



# MAY FLOWERS



## Aberdeen Country Club News

By: Harry Seaton (Hampton)

Time always seems to pass by so quickly when you are having a wonderful time at the Club! To those members who are here only during the winter season, it probably feels like sleep-away winter camp. A few of our members have already left, or are planning to travel shortly to return to their summer residences elsewhere. Many club activities will be affected by this year's plans for refurbishing some of our facilities.

While the golf course undergoes renovation, arrangements have been made for our golfers to play and dine at the Fountains Country Club. During this period, our Fitness Center will continue to remain open as usual. The tennis courts will be available for play, with half of the 14 courts being refurbished at a time. One court will be converted into 4 pickle ball courts. Additionally, during the summer-fall period, the main floor of the Clubhouse will be refurbished. Card playing members have been promised satisfactory arrangements during the restoration.

Recently another annual Lynn U. Conservatory of Music Scholarship Fund Concert was held at the Club with eight special student musicians attended

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## Exchange Traded Funds (ETF's)

By: Dr. Pat Williams (Muirhead)

I was recently asked by a reader to explain Exchange Traded Funds (ETFs) and how they function. An ETF is a type of *investment fund*. As such, it is composed of a basket of assets (stocks, bonds, etc.) owned by a group of investors. The individual investors do not make decisions concerning which assets are held in the fund. That is the role of the fund manager. Investment funds also include mutual and hedge-funds.

Generally, an ETF tracks an *index*. For example, the ETF, Power Shares QQQ (symbol QQQ) tracks the 100 largest non-financial firms on the NASDAQ. It is the role of the fund manager of the QQQ to maintain the same ratio of stocks in the fund as those to which it is indexed, the NASDAQ. Currently, Apple represents 17.2% of the 100 largest non-financial firms listed on the NASDAQ. The manager of the QQQ must make sure that Apple shares represent the same percentage in the fund.

### What are the benefits or an ETF

1. *Lower transaction costs.* Unlike mutual or managed funds, the fund manager's job with an ETF is simple: Replicate the index on which the ETF is

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

again by a capacity audience of nearly 400 music-lovers. The evening performances were magnificent! All the performers were outstanding in their offerings, bringing the audience to a up roaring acclamation in another thrilling night to remember.

You no doubt have heard of the Ryder Cup, but Aberdeen has its own competition known as the BORDER CUP. It was held in February between our Canadian golfers (who sojourn at Aberdeen during the winter months) and some of our American golfers. It started a few years ago, with the Canadian men scoring well until this year when the American team took honors. The ladies from Canada, not to be outdone, have also competed against the American ladies and won. We hope that the Border Cup will continue next year at Aberdeen.

The Valet Dining Program has been reinstated for our members who are medically homebound by a wonderful group of our members who have volunteered to pick-up and deliver your lunch or dinner order to your home. A needy member need only call the Club between 8 and 9 in the morning. The dining room will call to confirm the order and lunch will be delivered around noon and dinner delivered by late afternoon. We thank them for their efforts. "Cinco

De Mayo", Poolside Party and Mother's Day Brunch will be May offerings prior to shut-down.

For those who are interested in being part of a fabulous life-style, come join us by calling the Club and speaking to Rose Cizner, our Director of Membership, at 738-4903, ext. 325 for further information.

**The Landings**

By: Beverly Cottam

In addition to bringing residents up to date on our current happenings, I am hoping to give readers a peek into the lives of some of the fascinating individuals who people the Landings. My first installment introduces Tom and Sharon Keenan of Berm G,

*(continued on page 6)***How to Access the Aberdeen Times on Your Computer**

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**EXCHANGE TRADED FUNDS ...** (continued from page 1)

based. Each time a stock is bought or sold in an ETF or a mutual fund, a transaction fee is paid to a brokerage firm for the trade. This fee is passed on to the investor. For a mutual fund, the turnover rate (that is the number of stocks bought and sold within the year for the fund) can be substantial. Turnover rates can be as high as 80-90% for mutual funds with some turning over completely within a 12-month period. On the other hand, the ETF simply mirrors the holdings of an index. This generally results in lower turnover and therefore, lower transaction fees.

2. *Lower management fees.* Index funds are able to minimize investment advisory expenses that are associated with mutual or managed funds. The objective of the index fund is to simply replicate the index on which it is based. No need for decisions on which stocks to buy and sell.

3. *The ETF trades like a stock.* An ETF can be bought and sold just like shares of GM or Exxon-Mobil. For a mutual fund, the sale is more complex. For example, if you put in an order to buy or sell shares of a mutual fund, you must wait until the market closes at 4:00 PM to find out what you paid or received on the sale. The value of the securities in the mutual fund is calculated based on the price of each asset determined at the market's close.

4. *Tax advantage of the ETF.* Each profitable sale of a stock results in a capital gain. The amount of tax paid is determined by the time period held: short-term (a year or less) or long-term (more than a year). Short term gains are taxed at the taxpayer's marginal rate. For long-term gains the maximum tax is 0% to 20% for most taxpayers.

The mutual fund manager, whose primary focus is to generate a high rate of return on the fund, tries to lock in profit by selling stocks with gains. The U.S. government then taxes the profit. This expense is passed on to the investors in the fund. Sometime in January, you will receive a Form 1099 from each mutual fund in which you hold shares. You are notified of the portion of your tax obligation that is taxed as ordinary income and the amount that is designated as long-term capital gains. The arrival of Form 1099 can be an unpleasant surprise. Since the form arrives after Jan. 1, you are unable to do anything to change the tax effect on the prior year's taxes. Unlike mutual funds, with an ETF *you chose* when to sell your hold-

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**EXCHANGE TRADED FUNDS ...** (continued from page 4)

ings just as you would for the sale of any stock that you own. As such, you can control your tax obligation.

Lower costs, the ability to sell an ETF like a stock, and control over the timing of a sale make ETF's an attractive option for investors.

**East Clubhouse Men's Club  
Presents: Dr. Robert Watson**

World-renowned author, historian and professor, Dr. Robert Watson, will be making his 3rd appearance on the Aberdeen East Ballroom stage sponsored by the Aberdeen East Men's Club. All residents of Aberdeen are welcome. Dr. Watson's appearance will be on Sun., Dec. 3, at 2017 at 7:00 PM. Tickets will be \$10.00 per person. Open Seating. Tickets will go on sale on a date to be announced in the future. For information, please call Mike Caesar at 292-3089. Be sure to save the date!

**THE LANDINGS ...** (continued from page 2)

who have lived here for 2 years, and, at the risk being charged with plagiarism, I am labeling it, "The Call of the Wild." Their story is so riddled with interesting anecdotes and exciting adventures that it's hard to encapsulate it in the space allotted.

Tom was raised in The Bronx. After a 3-year stint in the navy, he left NY at age 21 and hitchhiked across country, landing in WA state, where he ran into a couple of loggers en route to Sitka, AK. He decided to tag along and, awed by its beauty, was soon in love with the land of the midnight sun. Full of youthful exuberance and the spirit of adventure, he honed his fishing skills by learning to fish for cod and salmon, whereupon he, like so many others there at the time, hopped aboard vessels heading out to fish for king crab. Lured further north by stories of the riches to be made in that industry, he found his way to Kodiak. Daily life on the water was dangerous and fraught with bad weather, but rewarded with profit; hence, he was undaunted by the huge Good Friday earthquake of 1964, which was so devastating that it made the front page of newspapers all across the

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**THE LANDINGS ...** (continued from page 6)

country.

Along the way, Tom had the opportunity to fish with many in their native communities (the Aleut, Tlingit and many others) and fondly remembers the lifestyle, the people and their kindnesses. He eventually found his way to Dutch Harbor, a town of less than 800 people, which boasted a crab cannery and a formidable sign on the dock that greeted newcomers by saying "Leave Your Guns At Home." It was also the area of strong 100 MPH gales. Not an easy life, but one that appealed to the intrepid Tom.

