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March, 2021



March Winds



All About Aberdeen Golf & Country Club

By: Jay Levine (Muirhead)

This season has had a flurry of activity despite the difficulties we face in combating the pandemic. Even in these unusual times, we welcome many new members. During 2020, almost 100 new members joined Aberdeen.

The Club continues to adapt to the limitations the virus has mandated without compromising our mantra for the utmost concern for the health and safety of our members and staff. Aberdeen has kept our commitment to providing a safe environment for outdoor sporting events. Golf, tennis and pickleball have continued with events, tournaments and inter-club leagues. Bocce is being played and the Aquatics center is filled daily. Yes, there are more rules and restrictions than any of us want but remember, these policies are in place for the safety of us all.

Indoor activities are a different challenge. Where possible, the availability for outdoor dining has been increased. We have also increased the number of fitness sessions by utilizing both indoor and outdoor space. We want to do more, add more and be able to bring more to the membership. Yet, this must be done safely, slowly and methodically as we will not jeopardize health and safety.

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I Won the Lottery

By: Bea Lewis (Lancaster Lakes)

I got vaccinated - twice! This is the e-blast I sent to family members and friends after I received the second dose of the Coronavirus injections. On the long drive home from the Snyder Park site in Broward County, I felt as giddy as a puppet on a string! This is what it must feel like to win the lottery.

When the sun set that evening, I had planned to celebrate with a glass or 2 of champagne. But instead I said a prayer and expressed thanks for the gift I had just received.

While the crisis is far from over, I look forward to when we can see the light at the end of this very dark and dreary tunnel. The first plan on my agenda is to visit with my children and grandchildren. The thought that I will be able to hug them like never before tastes as delicious as a hot fudge sundae with sprinkles and nuts and whipped cream.

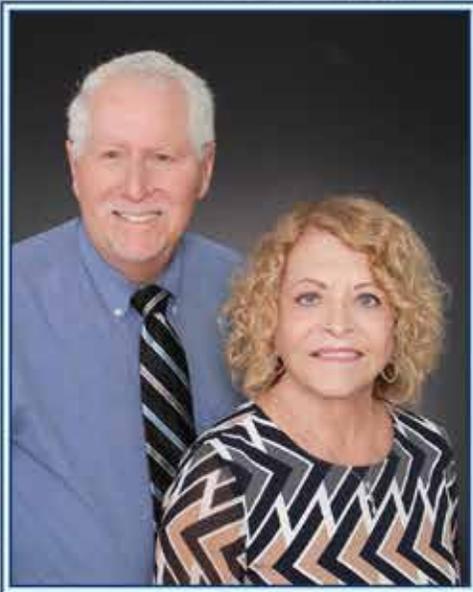
With my 2021 calendar open, I hope to fill in dates to have lunch with friends, attend a concert or even enjoy seeing a movie in a theater, not from my bedroom! Not just yet, but perhaps in the foreseeable future.

Attendance at synagogue services will be on my new agenda as my inner reflections have helped me to express my gratitude, but also to pray for the mil-

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“We are Not All in the Same Boat, but We are All in the Same Storm,” Dr. Elaine Rotenberg

Submitted By: Judy Lukow (Sterling Lakes)

The Alpert Jewish Family Services of Palm Beach is reaching out to our pandemic stresses.

We've all suffered some kind of devastating loss while being confined to our home/neighborhood. AJFS's Clinical Director, Dr. Elaine Rotenberg and Licensed Psychologist Dr. Iris Kiner, present coping skills to help us deal with these stresses in a congenial online Zoom support group:

Coping With Our New Reality: Social Distancing Without Isolation

- How to face the challenges of the current situation
- Learning coping skills
- Learning about available resources
- Being able to connect if you feel “socially disconnected”
- An opportunity and a place to turn for those that are struggling with how to manage and cope with the barrage of changes and realities impacting their lives, and the lives of their children
 - No fee for the weekly support group
 - No religious or geographical requirements; anyone can attend after signing up

In a current news article on wptv.com Jan. 8, 2021 entitled, **“Seniors Anxiously Waiting to get COVID-19 Vaccine,”** there's an interview and video with AJFS's Dr. Rotenberg:

“Is it coming to my community? When is it coming to my community? Why did this person get it and I didn't get it?” said Dr. Elaine Rotenberg, the clinical director at Jewish Family Services of P.B.C.

Rotenberg said JFS has been offering workshops and support groups to help manage the level of uncertainty since the onset of the pandemic.

“Whether it's through counseling or we've been doing a weekly support group, that's all open and available to the community,” Rotenberg said. “Instead of thinking you're going to get the vaccine today, maybe if you tell yourself within the next 2 months, ‘I will get it,’ you might feel a little less stressed.”

<https://www.wptv.com/coronavirus/seniors-anxiously-waiting-to-get-covid-19-vaccine>

It seems each month there are new stresses related to the pandemic:

November: there was depressing talk about family not being able to get together for Thanksgiving and the holidays.

December: there was a lot of talk about the numbers testing positive being on the rise/spiking.

January: there was a lot of talk about where to get an appointment for the vaccine.

In the weekly Zoom support group, AJFS keeps up with the changing stresses.

My husband and I have been attending the Mon. night support group that has been very useful. We love to socialize, meet new people, even if it's on the computer, and learn something useful at the same time.

Have you had other offers to help you emotionally get through this storm?

Call the AJFS to sign up for the 6:00PM Mon. night support group and ask for:

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Canterbury Communique

By: Dee Levy

Greetings from the Canterbury Community! We hope everyone is healthy and safe as the month of Mar., 2021 begins. The pandemic, having begun last March, (only a year ago!) has taken millions of lives worldwide. There is light at the end of the tunnel, however. With the increased availability and distribution of the vaccines and with more people vaccinated, we should see much improvement in the coming months.

In the meantime, we've been advised to adhere to CDC guidelines...masks, handwashing, and social distancing...even after receiving both doses of the vaccine. Coping strategies to deal with the stress and anxiety caused by the pandemic have also been offered. Needless to say, these vary and are effective depending on an individual's motivation and personality traits.

The many benefits of puzzling as a coping strategy were outlined last month...this month the focus is on chess. The pandemic, as well as "The Queen's Gambit" on Netflix, have spurred a surge of interest in chess for all ages. Chess helps relieve stress and anxiety by distracting the player from the stress-inducing event. Playing at home or online also encourages social interaction, an important factor in an individual's well-being.

Interestingly, chess programs have been a part of school curriculums for many years. It is well founded that chess increases a student's ability to problem-solve, consider consequences and focus concentration. Playing chess develops cognitive skills such as critical thinking and logic; it also enhances emotional skills including communication and fair play.

The following narrative includes edited excerpts from a chess and pandemic-related article written by Harris L. (my grandson). A student at Columbia Grammar and Prep School in NYC, Harris is co-captain of the school's chess team and an active member of the Chess Club. Playing competitively from an early age, he is recognized as a highly skilled player, as well as coach and mentor to younger students.

Harris L. '22 Interviews Grandmaster and Talks Chess at Columbia Grammar

"Chess is hard. Chess during a pandemic is even harder.

"Luckily, with our amazing chess staff here at CGPS, our team has made a smooth transition to on-line learning. In the Middle School, virtual labs and after-school enrichment programs dominate. Here in the Prep School, we continue to follow chess news from around the world and train for upcoming tournaments of our own.

"Since the end of the last school year, there have been weekly Zoom workshops for us to train with a Chess Grandmaster. Every Friday, he presents us with a series of challenging puzzles, each building upon a specific tactical motif or positional theme. Both as a group and individually, we work to solve these puzzles and decipher the lessons hidden behind them. By the end of the session, week after week, we find our pattern-recognition greatly improved, and a newfound appreciation for the art of problem-solving."

We thank Harris for sharing. Kudos for a job well done! In closing, we wish all our Aberdeen friends and neighbors, a Happy and Healthy month of March. Stay Well...Stay Safe and remember to Spring Ahead on the 14th!

Harbour Lights

By: Wendy Latman

Just about 20 minutes north of where we live is one of S. FL's many wonderful parks. Okeehelée Park is a massive green space with many miles of paved walking trails around former rock pits that create large ponds. But at the far north end of the park is the gem, the Nature Center, which sits on about 90 acres of pine flatwoods, oak hammocks, dense palm hammocks and wetlands. There are about 2.5 miles of wheelchair-accessible walking trails. These trails are separate from the ones around the park itself; you must access them from the nature center area. Along the trail system, several overlooks provide scenic views over ponds and into a fenced enclosure with deer. Here you can enjoy birding and wildlife watching at a variety of pond overlooks. And best of all, the walking trails are very shaded, so it's no problem when the days get warmer and the sun gets stronger.

