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June, 2018



**HAPPY JUNE**



## All About Aberdeen Golf & Country Club

By: Ruth Krawitz (Sheffield)

By the time this issue appears, most of our members who travel to other places for the summer months will have gone. June is also the last month of the Aberdeen Times until October. Although the newspaper shuts down for some R&R, the Club certainly does not. With or without the completion of our refurbished Clubhouse, social life at Aberdeen continues. Those all-year-rounders who stay remember all the things that were planned for us to keep us occupied and happy. Keep up-to-date by keeping in touch online, or via the frequent Club emails, or by checking the Sunday email feature, "Around & About Aberdeen."

Most of the Club committees continue to meet throughout the summer to pursue their goals and make plans for the new season. Clubs will announce whether they will be operating. We are all hoping for more of those fantastic nights under the stars, which have given us such pleasurable dining and dancing events this past year. Knowing our outstanding Activities Committee, under the leadership of Naomi Mevorach, we will not be disappointed.

*(continued on page 2)*

## What's Your Credit Score?

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

Your credit report matters. Credit reports may affect your mortgage rate, credit card approvals, rental requests and even job applications. The most widely used credit score is provided by a company called FICO. FICO scores range from 300 to 850; the higher your score the better. A score above 700 is generally considered good.

You have the right to a free credit report once a year from each of the three major reporting agencies (Experian, Transunion and Equifax). FICO scores are weighted based on the following criteria: 35% payment history, 30% amount owed, 15% length of history; 10% new credit, 10% types of credit used. Following are suggestions on how to improve your credit score.

### Fix Errors on your credit reports

According to the Federal Trade Commission, about 5% of consumers have errors on their credit reports that adversely affect their credit scores. You should examine your report and report any errors. Credit bureaus must respond to disputes within 30 business days. Once the errors are corrected, you should see an increase in your FICO score.

### Deal with past-due bills

*(continued on page 4)*

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**ALL ABOUT ABERDEEN ...** *(continued from page 1)*

Sanctioned Duplicate bridge will be ongoing all summer and is held on Monday evening starting at 7 PM, Wednesday afternoon starting at 12:30, and Thursday afternoon at 1 PM. Currently, all games are held at Temple Shareii Shalom.

The 2018 Aberdeen Dining Reciprocity list has been announced. The program is for members only and includes the following country clubs: Boca Pointe, Broken Sound, Gleneagles and Wycliffe. They are available to us from May through August. For specific details go online, or use our Sunday "Around and About" blast email feature.

By the time this issue comes out during the first week of June, members will already have attended an Open Membership Meeting devoted exclusively to an update of the Clubhouse Restoration Project. We are patiently awaiting the grand reopening!

Home sales in Aberdeen remain brisk (6 during the month of April). There are currently 50 homes for sale in the West.

A reminder to our golfers: When playing golf on Aberdeen's Fazio course, please be respectful of all homeowner's property bordering on the golf course. If you hit a ball that goes out of bounds and onto a resident's property, and you can see the ball, certainly go and retrieve it. If the ball is not immediately

visible, consider it to be a lost ball. Under no circumstances should you be walking through plantings on a resident's property or driving your golf care onto private property. Currently the golf carts are being programmed so that they cannot be driven off the course and onto a resident's property.

We wish all of our readers a safe, healthy, fun-filled summer, wherever you are and whatever you do. We hope to have lots of good news for you when your club column appears in October.

## THE TIMES NEEDS YOUR HELP!

Are you a computer guru? Are you familiar with the aspects of ARTIFICIAL INTELLIGENCE? The Aberdeen Times needs YOU! We would like to start a monthly column, to begin in October, on computer-related issues that would help our readers get the most out of their computers. If you are computer-savvy, and a decent writer, your skills can make that happen. We are sweetening the pot by offering a free dinner-for-two at Benvenuto's to any Aberdeen resident who steps up to the plate!

Additionally, Lew Roth, our Bridge guru, has agreed to write articles for one more season, after which we will need someone to take over and continue the very popular column.

If you can assist us in either of these two ways, please contact your editor, Ruth Krawitz, at 734-5244, or [rkrawitz1@gmail.com](mailto:rkrawitz1@gmail.com)

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**WHAT'S YOUR CREDIT SCORE ...** (continued from page 1)

Past-due bills should be dealt with immediately. Payment history has the biggest influence on your credit score. The longer an account is delinquent, the lower your credit score. Missed payments remain on your credit report for 7 years.

**Stay below your credit limit**

The 30% weighting of your credit score related to the amount owed is based on your credit utilization ratio. The formula for credit utilization is as follows:

$$\text{Credit Utilization Ratio} = (\text{Total Debt Balance}) / (\text{Total Available Credit})$$

Your credit utilization ratio informs potential lenders how much debt you are carrying and how much of your available credit you are using. The lower your ratio, the better it looks to lenders (and the higher your FICO score) since it is more likely that you will be able to make payments against your debt.

It is not difficult to manipulate this ratio to improve your credit score. Let's say you have 3 credit cards, each with a credit limit of \$500. Your total available credit is \$1,500 (3 X \$500). Your outstanding balances on the credit cards total \$750. Your credit utilization ratio is 50% (\$750 / \$1,500). This ratio is high and will negatively impact your credit score. Lenders like to see a ratio of around 30%.

Not to worry. You can lower your credit utilization ratio without spending a cent. Simply apply for 2 additional credit cards with a credit limit of \$500 each. Your plan is to never use these cards. Once approved, your total available credit increases to \$2,500 (\$500 + \$500 + \$1,500). Your total debt still remains at \$750. Your revised credit utilization ratio is \$750/\$2,500 or a very attractive 30%.

This explains why, if you cancel credit cards, your FICO score may go lower. Your available credit will have declined. So hang on to those unused cards.

By taking a few simple steps, you can improve your credit score. This could result in more attractive rates from mortgage lenders, waived security deposits from utility companies, and access to credit cards with lower interest rates and/or premium perks.

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## Bermuda Isle Buzz

By: Ketly Blaise Williams

Follow the newly paved roads  
 Follow the newly paved roads  
 Follow, follow, follow, follow  
 Follow the newly paved roads

This slight modification of the lyrics from the time-honored classic, *The Wizard of Oz*, is befitting the lovely new streets of our beloved Bermuda Isle. In an ongoing mission to enhance our quality of life here on Horseshoe Bay Road (affectionately known as The 'Shoe), the recently completed roadway re-paving/re-surfacing project, extensive tree-trimming and newly-upgraded mailboxes, have put an extra smile on everyone's face! Pulling into our BI entrance is a daily pleasure.

The fresh streetscape and "cool" new outdoor furniture were great accoutrements for our second annual Jazz Brunch Sunday held in late April at the community pool. It was a perfect day for our neighbors to socialize, catch up, and enjoy good food while swaying to the sultry sounds of smooth jazz. Special thanks go out to committee members Myron

and Everetta Lofton, Lynn and Steve Chodos, Marc Furtado and Mike Souza, Ronnie and Eliot Ostrow, Don Buesking and Susan Koolik for facilitating this delightful event. "It's a community effort that makes our social gatherings fantastic," said co-chair Everetta. You'll get no argument there.

Around The 'Shoe:

Stan Hubsher spent some quality time up north in May, attending his grandson's wedding and celebrating his 93rd birthday with his whole family!

Josh and Jason Kamp, twin sons of Jake Kamp, flew down to play in the Member/Guest Golf Tournament with their dad.

Harvey and Lenore Schwartz were delighted to attend their twin grandchildren b'nai mitzvah in NY. B'nai mitzvah is the plural for a bar mitzvah and bat mitzvah, and in this case, it was for a boy and a girl.

Leon and Juliane Haimes are enjoying a few weeks in NY. While there, they will attend their granddaughter, Neeve Twomey's high school graduation. Before leaving town, Juliane delivered a star-quality solo performance in Aberdeen's *Lullaby of*

(continued on page 8)

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**BERMUDA ISLE BUZZ ...** (continued from page 6)

Broadway show when she sang "You'll Never Walk Alone" from Carousel. Her beautiful delivery garnered her standing ovation and has rendered Leon to be known henceforth as "You know that guy; he's Juliane's husband"

Marshall and Ketly Blaise Williams are excited to be celebrating their 13th wedding anniversary this month with a cruise to Western Europe on the brand new Symphony of the Seas from the Royal Caribbean Cruise Line fleet.

A hale and hearty early happy birthday to long-time resident, Arthur Glaser, who will celebrate his 91st year on earth later this summer!

Sincere good wishes for a speedy recovery and healing are extended to neighbors Sidney Rose - recovering at Boynton Health Center Rehabilitation following a bad fall and Timmy Fried, also making progress following a fall in her home and Mary Day, who had been hospitalized.

Our Bermuda Isle roadways may not be paved with yellow bricks, but the sunshine and warmth they generate, along with the surrounding vibrant landscaping, breezy palms and friendly neighbors, are as good as gold!