He lived the independent life of the typical Alaskan fisherman, made friends with all the locals and met many a survivor of sea tragedies: one of whom became a fast friend, and when his pal was unjustly fired by a drunken captain, Tom showed his solidarity by also disembarking from that boat. It turned out, Fate was good to them as their lives were spared when that same ship went down on its very next voyage in a storm out of Kodiak, and the entire crew was lost. Life was hard. People were out to become rich - and they put their lives on the line to do it. Harrowing tales abounded. If you want to hear more, just ask

Tom when you see him on the pickleball court.

One Christmas, now around 30, Tom was still living on the edge when, on the spur of the moment, he attended an event at the Russian Orthodox Church, now an historical site in Unalaska (yes, that's a real town). Unknown to the congregation, he was invited to participate in one of their customs, where it was prophesied that he was going to have good luck in the following year. This heralded his meeting Sharon.

Alas, I have no more space to expand on their story this month, so will continue in September with Sharon's own interesting and plucky tale of independence - and how they ended up not only together ... but here in the Landings of Aberdeen.

**In Memoriam:** *Gay Bonlarron, Berm F and Beatrice Arias, Berm I*

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## Canterbury Communique

By: Dee Levy

Greetings from the Canterbury Community!

Yes, it's May, the fifth month of the year, both

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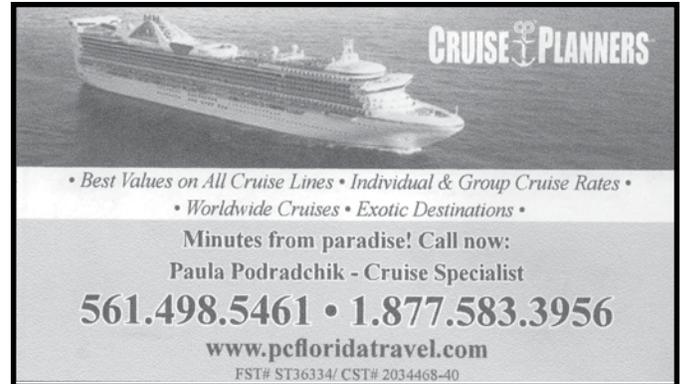
in the Gregorian calendar and its predecessor, the Julian calendar. May is named after the Greek goddess Mala, who is also identified with the Roman Goddess of fertility, Bona Dea. Conversely, the Roman poet Ovid believed the month of May to be named for the "maiores," Latin for elders; and June, named for "juniores" or young people. May holidays include May Day, celebrated on May 1, Cinco de Mayo on the 5th, Mother's Day this Year on the 14th and Memorial Day, a federal holiday, on the 29th.

Mother's Day, as we know it today in the U.S., began in 1908, when Anna Jarvis held a memorial service for her mother, Anne. Anne had been a peace activist and founder of Mother's Day Work Clubs, which addressed public health issues. Although it took several years, Woodrow Wilson signed a proclamation in 1914 designating Mother's Day, to be held on the second Sunday of May.

In getting to know our neighbors, and in recognition of Mother's Day, we prevailed upon Suzanne Thaler to share some of her life experiences. Suzanne and her husband, Mort, are relatively new to Canterbury, but have become valued members of the community. Originally from Long Island, they moved to FL in 1980, residing first in Woodmont Country Club, and then in Valencia Palms. They subsequently moved to Aberdeen, together with Suzanne's mother, Sylvia, who has lived with them for the last 20 years. The Thalers are also fortunate to have other family members close by. Their son, Warren, an Aberdeen Tennis League champion in men's singles and doubles, and his wife, Monica, and Suzanne's brother, Stuart, all reside in Aberdeen.

Suzanne, a devoted and loving daughter, is the primary care-giver for her Mom, with Mort also playing a major role in Sylvia's care. When interviewed, Suzanne talked about the strong bond that has always existed between them. She described their mother-daughter relationship as "most rewarding." Sylvia always made time for her despite the many work and volunteer activities in which she was involved. Suzanne stated that she had learned a lot from her mother over the years, including parenting skills, home-making and life in general. Sylvia encouraged her to take risks, not be afraid of change, and to enjoy life to the fullest. When asked

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**CANTERBURY ...** (continued from page 8)

about plans for this coming Mother's Day, Suzanne indicated that the family would gather together and spend quality time at home.

We thank Suzanne for sharing her thoughts with us. Needless to say, we greatly admire her and Mort, and offer kudos to both. In closing, we wish all of our Aberdeen friends and neighbors good health and a happy Mother's Day! As Honore de Balzac wrote, "A mother's happiness is like a beacon, lighting up the future but reflected also in the past in the guise of fond memories."

**Circling The Coves**

By: Mary Chuzi

As Coves residents near the end of the 2016-2017 "season," we can look back on a very busy year during which much was accomplished. Many new residents have moved in, repairs have been, completed, amendments recorded, budgets made, new cleaning company hired, new management company contract and much more. A system of e-blasts has been implemented so residents (who have shared their e-mail addresses) can stay up-to-date on important announcements.

Your new Board of Directors will continue to excel in making sure the Coves is a pleasant community for all. At age 30, our community has withstood the test of time and should continue to do so. Your new Board of Directors is comprised of Bob Cioppa (President); Stuart Burton (Vice-President); Fran Garfunkel (Secretary); Alan Louzin (Treasurer) and Directors Rose Romano, who will represent us on the POA, as well as handle the phone directory and key registry, Bob Grazioso, who oversees landscape and pest control and Ira Chinsky, who will handle ARBs and oversee vendors. In addition, Lori Moncelli will head up a "Welcome New Residents" sub-committee. This is a hard-working group that volunteers many hours to keep the Coves running like a well-oiled machine. Speaking of many hours, we would like to note that, although Rose Romano will continue to serve on the B.O.D. as a director; she turns the president's gavel over to Bob Cioppa. Rose spent the last 8 years as president. Most of us know that Rose's time spent on Coves business went far beyond Board and POA meetings. Her cheerful

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smile, outgoing personality and desire to lend a hand to friends and neighbors has helped each of us have "smooth sailing" in the Coves. She has set the example for involvement, consistency, experience and going the extra mile. Simple gratitude for her service hardly seems like enough. We thank- you, Rose, for all you have done, and all you will continue to do as a director.

If you weren't lucky enough to attend the March Coves Neighborhood Party, you missed out. A good time was had by all, and we thank Paul Ezersky, Marion Westfal and Rose Romano for all their organizational work. A special thank-you to Martin Sperber, Richard Picceri and Ron Capone for providing the music.

Coves residents extend our condolences to the family of Betty Colozzi, upon her recent death. Betty was a long-time resident of Building 12.

On a high note, we would like to extend a welcome to new owners in Building 8. These are Rosemarie Aznavorian from TX and Elsa and Bienvenido Carretero from NY. At this time all are planning to be "snowflakes."

In the "Get Well Wishes" department, we'd like to wish Debbie Sackin an uncomplicated and speedy rehabilitation from recent hip surgery.

Last but not least, please submit your Homeowner's Certificate of Insurance to our Management Company. All it takes is a simple phone call to your insurance company and they will fax it or send it. Insuring your unit is required by our documents, and providing the name of your company and your coverage keeps us all protected when and if damage occurs. The address of Capital Realty Advisors, Inc. is 600 Sandtree Drive; Suite 109; Palm Beach Gardens, FL 334,03. You can reach Property Manager Bill Haas, at 561-624-5888.

Next month's June issue will be the final one before summer hiatus. If you'd like to have something included, just send it to [phcmhc@comcast.net](mailto:phcmhc@comcast.net). Until next time, enjoy the merry month of May in all its beauty.

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## Bermuda Isle - The Center of Our Iniverse ...

