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November, 2017



# HAPPY THANKSGIVING



## Aberdeen Country Club News

By: Harry Seaton (Hampton)

As previously reported, restoration work on the Club's facilities was proceeding during the summer as planned. Then it happened - in early September Hurricane Irma became a threat to FL. This storm was predicted to hit with hurricane winds and rain!

Fortunately, the Club avoided the brunt of the hurricane as Irma passed and moved west at the last moment even though it left much wind and rain. Once the hurricane had dissipated, both the Club, as to alternate its facilities, the Temple and the Fountains, became operative once again. Work on our golf course and tennis courts is in progress and completion is on schedule.

It is anticipated that the golf course and driving range will be completed on or about January 1, 2018, with the temporary golf program at the Fountains to continue. The completion date for the clubhouse refurbishing has yet to be determined.

Due to this uncertainty, the Club extended the Table Games at the Temple indefinitely, as catered New Year's Eve party at the Temple is being arranged. The Children's Holiday Carnival is tentatively planned in December.

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## Diversify Your Credit Card Holdings

By: Dr. Pat Williams (author of the website [profpat.com](http://profpat.com))

What makes an individual select one credit card over another? If you are a frequent flyer and want to build mileage for free trips and/or have your first piece of luggage checked for free, you probably have a card sponsored by an airline. If you're interested in cash back rewards, you might choose a card that offers a 1% to 3% return on purchases. If you are traveling abroad, you probably have a credit card that offers no foreign transaction fees. Unfortunately, *there is no single credit card that provides all of these benefits*. To take advantage of the many offers available, you need a portfolio of credit cards. Following are specific benefits offered by different cards.

No Foreign Transaction Fee: Before a recent trip abroad, I checked with my credit card companies to see which offered no fees for purchases made in foreign currencies or for obtaining cash from ATM's in foreign countries. Responses varied. One card charged 1% of total purchases and currency exchanged. Another charged 3% per foreign transaction. A third charged zero percent. Naturally, I travelled with the third card and left the first two at home.

Short-Term Interest Free Loans: Credit card

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**TO CONTACT THE ABERDEEN TIMES**
**FOR BUSINESS MATTERS:**

JOHN PAGLIARINI

8230 Cassia Drive • Boynton Beach, FL 33472

561-596-1714

**FOR EDITORIAL MATTERS:**

RUTH KRAWITZ

7791 Bridlington Drive • Boynton Beach, FL 33472

561-734-5244

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

Should anyone be interested in experiencing an enjoyable life style, come join us at the Club. Just call Rose Cizner, our Director of Membership, at 738-4903, ext. 325.

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**Sharing With Sheffield**

By: Ruth Krawitz

I was diagnosed with Wet Macular Degeneration in the right eye in 2003. It took many years to control, because at that time, before the current advantage of injections directly into the afflicted eye, laser was the only treatment, and was marginally effective. It was too late, even with all the injections, to stop the damage, and the eye went blind. But that was not so difficult to live with, because, I had one good eye left, even though the left eye had suffered from the macular for a short period and was corrected with famous injections. After all, as my terrific eye doctor used to say, "The only thing you can't do with one eye is fly a plane." I was safe! Out goal then was to watch that good eye, and save it. The "eye Demon" did not follow the plan, however, and scar tissue left over from the brief spell of macular rendered the left eye blind as well. That was 3 years ago; the car is

gone, my independence shaken, and a new kind of living has emerged. The choices were slim to none ... either learn to live with it, or fade away and become a recluse.

You know the path I have chosen. As Dr. Winnick said, "To you, blindness is just a 'glitch'. Have you given up anything that you used to do?" And the answer is, "No." The support that I have from family and friends has been the impetus for the independence I have accomplished. I have surrounded myself with the kinds of devices that help me read and edit and proofread, use my enlarged computer screen, help me tell time and see names and numbers and do a host of different things. There is always someone to drive me to wherever I have to go. "As sure as necessity is the mother of invention," so I have been forced to be creative and develop my own little every-day devices to keep me safe and productive. I have chosen the way to take control and live the rest of my life.

Regretfully, other people similarly afflicted, cannot or will not follow this path. They are depressed and have given up any hope of independence. These are the people I am determined to assist. I have served as a "counselor" on a one-on-one basis, but Dr. Winnick had a better idea. Why not hold a Symposium for the Visually-Impaired at his office for any of his patients similarly afflicted to share their needs and ideas. He would organize it, I would take the lead. And so it happened.

On the morning of Sat., Aug. 26th, 3 eye specialists, each dealing with the visually-impaired, gave of their time to meet with a group of women so affected, to listen, learn to deal with a positive future. The doctors gave brief overviews of the recent status of medical advances and technological breakthroughs in the field, then the ladies took over. My role as moderator was to define our goal, which is to basically not let our age or disease define us, but rather to proceed with a determination to live independent, productive, satisfying lives, using every means possible to achieve this goal ... be it engaging support people or organizations, using special devices, developing creative, often simplistic innovations, and above all, maintaining an attitude that anything is achievable with inclination and an open mind. We demonstrated some of the technological devices that were helping

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**DIVERSIFY ...** (continued from page 1)

companies often send you blank checks to use for balance transfers or cash advances. A one-time fee of 2% to 5% is charged on the funds advanced. Provided the money is repaid within the time allowed (generally between 12-24 months), the loan is interest-free. These advances are useful when you purchase a large ticket item or have an unexpected expenditure.

Warning: if you do not pay the funds back you'll be liable for all uncharged interest. Additionally, if you purchase anything with the card after the cash advance, that purchase is last in the pay-off queue and subject to a high interest rate. So, if you do take a cash advance, do not use the credit card again until the funds have been repaid.

Money Back on Purchases: Some cards offer a 1% to 5% cash return on all or certain specified purchases. There are cards that provide various rates for certain categories of purchases. For example, you may receive 1% on grocery items, 3% on gas, etc. Often the discounted items change from period to period. I have a card that pays a flat 2% on any purchase charged (even insurance premiums). Plus,

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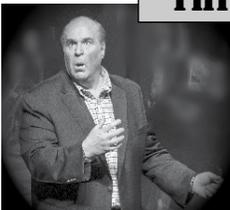
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**DIVERSIFY ...** (continued from page 4)

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**Dr. Robert Watson to Speak**

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. 17th, 2017 at 7:00 PM. \$10.00 per person. Open Seating. Ticket sale dates for Dr. Watson, located at the Aberdeen East clubhouse, by check only, are Thurs., Oct. 26th, 11 AM to 12:30 PM, Mon., Nov. 6th and Thurs., Nov. 16th 11 AM to 12:30 PM.

For more information, or questions, call Mike Ceasar at 292-3089.

chased, even if you buy a latte in their cafe. So why use any other credit card when shopping at Target?

