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Born and raised in an entrepreneurial household in Philadelphia, I learned the principles of business and financial strategy from my father at a young age. These early lessons fostered a deep passion for financial empowerment and the pursuit of innovative business practices. I carried this passion with me to the University of Miami, where I honed my skills and developed a strong entrepreneurial drive.

Now based in Brickell, Miami, I lead Infinite Capital Solutions, a life insurance agency dedicated to helping clients achieve financial freedom through the powerful Infinite Banking Concept (IBC). Our agency is built on the principles of growth, financial independence, and strategic wealth building, and I'm committed to revolutionizing how people think about money and personal finance.

As an Authorized IBC Practitioner, I believe in "Building the 10%" — a mission to empower individuals and families to take control of their financial destiny, reshape their mindset about wealth, and become part of the movement that challenges the status quo. I am passionate about helping clients rethink traditional financial systems and create sustainable, generational wealth.

Together, we can change the way the world understands money. Join me on the path to financial independence and be part of the revolution!

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Josh Waxman
Infinite Capital Solutions, LLC.
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GIGI'S SCENE



Hello neighbors!

Having just returned from the Baltic on a two-week long journey where I was fortunate enough to experience the Northern Lights - I must say that it was really the trip of a lifetime. Looking back, considering it was a getaway that I wasn't particularly in the mood for, aside from the freezing weather, we all had a great time. That includes the couple we travel with often, Bill and Julie Ogden.

Delayed for a few days due to an unexpected family issue, we flew into Copenhagen. And I hope that you will use our tips if you go because they are worth taking note of. Hotel Sanders was so charming and in the middle of a residential neighborhood which was refreshing. As were the native Danes who were some of the nicest people we ever encountered. Not only did we do a foot-tour of the city, we also ventured to the Louisiana Museum which was worth the drive. Aside from the jaw-dropping art, from the large-scale Calder sculptures to the paintings, the property was so well manicured with views for miles, that we can't wait to return. We also fell in love with the best little Italian restaurant whose chef helmed from Lido, Italy. It's called Barabba.

The shopping was also incredible, too. I encourage you to check out Bindesbol - a multi-brand boutique and Illum, the department store of your dreams.

Heading to Lapland was also a unique treat. We stayed at a lodge on

the river and it was so, so cool. As were the Arctic baths which jetted out on the water. Although I found it rather desolate, we loved the peaceful elements. We also went to visit an indigenous man from the Sami culture. Known for their strong fishing and hunting traditions they are probably best known for reindeer herding and their skills with a lasso. The man we met was in his eighties and lives with a herd on his land. He was quite the character.

It was in Lapland that we saw the Northern Lights. It was the focal point of my trip there and I've never experienced anything like this. During dinner we went outside and at first, I was really able to see it through my camera. And as the evening wore on, it became more green, more magical and more memorable.

The last call of duty was a visit to Stockholm. We went wild for Ett Hem, a hotel which is ideal if you're looking for something more personal than a luxury hotel. With 12-rooms, a gourmet chef and butler service at our disposal, the interiors were just as memorable as the stay. Having visited the Vasa Museum, which is also highly-recommended, in proper Whitman fashion, we took a boat tour where we were able to explore the architecture from afar. You know by now that we love boating, so this was the icing on the cake.

Also, our favorite meal by far was at Ekstedt in Stockholm. A contemporary brasserie known for its creative dishes

prepared in its wood-fired oven and fire pit, we supped in three different rooms on property as that is part of the plan. It's also interpersonal as you are introduced to the culinary team while dining and truth be told, it was the most impressive coursed out experience I ever tried.

Upon my return, we obviously went to Harbour Island. As you know, our home is intended to be ready in December. And as you know, I am not holding my breath. I met with my interior designer and we finalized all measurements. It was also a strange time on the island as everything is closed for maintenance and repairs after high-season. In preparation for winter, and Katie's February wedding, we got to see Coral Sands which is undergoing a major renovation that will be just in time for her wedding. We cannot wait for the grand reveal!

Lastly, this past week I celebrated my friend Maria Beguiristain' birthday at this incredible restaurant in Wynwood called Piegari Ristorante. Alongside the girls who I often gala and galavant around town with, it was special to spend the afternoon with Eliah Beavers, Lydia Touzet, Suzy Buckley Woodward - and others.

See you around town. And on that note, I look forward to spending some time back home in Miami - just in time for season!

