

## Emerald at Brickell Condominum Association

218 S.E. 14th Street Miami, Florida 33131

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# **RENTER'S INSURANCE**

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? 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.

# FIGURE IT OUT

The first week in November is National Fig Week. Figs are not the most familiar of fruits, but they are a great addition to anyone's diet. Not only are they sweet and delicious, they are fat-free, high in fiber, and also a great



source of potassium, calcium, and iron. Not sure how to use figs? These ideas and recipes will help get you started!

- Take figs in a plastic bag along with you to work, to school, to the game or the park for a quick snack.
- Slice up some figs and add to a tossed salad.
- Chop and add some figs to mashed or cubed sweet potatoes.
- Blend some finely chopped figs with some cream cheese to make a great spread for toast or bagels.
- Top your oatmeal or cold cereal with chopped figs.

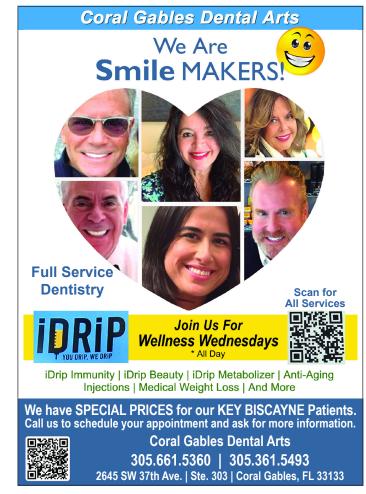


## Fig Pudding

1/4 cup butter
1/2 cup sugar
1 egg
1-1/2 cups sifted flour
2 cups chopped dried figs
2 teaspoons baking powder
2 teaspoons baking powder
1/4 teaspoon salt
1/2 cup milk
1/2 teaspoon vanilla

Cream the butter; add the sugar and the well-beaten egg. Take out about 2 tablespoons of the flour and mix with the figs. Sift together the remaining flour and the baking powder and salt and add alternately with the milk to the butter and egg mixture. Stir in the flour-coated figs and add the vanilla. Bake in a greased baking dish for about one hour in a moderate oven (350 degrees F.).

Serve hot with lemon sauce or hard sauce to which a little lemon juice has been added.



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# **Pecan Pie Brownies**

### For the Brownie Layer:

- · cooking spray
- 1 (18 oz) package brownie mix
- <sup>1</sup>/<sub>2</sub> cup vegetable oil
- 2 large eggs
- <sup>1</sup>/<sub>4</sub> cup water

#### For the Pecan Pie Layer:

- <sup>1</sup>/<sub>2</sub> cup brown sugar
- <sup>1</sup>/<sub>3</sub> cup light corn syrup
- 2 large eggs
- 1 tablespoon bourbon (Optional)
- 2 teaspoons vanilla extract
- 1/2 teaspoon sea salt
- <sup>1</sup>/<sub>4</sub> cup unsalted butter, melted & cooled
- 2 cups pecan halves

Preheat oven to 350° F. Line a deep 9-inch pan with aluminum foil and coat with cooking spray.



To make the brownie layer: Whisk brownie mix, oil, 2 eggs, and water until well combined. Spread batter into pan. Bake until a toothpick inserted into center comes out clean, about 30 minutes. Remove from oven. To make the pecan pie layer: Whisk brown sugar, corn syrup, 2 eggs, bourbon, vanilla extract, and salt together in a bowl. Add melted butter slowly, whisking until well combined. Add pecans and stir to coat. Pour gently over brownie layer; spread evenly using a spatula. Bake in the hot oven until center is set. 30 to 35 minutes. Let cool to room temperature at least 2 hours.

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# **DID YOU KNOW?**

- The Mayflower had a partner ship when it sailed in 1620. The Speedwell also started the trip for the New World, but was forced to turn back because it leaked so badly.
- At the first Thanksgiving feast, the guests brought most of the food. When the Native Americans arrived, there was not enough food for everyone and the Wampanoag chief, Massasoit, sent his men home for more supplies.
- The party lasted for three days. The Pilgrims and their guests spent the time playing games, shooting guns, and of course, eating.
- It was two years before the Pilgrims had another "thanksgiving" celebration, this time to commemorate the end of a drought.



# **GIVING THANKS**

#### (Author Unknown)

For the hay and the corn and the wheat that is reaped, For the labor well done, and the barns that are heaped,

For the sun and the dew and the sweet honeycomb,

For the rose and the song and the harvest brought home

Thanksgiving! Thanksgiving!

For the trade and the skill and the wealth in our land, For the cunning and strength of the workingman's hand,

For the good that our artists and poets have taught, For the friendship that hope and affection have brought

Thanksgiving! Thanksgiving!

For the homes that with purest affection are blest, For the season of plenty and well-deserved rest, For our country extending from sea unto sea; The land that is known as the "Land of the Free" – Thanksgiving! Thanksgiving!



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