Points Program: Recently, I decided to cancel my American Airlines card as I no longer fly their routes. Since I had the card for many years, I had accumulated more than 50,000 miles. A company representative told me I didn't have to exchange the miles for travel; I could use them for a variety of purchases though a point redemption program sponsored by Points International, Ltd. I was instructed to go to the Points International website, [www.points.com](http://www.points.com), and set up my Points Loyalty Wallet.

I found out that many other companies besides American Airlines, participate in the points program-companies such as Jet Blue, Delta, La Quinta Hotels and Amtrak. I registered all the eligible companies for which I had a credit card in the points program. Here is how it works: For every mile traveled (e.g., American Airlines) or dollar spent (e.g., La Quinta Hotels) you earn one point. Each point is worth \$0.01. Therefore, my 50,000 miles were worth \$500. What could I do with my mileage? I could use the points to purchase \$500 in gift cards from over 100

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**DIVERSIFY ...** (continued from page 6)

retailers including Macy's, Amazon.com, Best Buy, Applebee's, Cineplex and many, many more.

You should register your eligible credit cards in the points program. The balances for all your cards will be shown at a glance in your Points Loyalty Wallet. There is no fee associated for the accumulation or

exchange of points. Your points will grow faster if you combine all your programs.

The take-away: Go through your credit cards. Check on line to make sure you have the best and cheapest (check those annual fees) in each category. Then cut up the credit cards that don't offer you the benefits you desire and apply for those that do.

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**SHARING WITH SHEFFIELD ...** (continued from page 2)

us, as well as the simple, inventive things we were doing to deal with the every-day aspects of normal living in our environments (transportation, dining, cooking, reading, etc.) The session was inter-active, and exciting, and each of us seemed to come away with at least one new “toy” or gimmick to buy or try.

Plans are for future sessions to allow the vendors of advanced devices to demonstrate their functions, as well as inviting speakers of major organizations to address the group vis-a-vis their services to the blind. In this regard, I would like to pay tribute to the network of local agencies that have been so helpful to us ... providing materials listing their services and suggesting advocacy agencies and lobbying for benefits for the visually-impaired ... Florida Council for the Blind and its Palm Beach Chapter for the Blind.

It is so heartening to read the success stories appearing in publications like the NY Times which attest to the fact that blindness does not and should not alter people from being independent and doing some outstanding things.

Some inspiring examples of people who have lost their vision, but not their independence or productivity!

“Annika Ariel, a blind student double-majoring in English and political science at Amherst College, wrote that her problems are not with her blindness but rather from people’s attitudes that depict the blind as helpless and dependent. She said she travels independently, uses assistive technologies to complete her work as efficiently as others who can see, and excels academically and socially.”

Equally inspiring was the response of Mark Riccobona, president of the National Federation of the Blind, who became legally blind at age 5 and lost all useful vision to glaucoma at 14.

“I once let blindness make me a passenger in my own life,” he wrote. “That changed when I encountered a vast network of other blind people who convinced me that blindness did not define me, who taught me nonvisual ways to handle every day tasks and not so every day tasks.” He hid his blindness until he met people at the federation who taught him that “it was respectable to be blind” and that he could do things as effectively as sighted people do.

“I’ve taught many blind people to use a chain

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**SHARING WITH SHEFFIELD ...** (continued from page 8)

saw,” he said, nothing that many activities that we assume require vision really don’t. For example, I knew a blind professor at Cornell University who continued to build exquisite wooden canoes for decades after losing his sight. A blind man who lived in my neighborhood volunteered at a hospital, playing piano to entertain patients. Courage and will!

Feel free to call me at 734-5244 if you want to share or ask questions.

**Canterbury Communique**

By: Dee Levy

Greetings from the Canterbury community! Yes, it’s November, the eleventh month of the Gregorian calendar, its name derived from “novem,” the Latin for “nine.” Although an indication of position in an early version of the Roman calendar, November retained its name when January and February were subsequently added.

Federal public holidays observed in November include Veteran’s Day, celebrated on Nov. 10, and Thanksgiving on Nov. 23rd, the fourth Thursday of the month. The end of Daylight Savings Time throughout the U.S. with the exception of AZ, HI, and the U.S. territories of the Virgin Islands and American Samoa on Nov. 5th, and the end of the Atlantic hurricane season on Nov. 30th are also worthy of mention. Note that in an article in the NY Times (Sept. 19th, 2017), the 2017 hurricane season was described as being more intense than normal and certain to be the most expensive season on record in the US.

In getting to know our neighbors, we prevailed upon Howie Grapek, a long-time resident of Canterbury and designer of the new community website ([www.canterbury-coa.com](http://www.canterbury-coa.com)), to share some of his thoughts and life experiences. A computer engineer by profession, Howie has been working with internet technologies for over 30 years, providing multiple capacities spanning from developer, to architect, to CIO of a publicly-traded corporation. He has worked for several Fortune-500 corporations, including Storage Tech, Sun Microsystems, Oracle, HP and IBM, and is currently working in the IT department of the Palm Beach Sheriff’s Organization.

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**CANTERBURY ...** (continued from page 9)

Howie has generously donated his time and expertise in the design, development and maintenance of the website, which he believes will encourage better communication within the Canterbury community. As stated on the website - "The goal of the website is to create a sense of community. The site will answer commonly asked questions and foster communication between the board and the residents. Information here will be for both homeowners as well as prospective renters and buyers, and will be updated regularly." Howie is looking for volunteers to help collect information; he can be reached at 561-819-9988.

We want to thank Howie for his outstanding and generous contribution to the community. He is truly a valued member of Canterbury, and we are fortunate to have him as our neighbor. In closing, we wish all our Aberdeen friends continued good health and a Happy and Joyful Thanksgiving holiday. In the words of Oprah Winfrey, "Be thankful for what you have: you'll end up having more. If you concentrate on what you don't have, you will never have enough."

**Circling The Coves**

By: Mary Chuzi

"Reflect upon your present blessings, of which every man has plenty; not on your past misfortunes, of which all men have some." (Charles Dickens)

This quote seems particularly apropos as we as a country are still dealing with Hurricanes Harvey, Irma, and Maria, (and, as of the day of this writing, possibly Nate). Due to the amount of time between composing this column and its actual publication (about 5 weeks), it is sometimes difficult to foresee topics that will be relevant as you read them. Surely, during September and October the weather (out of our control), politics (not going there), and crimes and violence both here at home and internationally (an alarming amount), have tested our patience and our understanding. As of this writing we Coves residents are still awaiting the performance and completion of several contracted items mentioned in last month's column: Tree-trimming, road sealing and crack repair, sidewalk cleaning and the painting of parking bumpers and striping, all of which had

(continued on page 11)

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**CIRCLING THE COVES ...** (continued from page 10)

been scheduled and have been confirmed and set up. The big question as of the beginning of October, of course, is Irma clean-up; however, many property associations from Texas to San Juan are in the same predicament. Fortunately, limbs, trees, sod and landscaping replacement are our concerns, rather than loss of life, or an expansive loss of power and water and gas. It may not seem like it, but we are certainly fortunate. Remembering this with gratitude is important as we enter this month and celebrate the Thanksgiving holiday.