XX-



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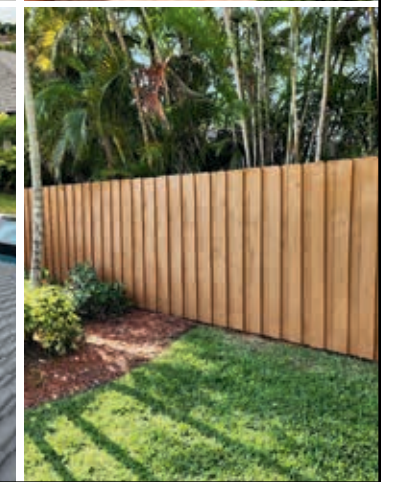
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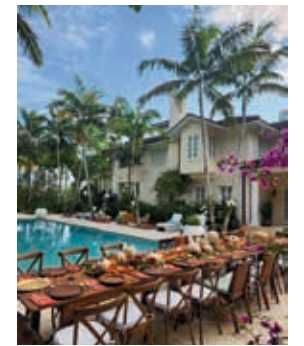
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Pub Note

Halloween is always a great time of the year and one of my favorite days (besides my bday the day before)... We feature this year's Halloween celebration in the neighborhood and also a look back on the past 5 year celebrations as this is our **5-year anniversary of the magazine...**

Hope you and the family enjoy after feasting on some turkey while looking this publication over.

Gigi's Scene is always a great read, kicks off the publication in true "fashion" and we are extremely gracious for your support!

Brian Fink Happy Belated Birthday!

Neighbors in the news as **David Haber** does it again, that's a streak for us as he's done something newsworthy 4 months in a row, MAZEL, any other residents can top?

Art Basel is fast approaching and be sure to support a neighbor's event you are invited to...

WE welcome our latest sponsors on hair extensions, but you'll have to wait with their store opening in 1/25, more on that later and Josh Waxman on creative ways of obtaining loans for real estate purchases leveraging your insurance and many other sources...

As season is upon us, we have so much to be Thankful for!!! I'm especially thankful for you residents sharing your stories and helping turn a neighborhood into a community! Please keep it up by sharing those stories and keep in mind any sponsors that could benefit from being in front of the residents, we can always make a donation on your behalf to your chosen cause.

HAPPY THANKSGIVING!
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Photo taken at the Cocoplum Event

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is an Art Fusion Gallery (located in North Miami Beach) and curated by Josephine Bodogh, a Hungarian art connoisseur with a mission to introduce European artists to the U.S. art community. The Gallery offers access to an incredible collection of mesmerizing works of fine art while representing artwork by artists that highlight social issues and push traditional boundaries.

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WRITTEN BY ERIN MICHELLE NEWBERG

ARE YOU IN THE MARKET and in need of your art collection, estate(s), automotive fleet, yacht, or aircraft to be insured? Well - look no further than Gendelman, whose team are carrier agnostic and known to have your best interest at hand. With innate abilities to find the best insurance policy/policies for their client's desires, their one guarantee is that you end up with the most practical coverage for your peace of mind. Solely working with A-rated insurance providers which include AIG - Private Client Group, Chubb, Pure Insurance, Vault Insurance & Cincinnati, Executive Vice President Christopher Goldberg feels "clients work with us because our team includes the utmost experts who have been working in our industry for years and we have found that our employees who are family at this point have seen & done it all." So "when it comes to your sophisticated risks, you need experience like us so we can provide competitive pricing, coverage options, and we promise that our company offers your insurance needs while the coverage meets our standards."

Operating as independent brokers, Gendelman has established long-term, solid relationships with some of the top national and regional carriers in the industry. Hence providing comprehensive, expert insurance solutions and service. Speaking of service, this international agency's team of experts work remotely "as we go to our clients, not vice versa. It allows us to handle the best in the industry and be present in their lives while overseeing their needs. Judy Ortiz, who is based in Pinecrest, has been working with Gendelman since 2004 "but I have been in the industry for 40 years." Having managed personal lines up to \$1.6 million in premiums per client and commercial lines up to \$7 million, Ortiz, who is the Senior Vice President, client advisor and producer works in sales "but I handle some of my clients as the front line person and if I don't specialize in an industry, for example in aircrafts, my office has a team of specialists who always ensure you are in the best hands." Judy has found that when a client comes and has multiple needs, "I generally consolidate deals with the same A-rated insurance company. And all the insurers we have are

incredible because they focus on high-net-worth companies.”

