



HAPPY NEW YEAR!



Aberdeen Country Club News

By: Harry Seaton

A very Happy and Healthy New Year to you all and enjoy every moment of 2016!

Our Club year started in a great way in December and we are looking forward to the wonderful festivities and interesting events coming up! Our great golf course is again filled with players both morning and afternoon; our tennis courts are ever busy; our magnificent fitness center facilities promote healthy exercise to our new and old members; everything else is popping along!

Last month we had "Laugh Out Loud" - original comedic skits about life at Aberdeen. Both performances were sold out and were met with standing ovations. Next spring we will be welcoming the second year's production by "Aberdeen on Stage" - a production featuring music from Broadway musicals. There will be 2 performances in early April. It may not be too late to apply if you are an interested Club member.

War is coming back to Aberdeen starting Jan. 10th and running through Feb. 3rd, starting with opening ceremony featuring the Lighting of the Torch, and distribution of wristbands and Color War shirts. Activities of indoor games, outdoor games and table games, fun for all, are scheduled in three groups of easiest or gentle to very active or physically demanding with card games and/or tennis, golf, water sports, relays, party games and other exciting surprises, ending with the closing ceremony and celebration

(continued on page 2)

Will the Bull Market Continue in 2016?

By: Dr. Patricia Williams (author of the website profpat.com)

Since 2009, stocks have been in a bull market, that is they have been continually rising. Following are arguments for and against a continuation of this trend.

FACTORS IN FAVOR OF A CONTINUED BULL MARKET

1. Presidential Election 4-Year Cycle

Studies on the relation between the stock market and the four-year presidential election cycle report the following:

Year 1: of the President's term: weakest stock market performance.

Year 2: weak but improving.

Year 3: historically the strongest.

Year 4: lower than year 3 but above-average returns.

The results of these studies are based on historical data. Therefore, they cannot predict what will happen next year. For example, in the fourth year of the presidential cycle the market typically rises 8%. Yet in the fourth year of Obama's first term the DOW ended down 33.8%. Nonetheless, a study by Marshall Nickles of Pepperdine University found that investors who bought and held stocks in the second half of presidential terms (that is years 3 and 4),

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ABERDEEN COUNTRY CLUB NEWS ... *(continued from page 1)*

on Feb. 3. Participants must register in advance. All Club members are invited.

Don't overlook the other exciting events last month including the traditional Chanukah Dinner, the Christmas Day Brunch Extravaganza, the Sunday Art-House foreign film, Bingo Night, the Holiday Carnival and the New Year's Eve Celebration. During December the Club continued its very popular program of Children's Holiday Week Activities for the youngsters, both residents and visitors, who participated in golf clinics, tennis clinics, game room games, swim meets, pizza parties and other enjoyable activities.

This month will also have the Table Games Fair, a Showtime Concert with Martin Dube, Meet the Candidates Night and, perhaps, a 92nd Street Y production. Men and Women Golfers will play in the Four Ball Round Robin Tournaments and the Sadie Hawkins Tournament. Tennis members will be able to play in the Pro Member Invitational. Both golf and tennis activities will of course include Color War. Note that both Golf Professionals have invited all members to "Come Play with the Pro" for a round of golf. Four sessions each month will be planned. Individual applications will be pulled in a lottery system for each session and the 3 members chosen will be advised as to date and time. File your applications now and good luck! In planning ahead note that the "Play for Pink" Charity events will occur in early February and the Lynn U. Conservatory of Music will again have

its Scholarship Fund Concert here in March.

If you would like to join us, call our Director of Membership, Rose Cizner, at (561) 738-4903, ext. 325 for further information.

Bermuda Isle Buzz

By: Eliot Ostrow

Happy 2016!

It's hard to believe that another year has come and gone, and we're already into 2016. Maybe, sometime soon, I'll get the year right when I write my checks!

This past month has been a busy one for the residents of Bermuda Isle, with visits from and to family and friends for the holidays. We're glad that everyone had an enjoyable holiday season, and those who traveled made it back safe and sound. Now that the New Year's Eve celebrations are behind us, let's take a look back at 2015 and a peek ahead to the coming year. During 2015, the folks on Horseshoe Bay Road saw lots of improvements to our neighborhood. The pool and pool area facilities have been updated and refreshed, and more people are enjoying the pool on a regular basis. The lighting and landscaping at the entrance to Bermuda Isle has been improved (with more to come), and the exteriors of all of our houses have all been painted. Everything looks fresh and clean, but the wonderful character of BI has been maintained.

Over the course of 2015, we said sad goodbyes to several long-time BI residents, and welcomed many new neighbors, who have brought with them a fresh eye, new energy, and active participation in our HOA governance. The ladies' lunch Bunch is thriving, and there's even talk of starting up a men's monthly social activity. Elections were held for the HOA Board of Directors at our annual meeting in December, and our Board is in place for the coming year. We thank all those, past and present who serve or have served on the board, for their dedication and efforts to make Bermuda Isle an even better place to live.

The new year looks to be off to a great start. Plans are underway for a neighborhood pool party in late January, and a large contingent of BI residents are planning to attend a big band dinner dance in early February. While none of us knows what's to come over the next twelve months, we can be sure that we'll continue to see changes, and we hope they'll all be for the better.

News from Around the 'Shoe

On Dec. 3, the BI Ladies' Lunch Bunch had their

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BULL MARKET ... (continued from page 1)

and then sold them on the day the presidents were inaugurated, would have made money the majority of the time.

2. Decreasing Unemployment; Increasing Wages and Salaries

More people are working and have more money to spend on consumer products which should increase corporate profitability.

3. Low Inflation

Commodities, such as gasoline, are at their lowest level in years. This puts more money into consumers' pockets.

FACTORS AGAINST A CONTINUING BULL MARKET

1. An Aging Bull Market

As of early December, the current bull market has been running for about 2,400 days. This makes it the third longest bull market in stock market history. It might be running out of steam.

Bull Markets in Calendar Days

1987-2000	4,494 days
1949-1956	2,607 days

2009-2015 2,400 days and counting

2. Rate hikes by the Federal Reserve.

Higher interest rates will negatively impact the housing market, consumer spending and corporate capital expenditures.

3. Strong Dollar

The rate hikes will create greater demand for dollar-denominated investments (such as U.S. Treasury Bills) resulting in a stronger dollar. A strong dollar makes American goods more expensive abroad. Firms that derive a large percentage of revenue from foreign sales will most likely see a drop in sales.

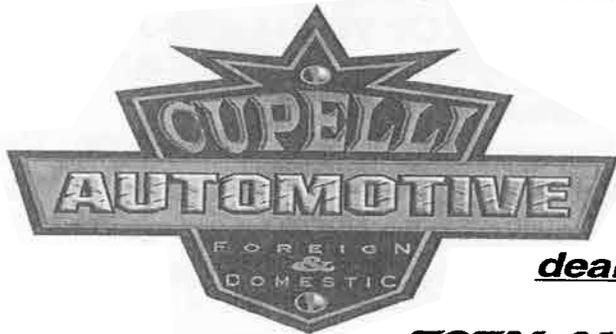
4. The decline in US corporate earnings

According to Bloomberg, with three-quarters of the S&P having reported third quarter 2015 earnings results "the earnings season is on track to be the worst since 2009." There is a strong correlation between corporate earnings and stock prices. If year-end earnings are low, this will negatively impact the stock market.

5. Slowing growth in developing countries

(continued on page 4)

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BULL MARKET ... (continued from page 3)

Growth in developing countries was one of the drivers of the US economic recovery. This growth has slowed. For example, China's GDP which had been as high as 9% a few years ago is forecast to fall below 7% in 2016, meaning less money available to buy US goods.

The majority of financial analysts foresee a modest increase in the S&P in 2016. However, there are a number of unpredictable events, such as terrorist attacks, a foreign monetary crisis, or an increase in inflation that could end the bull market.

Turnberry Isle

By: Sherry Morris

We are all looking forward to Fri., Jan. 8, when our intrepid Turnberry Isle Women's Club hosts its Installation Luncheon at Benvenuto's. Chairs Harriet Wittersein and Roz Kule promise unique entertainment, excellent food and beautiful decor. This year's theme is "Let's Make Music." The new officers, elected at the December meeting, will be installed at this biennial event.

Book Club continues to draw a good crowd at our monthly meetings. The December meeting was held at Sherry Morris' home and featured a discussion of the novel Euphoria by Lily King. Barbara Pearlman facilitated the discussion, which was lively and interesting. Next up is Joshua, a Brooklyn Tale by Andrea Kane.

Our last Women's Club meeting included an introduction to the Caridad family we will sponsor for Christmas this year. As usual, Sheila Van Wyk is the chair of this year's gift-giving. Many members signed up to shop for the family as well as donate to the cause. This is a long-term charity for us, and Sheila is a long-time volunteer for the educational program sponsored by the Caridad Center.

At this November meeting, our program chair,

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December**

Maureen Kilar, kept us busy with a "quiz" based on the U.S. Citizenship Test. Many of us were surprised by the difficulty of some of the questions. Now, however, we are prepared to ace a high school civics class.

The Annual Meeting of Turnberry Isle will be held on Mon., Jan. 25 at Temple Shaarei Shalom on Hagen Ranch Rd. The 7 PM meeting will feature

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BERMUDA ISLE BUZZ ... (continued from page 2)

monthly luncheon at D'Angelo's in Delray Beach. As always, it was well attended, and everyone had a great time. Thanks to Juliane Haimes for organizing the luncheon.

It is with great sadness that we note the passing of our neighbor and long-time BI resident, Murray Halperin, a few days before Thanksgiving. Our thoughts and prayers are with Estelle and her family during this difficult time.