The Nature Center is in a building that is not open right now due to COVID. But when it reopens, we can look forward hands-on exhibits, animal encounters

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HARBOUR LIGHTS...*(continued from page 6)*

and a nature-related gift shop. Learn about our birds of prey, touch a live snake or prowl for owls during one of the many programs scheduled throughout the year for families, youth and adults.

A great place to take the visiting grandchildren or friends and relatives who want to commune with nature. And it's free.

You can find the park and the Nature Center by driving up Jog Rd. to Forest Hill Boulevard. Turn left on Forest Hill Blvd. until you see the signs for the park. Turn right into the park and follow the signs to the Nature Center.

Check it out!!!

Sharing With Sheffield

By: Ruth Krawitz

In my pre-Aberdeen life, at the pinnacle of my career in education as a Supt. of Schools, the word "retirement" never entered my thoughts. I loved everything about the job – the largest, most wonderful school district in Morris County, NJ, tended by a supportive board, staff and parents...with the gift of a diverse student population to keep me focused and busy and happy. Then husband, Irv, neared that magic "retirement age" and before I knew it, we were in the mode – selling Irv's businesses, our home, fulfilling my 2-year board-notification clause with the district, etc. I was stuck with the reality that I had never NOT worked, year-round and long hours. How was I going to react to this life of retirement? Well, I did not take any chances; I was young, healthy, dedicated to task and not yet willing to sail into oblivion. I made arrangements to serve as a part-time consultant with the then-Supt. of Schools in PBC, who was having problems. Well, that never happened! We had hardly moved into our new house in Sheffield when we were besieged by our amazing new neighbors with plans for cards and golf lessons and games, with social and cultural dates, with volunteer options in the community and the country club, and myriad of other satisfying options. (Irv had his gardening and model-building and golf round-robins.) He would tell anyone who listened that the 16 years he spent in retirement here in Aberdeen (before he passed away) were the best of his life. You all know that I am still involved in many of those pursuits. So, the big questions are: Why does

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SHARING WITH SHEFFIELD...*(continued from page 7)*

retirement fail for some and not for others? And what are those who are filing retirement doing about it?

Mindfulness can slim you down.

How can you lose weight and keep it off in this overcaloric, fat-and-sugar-laden food culture? The same way you get to Carnegie Hall: practice, practice, practice. What do you practice? You practice throwing that brownie in the trash and having an apple instead.

That's no joke! Recently, researchers reported that it's one of the first steps in what's called acceptance-based behavioral therapy. Their study, published in *Obesity*, found that "weight-loss with ABT is among the largest ever reported in the behavioral treatment literature without use of an aggressive diet or medication."

After a year of twice-monthly counseling, participants who received ABT lost 13.3 percent of their initial weight compared to 9.8 percent weight loss for participants who received standard behavioral therapy only. What's ABT's secret? It teaches you to have increased mindfulness about what you're eating and to accept that learning new eating behaviors is tough, but worth it. Also, ABT associates motivation with personal values, keeping you focused on what matters to you.

You can join an ABT weight-loss program at a wellness center like Dr. Mike's at the Cleveland Clinic. But you can integrate one of the powerful principals of ABT into your life starting today: Take a moment to look at what you're eating before you put it in your mouth. Acknowledge that you want it; then ask yourself, "Does this food measure up to the quality I deserve?" You'll be surprised at how this helps you make healthier choices, attain healthier weight and reach a younger RealAge.

Unretirement is becoming more common, researchers report. A 2010 analysis by Nicole Maestas, an economist at Harvard Medical School, found that more than a quarter of retirees later resumed working. A more recent survey, from RAND Corporation, the nonprofit research firm, published in 2017, found almost 40 percent of workers over 65 had previously, at some point, retired.

"We definitely see evidence that retirement is fluid," said Kathleen Mullen, a RAND senior economist and co-author of its American Working Conditions Survey. "There's less of the traditional
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SHARING WITH SHEFFIELD...*(continued from page 8)*

schedule: work to a certain age, retire, see the world. We see people lengthening their careers.”

A Pew Research Center analysis of data from the Bureau of Labor Statistics supports that observation.

Even more people might resume working if they could find attractive options. “We asked people over 50 who weren’t working, or looking for a job, whether they’d return if the right opportunity came along,” Dr. Mullen said. “About half said yes.”

Why go back to work? We hear endless warnings about Americans having failed to save enough, and the need for income does motivate some returning workers.

But Dr. Maestas, using longitudinal data from the national Health and Retirement Study, has found that the decision to resume working doesn’t usually stem from unexpected financial problems or health expenses.

“It looks like something people are doing intentionally, instead of an oh-my-God response: ‘I’m running out of money; I have to go back to work,’” she said. “It’s much more about choice.”

Longer lives, better health and less physically

taxing jobs than in previous generations help provide that choice, Dr. Maestas pointed out.

“You hear certain themes: A sense of purpose. Using your brain,” she said. “And another key component is social engagement.” Earning money, while welcomed, rarely proved the primary incentive.

But among those who expected to remain retired but then changed their minds, Dr. Maestas has identified a subgroup going through “burnout and recovery.”

“Some people have a lot of stress, pressure and physical demands” in their jobs, she noted. “Their interactions with people at work could be strained or hostile.” After a restorative break, they can find work that suits them better.

Researchers note that older workers have different needs. “Younger workers need the paycheck,” Dr. Mullen said. “Older jobseekers look for more autonomy, control over the pace of work. They’re less concerned about benefits. They can think about broader things, like whether the work is meaningful and stimulating.”

Of course, workplaces present challenges, too.

Class and education matter, too. “People with less education are in more taxing jobs,” Dr. Maestas said.

In the RAND survey, 60 percent of older college graduates who had retired said they would be interested in returning to the work force for the right job. Just 40 percent of those without degrees felt the same way.

Still, two-thirds of older workers report satisfaction in work well done, a majority that includes Sue Ellen King.

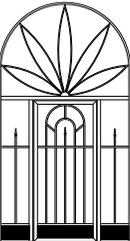
Now 69, she puts on her scrubs twice a week, providing nursing education on the night shift from 7 PM until 2AM. She feels needed, but not overwhelmed.

“It’s perfect,” she said. “I get the ego reinforcement of having people appreciate what I do. And I appreciate the downtime – now that it’s not all downtime.”

So – bottom line!

Are you already retired and not loving it, or planning to retire and not certain you’ll love it? Have no qualms, try it, you’ll love it, or if you don’t, there are options in the workplace for all ages. Good luck!





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Hampton Happenings

By: Janet Friedman

There is power in humor! The Ojibway tribe recognized it and incorporated humor into their stories. Humor was used to illustrate correct behaviors in the tales the Indians passed down through generations. The Old Testament references the healing properties of humor: "A merry heart doeth good like a medicine." Although our ancestors couldn't explain it scientifically, they knew intuitively that laughter was good for the body as well as the soul.

More recently, Norman Cousins, in his book "Anatomy of an Illness," describes how he cured himself of a debilitating disease through the use of humor. He reportedly watched old Marx Brothers movies and laughed uncontrollably. He believed his own laughter cured his disease. He subsequently lived a long and healthy life — well into his 80s!

Today we have a better understanding of how laughter affects human physiology. It: **Reduces pain.** Our bodies produce pain-killing hormones called endorphins in response to laughter.

- **Strengthens immune function.** A good belly laugh increases production of T-cells, interferon and immune proteins called globulins.

- **Decreases stress.** When under stress, we produce a hormone called cortisol. Laughter significantly lowers cortisol levels and returns the body to a more relaxed state.

- Laughter helps put life's trials and tribulations into healthy perspective by making them seem smaller.

- It aids us in overcoming fear.

- Allows us to take ourselves less seriously.

- Triggers our creativity.

Can you incorporate more laughter into your life when you are already overwhelmed by daily demands?

- **"Humor up" your environment.** Keep kids' toys within reach. When you are stressed, take out a toy and play. That irate person on the phone will have no idea that you are keeping your cool by playing with a Slinky. Place funny pictures of friends and loved ones around your house, including ones of you when you were a ridiculous-looking kid.

- **Create a humor file.** Fill it with funny cartoons,

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HAMPTON HAPPENINGS...*(continued from page 10)*

sayings and jokes, as you run across them. When things are looking particularly grim, refer to your file. You'll get a good laugh and hopefully be able to put things back in perspective.

- **Create sitcom situations.** When you find yourself in a nerve-wracking situation (such as locking your keys in the car), think of how Lucy would handle it.

- **Exaggerate a stressful situation.** Take your situation and make it even bigger than it is. You might think this will cause more stress; however, blowing the problem up will sometimes allow you to see the absurdity of it, and afford you a great belly laugh.

You have a choice: You can continue to be a "grown-up," and let all of the frustrations and disappointments in life weigh you down, or you can introduce levity and humor into even the toughest circumstances. If you "let a smile be your umbrella," you are likely to enjoy each day to its fullest and spend less time at the doctor's office.

