



# April Showers



## Scams

By: Laurie Wohl (Ashford)

### 1. Covid

Got your COVID-19 vaccine? Great job! But don't share a photo of your vaccination card on social media. The self-identifying information on it makes you vulnerable to identity theft and can help scammers create phony versions.

#### What to watch out for:

You got your COVID-19 inoculation, and you are excited to share the good news and encourage others to do the same. You take a selfie holding your vaccination card and post it to Facebook, Instagram, or another social media platform.

Unfortunately, your card has your full name and birthday on it, as well as information about where you got your vaccine. If your social media privacy settings aren't set high, you may be giving valuable information away for anyone to use.

Sharing your personal information isn't the only issue. Scammers in Great Britain were caught selling fake vaccination cards on eBay and TikTok. It's only a matter of time before similar cons come to the United States and Canada. Posting photos of your card can help provide scammers with information they can use to create and sell phony ones.

#### Share safely on social media:

*(continued on page 2)*

## Bermuda Isle Buzz

By: Lenore Schwartz

### The Uninvited Visitor

My husband, Harvey, and I had our first coronavirus vaccinations at the end of January. It was Feb. 8th and we were anticipating our second shot with less anxiety than had accompanied the first event. That morning Harvey had announced that he thought he was running a fever, and that began weeks of a close association with this unpredictable illness. Yes! We both tested positive. Harvey also had pneumonia and a low oxygen level and was immediately placed in the hospital. I was alert to all the symptoms and followed a required "stay-at-home" recommendation.

We don't know where we contracted COVID-19 as we were very cautious and followed most guidelines. I proceeded to have an infusion of antibodies given as an outpatient at Bethesda East Hospital and also at Boca Raton Regional Hospital. It appeared to be effective in speeding the eventual healing process.

We are lucky! We'll get through this and, hopefully, recover completely.

This is a miserable virus, so monitor your health, be aware of all the possible symptoms (there are many), and use proper health-care, so if you contract a mild case, you can get better on your own. Be patient! It does take longer than expected.

*(continued on page 4)*

**THE ABERDEEN TIMES HAS GONE DIGITAL!**  
**VISIT US AT [www.aberdeentimes.org](http://www.aberdeentimes.org)**





# The "A" Team

**Sheila Aron, Realtor®**  
**Albert Aron, Licensed Agent**  
*absheil@bellsouth.net*

**Call Sheila 561-870-4949**  
Your Preferred Resident Realtors

We don't just LIST homes WE SELL them  
We accompany all SHOWINGS  
Preferred by more Buyers and Sellers  
Proven track record in SALES and LISTINGS in Aberdeen as the top  
agents since 2001  
Powerful Professional Photography - Virtual Tour, Aerial Views,  
Property Images

**We're the only Realtors that highlight our listings in the Sun Sentinel  
weekly - until we get you SOLD!**

We LIVE, WORK & PLAY in Aberdeen Golf and Country Club

- ▲ Global Internet Advertising
- ▲ Advertising in Aberdeen Publications
- ▲ Weekly Advertising of homes in Sun Sentinel

Visit our Website:  
[www.AberdeenComeHome.com](http://www.AberdeenComeHome.com)



**SCAMS...**(continued from page 2)

one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family and visit the Fraud Watch Network.

This was prepared by Kathy Stokes at the AARP Fraud Watch Network.

**3. Netflix Scam**

This afternoon, I received an email that looked like Netflix telling me to update my payment account. Once I looked at the sender, I immediately realized it was a scam. If you receive something that looks like this, block the sender & delete it. Do not click on anything. Below is what the email said:

**From:** "service@netflix.com" <C4ZCE-JMe28Ycj1V-Qc4wSheRg8KcqrPM@Ed1mI-6hL-65503342.darus.xyz>

**Date:** Monday, March 1, 2021 at 4:03 PM

**To:**

**Subject:** Netflix ID Suspended

"Your account is on hold."

"Please update your payment details.

Hello customer,

We're having some trouble with your current billing information. Would like you to try running your card again."

It then gives a BIG RED button that says

**UPDATE PAYMENT ACCOUNT**

It goes on to say "Need help? We're here if you need it. Visit the Help Center or contact us now.

- Your friends at Netflix."If you've spotted a scam (whether or not you've lost money), report it to BBB.org/ScamTracker. Your report can help others avoid falling victim to scams. Find more information about scams and how to avoid them at BBB.org/AvoidScams.

(Laurie Wohl is a volunteer on the PBSO VAST Team – Volunteers Against Scams Team.)



**PLEASE SUPPORT  
OUR ADVERTISERS**

**BERMUDA ISLE BUZZ...**(continued from page 1)

We thank all those who have shown much concern, and wish you all a safe, colorful and cheerful Spring. BE WELL!!!

(Editor's Note: Lenore, thank you for sharing your story. So glad you and Harvey are well! And thank you for being such a loyal supporter of the Aberdeen Times all these years. We love you and Bermuda Isles.)

## How to Access the Aberdeen Times on Your Computer

1. Enter the e-mail address:  
<http://www.aberdeentimes.org>
2. Top right, click on: Print Edition
3. On your left, click on: Drawer file
4. Click on dir
5. Select month by clicking on month
6. Give a few minutes to upload
7. Scroll using mouse wheel or bar on the right
8. Enjoy reading the Aberdeen Times from anywhere in the world!

Support our Sponsors

## Dominic's III

Charleston Square

6566 Hypoluxo Rd.

SW Corner of Hypoluxo & Jog Rd.

**561-641-1110**

**There is no Substitute for Quality and Great Service!!!**

Early Bird Specials available daily from 4:00-6:00p.m.

\*Prices and promotions subject to change without notice.

Visit our website [dominics3.com](http://dominics3.com)

Please Like us on Facebook and follow us on Instagram



**50 % Off Any Dinner**  
Buy one dinner entrée at regular price and get a 2nd entrée of equal or lesser value for 50 % off. Only at Dominic's III.  
One coupon per couple

Dine in Only-With coupon  
Not valid with any other coupons or specials.  
Exp. 5/31/2021

\*Least expensive entree at table will be discounted. Upgrades xtra.

**\$2.00 Off Large Pizza**  
Dine In or Take Out

Only at Dominic's III  
Exp. 5/31/2021

Cannot be combined with any other coupons or specials

# THE MOST POPULAR, PREFERRED & PRODUCTIVE REALTORS IN ABERDEEN



*The only two names  
you need for*

**PERFORMANCE  
& RESULTS!**

....  
**TEAM  
SEIDLER-MOORE**



**Susan Moore, P.A.**

REALTOR®  
SFR, CIAS

**561.818.7880**

susan.moorerealtor@gmail.com  
www.susanmoorerealtor.com

**Bonnie Seidler, P.A.**

REALTOR®  
CLHMS, CIPS, RSPS

**561.290.9136**

Bonnie@ChampagneParisi.com  
www.BonnieSeidler.com

&

**RE/MAX** DIRECT

**CHAMPAGNE & PARISI**  
REAL ESTATE

Aberdeen Residents **Bonnie Seidler, P.A. Realtor®** and **Susan Moore, P.A. Realtor®** are joining forces and combining their Superior Sales and Marketing Knowledge, Experience, Professionalism, Honesty and Integrity to bring you, our fellow Aberdeen residents,

**THE BEST OF THE BEST!**

- ✓ Over 35 Years of Combined Experience
- ✓ Top Producers Year After Year
- ✓ Custom Marketing Campaigns
- ✓ Two Dedicated Professionals That Care
- ✓ Local, National & International Buyers
- ✓ Selling the Aberdeen Lifestyle

**WE ARE YOUR BUY-SELL SOLUTION!**

## Sharing With Sheffield

By: Ruth Krawitz

It is something we do every single natural day, 365 days a year. We do it habitually, without much thought, instinctively, intuitively. We do it automatically and then we are dismissive and go on to do it again. What is this thing that we do so casually most of the time? We make CHOICES!

These everyday choices seem easy and harmless enough. Should I get up a little later this morning? What do I want for breakfast? Or lunch? Or dinner? Should I believe the weather man and take my umbrella when I go out? Should I go to the mall and buy that top I really don't need?

Should I attack the bills waiting on the desk or wait for tomorrow? Do I really want to go to that meeting? On and on ... no earth-shattering decisions. But what happens when choices are more difficult. Related to significant personal or family or financial consequences? People make foolish or wise ones; some are right; others may be wrong. Many may be really good and others so bad they defy explanation. I would surmise that, over the years, we have all experienced choices we have made in each of these categories. When we have made what we perceive to be good choices ... in career, marriage, family, home-purchase, friendships, retirement, we express satisfaction. But how do we prevent ourselves from making the bad choices, the ones that can cause regrets, disappointment, render families apart? Is there a warning bell in a person's head? Some sign or warning? None of us is so wise or perceptive, or blessed with a crystal ball - but perhaps these tips will give you food for thought.

Some CHOICE TIPS:

1. If the choice is one that ends in personal disappointment, take ownership for a poor one, shrug it off, and move on.

2. Blessed with a pleasurable choice a book, show, movie, restaurant, recipe, bargain purchase, share it with others.

3. When a questionable choice arises, don't lunge at it in haste. Consider the consequences carefully.

4. When a choice is really troublesome, and you are pushed to the wall with no apparent solution, stop - look - listen. Talk about the problem with a family member, a trusted friend, a discreet colleague, a clergyman to seek help in examining and clarifying

your options.

5. When conflicted about a decision to make a choice between two options, develop a list of PROs and CONs for each. Then weigh the length and strength of each list; It will help you see the better choice more clearly.

6. Reflect on the personal and/or extended effects of a bad choice: "Look before you leap." If your choice is a selfish one, reconsider the alternatives. If the result of your choice is hurtful, take steps to ameliorate the damage - reach out, apologize, do whatever is possible and appropriate to ease the case or ease the results of the negative effects.

7. When your choice ultimately results in dire consequences for you and your loved ones, accept the fact that you made the wrong choice, and work to rectify the error with remorse, courage and determination.

Some choice quotes:

True happiness consists not in the multitude of friends, but in the worth and choice. Ben Jonson

There is small choice in rotten apples. Shakespeare - *Lost Labor's Lost*

Guess if you can, choose if you dare. Pierre Corneille.

Afoot and lighthearted, I take to the open road, healthy, free, the world before me. The long path ahead leading wherever I choose. Walt Whitman

Man is affected by all his actions; His heart and his thoughts follow the deeds which he does. Whether good or bad ... Love and fear at all times decide the value of every particular act. Rabbi Abraham Joshua Heschel.

You never know how strong you are until strong is the only choice you have left. Unknown.

---

## A \$1 Bill

NY Times - Nov. 29, 2020

Every year, more than two billion dollar bills are made: First, the bills are printed onto paper made of cotton and linen. After inspections, they are cut, banded together and shrink-wrapped into a packet of 16,000 bills. Then they're transferred to a Federal Reserve vault, from which they are distributed to banks across the country. The local banks in turn distribute them to customers. Once a \$1 bill is out in the world, it will circulate for, on average, 6.6 years – compared with nearly 23 years for a \$100 bill!