By: Harvey Schwartz

No Fooling!!! Apr. 1st has come and gone and there are no "April Fool's Day" folks around here!!!

It is absolutely amazing how time is flying. Before you know it, spring will be over and we will be looking forward to summer. In the meantime, our community is evolving and in wonderful ways. Many new people are joining the Bermuda Isle community and are living active lifestyles. Some of us will be leaving for other abodes to enjoy other parts of the country and world. Others of us live in this wonderful place and lead contented lives.

We have had several really neat Bermuda Isle events take place this past month and a quick review is in order.

One that deserves extra mention is what has now become the annual "Pool Party!" This year's gathering took place on Mar. 13th. A great deal of planning took place and many residents worked hard to make it the success that it was. Some statistics worth mentioning:

a. This year ninety (90) persons signed up for the

event. The previous year was attended by fifty-six (56) people. This is a huge increase in interest and hopefully it was as enjoyable to attend as it was to work on.

b. A key-board player / singer performed so that live entertainment was there for our listening and dancing pleasure. In previous years we used a music box that had seen better days.

c. The menu was changed and subs of many descriptions were served along with wine, cheese, soda and many other tasty desserts.

d. Plans are being formulated for another celebration of ourselves for next year. A "draft Timmie" project is underway so that she will be convinced to perform this project yet another time.

Another group of residents enjoyed a trip to Jupiter to see the Miami Marlins play the Detroit Tigers in an exhibition baseball game. As was the case with the Pool Party, several important facts concerning the outing ought to be made known.

a. The truly exceptional seats were between the 3rd base dugout and home plate. In previous outings, the seats were not quite as good. The buyer of the tickets went a little overboard in the expenditure, but

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**BERMUDA ISLE ...** (continued from page 11)

the participants all stuck to their wish for a fun afternoon enjoying baseball.

b. There was a forecast for severe rain, hail, dark clouds and maybe even a tornado for the Jupiter area for that afternoon. Because we are a group of stubborn and enthusiastic people, we drove up caravan-style and met at the appointed time and place to enjoy a great pre-game warm-up for lunch.

c. Peanuts, cracker-jacks and popcorn were found once inside the stadium. No sooner had the group sat down, the weather performed exactly as predicted. (We all know that weather forecasters have no measure of accuracy, so this was a complete surprise.) In the first inning a little rain - the group retreated for cover and waited out the little bit of rain and drizzle and re-settled back into their seats. This process repeated itself a total of 3 times.

d. As one can just imagine the 4th time created a river of water in everyone's shoes, affecting clothes and anything anyone was carrying or wearing ... a Niagara Falls-like rainfall! But everyone kept their sense of humor and squished back to the caravan cars for the ride back to Bermuda Isle.

e. Is a new baseball organizer warranted?

The writing group of Bermuda Isle wants to note some additional events, personal notes and general points of interest.

a. Julie Haimes wife have performed in the Aberdeen "salute to Broadway" music production.

b. Harvey Schwartz is continuing his recovery from a brush with surgery.

c. Joyce Bosch, Ruth Snyder, Marilyn Ashley and Judi Schwartz will all be celebrating their 39th birthdays. What a coincidence that they are all exactly the same age.

d. Joan Pallateri and Tom O'Donnell will be moving; we will miss them greatly.

e. We, who are sports fans, note that the merry months of March and April bring "March Madness" Men's and Women's College Basketball championships, Major League Baseball, College and Professional Hockey playoffs, Masters Golf Championship and personal participation in exercise and fitness workout regimens.

f. Many of us have had visitors from other locales - family and friends alike.

g. Many of us are celebrating our children's, grandchildren's and friends' graduations from nurs-

(continued on page 13)

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**BERMUDA ISLE ...** *(continued from page 12)*

ery, elementary, middle school, high school, college and graduate schools of all levels..

Happy Holidays to every one of every persuasion.

We are looking forward to seeing one another in the neighborhood!

**Sharing With Sheffield**

By: Sylvia Shaw

Spring is now well underway and Sheffield is looking really attractive, with so much color in everyone's gardens. By the time you read this, my NJ family will have been and gone. The Easter baskets will be packed away for another year, and an inordinate amount of chocolate eggs and bunnies will have been consumed. I read that when tucking into a chocolate bunny, most people bite off the ears first and, of course, once the ears are out of the way, that bunny's fate is sealed. Even monkeys like chocolate. How do I know this? Well, one Easter Sunday in South Africa, I looked out of my window to see a troupe of cheeky monkeys outside my neighbor's garage, busy tearing off the silver-foil wrappings from several chocolate

eggs they'd stolen when she inadvertently left her front door open. The grandchildren must have been very disappointed when they arrived to visit Grandma. I don't know whether iguanas are also partial to chocolate, but I'm not taking any chances.

Speaking of South Africa, Chris and I have booked our flights to visit family and friends in May/June. On our return journey, we'll call in to see Chris's Mom in England. This amazing lady will be 104 in August, so next year she will qualify for another telegram from the Queen. Kathleen continues to live alone in her 2-story house, still managing the stairs very well. She has been the local scrabble champion for some years now and also regularly bakes her legendary Victoria sponge cake and Dundee fruit cake for visitors to enjoy. We call her each week and the voice on the other end of the line is always bright and cheerful with lots of news to share. I swear her social life is even busier than ours.

The wildlife here at Sheffield never ceases to amaze me. Last week a red fox passed through our backyard twice within half an hour, and a baby otter accompanied by both his parents came to splash

*(continued on page 14)*

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**SHARING W/SHEFFIELD ...** (continued from page 13)

around in our pond. The pelicans will soon be off for the summer. Yesterday, I saw 4 of them up in the trees discussing their flight plans. I've often marveled at how they keep their balance and even manage to sleep standing on a branch. Surely it must be exhausting having to hold on so tightly so as not to fall. Apparently their talons have a pulley system of tendons so that the bird's foot closes and grasps automatically as the ankle and knee joints are bent. They are only able to release their grip once the limb is straightened, so instead of having to expend energy holding on for dear life as we humans would if we were clinging to a branch, a bird's magical system simply locks their talons in place. How cool is that?

We loved the "Savannah Jack" evening at the Club. It was great to hear and sing along to some of my favorite old hit songs. It made me feel quite young again. Thanks so much to the committee organizers.

We would like to express our sincere condolences to family and friends on the recent passing of Sondra Geiger, a long-time resident of Sheffield. I spoke to her good friend, Phyllis Wiegand, who told me that Sondra, a keen Mah Jongg and canasta player, was a very bubbly lady who really loved life. She and her late husband, Melvin, had traveled extensively to many parts of the world.

Just to let you know that there is an error in the directory and our phone number is 561-908-8388. I write the Sheffield newsletter on alternate months with Ruth Krawitz, so if you have any news for me to share, please send to [adinparadise@gmail.com](mailto:adinparadise@gmail.com).

Happy springtime everyone, and remember that a kind word spoken is like a breath of fresh spring air.

**Brittany Lakes**

By: Judit Ungar

On Mon., Apr. 3, 2017, about 25 women from about 11 communities in Aberdeen went to Vino Van Gough in Delray Beach. This fun-filled evening was arranged by Bernice and Cheryl from Brittany Lakes. I did not realize how many talented women we have in Aberdeen.

We spent the evening laughing, talking, painting

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**BRITTANY LAKES ...** (continued from page 14)

and snacking. We all painted the same inviting beach scene. Jan, who had been there before, was the only brave one among us who dared to paint something else. As we finished our masterpieces, we all knew where our paintings will hang in our garages. The most important thing was we laughed a lot. We spent the entire time to and from the studio talking about our children and grandchildren.

As the evening started to wind down, it became evident that the grandparents of these brilliant, gorgeous, amazing children all wound up living in Aberdeen.