We've all heard the old adage that laughter is the best medicine. And like much folk wisdom, there is more than a kernel of truth in it.

Research shows that laughter can boost the immune system by increasing the production of antibodies and activating the body's protective cells, such as T-cells. Research even suggests that repetitious laughter causes the body to respond in similar ways to moderate physical exercise, including lowering bad cholesterol (LDL) and raising good cholesterol (HDL).

Here are a few more ways laughter benefits your health:

Laughter is good for the heart.

Laughing increases the flow of blood to the heart, which causes blood pressure to drop.

Laughter is good for the brain.

Laughing can also sharpen the mind. A study at Johns Hopkins U. Medical School showed that adding humor during classroom instruction led to higher test scores. In a study at Loma Linda U., test subjects who watched a funny video for 20 minutes scored better on short-term memory tests than the control group that sat quietly for 20 minutes.

Laughter may extend lifespan.

Laughing may also extend your life. In a study of 53,000 seniors done by the Norwegian University

of Science and Technology, researchers discovered that study participants who had a sense of humor had a 20% lower mortality rate compared to those who had difficulty in finding the humor in life. As this and other studies show, laughter is an essential part of aging well.

Turn on the TV. With more channels than ever before, including on-demand TV, there's always something funny to watch. **Watch an online video.** Short on time? Type "funny videos" into your favorite search engine and choose from all the choices available. **Play with your pet.** Animals allow us to "be in the moment" and their willingness to engage in playful activity is a good source of joyfulness.

- **Take a Laughter Yoga class.** Laughter yoga classes are the newest fitness craze and are popping up all over the world. Find a class near you. Aberdeen is lucky to have our own resident expert in Laughter Yoga. Sheila Tannenbaum. If you have any questions about this amazing yoga, you can ask Sheila. She will be happy to help you.

- **Read a funny book.** *Anxious People* by Backman, anything by David Sedaris, *Everybody's Fool* and *Nobody's Fool* each by Richard Russo.

Laughter is pleasurable in itself, but humor serves other important functions, too. Being able to laugh may cushion the emotional blow of a trying experience or lighten up a tense atmosphere. As a shared experience, humor can help bring friends, family, and romantic partners close together. During this stressful time the power of humor can see you through.

Everyday can bring a reason to chuckle.

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Lancaster Lakes

By: Phyllis Arnauer

March comes in... Here I am sitting at the kitchen table getting ready to write the March article. I hear the garage door open, the car turns off, and through the door walks my husband. "Did you miss me?", he says. He had been gone about 15 minutes to the Post Office! Did I miss him? I am not sure I registered that he left! How awful is that! Of course, I missed him, but I really didn't think about what he was asking. Married for 55 years, we get into a rhythm. We say, "See you later," but do not think about what that means. We assume we will see each other later in the day, as we go our separate ways. We take for granted that things will continue along their predictable course.

In this time of Covid-19 I have been reminded that nothing should be taken for granted. When we ask someone, "How are you?", do we really listen for the response? Or are we ready to answer, "Good," and not even hear what the person has said. Have we gotten used to seeing our families and friends from a safe distance or via Zoom or Facetime? Where are the smiles that light up the faces of children and grandchildren? Where are the hugs and kisses from those same far-away family members? And closer to home, where are the same faces of friends that we used to routinely see at the pool or in the card room?

On one Sunday last month, a serendipitous moment brought 5 ladies to the Beach Entry pool. Someone called us The Golden Girls! Living our golden years! Remember them? On another day, a friend told me they recognized me from my walk. Another person said they knew me from my hair. I am not sure what that says about my walk or my hair! I do know that a mask is a barrier to communication. But it is a necessary accessory if we are to get things back to normal again. Too many have suffered personally for us to relax now that a vaccine is available. March is a signal for warmer weather and renewal of spirit and determination. Let's get outside without the heaters and scarves that have been necessary for outdoor dining.

Daylight Saving Time will begin on Mar. 14, and the days will be longer and lighter. The first day of spring is Mar. 20. Our daily agenda should include positive thoughts and actions. I know that I have

always been energized when the days got longer, and I could be outside after dinner. Happy St. Patrick's Day and Happy Passover to all who celebrate, socially distanced and masked, of course!

News from a neighbor: Bea Lewis is proud to share the news that her daughter, Kimberly, has an on-line tutoring service for children with learning disabilities. From our President: March will see the ongoing painting of our homes. Isn't it wonderful to see the bright, fresh coats of paint? A community get-together is being planned for the spring at the pool. Stay safe everyone!

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The Sunny Shores

By: Estelle Morganstein

Can you believe it's March already? Thankfully, we've made it through our winter safe and sound.

Most of my acquaintances were lucky enough to access their Covid vaccines, although some had to go down to Broward County, and a few drove north as far as Vero Beach for their shots. For those of you who haven't yet been able to access your vaccinations, I am confident they will become available in the near future.

One of many changes we've noticed in these unprecedented times is the reduction of snowbirds, both in FL in general and in our own community; the impact is felt in some positive ways such as less traffic on the roads, but unfortunately in lost revenues being collected by our state government in tourist taxes and of course the major reduction in spending at our local shops and restaurants.

Since the beginning of the year, our HOA has been busy sprucing up our community. First, our roofs were cleaned, then all atrium walls and other stained areas were washed, removing algae and other landscape-related discolorations. Finally, the sidewalks along Parkwalk Circle West were power-washed as is our

custom every few years.

If you have not yet received your new Aberdeen telephone directory, please let Diane Greenberg know and she will arrange to have one dropped off at your home ASAP.

Finally, a reminder for our many pet owners. When you take your dogs out for a walk, we all know that they need to be on a leash. However, it appears that some residents use extendible leashes that allow their pet to veer off the roadway onto individual lawns and in some cases extend as far as to unit entry doors. Every homeowner is entitled to his or her privacy and security; therefore, all pet owners are reminded to keep their leashes on a short extension and on our public roadways. Of course, allowing your pets to frolic on our common areas is permitted so long as any droppings are removed and disposed of appropriately.

Bermuda Isle Buzz

By: Eliot Ostrow

Happy March 2021 to all! (With the days, weeks and months blending into each other, as they have for about a year, I thought it was worth a reminder.) With the nightmare of 2020 firmly in the rearview mirror, and spring on the way, it's a time for renewed hope.

Signs of spring and hope are all around us. Spring training lets baseball fans everywhere believe that this will be the year that their team goes all the way. (Some of us have been waiting and hoping longer than others, of course.) Easter and Passover are coming, with their messages of resurrection and freedom resonating with all of us who long for the resumption of life as we knew it: the freedom to travel, to see and hug friends and family, to have people over to dinner or to go out to restaurants with them, to go to movies and concerts and ballgames. More widespread vaccine distribution and administration give us hope that better times are truly on the horizon.

Here in Bermuda Isle, we continue to move ahead as best we can. Thanks to the willingness of our neighbors to serve as monitors, we have been able to reopen our community pool to residents 3 days a week; we look forward to returning to unrestricted access as soon as we can safely do so. Our HOA Board of Directors, with our 2 newest members, Robert "Bo" Bosch and Diane Kamp, is moving ahead with plans

(continued on page 14)

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BERMUDA ISLE BUZZ...*(continued from page 13)*

that will continue to refresh and enhance the visual appeal of the community. Our multi-year project to upgrade our entryway is finally complete, with the new Bermuda Isle sign and landscaping creating a warm, welcoming feeling for our residents and guests, and the installation of our new entry callbox has resolved some longstanding technical problems. Roof cleaning and exterior house painting are scheduled for later this year. Lynn Chodos and her Social Committee are chomping at the bit to schedule an array of activities to bring all of our residents, long-term and newly-arrived, together as soon as the COVID crisis is behind us.

We wish a warm welcome to our newest Bermuda Isle residents, including Sean and Allyson Mulroney, and Sebastian Leon; we look forward to getting to know you better. Jan Axelrod celebrated a milestone birthday recently, and Marshall Williams is celebrating his birthday later this month (and edging ever closer to retirement). Steve Chodos is recovering well from recent back surgery. We wish Steve and all of our friends and neighbors who have been ailing a speedy return to health. Enjoy Spring!

Moorings Matters

By: Eileen Hahn

I started last month's article being optimistic about the past 11 months and I should have known better. Our son and daughter-in-law tested positive and he went through all the COVID-19 symptoms. Six in his office were infected and 2 hospitalized, but they hope to go back to work.

Mooring Circle is doing quite well obtaining the vaccine and many have had both doses. Alfred Lubell is back on the golf course with the men's group and Mitch Weiser is eagerly waiting his turn. Walking is still the best activity, since the weather has not been favorable for pool activity. Larry Kaminsky has probably covered the most territory on foot and it's nice to see Alan Goldenberg walking instead of bicycling. Marilyn Lubell is walking while most of us are having a wake-up cup of coffee.

