

#### **PROPERTY STAFF**

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#### **IMPORTANT NUMBERS**

OFFICE HOURS (Unit Owners Only) Mon. - Fri......8:30 AM-4:30 PM Closed ......12:00 PM-1:00 PM Realtor Hours ..... M-F 10-10:30 AM 3:30-4:30 PM



**COASTAL TOWERS Condominium Association, Inc.** 400 Kings Point Dr, Sunny Isles Beach, FL 33160



## **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.

## **DOG DAYS OF SUMMER**

The term "dog days of summer" is one that most people are familiar with. But do you know what it means? Technically, the "dog days of summer" run from July 3 to August 11, and are associated with the hottest days of the season.

The dog reference has to do with the night sky. Sirius, the brightest star in the summer sky, is in the constellation called Canis Major, which means "big dog." Ancient people living in the Mediterranean region believed that such a large star as Sirius generated heat, just as the sun does. During the days from early July to mid-August, Sirius is in conjunction with the sun. This



means that it rises and sets, and is in alignment with, the sun. These ancient people thought that the heat from the sun was being joined by the heat from Sirius, causing much warmer days. They called this time of year the "dog days," after the constellation Canis Major.

Folklore about these unique days continued into relatively modern times. You can probably still find some older folks who remember the old wives' tale about fish losing their teeth during the "dog days of summer." With no teeth, the fish developed sore gums and were unable to feed until the return of cooler weather. For these folks, this helped explain why fishing at their regular fishing holes was so poor during the late summer months.

#### Hello All! TWO **CONVENIEN** My name is Tatyana Krivoruchko. LOCATION I'm a 15-year real estate veteran with experience as a developer, a marketing specialist, and property manager. Before joining Core Realty Assoc, L.L.C., I partnered in acquiring, developing, marketing, and selling residential estate properties in Chicago, IL. DR. EDY A. GUERRA New Patient Special \$79 My clients would describe me as a mature, dependable, and high-(D0210, D0150, D110) energy RE Agent with a passion for the highest degree of excellence in her work; valued not only for warmth, professionalism, dedication, and excellent judgment but for her unwavering commitment to ensure 9456 HARDING AVE. that the deal comes through. SURFSIDE, FL 33154 Testimonial: "Tatyana did a fantastic job closing our transaction! She (305) 866-2626 has a great deal of integrity when it comes to protecting her client's best interest and insuring a smooth transaction." - Mila & Elijah R. 4011 W. FLAGLER ST. **CORAL GABLES, FL 33134** TATYANA KRIVORUCHKO (305) 643-1444 Cell: (847) 612-2648 tatyanakrivor@yahoo.com | www.miamiresidentialrealtygroup.com dredyaguerradds@gmail.com ORE 323 Sunny Isles Blvd, Ste 700, Sunny Isles Beach, FL www.dentistsurfside.com

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# ATTENTION

Lobby/shopping carts are only to be used for groceries, luggage or small items not for contractor use. Violators will be subject to fines. Please use service elevator when using bell carts. Shopping carts can be used in all elevators. ID is required in order to use lobby/shopping carts please see front desk for service.



Are You Suffering From Back Pain, Poor Balance, Weakness? We offer Ultrasound, Massage, Balance & Vestibular Therapy Cardiac, Neurological and Senior Rehab Exclusive 1 on 1, In the Comfort of your Home Protective Equipment Protocols

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THERAPY IN YOUR HOME Licensed Medicare Provider FL8318

Brian Caits @ 954-328-1505| bcaits@bellsouth.net

# Mom & Daughter Beauty Salon



Mich & Daughter BEAUTY BALON 0 Kings Point Dr. • Sunny Isles • 305-305-3138 Open Sundays • 7 Days A Week

**305-944-7527** Monday to Sunday: 9 am – 6 pm\*

We Specialize In: Hair Straightening • Permanent Waves Keratin Hair Coloring • Hydration BOTOX<sup>®</sup> • Highlights/Lowlights Specialists in long hair Pedi & Mani Haircut & Style for men, women & kids Hair Extensions • Hair Treatments Wash and Set • Balayage Hair • Ombre

Call for Appointment. Walk-ins Welcome. Last appointment 6 pm. \*Hours subject to change.

Please call ahead to confirm.

# **PEST CONTROL**

Tuesday's starting at 9:00 am 1<sup>st</sup> Tuesday of the Month: Floors 16 thru 12 2<sup>nd</sup> Tuesday of the Month: Floors 11 thru 8 3<sup>rd</sup> Tuesday of the Month: Floors 7 thru 4 4<sup>th</sup> Tuesday of the Month: Floors 3 thru 1

Please see Security guard in the lobby to schedule spraying of your unit.



### **THINKING OF BUYING OR SELLING?** I CAN HELP. I AM AT YOUR SERVICE. Get Honest Experienced Help Buying or Selling your Home.

#### TRUST the **advice** of a professional.

When it comes to **Buying** or **Selling** a home, it is important to **trust** in a **Real Estate Agent** who cares about your neighborhood as much as you do. When you are ready to buy or sell **give me a call**, your local real estate expert.

Call me today for a FREE, no cost obligation, comprehensive market analysis of your property.



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## **ATTENTION RESIDENTS**

Be advised of the following rules and regulations of our condo association.

**BICYCLES:** Bicycles may be stored in the bicycle storage room. Each unit may gain access only by requesting the key from the lobby concierge. Bicycles must be transported through the service entrance and corridor and on the service elevator. They are not permitted in the lobby and may not be stored on the common elements or limited common elements. All bicycles must display an identification label attached to the crossbar.

**PACKAGES:** All packages must be addressed to registered owners and residents. The maximum dimensions of any package(s) **cannot exceed 36''x 36'' and the weight cannot exceed 30 pounds**. Both first name and last name and unit / apartment number must match the name of the registered Resident. Please note that packages not addressed to registered Residents will be returned to sender. Pack-

ages that exceed the minimum required dimensions or weight will not be accepted by the concierge staff / security. The package will be denied. Packages may only be picked up by the registered owner / resident or pre-approved designee.

GARBAGE DISPOSAL: All garbage must be placed in a plastic bag and secured before being thrown down the trash chute or into the dumpster. Garbage must not be left on the trash room floors. Any spilled liquids or garbage must be cleaned up. Cardboard boxes and/or large pieces of cardboard should be broken down and flattened placed in the trash room or placed in the YELLOW LID **RECYCLE CONTAINER** located in the loading dock area. Coastal Towers Condo Association is in compliance with Miami Dade county recycling regulations. Newspapers, glass, metal cans and plastics must be disposed of separately. You may place items in a garbage bag or in the 6 yarder container

that is located in the loading dock area.

BULK GARBAGE: Bulk items are not to be left in the loading dock area or in the maintenance corridors of the building. Do not place discarded items in the loading dock area such as old water heaters, old dishwashers, old matresses, old dressers, old furniture. It is against Miami Dade County regulations to discard any construction material into the garbage containers. Be advised that there are cameras located in the loading dock area. Any resident or construction worker caught throwing any material that is banned or left in the loading dock area will be fined accordingly.

**STORAGE AREAS:** All storage areas will be cleaned on a monthly basis. Any items that are not properly secured with-in the storage areas will be discarded. All storage areas must keep the walk areas free and clear of any debris and items.

