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6423 Collins Avenue
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ASSOCIATION OFFICERS

President.....Ernesto Marcos
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Treasurer Leslie Cortina
Secretary.....Teresita Pastoriza
DirectorMario Suarez

PROPERTY STAFF

Manager..... Nelson Borroto
mardelplatacondominium@gmail.com
Asst. Manager.....Jorge Muñoz
mardelplatajorge@gmail.com
Front Desk.....
frontdesk6423@gmail.com
Asst. Engineer Ricardo Cubas

IMPORTANT NUMBERS

Office.....305-864-3232
Fax305-861-1011
Front Desk.....305-865-5641

OFFICE HOURS

Monday-Friday ...7:30 AM - 4:30 PM



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LIGHTNING MYTHS

During the summer, thunderstorms can not only bring rain, but thunder and lightning. To protect yourself from dangerous lightning, keep these common myths in mind next time you see a storm brewing.



Lightning never strikes twice.

Many locations and objects get hit by lightning several times every year. These include tall buildings like Chicago’s Sears Tower and the Empire State Building in New York. There are also locations, such as mountain peaks, that will receive many lightning strikes each season. Other large structures, such as radio-television antennas, also can receive repeated strikes.

Lightning only occurs with thunderstorms.

While lightning does require moisture in the air to form, it doesn’t have to be raining to create lightning. In fact, one of the most dangerous times for a fatal strike is just before a storm. Lightning can also travel horizontally, striking in areas that are still sunny. It is even possible for lightning to form during snow showers.

Lightning is only a danger outdoors.

Shocks from lightning strikes can travel into structures, usually through metal pipes, bathtubs, and electronic devices. If there is lightning in your area, stay off of your telephone, do not take a shower or bath, and limit your computer use. It is also possible for lightning to strike through a window, so if there is a danger of lightning in your area, take precautions to avoid this danger by closing any open windows and doors.

A person who has been struck by lightning shouldn’t be touched. Lightning strike victims are not electrified by the jolt. In fact, they carry no electrical charge and most likely need assistance from those nearby. Rescue personnel should be immediately called, and the victim should be evaluated by bystanders immediately, as they often need CPR to survive.

Lightning will not strike bodies of water.

Lightning can in fact strike anywhere, including on water. Being on a boat or swimming will not protect you from a lightning strike. Lightning strikes to water have been known to kill fish in the immediate vicinity. To protect yourself, anytime there is the danger of lightning, even if none has been seen yet, you should remain indoors until the danger has passed.

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.

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Sheet Pan Chicken with Mozzarella, Pesto, and Broccoli

- 2 pounds boneless chicken breasts
- 2 teaspoons garlic salt
- ground black pepper to taste
- 6 tablespoons pesto
- 2 medium Roma (plum) tomatoes, thinly sliced
- 1 ½ cups shredded mozzarella
- 1 head broccoli, cut into florets
- 2 tablespoons olive oil
- salt to taste

Preheat the oven to 425 degrees F. Lightly grease a large sheet pan. Season chicken with garlic salt and pepper; place onto the prepared sheet pan. Spread pesto over chicken, then top with tomatoes and mozzarella. Toss broccoli and oil together in a bowl; season with salt and pepper. Scatter around chicken on the baking sheet. Bake in the preheated oven until broccoli is tender and chicken is no longer pink in the center and the juices run clear, 15 to 20 minutes. An instant-read thermometer inserted into the center should read at least 165 degrees F.







PATRICKJAIMEZ PA

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

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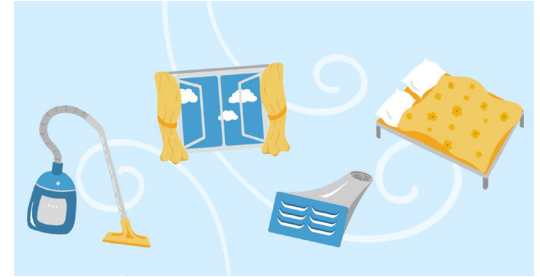
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CLEAN YOUR INDOOR AIR

Have you noticed that the air in your home is not as clean and fresh as it should be? These tips will help you breathe easier!

- ❑ When cooking or cleaning, keep your windows open as much as possible.
- ❑ When cooking on the top of the stove, cover pots and pans, especially when frying. Use the ventilating fan under the hood of the stove when cooking.
- ❑ Use the bathroom exhaust fan or open a bathroom window when steam is present.
- ❑ Make sure your vacuum cleaner is working properly and does not blow dust back into the room. Change vacuum cleaner bags frequently.
- ❑ Use doormats at each entrance to your home to collect dirt and dust before it enters your home.
- ❑ Dust your home regularly and clean large flat surfaces several times a year.
- ❑ Vacuum and sweep regularly.
- ❑ Clean and change the filters on any humidifiers or air-filtration systems regularly.
- ❑ Wash all bedding in hot water weekly.
- ❑ Use non-toxic cleaning products and don't mix different types of cleaning solutions together.
- ❑ Place some houseplants in your home. They remove toxins from the air.
- ❑ Don't smoke inside your home.



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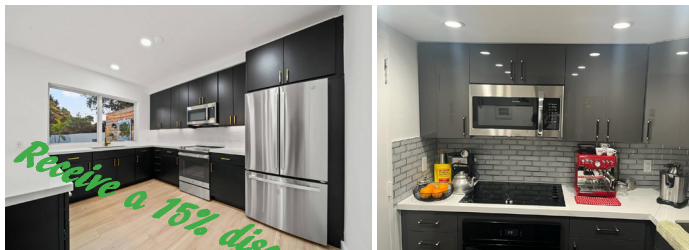
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