We bid farewell to Harriet and Lawrence Rabinowitz after a very brief residence and hope the new owners enjoy our community. Hopefully, Harriet Safier's house also sold. She is doing well up north near her children. Lola Greenberg is also well and happy at Allegro in Parkland. We extend

our deepest condolences to Carol Hyndman on the sudden passing of her husband Ernest. He was so happy having guests on his driveway all spring, may he RIP.

Since no one cares to share any information, I will brag about our grandson, Dr. Peter Gold, who has a 2-page article about him in the February issue of PEOPLE. It states, "Gunshot survivor to Crusader." They talk about his foundation Strong City which supports a youth empowerment project in New Orleans, which helps kids out of a negative cycle of poverty and violence and teaches skills and ways toward careers. Strong City has bought a new cargo van, renovated its kitchen, provided laptops and internet access and bought shirts for their drum team that performed in the city for the inauguration. All of this while he completes his fifth year of residency as an orthopedic surgeon. He will be in Philadelphia next year doing a fellowship.

Hope all the Valentine candy was delicious and calorie-free and now it's time to think about corned beef and cabbage and that has to be salt-free.



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It's Happening In Dorchester

By: Carol Baron

We have put February behind us and are about to celebrate the month that will bring an end to the first quarter of 2021. Hoping you all had a loving Valentine's Day in spite of the pandemic which still continues. Thank goodness for Face Time, Zoom and all telephone and internet modes that allowed us to see those we love, even though we can only give virtual hugs and kisses. Celebrating another year of being around and doing what puts a smile on our faces,

Harvey Baron managed to have another terrific birthday. Now it is time for him to get back to his fabulous artwork so we can all enjoy what he does so well. In the month of March, Harvey and I will celebrate another anniversary (yes, 61 years) of our marriage. Amazing that I can be that age. Oh well, I just tell everyone that my mother married me off to Harvey when I was just 10 years old. If you believe that, I will tell you another one.

We would also like to welcome two new residents to Dorchester. Sylvia and Mario Faretra recently bought their new home at 8560 Dorchester Rd. and can be reached at: 516-987-9100. Ellen and Steven

Harvey Baron's Early Bird Special



Miesner are new owners of their home at 8561 Judson Circle. Welcome to both of them as they enjoy the amenities and friends they will have while living here.

Mar. 18th is the annual meeting of the Dorchester HOA. The new Board of Directors will be elected. We wish them well and hope they have lots of time, patience and understanding for all who live here. Perhaps we will be looking at another Zoom meeting. One way or another Dorchester will have a current Board of Directors for its HOA. Marching along this month we will also be celebrating the first day of spring (Mar. 20th), which will be led by Daylight Savings Time beginning Mar. 14th. Yay, we set the clock ahead one hour and see longer daylight. And for those who celebrate it, Passover begins Mar. 27th at sundown. Happy matzoh!

Hopefully, we will get through this pandemic being well, happy and involved in life. For many "we are at a place in life where errands are starting to count as going out." So, smile and be glad that you can complain. Take it all one day at a time and march on.

Sterling Lake

By: Judy Lukow

HOA Business and Where Were You When the Lights Went Out.

Our illustrious HOA board president, Phil Levine, and the other board members have been busy making our lives better. We now have a Sterling Lakes Website created by the man himself, Phil Levine! <https://sterlinglakes.mywordpress.site/>

He'll be updating the homepage on a regular basis to let you know when the next HOA board meeting is, and the landscaping schedule for the month.

The Website has 4 sections; Home, Resident Information, Useful Links and Contact Us. What you need to know is all here, and, if it isn't, Contact Us enables you to let the HOA board know what is missing.

The Sterling Lakes estate community documents created July 1994 are being Updated and Amended with recommendations by our Sterling Lakes attorney. We're all getting a new Alarm System with ADT. Please update the following and submit to the Phoenix Management office:

(continued on page 16)

STERLING LAKES...*(continued from page 15)*

Guest List for the Guardhouse and your car barcode.

Insurance Information / resident Information

Boy – this board has been busy! Thank you to Phil and the other board members for the busy work you've done on our behalf.

Where Were You When the Lights Went Out

Nov. 9, 1965 there was a Blackout in NYC. We were all asking each other, **Where Were You When the Lights Went Out!** We're still asking that question. Electricity was knocked out for about 30 million people in about a half-dozen states including NY and 2 Canadian provinces. It lasted about 13 hours from rush hour 5:27PM through to the next day.

Bette Korn:

I was working on 30th St. and 5th Ave. when power went out. My co-worker, Joan, and I, walked down the stairs together in our office building. The 2 other co-workers stayed behind trying to figure out how they were getting back to their homes in Long Island. I must have been able to phone Rich because I remember he joined us at Joan's place.

Joan and I walked to her building on 17th St. There were no streetlights. It was dark but you could see stars in the sky. The streets were crowded with people and conversations. People were busy trying to get somewhere.

We got to Joan's building and walked up 10 floors to her apartment. We were alone on the stairs and there may have been an emergency light in the stairwell because I remember lights. When we got to her apartment we lit lots of candles.

Joan decided to cook some chicken in her gas oven. It started to smoke up her tiny windowless kitchen, so we opened the apartment door to the hallway. Her neighbors came out in the hallway all hysterical, thinking the building was on fire in the middle of the blackout. Thankfully, we were all safe.

Eventually, our 2 co-workers joined us at Joan's place. Rich was working on 32nd St. and 3rd Ave. and he found his way over to Joan's place too with a bottle of rye and we sat around having rye and ginger ale. After telling you all this, we can't seem to remember if we slept over that night or not. If not...how did we get home to the Bronx. The mystery remains.

Sheila Hyman:

When the lights went out, I was in my new home with my 2 children. My husband wasn't home, and I was alone, so I went with the kids to a neighbor across the street. My neighbor gave my daughter a hard candy and the frightening drama began – the candy got stuck in my daughter's throat! I quickly turned my daughter over trying desperately to dislodge the candy stopping my daughter from breathing. I was hitting her back till she finally coughed up the candy. TG I was successful, and she was alright. That was more frightening than the lights going out.

Good News

Judy and Joel Lukow: Congratulations to the happy grandparents of their spanking new granddaughter, Ella Saraï Emmanuelle Rappaport Darteville. Ella was born in Paris on Tues., 2/2/2021 weighing 6lbs 14.76oz. Her brother Raphaël, 5 ½, is proud to be a big brother! Mother and father are recuperating nicely.

Hadassah Happenings

By: Bea Lewis (Lancaster Lakes)

Looking to improve your health and enjoy a virtual tour through Israel? If this double header is of interest, we have a deal for you. Just go to the Hadassah.org website and click on [Every Move Counts](#). Here you can register to partake in the program with a digital fitness tracker that counts every move you make (swim, walk, bike, dance, even yoga or just plain stretches) that will help you unlock special milestones on your tour of Israel.

During the next 2 months at our 4 PM parlor meetings, we'll present authors who wrote books with Jewish themes. On Mar. 15, Linda Rosen, will talk about her debut novel, "The Disharmony of Silence."

On Apr. 6, Esther Safer Foer will share her journey to find the couple who saved her father from the Nazi death camps. Her book is titled, "I Want You To Know We're Still Here."

The public is invited. If interested, please send your e-mail address to xxxx for admittance into our Zoom room. Programs are free, but donations are always appreciated. Contact Carole Lawsky at 733-6737.

It's Happening at Pap

Submitted By: Ann Haar (Oxford Place)

Here we are into the third month of 2021. The good news is that many of us have received the first vaccine shot and some of us have received both shots. Life returns to a bit of normalcy, but we still have to wear our masks and social distance whether you have received the vaccine or not. Unfortunately, Sylvester is not administering vaccine shots to the public. You have to be a patient at Sylvester to receive a vaccine shot.

Pap is continuing its work on the Garden of Hope, a Place of Tranquility for patients, families, friends, doctors and other members of the staff. It will be a quiet place where people can rest, pray, meditate and Hope. The first phase of bricks is completed. The bricks have been purchased and each brick will have its own inscription based upon what the purchaser wishes it to be. The U. of Miami is paying for the construction.

As usual, the January Presidents Zoom Webinar was inspiring and informative. Dr. Alejandra Perez, Associate Professor of Medicine at the U. of Miami, Director of Breast Cancer Internship, and Oncology spoke about Breast Cancer, a subject that most women and men are interested in.

Dr. Perez indicated that every 13 minutes a woman in the U.S. dies of breast cancer. Each year there are approximately 268,600 new cases of invasive breast cancer in the U.S. and 41,000 will die of this cancer. The risks for breast cancer are based on age, gender, family history, race and ethnicity. Ashkenazi Jews have the highest risk of having breast cancer. Women with dense breasts also have an increased risk. We can all lessen the risk by keeping a healthy weight, exercising, sleeping well and limiting alcohol.

