



The INSIDER

An Independent Newspaper

For Wynmoor Residents

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WYNMOOR BOUND

Recently, I wrote about being kind to yourself. That seems so simple, but as we discovered, it wasn't. We realized that taking time and effort for yourself didn't have to do with being selfish or feeling guilty about sometimes saying "this is for me, "me time" or just saying "no." In fact, that kind of special self-care can recharge us, and give us back the energy to move on to today's topic, "kindness to others."

Surprisingly, kindness to others is also being kind to yourself. Kindness affects the user and the giver. New medical research has shown that doing a good act for someone else releases "feel good" hormones, in particular, serotonin. Altruism releases endorphins and they have been given the title "helpers high." Studies have shown that kindness reduces stress and lowers blood pressure. A kind act triggers our imagination in the most positive way. Mark Twain writes, "kindness is a language which the deaf can hear and the blind can see."

Perhaps, doing for others gets you outside of yourself, and we all really need that sometimes. As a result, anxiety and personal stress is reduced. Planning and carrying through a kind act for someone else can make you more alert, interested, and even joyful. A kind act doesn't

need preparation. Tomorrow, try smiling at someone you don't know. Give a big smile and a simple "hi" all day and see what happens. It's a spontaneous act of kindness that can leave a lasting effect, often with little effort on the part of the giver.

Recently, I left the gym exhausted and with a heavy gym bag. In the large parking lot, I couldn't find my car. As I walked up and down the rows, I felt ridiculous but mostly so tired and frustrated. A young woman came up to me and simply said, "lose your car? That happens to me all the time. Why don't you sit down and I'll drive around in my car and find it for you." She found my car, gave a big smile and left. As I drove home, I kept thinking about how kind she was. I may never see her again and the entire encounter took less than 10 minutes. What a random act of kindness that was and so meaningful for me.

Although we can't change so much of current politics, economics, climate change and other events in our complicated world, we, here in Wynmoor can change a neighbor or friend's day. Try to do a small act of kindness each day and observe the results. You may see a ripple effect to what you do and you will know you have done your part in making Wynmoor a better and kinder place.

Some ideas can include: knocking on a door of someone who is alone or disabled. You may find a treasure.

KINDNESS TO OTHERS

By Merri Goldberg



Compliment someone, even a stranger. Hold a door for someone, share fresh baked cookies, and remember, smile. Write letters to a soldier or remember to say, "thank you for your service." Use your imagination. It is limitless.

The Snowbirds will be returning soon. Welcome them! I can remember, one year, a neighbor who had my key brought me some bare essentials and turned on my refrigerator. It was amazing to have some food and drinks waiting. How kind. In return, I have done that for other friends. That is called the ripple effect. I wouldn't have even thought about that.

Think about someone new to Wynmoor who does not know anyone here. Wynmoor can be a big and confusing place and they can feel very alone. Through the years, many of us have formed close friendships and even without realizing it, the friendships can be exclusionary. A most unkind act is when someone comes to a table where there are many empty chairs and is told, "these

seats are taken." This happens at more than one table. You probably haven't thought about it but this can be very hurtful to the person asking and besides, you may have missed out on meeting a new and interesting person. Instead, wouldn't it be nicer to say, "pull up another chair." Inclusion is a huge act of kindness.

One time a neighbor moved in and mentioned it was her birthday. I quickly went out, bought her a cake and invited other neighbors to join us. It was really spontaneous. The new neighbors got to see who lived around them and we all met new people. We laughed and had a great time.

We live in a community that is beautiful and provides so many interesting things to do and yet, for many of us, we don't know the neighbors in our building. Kindness may require so little effort and may have a significant effect on both, the receiver and giver.

With the religious New Year passing, and the January New Year rapidly approaching, let's all make a resolution to express numerous acts of kindness.