**Hello from the Hamptons!**

By: John Pagliarini

Greetings from the Hampton Community! The month of June starts the hurricane season. We can't stop it, but we can plan for it! Besides the obvious helpful reminders of stocking up on water, batteries, candles, canned goods, a full tank of gas in your vehicle, having shutters or impact windows, etc., perhaps the most important thing you can do is organize your paperwork. A go-bag (a seldom used briefcase) is essential which can be used for copies of insurance policies, utility accounts, passports and other vital papers. Just pick it up on the way out and leave. An article in the February issue of the Aberdeen Times explains which papers to take with you and which papers to put in a safe deposit box. Log onto the Aberdeen Times website [www.aberdeentimes.org](http://www.aberdeentimes.org) and click on past issues, then the month of February or contact me for a copy. Other very helpful websites that provide valuable hurricane information or links are: [www.aberdeenpoa.com](http://www.aberdeenpoa.com); [www.nhc.noaa.gov](http://www.nhc.noaa.gov); [www.redcross.org](http://www.redcross.org); and [www.fema.gov](http://www.fema.gov). The Hamp-

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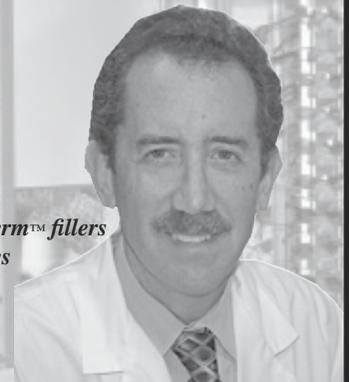
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**HAMPTONS ...** (continued from page 8)

ton preparedness includes annual tree-trimming in June or early July. Please, do not interfere with the tree-trimming crew. They have their instructions and their job is dangerous enough without interruptions. A wallet-size Family Emergency Communications Plan that folds in your billfold is available that has space for a wealth of information. Contact me at [jp8230@aol.com](mailto:jp8230@aol.com) and I will send you a copy. Finally, we have stop signs that are straight at every intersection, after storm Irma bent them over. It took a while, but the County came through.

The Hampton Documents have been updated to reflect recent legislative changes together with improvements that will benefit the entire Hampton Community. Our Hampton Roof Committee (Jeff Hirschman, Larry Barbour, Gene LaMendola, Milt Lipson) have been very busy reviewing our current roofing maintenance policy. Meetings with roofers are ongoing and documentation of paperwork is imperative. Great job and many-thanks! Also, we would be remiss if we did not thank Nancy Rosenstein who authored this column for the past several years. You are encouraged to send in items of interest or notices

of milestone anniversaries and/or celebrations.

Our social committee is also busy with planning a variety of events for the upcoming year. There will be fun activities such as a July pool pizza party, an October movie at a Delray Theatre and lunch, a February play at the Delray Playhouse, and our annual Hampton luncheon in the spring. Plan on joining your neighbors for these events. Suggestions are always welcomed by the social committee/consisting of Connie LaMendola, Janet Friedman, Joyce Hirschman, Alyce Simons and Ellen Gold. The Hampton Book Club met on May 3, 2018, at Connie LaMendolas' house. Books to read over the summer were announced. Please come and join us. Everyone is welcomed.

A hearty welcome to our new neighbors, Kathleen Perlmutter and Rocco DiBenedetto, and Anthony and Jane Gilberti.

Thought for the month: "Don't let statistics do a number on you."

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## Sharing With Sheffield

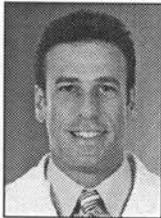
By: Ruth Krawitz

The Valentine's Day Massacre at Douglas H. S. S. in Parkland shook the entire nation, and forever changed the lives of those families friends, educators, neighbors and others intimately involved with those who lost their lives or were injured. In its aftermath, the media was relentless. There was no way to avoid the horror, the sorrow, the despair of those grieving those loved ones. It was so difficult to watch, but hard not to. The rage and anger that followed led to some very courageous acts students and parents marching, protesting - students finding their voices and calling for action via the social media or the airwaves. Recently, I heard a father of a lost child, being interviewed on a morning newscast. He said that what he will always remember was being visited by a neighbor he did not know, who wanted to sit with him and let him talk about is son who had passed. The two men spoke for hours. The father said it was an "act of kindness" that so touched him that he organized a group of neighbors and friends to perform various acts of kindness for those who were mourning.

I was so touched by what this father said and did,

(continued on page 10)

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**SHARING WITH SHEFFIELD ...** (continued from page 9)

and knew I had to share this story. I thought, why do we have to wait until tragedy or loss strikes before we do something kind for someone? In one of my columns I wrote last year, I suggested that, instead of spending large amounts of money at holiday time on gifts that people do not need, why not adhere to the "Gift of Giving!" The gift of giving and the acts of kindness can be one and the same. They are acts that need to be practiced all year 'round, not just at holiday-times or in the wake of sudden occurrences. What can you do?

Visit with an invalid and give the caretaker a few hours of relief.

Read to a shut-in or just keep his or her company.

Offer a drive to the supermarket or doctor to someone who no longer drives.

Arrange a play-date with someone you like who needs a day out.

Help a neighbor with a chore around the house.

Pick up some things at the store for a neighbor or friend who is confined.

Call an older friends periodically to make sure they are OK/ Stay in touch.

If you like to cook, bring a meal or a "nosh" to the friend who doesn't.

Ring the bell of a new neighbor.

Invite someone to join you for lunch or a movie.

Teach someone a card game.

You can think of so many more. The bottom line is to show you CARE; bring YOURSELF to show you do. Often, just talking or sharing is enough.

My son, Stephen, got caught up in this topic, and contributed the following piece to this.

"When I was young, I admired clever people, Now that I am old, I admire kind people." (Rabbi Abraham Joshua Heschel (1907-1972).

"My religion is very simple - my religion is kindness." (The Dalai Lama).

Kindness is a gift that gives both forward and backward, in fact, it is circular in nature. An act of kindness promotes another and another and can go on conceivably forever. Just consider something selfless you have done, a random act of kindness, and how unexpectedly you were the recipient of exactly the same treatment; a kind word, a selfless gesture or an unexpected favor or good deed, done for no other

(continued on page 11)

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

reason than human kindness. It can be said that kindness is the gift that keeps on giving.

“Give of yourself ... you can always give something, even if it is only kindness ... No one has ever become poor from giving.” (Diary of a Young Girl, Mar. 1944).

The concept of kindness is so integral to the human condition, it is codified in the Bible itself, which advises, even commands, “Love your neighbor as yourself.” The Russian religious existentialist, Nikolai Berdyaev) expressed the same thought more poetically, “The question of bread for myself is a material question, but the question of bread for my neighbor is a spiritual question.”

Moses Maimonides, the preeminent philosopher, rabbi, scholar and physician of the Middle ages who even served as the court doctor to the Sultan of Egypt, distilled the laws of the Torah to bringing mercy, loving-kindness and peace upon the world. Post-biblical thinkers have passed the torch as well. The best portion of a good man’s life - his little, nameless, unremembered acts of kindness and of loved (William Wordsworth). It seems that kindness

is central to our DNA. It makes us who we are, and more importantly who we want to be. As the 20th century social philosopher Eric Hoffer said, “Kindness can become its own motive. We are made kind by being kind.” Profoundly the German thinker, Johann Wolfgang von Goethe, opined that “Kindness is the golden thread that holds society together.”

Just think about the smile that results from either doing or receiving an act of kindness. Kindness is both a gift and a reward. It should be a conscious life choice. No one other than Plato said, “Be kind, for everyone you meet is fighting a harder battle.” Walking in someone else’s shoes is nothing less than a suggestion to be kind. Aldous Huxley the author of the social futuristic novel, Brave New World, in his final words, implored us all, Let us be kinder to one another. That is a life’s lesson that can be learned and practiced every day by everyone.

Neighborhood News: Sincere condolences to Olga Schwartz and her family on the recent passing of Olga’s father.

Welcome to new resident, Elizabeth Pressman, who bought Valya Wolf’s house at 7848 Bridlington.

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## Sterling Lakes

By: Judy Lukow and Marsha Menahem

June is the month for graduations, weddings, and Father's Day. Congratulations to all the fathers, grandfathers, and great-grandfathers in our community! We hope you enjoy your day with family and friends. Father's Day has been celebrated since the Middle Ages in Europe, and today Father's Day is celebrated around the world and in every month except for 3 (January, February and April). In the U.S., the first Father's Day has 2 origins, both as the result of a woman's efforts in Spokane, WA, to honor her dead father, and those of another woman in WV to honor a group of men who had lost their lives in a mine collapse, in 1908. The day was later embraced by Calvin Coolidge, became official in 1966 during President Johnson's term, and officially became legislated in 1972 under President Richard Nixon. Take the opportunity to enjoy the day with a face-to-face call or an in-person visit (no texting, I hope) with your loved ones and share a little Father's Day lore!

Community News:

We have had a great year in Sterling Lakes! Four new families moved in. We have had 2 community

get-togethers, our front sign was refurbished, all the houses were painted, and by the time you read this our front lawns should have been tidied up to eliminate the "sandy" look. As a community, we are quite solvent, and our HOA has been diligent in taking care of our community needs. Thank you to our Board Members, the Social Committee for planning community events, and Sandy Simelson (ARC) for organizing the paperwork required for renovations to our homes. This coming year we will be working on updating our community documents and implementing and enforcing them. Thank you for obeying the alternate-side-parking regulations and for informing your visitors and maintenance people as well.

Personal News:

As we promised last month, we made a call to Bette Korn and asked her a Question That Tells a Story - "When did you know he was THE one?"