**PROUDLY SERVING ABERDEEN RESIDENTS FOR OVER 20 YEARS!**



*Don't Worry, Papa's Will Fix it Guaranteed!*  
Family Owned and Operated Since 1993

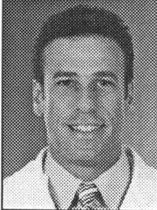
- ALL RESIDENTIAL HOME REPAIRS
- WATER HEATER SPECIALISTS

License #: CFC1429108      **561-514-8878**  
**561-732-0808**

**Senior Citizen Discount!!!**

[HTTP://PAPASPLUMBING.COM](http://PAPASPLUMBING.COM)      [MIKE@PAPASPLUMBING.COM](mailto:MIKE@PAPASPLUMBING.COM)

## Foot Care Center of Palm Beach



**DR. IRA SPINNER D.P.M. FACFS**  
 • Board Certified Podiatrist  
 • American Board of Podiatric Surgery  
 • Fellow American College of Foot & Ankle Surgeons



**DR. PAULA DeLUCA D.P.M.**  
 • Board Certified Podiatrist  
 • American Board of Podiatric Surgery

**STAFF PHYSICIANS:**  
Delray Medical Center, Bethesda Memorial Hospital, J.F.K. Medical Center

**CONSERVATIVE CARE:**  
Diabetic feet, corns, calluses, fungal nails, neuropathy, arthritis

**SURGICAL CORRECTION:**  
Bunions, hammertoes, neuromas with early return to activity

**HEEL PAIN:**  
Conservative and surgical correction for permanent relief

**WOUND CARE SPECIALIST:**  
Specialized treatment for patients with acute and non-healing wounds

ALL INSURANCE PLANS ACCEPTED

**Boynton Beach**  
**734-4867**  
10075 Jog Rd. (SW Corner Jog & Boynton Bch Blvd.)

## Canterbury Communique

By: Dee Levy

Greetings from the Canterbury Community! April, the month commonly associated with Spring in the northern hemisphere, has arrived. *“The flowers that bloom in the spring, tra-la, Breathe promise of merry sunshine. As we merrily dance and we sing tra-la, we welcome the hope that they bring, tra-la.”* (Gilbert and Sullivan)

The name “April” comes from the Latin *aperire* (to open) and describes the blossoming of the flowers and trees in the spring. April’s birthstone is the diamond; its flowers, the daisy and sweet pea. Zodiac signs are Aries (Mar. 21- Apr. 19) and Taurus (Apr. 20- May 2). Holidays and noteworthy days include: April Fool’s Day, Easter, Passover (Mar. 27- Apr. 4), Income Tax Day (postponed for another month this year) and Earth Day. Occurring annually on Apr. 22, Earth Day was founded in 1970 as a day of education about environmental issues and is celebrated worldwide. This year’s theme is “Restore Our Earth.”

Taking advantage of the many outdoor attractions available in our area, Lou and I visited the Society of the 4 Arts Gardens located in Palm Beach. In addition to a delightful stroll through the beautifully landscaped sculpture garden, we were treated to 2 major works of Dale Chihuly from his “Mille Fiori” (Italian for thousand flowers) collection. “Black and Yellow Herons” and “Red Bulbous Reeds” will be on view through May 2. The Garden is open daily, weather permitting, from 10:00 AM – 5:00 PM with no charge for admission.

Dale Chihuly, an American glass sculptor and entrepreneur, is well known for creating stunning and impressive works of art. Credited with revolutionizing the Studio Glass movement and elevating the perception of the glass medium from the realm of craft to fine art, Chihuly is renowned throughout the world. His works are found in more than 200 museum collections including the “Persian Sea Life” ceiling installation in the Norton Museum in W. Palm Beach.

Chihuly’s artistic career started with weaving as a primary medium. Inspired by the beauty and power of the glass-stained windows he encountered in his travels, he started to weave glass shards into

*(continued on page 8)*

**CANTERBURY COMMUNIQUE...***(continued from page 7)*  
his tapestries and subsequently began experimenting with glass-blowing. Chihuly experienced a head-on crash in 1976 that caused major damage to his face and blindness in his left eye. He continued to blow glass, however, until dislocating his right shoulder in 1979 while body surfing. No longer able to hold the glass-blowing pipe, he was forced to hire and rely on a team of skilled artisans to carry out his designs. Chihuly's role thus became more of a creative director rather than that of a participant. He noted in interviews that he was able to see a work from more perspectives and could thus anticipate problems earlier.

Needless to say, Chihuly has many fans and collectors in our area. As an ardent admirer, I strongly recommend a visit to the 4 Arts Sculpture Garden to view the Chihuly "fiori" on display. It's certainly a very pleasant and rewarding way to spend time outdoors!

To all our Aberdeen friends and neighbors, we wish you good health and success in all your endeavors. Stay Well... Stay Safe! Have a great month!

## Hampton Headline News

By: John Pagliarini

The Aberdeen Times editorial board has been notified that Janet Friedman will no longer be reporting Hampton news due to over-extending herself with a variety of commitments. Our thanks to Janet for the many articles written over the past several years.

A hearty welcome to new Hampton neighbors: Eugene and Jill Herrmann, Duane and Karla Jones, Wendy Sugarman, Karl and Reechie Bachert, and Laurence and Birgitta Rayman. Sincere wishes to Joe Gagliano who is fighting health issues. Get well thoughts to Marilyn Seaton, Selma Greene, and Maureen Defelice.

A recent email from Hampton board member. Janet Friedman, states that the board will be holding small group meetings to "educate" residents on our roofs and future replacement. The week of Mar. 8th has been tentatively scheduled to hold these meetings. The Hampton roofs were replaced in 2004 and our 15-year assessment was finally paid in full in October 2018.

Roof cleaning is scheduled for the second week of April (weather permitting). Pay attention to the  
*(continued on page 9)*

**NEW!**  
FYZICAL's Get Well at Home Programs



Covered by  
Medicare &  
most  
commercial  
insurances



**TELEHEALTH**  
Physical Therapy by phone or video

**IN-HOME PHYSICAL THERAPY**  
Physical Therapy in your home

**CALL TODAY TO SCHEDULE A  
WHOLE NEW EXPERIENCE!**

# 561-701-8925

6169 Jog Rd. Suite A-11, Lake Worth, FL 33467  
[www.FYZICALpbc.com](http://www.FYZICALpbc.com)

## Jeffrey E. Siegal M.D., P.A.

Board Certified Eye Physician and Surgeon  
Fellow, American Academy of Ophthalmology



### Specializing in

- Personalized Full Service Eye Care
- Crystalens™ Bifocal Implants
- Astigmatism surgery, minimizes need for eyeglasses after cataract surgery
- Lipiflow™ • Dry Eye
- Glaucoma Care
- In-Office Laser Surgery

Licensed Optician on staff, On-Site Optical Services.  
Medicare Assignment & most insurances accepted.

Village at Floral Lakes **(561) 495-8558**  
15340 Jog Road, Suite 210 Hours: M-F 8:45am-4:30pm  
Delray Beach, FL 33446 By appointment

**HAMPTON HEADLINE...***(continued from page 8)*

notices taped to your garage door notifying you that your roofs will soon be cleaned. Move your vehicle to avoid problems. Sidewalks will also be cleaned soon. Tree trimming in July and a complete community house painting for 2021. Our pool looks great with a recent refurbishing and is ready for summer use. Yes, your board has been busy!

Residents have been contacted to report old cable tower locations, but we are still waiting to have the old Comcast (Xfinity) towers removed. Apparently that 2-year old issue has yet to be resolved.

Word on the street is that significant POA expenses will be shared by all next year.

Covid 19 vaccine is becoming increasingly available and, as of this month, over 68% of the elderly (over age 75) have had at least one shot of vaccine. J & J vaccine has been approved. It should be noted that this brand prevents 100% of deaths and hospitalizations. The percentages reported in the newspapers are sometimes confusing. Everyone should be vaccinated in order that this virus be contained.

There are many computer links to websites that are informative and helpful. Several Aberdeen-relat-

ed websites are as follows; Just click on these links.

[Aberdeentimes.org](http://Aberdeentimes.org)

[Aberdeenpoa.com](http://Aberdeenpoa.com)

[Cobwra.org](http://Cobwra.org)

[Hamptonhoa.us](http://Hamptonhoa.us)

Everyone is encouraged to report significant anniversaries, birthdays, family events and worthwhile news and/or achievements to share with your friends and neighbors. Contact me at; [jp8230@aol.com](mailto:jp8230@aol.com). Stay safe!

**Lancaster Lakes**

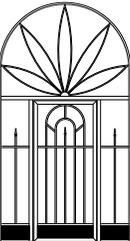
By: Phyllis Arnauer

April arrives! Hello Aberdeen friends and neighbors. Much has changed since March, and much remains the same. Many of us have received our 2 shots of the vaccine, either Pfizer or Moderna. We have rolled up our sleeves for the opportunity to feel some level of safety and comfort. We have travelled to parts far and wide to receive these shots in the arm, which have given us a shot in the arm. We feel a little safer and are peeking out of our burrows to introduce ourselves to the world around us.

Do you notice that it is harder than usual to get a dinner reservation outside at the club? Do you notice that the pools, both upper and lower, are harder to reserve, especially on the weekend? The tennis, pickleball, and bocce contests have grown in frequency and numbers. A wonderful Scavenger Hunt event was held, and I'm pleased to announce that Maryann Bellinson and I won second place! All of this indicates a desire by many of us to reconnect with people and places outside our pandemic bubble.

Of course, social distancing remains a constant in our everyday lives, and 4 or 6 at a table is routine for now. Wearing a mask for almost a year should be second nature, automatic, requiring no special thought process. But no, that doesn't prevent me from walking from my car, across the vast parking lot, and through the front door of Publix, Costco or TJ Maxx before realizing my face is naked! So back I go to retrieve the accessory that one cannot do without. With the arrival of spring comes a feeling of hope and rejuvenation. We feel refreshed and ready to expand our horizons. Will we travel to visit family

*(continued on page 10)*



Proudly offering quality  
screen doors manufactured  
by:  
**PCA**  
PRODUCTS

**P**feiffer's  
**C**ustom  
**A**luminum  
Products, Inc.

Thank you Aberdeen Residents  
for your continued support!

**What do we do?**

- \* Screen Doors and Entryways \*
- \* Re-screening and Repairs of all kinds! \*
- \* Sliding Glass Door repairs  
and Screen Doors \*
- \* Window Repairs and Screens \* Dog Doors \*
- \* Kickplate \* Storm Doors \*

**FREE ESTIMATES**  
[www.FLdoorandscreen.com](http://www.FLdoorandscreen.com)  
**800-552-2173**

**LANCASTER LAKES...***(continued from page 9)*

that we haven't seen in a year? Will we book a cruise that we put off for a year? Will we go to a museum or an art gallery now that events are opening up? How about a baseball game? Will we avail ourselves of the fun dining and musical events being offered by Aberdeen Golf & Country Club? April brings the familiar holidays and celebrations; April Fool's Day, Easter, Earth Day and Arbor Day. But did you know that you can celebrate National Burrito Day, National Peanut Butter and Jelly Day, No Housework Day, and National Pet Day, just to name a few of the lesser known April celebratory days. Whatever you celebrate, have a happy and meaningful holiday.

Beautification has come to Lancaster Lakes. Homes have been power washed and painted in a new and pleasing color combination. Our homes are wearing their new spring finery. Once the painting is completed, the sidewalks will be power-washed too.

Lancaster Lakes welcomes Steven and Jessica Lenowitz and their 2 cute dogs, Laverne and Shirley. We hope you will be very happy here.

I encourage my friends and neighbors to share any news you may have for the Aberdeen Times. Happy Spring!

**Harbour Lights**

By: Wendy Latman

Spring is in the air. What better time to get outdoors and enjoy some nature, but also enjoy some art. Keeping with my 2021 theme of outdoor activities available in S. FL in a time where we are all avoiding indoor activities and trying to keep socially distanced, I would like to recommend the Philip Hulitar Sculpture Garden, located at The Society of the Four Arts in P.B., FL. The garden is comprised of 2.2 acres of walking paths with 20 permanently-installed sculptures. There are floral paths, ponds, benches and fountains in 2 distinct gardens and is open 7 days a week, from 10AM to 5PM. Best of all, it's FREE.

As a bonus, there is currently a Chihuly art glass installation at the garden called *Fiori* (Italian for "flowers"). Dale Chihuly is an American artist noted for revolutionizing the studio glass movement and elevating perceptions of the glass medium. This installation will be available for viewing thru May 2, 2021. There are actually 2 installations which

*(continued on page 11)*

**Affordable Living Trusts**

Now there's no excuse for you and your family not to benefit from the advantages of a Revocable Living Trust especially if you own your own home or condo.