As always, we are pleased to welcome several new residents. We welcome new owners Antonine and Jacob Matthieu to Building 4, Cosimo and Donna Gianatiempo to Building 1, Joseph and Catherine Ranone to Building 13 and Pam Luhring and her son, Justin, who will rent in Building 5. Get to know your new neighbors and show them what a friendly community we are here in The Coves. We also welcome back those of our snowbirds who have waited until November to return.

We express our sincere condolences to Liz Montecalvo (Bldg. 2), on the sudden and unexpected death of Richard (Chet) Cecero. We extend our sympathies to all his friends and family.

My best advice to keeping up-to-date with the latest in Coves and East Aberdeen happenings would be to make sure you pick up a copy of the monthly Aberdeen East News the 1st of each month at the same time as you pick-up your Aberdeen Times. It contains a calendar, which includes not only community clubs, but also the date and time of each Coves BOD Meeting. You are encouraged to attend these meetings and hear about events pertinent to The Coves before or right as they are occurring. If you would like to join the VIP Clubhouse email list and receive the News directly to your inbox, contact Clubhouse Director Lisa Stoler at: [Aberdeen5700@comcast.net](mailto:Aberdeen5700@comcast.net). This is YOUR Clubhouse; keep abreast of what's happening. In addition, information is often posted on our 2 Bulletin Boards by the mailboxes, and make sure your e-mail address is on The Coves official list. That way you will receive up-to-the-minute e-blasts.

As always, you are welcome to contribute news, ideas, or insights to this column by e-mailing them to [phcmhc@comcast.net](mailto:phcmhc@comcast.net) They would be a welcome addition to this column.

Have a wonderful gratitude-filled storm-free November. Happy Thanksgiving to all!

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## Sterling Lakers

By: Honora Karasyk

Most of us escaped the real horror of the storm, Irma. I am so sorry for the folks who did not do as well.

Many Sterlingites left for literally higher ground. Some went to Tampa, SC, Atlanta and Jacksonville. Fortunately, they all are happily home. While the hurricane shutters were violently shaking, folks at my home were busy chowing-down the food our daughter prepared; in the many hours ahead we silently prayed, we also played Rummy Que, canasta, chess, and how about Pick-Up-Sticks! This sounds like it was all fun - but we were frightened as I am sure we all were.

Marsha and Irv Menheim successfully fled the hurricane and drove 20 hours to arrive in Franklin, NC. Franklin is a rather old-fashioned town with separate businesses about 200 feet apart - at some point you are able to view TN, NC and GA. However, the best of all is that they were able to spend time with their baby grandchild. Worst of all, it took them 21 hours

to get back home.

Suddenly, after the hurricane, our land phones and TV were not performing for 2 days; Comcast blamed FPL.

Sadly, we send our condolences to the Charins who lost their daughter.

That part of the golf course on which Sterling abuts, has been getting greener grass, some new and old trees and pathways for carts. Seems to be looking almost like a 'golf course'!

Remember, Sterlingites, \$37 cash or check to Leah at 509-6882. We will go to Brio Tuscan at 6:00 for drinks and 6:45 for dinner on Oct. 15. Here is something good to know and certainly interesting. The Lachers cautiously decided to go to a shelter during the hurricane. They stayed in a large area with enough room for wheelchairs and walkers at Park Vista High School. They battened down as well as they could. The shelter provided 3 meals each day, and to their delight, they met lovely people who had the same idea. Additionally, there was a room for dogs! As a matter of fact one can find shelters that cater only to the handicapped. I know that I purchased a good deal of water. Can you imagine the tons of water that were

*(continued on page 13)*

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**STERLING ...** (continued from page 12)

utilized!

Menacing Iguanas! Does anyone have an answer to the disgusting invasion of Iguanas? Someone mentioned that garlic might work. Any other ideas?

Some news you can do without ... Sesame Street crash - when the "Rubber Duckie" song was performed by the Boston Pops, the orchestra members were not permitted to squeeze rubber ducks without extra pay, since the ducks were considered second instruments. In the end, only the percussion instruments squeaked the ducks!! Hope this puts a smile on your face!

**Ashford Greenery**

By: Tony Casselli

Wow, how time flies! It's November and most of our snowbirds are back in their FL homes for another great winter stay. Happy Thanksgiving to all!! My son and his family will be joining us this year and we are looking forward to their visit. We haven't had Thanksgiving company for several years so, of course, they have to decide to come when the Club is closed. Now we (Kathy) have to cook!

Hurricane Irma looked like it was going to be a lot

worse than it was for us, however, thanks to a slight change in her path. Our community was fortunate to have no major damage - just tree limbs and branches. Bug -A -Way did a fabulous job of getting everything cleaned up in record time. We dodged a bullet and our thoughts and prayers are with those who suffered much worse.

We are pleased to announce we are going to the bar code system for the residents' side of the entrance gate and eliminating the clickers. By now, you should have been made aware of the time frame for having them applied to your vehicles. Entry on the guest side will still be available with your access cards.

Our resident author, Bryan Mooney, has a new book - "A Christmas Flower." It is his tenth novel. It is the touching and heartwarming story of Logan Mitchell, a forest firefighter, and his lifelong best friend, Dr. Elizabeth Harding, a hospital administrator. Beth is trying desperately to keep the local hospital alive while her board has told her to begin shutting it down on Christmas day unless the money can be found to keep it open. Logan returns to the small mountain town of River Dale, NH, to visit a sick friend in the hospital and sparks fly when the 2 old friends

(continued on page 14)

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**ASHFORD GREENERY ...** (continued from page 13)

come together again. Beth tries to save the hospital while denying her feelings for her best friend before he leaves to return to CA. If only ... Look for it on Amazon, eBook, and wherever fine books are sold. Congratulations, Bryan!

Kathy and I found a new restaurant on Atlantic Avenue just west of Hagen Ranch Road. The M.I.A., which stands for Modern Innovative Authentic. We have dined there twice and have been very happy with the food, service and ambiance. They are all about fresh local ingredients. The first time we dined there was shortly after Hurricane Irma. The chef gets fresh seafood from local captains and their boats were damaged. So, no seafood was on the menu that evening. The second time we dined there, fish was back on the menu and it was fabulous! Chef Joel runs the kitchen and his wife, Anna, is out in the front welcoming and seating guests. We hope you give it a try!

Congratulations are in order for our dear Sybil and Al Wolfson! They will be celebrating 69 years of marriage on Nov. 25th! God bless you! Al shared with us his WWII experiences in a series of articles last year. They were very touching and informative.

Shhhhhh! We have a VIP resident turning 100 in 2018! More to follow!