Men are not off the hook. One in every 20,000 men will get breast cancer. Risks are usually based on family history of the BRCA gene and other mutations. Breast cancer in men who have high alcohol use are of increased risk of having breast cancer.

It is important to do a self-exam every month and have a mammogram annually. There is new technology in mammography. There are contrast enhanced mammograms making it easier to see a

tumor. You should consult with your doctor about the new technology.

Treatment of breast cancer can be surgical, chemotherapy, radiation, new drugs or a combination of these treatments. Every patient is treated individually at Sylvester with a team of specialists.

Any member of Pap can register for these wonderful Presidents Meetings. Just register when you get your email flyer. It's as simple as that.

You can keep up to date about what our Aberdeen Chapter is doing by going to our web site, AberdeenPap.org. Our Chapter has not been idle during the pandemic.

Should you want an appointment with a Sylvester physician (it need not be cancer) call Lyn Schultz, our Physician Referral Liaison, at 561-734-8570.

Cancer doesn't stop because of Covid. So, today our Mission remains the same. To enable and support through the funds we raise, the vital research programs at Sylvester Comprehensive Cancer Center, U. of Miami Miller School of Medicine so that we may see in our lifetime a world without cancer.

Don't Get Tricked By This Phony Free Netflix Offer

Submitted By: Laurie Wohl (Ashford)

Between the winter weather and COVID-19, most people are spending a lot of time at home. Streaming services, such as Netflix or Hulu, are more popular than ever.

How the Scam Work

You receive a text message that says something like this: "Due to the pandemic, Netflix is offering everyone a free year of service to help you stay at home. Click the link to sign up." Sounds great, right? If you click, you'll be taken to a website to fill out your personal information and add a payment method.

However, the website is not run by Netflix! If you "sign up," you'll have given your personal information to a scammer. If you add payment information, you may be charged for services that you'll never receive because the scammer doesn't have anything to do with Netflix.

One victim told [BBB Scam Tracker](#) that scammers charged their credit card repeatedly – even after they asked for a refund. "[The scammers] said no other

(continued on page 18)

DON'T GET TRICKED...*(continued from page 17)*

money would be taken out of my account again,” the victim reported. “Then, about a week later, they took \$39.99, and I called and asked for a refund. They told me 3 days at first. Then, after 3 days I called back, and they told me 7-10 business days. It’s been 10 business days. And now I have no refund.”

Protect yourself from text message scams:

- **Don’t believe every text you receive.** As a general rule, companies can’t send you text messages unless you opt in to receive them. If you receive a text message from a company you haven’t given permission to contact you in this way, proceed with caution.

- **Go straight to the source.** If an offer seems strange, or too good to be true, contact the company directly by looking up their official contact information online. Call or email customer service to find out if the text message you received is legitimate.

- **Ignore instructions to text “STOP” or “NO.”** Even if you realize the message is a scam, don’t text back. Replying helps scammers verify that your phone number is active.

If you’ve received text messages from scammers, report your experience to [BBB Scam Tracker](#). Your report can help raise consumer awareness about this common scam tactic.

Weed Alert

Submitted By: Jon Shaw (Dorchester)

Scattered throughout much of our landscape is an invasive species that represents a significant threat to FL’s native plant and wildlife populations. It is called the Brazilian pepper and is a medium-sized shrub-like tree native to Brazil and Paraguay. It was first introduced during the 19th century and has invaded many South FL habitats. So, what is an invasive plant species? It is a plant that is both non-native and able to establish on many sites, grow quickly, and spread to the point of disrupting plant communities or ecosystems.

The Brazilian pepper can grow 15 to 30 feet in height and is the most widespread of FL’s nonnative invasive plant species that has taken over more than 700,000 acres in FL. It can form large dense forests in relatively undisturbed areas adjacent to portions of Everglades National Park and within the coastal areas of west central and south FL.

Brazilian pepper is related to poisonwood, poison oak and poison ivy. The shrub-like tree produces dense clusters of small red berries which can produce a narcotic or toxic effect on native birds and wildlife. Birds, along with raccoons and possums can disperse the seeds over long-distances.

The invasion of Brazilian pepper represents a significant threat to FL’s native plant and wildlife populations. They form a dense canopy and are poor habitat for native wildlife species and may negatively impact bird populations.

Environmental damage caused by Brazilian pepper forests

- Brazilian pepper produces dense closed canopy forests that shade out almost all other plant life.
- Brazilian pepper forests alter natural fire regimes.
- Brazilian pepper forests are considered to be poor habitat for native wildlife species.
- Because of its relationship to poison ivy, many who come in contact with its sap develop allergic skin reactions

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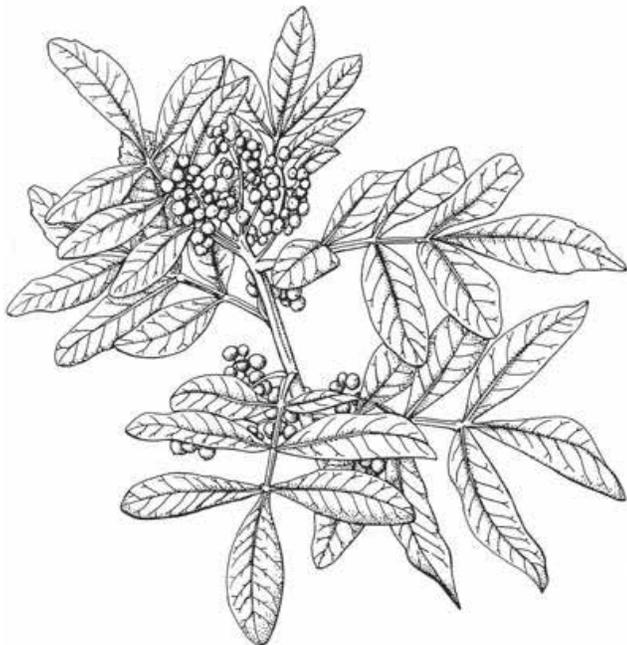
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WEED ALERT...*(continued from page 18)*

Because of its aggressive growth rate, never plant Brazilian pepper. Possession of Brazilian pepper with the intent to sell or plant is illegal in FL without a special permit. To do our part, I suggest “weeding out” any sign of this invasive plant which I have seen taking over hedges and beds throughout the Aberdeen landscape. Wear protective clothing to prevent the sap from touching your skin.

This photograph below shows what to look for. Now that you have read this, I suspect you will start noticing where this plant has taken over some of our landscaping and should be removed.

Brazilian pepper (*Schinus terebinthifolius*)



Understanding How COVID-19 Vaccines Work

Edited By: Jane Evers (Hampton)

The Immune System—The Body’s Defense Against Infection

To understand how COVID-19 vaccines work, it helps to first look at how our bodies fight illness. When the virus that causes COVID-19 invades our bodies it attacks and multiplies. This invasion is what causes illness. Our immune system uses several tools to fight infection. Blood contains red and white cells. The white or immune cells fight infection. Different types of white blood cells fight infection in different ways:

- **Macrophages** swallow up and digest germs and dead or dying cells. The macrophages leave behind parts of the invading germs called antigens. The body identifies antigens as dangerous and stimulates antibodies to attack them.

- **B-lymphocytes** are defensive white blood cells. They produce antibodies that attack the pieces of the virus left behind by the macrophages.

- **T-lymphocytes** are another type of defensive white blood cell. They attack cells in the body that have already been infected.

The first time a person is infected with the virus that causes COVID-19, it can take several days or weeks for their body to make and use all the germ-fighting (Macrophages) tools needed to get over the infection. The body keeps a few T-lymphocytes (memory cells) that go into action quickly if the body encounters the same virus again.

How COVID-19 Vaccines Work

COVID-19 vaccines help our bodies develop immunity to the virus that causes COVID-19 without us having to get the illness. After the vaccine, the body is left with a supply of “memory” T-lymphocytes as well as B-lymphocytes that will remember how to fight that virus in the future.

It typically takes a few weeks for the body to produce T-lymphocytes and B-lymphocytes after vaccination. Therefore, it is possible that a person could be infected with the virus that causes COVID-19 just before or just after vaccination and then get sick because the vaccine did not have enough time to provide protection. Sometimes after vaccination, the

(continued on page 20)

UNDERSTANDING HOW...*(continued from page 19)*

process of building immunity can cause symptoms, such as fever. These symptoms are normal and are a sign that the body is building immunity.

Most COVID-19 Vaccines Require More Than One Shot

All but one of the COVID-19 vaccines that are currently in Phase 3 clinical trials in the United States use two shots. The first shot starts building protection. A second shot a few weeks later is needed to get the most protection the vaccine has to offer.

The Bottom Line

Getting vaccinated is one of many steps you can take to protect yourself and others from COVID-19.