Single Person ..... **\$385**

Married Couple ..... **\$485**

*Plus Additional Incidental Costs*

**Robert D. Schwartz**

Attorney At Law • Certified Public Accountant  
Toll Free 1-866-34TRUST • 1-866-348-7878

1901 S. Congress Avenue, Suite 215, Boynton Beach, FL 33426  
2385 N.W. Executive Center Drive, Suite 100, Boca Raton, FL 33431  
2101 Vista Pkwy. South, West Palm Beach, FL 33411  
14255 US Hwy. 1, Suite 270, Juno Beach, FL 33408  
*(Available by Appointment)*

**Mr. Schwartz's qualifications Include:**

Graduate of Univ. of Florida College of Law w/honors  
Graduated Cum Laude from Florida State University  
National Speaker on Estate & Tax Planning

"The hiring of a lawyer is an important decision that should not be based solely upon advertisement. Before you decide, ask me to send you free written information about my qualifications and experience."

NEED HELP WITH PAPERWORK?

**DEBORAH REMSON****Personal Bookkeeping Assistance Services**

- Bill Paying
- Balancing Your Check book
- Record Keeping
- Organizing Personal Paperwork

**FREE CONSULTATION**

**(561) 969-3240**

**Cell (561) 818-5835**

MEMBER OF  
**AMERICAN ASSOCIATION OF**  
**AADMM**  
**DAILY MONEY MANAGERS**

References

**HARBOURS LIGHTS...***(continued from page 10)*

are composed of *Black and Yellow Herons and Red Bulbous Reeds*, each demonstrating the artist's penchant for organic, free-flowing forms that evoke the natural world.

If you haven't been to the gardens, or you aren't familiar with Chihuly's art glass, you owe it to yourselves to feast your eyes at this beautiful socially safe, outdoor landmark.

And if you want to treat yourself to some fine dining before or after your garden tour, just a few blocks away, on Coconut Row, is the Chesterfield Hotel which has a lovely outdoor dining area right out front. The space is limited, so I would recommend a reservation, although there are many other dining options on Worth Avenue, which is just around the corner.

Happy Spring!

---

**Moorings Matters**

By: Eileen Hahn

The birthday has come and gone, one year of corona virus frustration. We certainly didn't blow out any candles, but ate plenty of cake for 12 months. It's unbelievable that it has been a year of no restaurants, show tickets, art shows or entertaining indoors. Stranger than that is that, after 35 years in Aberdeen, Joe and I only miss the ability to travel. Facetime and zoom have kept us connected to family. Most of us in the Moorings have been vaccinated, but that changes little, since the mask will continue to replace make-up and lipstick. Movement is beginning though Linda and Jim Pagoulatos will have had a visit from their daughter and grand-daughter. My daughter and son-in-law were here twice this month-overnight for a funeral and then for a 65th birthday celebration at a private island off the Keys. After a year, finally had a visit from my granddaughter and daughter-in-law, who, after a light viral encounter, donated her immune serum to help others. Marilyn Lubell had a chance to play Nanny and flew to N.Y. to be with granddaughter, Simone, for a week. Georgianna Panos entertained her daughter and granddaughter for a short vacation in the sun.

The new directories have been hand delivered and, unfortunately, still contain names of people that have not lived here for years. It is important to list your name and a phone number so that if a neighbor

sees something that you need to be alerted of, he can reach you. Telemarketers do not use this book to call you. Real estate is unavailable in the Moorings and we welcome Isabelle and John to our circle into a villa that they are redoing from top to bottom as affirmed by the contractor trucks parked there. We wish them many years of enjoyment. Next month will be a time of graduations and college acceptances. Wouldn't you like to share this information with all of us?

Sadly, we close with our heartfelt condolences to Irene and Don Kramer on the loss of her sister, Sylvia Baron, who has been a participating member of the Aberdeen community for many years, and to Sylvia's children, who both live here.

---

**Sterling Lakes**

By: Judy Lukow

There's some fear but a lot of hope in the air!

This past year, our "New Normal" was dealing with the isolation and fear of the Corona Virus Pandemic. Now there's some fear and a lot of hope in the air with the new – new normal – getting out of isolation with our Covid-19 vaccines.

We're a little fearful – will the vaccine work and I'll be safe - and at the same time, we're excited and relieved at the prospect that, even with restrictions, we can have a semblance of our normal lives back. I, for one, will be seeing my grandchildren once again and enjoying them as we'll be together.

What are you excited to get back to with the vaccine giving you some freedom?

**Where Were You When The Lights Went Out (continued)**

On Nov. 9, 1965, there was a blackout in NYC. 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.

Of the 30 million people affected by the blackout, we heard from 3 of them - 3 Sterlingites who told us where they were. In this column we'll hear from 3 more Sterlingites. That's a total of 6 out of the 30 million.

**Ronnie and Mike Wiederlight:**

I had just gotten out of the elevator on the fifth floor with my 3-month-old baby in her carriage. And

*(continued on page 12)*

**STERLING LAKES...***(continued from page 11)*

as I walked into my apartment and put the light on, EVERYTHING WENT BLACK! Thirty seconds earlier and I would've been stuck in the elevator with my baby!

My husband, Mike, was able to make it home around 8 o'clock that night, and then went back into NYC, to rescue his mother who was waiting at the corner near 14th St. Mike didn't arrive home until almost midnight. All in all, it was a horrible experience, but at least all our loved ones were safe.

**Carol Wallach:**

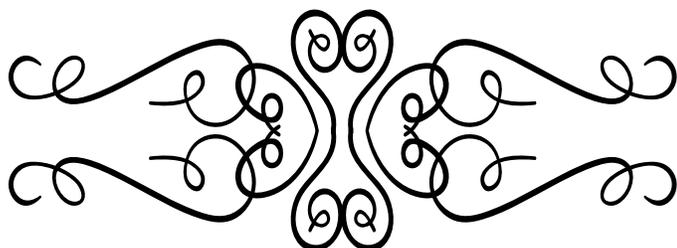
I was working in the garment center, and, as I always do at the end of my work day, I walked out of my building at 1407 Broadway. I stood waiting for my girlfriend so we could head for the BMT train together to get back home to Brighton Beach. Thank goodness we met because at that very moment, looking up Broadway, block by block, the lights went out. What a sight! What was going on? Obviously, this was before cellphones, so we had no way to communicate with anyone.

My dad had a factory on 38th St. and 9th Ave so we decided to walk that way hoping, my dad did not leave the city yet. Happily, my dad was walking towards Broadway to look for us, and WE FOUND EACH OTHER! My mother, needless to say, had no idea what was happening.

It took us over 9 hours to get home by car on the Belt Parkway. There were so many cars, inching their way to Brooklyn, lighting the roadway with headlights and nothing else. Too insane, but, boy, do I remember that night!

**A Shout-out to our Social/Welcome Committee**

**Dr. Harvey and Rosalind Workman:** Our new neighbors, the Workmans, would like to thank the Welcoming Committee for its visit. They were thrilled with the "Rugelach" and information given to them, but even more with the friendly faces being introduced to them. THANK YOU Carol Wallach, Ronnie Wiederlight, Joan Lacher and Bette Korn!

**The Sunny Shores**

By: Estelle Morganstein

An issue was raised at our last Villages of the East meeting, which I was asked to bring to the attention of our pet owners. Although everyone knows that our furry friends need to be on a leash when outdoors, concerns were voiced recently about the length that extendable restraints should be permitted. Please remember that while walking our animals is both necessary for them and, at the same time, the exercise is beneficial to you, allowing pets to range onto private property, homeowner's driveways and walkways should be discouraged. Some of our residents are uncomfortable with animals and others may be unsteady on their feet and could lose their balance if startled by your dogs. So, please make every effort to keep your special friends under close control so that your neighbors can continue to be your friends.

Another reminder – trash bins should not be put out before 6 PM on the evenings before pick-up and need to be put back in our garages by no later than end of the pick-up day. If you are going to be away for a few days, ask your neighbor to take in your bins. This rule is in place to limit the time frame for animals to access our garbage and to ensure a well-kept image of our development.

**NEIGHBOR NEWS**

Thank you to Diane Greenberg for maintaining and updating our Aberdeen Community Directories these many past years, and to her team - Ed Robdau, Michele Gillespie, Marcella Chilcote, Judy Isaacs, Deb Hoagland, Peter Whitman and Vinnie Ruiz - for distributing our new 2021 edition – a job well done!

Finally, although Diane Greenberg makes a herculean effort every year to ensure the accuracy of the content, occasionally wrong information makes its way into the directory. In this vein, please note that Sheila Chasen's telephone number should be 847-275-6140.

**SEASONAL RESIDENTS  
PROFESSIONAL DRIVER**

20 yrs. experience, Honest, Reliable.  
Now taking reservations to drive your  
vehicle back Home.

Hurry! Dates are filling up fast.



**CALL (954) 336-3320**



## It's Happening In Dorchester

By: Carol Baron

"April is the cruelest month ...." or so they say. But it is the month to enjoy longer days and the joys of springtime. Flowers are raising their beautiful colors and reminding us that, in spite of the pandemic, they are reaching out to all of us and putting a smile on our faces.

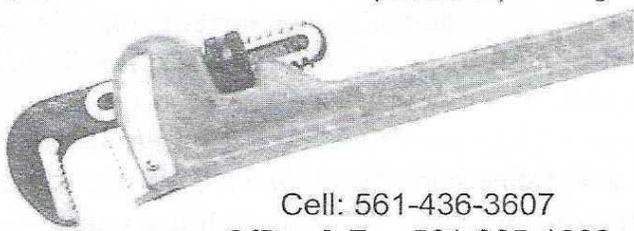
More and more of our residents have had their vaccines but are still wearing their masks and social distancing from their neighbors. And yes, there have been some side effects. For instance, I dehydrated after my 2nd vaccine shot and followed that up with fainting and breaking my ankle from the fall. A little surgery and a lot of patience will get me through this. Others have reported sore arms, nausea, etc., but that passed on in a few days.

Mar. 18th was the Dorchester annual meeting (Zoom, of course) and the new BOD was put in place. Temporarily, Jeff Nisall has been named the VP of the Estates Road Association and Steve Lippert will be the Treasurer of the ERA. I guess those 2 from our BOD did not have enough to do. Only kidding! They are both hard workers looking after our needs.

**Ray-Jack's Plumbing, Inc.**

**Ray Ritter**      Need a Plumber? Call Us!  
Owner Operated  
 LICENSED &  
 INSURED

*All phases of plumbing*



Cell: 561-436-3607  
 Office & Fax 561-965-1662

**No extra charge for Saturday**

**Back Flows - Repair, install & certify**

- **Sewer & drain stoppage**
- **Hot water heaters**
- **Toilets**
- **Faucets**
- **Tubs & shower valves**
- **Leaks of all kinds**
- **Shut off valves**

We have been very busy with requests from our residents for ARB Forms. When we cannot travel and do other things we usually do because of COVID-19, many of us are doing things to repair or alter our homes... painting, relandscaping, new roofs, doors, windows, pool work, etc. It is keeping many contractors in business.

Perhaps the good news is no evidence of the virus here. To our friends and neighbors who have or had the illness, we wish them a quick recovery and want them to know that we are here to volunteer or assist them any way possible.

May we not have any April Fools here, but just those who look forward to April bringing us good health, friendship and a loving future here in Aberdeen.

## It's Happening at Pap

By: Ann Haar (Oxford Place)

This month, I would like to introduce you to our Board of Directors, who have been working diligently throughout the year in spite of the pandemic. Many other chapters have chosen to discontinue fundraising this year because it has become very difficult.

Number one is our President, Carol Marsh. Carol has lived in Aberdeen for about 23 years and has been a member of Pap for as long as she can remember. Carol has been on our board for the past 8 years. She previously was VP of Birthday Buddies. She became President 3 years ago and will be beginning her 4th year as president. Although she often works in the background, we could not have a chapter without her. She is involved and dedicated in every aspect of our chapter from fundraising events, marketing, communication, etc. It would be difficult to list everything she does for our Chapter in this article.