**Waterford**

By: Cathy Goldenberg

November is traditionally the month that transitions from autumn into winter. The weather changes in the northern hemisphere - getting colder. In FL, it also signifies the return of our winter residents or, as some people like to call them, snowbirds.

November represents the end of hurricane season. At the end of this month the 2017 hurricane season is over - November 30th. And what a season it has been! The names Irma, Jose and Maria will be forever etched in our minds.

The Board of Directors in Waterford all scrambled and pitched in to prepare the community for the approaching hurricane. Now you might think - oh it's nothing - you just shutter your house, buy some supplies and wait for the best. Maybe you will seek a safer place and everything will be fine. It was more than that! It took quite a bit of effort to prepare; secure the

(continued on page 16)



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**WATERFORD ...** (continued from page 14)

pool, store the pool furniture, secure, lock open the gates and check each resident's outside premises of the property to make sure that all removable items were put away. Because of this care, Waterford suffered minimal damage. Great job!

Now that the hurricane season is almost behind us, our thoughts turn to some fun pursuits. Every fall, the Waterford community looks forward to our meet-and-greet get-together to welcome new and returning residents. It's an enjoyable time. We catch up and find out about each others' journeys and adventures while we were apart. The Social Committee will hold the meet-and-greet this December.

Then our thoughts turn to Thanksgiving and the Holidays. I like to think of November as the "grateful" month. I try to give thanks for all the people in my life this year. You might think of November for its food feast days, turkeys and football. Let's not forget how blessed we are to live in this wonderful Waterford community. I wake up every morning sip my coffee, glance at the beautiful colors of the sunrise, and peer across the lake at all the green as far as the eye can see. Life Is Good!

Waterford welcomes our new residents, Eileen and Steven Michaels.

**Bermuda Isle Buzz**

By: Eliot Ostrow

Well, it's November already! We survived hurricane season, the Yom Kippur fast (happy 5778), and the ghouls and goblins of Halloween. It's great to have most of our snowbird neighbors back, even if they brought the traffic and restaurant crowds with them; we'll survive those, too.

As scary as Hurricane Irma was, we're thankful that we were spared the brunt of the storm's destruction. Crises often bring out the best in people, and Irma certainly did that here in Bermuda Isle. We had volunteers preparing the pool area in advance of the storm, neighbors helping neighbors secure their houses, people out in the rain clearing debris-

(continued on page 18)

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**BERMUDA BUZZ ...** (continued from page 16)

clogged storm drains so our houses wouldn't flood, and friends checking on friends once the worst was past. As a relative newcomer, it reinforced for me what a special place Bermuda Isle is.

We were fortunate, but hurricane season wasn't so kind to many people in FL, TX, Puerto Rico, the Virgin Islands, and many other areas in the U.S. and the Caribbean. Even now, many are still suffering. Please don't forget them!

On a happier note, Bermuda Isle's social activities are heating up as the weather is cooling down (sort of). We held our first "Sunday Jazz Brunch by the Pool" in October; with contemporary jazz recordings expertly curated by our own Myron Lofton. The HOA provided wine and cheese and participants brought their own favorite dishes for everyone to share; it was an unqualified success. The monthly "guys' night out" dinners continue, and the women's "lunch bunch" luncheons are starting back up. In January, we will again have our Big Band Night at Benvenuto's. We're looking forward to many great times with our neighbors in the coming months.

Finally, we have some major milestones to celebrate:

- Don and Anna Buesking celebrated their 40th wedding anniversary.
- Not to be outdone, Harvey and Judi Schwartz will be celebrating their 50th wedding anniversary this month.
- Ketly Williams is being treated to a 5-day surprise - filled celebration (courtesy of her husband, Marshall) for her 60th birthday.

Congratulations on lives well-lived!  
See you around the 'Shoe!

**It's Happening in Dorchester**

By: Carol Baron

It is quiet in Dorchester ... and that is the good news. Hurricane Irma made its way partially up the east coast and then up the west coast of FL. We in Dorchester saw little in the way of damage. A few loose roof tiles, some trees rolled down, some bushes and branches hit the ground, a few short-term electric outages. Shutters were soon opened and residents returned to their homes. We were very lucky.

Slowly, most of our residents have returned to

(continued on page 19)



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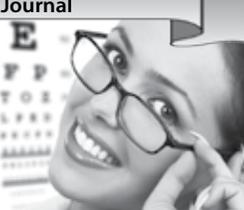
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**DORCHESTER ...** (continued from page 18)

Dorchester after spending many summer days up north or travelling. We are seeing flowers being planted on the lawns and colorful impatience plants showing up to bring the beauty of fall here.

Our HOA meetings are taking place and we are looking forward to many more of our neighbors getting involved, coming to the meetings and putting in their "2-cents." They need to go to their PAP meetings, ORT, Hadassah, fitness, golf, tennis, cards, doctor appointments and still make time for all of us here. We are all important.

We want to wish those of our neighbors who have not been well, a speedy recovery and return to their homes. For those of us who will be going to family to celebrate Thanksgiving together, enjoy, have fun and don't eat too much.

Wishing all our neighbors a happy Thanksgiving. Remember, there are those around you who need help or attention, particularly on the holidays. "When you help someone up a hill, you get much closer to the top yourself."

### Rethinking Retirement

By: Stephanie Baker (Addison Green)

November? Where are the brilliant oranges and reds of New England? When we last flew to CT before Hurricane Irma did her damage in FL, we were thrilled to see the evidence of seasonal changes. There was a welcome aroma of autumn foliage with sunny mornings and cool evenings. We went apple-picking in Glastonbury where there were endless rows of McCoans, not to be found south of the Mason Dixon line. There is nothing better than a cold crisp apple. Garden beds turned from summer annuals to decorative cabbages. Perennials turn to seeds ready to be spread in my tropical southern garden. The pool was winterized yet the hot tub was glorious at night, with sparkling stars and a silvery moon. Lunch at Peppe's Pizza (yes, the oil burns the roof of your mouth) with real Birch Beer Soda. We pack up our 10 pounds of apples and flower seeds and say goodbye.

Back to FL! Heat, humidity, geckos and the remnants of Irma. Thank goodness there was no damage to our home; there was lots of clean-up to do and it took days. Intermittent cable outages and lights flickering ... when is hurricane season officially

(continued on page 20)

**RETHINKING ...** (continued from page 19)

over? The holidays spent with family and friends were lovely and spiritual, thanks to an overindulgence of carbohydrates and prayers. Any apples left? Just some small ones.

Off to San Diego again to attend our daughter-in-law's baby shower. I can't stay put! Another trip to CT to see family before Thanksgiving and a visit to our grandsons in PA for their birthday. Soon another flight to San Diego for our granddaughter's arrival. No apples left to share; it's pumpkin harvest now.