On Mar. 29 Brittany Lakes held its annual elections for our Board of Directors. There were 2 open positions and 3 residents ran for office. David Pick and Sherry Rosenstein were elected by the

residents to 2-year terms.

The board elected the following officers:

David Pick, President

Claire Rerer, Vice President

Penny Taddei, Secretary

Jeanette Nadle, Director

Sherry Rosenstein, Treasurer

We thank all those who have served our community in the past, and all those who have accepted the responsibility to serve Brittany Lakes in the present and future.

We wish our snowflakes and snowbirds safe travel.

We wish our year-round residents continued fun in paradise.

From my family to yours, the best of wishes!

**Harvey Baron's Early Bird Special**



**Harbour Lights**

By: Wendy Latman

So here we are in May! I checked for holidays in May and was amazed that every single day in May has a recognition of something. Some are very, what I would call historical/traditional, and some are very unique. Following is a list of just some of the well known, as well, as "unique holidays":

May 1 MAY DAY and Mother Goose Day (sweet)

May 3 World Press Freedom Day (also Lumpy Rug Day) - not sure how they are related

May 4 Star Wars Day (really?)

May 5 Cinco de Mayo (of course), but also National Hoagie Day

May 6 National Tourist Appreciation Day (coincided with the visit from the president of China this year?)

May 8 No Socks Day (hmmm)

May 11 Eat-what-you-want day (don't we do this every day?)

May 13 Blame-Someone-Else Day (don't we always do this, too?)

(continued on page 16)

**HARBOUR LIGHTS ...** (continued from page 15)

May 14 MOTHER'S DAY (always special)

May 15 National Chocolate Chip Day (really?)

May 16 Wear Purple for Peace Day (why not?)

May 20 Be a Millionaire Day (now how do we do that?)

May 21 National Waiters & Waitresses Day (please leave a good tip)

May 25 Tap Dance Day (what better way to get your exercise?)

May 29 MEMORIAL DAY (Another very special day - should be called an excuse for a national barbecue day. But barbecue is yum.)

May 30 Water-a-Flower day (?)

May 31 World No Tobacco Day (now that's a good thing)

News:

Amidst all these wonderful holidays, three units have been purchased at The Harbours and new residents are moving in as I write. When you see an unfamiliar face, please say "hello" and welcome them to The Harbours.

We have several committees in The Harbours to provide support and oversight of projects for the Board of Directors. Those committees are posted on the bulletin boards. All residents are encouraged to take note of any committees that might be of interest to them. Please call the Committee Chairs whose phone numbers can be found in the Aberdeen directory.

Residents who have an issue with landscaping or something on the exterior of their buildings should call our Association Manager, Jeannie Schumacher, at C.A.M.s, our management company. If needed, she will issue a work order or contact a board member to address the issue. The number is 561-738-0061.

Recently residents have observed several young boys fishing in our lakes in The Harbours. On some occasions, when chased, the boys politely left. On other occasions, the boys were rude, and in some instances even harassing residents through the doors on their lanais. Several residents, including myself, attended a POA (Property Owners Association) meeting on Apr. 5, to address this issue.

Apparently, the POA documents allow residents and their guests to fish in our waterways. Of course, without a resident in tow, we have no way of knowing if the people fishing are relatives of residents. It is

(continued on page 17)

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**HARBOUR LIGHTS ...** (continued from page 16)

advised that we take pictures and call the police to report "trespassing."

I also learned at the POA meeting that the Harbours is planning on having lampposts installed along DeLong Blvd. Hopefully, that will provide more security and discourage people from walking through the hedges lining that road.

I found attending the POA meeting and hearing the plans for the community, the clubhouse, the ballroom, the pools, very interesting. I would encourage all residents to take the time to attend a meeting once in awhile to get a better picture of our wonderful Aberdeen community as a whole. Meeting dates and locations can be found on the calendar in the Aberdeen East News.

Submitted by the Hospitality Committee of The Harbours @ Aberdeen.

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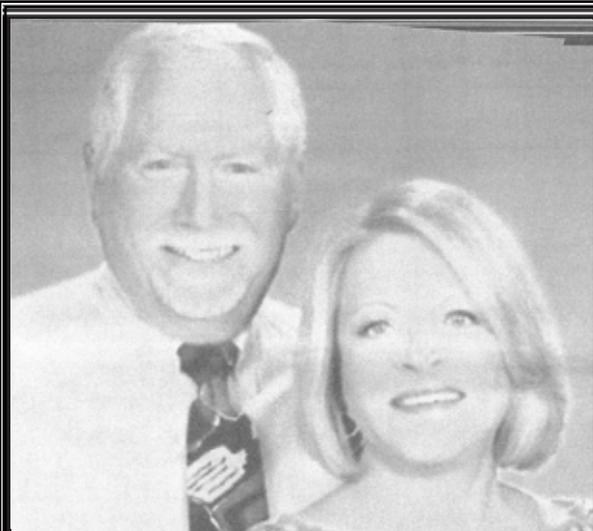
**The Sunny Shores**

By: Estelle Morganstein

Hopefully by the time you read this article, our new irrigation system will have been installed at the perimeter of our community's lakes. Although I'm sure everyone would prefer to spend our monies on visible improvements, it is essential to our Florida lifestyle to ensure that an efficient water retention and distribution system is kept in optimum working order and the HOA was advised that the existing system was deteriorating rapidly.

Also water related - you may have seen the new "Beware of Gator" signs posted beside our neighborhood lakes - for good reason. I personally have seen several of these creatures over the years and am relieved and hopeful that these reminders will ensure that both our residents and guests heed these warnings. Another signage change - your board has ordered new signs for both of our entrances to match the court entry signs installed a few years ago and will be centering the lighting to reflect maximum ex-

(continued on page 18)



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**SUNNY SHORES ...** (continued from page 17)

posure and make it easier for everyone to locate us.

Many of our homeowners walk pets on a daily basis and many others just like to walk! Fortunately, our area is well lit most of the time. However, should you notice a light pole with a burnt-out bulb, please make a note of the pole number (it's on the pole at eye level) and call FPL at 647-8000 and ask someone to come out and install replacement lighting. Let's keep The Shores both bright and safe.

I know I've brought up the following board request before, but I have been asked to repeat a plea to please refrain from parking your car on the grass and remind your guests and service people to pay close attention to having all four wheels of their autos on the roadway. Remember, whenever a patch of grass or an irrigation head needs to be replaced, the money spent is coming out of your pocket.

A request - most snowbirds have left for homes up north by now so if you live in a court where some of our residents have closed up their places, be a good neighbor and keep an eye out for any problems in their dwellings.

**NEIGHBOR NEWS**

We welcome back to Jo Infantino from her recent Caribbean cruise - bet you kicked up your heels plenty!

We look forward to meeting Susan and Richard Larrieu, who closed on their new home recently.

We hope Marietta Roman has had a complete recovery from her recent knee replacement surgery.

I will close with a bit of humor: It was mealtime on a small airline and the flight attendant asked the passenger if he would like dinner. "What are my choices?" he asked. She replied, "Yes or No." Remember those days?

**It's Happening in Dorchester**

By: Carol Baron

"MAY" I have your attention? Yes, it is the month of May and I am sure you are asking, "where has this season gone"? For many of us, Aberdeen's Dorchester will continue to be home throughout the upcoming summer months. But, there are those of us who will travel, go north or elsewhere in the U.S. and abroad, or spend time with friends and family who do not live here in FL.

(continued on page 19)



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### DORCHESTER ... (continued from page 18)

Just in case you did not get the news about the HOA Board of Directors newly elected for this year, here are the results of who you elected to represent you in our community:

- Steve Lippert, President
- David Hollander, Vice President,
- Jon Shaw, Treasurer
- Carol Baron, Secretary
- Ollie Klapper, Director,
- Jeff Nisall, Director
- Doug Schwartz, Director

Please feel free to contact any of them with your community-related questions, problems, suggestions and compliments.