On a happier note, we'd like to welcome our newest neighbors, Marc Furtada and Michael Souza, to Bermuda Isle. They moved into their newly-renovated home in late November, and we look forward to seeing them around the 'Shoe.

Happy New Year to all! Here's to a great year in 2016!

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TURNBERRY ISLE ... (continued from page 4)

reports from each member of our Board of Directors as well as an election of officers. This year there are 4 directors to be chosen to serve 2-year terms on the board. Nomination forms were sent to all residents in November. Please remember to provide a Proxy if you are unable to attend the meeting.

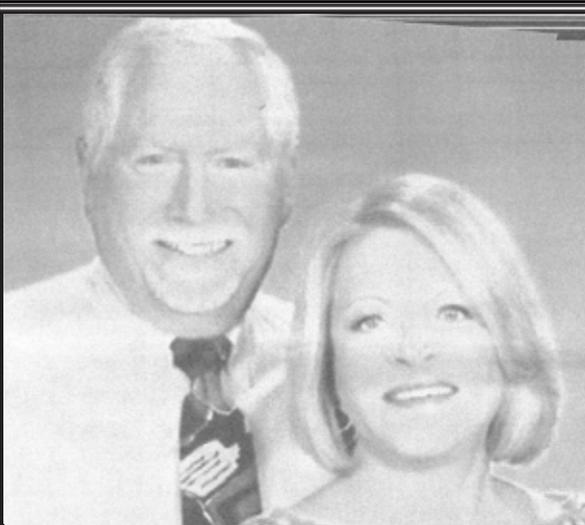
2016 looks like another busy year for those of us in Turnberry Isle. Many of our residents are active in numerous community activities, Club activities and neighborhood outings. The Women's Club promises a visit to the Weiner Museum in February and our popular Progressive Lunch in March. If you live in Turnberry and participate in some of these activities, we promise you freedom from boredom. Join us when you can and help us make this next year another successful one.

The Ashford App

By: Sylvia Shaw

At the end of every year, I look back in wonder that so many days, hours and seconds have flown by almost unnoticed. In the busyness of end of year festivities, I paused to ask myself. "What skills did I

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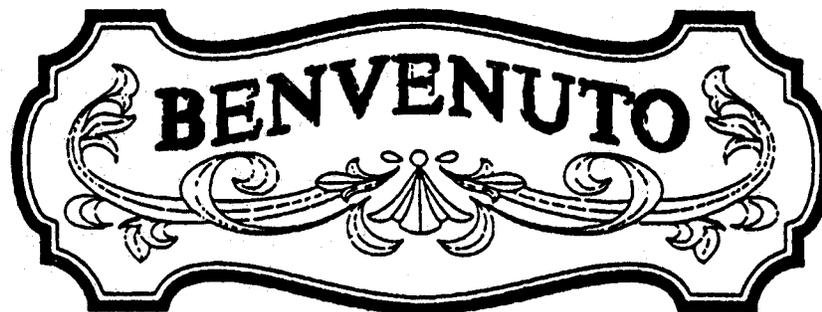
THE ASHFORD APP ... *(continued from page 5)*

learn this year? What might I have done better or at least differently? What did I do well and felt good about? What have been the most significant events of this year; the fun things and the not so fun things? Most importantly of all, for what am I particularly grateful?" Well, my year has certainly had its up and downs. We finally obtained our 'Green Cards' in May and went over to South Africa to celebrate my mom's 90th birthday, and then, sadly again in early September for her memorial service. I am so grateful that I had my wonderful mom for so many years. This year I've been enjoying photographing the fabulous wildlife right here in my backyard. Where else could one look out of the window and see an Alligator, a Squirrel, 2 Wood Storks, an Anhinga, a Great Egret, a few Ibis and a Great Blue Heron all at the same time? Of course most of the time, there are only one or two of these celebrities visible, but there's always something to marvel at. It's amazing how quickly I adapted to a change of scenery when we moved here. Back in South Africa, I would have a view of the Indian Ocean and several cargo ships waiting to go into Durban Harbor. Occasionally we would get a couple of sparrows on the bird bath, and sometimes even a family of mongoose. Aberdeen has so much variety and I spend a lot of time peering out

to see what's going on. One thing I'm rather proud of this year, is that on Nov. 11th, Remembrance Day in England, I decided to do some research as to how mom's older brother Fred died in World War II. I have some photos of him, the last birthday card he sent to her, and when we visited Hong Kong a few years ago, we took a photo of his name on the War Memorial. My mom often spoke of him with pride. He was her hero, a great swimmer and competition diver, diving from the top of cranes in Hong Kong Harbor. The Internet is a wonderful tool, and I discovered that he went down on an unmarked Japanese POW ship, the Lisbon Maru, which was mistakenly torpedoed by the allies in October 1942. I found a site, "Far Eastern Prisoners of War Association," which was formed to establish a Remembrance Day for all those who were held as Japanese Prisoners of War in the Far East, so I sent them my uncle's details and photos, and overnight I had a reply with the link to a beautiful page on the Roll of Honor, dedicated to my Uncle Fred, using all the photos I'd sent. I only wish mom was still alive so I could show her. One of the really fun events this year was the "British Invasion" evening which we attended with some of our lovely Ashford friends. The food was delicious and the band got almost

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THE ASHFORD APP ... *(continued from page 6)*

everyone up and dancing. My leg muscles really felt it the next day. I was so impressed with the amazing decorations and had my photo taken walking down Abbey Road behind The Beatles. There were colorful banners hanging from the ceiling, proclaiming "Peace, Love and Happiness." How poignant this message is in today's world where daily we hear of the exact opposite happening in so many countries including our own.

I received news snippets from some of our neighbors:

Leah Keitz wrote: "As a Director at Large of the International Furnishings and Design Association, I was able to accomplish two tasks for one round-trip flight in early November. My meeting was at a lovely hotel in downtown and I also visited with my 2 sons and 3 grandchildren after the meeting. The weather was warm but I was glad to come home again. Our son, Todd flew down and spent Thanksgiving week with us and we are expecting Michael and his 3 children for Xmas week. The winter season will be busy with house guests as we have various guests visiting for a week in each of the next three months. Neal and I will be in Southern California to attend a wedding in mid-December."

Congratulations to Alice Jay who's newest



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grandchild and first great-granddaughter, Scarlett Nobel, was born recently in NJ.

Jane Casden wrote: "Marty and I celebrated Thanksgiving with our respective children at their vacation homes. Good time had by all but we were exhausted upon returning. We are off to NYC on Friday Dec. 11th to celebrate Marty's granddaughter Hannah's Bat Mitzvah. All good celebrations. When we return we will have a short time to recover before my children and grandchildren visit. Lots of family events and we enjoy them all. Hopefully, after the New Year we will be spending more time with our snowbird friends and enjoying the leisure time at Aberdeen.

(continued on page 8)

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THE ASHFORD APP ... (continued from page 7)

“The landscape committee of Ashford is working with great fervor to beautify our surroundings. It will take some time and effort to get our grounds the way we would like them to be, so please have patience. Anyone can make suggestions to me for landscaping improvements by emailing me at Nedsac@comcast.net and I will reply as quickly as possible. Input from our neighbors is always welcome and appreciated. I would like to extend a big thank you to Leah Keitz for her hard work in re-landscaping the area around our Ashford entrance wall. This took great care and effort to spruce up our entrance and for this we should all be appreciative. Leah is working diligently with the Ashford/Ashford Green maintenance board to beautify the front entrance and islands.”

Judy and Irwin Hirsh wrote: “Just came back from Pittsburgh where we spent Thanksgiving with our family. There were about 35 of us and our daughter prepared everything for us all for 3 days straight! It was a blast! They came in from Columbus, Brooklyn New-York, Portland Oregon, Boulder Colorado, Washington DC, and many from the Pittsburgh area. The weather was beautiful and the celebration of being together for another year was fantastic. Good to be

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back though. Happy holidays to all!”

Kerri Brooks is Ashford’s new Property Manager with Residential Management. Shannon Koorse has left to pursue a new opportunity.

Happy New Year to you all, and to quote Oprah Winfrey, “Cheers to a new year and another chance for us to get it right!”

Brittany Lakes

By: Judit Ungar

Dear friends and neighbors. Jack and I hope you all had a good start to the new year of 2016.

It takes me about 12 months to write the new year on my e mails, so I am just about ready. I realized why I did not receive any emails from all of you is because my name was misspelled. Therefore, I will give you the correct one at the end of this article.

As you know, we have 12 new families who have joined our community. We hope they are enjoying their new homes and all that comes with it.

When I started writing for the Aberdeen Times I started to write about the families who live here. As a result, it has been my pleasure and privilege to get to know many of you.

(continued on page 9)

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BRITTANY LAKES ... (continued from page 8)

Allow me to introduce to you our neighbors and dear friends, Genya (Jean) and Igor Abugov.

I recently asked the Abugovs to give us a view of their lives before they moved to Aberdeen. Make sure you have tissues available. The following is their story:

“We came to the U.S. from Russia in 1978. Life there was a very difficult, especially for Jewish people. Our daughter was almost 7 years old at the time. We did not have computers and the newspapers never told us the truth about the rest of the world. We did not know what life was like anywhere else. I had uncles in Germany who came to visit us and they could not understand how we lived. Five people in a one bedroom apartment. We had to stay on lines to get food. We worked very hard and there was no way to change our life.