All this and another year has gone by. Friends are celebrating milestones, joint replacements, heart monitors and new car leases. I threaten to stop coloring my hair but the resistance from husband, daughter and friends is insurmountable. My favorite artist has died; Tom Petty was a year younger than me and he had naturally blond hair. I'm happy I saw him in concert last summer during another CT trip. That was before apple season. Can't wait 'til next year!

**The Sunny Shores**

By: Estelle Morganstein

It is with great pleasure that I can report that Hurricane Irma came and went with no damage to The Shores, except for some trees that were either dam-

aged or in some cases, destroyed.

Some of this growth had originally been planted when our development was first built and was very old and fragile. The only exception were a few roof tiles that came loose from our president's overhang and were replaced immediately. As for the landscape, your board is in the process of ordering new foliage to replace that which was destroyed so you will soon see The Shores looking better than ever.

Unfortunately, even though we were lucky to come through Irma unscathed, we lost our Comcast service for 4 days in the week following the hurricane. The installation of the fiber optics started on the west side, and will be making their way east as soon as possible. Hopefully, this will eliminate the many interruptions of service we are experiencing.

Many residents attended a fabulous luncheon last winter to honor our original homeowners and to welcome new homeowners. Your board has decided to repeat this success! We will host one in February - more details to follow next month - so if you want to lend a hand, give me a call at 733-4117 or email me at [esmorganstein@hotmail.com](mailto:esmorganstein@hotmail.com) and join our planning committee.

Not to be missed! The Annual General Meeting

(continued on page 21)

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**SUNNY SHORES ...** (continued from page 20)

of The Shores is taking place on Nov. 14th, 2017 at 7:00 PM. Everyone is encouraged to attend. If you are unable to be present, please fill out the proxy you will be receiving shortly in the mail and return it either to Diane Greenberg or to Campbell Property Management. Make your vote count. This meeting will determine your Board of Directors for the 2018 calendar year. As well, the budget for the coming year will be presented so don't forget to put this important date on your calendar.

See you on the 14th!!

**Ashford Bytes**

By: Dr. Marty Phillips

From where I am sitting I can see the first fairway taking shape, by the time you read this it should be done. In the meantime, we golfers are enjoying playing at the Fountains. Actually the food at the Pub is pretty good. Jane and I have had dinner there several times. We enjoyed chatting with Sean, the new general manager, who got his start at Aberdeen. However, we are looking forward to the opening of the new clubhouse and restored golf course, tennis

courts evoking the "Bright New Future at Aberdeen."

It looks like most of the remains of our friend Irma, have been cleaned up. President Neil Kietz and Jane Casden, stayed on top of TSM, our new landscaper. Neil and Leah spent a month cruising and traveling through Europe with their granddaughter. Jane Casden spent time during the summer helping her daughter, Geri Ellen Fishman and family, with their move to Coral Springs. Nice to see Bo Weiner at the Fitness Center and on the golf course after back surgery this summer. We saw Don and Barbara Metsky on the "Bema" for a Yom Kippur honor at Shaarei Shalom. Sid and Mitzi Tillis have returned as I saw Sid on the golf course. I had the pleasure of playing golf quite often in a foursome with Marty Chase, who is amazing at 89-years-old and still hits the ball pretty good. But who really amazes me is seeing George Spiro, who is 95, on the treadmill and recumbent bike at our fitness center.

I spent time the past year as a volunteer Guardian ad Litem for the Palm Beach County Court. We advocate for dependent children as an independent representation of the best interests of the children in

(continued on page 22)

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**ASHFORD BYTES ...** (continued from page 21)

court proceedings. These children became dependents of the court mainly as a result of domestic violence and/or drug abuse. It is quite gratifying. The program needs volunteers as there are many children without a Guardian ad Litem. Anyone interested in volunteering, please give me a call.

Wishing everyone a Happy Thanksgiving. We should be thankful for being fortunate enough to live in this wonderful community.

**Harbour Lights**

By: Wendy Latman

By the time you get this Irma will be a distant memory, and I hope we will not have had to concentrate on another storm.

Irma came and went (thank goodness). It was not entirely uneventful for parts of FL and residents of Aberdeen. But everyone I've checked up on in The Harbours went pretty unscathed. Aren't we lucky! Two years in a row. Irma left a lot of vegetation debris that will take months to clean up, some roof leaks and some skylight leaks. It could have been a lot worse. Think about Puerto Rico and the Virgin Islands.

Situations like an impending catastrophe tend to bring out the best in people. People who are strangers to others, or don't like other people in their community, find empathy when something serious happens, they make themselves available to offer assistance or help.

I can tell you that my immediate next-door neighbors decided to stay in FL, but didn't have hurricane shutters or impact proof windows. So I told them if they got really anxious, or if a window blew out, they should not hesitate to knock on the door. Then prior to the actual storm, they came bearing gifts in arms to say they would like to take us up on my offer and will move in Saturday morning. My husband told them he thought my sister might be coming. Another neighbor in the community was in NY for 3 weeks, starting Sept. 1st. I called them and asked if I might allow my (and their) neighbors to shelter in their shuttered apartment. Their immediate reaction was "absolutely."

It was a total win-win-win. I was happy because I had to house my sister and wasn't sure how I was going to house another couple. The couple was happy

(continued on page 24)

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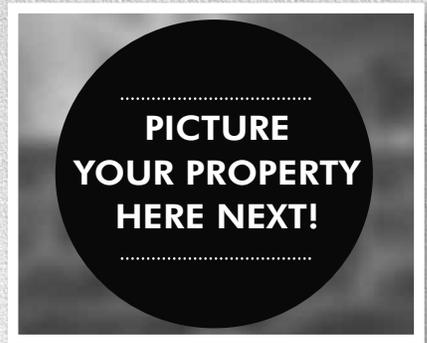
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them you saw their ad in the Aberdeen Times**HARBOUR LIGHTS ...** (continued from page 22)

because they had a shuttered shelter to live out the storm. The condo unit owner was happy because there was someone in their unit just in case an issue arose, who could alert them immediately.

Please share your stories with me about how your neighbors helped you, or how you helped your neighbors. These are the kind of things that make a community and a neighborhood.

If you have some good news (or not-so-good news) that you would like to share with the community, contact me at [wlatman@bellsouth.net](mailto:wlatman@bellsouth.net) or 561-699-5857.

**Moorings Matters**

By: Eileen Hahn

You ate all that candy even though you knew we had no little trick-or-treaters at our doors, but the sales and coupons were so enticing and now you hate the scale. Thanksgiving is approaching and sweet potatoes and stuffing will not alleviate the situation.

Many of our neighbors had good reason to eat heartily as they celebrated happy occasions. Louise and Rudy Lahnstein were in NJ for a 65th anniversary celebration hosted by their girls. Rudy also is to be complimented for an outstanding op-ed column on prejudice that appeared on Facebook recently. Helen and Joe Fradella headed to NY for her almost surprise milestone birthday party; she wasn't going to fly because of Irma. The celebration continued with a Caribbean cruise. Many of us toughed it out in Aberdeen although Joan and Vince Marini and Laura and John Unger flew the coop. Martini Fradella bunked with Jane Bartecki.