For more info and updates, use Dorchester's website: [dorchesterstates@eunify.net](mailto:dorchesterstates@eunify.net) \* \* \* Please email Amy Higgins of Assoc. Property Mgt. ([ahiggins@apm247.net](mailto:ahiggins@apm247.net)) for access to the website.

Then there are the things that put a smile on your face. Susan Rothenberg informed us that her family, kids, grand kids, her brother and his family and cousins all got together in Arlington, VA to celebrate her mother's life. When she passed away in October of 2016, she was almost 102 years old. Then they went to Arlington National Cemetery to share their memories and their love for her. Sounds like a terrific gene pool. To add to the "happiness syndrome", Susan was visited by her daughter, Lisa, and grandsons Harley and Alex. They all celebrated Alex's birthday and his bar mitzvah in NYC.

The Benders spent much time, yeah, and probably money, having a great time with their kids and grandchildren in April. And Murray had another fabulous birthday celebration. After all, it is what to celebrate about!

Susan and Ollie Klapper will soon be permanent residents of Aberdeen. Ollie has retired and they are selling their home up north in order to give us their all. Great news!

It is our hope that everyone had a beautiful Passover and happy Easter. We wish you all a wonderful Mother's Day. Remember, without mom, we would not be around to celebrate the occasion. For those of you who still have your moms, around ... ENJOY!

Wishing you, once again, a great summer. Remember, as a 104 year-old woman once said:

"Life is short. It's up to you to make it sweet."

## Hampton

By: Nancy Rosenstein

Congratulations to another successful annual luncheon. It was a smash! We would definitely recommend Arabiettas to everyone.

Not only was the food delicious, but the service was impeccable. And what a nice surprise! The restaurant donated a gift card as one of our door prizes.

Again, kudos to our Social Committee: Connie LaMendola, Janet Friedman, Becky Stauffer, Ellen Gold, Joyce Hirschman, Alyce Simons.

Welcome to our latest new neighbors, Nelson Von Strate and Claudia Bertiz.

Our book club members just finished an interesting discussion at Connie LaMendola's house. The title of the book was "A Walk Across the Sun," by Corben Addison.

The next meeting will be on May 2, at Connie LaMendola's house. We will discuss "Title Flowers in the Blood," by Gay Courter.

If you think you are seeing a resident/gardener around, you are almost right, it's Gene LaMendola trimming bushes and laying down topsoil outside our pool. Thank you, Gene.

It is almost time to say goodbye to our snowbirds,

they will be flying up north till next fall.

On a sad note, we recently lost our dear friend, David Price. He lived here for 15 years and I know he loved every minute of it. Our sympathy to Judy Price.

Get better Judy, Hadassah and all of us, need you!!!

## Moorings Matters

By: Eileen Hahn

Spring has sprung, the grass has "riz" and we know where the birdie is! Yes, the snowbirds have left us for locations up north and to whom it may concern, they took their valuables with them, so skip our neighborhood! Holidays have come and gone but Carol Carleton enjoyed visiting sister Barbara in Seattle and Bea and Charlie Cornell flew to CA. Unfortunately, others spent some quality time in rehab. Mel Kirmayer, with an over abundance of fluid, Jack Miller, with complications from his knee surgery and Lola Greenberg, with a broken shoulder and fractured pelvis. Get well quickly. Isabelle and Don Rubenstein had more company; they go north to rest.

This paragraph is for all of those you ask what

*(continued on page 21)*

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**MOORINGS MATTERS ...** *(continued from page 20)*

kind of a world are we leaving our grandchildren. My answer has always been, not to worry, they are smarter than us and well-educated and they will rise to the occasion. Joe and my grandson, Peter Gold, have elevated my statement. On Apr. 1st, he launched his foundation--mystrongcity.org along with 8 of his friends. All are college graduates, gainfully employed; 4 are medical residents. He has turned his personal near-fatal tragedy into helping others instead of harboring malice. You can view the website on your computer, iPad or smart phone and see what 9 caring individuals have spent their spare time contriving.

Everything is spiffy in the Moorings - mailboxes are standing tall and dry, new coach lights are shining and craters in our streets have been repaired. No grass grows under the feet of our board and the moles are infiltrating our lawns since our grass is untrodden. Even the ducks stroll down the street instead of staying in the lake. Can they be toilet-trained?

**Sterling Lakers**

By: Sheila Hyman

I hope March left "us as a lamb," but I cannot truly know now during that month. I would like to wish everyone a happy holiday, be it Easter or Passover.

Happy Birthday for May to Janet Ashley, Renee Engel and Janet Trapani. I am always a month ahead as I want to ensure that you get a head's up.

I am sad to say that since the last Aberdeen Times came out, we have lost dear friends: Ken Ashley and Burt Shaker. Condolences to both families from all of us here in Sterling.

We also want to tell Allen Pilnick that we are happy to know he is back home from a rehab.

Our community looks great, all spruced up and clean. Thank you to the Sterling Lakes board.

I have asked many times for someone to take over the writing this article for the Aberdeen Times. No one has responded. PLEASE, someone call me and say that you are willing to write the article, or perhaps alternate with several other Sterling writers. Several villages are doing this successfully. Let's give it a try!

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**Bridge - Try It, You'll Like It -  
Developing Tricks - Part 2**

By: Lew Roth (Sheffield)

Last month we talked about developing tricks with secondary honors. It is also possible to win tricks with cards that are not honors, if you have a long suit. This month we will discuss that process. How do we turn 2s and 3s into winners?

Let's look at a few possibilities. You are holding A, Q, 4, 3 and the dummy has K, 5, 2. Clearly, you have 3 tricks ... but that fourth card might also be a trick. The suit will break 3-3 36% of the time. So, you have to give it a try. You have to be astute enough to count as you play the cards. But, you only have to count to 3, not 13. First you play the K and both opponents follow, that's one. Then, you play the A and again both opponents follow... that's 2. When you next play the Q, if both opponents follow, that's 3 and your remaining

*(continued on page 22)*

**Trivia**

Submitted By: Pat Bergrin (Waterford)

1. Dr. Faust sells his soul to the devil in a classic work by what great German author?
2. "She walks in beauty like the night" is a line from what poet?
3. What classic French character could be said to have won the maiden Roxanne by a nose?
4. What is the best selling book in the world?
5. This largest library in the world contains more than 30 million books, 1 million newspapers and the largest rare book collection in North America. What is it called?
6. What was the first American novel to sell more than 1 million copies?
7. George Bernard Shaw's "Pygmalion" serves as the basis for what 1956 Broadway play?
8. In books by Janet Evanovich, what New Jersey bounty hunter is assisted by Lulu, a sassy filing clerk and ex-hooker?
9. The "Mysterious Affair at Styles," the author's first book, was rejected by 6 publishers, but she went on to write 70-plus novels. Who was she?
10. Ian Fleming's dashing James Bond character made his debut in what 1952 novel?

*(answers on page 34)*

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**BRIDGE ...** (continued from page 21)

card is now good.

I know this sounds very basic, but you have now found out this vital information by counting to 3 instead of counting to 13. Many players lose count when trying to count to 13. It is so much easier and more efficient to learn to count to 3 instead of 13.

Let's look at another example. You hold A, K, 4, 3, 2 and Dummy has Q, 6, 5. How many tricks can we make here? Three for sure, maybe 4, or maybe even 5. You hold 8 cards in this suit, so there are only 5 out against you. The odds favor a 3-2 split of the outstanding cards. If you get a normal split, you will have 5 tricks.

However, what if you have A, 8, 4, 3, 2 in your hand and K, 6, 5 in Dummy? In this hand you again have 8 cards, but this time you only have 2 top honors, not 3. With a normal 3-2 split, you should lose only 1 trick and make 4. To stay in control, that is, to be sure you are in the right hand at the right time, it probably makes good sense to give up the one trick you know you are going to lose early in the process of developing this suit.