Penny Schuler is our talented VP of Communication, Technology and Marketing. Every flyer you receive on your email is designed by her and emailed to you by her. Our wonderful website, [AberdeenPap.org](http://AberdeenPap.org), was her design. We are extremely fortunate to have Penny. She is the one who lets you know what is happening in our Chapter.

Ellen Schwartz is VP of Fundraising, and works with her great committee; Gloria Berger,

*(continued on page 14)*

**IT'S HAPPENING AT PAP...***(continued from page 13)*

Sue Goldstein, Dale Krulick, Irene Siegel, and our Liaison to Fund Raising, Roz Lapenson. Roz has been involved on our board since its conception and continues to lend her advice and work with our Fundraising Committee. Last year, the Aberdeen Chapter ranked #4 on the list of amounts of funds raised. Imagine that! With chapters like Boca West, St. Andrews, and other wealthy chapters, we were #4. This shows how creative and hardworking these women are. Even during this difficult year, they never stop thinking of new ways to raise money.

Sue Dix and Marcia Levitz are VPs of Levels of Giving. They are in charge of our Angels Program and other Levels of Giving such as the programs like The Giving Train, sale of Bricks, Plaques and other ways to donate to Pap. Again, check out our website.

Anita Lippert, who has been in charge of Constant Contact for many years is now VP of Membership. Karen Frent, a new member of our board, will be working with Anita. Welcome Karen! Their job is to keep track of our membership and work hard in getting new people to join Pap. Again, the pandemic has made this job very difficult this year. But they have already been working and learning this job. Not an easy feat. We would like to thank Ginny Bennette who has been VP of Membership for 2 years. She will be stepping down this year; we thank her for a job well done.

Michelle Auslander has been our treasurer for many years. This job is enormous. She has had to keep track of all monies that come in and go out of our chapter and coordinate it with the Corporate office. In the past, she literally has brought a file cabinet to our meetings, and I am sure she has her files with her during our virtual meetings. There are so many forms and records to keep track of. This year, Lisa Schreiber, a new member of our board, will be working with Michelle. Welcome Lisa!

Phyllis Arnauer is our Recording Secretary. Phyllis takes the minutes for our board meetings. This is also a difficult job because sometimes there is more than one person speaking at a time, but her minutes are always accurate, and they are sent to our board within 48 to 76 hours.

I am the Parliamentarian. This year, when our meetings are virtual, there hasn't been much for me to do, but I try to contribute in other ways.

Sherry Rosenstein is in charge of our Birthday Buddies. The computer program for Birthday Buddies is very complicated, but Sherry, a very computer-savvy lady, has been able to do it for many years. Isn't it nice to get these letters, signed by our Pap members, wishing you a Happy Birthday?

Phyllis Hollander is our Corresponding Secretary. All her acknowledgement/thank you letters are sent out promptly. You can also count on Phyllis to help out in many ways.

Phyllis Friedland is in charge of Recognition. She keeps track of donations, and also keeps track of the members who are eligible to attend different recognition programs. Also, a difficult job because her numbers have to coordinate with the Corporate office.

Janet Friedman is in charge of our beautiful Tribute Cards. You can contact her at 516-777-8977 if you want to purchase/send a card or purchase several, if you want to have an inventory of cards on hand. This is what I do. It's nice to have a card to send for all occasions. You can find pictures of

*(continued on page 15)*



## HOME CONCIERGE SERVICES

YOUR ONE AND ONLY GO TO PERSON TO HANDLE ALL YOUR MOVING NEEDS. WHETHER MOVING IN OR OUT OUR PRO'S CAN TAKE CARE OF ALL YOUR MOVING NEEDS.

**Moving In**

Unpack boxes, line shelves, steam out clothing, organize home contents, hang rods, drapes & TV's. Coordinate vendors I.E. cable, alarm companies, etc. Needed for the move



**MOVING OUT**

Pack, declutter, prepare items for donations, coordinate with family for personal belongings and family keepsakes. We direct consigners, stage homes for showing, deep clean and sanitize now including Covid Clean. We arrange window, carpet & pool cleaning. Trash removal and so much more



**MOVING IN OR OUT?  
CONSIDER IT DONE.**

Affiliated with The Palm Beach Board of Realtors and Realtors of Broward and Palm Beach Counties

Robin 518-852-0733 randcleanr@aol.com / randhomeconcierge.com

**IT'S HAPPENING AT PAP...**(continued from page 14)

all the cards available on our website.

You see Lyn Schultz' name in all these articles. Her very important job is to coordinate and expedite a medical appointment with one Sylvester's wonderful physicians. Just call Lyn at 561-734-8570 if you would like an appointment, or perhaps a second opinion, and it need not be cancer-related.

Last but not least are our past Presidents, Rita Zide and Doreen Heisler. Rita and Doreen were 2 of our first Presidents. They continue to be very active in the Pap organization. Doreen has become a member of the Corporate Board and Rita continues to be active with our chapter. We are fortunate to have Doreen on our board because we get information letting us know what the Main Office is doing. We were so lucky to have had these wonderful women when our chapter was being launched.

All of these women work tirelessly to achieve Our Mission: 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 might see a world without cancer during our lifetime.

**Harvey Baron's Early Bird Special****Hadassah Happenings**

By: Bea Lewis (Lancaster Lakes)

As the old saying goes, March comes in like a lion and goes out like a lamb. But not for the members of Simcha Hadassah, as we are forever roaring!

This month, for example, is Melanoma Awareness Month. We are doing our part to help eradicate this dreaded disease. Our fund-raising efforts go toward Israel's Hadassah Hospital, where ground-breaking scientific research is ongoing. To learn more about their progress, and what other medical innovations are being worked on, check out the Hadassah website.

But Hadassah is more than just a fund-raising organization. We will be doing our part, under the guidance of the International Holocaust Remembrance Alliance, to help expand the knowledge of, and help gain awareness of the growing anti-Semitism problem worldwide.

IHRA is an international network of academics, museum and education heads, and nonprofit organizations from 34 countries that promote Holocaust research and education.

To learn more about the Alliance, go to their website.

For our Apr. 12 Parlor meeting, we are honored to have Esther Safran Foer as guest speaker. Her book, *I Want You to Know We're Still Here*, is a riveting post-Holocaust memoir of her search to find the Gentile family who saved her father from the Nazi genocide. Everyone is invited. For the link to attend the 4 PM Zoom meeting, contact Marjorie Feldman at [Marjorie.Feldman@gmail.com](mailto:Marjorie.Feldman@gmail.com).

**Interesting Facts**

- Placing roses in sugar water extends their life for 2.5 days, compared to roses placed in distilled water, a study found.
- According to a study, the DNA of two people who are married to each other is more similar than the DNA of two strangers.
- Eating only a few carrots can vastly improve the health of overweight children.
- The Hawaiian alphabet only has twelve letters: a, e, i, o, u, h, k, l, m, n, p, w.

## Soaring High

By: Jon Shaw (Dorchester)

Have you ever looked up and noticed the large birds that soar high above in our beautiful blue skies? From our vantage point, they seem similar, but upon closer inspections, they are very different birds. These 2 birds, which are of similar size and wingspan, have very different appearances, habitats, and behaviors. I am referring to the osprey and the buzzard, also known as a turkey vulture.

The osprey is a species of raptor that can reach a height of 23 inches with a wingspan of 72 inches. In flight, the osprey has a distinctive “M”-shaped silhouette and the wing tips are folded back. Ospreys have a white underside and head, and a brownish upper body with a black line across the eyes that extends to the wings.

Ospreys are powerful fliers that often soar over lakes, but when they are ready to hunt, they will actually hover briefly high over the water. During that hover, their wings are rapidly moving and may even be blurred, and the wings will be tightly folded to the body when the bird dives.

The vulture holds its wings straight and the tail is usually fanned out in flight. From below the vulture has whitish patches near the tips of the wings which are splayed out like fingers.

The osprey is found year-round in FL both as a nesting species and as a spring and fall migrant passing between more northern areas and Central and South America. Osprey habitat includes the coast, lakes, rivers, and swamps in Florida. The osprey is widely distributed in North America and highly migratory at higher latitudes. Most North American osprey winter in South and Central America, with the exception of the non-migratory, resident subpopulation in coastal southern FL.

Ospreys build large stick nests located in the tops of large living or dead trees and on man-made structures such as utility poles, channel markers, and nest platforms. Nests are commonly reused for many years. Nesting begins from December (S. FL) to late February (N. FL). The incubation and nestling period extend into the summer months.

Females lay 2 to 4 yellowish eggs that are incubated for approximately 32 days. Both adults tend to the eggs and nestlings, though the female

does more while the male brings food to the nest. Young ospreys take their first flight around 55 days after hatching, and the adults feed young until they are approximately 100 days old

Vultures, on the other hand, deposit their eggs on the ground under cover, in a hollow tree trunk or cave, or beneath palmetto thickets. No nests are built. Vultures usually lay 2 eggs which both sexes incubate for about 40 days.

Vultures are not nearly as graceful when they feed. Vultures eat carrion in the form of road-kills or dead cattle in pastures. Vultures can be aggressive and may occasionally kill or injure lambs, calves, cows giving birth, or other incapacitated livestock.

Ospreys, also known as “fish hawks,” are expert anglers that like to hover above the water, locate their prey and then swoop down for the capture with talons extended. In FL, ospreys commonly capture saltwater catfish, mullet, spotted trout, shad, crappie, and sunfish from coastal habitats and freshwater lakes and rivers for their diet. You can often find them “fishing” in our Aberdeen lakes or see them fly by carrying a fish in their talons.

Historically, one of the main threats to ospreys was Organochlorine pesticides (ex. DDT), which were used to control insects. This chemical caused osprey’s eggshells to soften and prevented the young from developing, which caused a huge decline in the population. These chemicals are now banned in the U.S., allowing the population to rebound. One current threat for the osprey is exposure to mercury. Mercury is found in many waterways which can cause reproductive issues. Mercury builds up and remains in the food chain, so ospreys are exposed by eating fish which have fed on organisms containing mercury. Another limiting factor is prey availability, which has decreased due to the development of coasts, degraded water quality, and pesticides.

The osprey is protected by the U.S. Migratory Bird Treaty Act. Although it is no longer listed as a Species of Special Concern, it is still included in the Imperiled Species Management Plan.

Vultures are state and federally protected as a migratory bird, therefore it is unlawful to harm or kill them without a permit from the US Fish and Wildlife Service.

*(continued on page 17)*

**SOARING HIGH...***(continued from page 16)*

Try practicing identifying these 2 very different bird species. If you see the osprey hovering over one of our lakes, watch for a while and see if they dive down and catch a fish. You'll have a fish tale to tell your friends!

**Bridge – Try It, You'll Like It**

By: Lew Roth (Sheffield)

**Point Count.**

Silly as it may seem, many newer bridge players don't know how to count their points. Some believe that once you've counted, that number becomes the count you use to determine your bids for the entire auction. Let's look at how your point count actually changes with each bid made by your partner and by the opponents.

Just like bidding at an art auction, you need money. The money you use in a bridge auction is called points. To determine how much money (points) you have and how high you can go in the bidding, you need a counting system. It is generally accepted that there are two primary factors determining the value (how much money you have) of your hand... High Card Points (HCP) and distribution.

Traditional players agree on the value of HCP...4 for an Ace, 3 for a King, 2 for a Queen and 1 for a Jack. More modern players believe that Aces are undervalued and Jacks are overrated. They assign 4 ½ points to Aces and only ¾ of a point to Jacks. Some also assign a half point to Tens. There is almost no agreement on the value of distribution. Some like to give points for shortness, some for length and some not at all. When attributing points to distribution for an opening one bid, most players will require 13 points. If distribution is not taken into account for an opening bid, many players will open with 11 or 12 HCP.