*(continued on page 14)*

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**STERLING LAKES ...** (continued from page 13)

I met Richard when I was 14 - what did I know? - it was a feeling! - like picking out a dress, which turned out to be the right fit. Being immature - luckily I made the right decision. It'll be 55 years in December and we knew each other 4 years before.

What a wonderful page in the Korn's book of life!

Carole and Mike Wallach are celebrating the graduation of their grandson this month, Ben, who will be attending Tufts University next year. In addition, there will be nuptials for their son, Russell, who will be getting married in the fall. Good luck to all!

Honey and Saul Karasyk have played host to a lovely family of foxes near their pool for the past few months. Much alarmed that the fox community would expand, Honey was happy that they had flown their nest looking for better accommodations. Was it something she said?

This month Joan and David Lasher cannot wait to go north to see their children and grandchildren. Half the time with one child and half with the other, could anything be sweeter?

Marsha and Irv Menahem will have 2 of the grandchildren go on Birthright together to Israel. They are cousins and have been looking forward to going since another cousin went last year with great reviews. They hope the remaining 8 grandchildren will follow.

Judy and Joel Lukow will be witnessing the nuptials of their son, Marc, to Lea Dartevelle, in Bonnieux, France this June. Surrounded by hundreds of years of history, the 2 will be making their own history. Their son, Raphael, (Judy and Joel's grandson) will be part of the wedding ceremony. Congratulations!

Sheila Hyman flew north to help her daughter recover from her second knee surgery; such a great mom! We wish her a speedy recovery.

Sandy Simelson is recovering from a terrible fall. Hopefully she, too, is on the mend.

Goodbye to all the snowbirds. We're looking forward to seeing you in the fall when we are planning a Ladies Luncheon, the start of a Sterling Book Club, and another community feast.

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**Loving Lancaster Lakes**

By: Phyllis Arnauer

Nowadays people seem disconnected and isolated from each other. We spend so much time with our eyes glued to our phones and other devices. We accessorize with ear buds to listen to music or have conversations with others. How often have you walked behind people who appear to be talking to themselves, only to discover that they are communicating with the help of

(continued on page 15)

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**LOVING LANCASTER ...** (continued from page 14)

a bluetooth device? Face-to-face dialogue is going the way of the dinosaur and the dodo. Let's consider ways to initiate small, positive, personal responses between each other. I think we will be pleasantly surprised. I put my experiment to the test on a walking path near my home in NJ, but Green Cay and Wakodahatchee would work just as well. I decided to say "Hello," or "Good Morning," to everyone I passed. On prior walks people had their heads down, not making eye contact. On this day I said, "Hello" and much to my delight a kindly lady walking her dog said "Hello" to me. Continuing on the walk, I noticed that even a smile was returned. Often it was the nod-of-the-head in greeting. Positive contact was happening. Even in the hustle and bustle of NYC a wave initiates a positive response.

My granddaughter spotted a double-decker tour

bus on Broadway. She enthusiastically waved to the people sitting on top, and almost as one, their hands went up in a wave, and their faces smiled broadly at her. Driving in the car provides an opportunity to initiate a friendly action, even though common lore says we should never make eye contact! Merging, feed-ins, and roundabouts work efficiently if everyone alternates. With just the wave of the hand another driver knows that you are courteously letting their car enter. Smile at the same time and you may get a wave or a thumbs-up, which is better than another hand gesture! Let a car get in front of you if you see it's signal flashing. Don't pretend not to see them. You would want someone to acknowledge you! Just maybe, that driver will pay it forward and positively react to a fellow-traveler.

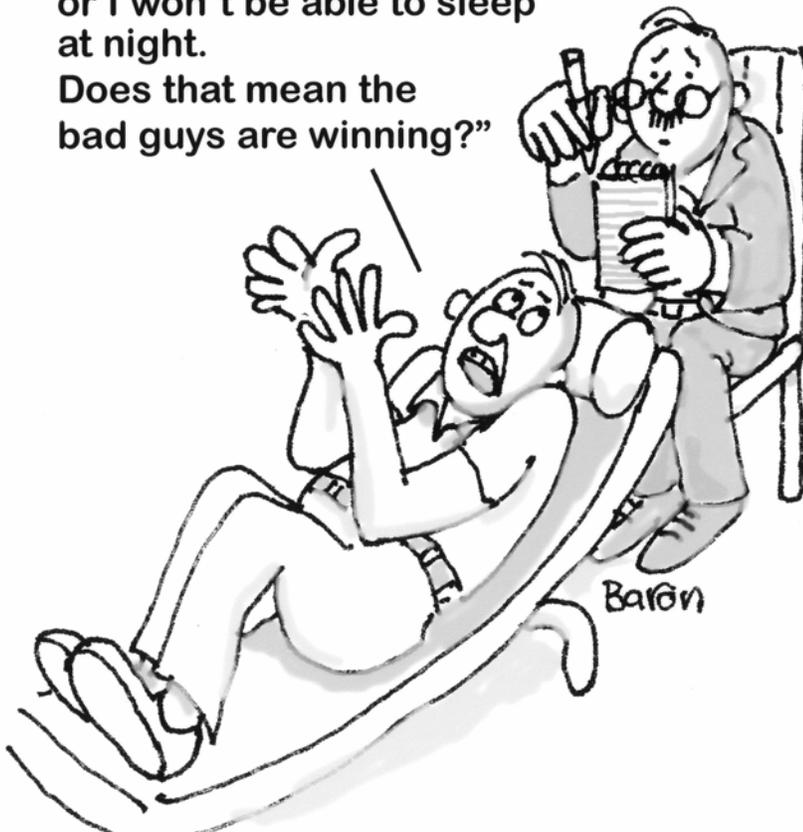
Closer to home, I see a few opportunities to initiate positive contact. I notice that salespeople and cashiers are more helpful and friendly if they see a smile looking back at them. In a restaurant waiters and waitresses will appreciate being looked in the eye as they recite the daily specials. Making positive contact in the gym, on a piece of equipment or while using weights, may make the workout more enjoyable. Sitting around or in the pool is an excellent time to look up, look around, and initiate a connection. How about all the excellent opportunities for conversation between our resident dogs and their owners??? Are you getting the idea? Positive social interaction benefits everyone. I am not advocating that we all wear name tags, as was suggested on a Seinfeld episode. We might be rebuffed or disappointed, but hang tough. Smiles, nods, and other positive forms of communication can be contagious!

It is with sadness that we send condolences to Sheila Sarrett on the loss of her husband, Matthew. With

(continued on page 16)

**Harvey Baron's Early Bird Special**

**"I'm afraid to watch my tv,  
can't read my newspaper,  
can't talk with my friends,  
can't listen to the radio,  
or I won't be able to sleep  
at night.  
Does that mean the  
bad guys are winning?"**



**LOVING LANCASTER ...** (continued from page 15)

May turning into June, graduations are a topic for many of our friends. Congrats to Sue and Larry Dix, whose daughter successfully defended her thesis on microbial genomics and received her PhD in Denver with proud grandparents in attendance. On a personal note, David and I are proud to announce our grandson Sebastian's acceptance into the Bergen Academy High School.

Now that the warm days of June have arrived, we acknowledge our neighbors who have left Lancaster Lakes to travel to parts north and west for the summer. Have a healthy, fun-filled time wherever you go. Hope to see everyone else at the pool making those positive connections! In full disclosure, I will say that my "never-better" husband left the washer and dryer in "never-better" condition!

Happy July 4th as our country celebrates 242 years!

**Circling The Coves**

By: Mary Chuzi

A final quote for "Season 2017-2018," which is just ending. When poet James Lowell wrote, "What is so rare as a day in June? Then, if ever, come perfect days," it was obvious he did NOT live in FL. As a matter of fact, he was from New England, where June truly does usher in a beautiful season of pleasant sights, scents and scenes; roses and perfect weather. We South Floridians, unfortunately, are greeted with heat, mosquitoes, daily downpours, potential tropical storms and hurricanes. Those of us who are year-rounders, however, are not daunted and pursue many travels and adventures which eluded us during the busy "Club Season." It's obvious our local summer weather is not discouraging iguanas. Hardly a day goes by without seeing at least 2 or 3. Hopefully; they will find something better to munch on than our landscaping.

We would like to welcome new residents Alexander Scungio and Janice Carrazzo to the Coves. They reside in Building 11. If sales are as brisk over the summer as they were during this past year, we will welcome several more new residents in the October column, seeing as there are at least a half dozen units for sale.

Projects, projects, projects. Some are postponed

(continued on page 17)

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

(Resealing and painting of parking bumpers and striping); some are in progress (FPL's installation of LED lights throughout the community), and some haven't begun yet here in "The East" (Comcast Fiber Optics installation). If you have your name and e-mail address listed with the B.O.D., then you will not miss out on any e-blast updates regarding these projects. E-blasts are generally few and far between, but they are current and informative. Don't miss out! Call Rose Romano at 742-4323 to be listed (or to make sure we have it correctly if you do not receive e-blasts).

To keep up with Coves information over the summer, continue to check our bulletin boards and the East Newsletter re: upcoming events. Our Management Company, Capital Realty Advisors, is always available at 561-624-5888 for your questions and concerns. Although B.O.D. Meetings take a short hiatus over the summer, your elected members continue their work behind the scenes.