Let's look at a situation where you have only 7 cards in a suit. Let's say you have A, 8, 4, 3, 2 and Dummy has only K, 6. How many tricks can you make? If the remaining 6 cards are divided 3-3, you can win 4 tricks. However, the odds favor a 4-2 split. In that case, you can only make 3. Even making 3 takes some careful planning. You have to give up 2 tricks to develop the 3rd for your side. Here's a typical example:

10,9,7,5	A, 8, 4, 3, 2	Q, J
	K,6	

How would you play this? Perhaps you would play the K and see the Q fall. You next play the 6 and your opponent plays the 7. Maybe you'll try the 8, which loses to the J. Oh well. So the next time you get in, you play the A, hoping the suit splits 3-3. It doesn't, so you lose another card in this suit and plan to get back to cash the 5th card.

We've mentioned odds before, but it's interesting to note that the odds of an odd number of cards splitting oddly are much higher than the odds of an even number of cards splitting evenly.

And that is my piece of trivia for today!!!!!!

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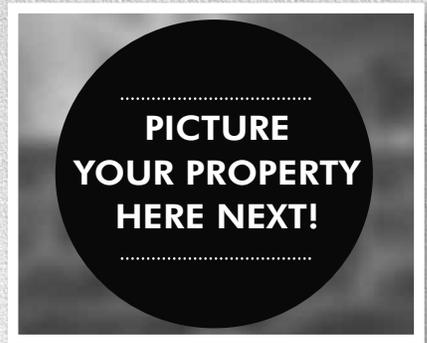
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## **Bleacher Seats Splinters**

By: Rob Tanenbaum

Secretariat tops my list as the best athlete in my lifetime.

That personal choice justifies my contention that animals are athletes and legitimizes writing about my dog, Carlos, in this monthly sports column.

This piece is a tribute to Carlos: my best friend, most loyal companion, my role-model of never-ending love, the most gorgeous creature I ever touched and one hell of an animal-athlete himself.

Carlos, who left me at 13-and-a-half human years, when chased, could (1) cut on a dime like Barry Sanders; (2) high jump like Javier Sotomayor; (3) sprint away like Usain Bolt.

One northeast winter morning about a decade ago, Carlos was in his usual spot in the backseat after driving my son to school. When I opened the car door for him, the usually reliable garage door-closer erred and the door bounced up about 18 inches. Like a blur, Carlos was under the door and headed for trouble. By the time I opened the door and made it to the driveway, he was sprinting stride-for-stride with 3 deer across the street to a neighbor's yard. By the time I got a clear view again, the deer and Carlos had cleared a 4-foot stone fence and were racing for some unforeseeable finish line. By the time I got my car to where I hoped they'd gone, all were missing.

I drove around for 20 minutes and gave up, hoping for a "Lassie Comes-Home" ending or a good Samaritan reading his dog tag. Far at the end of my own long block behind a house, where I had no right to be looking, I noticed a small piece of his unmistakable beautiful butt and tail. As always, he was happy to see me, jumped in the car as though nothing bad had happened and gave me that "where's-my-treat" look that always melted away any ill feelings. Carlos, the dog, was the humanlike creature we wish our friends and family could be. He came into our lives at a dark time when my son and I had lost the most important person in our lives. He restored our mental wellness by, well, by being a dog. He gave us energy and good thoughts and reason to love again.

He came to us via the Army. His original mom and dad were reassigned to tours in Iraq and Afghanistan and his granddad, a war strategy instructor at West

*(continued on page 25)*

**BLEACHER SEAT ...** (continued from page 24)

Point made Carlos available to rescue.

We renamed him (from Lucky) to Carlos because this happened only a few days after the Mets signed Carlos Beltran as a free agent, signifying another reason to have hope.

As the years passed, Carlos retained his athletic ability so much so that his doggy-sitter had to erect taller fences to keep him in. Even in his 80s in dog years, we had to heighten our 6-foot fence to keep him from leaping over. Everywhere we took him, from dog parks, to beaches, to Central Park to South Street Seaport, Carlos was the dog that everyone stopped to ask about and pet and talk to like their long-lost brother. He was part Wheaten terrier and part Golden Retriever and put any Hollywood or show dog to shame.

On our drive to move to Aberdeen, we stopped in Savannah, GA and went to a restaurant on the river. My back was killing me and I held onto Carlos for strength and balance as we left. Outside was a wedding party and about 6 Miss-America-quality bridesmaids descended on him. They were all blue-eyed blondes with perfect bodies dressed in pink chiffon. Some kneeled, some bent over to pet him and, in a chorus I never stop hearing, they kept chanting, "He's so fluffy! He's so fluffy." All I could think was: "But you're so fluffy."

My wife says of the encounter: "I never saw you so happy as when you were around those women."

But that isn't true. I was always that happy when I was with Carlos.

I love you, Fuddy.

**Didja Know**

Submitted By: Pat Bergrin (Waterford)

1. A new ranking of the world's best countries is out--and the results don't look good for America. Switzerland takes top nation honors followed by Canada and Britain. The U.S. ends up in 7th place edging out Australia, Germany, Japan and Sweden.

2. Fans of the game Monopoly voted to replace 3 of the 8 tokens in 2017. The thimble, boot and wheelbarrow will be replaced by a penguin, T-rex and a duck.

3. The frigid top of the Earth just set another

(continued on page 26)

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**DIDJA' KNOW ...** (continued from page 25)

record for low levels of sea ice in what scientists say is a signal of an overheating world. The extent of floating ice in the Arctic hit a new low for winter: 5.57 million square miles -- about the size on Maine -- below 2015's record.

4. The delivery service Postmates is using knee-high, 6 wheeled robots to bring food to customers in Washington, D.C. The robots can travel up to 4 mph and use sensors and cameras to navigate sidewalks and cross the street.

5. Once the runt of the litter, Freddy the Great Dane, is now the world's tallest dog. He measures 7-foot-6 when on his hind legs and devours \$120 worth of food a week.

6. A study at the U. of Cambridge found that people who swear are more sincere and less likely to lie. People who filter out curses also tend to filter the truth, the researcher reported.

7. Facebook told an Italian art historian to remove

images of the Roman god Neptune from her page. The photograph of a classical statute was deemed "explicitly sexual" since "body parts" from Neptune's nether regions are visible.

8. An AR 6-year-old used her mother's thumbprint to unlock her iPhone and buy \$250 worth of toys. Bethany Howell thought her phone had been hacked but her daughter proudly explained, "No, Mommy, I was shopping."

9. NYC's Second Avenue subway line, which has been in development since 1929, opened for business on New Year's Eve. The much-delayed line cost \$4.5 billion and has only 3 stations.

10. Among the items confiscated from air travelers' carry-on bags by the TSA this year were a baseball bat wrapped in barbed wire, a blowtorch, a plastic gun made in a 3-D printer, 2 live smoke grenades, 5 dead sea horses floating in a liquor bottle and 2 loaded spear guns.

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## Historic Event: Part VII. Investigation on Sinking of Battleship MAINE: Hansen-Price Analysis

By: Mickey Gussow (Waterford)

Both the court of inquiry of 1898 and the Vreeland board of inspection of 1911 found there was no other way to account for the sinking of the MAINE except by a mine.

Flash forward 64 years to 1975. During that interim period, a great deal of experience had been gained by analyzing ships damaged and sunk by external and internal explosions. At the request of Admiral Hyman Rickover, Ib S. Hansen of the David W. Taylor Naval Ship Research and Development Center and Robert S. Price of the Naval Surface Weapons Center, were tasked to determine if current knowledge of explosion phenomena and their effects on ship structures could provide new insights whether the MAINE was sunk by explosion initiated by a mine or by an internal cause. Both studied the reports of the boards of 1898 and 1911. The ship area which attracted the board's attention showed no evidence of ruptures which would have resulted from contacting a mine.