Ortiz’ new client generally come from referrals `` because they know the elevated level of service we provide and we go out to market on our client’s behalf to make sure they are getting the best coverage approach, premium based.” Judy also knows that she is often referred new clients because of her personalized customer service, “and while there are quite a few agencies, there is nobody like Gendelman that are truly available 24/7.” And truth be told, “if my clients can’t reach me, there is always a backup.”

Handling commercial insurance like property management to maritime; Museum and Non-Profit to Workers Compensation, Defense Base Act Insurance and Family Office Insurance, Gendelman subsequently focuses on personal insurance coverage that is tailored to your needs. “We pride ourselves on saving our clients time and money,” shares Goldberg. Furthermore, “we provide concierge-level customer service, and we partner with companies that offer the financial strength and underwriting flexibility required to address your unique exposures.” Their personal offerings include Homeowners, Builders Risk, Automobile, Private Art Collections, Yacht, Kidnap, Ransom and Extortion, Employment Practices Liability, Coverage, Excess Liability, Flood and Excess Flood, Antique Automobiles, Jewelry, Private Aviation, Domestic Staff Workers Compensation and Not for Profit Board of Directors Liability. Gendelman also offers analysis that include deductible choices, potential gaps in protection, quality of contract, adequacy of limits, claims management and insurance company financial stability, “so if you don’t receive an annual review of your personal

insurance, it may be time for a change. We can perform a detailed analysis of your entire current insurance program.”

Ortiz, whose 40-year deep experience was derived with other agencies explains “people should work with us because I have seen and done it all. At Gendelman, it’s all about our team who are truly the best in the industry and always remember that when it comes to sophisticated risks, you need experience like us.” Laura Zapata, who has been with the company for twelve years, is a client advisor “and I have found that working with this company is a pure blessing. Because I am remote, it offers me flexibility while being able to service my clients in personal lines, excess liability, watercrafts, anything personal including aircrafts, too.” She feels “at Gendelman, our team of trusted client advisors have experience with other companies, so we have collectively brought lots of knowledge to the table and we treat our clients as families. And it’s not like I look at this like a job, it’s become pleasurable, and I enjoy working for my clients. Plus, we are so happy that we reflect that on our clients. I’m no longer just ‘a number’ in a big company and this joy all transfers to my clients, hence developing relationships only because I have that with Chairman Bruce Gendelman, CEO & President Joseph Gendelman and Christopher Goldberg.” Also providing bilingual services to her clients, Zapata who is based in Biscayne Park has found “because I speak Spanish - I manage and insure many clients from California and New York, and South & Central America, too.”

For more information on Gendelman Agency: <https://gendelman.com/> or speak to an insurance concierge about coverage, please call 1-800-845-4145

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HAPPY HALLOWEEN 2024

WOW!

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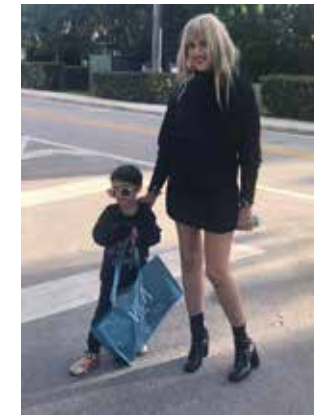
Hope you enjoyed it as much as I did!





BLAST TO THE PAST HAPPY HALLOWEEN

Halloween was in full swing this year and was great to see many participating... Esp with all the new families in the neighborhood! Islands 1 and 2 residents had a pumpkin cut out on the front of all the homes participating indicating that their home was giving out treats and 3&4 had curbside treat pick up as opposed to coming to the door...







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HALLOWEEN BLAST



FROM THE PAST 5 YEARS





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SUNSET ISLANDS RESIDENTS SHARE WHAT THEY ARE THANKFUL FOR THIS THANKSGIVING

THANK YOU FOR SHARING!



S4 Residents Keith and Agnes Gray are thankful for *Stroll Sunset Islands* magazine and how much its added to the quality of life socially in the neighborhood. The way you put us all together through the parties is wonderful and especially how we get to touch base among each other. Through all the covers that past 5 years we want you to know you are loved and appreciated and so very thankful the magazine is in our lives!



S4 Resident Inga Senis is thankful for having her parents visiting and staying over! They are over 80 years old and so blessed to have them as they are still in good shape, able to travel and spend time together



S4 Residents Laura and Brian Fink are Thankful for our family and good health - and Ozzy!