In the 1970s people started leaving the country. It was a very difficult decision we had to make. It took us a couple of years to decide. 1978, turned out to be the largest year for immigration from Russia. That is when we left. Our little family included my mother, my husband, our daughter and me. We came to Baltimore, MD in the U.S. My mom had a cousin there from whom she was separated during the second world war. We also met a lot of wonderful people who helped us a great deal in a difficult journey. We felt very lucky.

We learned that there are so many wonderful Americans who welcomed us to this great country. They helped us adjust and make the U.S. our home. This was the best move we ever made. Only in this country can someone work hard and achieve a wonderful future.

Our daughter was educated here and has a great career. She married a wonderful man and has 2 beautiful boys. They were the reason why we moved to Florida in 2012.

Now we are once again all together. We feel very fortunate and enjoy living here with all of you, very much.

Happy New Year to all of you.”

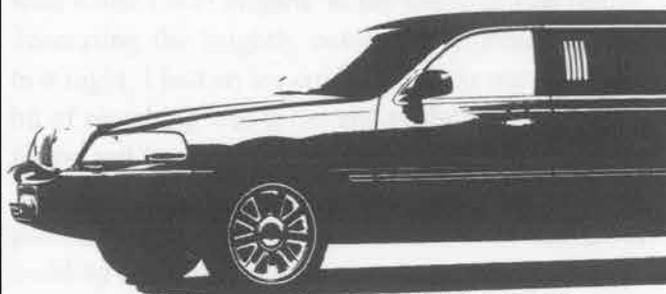
Thank you Genya and Igor.

The next time you pass the Abugovs’ home please remember how very fortunate we all are.

I would love, to hear from you all. My email is Judit.ungar7@gmail.com. I have also known to answer my phone. Hope to see you as we walk in the neighborhood, From my family to yours, a very healthy and happy New Year.

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Sharing With Sheffield

By: Ruth Krawitz

If you have been reading my column over the years, you are aware that I have been dealing with feelings and virtues and attitudes, not so much with the residents of Sheffield. That is because, as the community has gotten older and changed in its demographics, the news, good or bad, has stopped filtering down, and I have had to do a great deal of creative writing and thinking. I have had good reviews, so I guess that tactic is acceptable, but whenever you feel the urge to “share with Sheffield,” please do so, and it will be my pleasure to print your news. In the meantime, let’s look at our New Year’s resolutions in terms of the themes of my columns.

During this year of 2015, are you going to resolve to be a more positive person, a kinder person,

a better listener? Will you give the gift of time to a shut-in, or someone who no longer drives, or is unable to cook a meal or shop or read a book or get away from care-giving for a little while? Will you aim to de-stress your life by becoming a more hopeful, less worrisome person? Can your resolutions include living your life in such a way that you become an inspiration to others? This last one is one of my favorites and not that difficult to achieve. Remember my article on Inspiration? Just a few excerpts to jog your memory and help you along...

Have you encountered, throughout your life, people who have inspired you, by words or deeds, and made a significant difference in the course of it? I remember vividly, those who impacted me along the way, and created eternal gratitude and lasting memories. Early on, it was my parents and grandparents, with their indomitable work ethics and desire to succeed, and then began a slew of teachers who gave me a sense of self and helped me determine my future. I recall a junior high school English teacher who inspired my deeper appreciation of literature and so-

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SHARING WITH SHEFFIELD ... (continued from page 10)

lidified my desire to become an English major in college. I recall a high school Journalism teacher who encouraged my interest in writing so that it became a skill and passion, a Drama teacher who put me in plays and made me believe in my ability to emote and perform in public. I recall a Superintendent boss

who challenged me to climb mountains, to take on tasks that were beyond my wildest imagination, to push my creative and intellectual strengths until I became the superintendent he did not want to be.

I also learned that inspiration can have a negative base; namely, that some of the things that happen are so glaringly harmful that you opt to avoid those

Harvey Baron's Early Bird Special



behaviors as you move through your life and career. I can reach back to first grade, when a very prim, proper, humorless teacher made us sit with our hands folded when not otherwise engaged in work, and called anyone who did otherwise, or dared to whisper to the child in the next seat, an "impudent piece of humanity." (Imagine remembering that all these years!) I remember the supervisor of my Curriculum Assistant group, also stern and cold and proper, whose main concern was not how we were to deal with teaching teachers, but how many papers and books we could "tote," and how many sessions we could schedule. And how I remember the Superintendent of Schools who made all the female new teachers run down 6 flights of stairs to gather around her wheelchair in the gym so she could measure, with a ruler, how many inches there were between our skirts and the floor. Bizarre, but true ... not a word of welcome, nor an interest in how we were addressing our new wondrous experiences as fledgling teachers. It was my solemn vow,

(continued on page 12)

SHARING WITH SHEFFIELD ... (continued from page 11)

after these kinds of experiences, that I would never, ever, be this kind of teacher, or administrator, or superintendent ... and I never broke that vow!

Now, of course, with my career behind me, I look for other kinds of life-living inspiration ... words and deeds of interest and consequence from ordinary people.

“Accept the life that comes. Work and strive, but accept. Don’t force the world to be the one you dream. The reality is better.”

She found serenity in Buddhist philosophy:

“Be content with what you have; rejoice in the way things are. When you realize there is nothing lacking, the whole world belongs to you.”

I have tried to portray the essence of Susan Wendel-Spencer. One of her most inspirational messages for me, at this stage of my life: Try not to worry about the small things. Nurture your garden of memories. And always, always laugh more than you cry.

(Do you have a story about a person (or persons) who inspired you? Write it up and send it to me ... you might see yourself published in the Aberdeen Times.)

In the neighborhood:

We were saddened to learn of the passing of

long-time friend and neighbor, Marilyn Brandt. She had recently moved to an Independent Living facility in Dade County. Sheffield also lost another long-time resident, Frann Raider. Our heartfelt condolences to both families.

May you all enjoy a New Year that is safe, healthy and happy, and may we know peace and harmony in our lives, our community and our world.

Ashford Greenery

By: Tony Casselli

Happy New Year! May 2016 be a happy, healthy, peaceful year for all of us.

Good news! The Ashford Green Board of Directors has decided to establish a web page for our residents. By the time this article appears in print, it should be up and running. We are excited for you to view all of the great items we plan to post for your convenience.

I would like to extend a special thank you to Leah Keitz, a resident of Ashford, for all of her work on the beautiful holiday lights and the refurbishing of the furniture at the pool - chairs, lounges, tables, and umbrellas. Also, a new awning is on the way. Her tireless efforts are well appreciated.

(continued on page 13)

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ASHFORD GREENERY ... (continued from page 12)

I would also like to thank Carol Marsh for hosting several coffees for our residents who wanted to learn more about Aberdeen Golf and Country Club. She is a gracious hostess.

I thank our Board of Directors for a great 2015 and I am looking forward to an even better 2016.

Kudos to all for turning on your outside lights at night thereby making Ashford Green a safer place for all of us. Also, we are all enjoying the lovely flowers many of us have had planted around our homes beautifying the entire community.

Please send me any news you would like to share in our next article.

The Sunny Shores

By: Estelle Morganstein

At our Annual HOA meeting, which took place on Nov. 17th; the following board was elected for the 2016 calendar year:

- President David Littman
- Vice-President Estelle Morganstein
- Secretary Diane Greenberg
- Treasurer Pam Breier
- Director Barbara Ladd
- Director Joan Nicolazzo

The president presides over all board meetings and utilizes his signing authority to pay bills and sign contracts, the vice-president chairs all committees and represents The Shores on the Villages of the East and POA boards, the Secretary produces the minutes of all board meetings and the treasurer keeps track of expenditures and ensures the financial stability of our community. In addition, Diane co-chairs the ARB and ARC Committees with Pam, and the New Homeowners' Applications with Barbara, who has also taken on the responsibility of managing our website. Joan is your new contact person if you have any pest control issues (please call her at 856-313-7741 to discuss your needs) and I write the monthly

article for The Sunny Shores column in the Aberdeen Times. Whew!!

A special thank you to Richard Retzlaff for his years of service on the board and for offering his unique skills to set up and maintain our website throughout that time.

We are, however, in need of a few volunteers to commit a few minutes a month or less for the following:

1. To pick up the Aberdeen Times and East Newsletter from the clubhouse and put them in our HOA mailbox on Parkwalk Circle West at the beginning of each month;

2. To set out a series of American flags a few times a year on appropriate holidays (e.g. Memorial Day, July 4th, etc.) under two of our community's entrance signs.

This is a wonderful opportunity to give back to your community and become involved in helping make The Shores our pride and joy. Please call David at 336 -3469 if you would like to assist.

Our POA has been approached by a local company for permission to erect a cell phone tower which will be designed to look like a flag pole on the strip of land between our Clubhouse and the school on Le

(continued on page 14)

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THE SUNNY SHORES ... (continued from page 13)

Chalet. It will provide a flag and maintain it in good condition. The best part of this news is that they will be paying the POA \$2,000 per month for the right to place and retain this tower on our land, for a total of \$1,000,000 over the life of the contract!

A timely note from the Sheriff's Office, especially during this holiday season - do not leave any gifts or other articles of value in a visible area in your car. When you shop, make sure to place your purchases in the trunk out of view of potential thieves.

NEIGHBOR NEWS

A hearty welcome to new neighbors, Sharon and John Giaimo, who moved to The Shores recently from The Landings.

A speedy recovery to Renee Rosenzweig for injuries she suffered in a recent car accident. Also, good to see Ivy Hoovis doing so well following surgery she underwent up north earlier this year. Finally, I am pleased to report I am getting back to my "old" self after two small surgeries which took place in November.

