finding that they are spending more on gasoline than ever before. Although there is nothing you can do about the price at the pump, here are some tips to get the most out of that now expensive gasoline.



Make Sure Your Car is in Good Shape

A car in poor running condition uses more gas. Any money you spend on a tune up will pay off in lower gasoline expenditures. Make sure the air and fuel filters are clean. Keep your tires properly inflated, but don't overfill your tires, as this can reduce your fuel efficiency. According to the U.S. Environmental Protection Agency, getting periodic wheel alignments can improve fuel economy up to 10 percent. If you are in the market for a new car, check the gas mileage estimates carefully.

Drive Carefully

Try to avoid unnecessary driving, carpool when you can, and drive the speed limit. Try to avoid rush-hour traffic. Driving at a constant speed can increase your fuel efficiency up to 20 percent. Idling your car wastes gas. You also do not need to warm up your car to run properly. Don't accelerate aggressively or rev your engine. Reduce drag by keeping your windows closed.

The Extras

Use your air conditioner sparingly. Take unnecessary items out of your car to reduce your vehicle's weight. Try to combine errands into one trip. Walk or bike to your destination.

Fill 'Er Up!

Consult your car's manual to make sure you are using the right type of gasoline. Don't use premium gas if you don't need it. Buy gas when the temperatures are cooler, early morning or evening. You will actually be putting more gasoline in your car for the money, as gas is slightly denser when it is cooler. Don't overfill your tank, as you may lose some gasoline to spillage.

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.

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Back to School Recipe Slow Cooker Chicken & Dumplings

- 4 skinless, boneless chicken breast halves
 - 2 tablespoons butter
 - 2 (10.5 ounce) cans condensed cream of chicken soup
 - 1 medium onion, finely diced
 - 2 stalks celery, finely diced
 - 1 (10 ounce) package refrigerated biscuit dough
 - 2 cups water or chicken stock, (or as needed to cover)
1. Place chicken, condensed soup, onion, and butter in a slow cooker. Add enough water to cover.
 2. Cover and cook for 5 to 6 hours on High.
 3. About 1 hour before serving, tear biscuit dough into pieces. Place dough in the slow cooker. Cook until dough is no longer raw in the center. Makes 6-8 servings

Option: Vegetables like peas, corn, diced carrots or green beans can also be added during the last hour.







PATRICKJAIMEZ PA

Mobile (786)-277-7355
Direct (305)-459-5019
patrickjaimez@gmail.com
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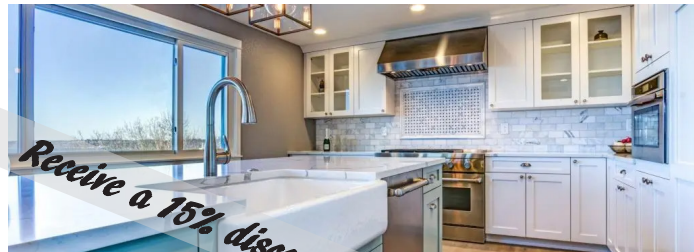
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