All experts agree that the count changes as the bidding proceeds. Let's now look at how the count might change if your partner opens and you are the responder. If it is likely that you will become the Dummy, there is more agreement on the count for distribution. To count your points as Dummy, you should count the HCP and distribution points as follows: Void counts as 5 points, a Singleton counts as 3 points and a Doubleton counts as 1 point.

Let's look at one example:

♠ None

♥ K 10 8 6

♦ Q 6 5 4 3

♣ A 7 5 3

For purposes of opening the bidding, you only have 9 or, perhaps, 10 points. But, when we count Dummy points you have 14 or 15. So, if partner opens one heart, you have sufficient values to go to game. What if Partner opens one Spade. Then your void does you no good so you can only count on the original 9 points and you would bid one NT. This example shows why you should not count distribution until you have determined that you have a fit.

What about the case where your partner opens one of the minors? Usually, you would not count Dummy points because you would rather play in NT than in a minor. However, if it is determined that NT is not likely, then you can count Dummy points. But, remember, while it takes about 24 points to make a game in NT, it takes more like 28 to make a game in the minors.

**What You Need To Know About Annuities**

By: Murray Iseman (Addison Green)

**PART 2: TAXATION, TYPES OF ANNUITIES & SUITABILITY.**

In Part 1, I mentioned that gains in your annuity balance while you are in the accumulation stage are tax deferred. This segment will begin with tax implications assuming annuitization (the act converting your balance into an income stream).

**TAX IMPLICATIONS OF YOUR PREMIUMS-** Your premium contributions are NOT deductible, UNLESS.....

1. If you have your annuity bought by your pension plan, the premium IS deductible. So, if it is in your IRA, 401 (K) or any other qualified pension plan, you CAN deduct the premium. Asset appreciation in a pension plan is deferred until withdrawn. This is identical to appreciation in an annuity. Then why would anyone consider using an annuity in a pension plan? The key to safe investing is portfolio diversification. A portion of your investments should be placed into assets that

*(continued on page 18)*

**WHAT YOU NEED TO KNOW...***(continued from page 17)* will not be impacted in an economic setback. Choices are usually government bonds, money market accounts and CD's. Many annuities will outperform these other alternatives. There is no need to be concerned about annuity surrender charges since the policies will remain in the trust until retirement time which would be longer than the surrender period.

**TAX IMPLICATIONS-At Payout-**We know that tax on growth during the accumulation period is deferred. What happens when money is paid out? A portion of your income is a return of premium and you already paid taxes on that.

1. **Annuity Exclusion Rule-**At age 65 your flexible annuity has a balance of \$150,000 which includes \$100,000 of your premium. The carrier computes your lifetime payout at \$900/monthly. Since 2/3 of the account comes from your after-tax dollars, you can exclude \$600 of each payment as non-taxable. However, when reaching life expectancy you will have been deemed as recovering all of your money and then the entire \$900 will be taxable. (Should you find this disturbing there is a way to avoid it. You can simply elect to die before life expectancy.)

#### TYPES OF ANNUITIES-

1. **Fixed Annuities-**During the accumulation period, you will get a guaranteed fixed interest rate. In addition, the carrier may credit excess interest as market conditions allow. IF you decide on a lifetime payout, the amount received in your 1st payment is fixed forever.

2. **Market Value Annuities-**These products will credit annual interest based on a financial standard such as the Standard & Poor index.

The companies will adjust the annual interest rate using the S&P.

A. This must be investigated before deciding on a policy. Not all companies will use the same factor. One may credit 80% of the annual S&P growth while another uses 75%. They may utilize annual caps such as 4.5%. So, you may get 75% of the S&P growth but not more than 4.5%. The caps will change each year at whatever parameters are allowed in their contract.

THE ONE FACTOR COMMON TO ALL THE PRODUCTS MENTIONED SO FAR IS THAT YOUR BALANCE WILL NEVER DECREASE BASED ON MARKET VALUES. (In some instances, there MAY be a small service fee applied.)

3. **Variable Annuities-**In these products your balance is distributed amongst separate accounts. These look and smell like mutual funds. In fact, most are managed by mutual fund companies. On the upside, you have the potential of getting higher returns without any caps. But, as they say, "There ain't no free lunch." There is a market risk to your money. Unlike the other annuity products, there is no account balance guarantee. In addition, since they come under FINRA regulation, the expenses associated with these products can be much higher. Many planners shy away from recommending these to older clients who may not live long enough to recover after a major down market.

NOTE-JUST ABOUT ALL ANNUITIES ALLOW YOU TO WITHDRAW 10% OF YOUR ORIGINAL DEPOSIT WITH ZERO PENALTY.

OK, ALL THIS LOOKS GREAT. WHAT ARE THE DOWNSIDES?

1. **SURRENDER CHARGES-**Carriers are concerned about buyers buying their annuities and then switching to a better deal should interest rates

*(continued on page 19)*

**Henry's**  
SLIDING DOOR SPECIALISTS

**PROFESSIONAL SLIDING GLASS  
DOOR REFURBISHMENT**



**OPERATION**

**WATER INTRUSION**

**AIR SEALING**

Call anytime for a  
free estimate!

561-336-0426

Make your sliders  
work like new!

**WHAT YOU NEED TO KNOW...***(continued from page 18)*

increase. To counteract that, almost all impose a surrender charge allowing then to retain a portion of your money. A simple example is a 10 year surrender charge of 10% phased down over 10 years. So, if you with draw money after 2 years they will reduce your payout by 8%. But, remember you are always allowed to annually take out 10% of your original deposit without a surrender charge.

2. A potential buyer must have sufficient assets to deal with any financial emergency WITHOUT DEPENDING on their annuity balance. Remember, if annually withdraw more than 10% of your deposit in the early years, you may be liable for surrender charges.

3. Some companies tout the outstanding guaranteed income they will offer if you opt to annuitize your balance with them. When making financial guarantees many years in advance, it is prudent to use very conservative assumptions so the income promised now may not be the best that can be obtained in the future. When ready to annuitize, the savvy contract owner will have his agent shop the marketplace to see what income his account will buy. (My guess is that his old annuity carrier will not be in the top tier.) Your balance is then transferred over to the new company as a single premium, immediate annuity.

4. Do not be confused by policy language that is too technical. E-mail questions to your agent and request response via e-mail.

a. I met an experienced agent that used a large brokerage house to obtain 5 quotes for his client. The best proposal had some interesting features which he found confusing so he spoke with the in-house expert who had never given these items any thought. He then admitted it would require a call to the carrier's actuary for an explanation. The agent responded how can anyone sell a policy that is beyond the understanding of two professionals?

5. Check the carrier's financial rating. This can be frustrating since rating companies use different parameters and there is no uniformity. (There is a company that rates casualty carriers using "A" as one of its LOWEST categories. The next highest is "A,\*" then "A\*\*" and so on. So, a carrier may have an "A" from them and a "D" from a more reputable firm.

6. If the annuity has a cap that is annually announced, check their past performance.

7. Periodically, companies may offer annuity policies with a bonus-say 10%. Thus, if you tendered \$100,000, you are credited with \$110,000. You may need to keep the policy for 10 years in order for your bonus to vest. This means if you terminate the contract in year 2, they will recover \$8,000 of your bonus. Check to see if returns and caps on these up-front bonus deals are reduced.

8. Make sure to be aware of any annual fees that may be charged,

9. Ask your agent for an annual statement that was sent to a current, annuity owner. Obviously, all personal information is to be redacted. Your review may uncover more questions or reveal hidden fees.

---

## Marty's Recipes

By: Marty Hyman (Waterford)

### *Crab Cake ala Jeff*

From time to time, Jeff Terentieff, the Executive Chef at Aberdeen Golf & Country Club, conducts a pop-up cooking class. This recipe is from his class that I took a few months ago. I have enjoyed crab cakes in Maryland and Philly for many years, but these are the best I have ever tasted. They are exceptional!

Using so little binder, they might fall apart but no matter you will still enjoy the full crab flavor. Slice one half Avocado and place the Crab Cake on it to serve with the Remoulade Sauce shown below. Printed with permission, Enjoy!

#### **Ingredients:**

- 8 oz Jumbo Lump Crabmeat, Drained (the bigger, the better)
- 2 tsp Mayonnaise
- ½ tsp Dijon Mustard
- Dash Worcestershire
- Dash Tabasco
- Pinch of Old Bay Seasoning
- Pinch Black Pepper
- Tsp. chopped chives
- Zest and Juice of ½ Lemon
- 1 egg yolk
- 1/3 Cup Crushed Ritz Crackers
- One half Avocado

#### **Directions:**

1. Whisk together all wet ingredients.

*(continued on page 20)*

**MARTY'S RECIPES...***(continued from page 19)*

2. Add the crackers and mix
3. Let stand for 10 minutes.
4. Add Crab when ready to fry.

**To Fry:**

1. Use a cast iron pan heat on simmer.
2. Put 1 tablespoon of oil into pan
2. Gently fold the crab into the mixture.
3. Form into two or three cakes & place into pan.
4. Wait till a crust forms and flip.
5. Turn off heat.

## Remoulade Sauce Aberdeen

¼ cup Mayonnaise

½ Shallot

1 clove of Garlic

Juice and Zest of 1 lime

1 Tablespoon Chopped Cilantro

Pinch of Cumin

Kosher Salt &amp; Fresh Cracked Pepper to Taste

Pulse in Food Processor until well blended by slightly Chunky.

*Do you have a favorite recipe and story?*

*Email it to Marty at [jogvista@yahoo.com](mailto:jogvista@yahoo.com)*

**Planning To Age In Place?**

By: Jane Evers (Hampton)

Before making changes to your house's furnishings and hardware, decluttering is the best first step to ensuring your house remains easy to get around, says J.B. Sassano, president of Mr. Handyman, a national home improvement company based in Ann Arbor, MI, and a part of the national home improvement company Neighborly.

Here are seven small projects to tackle in your home to help you age in place.

**1. Add an anti-slip surface to your tub or shower.** An easy solution is to add a little traction to the floor of your tub or shower. Stick-on treads or a coating applied to the bottom of a tub are good options. A no-slip shower mat can also be used, as long as it doesn't create its own tripping hazard.

**2. Tack rugs and mats to the floor.** Check out other spots where a fall may be more likely to happen, such as the entryway or hallway by the stairs, and ensure all rugs are secured to the floor.

**3. Opt for a taller toilet.** Kitchen and bathroom products manufacturer Kohler cites a standard toi-

*(continued on page 21)*



**Sand & C<sup>®</sup>**  
**TRAVEL**



Trust Your Precious Vacation With Our Travel Professionals

**(561) 736-3880 or (877) 736-3880**

Visit us at [www.sandctravel.com](http://www.sandctravel.com)

*Sand & C Travel offers amenities such as discounts, Shipboard Credits or transportation to the airport or pier on most bookings*

ASK US ABOUT FINANCING YOUR VACATION FOR EASY MONTHLY PAYMENTS THROUGH UPLIFT

*Sand & C Travel* has gone virtual! Call us or visit our website to contact your favorite travel consultant. We will provide the same great service and provide the same great value that we have provided the Boynton Beach area for close to 30 years.



Fla. Seller of Travel Reg. No. ST38489

# House Cleaning

## Pet Care

## Errands

## Transportation

**Lauren Michelé**

(561) 809-0616



✦ Affordable Pricing

✦ Insured & Bonded

✦ Complete Cleaning & Concierge Services, LLC



**Minuteman Press** DELRAY BEACH  
WE DESIGN, PRINT & PROMOTE...YOU!



**10% OFF ANY T-SHIRT ORDER**

24-SHIRTS MINIMUM.  
Some restrictions may apply.

[www.delray.minutemanpress.com](http://www.delray.minutemanpress.com)  
P: 561.495.7898 F: 561.495.8171  
15108 Jog Road, Delray Beach, FL 33446

**PLANNING TO AGE...***(continued from page 20)*

let seat height typically being between 15 and 17 inches. For a height more similar to a chair, look at seats between 17 and 18 inches tall, according to Kohler's website.