In the meantime, send news of your travels and adventures and happenings to me at [phcmhc@comcast.net](mailto:phcmhc@comcast.net) for mention in the October column, or feel free to submit anything you'd like to see published.

Enjoy your summer! See you in the fall!

**Turnberry Isle**

By: Sherry Morris

The residents of Turnberry Isle have sadly waved goodbye to our snowbirds and are embarking on another summer of quiet reflection. As we reflect, however, we will also enjoy the uncrowded restaurants, the almost empty movie theaters and the roads without chaos.

We've wrapped up all our Women's Club activities with the annual pizza party. At this event, we also recognized those who have helped make the year a successful one. Kudos always go out to Rhoda Schwartz, our meeting hostess who unfailingly greets us each month with a warm welcome and warm mandel bread. And we salute Maureen Kilar, whose innovative programs keep us interested and informed. Her own humorous presentation each year is always a highlight. And Barbara Pearlman works hard each year to plan events and outings which keep us busy and happy. Major thanks to Anita Ostrow, our

president and our other officers and board members. They include: Diane Mallow, Joyce Meltz, Sheila Russo and Mary Wexler.

A summer cocktail party is in our future as this group of women always plan a summer diversion and interesting get-together. We can count on Barbara Pearlman to find a party game which usually results in fabulous prizes. We can also count on our creative members to provide appetizers that accompany the volume of wine we are capable of consuming. Or not.

Even though our Turnberry Board of Directors do not formally meet in the summer, their jobs never take a breather. Fred Wolfson continues to watch over the community as our president, while Larry Aronow serves as his VP. Alan Feller will monitor our treasury and Lynn Fernandez will stay very busy sending out community notices via E-mail. Fairway Lakes Dr. reps, Sam Klein and Rosanne Abeles, will stay engaged in the drama of the new gate system, while Sherry Morris will gently remind residents of compliance issues.

May we all be happy campers when we gather in the fall to entertain each other during the hurricane watches and fall festivities. Stay vertical, friends.

**It's Happening in Dorchester**

By: Carol Baron

It's hard to believe that we are looking at 6 months into this year. That is the good news ... we are here to be a part of it.

Many of our residents have already headed north or elsewhere and many more will be leaving for a while this month. Yet, in speaking with many of them we have found some information to share with our readers. For instance, did you know that Judith and Stewart Suttenberg have a daughter, Pamela Federbusch, who is the mother of 3 children and a famous ice skater? She has been skating since she was 5 years old and was a gold-medal winner in the U.S. Nationals, as well as many other awards. Now that is what parents can brag about!

While we are looking at accomplishments, it should be noted that Rita Zide was one of 5 woman who was honored by the Aberdeen PAP Corps on May 1st at their 10th Anniversary Tribute Luncheon at Gleneagles Country Club. Rita was one of those who helped start the Aberdeen chapter of PAP. She

*(continued on page 18)*

**DORCHESTER ...** (continued from page 17)

is a past president and the VP for Levels of Giving to inspire PAP members to be PAP Angels and the Royal Crown Society people. Bravo to Rita who continues to work for PAP to help defeat cancer.

When the Dorchester BOD met last month, after the annual elections, it was noted that we only had 6 members elected to the board. Therefore, Stanley Koolik was appointed to be the seventh board member. Welcome aboard the board, Stanley.

Among the positive things that say so much about our community is an email from one of our newer residents, Rosie Vallejo. She stated that she is thankful for this "beautiful community and the blessing of having been made to feel welcome by a few, but wonderful people." I am sure that, as she gets to know more of the people who live here, her number of wonderful neighbors will grow.

Maxine and Murray Bender had a fabulous time with their son, daughter, granddaughter and son-in-law. They all came here to visit and to celebrate Murray's very special birthday.

We are glad to see that Jeff Nisall's surgery on his upper arm is just about history. As our VP and head of the landscaping committee, we need his strength. Also, that perfected arm will keep him on a straighter path while on his motorcycle.

Did you notice the big smile on the faces of Marlene and Don Applebaum? Their grandson, Alex Newhouse, made them so proud as they watched him graduate from Duke U.

Also smiling and having a fabulous time dressed in their fantastic hats, were Susan Rothenberg and her granddaughter, Nicole. The occasion was their attendance at the Kentucky Derby. Fashion came first ... and then there was the race!

Now it is time to sit back and relax as you enjoy the summer, where ever you are located. Once again, I remind you that "life is short ... it's up to you to make it sweet."

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## Canterbury Communique

By: Dee Levy

Greetings from the Canterbury community!

Yes, it's June, the sixth month of the year according to the Gregorian calendar and its predecessor, the Julian calendar. Named for the ancient Roman Goddess, Juno, wife of Jupiter and Goddess of marriage and childbirth, June is the month of the summer solstice. It heralds the beginning of summer with June 21st having the most daylight hours. "June is bustin' out all over ...", the exuberant welcome to the beginning of summer in Rogers' and Hammerstein's show, "Carousel", is remembered by most of us.

June holidays include Flag Day, celebrated on June 14th, the day the U.S. flag was adopted in 1777 by resolution of the Second Continental Congress, and Father's Day, officially signed into law in 1972 under the Nixon Administration, on the third Sunday of the month. June's zodiac signs are Gemini (June 1- 20) and Cancer (June 21- 30). Its flower is the rose and birthstone the pearl and alexandrite.

In getting to know our neighbors, we prevailed upon Ellen Neiges to share some of her thoughts and life experiences. Ellen, a long-time (15 years) resident of Canterbury, grew up in Forest Hills, Queens, where she married and began her family. She subsequently moved to Monticello, NY and later to Glen Cove, Long Island, before retiring to Florida to be near her husband's sister. When asked why she chose the Aberdeen community of Canterbury, she replied "The space ... absolutely the space! When I walked into the apartment, it was completely empty, with doors at the front and the back I like a house. The sun was shining and I knew this was it." Needless to say, we're delighted to have Ellen as a friend and a neighbor. She has been an active and responsible member of the community and, to her credit, has served as secretary of the Canterbury Board of Directors in recent years.

A very personable and highly-spirited nonagenarian, Ellen is the proud mother of 4, the grandmother of 8 and great-grandmother of 10. She celebrated her 95th birthday in April at a surprise party with a large number of family and friends in attendance. She also enjoyed a day at the theater, being a subscriber to the "Kravis on Broadway" series, with a good friend.

Belated Birthday Greetings Ellen ... we wish you all the best!

In closing, we thank Ellen for sharing. She is indeed valued and respected by all of us. We extend a hearty welcome, Bienvenue, to Rejean Monette and Christine Bedard, our new neighbors from Canada. To Yvette Camulli, Canterbury's new secretary of the Board of Directors, we offer our congratulations. And to all our Aberdeen friends and neighbors, a Happy and Healthy Month of June and an enjoyable Father's Day. As the 18th Century French author, Abbe Prevost, wrote, "The heart of a father is the masterpiece of nature." Have a great summer; see you in October!

## Moorings

By: Eileen Hahn

The procession of car carriers edged up 95 and the turnpike last month as our winter residents left for the northeast, Canada and mid-west; many by plane and some by car. Others laud the reduced traffic and restaurant bargains, but we miss the vivacity of our snowbirds in aerobics, at functions and service to the community. Just think, in 4 months they'll start to return. They could just live here and vacation like Flora and Jack Miller who had a wonderful time visiting their physician son Michael and family in Indianapolis. It was Carol Carleton's turn to visit her sister in the state of WA and do some traveling to Vancouver and Victoria taking in beautiful Butchart

*(continued on page 20)*

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

Gardens. Lola Greenberg's daughter visited from NY and they took a car trip to Naples.

It was party time for Helen and Joe Fradella with a houseful as they celebrated Joe's sister's 90th birthday. The icing on the cake was daughter Lisa's extended stay and a visit from their son from across the country. There's never too much pleasure though, because after moving to FL, their 3 young grandsons and parents have relocated to Italy. Laura and John Unger celebrated their 50th wedding anniversary with their sons and extended family in Birmingham, MI. Their grandchildren joined in except for the 2 who are interning in Israel.

Welcome to our new residents Anne and Sheldon who already know that the best way to meet people is to attend BYOB. Hailing from Orange County NY, they will never be bored here with all the available activities. Kudos to Joanne Moustakas for the enthusiasm she exudes as she promotes the Travel Club and to Cathy Columbia who finds time to knit and donate gifts to the Italian American Club raffle in between canasta and mah jongg. Good to hear about Rudy Lahnstein's meeting with a defibrillator after he had healed. You would have had many more cards if we had known. On a sad note, we extend our sympathy to Vince and Joan Marini on the passing of his sister, Adele Lentini, who was a longtime resident in the Coves.

Wishing everyone a peaceful and hurricane-free summer which it should be, since after 33 years, we are tired of putting up hurricane shutters.

**Harbour Lights**

By: Wendy Latman

My wish for everyone is to have a wonderful, happy, safe and fun-filled summer.

I would love to publish stories of your summer adventures to include in the Aberdeen Times in the fall.

Send a story to [wlatman@bellsouth.net](mailto:wlatman@bellsouth.net).

Happy Summer!

