

THE RIVERFRONT SCOOP

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THE RIVER FRONT MASTER

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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.



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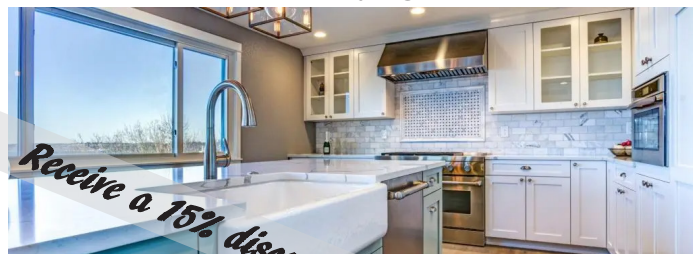
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Rosh Hashanah is Friday, September 15, 2023 – Sunday, September 17, 2023. Here is a sweet dish to sweeten your New Year. Shana Tovah!

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.





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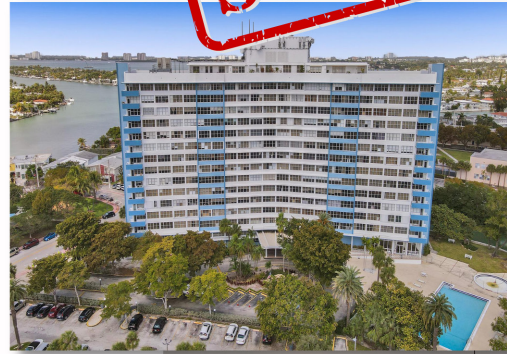
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