Since we have so many new residents it is important to mention that an approaching storm means that all outside items are to be brought into the garage. This includes hoses as well as flower pots. Anything that can become a flying missile is a danger to your property as well as your neighbors'. If you are a snowbird, this should be done before you leave or have a good friend who will do it for you. We have had a great response from Gary, our property manager, relative to hurricane-related issues.

Slowly, everyone starts to return and we are happy to see Aaron Finkel, Ginger and Mitch Weiser and Marilyn and Alfred Lubell. The Moorings board

(continued on page 25)

**MOORINGS MATTERS ...** *(continued from page 24)*

should now have a quorum. Welcome to Helene and Larry, our new renters, and their adorable dog, "Gabby." We do have a good-looking assortment of dogs and all are very well-behaved and exceptionally quiet. In the good news department, we have a new great-grandchild for Lola Greenberg, and the marriage of Herb Schwab's grandson.

**Hamptons**

By: Nancy Rosenstein

Well, we survived the hurricane. For all of you that went to the West Coast - surprise - you know that's where it landed. Thankfully, here we were spared the wrath of the Hurricane Irma.

We had a great support system in our community and everything was done with amazing aplomb. Most of the Hamptonites stayed put and were only inconvenienced for a day or two.

The Cherrys had a wonderful summer visiting their sons in MD and Pittsfield; they had a chance to see the grandchildren, which is always a plus.

Ellen and Arthur Gold will be visiting their kids and grandchildren for Succoth in Dallas. Their daughter, Rachel, has a wonderful succah and enjoys having the family and friends.

The month of October has passed and up north the weather is typical fall weather, sunny and a little cool.

I want to take this opportunity to thank Ron Brown of the Fairways for doing such a great job of house-sitting for us during the hurricane. It's a great feeling to know that during a crisis, you have someone in charge.

Kudos to all the house-sitters!

Next stop Thanksgiving!

**Bleacher Seats Splinters**

By: Rob Tanenbaum

For close to 2 decades, my usual Sunday morning questions were: Should I start Drew Brees or Cam Newton at quarterback?; Should I find a better tight end to than aging Jimmy Graham? or, in my silly league; Should I drop my punter and pick up a free agent before 1 p.m.?

These were perplexing fantasy football problems that usually had no good answer. My current Sunday  
*(continued on page 26)*

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**BLEACHER SEAT ...** (continued from page 25)

morning NFL question reeks of the same result; should I applaud or condemn football players who kneel during the pre-game playing of the National Anthem?

There is no easy answer to this emotional issue that started when San Francisco 49ers quarterback Colin Kaepernick kneeled during preseason games a year ago in a personal protest against what he saw as lack of action against numerous acts of police brutality against African-Americans.

This year, while Kaepemick couldn't find a job in the NFL, his legacy has been defined as players from just about every NFL team have copied his knee-to-the-ground protests. Many of these protests have been booed by fans in the stands. For the most part, the NFL hierarchy, owners and coaches have stood by, and sometimes, with the protesting players.

The same is not true of the President of the U.S, who has condemned those players and urged the owners to fire any player who disrespects the pre-game ceremony of playing and singing the National Anthem.

It's easy to understand why both sides are so passionate about this issue. What's hard to understand is where to draw the line between respectfully saluting the flag and the anthem and to peacefully protest as guaranteed to all citizens by the First Amendment to the Constitution.

Let's look at the playing of the anthem. It's not addressed in the Constitution. We all know it was Francis Scott Key's song and words that were written during the War of 1812, but wasn't the National Anthem until 1931.

None of us regularly hear the National Anthem unless we are sports fans. It's only played daily at military bases as ordered by Woodrow Wilson in 1918. If you attend a national holiday parade, you'll hear it. Otherwise, you have to be in a sports arena.

The Star Spangled Banner was first heard at a sports event 99 years ago. It was played in the seventh-inning stretch of a 1918 World Series game in Chicago.

(continued on page 27)

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**BLEACHER SEAT ...** *(continued from page 26)*

When Cubs fans responded favorably, it was repeated at the next game. When the Series resumed in Boston, it was played before the game. And it wasn't heard again for another 25 years. World War II patriotism revived the playing of the anthem, which became a staple of sports events. Demanding that players line up as a team for the playing of the Anthem is only a recent occurrence. Starting in 2009, the Department of Defense has paid millions of dollars to the NFL to bolster recruiting for the National Guard, which is the reason players have been commanded to take part in the ceremony: not for respect, but for money.

And where's the respect for our flag? Is it respectful to use the flag as a graphic device on clothing for humans, dogs and thousands of inanimate objects? The flag has become more of an icon than a symbol of freedom and patriotism.

The real shame here is that athletes have to protest at all hoping the rest of us, including our political leaders, start a discussion about equal justice for all citizens.

If we can't listen to each other, what good is hearing the National Anthem going to do?

**Bridge - Try It, You'll Like It -  
Keep on Counting - Rule of 17**

By: Lew Roth (Sheffield)

Counting winners, counting losers, counting points and keeping track of the remaining count in each suit are all vital to winning at Bridge. All of these counts are necessary. Let's talk a little more about the count in offense.

The last few articles have discussed the necessity of counting points to determine if you should open the bidding. This month I want to talk about counting points to determine if you should continue the bidding once your partner has opened.

Pretty much everyone knows that if your partner opens 1 of a suit or 1 NT, you need 6 points to continue the bidding. But, what if your partner opens a weak 2 bid?

What should you do? Many players use the Rule of 17.

This rule says count the number of high card points and add to that the number of cards you have in the trump suit. If that total is 17 or more, you proceed.

*(continued on page 28)*

**BRIDGE...** (continued from page 27)

Let's look at an example:

♠A, Q, 9, 7 ♥K, 3, 2 ♦K, J, 3, 2 ♣8, 3

Your Partner opens 2♠. Do you bid or PASS? Let's count. You have 13 High Card Points (HCP) and 4 Spades. Yes, you continue, probably bidding 3 Spades. You definitely want to be in Spades and you can't have Slam, so depending on your partner's opener, you either have 3 Spades or 4 Spades as a reasonable contract.

What if your partner opens 2♥? Nope, you Pass. You don't have the requisite count of 17.

What if your partner opens 2♦ or 3♣? The rule does not work well for the minors because 11 tricks are needed for a game in the minors whereas only 10 tricks are needed in the majors. Also, with a long minor suit, 3NT should be explored.

Let's look at a few other examples using the Rule of 17 strictly for the majors.

♠A, Q ♥A, 5, 4, 3 ♦K, 6, 5, 4 ♣J, 4

Your partner opens 2 Spades. You PASS

Your Partner opens 2 Hearts. You bid 4 Hearts.