Stopping a pandemic requires using all the tools available. Vaccines work with your immune system so your body will be ready to fight the virus if you are exposed. Other steps, like masks and social distancing, help reduce your chance of being exposed to the virus or spreading it to others. Together, COVID-19 vaccination and following CDC's recommendations to protect yourself and others will offer the best protection from COVID-19.

Updated Jan. 13, 2021

For the entire article:

<https://www.cdc.gov/vaccines/hcp/conversations/understanding-vacc-work.html>

Bridge – Try It, You'll Like It

By: Lew Roth (Sheffield)

Finishing up Doubles.

For those of you who have been following my column, you have come to appreciate that there are many meanings to the word Double. Sometimes, it is difficult to determine exactly which kind of double your partner means. If you and your partner use a convention card, you should make an agreement as to when each type of double applies and record it on your convention card.

For example, you can agree that a take-out double applies only up to the 3 level and that a double above that is for penalties. You can also agree that a negative double will be used only when you can support any of the suits other than the one bid by the opponent, unless you have 16 or more points in which case you will double and then bid your own suit.

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BRIDGE TRY IT, YOU'LL....(continued from page 20)

To complete the discussion of doubles, let me introduce the “lead directing” double and the Support double. First the lead directing double. Let’s say the opponent opens 1 NT and his partner transfers to Spades by bidding 2♥. You have several nice hearts and want your partner to lead hearts. Well, you can’t bid Hearts, so you double. As a general rule, all doubles of unnatural bids are lead directing. An unnatural bid is any bid that is conventional like the heart bid mentioned above.

Let look at another example. The opponents have bid up to 4 NT. Both you and your partner know that however the other opponent answers, his bid will be conventional. If you double, you are asking your partner to lead that suit. Be careful though...the opponents may leave you there. Be sure you can defeat the contact before you double.

The final kind of double I want to talk about is called a Support double. This is used when the opener wants to tell his partner he has exactly 3 cards in the suit he responded in. As we have discussed before, when a person opens a major, he must have 5 cards in that suit. However, when a person responds in a major, he is only promising 4. If the opener has 4 in

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BRIDGE TRY IT, YOU'LL....(continued from page 21)

the suit, the responder bids, then he answers in that suit with no problem. However, if the opener has only 3, he will normally respond in a different suit or in No Trump. Now, the responder can tell the opener if he has 4, 5 or more cards in that suit by his next bid. All of this assumes no interference by the opponents. For example:

North	East	South	West
1♣	PASS	1♥	PASS
1 NT	PASS	3 NT	PASS
PASS	PASS		

The opener has 3 or less Hearts and the responder has exactly 4 Hearts and an opening hand.

1♣	PASS	1♥	PASS
2♥	PASS	4♥	PASS
PASS	PASS		

The opener has 4 Hearts and the Responder at least 4 Hearts and has an opening hand.

Now what if opener has 3 Hearts, but there is interference.

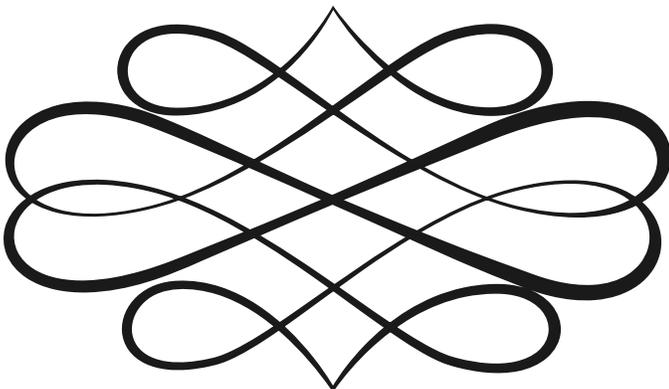
1♣	PASS	1♥	1♠
DOUBLE	PASS	4♥	PASS
PASS	PASS		

This sequence says the opener has exactly 3 Hearts and responder has at least 5 hearts and an opening hand.

Now, finally, what if opener has exactly 3 hearts but responder only has 4, the sequence might go like this:

1♣	PASS	1♥	1♠
DOUBLE	PASS	3 NT*	PASS
PASS	PASS		

*This assumes the Responder has exactly 4 Hearts, two Spade stoppers, and an opening hand. If the Responder does not have 2 spade stoppers, the bidding would be different, but they probably would not play in Hearts.



Marty's Recipes

By: Marty Hyman (Waterford)

Passover Lemon Sponge Cake

At the end of this month, the Passover holiday begins. My Grandmom, Esther, loved to make this traditional lemon cake for her grandchildren to enjoy. Whereas some recipes for Passover sponge cakes call for matzo cake meal as well as potato starch, Grandmom preferred the amazingly light texture that results from a cake made with potato starch only.

The trick to making a good sponge cake is to beat as much air as possible into the separated eggs, folding them gently into the batter without overworking them and causing the whites to deflate.

Following in my Grandmom's footsteps I like to make this delicious Passover Lemon Sponge Cake every year. Some years it is higher than others, but it is always a sweet lemony and light finish to our Seder meal.

Note: This recipe also qualifies as a gluten-free cake since there is no flour in it.

Ingredients

- 8 extra-large or jumbo eggs, room temperature
- 1 ½ cups extra fine sugar, sifted
- 2 tablespoons grated lemon zest
- 1 ½ tablespoons fresh lemon juice
- ¾ cup potato starch, sifted
- Dash of salt

Directions:

1. Separate 7 of the eggs.
2. Beat the 7 yolks and the one whole egg until frothy with an electric mixer.
3. Gradually add the sifted sugar, lemon juice, and lemon zest, beating constantly and thoroughly.
4. Gradually

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MARTY'S RECIPES...(continued from page 22)

add the sifted potato starch stirring constantly to ensure thorough blending.

5. Beat the egg whites with the salt until stiff but not dry. Fold gently, but thoroughly, into the egg yolk mixture.

6. Place in an ungreased 10-inch tube pan. Bake in a 350-degree oven about 55 minutes or until the cake springs back when touched gently with fingers near the center as well as the edges.

7. Remove from oven and invert the pan over a bottle if your pan doesn't have little feet to stand on. Cool thoroughly before removing the cake carefully to your serving platter.

8. Glaze top with Lemon Glaze

Ingredients for Lemon Glaze

- 2 cups confectioners' sugar
- 3 to 4 tablespoons fresh lemon juice
- 2 tablespoons of lemon zest

Directions

Place confectioners sugar in a medium bowl or liquid measuring cup; stir in lemon juice (glaze should be thick, yet pourable). Add more sugar or

lemon juice, as necessary, to achieve desired consistency. Add lemon zest and glaze cake.

*Do you have a favorite recipe and story?
Email it to Marty at jogvista@yahoo.com*

Dr. Seuss On Retirement

Compiled By: Sheila Tronn Tannenbaum

I can not see
 I can not pee
 I can not chew
 I can not screw
 Oh my G-d what can I do?
 My memory shrinks
 My hearing stinks
 No sense of smell
 Sometimes unwell
 My body's drooping
 I've trouble pooping
 The Golden Years have
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 With it all, I wish they last.

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What You Need To Know About Annuities - Part 1

By: Murray Iseman (Addison Green)

Annuities have evolved from just a device that addresses problems associated with outliving your income to a financial tool that appeals to a restricted number of people using it as a financial planning tool.

WHAT IS AN ANNUITY? Life insurance companies (the only carriers who offer annuities) realized customers were buying life policies because they were concerned about pre-mature death. The family bread winner dies before completing their financial goals. Thus the family has lost all the decedent's future income. On the other side, there is the retiree who has accumulated sufficient cash to last through life expectancy. This is both good and bad news. The good news is that he is 80-years-old with no major health issues. The bad news-he has exhausted his money. He could have avoided this problem by using a lump sum of cash to buy himself income for life.

Example- (Numbers may not accurate but used to simplify) – Izzy A. Goniffe is 75 years old and has a \$100,000 CD. Given his expenses and retirement income, he needs \$10,000 of additional, annual cash. Realizing that nobody in his family has ever lived beyond age 85, he withdrawals \$10,000 annually from his CD. Now at age 85 he is alive and kicking but outlived his \$10,000 of supplemental income. Instead, at age 75, he could have used his \$100,000 to buy an annuity he would have a guarantee \$7,500 of income for life. Yes, this is \$2,500 less than his target. But, the \$7,500 will continue-even if he lives beyond age 100.

With life insurance, the carrier wants you to live a long time. This allows them to get more premiums and continue to earn interest on your death benefit. With an annuity, they want to grab your purchase price and hope you quickly die, thus stopping the payout. The process of exchanging a lump sum of cash for an income stream is the classic definition of an annuity. There is no other vehicle that can guarantee an income stream that is not impacted by interest rates or economic trends. Some pension trustees will turn over the retiree's cash account to obtain the required monthly income. This eliminates risk to the trust that no longer needs to be concerned over failing

(continued on page 25)

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Axillary Web Syndrome	Neurological Impairments
Back and Neck Pain	Parkinsons
Balance Problems	Pediatric Impairments
Fatigue/Pain from Cancer Treatments	Shoulder, Hip and Knee Pain
Foot/Ankle Injuries	Stroke
Joint/Muscle Pain and Discomfort	Vertigo

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WHAT YOU NEED TO KNOW...(continued from page 24) investments.