We note with sorrow the passing of Mollye, beloved wife of Marty Summit who was the president of The Shores for many years. Also no longer with us, Raina Meris, originally from Russia and Israel, who resided in our community for some time. May their names be for a blessing.

To all residents old and new, a Happy New Year - 2016 - may it be filled with good health and happiness for everyone.

It's Happening in Dorchester

By: Carol Baron

It is time for all of us to wish all of you a happy, healthy, loving and fun--filled new year. But, it is hard to understand what happened to 2015. It seems to have just flown away! There may have been many things that we wanted to do, but somehow never got to. That was yesterday, but today we have an opportunity, as

we are in Jan. 2016. And as they say: "We are given a second chance. It is called tomorrow."

There are many of us here who enjoyed so many great things this past December. Included in that group were Anita and Steve Lippert, who went on a cruise to celebrate their 50th wedding anniversary. Perhaps they got married when they were just 12 years old. And then there were others who cruised just to celebrate the coming of a new year, as did Maxine and Murray Bender who went with their golf buddies and their wives. Oh yes, Phyllis and Sy Goldstein managed to get out to sea, as well. Many others travelled about the country to be with their children and other family members over the holidays like Iris and Saul LeVine.

However, there are folks here who have been celebrating and did not go aboard a boat to do it. Peggy Urbinato's daughter, AnneMarie Schieber who lives in Grand Rapids, MI, will be getting married in the near future. And a great event was the celebration of Roslyn Seftel's very special birthday. The party was attended by her daughter, friends and neighbors. It was quite the occasion!

We are saddened by the loss of our friend and

(continued on page 15)



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DORCHESTER ... (continued from page 14)

neighbor Stan Fisher and would like to send our condolences along to his daughter, Malori Fisher.

And there is good news concerning our friend Roz Kern. She is once again dancing in the Original Florida Follies. This season it will include the Doo Wop singing group, Joey & The Paragons and will also feature singing sensation, Roy Michaels. The Follies members have raised and donated \$780,000 for children's charities. Bravo to Roz for being an active member of this group. If interested, give Roz a call.

Hopefully, this new year will bring about many wonderful happenings and occasions that we can share with all of you In Aberdeen. But until then, all of us, and that includes the Dorchester Board of Directors, wish you all that you wish for yourselves. And remember that in this new year:

"We're never who we used to be. We're always who we we're going to be."

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Circling The Coves

By: Mary Chuzi

Happy New Year to our Coves neighbors and friends! Let's start off 2016 with a little trivia. Whether you "celebrated" New Year's Eve trying to go to bed early, but being awakened by area fireworks; with a friend or loved one "watching the ball drop" in Times Square on TV, or at one of the festive New Year's Eve parties in the area, including right at our own Aberdeen East Clubhouse, was the singing of "Auld Lang Syne" part of the celebration?

(continued on page 16)

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"Buying real estate is not only the best way, the quickest way, the safest way, but the only way to become wealthy." -*Marshall Field*

CIRCLING THE COVES ... (continued from page 16)

made in this column.

Dryer vents in each unit will have their annual cleaning at the end of February or the beginning March. Dates for each building will be posted on the bulletin boards. This was a new and successful program in 2015, and it is included in the maintenance fee.

The Coves 2 Annual Block Party / Picnic will take place on Sun., Feb. 28, 2016 at 2:00 PM. Like last year, it will be staged as a BYOB with food, drinks, tables, chairs, umbrellas and barbecue on an optional basis. Or just come by and say "Hello" in front of Bldg. 5. Music, Fun, and Games will be provided. Flyers will be in the newsletter mailboxes in plenty of time before the party date.

In the spirit of Auld Lang Syne, rather than "worrying about the traditional New Year's Resolutions" to lose weight, exercise more, etc., resolve in 2016 to "raise a cup of kindness" to your Coves neighbors in terms of friendliness and respect and neighborly thoughtfulness. A smile goes a long way, as does a thank-you to our volunteer B.O.D. members for keeping our best interests at heart

Happy New Year!



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Oxford Place

By: Stephanie Baker

Happy Chanukah, Merry Christmas, Happy Kwanzaa to our neighbors in Aberdeen! Once Thanksgiving arrives, those holiday lights are wrapped around the stately palm trees, their nightly sparkle emulating snowflakes and twinkling stars from up north.

The Oxford Ladies' Club has several exciting events for this season; the biggest is our international wine tour Jan. 17, 2016 at 5 pm. Four households will offer a wine from a different country with complimentary hors d'oeuvres; desserts will be served at our community pool at 7pm. Look for our flyer to announce events!

Jim and I are excited about participating again in Aberdeen Color Wars! Golf, table games, swimming, cornhole, volleyball and other events were so much fun last year and created a great feeling of camaraderie and a chance to meet new neighbors.

We all wish each other happy holidays, being non-specific so as not to offend. We have learned to watch our words, body language so not to negatively engage. When will we, as seniors and retirees, be able to shrug off the burdens that prevent us from enjoying our lives? I'd like to leave you with the following:

"Hurt people hurt people. That's how pain patterns get passed on, generation after generation, after generation. Break the chain today. Meet anger with sympathy, contempt with compassion, cruelty with kindness. Greet grimaces with smiles. Forgive and forget about finding fault. Love is the weapons of the future."

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Moorings Matters

By: Vincent Marini

A HAPPY AND HEALTHY NEW YEAR TO EVERYONE!!!

HAPPINESS is Living in the Moorings and: enjoying our village, our memberships in Clubs, attending functions and shows at our Clubhouse, going on trips with friends and neighbors, saying "Good Morning" to the walkers and "Hi" to the people walking their dogs around our beautifully-landscaped community. Happiness has also been described as good fortune and prosperity, however the state of well-being and contentment experienced by the folks living in Aberdeen East says it all.

MOORINGS MANTLE

The first Mooring Mantle appeared in the Feb. 2015 issue of the Aberdeen Times. Eight issues have paid tribute to folks who became involved with our community by devoting their time and attention to issues, as members of the Board of Directors, starting and/or joining Clubs, which provide enjoyment for all residents, arranging events and caring about our community. Future issues will elevate other individuals to the Mantle.

Moorings Mantle, this month pays tribute to and recognizes the entire MOORINGS COMMUNITY.

On Jan. 31st, 2016 we will celebrate the 30th Anniversary of the Moorings. A party will be held at the Aberdeen East Clubhouse at 4PM.

All residents are invited. Food, beverages and desert will be served. There is a minimum charge of \$3.00 per person which will help determine, in advance, how many folks plan to attend, so an adequate amount of food can be ordered.

Moorings records show 19 original owners remain as residents. They will be introduced and recognized. Other activities, for the enjoyment and pleasure of all residents, relating to our 30 year history are planned.

In basketball we have March Madness, baseball, the World Series and football the Super Bowl. Come one, come all and let's make Jan. 31, 2016; MOORINGS MAGNIFICENT.

If you have any questions and or suggestions; please call;

Marilyn Lubell - 509-8159 or Flora Miller - 375-7953.

The next Moorings General Meeting is Jan. 25, 2016 at 7:30 PM in the Ballroom at the Aberdeen East Clubhouse.

BE THERE OR BE UNAWARE!

Hello From the Hamptons

By: Susan Finer

The New Year has come! Holiday preparations and family visits are over. Many of us are still recovering from the hustle and bustle of the holiday season. Now it's time to relax and enjoy our Florida winter.

I would like to take this opportunity to welcome new residents, John and MaryAnn Bardes, to the Hamptons. Enjoy your new home in good health and happiness.

I urge all Hampton residents to attend our monthly board meetings. It's important to be aware of is-

(continued on page 19)



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HELLO FROM HAMPTONS ... *(continued from page 18)*

sues discussed and residents have an opportunity to air their concerns and/or opinions. Check your e-mail for board meeting dates.

I would like to include interesting information in this article about friends and neighbors in the Hamp-ton. (trips, births, birthdays, celebrations, etc.)

My e-mail address: smfiner@aol.com

We are in the process of planning a Hampton party later this year. Any suggestions regarding a suitable venue would be greatly appreciated.

To All: A MOST HAPPY AND HEALTHY NEW YEAR!

Addison Green Advisory

By: Marlene Feiner

A Happy Healthy New Year to you all!

Congratulations to Janet Fields and Jay Weintraub and Lynda Tobey for their participation in Aberdeen Country Club Show "Love Letters to the Club." They had 500 attend the two performances on Dec. 3rd and 4th, and had to open the dress rehearsal to accommodate residents and guests for the performance.

The Dinner on Dec. 10th at The Pancake House was well attended. We are going to the Norton Museum to see the Van Gogh and Degas Exhibit. Fredda Sherman is looking into a concert at Benvenuto Restaurant with a luncheon to follow. In addition, Jan. 16th is the first meeting of 2016. Please check your emails for more events planned for the Social Club.

We would like to thank Carol Hollander for collecting TOYS FOR TOTS. Thanks to everyone for your yearly participation.

HOA News:

Thurs., Jan. 14, 2016 @ 6:30 PM - West Boynton Beach Library - 9451 Jog Rd, Boynton Beach, FL 33437

Thurs., Feb. 11, 2016 @6:30PM - West Boynton Beach Library - 9451 Jog Rd, Boynton Beach, FL 33437

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Sterling Lakers

By: Sheila Hyman

I hope everyone had a wonderful holiday season. It is now the new year and with that a new number to write on your checks, that is, if you still write checks. I know so many of you do not do this yourselves, you let the bank do it. Oh well, each to his own.

Some good news from our community Elsie Tropper has let me know that her granddaughter, Julianna Shulman is engaged to be married sometime in 2016. Best of luck to you all.