Why 4 Hearts and not 3 Hearts? You have 10 Hearts between you, so you don't want to miss a game.

♠3, 2 ♥A, J, 3 ♦A, K, 6, 5 ♣Q, 4, 3, 2

Your Partner opens 2 Spades. You PASS

Your Partner opens 2 Hearts. You bid 3 Hearts.

Remember, when your partner opens 2 of a major, he can have as little as 6 HCP. You need a really good hand to go directly to game. Temporizing with 2NT or 3 of the trump suit gives your partner a chance to reevaluate his hand.

## You Gotta Laugh!

By: Steve Solomon (Hampton)

Most people complain about hospital food! Some say that after dining at certain unmentionable fast-food emporiums the flavor lingers for a week or so. Being a frequent flyer, also makes me a frequent consumer of airline comestibles.

In general, airline food is really not too bad ... rather sparse portions but not unpalatable. What you sees is what you gets! A small cup of soup, a cookie (chocolate something), a less-than-generous-helping of fruits of all nations, one of which is that fruit you never could name. It comes from either a Caribbean Island or Zimbabwe. There is a 3-inch chef's salad with mystery crispies and motor oil/buttermilk/

lump dressing and a mini-knife and fork. Have I forgotten something? ... The entree "the piece-de-resistance." For breakfast, it's usually eggs-something or mini waffle-something or pancakes-something accompanied by meat-something, served meticulously on doll-house dishes.

This time it was pancakes-something. Specifically, it was the "something" that changed my hunger into havoc. Pancakes go with what? Syrup? Apple sauce? Maybe. Strawberries? Possibly. Blueberries? Why not? Lemon ooze? ... That's right shoppers - lemon ooze. And lemon ooze is a euphemism for what this

(continued on page 29)

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**YOU GOTTA LAUGH ...** (continued from page 28)

stuff was. Each minuscule pancake-ette was stuffed with this by-product of better living through chemistry. Even the flight attendants were poking at it and gagging. They thought it was alive! It was not unlike Seven-up mixed with wallpaper paste.

As my fork pressed down in the center to cut the pancake, a lemon-yellow slug emerged from its bisquick shell and slithered across my micro-plate. I took 2 chocolate chips from the cookie-ette and used them to make eyes on my lemon slug. No one laughed!

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**It's Happening at PAP**

By: Marcia Levitz

J. Sunhil Rao Ph.D is a co-leader of the Cancer Control and Prevention Program at Sylvester Comprehensive Cancer Center, as well as interim chair and professor of public health sciences at the U. of Miami Miller School of Medicine, states:

“Physicians would like to identify red-flag mutations and come up with the magical combination that works really well for that one patient.”

There is a difference between “personalized” and “precision” medicine although both are used interchangeably. Personalizing a unique treatment program for each patient is one goal and developing a precise treatment plan for small groups of patients with similar conditions is another.

But remember, cancer is like snowflakes. No two individuals have the same cancer; so to develop a statistical analysis whether a treatment program will work for one individual or not needs much data to be studied. Rao and colleagues have found a statistical solution which they describe as Classified Mixed Model Prediction (CMMP). This new algorithm can eventually generate highly accurate individual outcome predictions. This is very exciting news!

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**What a Bargain!**

By: Mary Chuzi (Coves)

Who doesn’t like a bargain? No, this isn’t about a free offer or a money-off coupon or even a complimentary dinner while reviewing your wobbly investments. This is about an entity that BELONGS to you (and several hundred of your closest friends), and for a mere pittance of your property taxes, offers you more than you could ever imagine. The answer might surprise you: It’s THE PBC LIBRARY SYSTEM, including any and all of its branches.

“The library?,” you ask incredulously. “Why I

(continued on page 30)

**WHAT A BARGAIN ...** (continued from page 29)

haven't been in a library since I was 12 years old, and that was only for a history report!" Looking back, when was the last time you visited a library? Well, just a short distance away from Aberdeen, the West Boynton Branch on Jog Road will astound you! (As would the also close Lantana branch, or Hagen Road Branch.)

We all complain about taxes or prices or extra expenses. The way to ease this burden is to actually USE what you are being taxed for. Take a look at your recently-received PBC Property taxes, or the Proposed taxes based on your assessment. Look at the TAX AMOUNT under the column for Library Operating expenses and the Library Debt. Then look at your total tax bill. The library portion is less than 2%. A YEAR! Total! Not per visit, like the sales tax on your restaurant tab.

You say you're not a reader? Then, at least go to obtain a copy (free I might add) of the monthly HAPPENINGS, the Calendar of Events for all branches. For each and every branch you can find lectures on

every topic imaginable including history, investments, Medicare, specific health issues and more; Plays, Adult Coloring; Calligraphy; Origami and other crafts - even dance classes. There are too many free computer and internet hands-on classes to mention, including how to use your own devices.

Or, maybe you'd like to choose a new DVD, or read a current magazine or newspaper without subscribing, You can even "book your own librarian!" You will get a one-on-one session with a library staff member to help you with your e-reader. It is also a fantastic place to visit with your grandchildren; the children's department is wonderful. Plus, you can check out books for them on your card that will be special for them to read when they are with you! And did I mention BOOKS? Yes, thousands of books! You can put books on hold, suspend holds, renew books, and even make Favorites Lists right from your home computer just by using your library card. The PBC Library System makes it as easy as ordering your sub sandwich from Publix!

(continued on page 31)



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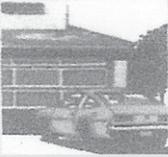
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**WHAT A BARGAIN ...** (continued from page 30)

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**Historic Event: Part II. Old Ironsides. Onboard Ceremony**

By: Mickey Gussow (Waterford)

As the sun rose over the Boston harbor, one could see clearly a majestic heavy frigate ship with three conspicuous tall masts tied up alongside pier 1 in the Charlestown Navy Yard. It was "Old Ironsides," nickname for USS CONSTITUTION. Flying from her tallest mast was the United States flag, flapping in the light breeze from the northeast. Having recently completed a 2-year restoration, she looked as formidable as when she defeated the British frigate HMS GUERRIERE in the War of 1812. Launched in 1797, Old Ironsides is America's oldest commissioned ship.

It is Aug. 25, 2017. The ship has been readied to host the ceremony for the annual George Sirian Meritorious Service Award to an active duty Chief Petty Officer for distinguished service in the surface forces of the U.S. Navy. The award is made possible under the auspices of the Surface Navy Association (SNA). 2017 marks the 15th consecutive year that the award has been presented on board Old Ironsides. It is very appropriate that the ceremony be conducted there because George Sirian is the only man to have served on Old Ironsides for three separate tours of duty during her prime years as a ship of the line ready to fight. George Sirian was an extraordinary sailor, joining the naval service at age 8 on Old Ironsides in 1827 with the rank of boy, and retiring in 1880 after 53 years of continuous and distinguished service as master gunner with the rank of warrant officer.

