



Monthly Newsletter

Volume 22 Issue 2

September 2023

OFFICE STAFF

Office Manager... Alejandra Cotte

BOARD MEMBERS

President..... Moshe Schneider

Vice Pres. Dr. Richard Stone

Treasurer Alan Cohen

Secretary..... Aleida Delgado

Director Barbara Cohen

Director Isere Haberthal

Director Edward Ohayon

NUMBERS YOU SHOULD KNOW

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



Published monthly at no cost for Marbella by

Coastal Group Publications, Inc.

Contact CGP at

(305) 981-3503 or www.cgpnewsletters.com

to advertise in one of our newsletters or to

get a free newsletter for your property.



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?

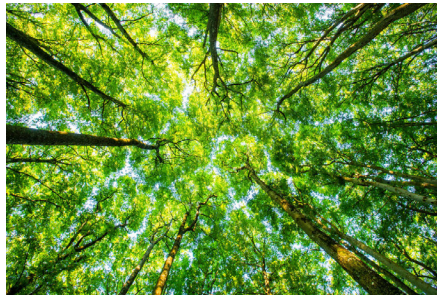
Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

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.

DID YOU KNOW?

- A shade tree positioned on the west side of a home can keep it 20 percent cooler than a home without a tree. The cooling effect of one tree is equal to that of five room air conditioners running 20 hours a day.
- In one year, a single city tree provides \$73 in air conditioning, \$75 in controlling erosion and storm water, \$75 in wildlife shelter, and \$50 in controlling air pollution.
- Almost 98 percent of all Christmas trees are grown on farms. More than one million acres of land have been planted with Christmas trees, with each acre holding over 2000 trees.
- An acre of Christmas trees provides for the daily oxygen requirements of 18 people.
- Most of the fresh water in the U.S. is produced by our forests. Two-thirds of all the precipitation runoff in the 48 contiguous states come from our forests. And 14 percent of all runoff comes from the roughly 190 million acres of our national forests, which take up only eight percent of the land.



First Day of Fall

We may not be experiencing the signs here in South Florida, but throughout the country the first leaves have started turning colors, and the air is growing cooler and crisper, signifying the start of the Fall season. And it's Football Season – what better signal that Fall is here? Hope you enjoy the beautiful nights and days this season is sure to bring.



Hello All!

My name is Tatyana Krivoruchko. 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.

My clients would describe me as a mature, dependable, and high-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 that the deal comes through.

Testimonial: "Tatyana did a fantastic job closing our transaction! She has a great deal of integrity when it comes to protecting her client's best interest and insuring a smooth transaction." - Mila & Elijah R.

TATYANA KRIVORUCHKO

Cell: (847) 612-2648

tatyanakrivor@yahoo.com | www.miamiresidentialrealtygroup.com



323 Sunny Isles Blvd, Ste 700, Sunny Isles Beach, FL



M.KOTLER
REAL ESTATE

Buying, selling or renting real estate?

Let's chat.

Contact me today!



ERIC BROAD
Broker
305-318-2385

ejbroad@gmail.com
www.mkotler.com

9585 Harding Ave.
Surfside, FL 33154



Published monthly at no cost for Marbella by Coastal Group Publications, Inc. Contact CGP at T: (305) 981-3503 or info@cgpnewsletters.com to advertise in one of our newsletters or to get a free newsletter for your property.



Rosh Hashanah is Friday, September 15, 2023 – Sunday, September 17, 2023. Here is a sweet dish to sweeten your New Year. Shana Tovah!

HONEY BAKED CHICKEN

Ingredients

- 1 (3 pound) whole chicken, cut into pieces
- ½ cup butter, melted
- ½ cup honey
- ¼ cup prepared mustard
- 1 teaspoon salt
- 1 teaspoon curry powder

Directions

Preheat oven to 350 degrees F.

Place chicken pieces in a shallow baking pan, skin side up. Combine the melted butter or margarine, honey, mustard, salt and curry powder and pour the mixture over the chicken. Bake in the preheated oven for 1 ¼ hours (75 minutes), basting every 15 minutes with pan drippings, until the chicken is nicely browned and tender and the juices run clear.



Public Adjusting Services
Professional Insurance Claim Representation

CALL US BEFORE YOUR INSURANCE COMPANY!!

(305) 396-9110
STELLARADJUSTING.COM








RE-OPEN OLD & DENIED CLAIMS

WATER DAMAGE TO KITCHEN OR FLOORS?

LEAKS FROM UNITS ABOVE?

AIR CONDITIONER LEAK?