We wish happy birthday to Sheila Portnoy and Judy Noar for the month of January. And, I found out whose birthday is Dec. 20. Happy belated birthday, Honey Karasyk.

By the way, this is being written before the tally of the vote re: mandatory membership, so I do not know the results. I do hope that after this, neighbors will be neighborly and friends will be friends again. It is so sad to see that animosity can occur where there was once harmony in a community. Each person is permitted his/her opinion and that is Ok, but you must be tolerant of

(continued on page 20)

STERLING LAKERS ... (continued from page 19)

the next person's opinion. Tolerance is most difficult but we are strong enough to make this work.

Our condolences to Ken and Janet Ashley and their family, on the passing of Ken's mother.

Any other news, please contact your reporter, Sheila Hyman.

Seniors vs Crime: Have You Been Ripped Off?

By: Ann Slakter (Oxford)

Let's start with a story about a family - the good son, the bad son, and their mother who was confined to a nursing home for Alzheimer patients. The good son has power of attorney. The bad son brings the sales manager of an auto dealership to his mother's room and has her sign a car lease agreement. Shortly after the bad son makes the first payment, he dies. The dealership then duns the other son for the remaining \$22,000 on the lease. Shocked by the revelation, he visits Seniors vs. Crime for help.

"We supplied documentation from their family doctor proving that she was incapable of signing any financial agreement," says Al Payne, deputy regional director of Seniors vs. Crime and manager of the Delray Beach office. "We found that the son was close to bankruptcy so he decided to rip off his mother for himself. The dealership refused to cancel

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the agreement but the financial institution agreed to the cancellation. The keys to the car were returned to the loan office. Case closed."

This story might have had a not-so-happy ending if not for the establishment of Seniors vs Crime, a special non-profit project of the Florida Attorney General, staffed by volunteers in 45 offices throughout the state. With backgrounds as diverse as entrepreneurs, corporate executives, teachers, attorneys and accountants, they are negotiators for people who believe that they have been deceived by scams and consumer fraud, as well as identity theft. While they have no enforcement power, they do have the backing of the Florida Attorney General's Office.

Here's an example of how the Delray Beach office helped a client who was conned by a mortgage servicing company. "Our client used a nationally known mortgage servicing company," says Payne. "She receives notification that she has to buy flood insurance. But she resides on the 13th floor of a high rise! Meanwhile they took the \$1500 for flood insurance out of her escrow account without her knowledge."

The end of the story: The Florida Attorney General's Office sued the company for \$140 million and won the case. "It was a slap on the wrist," says Payne, "they're still doing this to clients. And they never supplied the physical bill for the flood insurance! It's a phony procedure."

Al Payne's advice? "Be alert. Keep in mind: TINSTAAFL - There Is No Such Thing As A Free Lunch."

Seniors v. Crime is a FREE service, you can call or stop in to discuss your problem. Volunteers are available for speaking engagements to community organizations.

The office is located in the Kings Point Professional Building just south of Atlantic Avenue on the west side:

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(continued on page 21)



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SENIORS VS CRIME ... *(continued from page 20)*

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various educational, economic and crime prevention
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Our Speakers Bureau will be happy to send a
representative to a group meeting to discuss how to
be alert about consumer fraud, con games, scams and
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Aberdeen East Bridge Now Official

The Aberdeen POA has sanctioned the East
Bridge players as an official Club.

This offers new opportunities to bridge players
from the West to join our game under certain
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Helene Saindon, 509-9906 or [Helenesaindon42@
yahoo.com](mailto:Helenesaindon42@yahoo.com), if you have any questions.

We play in the East clubhouse card room each
Tuesday - sign up at 12:15PM for a 12:30 start. It's
a fun game, not ACBL-sanctioned, and includes
players of all talents; beginners, intermediate and

better. Cost per person is \$3.00, which is returned
weekly to the top 3 winners as well as an annual
luncheon/card game at Benvenuto

We urge you to inquire and join your fellow
bridge players in Aberdeen East.

We look forward to meeting lots of new Bridge
enthusiasts.

Seniors Get a Kick Out of Ballroom Dancing

Submitted By: Luis A. Torres (Ashford)

Jean Wicken was glued to the premiere of ABC's
Dancing with the Stars. Mind you, not because she
has any vested interest in which couple wins the
silver disco ball, rather, Wicken, 61, was closely
examining everyone's moves to see whether there
were any she'd want to incorporate into her own
upcoming dance performance.

The Stuart resident is part of a growing number
of seniors who are deriving the myriad physical,
emotional and cognitive benefits of ballroom
dancing.

"I started dance lessons last August on a whim,"
Wicken explains. "I walked by one evening, saw all
the lights, and couples twirling, and thought, "that
looks like fun. I want to try that. Now I'm hooked."

What has hooked Wicken and her fellow-
recreational hoofers at the Fred Astaire Dance
Studio in Jupiter is how much fun they have - while
improving their strength, flexibility, cardiovascular
systems and physiques.

She says that now her posture is straighter, her
balance is better and she's lost weight painlessly. She
adds that once she enters the studio, she feels happy
and energized.

Part of what has made ballroom dancing so
popular for seniors is that the experience is tailored
to each student's needs. Everyone goes at his or her
own pace, and a wide variety of lessons are available:
beginner, advanced, private, semiprivate, group - you
name it.

The pastime can also fill other intangible needs.

(continued on page 22)

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SENIORS GET A KICK ... *(continued from page 21)*

Wicken says that some of her fellow students simply enjoy the socialization and exercise, while others get to scratch a performing itch in a safe, controlled setting: "It's been a great way to challenge myself." Indeed, the "learning" component of ballroom dance may be its most important benefit to seniors.

The New England Journal of Medicine published a study of 469 people, age 75 and over, which reported that regular participation in ballroom dancing was associated with a reduced risk of dementia. The thinking is that a brain that's forced to process new information is less likely to deteriorate.

Steve Dorfman - Palm Beach Post -Mar. 20, 2012

Coming Out to Grandma

By: Bea Lewis (Lancaster)

Several years ago, while walking along the beach, my then college-bound granddaughter turned to me and said "Grandma, I'm gay." "Me, too," I answered, mistakenly thinking she was telling me that she was happy.

"No, Grandma, I'm gay," she repeated, emphasizing

the second of the two words. "This is probably hard for you to take, but I don't want to keep secrets from you - I'm a lesbian." For the moment, I felt as if a tidal wave had come ashore and crashed on my head.

I stopped walking; I turned to her with a million questions. "Sweetie, when did you first find out? Are you really sure?" My inquiries came pouring out like the lava from a never ending erupting Mt. Vesuvius.

I was hoping that she would then say, "Oh, grandma, I'm just kidding," but the look on her face told me there was nothing funny about what she had just said.

My grandchild was "coming out," (this is the phrase that's used when someone has chosen to let others know that he or she is gay or lesbian), and I knew I needed to be supportive to such a sensitive piece of news.

Looking at her pretty, sun-kissed face, I told her that as far as I was concerned, being a lesbian was perfectly fine in my books. But the truth was, at that moment, I didn't feel that way.

Theoretically, I've always felt it's a good thing that our society has become more accepting of diversity among people - and that includes gays and lesbians. But on that day, I guess I talked the talk, but I was not yet ready to walk the walk. I wasn't so sure that I could accept my granddaughter's unexpected news.

Because I knew how difficult it was for her to tell me, I said something like this: "You are the love of my life, and whatever makes you happy, makes me happy, too."

This beautiful young woman broke into a big smile, and was obviously relieved. "I knew you would still love and accept me no matter what. And I'm glad you understand that my loving a woman instead of a man, is only a part of who I am."

We changed the subject to talk about other areas of her life, including her anxieties about going away to college, the goals she had scored in soccer, and the dreaded math courses she was taking to prepare for her SAT exams.

As we jabbered away, I began to understand that my granddaughter's sexual orientation is only one small part of who she is, a tiny fraction of this fabulous young woman.

(continued on page 23)

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COMING OUT ... (continued from page 22)

When we walked away from the beach, I was overwhelmed with emotion, but not sure what I was feeling.

Suddenly, I realized it wasn't so much the news she shared with me, but it was more that she felt comfortable enough to confide in me, her much-older (and slightly outdated) grandmother. It was a moment I will always cherish.

UPDATE: That discussion happened several years ago. This month I will attend her wedding as she takes on a wife. And while I am still not able to walk the walk, I am at peace with the fact that this wonderful child - the love of my life - is so happy - and that in 2015 - she and others - can live their authentic selves.

Bea Lewis is the author of *My Kids Are All Grown Up, So Why Are They Still Driving Me Crazy?* (available on Amazon).

Didja Know?

Submitted By: Pat Bergrin (Waterford)

1. The International Monetary Fund has designated the Chinese renminbi as one of the world's elite currencies, a major milestone that underlines the country's rising financial and economic heft. Just 4 other currencies - the dollar, the euro, the pound and the yen-have the IMF designation.

2. The final U.S. Airways flight, Flight 1939, named for the airlines founding year, completed the last leg of its journey on Sat., Oct.17, 2015. All future flights will fly under the American Airlines banner, following the completion of a merger announced in 2013.

3. An antique photograph purchased for \$2 in a Fresno, Cal. Junk shop was revealed to be a rare picture of the legendary Billy the Kid. The photo has been called "the Holy Grail of Western Americana" and valued at \$5 million.

4. The publisher of Playboy announced that the magazine will no longer feature pictures of totally nude women, saying the ubiquity of porn on the internet has made such images, "passe."

5. A deadlocked mayoral election in Bradenton, Fla., was decided by the draw of a card. Jack Clarke and Bill Shearon each received 195 votes. Asked to draw 1 card each from a full deck Clarke pulled a 10 but Shearon drew an ace.