Hansen and Price also examined the damage to the USS SHAW (DD-373), a World War II destroyer, caused primarily by an explosion of its forward magazine set off by Japanese bombs as she lay in dry dock at Pearl Harbor. The result was capsizing the bow because it was top heavy with 2-5" gun mounts. The Maine also capsized because its bow too was top heavy with flipped up decks.

The Hansen-Price analysis shows that the damage characteristics of the MAINE are consistent with a large internal explosion. "The analysis concludes that the primary source of the explosion was centered in the 6-inch [gun] reserve powder magazine which caused a partial detonation of the other forward magazines. In this area, the explosion blew out the sides and ruptured the decks."

What happened probably was a fire in the coal bunker. Fires of this kind had happened before in which bituminous coal of the type carried in the MAINE bunkers had ignited through spontaneous

*(continued on page 28)*

**HISTORIC EVENT ...** (continued from page 27)

combustion. MAINE's bunkers had not been inspected for nearly 12 hours before the explosion, ample time for a bunker fire to begin, heat the bulkheads, and set fire to the black powder magazines in adjacent compartments. There is no evidence that a mine sunk the MAINE.

In this modern technical age, the battle cry "Remember the MAINE," urging the U.S. to declare war against Spain, has special meaning. That is, when there are technical matters in official investigations, they must be examined by competent and qualified people; and results of their investigations must be completely and fairly presented to their fellow citizens.

This episode concludes the series on the sinking of the MAINE.

A major reference is a history book by Admiral H.G. Rickover, "How The Battleship MAINE Was Destroyed," published in 1976. Kudos to Admiral Rickover who undertook extensive research in archival materials to explore events associated with the sinking of the MAINE and to place that subject in historical perspective.

**"It's Happening" at PAP**

By: Marcia Levitz

A little walk through our history.

Dr. Papanicolaou, who developed the "Pap smear," (the test for cervical cancer), joined the Dade County Cancer Institute to continue his research in various cancers, including his work on the early detection of stomach cancer, and in 1960 became its Director. The Institute was renamed The Papanicolaou Cancer Research Institute and the cancer-cure activists formally became The Papanicolaou Women's Corps.

In 1984, the greatly expanded Institute merged with the University of Miami Comprehensive Cancer Center dedicated to cancer research, medical education and treatment. In 1992, funded by a gift from the Harcourt M. and Virginia W. Sylvester Foundation, the Sylvester Comprehensive Cancer Center opened and the Papanicolaou laboratories relocated to the U. of Miami School of Medicine campus.

Throughout all of the growth and name-changes at the Institute, we have been there, as a small group of activists or The Papanicolaou Women's Corps or

(continued on page 29)

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**PAP ...** (continued from page 28)

The Papanicolaou Corps for Cancer Research, Inc. (1990) and thereafter, in 2010, we became The Pap Corps Champions for Cancer Research by which we are now known. And now, in 2017, having closed our celebration of 65 years in existence, The Pap Corps has grown to over 20,000 women and men across 51 chapters throughout S. Florida! We are a grassroots organization whose core values sustain our dedication to research on all types of cancer at Sylvester. Since our founding, we have donated over \$58 million to Sylvester - \$43 million of that since 2003 - to support research efforts and help recruit world-renowned researchers and physicians. The next phase is expanding Sylvester and it will become the Pap Corps Campus right here in Deerfield Beach.

For further information, contact Aberdeen's Pap Corps president, Lisa Weinstein.

**Boyhood on a Shelf**

Submitted By: Stephanie Baker (Addison Green)

Barbara Mahany is the author of "Slowing time: Seeing the Sacred Outside Your Kitchen Door." Her latest book, "Motherprayer: Lessons in Loving," has just been published.

One by one, I ran my index finger along the spines of the books. One by one, I remembered. One by one, I slipped the books off the shelf and into the hollow moving box, the books of a boyhood slipping away.

The titles - "The Hobbit"; "Tom Sawyer"; "The Cricket in Times Square"; "My Father's Dragon"; "The Chronicles of Narnia," a boxed set; "Harry Potter and the Sorcerer's Stone"; "The Phantom Tollbooth" - each sent a jolt of varied wattage through me.

"The American Boy's Handy Book," for instance. Daniel Beard's 1882 instructional for boyhood, "a state of natural savagery" - with directions on how to build a pine-branch house or a birch-bark canoe, how to fish for freshwater clams, construct a miniature boomerang or a wooden "water telescope" - sent my knees wobbling. I remembered the day I spied the centennial edition at a beloved bookshop and carried it home, intent on giving my sons an old-fashioned life of adventure.

"My Father's Dragon," the mid-20th-century trilogy of dragon stories from Ruth Stiles Gannett,

(continued on page 30)

**BOYHOOD ...** (continued from page 29)

had me in tears. As soon as I touched its worn-smooth spine, I was flung back in time, snug against my then-beginning-to-read firstborn on his four-poster bed. Taking turns turning pages, his eager fingers pinching the page's corner, mine patiently waiting. The moments words began to take form, when pen-and-ink illustrations were seared into memory, his and mine. I couldn't bear to let these books go; they were so deeply ingrained with a life I had loved, a life now being tucked into a box, transported miles away and slid onto a grown man's bookshelf, alongside novels, books on law and moral philosophy.

That's what reading together in childhood does. It forever binds us. My 2 boys, born 8 years apart, played with their toys alone. Reading was where we nestled, where we sank in deep, side-by-side. Books are where our hearts did so very much of their stitching together. And they were my guideposts as a mother;

they whispered the lessons I prayed my children would learn. Ferdinand, the gentle bull? Be not afraid to march to your own music. Harry Potter? Believe in magic. The tales of Narnia? Defend what is good. Tom Sawyer? Roam and roam widely. And never mind if you tumble into a slight bit of mischief.

**Protect Against ID Fraud**

Submitted By: Ann Slakter (Oxford)

**Be Alert**

Identity Theft victims have increased by 16 percent in 2016 to more than 15 million consumers. Fraudsters are resorting to more invasive ways of getting your identity details. Don't fall for these attempts to steal your financial information.

**Here are some suggestions:**

**Check online accounts regularly**

Visit your bank or credit card website at least once a week to make sure no withdrawals or unauthorized charges have been made.

**Check your credit card report at least**

(continued on page 31)

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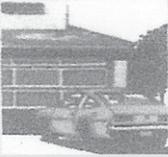
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**Health Care?**

Submitted By: Sheila Hyman

This is very clever although dealing with a serious issue ...

The medical community is unable to reach consensus on what to do with America's health insurance situation.

The Allergists were in favor of scratching it, but the Dermatologists advised not to make any rash moves.

The Gastroenterologists had sort of a gut feeling about it, but the Neurologists thought the Administration had a lot of nerve.

Meanwhile, Obstetricians felt certain everyone was laboring under a misconception, while the Ophthalmologists considered the idea shortsighted.

Pathologists yelled, "Over my dead body!" while the Pediatricians said, "Oh, grow up!"

The Psychiatrists thought the whole idea was madness, while the Radiologists could see right through it.

Surgeons decided to wash their hands of the whole thing and the Internists claimed it would indeed be a bitter pill to swallow.

The Plastic Surgeons opined that this proposal would "put a whole new face on the matter."

The Podiatrists thought it was a step forward, but the Urologists were pissed off at the whole idea.

Anesthesiologists thought the whole idea was a gas, and those - lofty Cardiologists didn't have the heart to say no.

In the end, the Proctologists won out, leaving the entire decision up to the assholes in Washington.

## SLEEP - You're Doing It Wrong

Your body - and your life - runs better on a good night's sleep. Here's how to get out of your own way.