SHOWER PAN LEAK?



GOT PROPERTY DAMAGE?

GET HELP NOW!

THIS IS SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.





PATRICKJAIMEZ PA

Mobile (786)-277-7355
patrickjaimez@gmail.com



Hablo Español / Falo Português
Selling Real Estate for over 20 years!

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.

PHYSICAL & OCCUPATIONAL THERAPY
Are You Suffering From Back Pain, Poor Balance, Weakness?

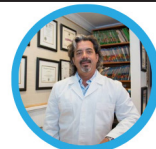


We offer Ultrasound, Massage, Balance & Vestibular Therapy
Cardiac, Neurological and Senior Rehab
Exclusive 1 on 1. In the Comfort of your Home
Protective Equipment Protocols

THERAPY IN YOUR HOME
Licensed Medicare Provider FL8318

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

TWO CONVENIENT LOCATIONS



EMERGENCY CARE 24/7

DR. EDY A. GUERRA
NEW PATIENT SPECIAL \$79
(00210, D0150, D1110)

9456 HARDING AVENUE
SURFSIDE, FL 33154
305-866-2626

4011 WEST FLAGLER ST, SUITE 506
MIAMI, FL 33134
305-643-1444

dredyaguerrads@gmail.com
WWW.DENTISTSURFSIDE.COM

7441 Wayne Ave
PARKVIEW POINT
 #15B

SOLD

Call Now!
 Rosa Jacquelin
 (786) 239-1283




Video Tour:
www.SignatureHomesOfMiami.com

RAYMOND JAMES of Aventura

мы говорим по русски
 אנחנו מדברים עברית
 Nosotros hablamos Español
 מיר רעדן יידיש
 Falamos Portugues



Financial & Estate Planning Saving for College Domestic & International
 Investments & Risk Management Insurance Customized Solutions
 Pension/Retirement Lending Solutions

It's been our privilege for more than 55 years to support the goals of our clients and to give back to the communities in which we live and work – and we look forward to continuing to do so for many, many years to come. To take a "scroll" down memory lane, explore our history at RAYMONDJAMES.COM.

CALL TO SET UP AN APPOINTMENT TODAY!
 18851 NE 29th Ave, Suite 407 | Aventura, FL 33180
 Direct: 305-466-4655 | Fax: 866-522-9641 | Toll Free: 800-731-6121
<https://www.raymondjames.com/rjamiami/aventura.asp>

Raymond James & Associates, Inc., Member New York Stock Exchange / SIPC. * Lending Services provided by Raymond James Bank N.A., a fully chartered national bank affiliated with Raymond James & Associates, Inc. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP, Certified Financial Planner and CFP in the U.S.

DIAMOND REMODELERS

Full Service Contractors

Kitchen & Bathroom Remodeling

Satisfaction and Quality Guaranteed

We are committed to the fulfillment of your home improvement needs with an eye towards increasing the value of your real estate asset. Whether you are remodeling a kitchen, bathroom, complete residence or room addition; we are the *Remodeling Experts*, **family owned for 40 years**.

specializing in *condo & apartment interiors*

Jeff Diamond & Anthony Lasorsa
305-865-9005
www.diamondremodelers.com
jeff@diamondremodelers.com




Receive a **15% discount on any remodeling job!**

Painting & Services Unlimited Lic. CC94BS00437
 Lasora Enterprises, Inc CGC031497 Licensed & Insured General Contractor

REMODELING • INSTALLATIONS

- Kitchen / Bathroom
- New & Resurfaced Cabinets
- Cabinets / Vanities
- Custom Baseboards / Crown Mouldings
- Granite / Marble / Quartz Counter Tops
- All Types of Tiles & Marble Installed

"Your Experienced Handyman"

PAINTING & SERVICES UNLIMITED

- Painting, Condo, House, Apt. Roof Painting
- Full Service Contractors
- Popcorn Ceiling Removal
- Plumbing & Electrical Service
- Smooth Ceilings
- Doors / Windows
- Framing, Drywall & Finishes
- Mirror Installation

EST. 1980

• Design & Management Services
 • No Job Too Small
 • Free Estimates
 • Service & Quality at Reasonable Prices
 • Commercial & Residential
 • Habla Español

15% Off
 any remodeling job!

10% OFF
 Any Service

Valid With Coupon. Not To Be Combined With Other Offers. Exp 10/31/2023

No warranty is given by the Marbella Condominium Association or implied as to the accuracy of any part of this Newsletter. No responsibility is accepted for negligence or to advise on any errors, omissions or changes in the matters covered by this newsletter.