S2 Resident Ivelin Giro So THANKFUL for the 2 Emmy's she won for her Documentary "Mambochella"



S1 Resident Abigail Pollack is thankful for FAMILY & FRIENDS



Shari & I (David Lombardi) are very thankful to be finished building our new home and being back living on Sunset 1

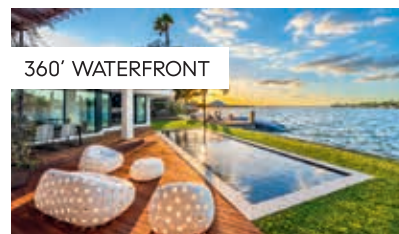
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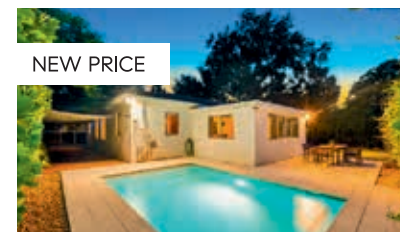
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NEW PRICE

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Beloff Law Attorneys and Staff Join Haber Law: Real Estate Firms Unite to Strengthen Foothold in South Florida Market

With real estate transactions in S. Florida reaching \$4.5 billion in Q3, up from \$4 billion in Q2, this move aims to take advantage of the fast-growing, complex marketplace

Haber Law announced that Jonathan Beloff, Esq., Ashley Fox, Esq., along with staff members Elizabeth Alvarez and Isabel Ferrell of the real estate law firm, Beloff Law, P.A., are joining the Haber Law team to bolster the Firm's foothold in the South Florida market.

According to David Haber, Managing and Founding Partner of Haber Law, the addition of the Beloff Law team will broaden the Firm's real estate division to provide greater access to resources and expand the representation for their clients, ensuring comprehensive legal support and enhanced expertise in navigating complex real estate transactions.

"Jon Beloff is an amazingly talented attorney and a person who has extensive ties to the real estate community. He has also proven his commitment to South Florida by serving on the boards of major philanthropic, public, and private institutions—all because of his love for his community. His team will bolster our growth trajectory in the ever-booming real estate market of South Florida. Jon's deep expertise and relationships will only strengthen our Firm," says Managing and Founding Partner David Haber.

A lauded real estate attorney and pioneer in S. Florida condominium law, Beloff has over 50 years of experience in commercial and residential sectors, encompassing transactions from hotels, and shopping centers to multi-family properties and restaurants. He has crafted legal documents for over 50



condominium projects, including groundbreaking conversions in Miami Beach and Bal Harbour.