6. We celebrated the 100th birthday of Francis Albert Sinatra, the "Chairman of the Board" on Dec.

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12. Born in Hoboken, N.J., his career spanned 6 decades during which he performed on more than 1,400 records, won 9 Grammy Awards and a supporting actor Oscar for 1953's "The Man With the Golden Arm."

7. Researchers are closing in on an influenza vaccine that would offer long-term protection against all strains of the virus. Currently, health officials scramble to stay 1 step ahead of each year's flu viruses, selecting a few predominant strains for a vaccine, as millions roll up their sleeves hoping they got it right.

8. In September, for the 1st time, more than 1 billion people - roughly 1 out of every 7 people on earth-logged on to Facebook in a single day.

9. With another "outstanding" act of compassion, Pope Francis announced that Catholic women who've had abortions can go directly to any priest, confess, and "receive forgiveness for what the church considers one of its gravest sins." The Pope wanted the women to receive the church's mercy if they truly repented.

10. Pasta sales are declining around the world because of the growing popularity of low-carb diets. In the U.S. sales of dried pasta have dropped 6 % since 2009, while in Italy, they've plummeted 25%..



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Excerpt from *Mail Call & Recall*

A memoir by Vincent Marini (Moorings)

I was about to learn about the American-Korean connection, as I jumped from the platform of an LST, into the water at Inchon, Korea. An LST is a Landing Ship Tank that carries vehicles, cargo, and troops, directly on to an unimproved shore. I was thinking about the amphibious invasion that had taken place here, that turned the tide of the Korean War. Code name: Operation Arthur, it resulted in a decisive victory and strategic reversal in favor of the United Nations.

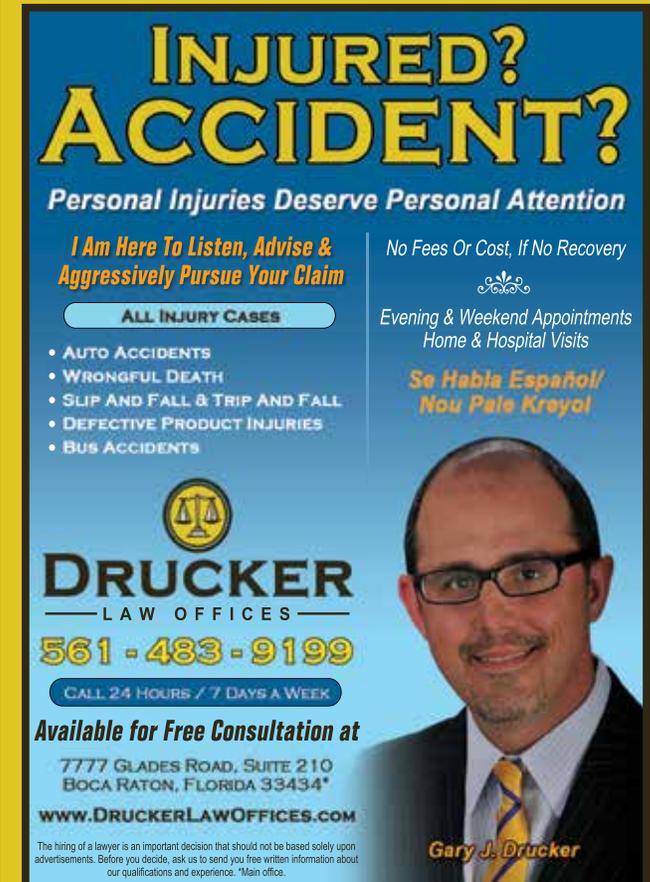
The 2-day battle, at that time, started on Sept. 15, 1950. It was a surprise assault, far from the Pusan

Trivia

Submitted By: Pat Bergrin (Waterford)

1. Who danced with Shirley Temple in the movies and later became a U.S. Senator from California?
2. From Washington to Reagan, name the only left-handed U.S. Presidents.
3. What was Abraham Lincoln's party affiliation?
4. In what state are the counties called parishes?
5. Who is known as the "Father of the U.S. Constitution"?
6. What independent republic, annexed by the U.S. in 1898, later became a state?
7. The "Big Three" at the Yalta Conference included Churchill, Roosevelt and _____?
8. To what country did the U.S. grant independence on July 4, 1946?
9. Who pardoned Richard Nixon after the Watergate scandal?
10. Which Constitutional amendment says that search warrants are necessary to enter a house?

(answers on page 34)



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perimeter that the United Nations and South Korean forces were desperately defending. That significant battle ended a string of victories by the invading North Korean Peoples Army. The subsequent recapture of Seoul severed North Korean's supply lines, placing their forces in South Korea in a dangerously untenable situation.

Now, 2 years later, I was landing at Inchon and boarding a truck heading into North Korea. I knew this was a real war, not a "Police Action" as defined by President Truman.

When we stopped, several miles later, a non-commissioned officer announced this was a "safe zone" rotation area. He explained that in Sept. 1951, the Army had introduced a point system, to combat burnout and fatigue.

The system tried to take into account the nature of individual service, when determining eligibility for rotation home to the United States. The rotation plan called for 12 months service in a safe zone, which is many miles south of the MLR (Main Line of Resistance), 9 months of service in a half safe zone (closer to the MLR) and 6 months of service in what was referred to as the war zone, (at the MLR).

(continued on page 25)



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MAIL CALL ... (continued from page 24)

The safe zone we were in required replacement of ten men who were rotating home. The first 10 men out of the truck waved goodbye, shouted good luck and settled in for 12 months of duty in Korea. Although tempted, I did not choose to be one of the 10 nor did I leave the truck at the half safe zone, as one of 20, who decided to enjoy that part of the Korean countryside for the next 9 months.

I decided to risk the war zone which, God willing would get me home in 6 months, to be reunited with my (new) wife.

(Ed Note; I was fortunate - I was able to write about my experience, 58 years later in my memoir.)

Bridge - Try It, You'll Like It

By: Lew Roth (Sheffield)

We've talked about Opening leads against Suit contracts and No Trump contracts. Now what should I do after my partner makes his opening lead.

Lets assume your side has not entered the bidding.

1. Your partner will probably lead a suit in which he has an honor. Therefore, as soon as you get the lead, return your partners suit.

2. In order to get you in, your partner will want to know if he should continue that suit or switch to another suit. If you have not discussed "signals" beforehand, play a high card in that suit to encourage the continuation of that suit or a low card to discourage continuation of that suit.

3. Again, as soon as you get in, return your partner's suit. Let's now assume you made a bid at some point during the auction: Your partner has led the suit you bid. OK. Which card did he lead? You need to know how many of your suit he has and if he has an honor in your suit.

If he has only 2, he will play the high one first and then the low one. You will then know he is void of that suit. You now have the count. You can count

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the number remaining in your hand and the number in the dummy, thereby determining whether the declarer has any left or not.

If he has 3 to an honor, he will play the lowest one first. If he has 3 without an honor, he will play the middle one first. You then can figure out what you must do.

So, if your partner leads a small card, he probably has 3. The card your partner plays on the second round of that suit will tell you if has 2 or 3. If he plays a middle card on the first round and a higher card on the second round, he probably has 3 and does not have a honor in your suit.

Lets look at some examples:

During the auction, you bid a spade. The opponents take the contract for 4♥ Hearts. Your partner leads the 2 of spades. He probably has 3 spades and an honor.

	You	
	♠A K 7 5 3	
Dummy		Declarer
♠J 10 9		♠8 6
	Your Partner	
	♠Q 6 2	

When he leads the 2 of spades, you can see immediately that he must have 3 pieces to the Q. So

(continued on page 26)

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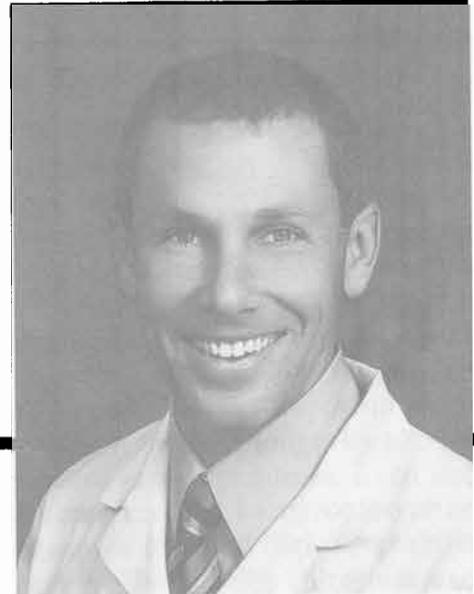
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BRIDGE ... (continued from page 25)

you can safely play A, the K, and a third spade knowing that declarer cannot win it without trumping.

Now what if your partner only has 2 pieces. He will play the Q first and then the low card. You will win with the Ace. You can see from the Dummy that he started with 3 pieces, your partner had 2 you had 5. Declarer must therefore have started 3. Now you can lead your K and know the declarer can't trump it.

Communication is the essence of defense. Tell your partner what you have by signaling ... high, if you like it and low if you don't. And, more importantly, pay attention to what your partner is telling you. Watch what your partner plays. High and then low says he has only 2 in that suit. If he starts out with a low card in your suit he is saying he has 3 to an honor. A middle card followed by a higher one says he has 3 with no honor.

What if your partner doesn't lead your suit? This can happen in the following 2 situations. First is that your partner is void in your suit. Second is that your partner has a very good suit of his own and wants to see if you can trump. Here it is critical that you give him the count.

