



# OCEANIA II NEWS

A NEWSLETTER FOR THE RESIDENTS OF THE OCEANIA II CONDOMINIUM ASSOCIATION  
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## OCEANIA II

**Condominium Association**  
**16445 Collins Avenue**  
**Sunny Isles Beach, FL 33160**

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**Monday - Friday** ...8:30AM - 4PM



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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.

# THE JEWISH HIGH HOLY DAYS

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.



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# EGG MUFFINS

- ½ pound sausage
- 12 eggs
- ½ cup chopped onion
- ½ cup chopped green bell pepper
- ½ teaspoon salt
- ¼ teaspoon ground black pepper
- ¼ teaspoon garlic powder
- ½ cup shredded Cheddar cheese

## Directions

Preheat the oven to 350 degrees F. Lightly grease 12 muffin cups or line with paper muffin liners.

Heat a large skillet over medium-high heat. Stir in sausage and cook until crumbly, evenly browned, and no longer pink, 10 to 15 minutes. Drain off grease. Beat eggs in a large bowl. Stir in onion, green pepper, salt, pepper, and garlic powder. Mix in sausage and Cheddar cheese. Spoon into the prepared muffin cups.

Bake in the preheated oven until a knife inserted near the center comes out clean, 20 to 25 minutes.







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