The award was established through the initiative of my friend, Captain Tom Forbes, whose great-great-grandfather was George Sirian.

The award ceremony began at 11 AM. CAPT  
 (continued on page 32)

**HISTORIC EVENT ...** (continued from page 31)

Bill Mauser, President of the SNA USS Constitution Chapter, announced that Chief Gunners Mate (GMC) Roger A. Schnepf earned the 15th George Sirian Meritorious Service Award while serving aboard US S CHUNG HOON (DDG-93), a guided missile destroyer homeported in Pearl Harbor. Mauser cited that GMC Schnepf “perfectly personifies quality leadership and professional excellence in today’s Navy.” He presented him with a replica 19th century naval cutlass inscribed with his name as the 2017 George Sirian Awardee. To the Chief Petty Officer selectees in ranks, “Remember what you learned from the Chiefs who inspired your career success.”

A special plaque was then unveiled inscribed with the names of each annual George Sirian awardee on permanent display on board Old Ironsides. CAPT

Mauser quoted from the inscription: “These Chief Petty Officers exemplify the historic spirit of a man who in his half-century career and multiple tours on board Old Ironsides, set the standards for leadership, technical expertise and devotion to duty in today’s Surface Navy.”

GMC Schnepf attributed his career success to the support of his family and the hard working sailors he has had the privilege to lead. He emphasized a three-step recipe for success:

- “3/4 cup hard work
- 1/4 cup opportunity
- a dash of failure while you learn.”

His commanding officer in his nomination letter stated: “Chief Schnepf is the most impactful enlisted surface warrior on the waterfront, and the surface warrior we all want to emulate ... the perfect model for any sailor.”

**Harvey Baron's Early Bird Special****Uninvited Guest**

By: Vincent Marini (Moorings)

She was not invited but decided to visit anyway. For years her family made annual visits, then took a hiatus in 2005. We were delighted. When they were here, they were miserable. We could not wait until they left. Her sister and her brother came by briefly in 2016, but fortunately did not stay long. They got the memo that they were not welcome. Other members of their family had visited 13 times from 2004 to 2005. Then for 10 years, since their dreadful sister, Wilma, was here, we were “singing in the sunshine.”

However, in September, Irascible Irma showed up. She was not invited, but she apparently also did not get the memo. She turned out to be the powerful catastrophic Cape Verde member of their family. She was very, very strong, in terms of maximum sustained winds. She created a frightful atmosphere

(continued on page 33)

**UNINVITED GUEST ...** (continued from page 32)

among all residents from the Keys to Jacksonville, inflicting extensive damage to both ends of the state. She showed her anger by causing an estimated 65-billion-dollar total loss for both residential and commercial property. She was also responsible for 75 deaths.

6 million residents decided to evacuate, (yours truly and the Mrs. among them). We went to SC and spent a delightful week with my sister, Adele. Research after the storm provides us with the following interesting information for folks who may consider evacuation from future storms, but do not wish to be involved in extensive travel. Here is a list of the ten safest cities in FL based on their Hurricane, Tropical and Flood scores during a storm:

Leesburg 0.306, Orlando 0.971, Sanford 1.448, Kissimmee 1.704, Platka 3.321, Lake City 3.327, Naples 4.283, Ocala 4.816, Gainesville, 5.866 and Fernadina 5.866. Me-thinks Naples may drop from the top 10 after Irma's visit. I might suggest it be replaced by Aberdeen. G-d bless Aberdeenians; we dodged a bullet.

**The Equifax Mess. What to do about it.**

By: Ira Slakter (Oxford Place)

(Ira is a volunteer speaker for Seniors vs. Crimes, a special project of the Florida Attorney General. For the last 15 years he has made numerous presentations throughout the county on identity theft, internet fraud and scams.)

1. Don't bother calling Equifax to find out if you have been compromised. They give the same answer to everyone - even if you put in a

(continued on page 34)

**P.S. THE HANDYMAN**



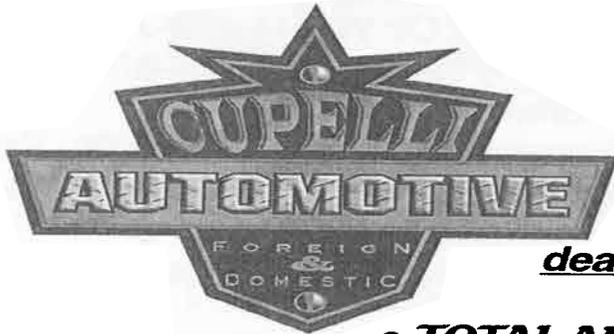
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**EQUIFAX MESS ...** (continued from page 33)

fake Social Security number.

2. Monitor your accounts carefully - every day if necessary. Look for any suspicious activity.

3. Call your broker, bank, mortgage company, insurance company, etc. and ask them what they are doing to protect your identity.

4. Consider going to a PIN (personal identification number) to replace your Social Security number. Florida has a pilot program but it might get complicated. Go to: [www.irs.gov](http://www.irs.gov) and search for IP PIN. Make sure you are on the official IRS site.

5. And finally, and most importantly, establish a credit freeze with all the credit reporting agencies. This is a must do. There are three well-known agencies: Equifax, Experian, TransUnion plus the lesser-known Innovis. It's best if you do this by phone with all the agencies and not on-line. Be prepared to give them some vital information: Social Security number or PIN, birthdate, address, etc. Ask then what happens if you change from a Social Security to a PIN. Equifax will not charge you for this freeze but by signing up for the free service with them, you might sacrifice your ability to sue them later. There might be a nominal charge for placing this freeze (\$5 to \$10) per agency and could be additional charges to remove the freeze. I know, this seems grossly unfair since none of us is to blame for this invasion of privacy. You might be able to get a refund at a later date but don't count on it.

Here are the credit bureau telephone numbers: Equifax 1-800-349-9960; TransUnion 1-888-909-8872; Experian 1-888-397-3742; Innovis 1-800-540-2505

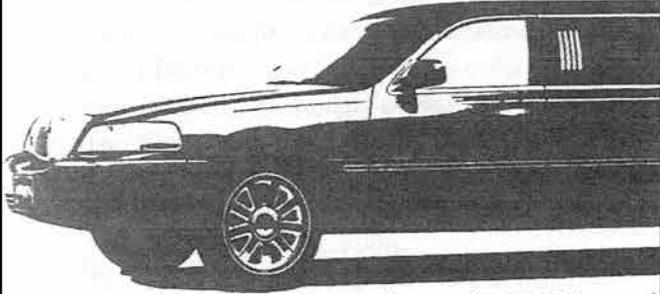
The above information was gathered from several different sources including newspapers, TV, radio and the internet.

**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).”

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