

# ISOLA

## CONDOMINIUM ASSOCIATION, INC

Volume 15 Issue 11

February 2023

### ISOLA Condominium Association, Inc.

770 Claughton Island Drive  
Miami, Florida 33131

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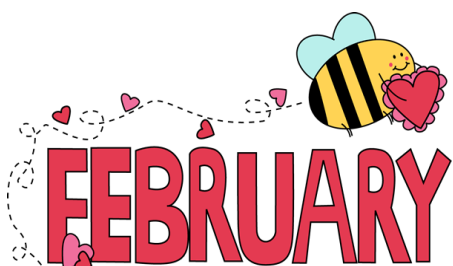
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#### OFFICE HOURS

**Monday - Friday** ...9:00 AM - 5:00 PM



### DON'T FORGET... *SPRING FORWARD*

Daylight Saving Time begins for most of the United States at 2 a.m. on the **Second Sunday in March** and lasts until 2 a.m. on the **First Sunday of November**.



**Be sure to set your clocks ahead one hour at 2 a.m. on Sunday, March 12<sup>th</sup>.**



This is also a great time to change the batteries in your smoke and carbon monoxide detectors. Many fire departments encourage people to change their batteries in these detectors when they change their clocks, because it can be so easy to forget otherwise. “A working smoke detector more than doubles a person’s chances of surviving a home fire,” says William McNabb of the Troy Fire Department in Michigan. More than 90 percent of homes in the United States have smoke detectors, but one-third are estimated to have worn-out or missing batteries.

### Valentine’s Day

**February 14<sup>th</sup>.** Did you know? While 75% of chocolate purchases are made by women all year long, during the days and minutes before Valentine’s Day, 75% of the chocolate purchases are made by men. Over \$1billion of chocolate is purchased for Valentine’s Day.



# GET AN INSURANCE CHECKUP

Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.

Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary. If your children have grown, you may find that you no longer need the same type of insurance that you had be-

fore. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you-you may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premi-

ums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items.

Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.

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# Crème Brûlée French Toast

## Ingredients

- ½ cup unsalted butter
- 1 cup packed brown sugar
- 2 tablespoons corn syrup
- 6 (1-inch thick) slices French bread
- 5 large eggs
- 1 ½ cups half-and-half cream
- 1 teaspoon vanilla extract
- 1 teaspoon brandy-based orange liqueur (such as Grand Marnier®)
- ¼ teaspoon salt

## Directions

Melt butter in a small saucepan over medium heat. Add brown sugar and corn syrup; stir until sugar is dissolved. Pour into a 9x13-inch baking dish. Remove crusts from bread and arrange in the baking dish in a single layer. Whisk eggs, half and half, vanilla, brandy, and salt together in a bowl. Pour over the bread. Cover and chill at least 8 hours, or overnight. Preheat the oven to 350 degrees F. Meanwhile, remove the dish from the refrigerator and bring to room temperature. Bake, uncovered, in the preheated oven until puffed and lightly browned, 35 to 40 minutes.







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