**Bridge - Try It, You'll Like It**

By: Lew Roth (Sheffield)

More Defensive Signals

We'll, it appears this is the last issue of the season. As promised, I will discuss the other 2 types of defensive signals in this column. As you should remember, the 3 types of defensive signals are ATTITUDE, COUNT, and SUIT PREFERENCE. To refresh your memory, ATTITUDE, as discussed last month, is telling your partner whether or not he should continue with the suit he just played. The discarding of a high card says Yes and the discard of a low card says NO.

In many situations it is important to tell your partner how many cards you have in a suit. For example, if you have only 2 in his suit, you will want him to know that so that he can play a third round and give you an opportunity to trump. Just as important, he will want to know if you have more than 2 and what is the quality of the cards you have in that suit.

Let's say you have exactly 3 in his suit. If you have an honor you should play the lowest card in that suit first and then a higher one. If partner wins and then plays low, you must play the highest card you have. If you don't have an honor, you should play MUD ... middle, up, down.

What if you have more or less? If you have an even number of cards in your partner's suit, you play high-low. If you have an odd number of cards, play low-high. If you have only 1, play it. LOL.

What if you have none? Well now you can give SUIT

(continued on page 21)

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**BRIDGE ...** (continued from page 20)

PREFERENCE. Tell your partner which suit he should play next time he gets in. Be a really helpful partner by playing a high card if you really want that suit or a very low card if your hand doesn't allow you to discard in the suit you really want.

SUIT PREFERENCE can be used in another situation. Let's say your partner plays a card and the A is the only card in the Dummy in that suit. It is obvious your partner is not going to play that suit again. So what suit should he play? You can tell him by your discard in the suit he has just played. High card will tell him to play the higher ranking suit and a low card will say play a lower ranking suit.

Let's go back to COUNT and look at an interesting example of how count can be extremely useful to the Defense. Let's further assume the bidding has gone 1 NT - 3 NT and the Diamond suit looks like this:

	Dummy.	
	K, Q, J, 10, 6	
Partner		You
A, 8, 5		9, 2
	Declarer	
	7, 4, 3	

Let's further assume the Declarer has no way to get to Dummy except in Diamonds. Declarer plays the K from Dummy. Do you take the A or not? Clearly no, because Declarer must have at least 2 Diamonds for his NT bid. So, Partner plays low and Declarer wins and plays another big Diamond. Should Partner play the A or not?

Here is where you can help your Partner decide. If you play high (9) on the first diamond and then low (2) on the second, Partner will know you have only 2. So, if you have 2 and he has 3 and dummy has 5, Declarer must have 3. He will hold up one more round and then Declarer will not be able to get to the remaining good diamonds.

What happens if instead You have 3 diamonds (9, 3, 2) and Declarer only has the remaining 2? It is just as important that Partner knows this as it was in the previous example. If you have 3 you will play low (2) and then high (3). Partner will now know he can take the second diamond with his A and not give Declarer another trick.

To conclude the discussion of SUIT PREFERENCE signals, let's look at the following hands:

(continued on page 22)

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

	Dummy	
	♠K965	
	♥Q 9 4	
	♦J 8 6 4	
	♣Q10	
You		Partner
♠3 2		♠J 7
♥753		♥J 10862
♦AK92		♦7
♣AJ43		♣K9862
	Declarer	
	♠A Q 10 8 4	
	♥AK	
	♦Q 10 5 3	
	♣75	

The contract is 2 Spades and it's your lead. You lead the ♦A and then play ♦K. Partner discards on the K, so you play a third Diamond for him to ruff. Which Diamond should you play? If you play the 2, Partner should recognize this as a signal for him to play a Club back to you, so you can give him another ruff. If you play the 9, Partner (assuming he is awake and watching) will play a Heart.

**Bleacher Seats Splinters**

By: Rob Tanenbaum

Winning is a timeless and addictive elixir for the soul.

Participating, trying, reaching, striving is our soul.

So with our best years mostly, but not necessarily totally, behind us as the 2017-18 in-season closes at Aberdeen, it is time to celebrate the winners and the try-ers among us.

Thirteen Aberdeen tennis members get the first tip of the cap. Captain Roy Hanover, Jan Bailey, Warren Thaler, Stu Kerzner, Jerry Green, Bernie Bloomfield, Joe Roszkowski, Don Zide, Herb Miller, Eric Strom, Larry Kramer, Jerry Donner and Art Gold all contributed to a victorious quest to capture the Palm Beach Senior, Division 3 Championship in March.

The team of Thaler and Bailey dominated Court 1 in all 12 competitions including the finals, which was clinched when El Capitano (Hanover) and Kerzner took the Court 3 match against Banyon Springs. In other tennis traveling competitions, the team captained by John Marsicano and Maurice Raymond was runner-up in Palm Beach Senior, Division 8 and the team

(continued on page 23)

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**BLEACHER SEATS ...** *(continued from page 22)*

captained by Marty Weissman and Ollie Klapper took third in Palm Beach Senior, Division 10.

In the Palm Beach Open, Division 3 competition, Fred Bloom's team had a glorious season finishing as the runner-up. Another runner-up spot went to the Cheryl Ferris-Ronnie Ostrow squad in the 55 Love, Division I tournament. The team captained by Jacqueline Keenan placed eighth in 55 Love, Division 3. In the women's Palm Beach Senior, Division 3 competition, a team led by Sue Sussman and Myra Sobel claimed third place.

The Aberdeen Tennis Club Champion was Warren Thaler, for a third straight year, defeating Sue Miller in the co-ed competition. He won the Men's Doubles Championship with Hanover. The Ladies Double Champions were Diane Roszkowski and Miller. Miller teamed with her husband, Herb, to capture the Mixed Doubles title. Open Division Mixed Doubles went to Ive Lloyd and Don Buesking.

There was a repeat champion in Aberdeen's Men's Golf Club championship with Eric Strom defeated Michel Turcotte.

Joan O'Keefe became the ladies Club Champion by beating Sylvie Bastien. The Adam and Eve golf tournament winners were Norm Koenigsberg and Sharon Toubin (flight one) and David Hollander and Susan Rothenberg (flight two).

Champions in the Men's Fourball tournament were Ronald Palmer and Joe Crupi (championship flight), Steve Grosky and Butch Melstein (first flight), Neil Butwin and Joseph Bivona (second flight) and Richard Marks and Irv Hechler (third flight). The ladies Fourball Championship Flight titleists were Sharon Toubin and Rhona Bloomfield while Josephine Bivona and Gwen Buswell won the first flight.

Neil Butwin and Judy Bloom took the Flight One title of the Sadie Hawkins Tournament. Irving Cohen and Sharon Toubin were the Flight 2 winners while Tony Casselli and Barbara Finkelstein were the best team in Flight 3.

Finally, the winning teams in the Play for Pink tournament were Naomi Gursky, Anita Kruman, Mickie Vasquez and Jake Kamp (flight 1) and Gail Koenigsberg, Susan Rosenzweig, Diane Campitiello and AI Campitiello (flight 2).

For all the participants and all the readers, wishes for a soulful, peaceful and healthy summer.

**Finding Your Center of Balance**

By: Jane Evers (Hampton)

I've been thinking a lot lately of how my body presents itself. What does my posture look like? Am I starting to bend over, tilt or sort of collapse on myself? I've become aware of the people around me. Say to myself, "Stand straight." I'm sure they are not aware of how their posture has changed. It's something that I try to be aware when I sit and stand. I'm constantly repeating "Stand straight" or "sit up" to myself. I believe our posture influences our health and wellness. I'm not a doctor or a physical therapist. I just know that it can't help our wellness to be all bent over. And, being tilted certainly can't help our balance.

So, I'm asking all "Aberdeeners" to take a moment to evaluate your posture and stance. The following is a starting point which may help you to evaluate yourself: Using a full-length mirror will help assess your posture:

**Feel for your center of balance:**

1. Stand tall with feet parallel and hip width apart. Take a moment to center your weight perfectly over your feet, so the pressure is the same on the right foot as on the left. Your weight is evenly positioned between the heels of the feet and the balls of the feet.

In this first step, you want to calm and center your energy, so you are holding this position without swaying front to back or side to side.

2. Once you have found your stable center, shift your weight gently on to the balls of your feet, so your center of gravity comes forward and your heels feel like they are just about to come off the ground. Pay attention to how far forward you can shift without tipping over.

3. Next, shift your weight back so that your weight rests almost entirely on your heels. Your toes should feel like they're just about to peel up from the floor. How far back were you able to go?

4. Bring your weight back to center, and this time shift all your weight onto your right foot, while

*(continued on page 24)*

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**CENTER OF BALANCE ...** (continued from page 23)

keeping the left foot just barely touching the floor. How far does your torso shift before your foot begins to lift off the floor?

5. Now shift all your weight to your left foot. Finally, with your weight shifted onto one foot, pick the other foot off the floor, so that you are balanced entirely on the single leg. What happens? (Hint: if you're like most people the ankle and knee of your supporting leg begin to twitch and shake, making you think you might fall.)

If you feel shaky or uncertain about your balance, place yourself near a wall or chair. Do this exercise in front of a mirror. You'll have a good visual image to go with your physical sensations as you shift your center of gravity over your base of support. Developing an awareness of how your center of gravity moves in space is the first step towards improving your sense of balance.

This video may help explain the process:

<https://www.youtube.com/watch?v=9RGIqksVWRU>

**It's Happening at Pap**

By: Marcia Levitz

I hope everyone has had a healthy and fun-filled season as we draw to a close and await the hot summer days. We say good-bye to our snowbird friends who return in the fall and wish them a good summer. We will hold the fort down and delve into planning stages for next year's events and happenings.