Happy Thanksgiving To All

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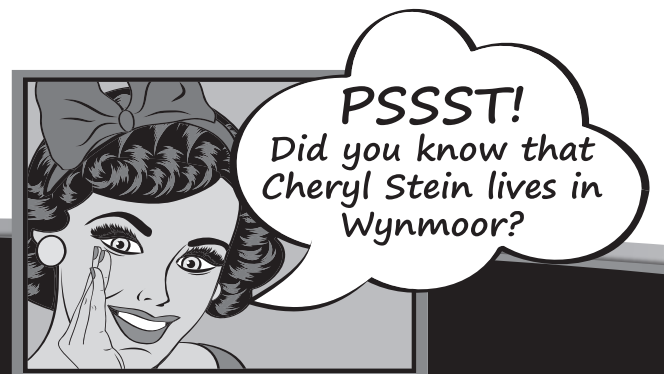
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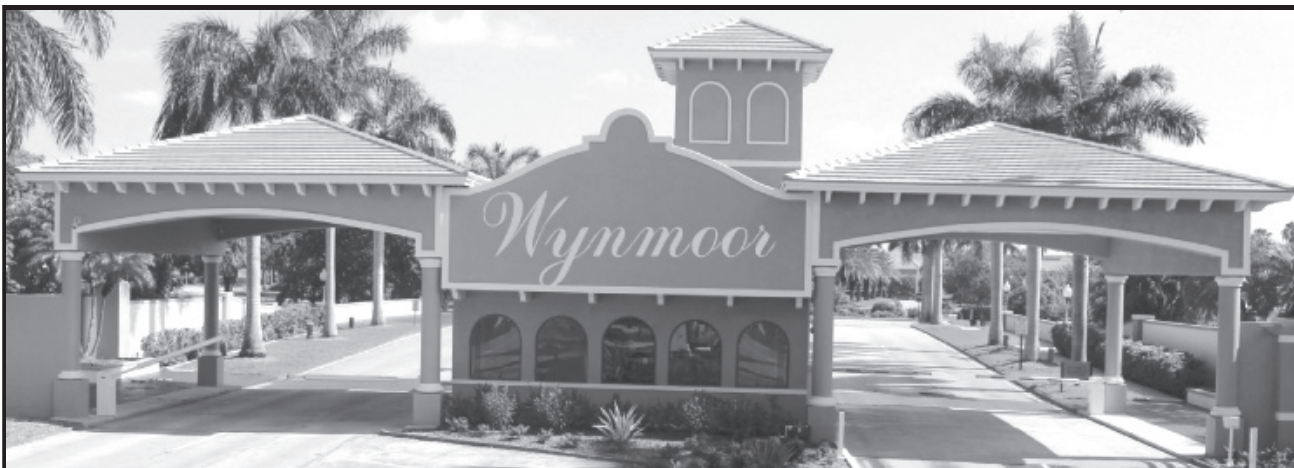
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Security News

Dispatch: 954-978-2667

Remember to STOP at ALL Stop Signs. The speed limit around Wynmoor Circle is 25 MPH and 15 MPH on the North Road and in the villages. Citations will be given out to those who violate the road rules. First Offense: \$25 Fine Second Offense: \$50 Fine

Remember that Cyclists Must Obey Traffic Laws, including the flow of traffic, obeying traffic signs and signals, observing basic rules regarding turns and lane changes.

In Case Of Emergency 9-1-1

In each unit, there is a button for emergencies. When this button is pushed, it is supposed to notify the guard gate that there is an emergency.

However, due to equipment problems and the age of the equipment located in each unit, the system is not working properly. Therefore, if you experience an emergency, you need to call 911. Do not rely or use the button in your unit.

Your Guest List

There is no longer a permanent guest list. The new Wynmoor Gate System brings greater security to our community. Unit owners or tenants are responsible to call in their guest, including aides/nurses, cleaning people, personal transportation, realtors, contractors and vendors.

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For Medical Emergencies Always Dial 9-1-1

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- Automated Gate Access: 954-978-2666
- Security Dispatch: 954-978-2667
- Resident Registration Office: 954-978-2600, ext. 321
- On Call Bus:..... 954-978-2667
- Coconut Creek Police, Non-Emergency:..... 954-973-6700

Hours of Operation

- Administration/Pool/BBQ: 5:00 AM - 10:00 PM
- Fitness Center:..... 5:00 AM - 10:00 PM
- Country Club:..... 8:00 AM - 12:00 Midnight
- Racquet Center:6:00 AM - 11:00 PM
- Theatre Complex:...7:00 AM - 11:00 PM (unless there is a specific approved event)

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Times A Changing And Our Climate Is Too!

By Jonathan Bogan

Ever since I was a kid, I've always loved the rain. However, as I've grown older, it's becoming harder and harder to love the ageless pitter-patter on my roof, especially during Hurricane Season, when it feels like at any moment, it could swallow up my entire house. Many can agree that the worst impacts of climate change are going to hit hard, but it's up to us, as the youth of Florida, to engage our politicians and understand how we can make change, now and in the future. New solutions require new minds at the helm.

As global temperatures rise from CO2 emissions trapping the sun's heat, weather becomes more destructive, and unfortunately, South Florida will be hit hardest by climate change. Rising sea levels will cause mass decimation of infrastructure throughout the state and make living here virtually impossible. In 2016, Zillow predicted that one out of eight homes in Florida would be underwater by 2100. Unless we dream of spending our lives in Atlantis, climate change mitigation must be especially important for policymakers in the Southeast United States.

America's youth believe it is necessary that climate change is first and foremost and



is no longer viewed as solely a political issue. If we are able to educate the population on the scientific background of climate change and properly teach individuals with little access to online information about its effects on the globe, it will kickstart environmental policy reform for the better. Educational campaigns are some of the most powerful tools in winning such a battle.

Next, we think that limiting campaign contributions from fossil fuel lobbying groups is paramount in forcing politicians to tackle such contentious issues. Once their special interests in the matter is eliminated, they can actually focus on our needs as the future generations of America. Our political system

should represent the people, not the pockets of our officials. We will finally hear the real opinions and concerns that exist within environmental policy reform, not just tactics to get reelected.