Let's look at a hand: Declarer winds up in 3 Spades

after a contested auction. We need 5 tricks to defeat the contract. No one is vulnerable. West is the Dealer.

North
 ♠A K 7 5 3 2
 ♥7 4 3
 ♦7 6
 ♣8 7

West
 ♠J 10 9
 ♥10
 ♦K Q J 5 4 2
 ♣Q 10 9

East
 ♠8 6
 ♥A K Q 6 5 2
 ♦9 8
 ♣A 6 2

South
 ♠Q 4
 ♥J 9 8
 ♦A 10 3
 ♣K J 5 4 3

E	S	W	N
1♥	2♣	2♦	2♠
3♥	3♠	P	P
P			

Opening lead is the A♥.

On the Ace of Hearts you play your 10. You can see that the J is in Dummy, so you partner either has

(continued on page 27)

BRIDGE ... (continued from page 26)

a singleton or a doubleton. It can't hurt to play the K of hearts. What should your partner discard?

YES! The K of diamonds. That says it's OK to play the Q of hearts because the hearts are split 3/3 and then play a diamond. Why a diamond ... because we need to get rid of the Ace to make your other diamonds good. You don't need partners help in Clubs because either he has the Ace or he doesn't. Nothing you can do about that. So, we can get 3 hearts, one diamond, and one club to defeat the contract.

But, could we have made 4 hearts? No! We must lose 2 Spades, and on the third spade they will promote a trump. They also get the diamond Ace so 4 Hearts is defeated. The best we can do is set them in 3 Spades.

What makes this hand interesting is that we cannot let them play in 2 Spades, and they cannot allow us to play 3 hearts, so they go on to 3 Spades and we have to find a way to defeat them.

Next month we'll examine some hands from the defense aspect. After that we will get to the Play of the Hand.

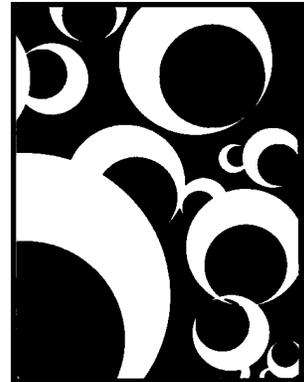
**Two Jewish Navy Flag Officers:
Part I. Commodore Uriah P. Levy,
U.S. Navy, and Commodore Levy
C. Harby, Texas Navy**

By: Mickey Gussow (Waterford)

In Oct. 1822, 30-year-old Lieutenant Uriah Levy, U.S. Navy, took as his first command the U.S. Gunboat No. 158 (also named (REVENGE) whose mission was suppression of the slave trade and punishment of the crime of piracy in the West Indies area. Midshipman Levy Harby, 29 years old, was first lieutenant on board and second in command. Both were Jewish. It is a rare coincidence that on one combatant ship the top two officers are Jewish, particularly with few Jews in the naval service during the early days of the American Republic.

When REVENGE grounded, Levy sent Harby by the ship's cutter to Belize. He returned with 3 hired schooners to the scene of the wreck. The full crew was safely put aboard on one of the schooners. Both officers, along with volunteers, stayed with the wreck for 6 days, removing everything of value and rafting or boating it out to the schooner.

Lieutenant Levy rose to the higher rank of Com-



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modore of the Mediterranean Squadron in Feb. 1859. On this occasion, he broke out his blue flag with one star on the mizzenmast of his flag ship MACEDONIAN, and was saluted by 13 guns.

A 10-part series covering the life of Commodore Levy was published in the Aberdeen Times during 2012- 2013. This two-article series will describe the career of Commodore Hardy, his Jewish activities and those of his wife, the path leading to the rank of Commodore in the Texas Navy, and his descendants of two Naval Academy graduates.

(continued on page 28)

TWO JEWISH NAVY OFFICERS ... (continued from page 27)

Harby led an adventurous career, always on the move, serving in the U.S. Navy, U.S. Revenue Service, Texas Navy, and Confederate Army and Navy. He was born in Georgetown, S.C., on Sept. 21, 1793. As an adult, he described himself as "5-feet 6-inches in height, complexion dark, hair dark, and eyes gray."

In the war of 1812, Midshipman Harby was on the privateer SAUCY JACK and saw action in many naval battles. When it captured the British ship PROVIDENCE, Harby was placed aboard the prize ship, which then was recaptured by a British vessel in Sept. 1812. He was taken prisoner and interned at Barbados, West Indies, until his release in July 1813.

After serving aboard GUNBOAT 158 during 1823 to 1824, he obtained a leave of absence from the navy, and reportedly traveled to South America to participate in the Bolivian War for independence under General Simon Bolivar.

In 1832, he resigned his commission as a U.S. Navy Midshipman to accept a commission as a First Lieutenant in the Revenue Cutter Service. It was established to serve as an armed maritime law enforcement service. In 1915, it became the Coast Guard.

In July 1835, while aboard the Cutter INGHAM, Lieutenant Harby played a major role on the successful release of passengers on the American merchant vessel MARTHA seized by Mexican authorities. She was boarded while anchored in Galveston Bay by a boat from a Mexican cruiser.

He left the Revenue Service in 1836 and apparently sailed as commanding officer on the schooner BRUTUS to Texas to serve in the Navy of the Republic of Texas.

An article in the The Galveston News, as late as August 8, 1857, stated that Captain Harby was "in command of the Texas man-of-war BRUTUS during the revolution" [against Mexico]. Texas became a state on December 1845. The schooner had one deck, two masts, 127-tons displacement, 82-feet long, 22-feet wide, and 8-feet depth.

On Jan. 31, 1842, Harby (age 48) married Leonora De Lyon (age 18) of Savannah, Georgia. She was the daughter of Judge Levi De Lyon, a prominent Jewish attorney in Savannah.

(continued on page 29)

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TWO JEWISH NAVY OFFICERS ... (continued from page 28)

On Sept. 15, 1853, he was appointed Post Master at St. Mary's Georgia.

In June 1857, he received an appointment as Captain in the U.S. Revenue Service and took command of the Revenue Service Cutter H.A. DODGE, stationed at the port of Galveston.

Harby's wife became a well-known Jewish scholar. She established the first Jewish Sunday School in Texas. She also founded the Ladies Hebrew Benevolent Society in Galveston.

The Demographics of Florida

Submitted By: Bonnie Seidler (Turnberry)

Interesting Facts for us to consider:

- Barring any unforeseen change in demographic trends, retiring Boomers will mark the last of majority white Florida. The share of the 65 and older population composed of non-Hispanic whites is about 76% this year and by 2035 will be 68%
- Florida's population 65 and older will jump from 3.7 million this year to 5.1 million in 2025 and 6.3 million in 2035
- Women consistently will make up about 5% of the older cohort
- Growth in seniors will account for the majority of Florida's population growth
- The share of non-Hispanic black seniors will grow from 8% this year to 11% in 2035
- More Florida elders were born in New York than in Florida. Cuba is the third-most common birthplace for Florida elders, after New York and Florida
- Four out of 10 Florida households have at least one person over 60
- Fewer than 0% of Florida's elders are state natives
- The share of Hispanic elders will grow from 14% this year to 8.6% in 2035. By 2030, the population of elder Hispanics will break 1 million, doubling

the 2014 total

FLORIDA'S SENIOR ECONOMICS

- Some 386,000 of the 1 million households in Florida that receive food stamps had at least one person over 60. In addition, 80,552 Florida men, ages 65 to 74, live below poverty level
 - Some 63,000 men 75 and older live below poverty
 - There are 120,000 women, ages 65 to 74, living below poverty and 127,000 women 75 and older living below poverty
 - Nearly one in five Floridians over age 65 is employed. The labor force participation rate by seniors has been climbing in Florida for at least a decade, reaching 17.8% in 2014, up from 13.9% in 2005
 - The senior unemployment rate for 2014 was 4.2% and it peaked at 11% in 2009 after hitting a decade low of 3.2% in 2006
 - Those moving to Florida bring plenty of money with them. From 2013 to 2014 some 290,000 senior taxpayers moved into Florida bringing a total of \$24 billion in adjusted gross income according to the IRS. Interestingly, some 15,000 of these seniors had adjusted gross income of more than \$200,000
- I think it would be safe to say that the State of Florida has "senioritis"!

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Breakfast Bonanza

Dr. Mehmet Oz & Michal Roizan, Palm Beach Post

There was a study in the news not long ago that suggested if you skip breakfast, you're 27 percent more likely to have a fatal heart attack. But it was just an attention-grabbing headline. The actual write-in survey said men who report skipping breakfast are generally younger than those who do eat breakfast, and are more likely to be smokers, unmarried, and less physically active and drink more alcohol.

But for nonsmokers, moderate drinkers and regular exercisers, breakfast IS a smart part of a healthy lifestyle. If you eat healthful foods and your timing is good, breakfast can help you burn fat and protect or help build muscles. And, you stabilize your blood sugar levels after the all-night fast. Steady blood sugar levels may reduce your risk for cancer. Unfortunately, about 34 percent of adults never eat breakfast, and 50 percent of middle-schoolers and 64 percent of high-school-age kids don't either.

The Last Word ... BANANAS!

By: Lee Johnston

Chatsworth House is a stately home in Derbyshire, England, and is the ancestral home of the Cavendish family, headed by the Dukes of Devonshire. What does this have to do with bananas, you ask? Though there are over fifty varieties, the banana you had with your cereal this morning is most likely a Cavendish banana, named for William, the sixth Duke of Devonshire, who grew them in his vast, glass Great Conservatory on the estate.