We had a wonderful luncheon and fashion show honoring our 5 fabulous co-founders of the Aberdeen Pap Corps. It was our 10th year celebration and 168 paid-up pap members took part in this beautiful day. Everyone was delighted to see club members whom they've lost contact with over the restoration period of our Clubhouse.

According to our link to the Directors' board, Doreen Heisler told me "The annual check will be presented to Sylvester Comprehensive Cancer Center UM Miller School of Medicine at The Pap Corps closing meeting on May 10, 2018. Through The Pap Corps' 65 years, we have pledged and raised over \$110 million dollars. This is all due to a grass roots effort, which now will be broadening its horizons and looking for new ways to get our message out about

the dynamic and top-notch cancer research that is being done at the Sylvester Comprehensive Cancer Center UM Miller School of Medicine for which our Aberdeen Pap Corps raises funds. Through various functions and small "get-togethers" we do our part for finding a cure for Cancer.

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For more Information please contact Carol Marsh or Lyn Schultz.

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## Can You Remember?

By: Bea Lewis (Lancaster)

I don't know about you, but I forget a lot. I can't remember where I put my keys. Could I have left them in the car along with my sunglasses, which, by the way, I can't find either? I can't remember where I purchased the miracle cream to smooth out my wrinkles or where I put the 50-percent-off coupon for my next manicure. This is serious stuff.

Just as frustrating is when I forget the names of those I see on a daily basis. I am embarrassed to say that although I've been introduced a few times to the new neighbors across the street, I cannot recall their names. Experts suggest repeating the name of someone you just met (a few times) to help it stick with you. I tried that, but to no avail. I hope the couple is not insulted by my greeting the husband with, "hello handsome, and referring to his wife as "sweetie."

I find it helpful to stash the items I tend to misplace (keys, phone charger) in the same spot every time I use them (when I can remember).

I usually make a list before I go food shopping, but often forget to take it. But the act of writing helps to remind me what I needed to purchase. One time, however, I just spotted soap on sale and couldn't remember whether I needed dish soap or face soap. (I certainly didn't need another economy-size bottle of the dishwasher soap I bought.)

Things run a bit smoother when I check my next day's schedule before I go to bed. The only problem is I lay awake half the night stressed about all I have to accomplish the following day!

When I can't remember a word, I've learned to be patient. I know it will come, albeit hours later. I was trying to tell a friend where to purchase a shower door. All I could come up with was, "You know, the big place that sells tiles, window shades and wallpaper." My friend tried to help by playing a game of charades. "Is the store near here? Is it a chain? Do they sell furniture?" she asked. Nothing worked until I awoke at 3 am and remembered it was Home Depot.

Luckily, in this age of technology, Google serves as my memory assistant.

It came in handy the night my friends and I were discussing the movie Three Billboards, but couldn't remember the name of the leading lady. That is until I took out my cell phone and googled the movie - and

voila! -- I was proud to announce that it was Frances McDormand.

Google has been my pal in other instances, too. While having lunch with friends (Long Beach High School, class of '56) everyone tried to recall the movie that co-starred our heart throb at the time, Sal Mineo. Google reminded us it was Rebel Without a Cause.

Nothing is foolproof. Before I search for something on Google I must first find my cell phone. (Could I have left it with my keys?)

---

## I Learned to Swim at 71

(and it wasn't as hard as thought)

By: Sheila Tronn Tanenbaum (Sheffield)

I wouldn't go swimming in high school because I didn't want to get my hair wet. I wouldn't go swimming for many years after that either. Swimming just wasn't for me.

And then everything changed. My husband and I moved into a beautiful new building in Manhattan with a 40-foot pool. The pool invited me in to look around. I still didn't want to get my now-chemically-treated hair wet, but considering the health benefits and always wanting to improve my body. I decided to take the plunge.

They say when the student is ready, the teacher appears. As I ventured closer in to the pool area, there he was - Julio, the lifeguard. He agreed to take me on as student. Don't know what he expected, but when he found out I could float, he was thrilled.

But first, as always, I went shopping. I bought a Nike swimsuit, flotation belt, goggles and resistance gloves to strengthen my upper arms. In the beginning, I wore the belt, the cap and the goggles. I soon discarded the cap because my hair got wet anyway. Julio said to put my face in the water and I did. He told me to rotate my hips from right to left with each stroke and I did. To make my swimming life possible, he taught me to breathe. I was loving it all so much it no longer mattered that my hair got wet.

I was in the water almost every day from 9:00 - 10:30. Julio would walk the length of the pool outside the water and critique my steps at each end. At first I could only swim one lap without stopping. Little by little I was able to swim further - 2 laps, 4 laps, reaching rotating, breathing. One day I did 8 laps,

(continued on page 26)

**SWIM ...** (continued from page 25)

still with the belt on. The next day Julio took the belt off and to my amazement, I was buoyant without it.

I was swimming, really swimming, on my own. I watched some old Esther Williams movies to inspire me. As a child I wanted to be like her. She was so beautiful, so graceful, so talented. I learned that she had a line of bathing suits and I ordered two. They made me feel like a 40s movie star.

I swam every day and suddenly and behold, I was swimming my way to Aberdeen. I'm so glad that I'm a swimmer and can swim in our two marvelous pools. Sometimes people who come to the pool say I swim so beautifully, as if I'd been swimming forever. When I tell them I learned at 71, they're always surprised. My husband is my biggest cheerleader. "Your stroke is terrific," he'll say, "and the way that you glide." Occasionally, "a regular Esther Williams."

I'm a late-blooming swimmer, and I'm very proud of myself for learning to swim at 71.

**Divorce**

By: Steve Solomon (Hampton)

Yes, I've been through a divorce. But life couldn't be better NOW! Years ago, when I was going through the torture of the divorce process, my friends asked me if I could point out some of the reasons my then (almost) X and I couldn't work things out. After much mental deliberation, it boiled down to: NO MATTER WHAT I DID, IT WAS WRONG - according to her. Here are some points of my X-wife's logic which would confuse most sane people. I explained it this way to my friends 25 years ago.

If I stayed at home and did housework. I'm a "woos." If I refused, I'm a lazy slob.

If I worked my ass off and build a business; I never had any time for her.

If I mentioned how nice she looked, I was looking for sex. I'm harassing her. If I said nothing about her new haircut ... I didn't love her.

If I cried at a sad movie, I'm a "wimp." Her first boyfriend never cried. If I didn't cry, I'm an insensitive bastard, just like my father.

If I made a decision without consulting her, I'm a

chauvinist pig and have no respect for her. If she made a decision without consulting me ... she's liberated.

If I appreciated a beautiful woman in sexy underwear on TV ... I'm a pervert. If I didn't like her new nighty, I'm becoming gay or having an affair.

If I bought her flowers, I'm after something; or did something wrong ... If I didn't bring her flowers, I'm not thoughtful, just like my father.

If she had a headache and didn't want to "fool around," I had to understand the stress she's under and how the kids are killing her. I'm an insensitive jerk. If I had a headache but she wanted to get romantic, then I don't love her anymore, I'm having an affair; I'm spending too much time with the gay guy at the office; my mother never liked her; maybe we need a little space; my secretary has been calling the house too much; I hate her cause she's getting fat (which she was); I'm no longer interested in her; I hate her meatloaf; I don't support her needs, and I never loved her. Sound familiar? Men die first because they want to. I'm really happy now!

**God's Waiting room ... or Not?**

By: Vincent Marini (Moorings)

According to the research firm, WalletHub, FL still tops the list of "Best States to Retire". So ... it's no surprise it has the oldest state population in America. However, the cliché "God's Waiting Room" does not describe our state in its entirety. It may apply to some people and if so, it is one beautiful, delightful, entertaining waiting room.

The sign over the building being constructed on Jog Road, north of Le Chalet which reads, "Coming Soon - PRE-SCHOOL," is not directed to retirement folks. It is meant to be seen and acted upon by young people who appear to be part of the movement by their generation to go south young man and woman.

Population increases in southern states vs decreases in those wind chill, snowy, frigid places, verify the comment about shifts in population. In addition to the new pre-school, it is worth noting the addition of 7 new schools within the last 2 years in just Palm Beach County. We do not need a college degree to determine who will be filling pre-school rooms and other school seats. We also know who will be moving into the enormous number of rental apartments and

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(continued on page 27)

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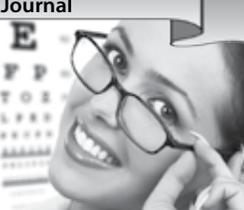
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### GOD'S WAITING ROOM ... *(continued from page 26)*

houses being constructed by builders, who once upon a time were only building homes for sale. They will be rented by a large percentage of young folks moving to FL who can't afford the down payment necessary to buy a home.

Let's look at where FL was when G'sWR was the talk of the town and where it is today; Still G'sWR; but also YOUNG FOLKS LIVING ROOM.

In 1960, there were 1,300,000 more people 18- 46 than 65-80 living in FL. In 2010, there were 5,270,000 more 18-46 than 65-80. In 2020, it is projected there will still be 4,300,000 more 18-46 than 65-80 in spite of baby boomers retiring during those years.