SINGLE PREMIUM ANNUITY- As the name implies, you are making a single premium payment to the carrier and they will pay you income for life.

SINGLE PREMIUM IMMEDIATE Annuity- You give the carrier money and sometime between that date and one year, you begin your payout period.

SINGLE PREMIUM DEFERRED – Annuity- You make one deposit but payout begins after one year of policy inception.

ANNUITY STAGES-ACCUMULATION STAGE-Interest earned by the insurance company BEFORE it begins making periodic payments to you, is tax deferred. This makes it more attractive than either money market or CD's. The accumulation stage begins when you first give money to the carrier and ends when you decide to use your money to buy an income stream.

Example-(Numbers are fictitious and used for illustrative purposes.) Assume both banks and insurance carriers are crediting 2% on their products and you are in a 25% tax bracket. With the CD, Uncle Sam takes 25% of your return, so your net is reduced to 1.50%. But, since the cash is in an annuity, the entire 2% credited to your annuity escapes current taxation. Also, in MOST situations, the earned annuity interest rate is usually much higher than the banks.

WHILE IN THE ACCUMLATION STAGE YOU MAY QUIT AT ANY TIME AND HAVE ALL MONEY RETURNED! (There MAY be surrender fees which will be addressed later.)

ANNUITY STAGES-PAYOUT-As noted, you retain full control of your money when in the accumulation stage. The act of using your balance to purchase an income stream is called "annuitization". Just like when you buy something, your money is replaced by your purchase. Realize that many annuity owners have no intention of ever annuitizing their balance. They are using it as an alternative to park "safe" money. Since it is in there for the long term, they are not concerned about penalty fees.

FLEXIBLE DEFERRED ANNUITY-Most people do not have a large lump sum of money but do value the feature of having one in the future to pay a lifetime payout. They enter into a flexible, deferred annuity contract. They may choose to make

(continued on page 26)

WHAT YOU NEED TO KNOW...*(continued from page 25)*
 voluntary contributions of amounts allowed by their monthly budgets. This affords them the opportunity of getting tax-deferred returns greater than afforded by banks. These products are insured by state guarantee associations which are funded by assessments made by companies selling in your state.

INCOME OPTIONS- Payment for Life - So far I have discussed life income option. It has something in common with your heart in that they both stop at the same time. This poses an obvious risk. The annuitant expected to live long enough to not only recover his own contributions but to begin collecting the carrier's cash.

INCOME OPTION-Years Certain - A common choice is 10 year's certain. Using this option, the carrier is guarantying 10 years of payments. Thus, if the annuitant dies after 2 years, the named beneficiary receives the remaining 8 years of payments. You have a wide choice of the number of "certain" years.

INCOME OPTION-Survivorship- You can arrange income to yourself with funds redirected to a named survivor who can get all or a fraction of the annuitant's income.

George is about to annuitize his annuity balance. Among the choices he is considering is: \$1,000/month for him and \$1,000/month to his survivor or \$800/month for him and \$400/month to his survivor. (Numbers are for illustration only)

INCOME OPTIONS-Factors that Reduce Income

1. The highest monthly payout is the lifetime benefit. This is because you are subject to the greatest risk. Consider a 72 year-old in perfect health who chooses a lifetime payout. Three months later he is in a fatal accident. In exchange for his large, lump sum payment, he received only 3 months of income.

2. When you increase the years certain (guarantees for 10, 15, 20 etc,) or a survivorship options, your monthly payout will be reduced.

This concludes part 1. Part 2 will appear in the next publication. It will focus on the different types of annuities, tax considerations, pros/cons and questions to consider when evaluating suitability.

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What Time Do You Have

By: Sheila Weitz Sarrett (Lancaster Lakes)

Time affects every moment of our lives. It is our most valuable commodity. The dictionary describes time as a “measurable or measured period during which an action process and/or condition exists or continues.”

Think how we measured time before the corona virus and how our timelines have changed today.

Perhaps now, due to the virus and working at home or not working at all, you found time to learn a new skill or up time to enjoy spending time with you family. Time can be offering you more good times.

When a doctor calls today to see how you are feeling he or she talks to you and does not rush you through your exam.

Today when your child asked you to check her spelling list you say, “Let’s do it now.” Prior to the pandemic you might have answered, “I will honey as soon as I have time.” Now many kids have time to respond quickly to an email or phone call. Before they might have waited several days to call.

Music is affected by time. Rhythm and tempos change with people dancing to the beat in the middle of the day.

Due to the virus, some people in custody who have the virus have been allowed time to heal in quarantine at their homes to try to stop the disease from spreading.

As we know a point in time is measured in hours, minutes and seconds past noon or midnight. Before the virus we used to come home late and go to bed early. Now we go to bed late and awake early.

This list can go on and on. We all know time has an effect in all of our lives and we should try our best to do the best with our time. That is especially appropriate with a new year ahead of us.

Jim Croce wrote about time saved in a bottle. We can’t bottle time but we can be happy with whatever time will let us be and do.

To quote Charles Dickens “It is the best of times and the worst of times.” That pretty much describes the world today.

“25 for 25”

By: Vincent Marini (Moorings)

(Continued from Feb. 2021 Aberdeen Times)

October 16, 1977 - Lanciano, Naples, Capri, etc.

We followed the men who said they knew Marini, the clarinet player, to a house where we saw Vincenzo Marini on the nameplate. I was shocked and thrilled at the same time. A lovely lady named Maria answered the door. She was told by one of the men that my name was Vincent Marini and I was from America. When I showed her the photograph I had of her husband when he was 22, tears came to her eyes as she invited us into her home. Maria was so excited, she offered us coffee and drink at the same time she was making a phone call.

Since her husband was out of town with his band, she was calling his brother, Peppino, who she proudly announced was a Professore di College. Peppino’s son, Dr. Vincent Marini, arrived and suggested we go to his father’s house to meet the rest of the Marini family. We were greeted warmly by Peppino, his wife, Matilda, and her sister, Adrienne. They insisted we adjust our schedule and plan to stay for dinner. We did, and enjoyed a festive Sunday dinner of homemade Gnocchi, Wine, Braciolo, Wine, Pork Chops, Wine, more Wine than Fruit, homemade pastry, cordials and cappuccino or espresso.

After 6 wonderful hours at the Peppino home updating each other and reminiscing about relatives, I was able to determine Peppino’s and Vincenzo’s father, Romolo, was my grandfather’s brother.

Dr. Vincent took us on a tour of Lanciano. He talked about visiting America some day with his brother Frank who was currently in the army. Although words can’t describe the feeling I had leaving Lanciano, we all felt our visit was special, sentimental and forever memorable.

Next stop: St. Martin, the town where JR’s parents were born. There were many Raimondis (his mother’s maiden name) and Giustinianos (his father’s name) living in St. Martin, however those we met did not have knowledge of his parents or their family.

On to Naples... When we were one block from our hotel, the gear shift on the Micro Bus broke down. Tired and restless, we pushed the Bus the extra block and checked into the Santa Lucia hotel.

Our first day in Naples and our 14th day in Italy started out nice enough. However, it turned out to be a disaster. After a breakfast of bacon & eggs (for the first

(continued on page 28)



"25 FOR 25"...(continued from page 27)

time since we arrived in Italy) we met my secretary's friend, Inez, who lives in Naples.

Inez took us on a tour of the city in her car, including a stop at Possillipo, an overview point where we had a spectacular view of Naples and Naples Bay. After lunch at a "Neapolitan" Trattoria, Inez dropped us off at our hotel and agreed to meet us the next night.

Joan was tired and wanted to take a nap. Millie, JR and I decided to visit the church of St. Francesco di Paola in the Piazza del Piebiscito. We were in the Piazza taking pictures when I heard JR scream "watch out," as a woman on a Vespa Scooter yanked my shoulder bag from my arm and she and her male driver disappeared, at an accelerated speed, up a hill and down a side street.

We reported the incident at the police station and heard, "in Naples, you don't go near this street, you don't go near that street, and you must protect your property at all times." Too little too late! We felt Naples was "cativo" (miserable).

At dinner that night we did our best, with the aid of beaucoup wine, to forget the incident and look forward to our all-day tour of Capri the next day.

...to be continued in April; Capri, Sorrento, Pompei, the Amalfi Drive etc.