By: Paula Spencer Scott

Your body wants to sleep. It really does. To work, every system in your body needs z's.

Sounds simple, but sometimes our expectations and habits get in the way of the very thing we need most, says Nancy Foldvary-Schaefer, director of the Cleveland Clinic Sleep Disorders Center. We have trouble falling asleep, staying asleep or getting refreshing sleep, she says. In short, we're doing it wrong—and we could be taking years off our lives.

The good news: "Sleep is a skill. It's not like eye color, which you can't do anything about. If you're not happy with your sleep, it can be improved," says W. Chris Winter, M.D., author of *The Sleep Solution* (available April 4).

Here are just a few of the ways you might be getting it wrong—and how you can fix it.

### You're stressing too much

Whether you're obsessing over tomorrow's to-do list or ruminating about a tense email exchange, anxiety is a major sleep killer. Treat it like other stimulating activities like reading, binge-watching and binge-eating, and do everything you can to banish it from your bed.

"Keep a worry journal that you can focus on by day—then literally close the book on those thoughts," suggests Foldvary-Schaefer.

### You're being random

Our bodies don't do random well. To maximize sleep, start by picking your desired wake-up time and

planning a bedtime routine backward from there.

How far back to count? That's where it gets tricky. Adults need seven to nine hours of sleep—a pretty wide range. Some of us are larks, some night owls. Most of us need less as we age. But you need about the same amount most nights. If you're lying awake, you might be starting too early or napping too much by day.

Like kids, we all do better when routines prompt our bodies for what to expect: consistent mealtimes, consistent exercise and then a consistent wind-down and tuck-in time. Pick whatever plan works for you

*(continued on page 33)*

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## 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](http://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](mailto:questions4profpat@gmail.com)."

**SLEEP ...** (continued from page 32)

(like brushing teeth, meditating, then snuggling). Just do it consistently.

**You're not comfy enough**

What experts have dubbed "sleep hygiene" does matter: Keep the room cool, use your bed only for sleep and sex, limit afternoon caffeine and don't eat much before bed.

But above all, make sure that your sleeping quarters are inviting. Ask yourself:

Do I like my mattress and pillow? Firm or soft, all that matters is that you like them and that they don't cause pain or stiffness, which can wake you.

Am I comfortable with my sheets and blankets? Same idea: Pick the hay that makes you want to hit it.

What am I wearing? There's no right or wrong, but wearing less lets you more easily regulate your temperature. Loose clothing in fabrics like cotton, silk and bamboo—or sleeping in the buff—will keep you coolest.

**Your dog is disturbing the peace**

Here's the tough part: As much as we love our pets, they really have no business in bed with us. A

recent study of pet owners found that 63 percent of respondents who shared a bed with pets more than four nights a week had poor sleep quality. You may not feel like they're disturbing you, but remember that dogs have different sleep-wake cycles from humans and don't tend to zonk out for eight hours straight like we do.

*Only 16% of Parade readers say they get "plenty of sleep." - Source: 2017 parade/Cleveland Clinic survey.*

Don't believe it? Run this test: Wear a tracking device (like a Fitbit) while sleeping with your pooch for two weeks. Then sleep solo for two weeks. Compare the amounts of actual sleep you got.

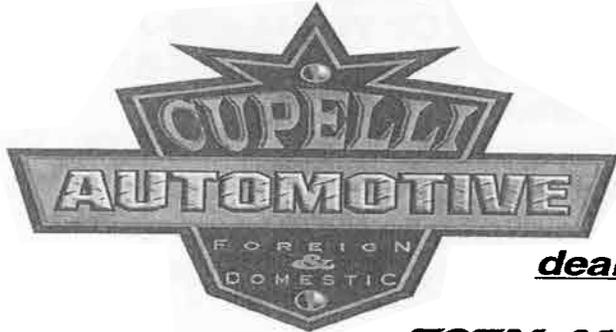
**You're letting in too much light**

If sleep specialists were polled on the one key word for a good night's sleep, it would probably be dark. (Let's hope you're not reading this on your phone in bed.) Get blackout shades or heavy curtains so that you're not waking up at the crack of dawn (unless you choose to).

Banish other light sources too: Phones, tablets,

*(continued on page 34)*

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**SLEEP ...** (continued from page 33)

laptops, TVs—even some bright clocks and night-lights—really do interfere with your body clock and keep you up. The short-wavelength blue light, also found in morning light, messes with your melatonin, the hormone that regulates sleep and wake cycles. And it's a bigger problem than ever: A 2017 study found that after subjects followed natural light/dark rhythms on a camping trip, their levels of melatonin reset by as much as two hours, so they felt sleepy earlier, even after they returned to civilization.

One piece of good news for screen addicts: Swedish researchers recently discovered that you can offset some of the ill effects of looking at digital devices late at night by getting plenty of daylight while the sun's up, whether by spending time outside or keeping your blinds open.

*47% of readers watch TV just before bed. - Source: 2015 Parade survey.*

**You're overthinking it**

We've all lain awake worrying that we can't get to sleep—a problem that can build on itself. Try to quell the panic by reminding yourself that simply lying in bed is good for you too. "Sleep is awesome, but resting is not wasted time," Winter says.

Think dull, pleasant thoughts—tour every hole at your favorite golf course or mentally whip up a pie. Use progressive muscle relaxation to clench and stretch every body part, up from your toes.

If all else fails and you can't bear the thought of lying awake, it won't hurt you to get up for a while and do something else. Iron. Read. You will feel sleepy eventually.

Whatever you do, don't try to sleep. "You don't try to be hungry," Winter points out. "When you take the expectation of sleep away, it tends to come in a hurry."

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**Trivia Answers ...** (continued from page 21)

- |                            |                        |
|----------------------------|------------------------|
| 1. Goethe                  | 6. "Uncle Tom's Cabin" |
| 2. Lord Byron              | 7. "My Fair Lady"      |
| 3. Cyrano de Bergerac      | 8. Stephanie Plum      |
| 4. The Bible               | 9. Agatha Christie     |
| 5. The Library of Congress | 10. Casino Royale      |

**Interesting Facts**

Submitted By: Lew Roth (Sheffield)

- For the first time in history, the people in the world who are obese outnumber those who are underweight.
- Music has the ability to repair brain damage as well as return lost memories.
- Some Canadian police departments give out "positive tickets" to thank people for doing good things.
- Although the packaging was inspired by Japanese origami, the Chinese takeout boxes with the pagoda on them were created by Americans.
- The average English-speaker has about 50,000 words in their mind and usually finds the right one in roughly 600 milliseconds.
- Cats will often clean themselves after people pet them because they don't like the smell of humans.
- When hippos are upset, their sweat turns red.
- A flock of crows is known as a murder.
- The average woman uses her height in lipstick every 5 years.
- During your lifetime, you will produce enough saliva to fill two swimming pools.

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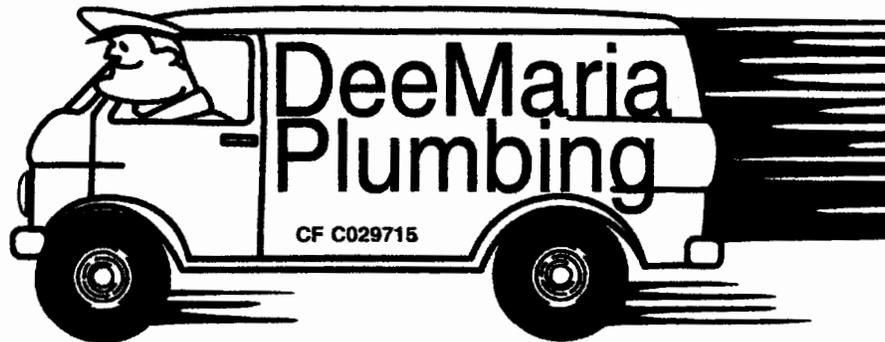


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