Florida is a fun state with favorable weather and friendly folks from all over the country. It is the top travel destination in the world with an estimated 90 million visitors annually. It has over 11,000 miles of streams and waterways and a coastline of 1,350 miles which is the largest in the continental U.S.

If you like orange juice you're in the right place, since it is the largest producer of citrus fruits. If you like, (bogy that) - LOVE Golf, you will not have a problem finding a place to play, there are 1,300 golf course in FL, more than in any other state.

Florida will continue to grow as 900 residents a day are moving here. According to Wikipedia it is now ranked #3 in total population among all 50 states, behind TX and CA.

Is it any wonder that FL is referred to as PARADISE, a place or state of bliss, felicity or delight. Aren't y'all happy you moved to FL? We are! Have a great summer wherever you are!

### Organize Your Health Records

Submitted By: Jane Evers (Hampton)

#### Start with why

#### BE YOUR OWN ADVOCATE

Yes, you fill out those medical history forms at doctor's appointments, and the doctor should have a record of tests ordered and results. But say you go to a specialist not in the same health care system as your main provider. Or a walk-in clinic. They probably don't have immediate access to your records. Not to mention doctors are slammed for time. "You need to be the one with an accurate, up-to-date picture of your health," says Lynne Thomas Gordon, CEO

*(continued on page 28)*

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

of the American Health Information Management Association. That means having all records in one accessible place so you can help the doctor help you at each appointment.

**The Big Picture**

**BUILD YOUR HEALTH LIBRARY**

Step 1 - Ask for copies of your health information; under HIPAA rule, most doctors, hospitals and labs must give you the records within 30 days. Specify that you want test results, notes from doctors' exams and discharge summaries. If you're part of an online patient portal through your doctor, some of this info will be there, but may be limited. Once you have everything, read it to make sure there are no errors or surprises.

Step 2 - Create a three-ring binder for every family member. Or consider the Your Family Health Organizer by Jody Pappas or the Personal Medical Journal by Gloria Ann Lopez-Cordie, with template pages to fill in.

**Need to know**

**HAVE THIS INFO ON HAND**

It's a no-brainer to carry your insurance card at all times, but in case of an emergency, you should have the following info typed on a card tucked into a wallet or tote, which is the first place EMTs will

search: a list of allergies, medical conditions (asthma or diabetes, for example), surgeries, blood type, any medications (supplements count) and primary care doctor contact information. For children, add immunization history (including tetanus) height and weight. Senior citizens also need to indicate how to access their most recent electrocardiogram (so doctors know baseline function).

The following apps effectively and easily file medical info and share with doctors

**HEALTHSPEK** - It stores your info, and the Carry Card feature consolidates it on at wallet-friendly medical alert card. Free; [www.healthspek.com](http://www.healthspek.com)

**HEALTHVAULT** - A website or app syncs to health trackers. Microsoft users connect with log-in and password, Free; [www.healthvault.com](http://www.healthvault.com)

**TRACK MY MEDICAL RECORDS** - A basic option to store your info and graph health stats. Free; [www.freehealthtrac.com](http://www.freehealthtrac.com)

**EVERNOTE** - Scan your medical info, then store it in these virtual notebooks. Basic, free; Plus, \$34.99/year; [www.evernote.com](http://www.evernote.com)

**MY MEDICAL** - Stores records for multiple people; lets you share into electronically with doctors. IOS, \$4.99; [www.mymedicalapp.com](http://www.mymedicalapp.com)

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**An Obituary Printed in the London Times ... Absolutely Dead Brilliant!!**

Submitted By: Sheila Hyman (Sterling)

Today we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years.

No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated such valuable lessons as:

- Knowing when to come in out of the rain;
- Why the early bird gets the worm;
- Life isn't always fair;
- And maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

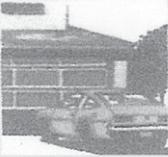
Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot. She spilled a little in her lap, and was promptly awarded a huge settlement.

Common Sense was preceded in death,  
 - by his parents, Truth and Trust,

*(continued on page 31)*

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**OBITUARY ...** (continued from page 30)

- by his wife, Discretion,
- by his daughter, Responsibility,
- and by his son, Reason.

He is survived by his 5 step brothers;

- I Know My Rights
- I Want It Now
- Someone Else Is To Blame
- I'm A Victim
- Pay me for Doing Nothing

**Hurricane Guide - June 1 - November 30 Atlantic Hurricane Season**

Plan. Prepare. Protect

Another hurricane season is here. Some of us are still recovering after Hurricane Irma lashed our County in September, causing widespread damage. Until last year, we were fortunate to have enjoyed a decade being spared a direct hit.

Storm preparation is critical if families are to stay safe and our properties protected. Because we live on the coast we are most at risk for extreme winds, flooding from rain and storm surge during a hurricane. In addition, science suggests climate change is fueling stronger hurricanes. South Florida is already experiencing the impact of rising sea levels due to our warming world.

It is critically important to prepare for the possibility of these intense storms. The better we prepare, the safer our families, neighbors and communities. In this guide, you'll find information you need such as key phone numbers, a timeline for storm preparations and a list of items to have in your supply kit. Every household needs several days' stock of water, food, clothing, medicine and other supplies. Use our guide as a tool to organize your home, family and determine if you will need to evacuate and access a shelter.

If you would like additional guides to share with neighbors, community groups or houses of worship please contact my office at 561-355-4510 or ClientAdvocate@taxcollectorpbcc.com. We'll be happy to send them out.

Sincerely,  
 Anne M. Gannon  
 Constitutional Tax Collector

(continued on page 32)

**HURRICANE ...** (continued from page 31)

**IMPORTANT PHONE NUMBERS**

Emergency	911
Public Safety	561-712-6400
TDD (Hearing Impaired)	561-712-6343
Community Helpline	211
Animal Care & Control	561-233-1200
American Red Cross	561-833-7711
Code Enforcement	561-233-5500
Consumer Assistance Hotline	800-435-7352
Constitutional Tax Collector	561-355-2264
Engineering & Public Works	561-684-4000
FEMA	800-621-3362
Fire Rescue – Non-Emergency	561-712-6550
FPL Power Outage	561-697-8000
Health Department	561-840-4500
Palm Tran	561-841-4200
Parks & Recreation	561-966-6600
Price Gouging	866-966-7226
Roads, Drainage & Traffic	561-684-4018
Salvation Army	561-686-3530
Sheriff (PBSO) – Non Emergency	561-688-3000
Solid Waste Authority	561-640-4000
Traffic Signal Repair	561-683-6885
United Way	561-375-6600
Water Utilities	561-493-6000



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**DEFINITIONS**

**HURRICANE WATCH**

**HURRICANE CONDITIONS**

(sustained winds of at least 74mph) are POSSIBLE in the area within 36 hours.

**HURRICANE WARNING**

**HURRICANE-FORCE CONDITIONS** (sustained winds of at least 74mph) are EXPECTED in your area in 24 hours or less.

**CATEGORY 1**

**MINIMAL (74-95 MPH WINDS)**

Damage primarily to shrubbery, trees, foliage and unanchored homes; no real damage to other structures; some damage to poorly constructed signs. Low-lying coastal roads inundated, minor pier damage, some small craft in exposed anchorage torn from moorings.

**CATEGORY 2**

**MODERATE (96-110 MPH WINDS)**

Considerable damage to shrubbery and tree foliage; some trees blown down. Major damage to exposed mobile homes. Extensive damage to poorly constructed signs. Some damage to roofing materials of buildings; some window and door damage. No major damage to buildings. Coastal roads and low-lying escape routes inland cut off by rising water two to four hours before arrival of hurricane center. Considerable damage to piers; marinas flooded. Small craft in unprotected anchorages torn from moorings. Evacuation of some shoreline residences and low-lying areas required.

**CATEGORY 3**

**EXTENSIVE (111-130 MPH WINDS)**

Foliage torn from trees; large trees blown down. Many constructed signs blown down. Some damage to roofing materials of buildings; some wind and door damage. Some structural damage to small



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*A/C Filter Changing*  
*Storm shutter preparedness*

Paul                      David  
561-740-7808 H      561-509-6228 H  
609-271-1250 C      201-321-6121 C

(continued on page 33)

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

buildings. Mobile homes destroyed. Serious flooding at coast and many smaller structures near coast destroyed; larger structures near coast damaged by battering waves and floating debris. Low-lying escape routes inland cut off by rising water three to five hours before hurricane center arrives. Flat terrain five feet or less above sea level flooded inland eight miles or more. Evacuation of low-lying residences within several blocks of shoreline possibly required.

**CATEGORY 4**

EXTREME (131-155 MPH WINDS)

Shrubs and trees blown down; all signs down. Extensive damage to roofing materials, windows and doors. Complete failures of roofs on many small residences. Complete destruction of mobile homes. Flat terrain 10 or less above sea level flooded inland as far as six miles. Major damage to lower floors of structures near shore due to flooding and battering by waves and floating debris. Low-lying escape routes inland cut off by rising water three to five hours before hurricane center arrives. Major erosion of beaches. Massive evacuation of all residences within 500 yards of shore possibly required, and single-story residences within two miles of shore.