Covid-19 Humor

Submitted By: Marty Hyman (Waterford)

While sitting home in Quarantine with Covid-19, I found a little humor in the following. Get Ready:

The world has turned upside down. Old folks are sneaking out of the house, and their kids are yelling at them to stay indoors.

If you need 144 rolls of toilet paper for a month, you probably should've seen a doctor long before COVID-19.

My husband purchased a world map and then gave me a dart and said, "Throw this and wherever it lands - that's where I'm taking you when this pandemic ends." Turns out, we're spending two weeks behind the fridge.

I never thought the comment "I wouldn't touch him/her with a six-foot pole" would become a national policy, but here we are!

I washed my hands so much because of COVID-19 that my exam notes from 1995 resurfaced.

Two grandmothers were bragging about their precious darlings. One of them says to the other, "Mine are so good at social distancing, they won't

(continued on page 29)



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COVID-19 HUMOR...*(continued from page 28)*

even call me.”

What’s the difference between COVID-19 and Shakespeare’s Romeo and Juliet? One’s a coronavirus and the other is a Verona crisis.

Why did the chicken cross the road? Because the chicken behind it didn’t know how to socially distance properly.

Whose idea was it to sing “Happy Birthday” while washing your hands? Now every time I go to the bathroom, my kids expect me to walk out with a cake.

In Germany, they are preparing for the crisis by stocking up with sausage and cheese. That’s the wurst käse scenario.

People have been spending more time at home reading short books. Apparently, it’s all because of the novella coronavirus.

Ran out of toilet paper and started using lettuce leaves. Today was just the tip of the iceberg, tomorrow romaine’s to be seen.

Airlines have been sending me a lot of “we’re in this together” emails. But when my suitcase weighed 52 pounds, I was on my own.

My mom always told me I wouldn’t accomplish anything by lying in bed all day. But look at me now,

ma! I’m saving the world!

After years of wanting to thoroughly clean my house but lacking time, this week I discovered that wasn’t the reason.

Thoughts On Retirement

By: Sheila Tronn Tannenbaum (Sheffield)

Retirement is not the end of the road, it’s the beginning of an open highway.

After climbing the mountains, you can finally enjoy the view.

If you don’t want to move to Florida, well you turned sixty and that’s the law. (Jerry Seinfeld)

There is a whole new life ahead.

Retirement is a blank sheet of paper.

Warning: Retired person on the premises...knows everything and has plenty of time to tell it.

Retirement is when you stop living for work and work toward living well.

Retirement is wonderful...it’s doing nothing without worrying about getting caught.

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Ha Ha

Submitted By: Marty Hyman (Waterford)

The upset and concerned housewife Rivkah sprang to the telephone when it rang and listened with relief to the kindly voice.

“Darling, how are you? This is Momma.”

“Oh, Momma,” she said, “I’m having a bad day.” Breaking into bitter tears, she continued, “The baby won’t eat and the washing machine broke down. I haven’t had a chance to go shopping, and besides, I’ve just sprained my ankle and I have to hobble around. On top of that, the house is a mess and I’m supposed to have the Goldbergs and Rosens for dinner tonight.”

The voice on the other end said in sympathy, “Darling, let Momma handle it.” She continued, “Sit down, relax and close your eyes. I’ll be over in a half an hour. I’ll do your shopping, clean up the house and cook your dinner for you. I’ll feed the baby and I’ll call a repairman I know who’ll be at your house to fix the washing machine promptly. Now stop crying. I’ll do everything. In fact, I’ll even call your husband Morty at the office and tell him he ought to come home and help out for once.”

“Morty?” said Rivkah. “Who’s Morty?”

“Why, Morty’s your husband!...Is this 223-1374?”

No, this is 223-1375.”

“Oh, I’m sorry. I guess I have the wrong number.”

There was a short pause, then Rivkah said, “Does this mean you’re not coming over?”

Remember Slow Food?

Submitted By: Sheila Hyman (Sterling)

Someone asked the other day, “What was your favorite fast food when you were growing up?”

“We didn’t have fast food when I was growing up,” I informed him. “All the food was slow.”

“C’mon, seriously. Where did you eat?”

“It was a place called ‘at Home’,” I explained. “Mom cooked every day and when Dad got home from work, we sat down together at the dining room table, and if I didn’t like what she put on my plate I was allowed to sit there until I did like it.” By this time, the kid was laughing so hard I was afraid he was going to suffer serious internal damage, so I didn’t tell him the part about how I had to have permission to leave the table.

But here are some other things I would have told him about my childhood if I figured his system could have handled it :

Some parents NEVER owned their own house, never wore blue jeans, never set foot on a golf course, never traveled out of the country or had a credit card. In their later years they had something called a revolving charge card. The card was good only at Sears Roebuck. Or maybe it was Sears & Roebuck. Either way, there is no Roebuck anymore. Maybe he died.

My parents never drove me to soccer practice. This was mostly because we never had heard of soccer. I had a bicycle that weighed probably 50 pounds, and only had one speed, (slow). We didn’t have a television in our house until I was 8. It was, of course, black and white, the station went off the air at midnight after playing the national anthem and a poem about G-d; it came back on the air at about 6 a.m. And there was usually a locally produced news and farm show on, featuring local people. I was 12 before I tasted my first pizza; it was called “pizza pie.” When I bit into it, I burned the roof of my mouth and the cheese slid off, swung down, plastered itself against my chin and burned that, too. It’s still the best pizza I ever had.

I never had a telephone in my room. The only phone in the house was in the living room and it was on a party line. There was no dial, you had to listen and make sure some people you didn’t know weren’t already using the line. If no one was using the line you’d hear a woman’s voice ask, “Number please?” You’d reply with the number you were calling and the operator would connect you. Pizzas were not delivered to our home. But milk was.

All newspapers were delivered by boys and all boys delivered newspapers - I delivered a newspaper, 6 days a week. It cost 5 cents a paper, of which I got to keep 1 cent. I delivered them right after school.

On Saturday, I had to collect the 30 cents from my customers. My favorite customers were the ones who gave me 50 cents and told me to keep the change. My least favorite customers were the ones who seemed to never be home on collection day. Movie stars kissed with their mouths shut. At least, they did in the movies. There were no movie ratings because all movies were responsibly produced for everyone to

(continued on page 31)

REMEMBER SLOW FOOD...*(continued from page 30)*
enjoy viewing, without profanity or violence or most anything offensive.

If you grew up in a generation before there was fast food, you may want to share some of these memories with your children or grandchildren

Just don't blame me if they bust a gut laughing.
Growing up isn't what it used to be, is it?

MEMORIES:

I was cleaning out my mother's house and found an old Royal Crown Cola bottle. In the bottle top was a stopper with a bunch of holes in it. I knew immediately what it was, but my daughter had no idea. She thought they had tried to make it a salt shaker or something. I knew it as the bottle that sat on the end of the ironing board to 'sprinkle' clothes with because we didn't have steam irons. Man, I am old.

- How many do you remember?
- Head lights dimmer switches on the floor.
- Ignition switches on the dashboard.
- Heaters mounted on the inside of the fire wall.
- Real ice boxes.
- Pant leg clips for bicycles without chain guards.
- Soldering irons you heat on a gas burner.
- Using hand signals for cars without turn signals.

Aries Horoscope 2021

March 21 - April 19

According to Aries Horoscope 2021, Saturn or Shani Dev will be sitting in the tenth house of Aries natives. From the mid-year to the end, the transit of Jupiter will also take place in the eleventh house of your zodiac sign. Also, the shadow planet Rahu is in your second house, while Ketu will affect the eighth house from your zodiac sign. The red planet Mars will enter your zodiac sign at the beginning of the year, which will activate your Lagna. Even the lord of material pleasures Venus will enter into a conjunction with Jupiter during the second month of the year 2021 and then get in your eleventh house.

As a result, where you will bear desirable fruits in your career on one side, you may have to face financial challenges on the other. You will get adverse results during the early days in your workspace. However, job seekers are required to remain alert between mid-January to mid-February since the ruling lord of your house of Karma, Saturn, will remain in a combusted state. On the contrary, time will be better for people doing business. Also, you will get immense success in accumulating money from abroad.

As per Future Predictions 2021 based on Vedic Astrology, your parents will face health-related troubles due to the impact of Saturn in tenth house and Mars in the first house, which will also cost you a significant amount of money. Especially between September and November, you may have to face a financial crisis. The year will bring mixed results for the students, as the months of January, March, May, July and November will prove to be very favorable for them, while February, April, June, August, September and December will prove to be cautious.

Saturn and Mars can give rise to some challenges in family life, due to which you will face troubles in attaining family support. However, the period from September to November will be better for family life. If you are married, then the aspect of Saturn will be troublesome for you, thereby leading to disputes between you and your life partner.

Time will be good for children, and luck will be on their side during April to September, and they will succeed in making substantial progress. If you love someone, then the New Year 2021 is going to be very good for you as per annual yearly predictions for 2021.

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