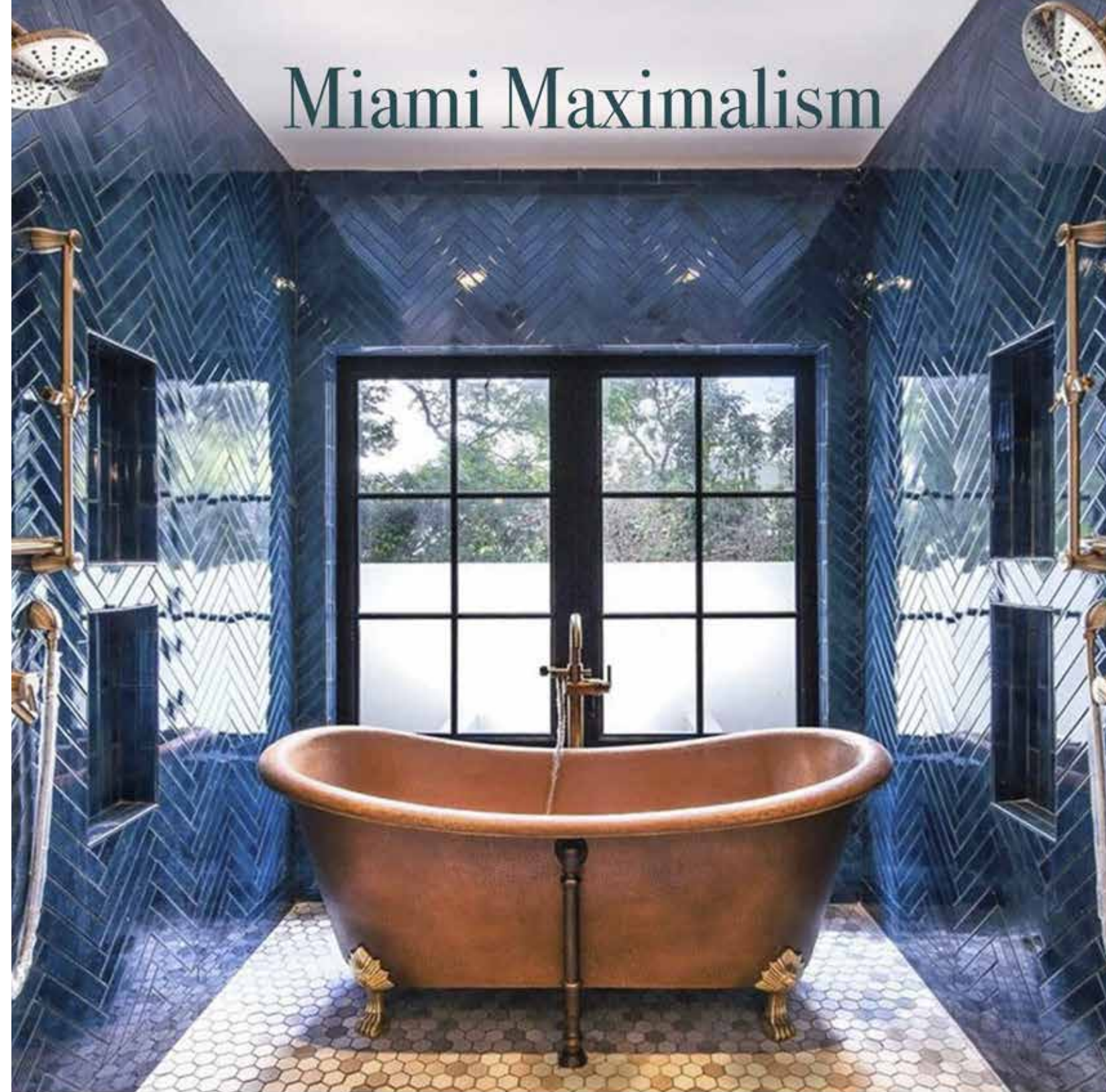
"Our firm has enjoyed great success as a small firm providing a range of services for its clients, including general transactional representation and real estate. We feel that this move will provide additional resources for our existing clientele, including the ability to expand our services to handle complex business and construction litigation, construction contracts, and condominium and HOA law matters. The repositioning combines the robust legal teams of both firms to better address and respond to evolving client needs," says Jonathan Beloff, founder of Beloff Law, P.A.

With Haber Law's recent expansion into Fort Lauderdale and West Palm Beach, they are committed to serving clients across South Florida, in response to the growing demand for its team's specialty legal expertise in Complex Business Litigation, Construction

Law, Condominium and HOA Law, Real Estate and Transactional Law.

ABOUT HABER LAW

Haber Law is a law firm based in Miami, Florida with nearly 40 attorneys, that specializes in Complex Business Litigation, Construction Law, Condominium Association and HOA Law, Real Estate, and Transactional Law. With offices in Miami-Dade, West Palm Beach, and Fort Lauderdale, the Firm is committed to its core values of integrity, service, dedication, innovation, diversity, and success. For more information, visit www.haber.law or call 305-379-2400.



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resident business guide

This is a current list of business owners and professionals from our neighborhood. It is an opportunity to network, qualify, and potentially build a business relationship with other successful individuals who also live here. To be included in the Resident Business Guide, email your name, business name, phone number, and email address to mario.stocco@n2pub.com.

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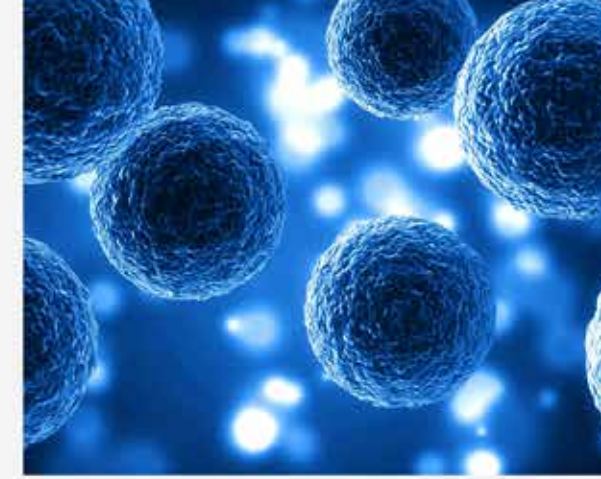
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