Banana plants are herbaceous, so bananas don't grow on trees. Botanically speaking, bananas are berries, though you can't grow them from their seeds as you can with an avocado, a coffee bean, or a grape. Bananas are the greatest selling of all the fruits, and one of the most popular foods in America and in the world. The average American eats twenty-seven pounds of bananas each year. The banana is full of nutrients, is portable, requires no cooking, and can be a part of any meal.

Why do we go bananas? Why is the word associated with comedy and laughter? Well, we do

(continued on page 31)

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BANANAS ... (continued from page 30)

laugh at monkey antics, and monkeys do like bananas. We talk about "top bananas" and "second bananas" and "going bananas." About the only thing painful about bananas would be if you slipped on the peel, yet many folks will laugh at that. Bananas have been celebrated in songs like Yellow Bird and The Banana Boat Song, and in the movies. In 1971, Woody Allen went Bananas in a fictional banana republic, and in 2010, Minions went bananas in Despicable Me.

If you chose to, you could eat the whole banana, skin and all. No part of it is bad for you, but it is recommended that you eat no more than two a day, with or without the peel. They are so full of nutrients that if you ate too many you could overdose on some vitamins and minerals, especially potassium, but you'd have to eat more than a whole hand of bananas, not just a finger or two.

Many of us think that "you should never put bananas in your refrigerator." For years bananas have been getting over-ripe and mushy on kitchen counters because people believed the warning in the old Chiquita Banana jingle. That practice is so wrong. Someone came up with that tag line and used the word 'refrigerator' to rhyme with the 'very, very tropical equator', the climate in which bananas are grown. They could and did come up with a better jingle later on. If you buy bananas just the way you like to eat them, put them right in the refrigerator. If you buy them a bit greener than you like, leave them out until they are just the way you want them. Yes, the skins will get spotted and browner as the days pass, but the inside will stay just perfect for at least a week, in time for you to restock on your next shopping trip. Over-ripe bananas? Make banana bread or a smoothie.

You can't go wrong going bananas.

The Chiquita Banana website, chiquitabananas.com, is a font of banana fun facts, recipes, and good information on health and nutrition.

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A Balancing Act For Seniors

By: Steve Dorfman

Exercise cuts the risk of falls and the resulting injuries that can lead to death.

We all seek figurative balance in our lives.

Between work and leisure.

Family and career.

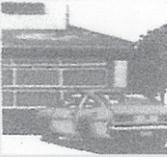
Spending and saving.

Heck ... proteins and carbohydrates.

The older we get, though, the more important it
(continued on page 32)

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BALANCING ACT ... (continued from page 31)

becomes to focus on our literal balance - that is, the ability to stay safely upright and ambulatory.

Oh, sure, it's easy to poke fun at those cheesy LifeCall "I've fallen and I can't get up" TV commercials. But the humor ceases immediately if an elderly loved one of yours tumbles to the ground.

According to the U.S. Centers for Disease Control and Prevention, falls are the leading cause of injury-related deaths in adults 65 and over. In addition, statistics say that one in three seniors will experience a fall during each year.

"More than 90 percent of falling incidents that cause injuries in seniors are predictable - and preventable," says Mike Schmidt, an exercise physiologist and director of fitness at Abbey Delray South. "Most often, they happen because seniors lack the strength and mass in the major muscles of the legs and hips to right themselves if they become unsteady."

Schmidt explains that, absent a regularly followed, functional strength-and muscle-building program, studies show that, between the ages of 30 and 70, people lost 30 percent of their muscle mass. Each subsequent decade will result in another 30

Questions for Prof Pat

"Prof Pat is Dr. Patricia Williams, a retired financial accounting professor, who has graciously consented to write a column from time to time, answering questions concerning financial matters. Prof Pat also blogs on her website www.profpat.com on money issues for those in or near retirement. If you have a financial question that you would like answered in this column, please send it to questions4profpat@gmail.com."

percent loss.

"By age 90, you'll have lost 90 percent of your muscle mass. To remain independent, and ambulatory, seniors must exercise," Schmidt explains.

Before starting their balance-improving, strength-building program, Schmidt's 15 clients, who ranged in age from 75 to 95, were put through baseline testing at FAU to measure the following: gait width; gait length and speed; lower-body strength; and functional balance and agility.

Individual evaluations, which were done under the supervision of FAU's exercise science department Chairwoman Dr. Susan Graves, were administered via NASA-level computerized equipment.

"We were assessing their current physical ability, with the goal of helping them to more safely perform the activities of daily living: standing up and sitting down; entering and exiting a car; negotiating stairs;

(continued on page 33)

Precautionary Measure

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- Sit while dressing and tying shoes.
- Put everyday household items on bottom shelves.

In addition, Schmidt stresses that, "No matter how sedentary you are, or have been, you're never too old to benefit from exercising."

Say "Scram" to Scams

By: Susan Salisbury - [Palm Beach Post](#)

Scammers and con artists are busy every day trying to lure innocent victims into sending them money or giving out personal information.

It helps to be aware of what you can do to stop from being fleeced by a scammer.

The Federal Trade Commission suggests 10 ways you can avoid fraud.

What to do

Try to find a seller's physical address (not a post office box) and phone number. With internet phone services and other Web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk. After all, a deal is good only if you get a product that actually works as promised.

Know that wiring money is like sending cash.

Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.

Read your monthly statements.

Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership

(continued on page 34)

BALANCING ACT ... *(continued from page 32)*

stepping off curbs, etc.," explains Graves.

After six weeks of thrice-weekly training sessions with Schmidt, the group was retested at FAU. The result: Everyone improved in all categories - including an average 20 percent increase in lower-body strength.

"I feel much stronger and more sure of myself after participating in the balance program" says Sylvia Klein, 84.

"I'm definitely going to stay with this program," added Tom Lawrence, 87.

Of course, everybody in Schmidt's group also understands the need to minimize avoidable risks in their daily lives. Among Schmidt's recommendations to lessen the risk of failing:

- Rid your home of throw rugs.
- Don't wear slippers, heels or open-toed shoes.
- Always turn on lights before entering a room.
- Keep your eyeglass prescription updated.
- Place rubber mats in showers, baths and

bathrooms.

• When reaching upward, always keep one hand free to maintain support and balance.

- Keep a flashlight on your night table in case the

“SCRAM” TO SCAMS ... (continued from page 33)

fees” and other goods or services without your authorization. If you see charges you don’t recognize or didn’t OK, contact your bank, car issuer, or other creditor immediately.

After a disaster, give only to established charities, rather than to one that has sprung up overnight.

Talk to your doctor before you buy health products or treatments, especially so-called diet aids.

Ask about research that supports a product’s claims - and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled.

Remember that there’s no sure thing in investing.

If someone contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them at ftc.gov.

What not to do

Don’t send money to someone you don’t know.

If you buy items through an online auction, consider using a payment option that provides protection, such as a credit card.

If you think you’ve found a good deal, but you aren’t familiar with the company, check it out. Type the company or product name into your favorite search engine with terms like “review,” “complaint,” or “scam.” See what comes up - on the first page of results as well as on the later pages.

Never pay fees first for the promise of a big payoff later - whether it’s for a loan, a job, a grant or a so-called prize.

Don’t agree to deposit a check and wire money back.

If a check turns out to be a fake, you’re responsible for paying back the bank. No matter how convincing the story, someone who overpays with a check is almost certainly a scam artist.

Don’t reply to messages asking for personal or financial information.

It doesn’t matter whether the message comes as

an email, a phone call, a text message, or an ad. Don’t click on links or call phone numbers included in the message, either. It’s called phishing. The crooks behind these messages are trying to trick you into revealing sensitive information.

If you got a message like this and you are concerned about your account status, call the number on your credit or debit card - or your statement - and check on it.

Don’t play a foreign lottery.

It’s illegal to play a foreign lottery. Inevitably, you have to pay “taxes,” “fees,” or “custom duties” to collect your prize. If you must send money to collect, you haven’t won anything.

And if you send any money, you will lose it. You won’t get any money back, either, regardless of promises or guarantees.

If you think you may have been scammed:

File a complaint with the Federal Trade Commission at ftc.gov.

Report scams to the Florida Attorney General’s Office at 1-866-966-7226. File a complaint at myfloridalegal.com.

If you get unsolicited email offers or spam, send the messages to spam@uce.gov.

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Trivia Answers ... (continued from page 24)

- | | |
|----------------------|--------------------------|
| 1. George Murphy | 6. Hawaii |
| 2. James A. Garfield | 7. Joseph Stalin |
| 3. Republican | 8. The Philippines |
| 4. Louisiana | 9. Pres. Gerald Ford |
| 5. James Madison | 10. The Fourth Amendment |

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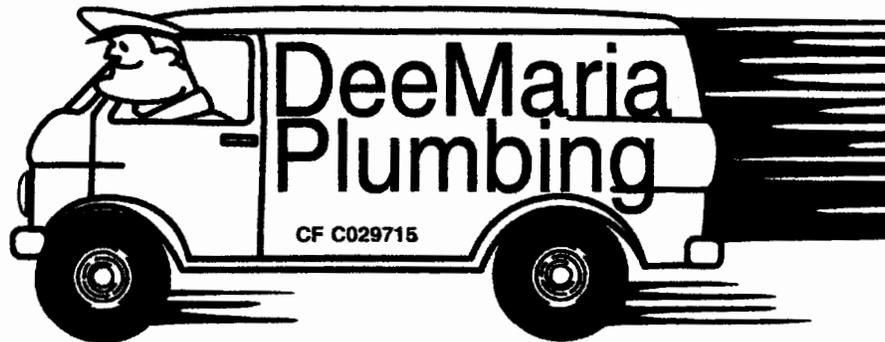
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