**4. Add a colorful strip to step edges.** To prevent a fall on the stairs, Sassano recommends adding some color variety to help you distinguish between the edges of steps, since your vision gets less and less sharp as time goes on.

**5. Install grab bars.** For additional support, install grab bars throughout the house where getting into a standing position may be more difficult over time or to help keep your balance. In the shower and next to the toilet are the most common spots for a grab bar.

**6. Switch out doorknobs for pull-down handles.** Arthritis and loss of grip strength are common issues as you get older – and both can be a chronic struggle for younger people as well. Switch out your traditional, round doorknobs throughout the house for lever handles that don't require as much stress on your hands. You can take this project one step further and switch out round cabinet knobs for long handles you can pull without gripping. Hillier

*(continued on page 22)*



## HURRICANE DOOR SALE

**GARAGE DOORS**  
16' x 7'  
Miami Dade Code  
**\$1199** installed

9' x 7'  
Miami Dade Code  
**\$799** installed

**GARAGE DOOR TUNE-UP**  
**\$39<sup>95</sup>**

lubricate all moving parts, inspect rollers, hinges, tracks, cables, bottom rubber & exterior seal and opener adjustments.

**Major Brands Carried:**  
Cloplay® • Amarr® • Wayne Dalton® • Dab™ • LiftMaster®

# THE DOORMAN

## OF SOUTHEAST FLORIDA

### GARAGE DOOR & OPENER REPAIR

Serving Palm Beach & Broward Counties For Over 20 Years

wholesale  
to the public

940 Clint Moore Road • **561-272-3667**  
[WWW.THEDOORMAN.NET](http://WWW.THEDOORMAN.NET) - Lic. # U-20617 CC 07-FI-138-50-R



**BROKEN SPRINGS REPLACED  
SAME DAY SERVICE  
NEW REMOTE CONTROLS  
WIRELESS KEYPADS  
KEYCHAIN REMOTES  
OPENERS W/ BATTERY BACKUP  
QUIETER VINYL ROLLERS**

**PLANNING TO AGE...***(continued from page 21)*

also recommends swapping twist faucet handles for larger, single-level faucets.

**7. Get in the habit of tightening things.** As you plan to age in place at home, get in the habit of “making sure that things are tightened down on a regular basis,” Sassano says. Whether it’s tightening bolts on a grab-bar or applying glue and a couple screws to the banister post on your stairs, making sure parts of your house won’t fail is a key way to reduce your chances of injury at home as your need for physical support grows.

Note from Jane: Taking care of these simple things could make your day-to-day activities safer. Be vigilant. Be aware. Aging in place is a great option, but you need to take the time to make your home safe for the coming years.

US News & World Report

*By Devon Thorsby, Editor, Real Estate*

*Edited by Jane Evers*

## **A Moment To Reflect, Relate, Remember**

By: Maris Levy (Addison Green)

I will preface what I am about to relate with the statement, that I totally respect everyone’s individual comfort zone. With that being said...

I go to Planet Fitness to keep my body in shape and my mind de-stressed. I often see this very nice friendly 74-year-old woman whose “logic,” I find extremely “illogical”! The other day she told me that she and her husband have not gone to eat at a restaurant since the Pandemic started. I responded, “But you come to Planet Fitness.” Her response was, “That’s okay cause I wear my mask.” She neglected to add that she wears it under her chin.

She went on to talk about shopping at The Boys Market, Publix, Walmart and various other stores, so I asked, “If you go to all these places, why not go to a restaurant? And you can eat outside if it would make you feel safer doing that.”

She responded, “Because I’m worried about what they do in the kitchen, so we only order take-out.” My question, “Isn’t that the same kitchen preparing the food?” And her answer, “We do curbside pickup.”

**AT THAT POINT, I QUIT!**

## **Taurus Horoscope 2021**

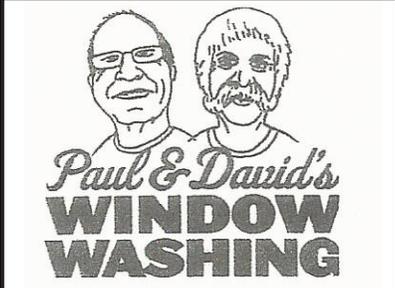
April 20 - May 20

Taurus Horoscope 2021 as per Vedic Astrology reveals that throughout this year, Saturn will remain in your ninth house. With this, Rahu-Ketu will be in your first and seventh house respectively. At the same time, the red planet Mars will also be in your twelfth house in the beginning, and affect your third and fourth house while transiting between June 2 and September 6.

Due to the transit of Jupiter between the first week of April and mid-September, Jupiter will aspect your fourth house. With this, the transit of Venus will be in your own sign from May 4 to May 28, which will affect your Ascendant or first house. Along with this, Sun and Mercury will also activate different houses of your zodiac sign this year while being in their transitional process. With this, you will incur the support of luck in your career. You will get a promotion in designation and progress in life.

Merchants and businessmen will also attain sweet fruits as per their hard work. However, the outcomes in financial life will be slightly less fortunate, because you may undergo financial crisis during this period. However, multiple chances to accumulate money will arise in between, and utilizing these chances will help you overcome your financial crisis. Time will be a little hard for the students as indicated by planetary placements and movements.

At the beginning of the year, you will have to work harder to incur good results in academic life as per Yearly Horoscope 2021, but gradually conditions will change. With this, students will get the opportunity to study abroad. Happiness in familial life will decrease, but the atmosphere will become cheerful due to any auspicious event



**Paul & David's  
WINDOW  
WASHING**

*Window and Screen Cleaning  
Power Washing  
Gutter Cleaning  
Shutter Cleaning & Lubricating  
House Sitting  
A/C Filter Changing  
Storm shutter preparedness*

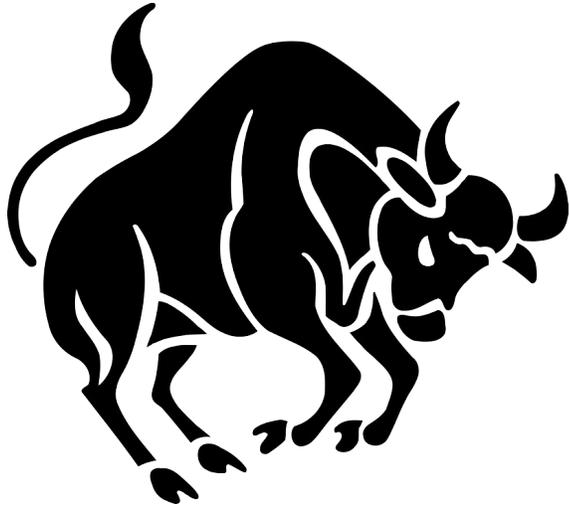
Paul David  
561-740-7808 H 561-509-6228 H  
609-271-1250 C 201-321-6121 C

*(continued on page 23)*

**TAURUS HOROSCOPE...***(continued from page 22)*

being organized in the family. Some problems with the life partner may arise in the marital life as per Astrology Predictions 2021, which will lead to an increase in your mental stress.

If you love someone, then the time is good for you. Due to the support of your beloved, you will be able to perform better at your workplace. Time is a bit worrying in terms of health, because the presence of Rahu-Ketu can affect your health.



**“25 for 25”**

By: Vincent Marini (Moorings)

(Continued from March 2021 Aberdeen Times)

**October 18, 1977** - Capri, Sorrento, Pompeii Amalfi, etc.

It was on the Isle of Capri we engaged the Blue Grotto. We took a motorboat from the pier in Capri to an area at the end of the island and while still on water, transferred to a small rowboat before entering a cave in the mountain. We had to go prone in the rowboat to enter the lagoon inside the mountain. Once inside, and in an upright position, it was quite a sight; the water and the ceiling of the cave were transparent blue.

The oarsman rowed around a circular area, about 200 feet in diameter and although dark inside the cave, the radiance of the blue water and ceiling was beautiful. When the oarsman asked if we had a picture of our president, we assumed he was referring to our current president, Jimmy Carter. “NO, Jimmy Carter-Lincoln,” he said. He knew Abe was on the 5 dollar bill. When we showed it to him, he told us how much

*(continued on page 24)*

\$2500  
CUSTOMER  
REFERRAL REBATE



**QUALITY SERVICE** SINCE 1994  
HOME WARRANTY PLANS  
"YOU ONLY PAY FOR WHAT YOU NEED"®

\$2500  
REBATE  
FOR NEW CUSTOMERS

AIR CONDITIONING | APPLIANCES | PLUMBING | ELECTRICAL

THE BEST WARRANTY PLAN AT THE BEST PRICE!

SAME DAY SERVICE!

NO DEDUCTIBLES...NO SERVICE CHARGES

TWELVE (12) MONTHS OF SERVICE PLUS:  
**FREE TWO (2) ADDITIONAL MONTHS OF SERVICE FREE!**  
THAT'S 14 MONTHS OF COVERAGE

---

Email: [support@qualityservicecares.com](mailto:support@qualityservicecares.com)
2 HOUR SHOW-UP • LICENSED TECHNICIANS
Website: [www.qualityservicecares.com](http://www.qualityservicecares.com)

CALL 561.819.5103 FOR A **FREE** OVER THE PHONE ESTIMATE!

FLORIDA STATE CONTRACTOR LIC. #CGC1527218 | FLORIDA STATE WARRANTY #18854

**25 FOR 25...**(continued from page 23)

he admired Lincoln and would appreciate having his picture. We don't think he put it in an album. We loved the Isle of Capri!

The next day we took a bus tour of Pompeii. It was interesting and gave us an insight to the nature and intelligence of the people who lived there centuries ago. From Pompeii we took the Amalfi Drive which is spectacular with panoramic views of the towns along the Mediterranean Sea. The Drive is 20 miles long and has as many as 800 pin turns. Not for the faint of heart. Quick stop in Positano for pictures and a purchase of a beautiful leather bag for Joan and then on to Sorrento which was quiet and serene.

Joan and I spent two hours the next morning at the American Consulate getting a new passport since ours had been stolen in Naples. Then we headed for the train station anxious to leave Naples and looking forward to Sicily. During the time we were waiting for the train to Sicily, we discussed the 18th century saying "See Naples and Die." We laughed and decided we saw Naples, didn't die, but felt so miserable about our visit, the cliché should be "See Naples and Get Robbed."

As the train came in to the station we were happy leaving until the guy in the luggage car gave us lip service about the amount of luggage we had. As we tossed our luggage up into the luggage car, which we had been directed to do, he tossed it back on to the platform. This happened twice until we realized it wasn't too much luggage, it was too little tip.

Once we were aboard, happiness returned to our lives as we enjoyed a great lunch - lots of wine with our sandwiches. The train was clean, fast and smooth. We arrived in Taormina after a super trip which included the entire train of 16 railroad cars riding the rails on to a giant ferry. The trip from Messina in Italy to Sicily was 30 minutes.

We arrived in Taormina at 8:45 PM, looking forward to our planned relaxing 5 day visit of Taormina and Palermo.

To be continued in May; more of the best of our trip; Terrific Taormina and Pleasurable Palermo.