**CATEGORY 5**

CATASTROPHIC (155+ MPH WINDS)

Shrubs and trees blown down; massive damage to roofs of buildings; all signs down. Very severe and extensive damage to windows and doors. Complete failure of roofs on many residences and industrial buildings. Extensive shattering of glass in windows and doors. Some complete building failures. Small buildings overturned or blown away. Complete destruction of mobile homes. Major damage to lower floors of all structures less than 15 feet above sea level within 500 yards of shore. Low-lying escape routes inland cut off by rising water three to five hours before hurricane center arrives. Massive evacuation of residential areas on low ground within five to 10 miles of shore possibly required.

**Family Plans**

**MAKE A PLAN FOR EVERY OUTCOME YOU MAY ENCOUNTER AND REVIEW WITH YOUR FAMILY.**

PLAN 1: Relocate outside the area.

PLAN 2: Stay with local friends or family.

(continued on page 34)

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

PLAN 3: Stay in your home.

PLAN 4: Go to a shelter

**Important Information**

**Preparation Before Hurricane Season**

**3 MONTHS BEFORE HURRICANE SEASON**

- Begin purchasing supplies for your Family Disaster Supplies Kit.
- Inspect your window protection for rust, missing bolts, damage, etc. Repair immediately.
- Inspect your walls, windows, garage door and roof for conditions that may allow wind damage.
- Use the Surge Area Mapping System (SAMS) on pbcgov.com to see if you are in an evacuation area.
- If you are in an evacuation area, make an evacuation plan for you and your family.
- Do all major cutting/tree removal from December through April.

**1 MONTH BEFORE HURRICANE SEASON**

- Check your utility bills to see who provides

your water, gas and electric.

- Write this information in the space provided for Important Information.
- Contact your city or the Solid Waste Authority of Palm Beach County to determine who picks up your trash and yard debris.
- Complete the assembly of your Family Disaster Supplies Kit. Purchase non-perishable foods and medicines last.
- Check with your doctor and/or pharmacy to determine how best to assure your prescriptions will last through a storm.
- If needed, register for the Special Needs Shelter, 561-712-6400.
- Assess your landscaping to determine if trees need to be trimmed or ornaments removed before a storm.
- Establish a contact number with your employer if you need to report to work immediately following a storm.

(continued on page 35)



**2018-2019 SEASON**

Agatha Christie's A Murder Is Announced	Oct. 5-21, 2018
The 1940's Radio Hour	Nov. 30 - Dec. 16, 2018
California Suite	Feb. 1-17, 2019
Showtune: A Celebration of the Words and Music of Jerry Herman	Mar. 22 - Apr. 7, 2019
God of Carnage	May 17 - Jun. 2, 2019

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**HURRICANE ...** (continued from page 34)

- Make arrangements in advance for your pets; contact Animal Care and Control about pet sheltering or ask your vet.

**1 WEEK BEFORE HURRICANE SEASON**

- Review your family plan with your family and establish who will be your out-of-town contact.
- Double-check your shelter information and confirm the location. Write this information in the space provided.
- Visit Pbcgov.com/knowurzone/to find your closest gas station and grocery store with backup power.
- Write this information in the space provided.

**MY IMPORTANT INFORMATION:**

My water provider is \_\_\_\_\_

Phone # \_\_\_\_\_

(check water bill)

My electric provider is \_\_\_\_\_



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Phone # \_\_\_\_\_

(check electric bill)

My gas provider is \_\_\_\_\_

Phone # \_\_\_\_\_

(check gas bill)

My garbage and debris pick-up is provided by \_\_\_\_\_

Phone # \_\_\_\_\_

My phone provider is \_\_\_\_\_

Phone # \_\_\_\_\_

(check phone bill)

My local shelter is \_\_\_\_\_

Phone # \_\_\_\_\_

My local grocery store powered by generator is \_\_\_\_\_

Phone # \_\_\_\_\_

My local gas station with emergency power transfer switches is \_\_\_\_\_

Phone # \_\_\_\_\_

My local Home Depot or Lowes powered by generator is \_\_\_\_\_

Phone # \_\_\_\_\_

## What the Experts Don't Tell You

AARP Bulletin Mar. 2018

### Always get an itemized hospital bill.

- The medical bill advocate

Victoria Caras is a former attorney and owner of Aspen Medical billing Advocates in Colorado.

When you communicate with your health insurer, many of them will assign a reference or log number to the call. Ask if your insurer does, and if so, write down the number, along with the date and time of the call, the name of the person you spoke with and the information you received. It'll make it easier to find a record of the call if you have to refer to it later on.

Most hospital bills contain errors, but you probably can't spot them. Errors that could yield savings for consumers are often hidden in items with hard-to-decipher hospital coding. For example, you probably can't judge whether you used all the oxygen charged to your bill during a surgery. But do ask for an itemized bill and check to make sure you weren't charged twice for a procedure and to verify dates of service.

### You can insure your identity.

- The insurance expert

Charles Robinson, 64, is an agent in Warrenton, VA.

Notify your agent when you retire and stop driving 20 miles to and from work. There's a discount for driving fewer miles.

Did you know you can insure your identity? It's available as a rider on many homeowner policies for as little as \$25 a year. If your identity is stole, the insurer will work with police and credit bureaus to restore your good name, and reimburse costs related to repairing your credit.

You can save about \$100 a year with some insurance companies by installing a tracking device to monitor your driving habits. I saved \$98 last year doing so.

Before you file a claim, talk with your agent to make sure it's valid. If mold is caused by a roof leak, or a pinprick in a pipe, for instance, it generally is not covered. A bad claim in the database could make it

(continued on page 37)

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Dishwasher	Included
Washer/Dryer	Included
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(up to 40 gallons - each)	
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**EXPERTS ...** (continued from page 36)

tougher to file a later claim.

**Never walk barefoot on a plane.**

- The flight attendant

Bridget Jones, 48, of Tulsa, Okla., works for a major airline.

Bring your own earplugs, both for electronic devices and crying babies. Some airlines are charging for them, and your personal ones probably are better quality.

If you're a person who's queasy, don't sit in the back - you feel the turbulence most behind the wing.

For some reason, bulkhead seats - the three rows that separate first class from coach - are the coldest in the summer, and the hottest in the winter.

Clean your seat space with baby wipes. Never walk barefoot on a plane. People from everywhere have walked that aisle.

Buy an inexpensive carry-on bag and put these things inside: walking shoes, a fold-up umbrella, a battery charger, five day's worth of medications and an extension cord to use with your electronics in your hotel room.

**Your home is worth less than you think.**

- The real estate agent

June Cosgrove-Hays, 57, sells real estate with Green Team Home Selling System in Warwick, NY.

The first offer is often the best. Serious buyers tend to move quickly when they find the right house. If a good offer comes in right after you list, don't hold out for a bigger offer that may not come.

Your home is probably worth less than you think. It's human nature to overvalue a home you have lived happily in for many

(continued on page 37)

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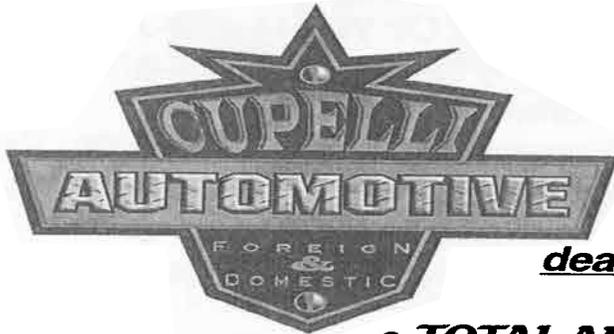
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**EXPERTS ...** (continued from page 37)

years. You might be a bit disappointed when your agent shows you what comparable houses have sold for, but price your home based on the market comps. If your house sits for a long time, potential buyers will begin to wonder what's wrong with it.

Brightness sells. Buyers love a sunny, well-lit house. When you have an appointment to show the house, turn on all the lights - even if it's a sunny day and pull up all the blinds.

Have a clutter basket - Getting that last minute call for a showing is always a hassle. To make it easier, get a nice woven basket that you can gather clutter into. Cover the basket with an attractive throw blanket and place it near the sofa or put it in the bathroom covered with a couple of crisp clean towels.

Get the dirt on your new community before buying. Subscribe to the local weekly newspaper. You'll get a sense of what it's like to live there. More important, you'll avoid buying two blocks away from a planned shopping mall or fracking operation.

**Questions for Prof Pat**

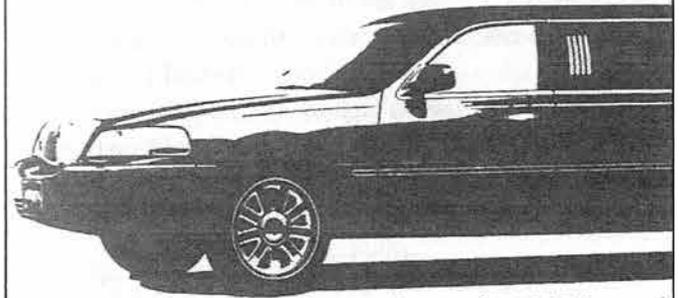
“Prof Pat is Dr. Patricia Williams, a retired financial accounting professor, who has graciously consented to write a column from time to time, answering questions concerning financial matters. Prof Pat also blogs on her website [www.profpat.com](http://www.profpat.com) on money issues for those in or 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).”

*Editor's Note - The Aberdeen Times welcomes human interest or feature articles. If you have an interesting story to tell we would love to publish it.*

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