**PLEASE SUPPORT  
OUR ADVERTISERS**

Senior Companion Caregiver  
 Madeline  
 Light Housekeeping-Shopping-Errands-  
 Transportation 954-829-0754

www.coolingadvisors.com  
 LIC# CAC1818662  
**Cooling Advisors**  
 Air Conditioning  
 Quality Doesn't Cost, It Pays!  
**561-247-2182**  
 24HR EMERGENCY SERVICE  
 \$69 TUNE UP First Time Customers Only  
 10% OFF SENIOR CITIZENS Cannot Combine  
 BBB ACCREDITED BUSINESS

**Partners in Motion**  
 Together We Get Your Body Moving Again

**Dr. Caryn Chomsky, PT, DPT, CLT**  
 Doctor of Physical Therapy, Boston University  
 Certified Lymphedema Therapist

**Conditions Treated:**

Arthritis	Lymphedema
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

**Boynton Beach**  
 6609 W. Woolbright Rd., Suite 420  
 Boynton Beach, FL 33437  
 (561) 200-4262  
 Shoppes at Woolbright

**Lake Worth**  
 8927 Hypoluxo Rd., Suite A 2  
 Lake Worth, FL 33467  
 (561) 469-1115  
 Town Commons

We accept Medicare and most major insurances, Personal Injury, Auto and Workman's Comp

# CARPET MILLS DIRECT

**Tony DellaPietra**

Residential & Commercial  
Large Selection of Carpet  
and Laminate In Stock  
**Hours: Mon.-Fri. 9-6:30,  
Sat. 9-5, Sun. 11-4**

4517 Lake Worth Road  
Lake Worth, FL 33463  
N.W. Corner Military Trail  
**561-439-1700  
Fax: 561-965-8681**

## BOYNTON GARAGE DOOR

*Garage Doors and Door Openers*

Sales & Service  
Competitive Rates



Call Kenny @ 561-789-1204

*Anytime*

Lic.# U-21480



## SOUTH FLORIDA WEB ADVISORS

WEBSITE AND SOCIAL MEDIA DESIGN HOSTING AND OPTIMIZATION  
**ABERDEEN**

### RESIDENT / HOA SPECIAL

Free initial consultation for a new website or a facelift  
10% discount on new custom website design



South Florida Web Advisors, Inc.  
<http://www.sflwa.net>  
aberdeen@sflwa.net | 561-337-7806

Specializing in HOA, Small Business &  
Professional Service Websites



## The Heart-Brain Connection

AARP The Magazine, Spring 2021

*The same measures that protect your ticker can protect your mind, too.*

You already know that high blood pressure increases your risk of not only a heart attack but also a stroke, which can wreak havoc on your brain. Plus, high blood pressure can damage small blood vessels in the brain, hindering your memory and your thinking ability. That's why controlling high blood pressure is so important. Researchers report that when people with this condition take a combination of potassium-sparing diuretics and thiazide diuretics, their risk of developing Alzheimer's disease is significantly reduced.

Obviously, cutting sodium intake is job one: According to the Global Council on Brain Health, a 50% reduction in salt cut the risk of a fatal stroke by 85%. But there are plenty of other strategies available to save both your heart and brain.

**Drop (a few) pounds.** Losing as few as 2.2 pounds can lower blood pressure.

**Go a little greener.** A higher intake of dietary calcium, especially from plants, helps to regulate blood pressure; the key foods are greens and beans. Options to keep in mind are Swiss chard, broccoli, brussels sprouts, tofu, hummus and baked beans.

**Get more active.** Just 30 minutes of daily exercise can lower your blood pressure for the rest of the day. Meanwhile, it's important to see your doctor regularly and to monitor your blood pressure continually. If you're prescribed high blood pressure medicine, take it – the risks to your heart, and your brain, from uncontrolled blood pressure are simply too high to ignore.

*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.*

## Turning 93 (Is It Really Me?)

From The Internet

If I could turn 93 into 39  
 It would be much easier to rhyme.  
 It's not that I am really dyslexic  
 It's just that age is so perplexic.  
 Don't worry about getting older  
 Growing older means growing bolder.  
 Don't try to hide your Hadassah arms  
 They are part of your womanly charms.  
 Forget about the bladder leaks  
 Focus on your lifetime peaks.  
 When I look into the mirror what do I see?  
 Is that strange woman looking back really me?  
 I am trying to stay in the race  
 Sometimes I must adjust my pace.  
 Math is really not for me  
 So I question number 93.

Let me grow up before I grow old  
 There are many stories left to be told.  
 I still have notebooks left to fill  
 They help me more than any pill.  
 "Choose *The Green World of Comedy*," my teacher  
 said to me  
 And as I think about life, I must agree.  
 Thank you for your friendship and your sharing  
 Our days together and your caring.

Laughing, learning, having fun  
 A new day for us has just begun!  
 Tuesday is my favorite day  
 HUGS for making it that way.

### WHY I NEED MORE TIME

Too many books I haven't read,  
 Too many friends I haven't fed.  
 Too many movies left to see,  
 To help me define what I want to be.  
 Too many causes left to fight,  
 Too many problems come to light.  
 Too many men I haven't met,  
 Too many hugs I'd like to get.  
 Too many lovers I'd like to bed,  
 Too many words left unsaid.  
 This is why I need more time,  
 In order to complete this rhyme.

**In support of our advertisers, feel free to CUT US UP and use the coupons! When you visit, let them know you saw it in THE ABERDEEN TIMES.**

**Dryer Vent Cleaning Special**  
 2 or More Homes Get \$10 OFF  
**561-577-2828**  
**Air Ducts Cleaning**  
 Breathe Healthier Air....Call Today For A FREE Estimate  
 We Are Licensed and Insured Ask For **Boris**  
[www.PalmBeachVentCleaning.com](http://www.PalmBeachVentCleaning.com)

— EST. 1947 —  
**DELRAY BEACH PLAYHOUSE**  
 YOUR HIDDEN GEM ON LAKE IDA  
*We Need You Now More Than Ever*

**LOST IN YONKERS**  
 A PLAY BY NEIL SIMON

**STAGE STRUCK**  
 A PLAY BY SIMON GRAY

**Steel Magnolias**  
 A WARMHEARTED AND SENTIMENTAL STORY

**A DOLL'S HOUSE**  
 PART 2  
 A PLAY BY LUCAS HNATH

**2020-2021 SEASON SNEAK**

LOST IN YONKERS: A PLAY BY NEIL SIMON	DECEMBER 4-20, 2020
A FUNNY THING HAPPENED ON THE WAY TO THE FORUM: A MUSICAL BY STEPHEN SONDHEIM	JAN. 22 - FEB. 7, 2021
STAGE STRUCK: A PLAY BY SIMON GRAY	MARCH 12-28, 2021
STEEL MAGNOLIAS: A PLAY BY ROBERT HARLING	APR. 20 - MAY 16, 2021
A DOLL'S HOUSE – PART 2: A PLAY BY LUCAS HNATH	JUNE 11-27, 2021

**DELRAY BEACH PLAYHOUSE**  
 Box Office: 561-272-1281 Ext. 5 | [delraybeachplayhouse.com](http://delraybeachplayhouse.com)

**SUBSCRIBE TODAY FOR AS LOW AS \$129!**

## Ha Ha

Submitted By: Marty Hyman (Waterford)

The Engineer

On a beautiful Sunday afternoon, in the midst of the French Revolution, the revolting citizens led a priest, a drunkard and an engineer to the guillotine.

They ask the priest if he wanted to face up or down when he meets his fate. The priest says he would like to face up so he will be looking towards heaven when he dies. They raise the blade of the guillotine and release it. It comes speeding down and suddenly stop just inches from his neck. The authorities take this as divine intervention and release the priest.

The drunkard came to the guillotine next. He also decides to die face up, hoping that he will be as fortunate as the priest. They raised the blade of the guillotine and released it. It came speeding down and suddenly stopped just inches from his neck. Again, the authorities take this as a sign of divine intervention, and they released the drunkard as well.

Next is the engineer. He, too, decided to die facing up. As they slowly raise the blade of the guillotine, the engineer suddenly says, “Hey, I see what your problem is...”

### The Smart Stock Boy

One day, a man walked into the produce section of his local supermarket and asked to buy half a head of lettuce. The boy working in that department told him that they only sold whole heads of lettuce. But the man was insistent that the boy ask his manager about the matter. Walking into the back room, the boy said to his manager, “Some jerk out there wants to buy only half a head of lettuce.” As he finished his sentence, he turned to find the man standing right behind him, so he added, “and this gentleman wants to buy the other half.”

Later the manager found the boy and said “I was impressed with the way you got yourself out of that situation earlier. We like people who think on their feet here. Where are you from, son?”

“Boajvill, sir,” the boy replied. “Well, why did you leave Boajvill for,” the manager asked. The boy said, “Sir, there’s nothing up there but ugly women and baseball players.” “Really!” said the manager. “My wife is from Boajvill!” “No kidding?” replied the boy, “What team did she play for?”

## Omega-3s Reduce The Rate Of Mental Aging

Tufts Health & Nutrition Letter, Special Supplement, February 2012

Does eating fish help protect your brain? Previous studies of the brain effects of the omega-3 fatty acids found in fish oil have been inconsistent, possibly because they’ve relied on food-frequency questionnaires that require subjects to recall what they ate. So researchers in a new study took blood samples from 1,575 participants in the long-running Framingham Offspring cohort, average age 67, to measure levels of the key omega-3s in fish (EPA and DHA). These were then compared to performance on cognitive tests and MRI scans of the brain.

Participants with the lowest omega-3 levels scored significantly worse on tests of visual memory, executive function and abstract thinking than those in the top three-quarters of omega-3. Only scores on verbal-memory tests did not correlate with omega-3 levels. Lower blood levels of omega-3s were also associated with smaller brain volumes – “equivalent to about two years of structural brain aging,” scientists concluded.

“This cross-sectional study provides yet more evidence that consumption of omega-3 fatty acids may be beneficial to cognitive health and aging,” comments Tammy Scott, PhD, an assistant professor at the Friedman School and scientists at Tuft’s HNRCA Nutrition and Neurocognition Laboratory. “Although results from randomized clinical trial evaluating the effect of omega-3 supplementation on cognition are not entirely consistent, there appears to be little to no benefit in established cases of Alzheimer’s disease. But results appear to be more promising in individuals with milder forms of cognitive impairment such as age-related cognitive decline.”

Zaldy Tan, MD, of UCLA’s Easton Center for Alzheimer’s Disease Research and Division of Geriatric Medicine, and colleagues from Boston University reported their findings in the journal *Neurology*. They cautioned that the study was only a snapshot and didn’t track participants’ brains over time, but concluded, “We feel that omega-3s reduce vascular pathology and thus reduce the rate of brain aging.”

(continued on page 28)

**OMEGA-3S REDUCE...**(continued from page 27)

The study couldn't determine how much fish or other sources of omega-3s participants consumed to reach specific blood levels of DHA and EPA. There's no universally accepted target for omega-3s in the blood, Dr. Tan added, and the test used in the study isn't commercially available.

The latest federal Dietary Guidelines for Americans recommend consuming at least two servings of seafood a week, especially varieties high in omega-3s such as salmon, anchovies, herring, sardines, trout and Atlantic and Pacific mackerel. Most of the evidence for omega-3s' health effects focuses on cardiovascular benefits, however.

As for the brain, Tufts' Scott adds, "There is limited information, but one study found that participants who consumed fish once per week or more had 60% less risk of Alzheimer's disease. Another study found that consuming three or more fish meals per week was protective against subclinical cerebrovascular disease."

If you don't like to eat fish, should you take fish-oil capsules? Scott replies, "Always check with your doctor before starting any dietary supplementation."

**We Have To Serve Those Most In Need**

Cindy Ayers Elliott, 63, is the founder of Foot Print Farms in Jackson, Mississippi

*Cindy Ayers Elliott shares her farm's bounty with hard-hit families.*

Once, I was an investment banker on Wall Street, but after 9/11, I moved back home to Mississippi and became executive director for a nonprofit, working on agricultural policy. But I knew I couldn't help farmers just by talking policy to them. I needed to immerse myself in their world. For me, the questions were: What is lacking in my community, and how can I help?

Here in West Jackson, most people are food insecure. The nearest grocery store is up to 15 miles away. We have a higher-than-average incidence of diabetes and heart disease, in part because healthy foods have not always been accessible. So, in 2010, I decided to start a 68-acre farm here. We do community-supported agriculture, also called CSA, in which our customers purchase subscriptions in exchange for a weekly share of fresh fruits and vegetables – it's 7 pounds of produce for \$15, or 15 pounds for \$30. This gives our

*(continued on page 29)*



**CAC** YOUR FULL SERVICE  
CENTRAL AIR CONDITIONING, INC. CONTRACT COMPANY



**(561) 966-8774**  
www.central-ac.com

---

**ABERDEEN**

**BASIC PACKAGE COVERAGE**

Air Conditioning (including compressor - up to 5 tons)	Included
Heating	Included
Thermostat/Humidistat	Included
Refrigerator	Included
Icemaker	Included
Cold Water/ Ice Dispenser	Included
Oven/Range (includes self-cleaning)	Included
Microwave Oven (built-in)	Included
Garbage Disposal (replacement -1/2 HP)	Included
Plumbing & Electric (2 Baths)	Included
Extended Plumbing	Included
Dishwasher	Included
Washer/Dryer	Included
Water Heater (up to 50 gallons)	Included

**REPLACEMENT (SEE TERMS AND CONDITIONS)**  
Air Conditioner, Refrigerator, Dishwasher, Oven & Range, and Washer & Dryer. (excludes stack sets)

**TOTAL BASIC PACKAGE     \$225.00**

**THE WAY SERVICE WAS MEANT TO BE!**  
*Providing quality service and customer satisfaction Since 1987!!*

CAC also sells and installs  
**New Air Conditioning Systems, Hot Water Heaters and more**  
Call for a **FREE ESTIMATE**

**AVAILABLE OPTIONS**

Each Additional Bath	\$10.00
Freezer (separate)	\$25.00
Trash Compactor	\$15.00
2nd Refrigerator	\$25.00
Instant Hot	\$15.00
2nd Air Conditioner (up to 5 tons)	\$45.00
2nd Air Conditioner - Replacement (each additional - up to 5 tons)	\$45.00
2nd Water Heater (up to 50 gallons - each)	\$20.00
Water Heater - Replacement (up to 50 gallons - each)	\$35.00
Yearly A/C Check-Ups (each)	\$35.00

No Co-Pays

Unlimited Service Calls

No Subcontractors

◆ 2 HR. Time Spans for Regular Service Appointments  
**- No All Day Waiting!**

- ◆ 35 Highly Trained Service Technicians
- ◆ On Call 7 Days / 24 Hours a Day
- ◆ Serving the Entire Tri-County Area
- ◆ State Regulated - Licensed & Insured
- ◆ New Fully Stocked Vans Equipped with Satellite Tracking Devices
- ◆ Large Parts Department



STATE OF FLORIDA LICENSE NO. 80228  
CACO 32383 - CFC57183 - EC13006352

**WE HAVE TO SERVE THOSE...**(continued from page 28)  
community access to fresh, healthy, affordable food.

We also provide technical assistance to people to farm their own land. People can lease a quarter – to half-acre of land for \$1, or earn a plot of land in exchange for sweat equity. Right now, I have five farmers doing that.

When the coronavirus hit, we knew we needed to do whatever we could to make sure that people could eat. Who would have believed in America that people would be fighting for food in grocery stores? The Jackson Public Schools asked if we would provide fresh produce for students and families. We went to companies and private parties for donations to help bring the cost down, and we've given out 450 baskets each Thursday, since the beginning of April, to three schools in the city's most impoverished areas. The need is double and triple what we're able to provide, but we're doing as much as we can. We have to come together to serve those most in need all of the time, but especially during hard times.

I gave up designer suits for overalls, but I have no problem working in the soil. I want people to see me running this business and say to themselves, *I can do that.*

## Ask The Pandemic Expert

AARP Bulletin Sept. 2020

W. Ian Lipkin, M.D., is the director of Columbia U.'s Center for Infection and Immunity. An expert in microbial discovery and outbreak response, he was the scientific consultant for the 2011 *Contagion*, about a global pandemic that originates from bats in a Chinese market. Sound familiar? We asked him your most pressing questions about the novel coronavirus.

### How do people die from COVID-19, and why is it so hard to treat?

Respiratory failure is the most common cause of death, but people also have strokes, neurological disease and blood vessel damage. One of the things that's striking about this virus is that it has the capacity to cause so many different types of disease. You could call this virus diabolical in that sense.

### How is the novel coronavirus different from the influenza virus?

With the influenza virus, there are multiple [RNA] segments that rearrange themselves, so we wind up with dramatic changes from year to year – or even

(continued on page 30)

# LAND



**CRUISE PLANNERS**  
YOUR LAND AND CRUISE EXPERTS



**CALL TODAY**  
for the best land and cruise packages available and ask for special all-inclusive rates!

&

CRUISE

# VACATIONS




**PAULA PODRADCHIK**  
**561-498-5461 | 1-877-583-3956**  
ppodradchik@cruiseplanners.com  
www.pcfloridatravel.com

FL ST# 39068 • CST# 2034468-50 • HST# TAR-7058 • WA ST# 603-399-504

**ASK THE PANDEMIC EXPERT...***(continued from page 29)*

month to month. So, to produce the right flu vaccine, we're always trying to predict what we think is going to emerge six months down the line. Fortunately, this coronavirus appears to be much more stable, so it's less challenging from the vantage point of having to hit a moving target.

**How long does natural immunity last for people who already had COVID-19? If I already had it, am I safe?**

Unfortunately, we don't have a lot of information on how strong that immunity is or how long it will last. For those who have a mild form, the amount of immunity appears to be quite modest, while those who are most sick will have more antibodies, thus more immunity. [One recent study found that SARS-CoV-2 antibodies begin to drop off two to three months after recovery, but it's not yet certain if immunity falls at the same rate.]

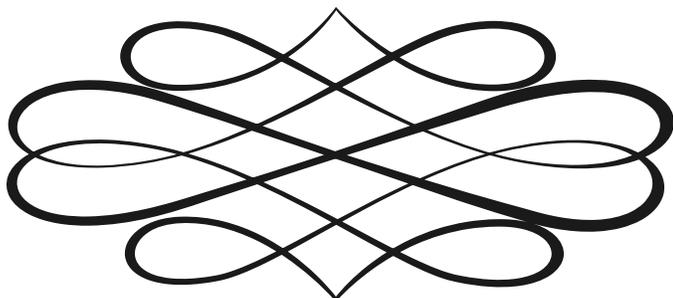
**Do I have to keep physical distancing, washing my hands and wearing a mask until then?**

There's really nothing else we can offer right now. You have to behave as though everybody's a potential source of infection, and protect yourself and those around you.

**Jogging Stroller**

*Who Made That?*, NY Times Magazine 6/9/2013

Phil Baechler had a quandary after the birth of his son, Travis. It was the 1980s, and Baechler wanted to be with Travis without sacrificing his running routine. He tried running while pushing Travis, but the stroller didn't hold up on uneven terrain. So Baechler retrofitted the stroller, attaching a couple of bicycle wheels to a piece of pipe for the axel and placing a single wheel in front to make the steering easier. Then he and Travis were off, soon to be followed by the Baby Jogger company, which still sells strollers today.

**Keeping Your Mind Active In Retirement**

We've all heard the phrase "use it or lose it." Although it may sound like a cliché, the underlying message is clear: Keeping your mind active in retirement is critical to maintaining your overall health and wellness and living a longer, more fulfilling life.

While you were working, keeping a sharp mind was the byproduct of a highly structured daily routine, which you may no longer have in retirement. The challenge of cultivating a new structure for yourself may seem at odds with the traditional concept of retirement, which leans more toward a scaling-back process. But preserving cognitive health requires a new buildup: of experiences, interaction, and overall stimulation of the senses.

Your ownership of this process may serve as extra motivation. Now that you are retired, you are in control of your time and schedule, and can fully align your pursuits with your personal interests. And deciding how to productively use your free time will make excellent use of your cognitive skills.

Even if your interests are limited or you are unsure where to start, there is no shortage of choices. But the process of narrowing your options and organizing years of ideas into something tangible might seem overwhelming. Start by thinking about places to visit, subjects to explore, or people you'd like to reconnect with. From there, you can prioritize your options or make additions, if necessary.

As mentioned earlier, there are many ways to keep you mind sharp. You may wish to pursue a new **hobby**, either on your own or by joining a club or performance group in your area. If you are interested in learning opportunities, many colleges and libraries offer courses, speaking engagements, or online sessions (webinars) on various subjects. In addition, organizations that offer bus trips, potluck dinners, concerts, or volunteer work can offer opportunities for **socializing**.

**Travel** is another way to supply fresh content for your eyes and ears, which can boost self-esteem, reduce stress, and provide many lasting memories. **At-home options** include activities such as crosswords, Sudoku, word searches, jigsaw puzzles, and trivia.

You can further explore ideas for keeping your

*(continued on page 31)*

**KEEPING YOUR MIND ACTIVE...**(continued from page 30)

mind active by accessing these links:

- [www.betterhealth.vic.gov.au/health](http://www.betterhealth.vic.gov.au/health)
- [www.everydayhealth.com/columns](http://www.everydayhealth.com/columns)
- [www.health.harvard.edu/healthbeat](http://www.health.harvard.edu/healthbeat)
- [www.kiplinger.com/retirement](http://www.kiplinger.com/retirement)

**Please patronize  
our Advertisers  
and TELL them  
you saw their  
ad in the  
Aberdeen Times**

Law Office of

**Sherilynne Marks, P.A.**

100 E. Linton Blvd. Suite 304B  
Delray Beach, FL 33483

**Telephone: (561) 732-8323**

[www.SheriMarksLaw.com](http://www.SheriMarksLaw.com)

[SheriMarksLaw@yahoo.com](mailto:SheriMarksLaw@yahoo.com)

**Wills:** Single: From \$50, Married: From \$75

(Includes Free Living Will)

\*\*\*\*\*

**Ask us how you may be able to avoid Probate!**

**Revocable Living Trusts:** Single From \$300

Joint From \$500 A/B From \$1,000

(Includes Free Living Will and Powers of Atty)

Fees Exclude Costs

**Other Services: Probate**

\*\*\*\*\*

Free Consultations - By Appointment Only

The hiring of an attorney is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

## How To Improve Your Conversational Skills

By: Deena Bouknight, *More Content Now*  
Palm Beach Post, 11/11/19

Although short sound bites in the form of texts, tweets, memes and GIFs have become the 21st century's communication norm, face-to-face skills are still important in the workplace and in both close and casual relationships. Fast Company in January shared skills required to engage effectively:

- **Listen with intent.** "It may seem counterintuitive, but the best conversationalists aren't those who always have witty things to say, but are those who are genuine listeners."

- **Listen with the whole body.** Lean in slightly and establish eye contact.

- **Provide undivided attention;** do not be distracted by others, surrounding activities and, especially, a phone.

- **Try not to** constantly craft a response while listening, but listen to know the main points conveyed.

- **Look for** commonalities.

- **Ask** open-ended questions. "What did you think of that speaker?" is one example.

- **Do not** interrogate. Ask questions, just not too many.

- **Avoid** over-sharing. "Keep your personal anecdotes short and sweet, focusing more on the other person's stories than your own." (Take "long story short" out of conversations.)

Verywellmind.com in October green-lighted some key conversation topic starters, including weather, arts and entertainment, sports, some news (such as local developments, world affairs and upcoming events) family, work (as long as it is not mundane) and travel. Movies are OK as well, as long as plot and details are not revealed to individuals who have not yet viewed the discussed film. Polarizing and potentially rousing issues are political, financial, religious and intimately personal. While daily news is often central in a conversation, being mindful of hot-button subjects is important.

Further, Fast Company offered this general advice: "A good conversation should be a give-and-take of information, like a ping-pong game. If the ball stays on one side of the court for too long, both parties will soon lose interest in the game and move on."

# Buying or Selling?



## Meet Phyllis

Phyllis Hoffer  
201-788-5648  
Phyllhof@aol.com

*Over 25 Years Real Estate Experience*

**24/7 Full Time Agent**

**FREE Market Analysis, Whether Buying, Selling or Renting**

**Professional Marketing Of Your Home Including Photography, Brochures & Website Information**

**Your Home Will Be Listed On Several Websites, Giving You Maximum Exposure**

 **The Keyes Company**

10921 S Jog Rd Suite 152, Boynton Beach, FL 33437