Finally, what politicians themselves must actually do is pass legislation phasing out the use of fossil fuels in order to give renewable infrastructure time to develop. Renewable energy has the potential to be more accessible and cheaper than fossil fuels, but due to neglect, there is a severe deficiency in the amount of renewable structures collecting energy. This is why people still primarily rely on fossil fuels and is the main argument against switching. However, as researchers from Stanford University, the National Bureau of Economic Research and Woods Hole state, the longer we wait to decarbonize our economy, the more dramatically future GDP will decline.

By investing, we change that reality entirely, and give way to a better world, one that doesn't face a gloomy future full of rising sea levels, carbon dioxide emissions, and worldwide struggles for decades to come. And most importantly, it stops everyone, including you and I, from drowning inside our own homes.

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Steven Archer
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pen to paper

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Lesson Of The Hand

By Lawrence E. Correia

One of the most important lessons taught in the Correia family was the lesson of the HAND. Both of our parents were very strong believers in the unity of the family because it represented the core and purpose of our very existence. To emphasize this concept, our father introduced and illustrated the uniqueness of the human hand.

Dad told us to look at the hand and say, "look at how it is shaped. You have a palm from which extends four fingers and an opposing thumb. Each finger is slightly different from the others and yet each is unique and serves a different purpose. Yet, in unison they can create, build, comfort, support, congratulate, provide for and in times of trouble, it can come together to form a fist to defend against ail foes."

"Just think of it," he said, "all the fingers, though very different in their functions, can come together as one. Look carefully at your hand and what do you see? Look at the palm and from it, extend the fingers. Each finger shares the same blood, muscle, nerves, bones and flesh as the others and yet they are one. So it is with siblings."

Dad stated, "I am proud of my 5 sons and 4 daughters and each of you are united like the fingers of a hand. Yes, some of you are male while others are female; that only defines your function in life. It does not change the fact that you are one. You are half me and half your mother, each and every one of you and that makes you unique. Should you have children someday, even they will not have the same genetic bond your siblings have with each other, for they will only be half you and half your spouse."

"Remember always that long after your mother and I are gone, you will still have each other and that unity must survive and sustain the family," he emphasized.

Both my parents died in 2007, mom on September 10th and my dad on October 10th. With their passing, I became the titular head of the family and

the lessons taught have not been forgotten. Though my brothers and sisters may live thousands of miles apart, we are still one. My parents' family lesson has taken hold to this day.

The \$100 Cookie

By Lil Miller

I am now a time in my life - my health and figure has become my prime in life; good food, no sweets and jogging to keep it all in shape.

Then off to work I rush to go. It was Friday the 14th, not the 13th when I gave my body a nasty blow, by taking one cookie, no one will know. I'll jog an extra mile tomorrow.

My anger of temptation when I reached for the lady's refrigerator door (wham bam), the handle came off in my hand.

Then, I yelled, "the darn cookie made me do it!" Well, I have to blame someone or something to make me jog an extra mile.

Where's The "Good" In "Goodbye"

By Terri Daniti

I don't know about any of you but for myself, I hate saying "goodbye." The moment I say it, I feel struck by a feeling of loss. I looked up what "goodbye" really means and the Collins English Dictionary states its definition as "farewell; a conventional expression used at leave-taking or parting with people and at the loss or rejection of things or ideas." So, maybe I am not so far off course about feeling a sense of loss. It's just that I am emotional.

I then researched the origin of the term "goodbye" and I learned that in the 1500's, instead of "goodbye" at partings, "God be with ye" was used instead. That phrase was changed over the years substituting "good" for "God" and to

Continued on page 8

If your walls could talk, they'd thank you.



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pen to paper

Pen to Paper continued from page 7

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this day, it is thought by some that when we say "goodbye" to a person, we are offering them a parting prayer. It seems perhaps the Spanish "vaya con dios," which means "go with God" stays true to the earliest meaning when parting from the company of others.

Perhaps if I were to say "goodbye" in many other ways like "ciao, adios, au revoir," or "see ya," it wouldn't make me feel that sense of loss. Or maybe, perhaps using the "Irish Goodbye" technique which guiltily I have done, even though I am not Irish, is basically sneaking out without telling anyone. Rude, especially if it is done when one-on-one, of which I am also guilty of, but definitely quick, not like the Italian "goodbye" that can take quite a while to get out the door. We Italians always seem to have one more thing to be said before letting someone exit.

There have been times when "goodbye" doesn't make me feel sad but rather, it's really "good riddance" and the better kind of loss - like someone you are so glad to finally see go or to the last five pounds of your weight loss goal. Where I struggle most is trying to find something good when you have to say goodbye to special someones who have, in one way or another, added so much to your life and they're leaving either for a while or they're the forever-leaving kind. How do you feel good knowing that you might not or won't ever see them again - all the while knowing there is a piece of your heart just for them?

Back in the day, one of my favorite dates was hanging out at Kennedy Airport. This, at the time, was when there wasn't much money to be spent and you could get to go to the actual gates and watch the planes arrive and depart. I've always felt airports are such emotional places. The rushing about, the hellos and yes, even the goodbyes. People so happy to be together again and sometimes, so sad at letting go.

So please know that when I tell you "goodbye" - unless you have really pissed me off - it's not the "good riddance" kind. It will mean it's either the kind that our time together may indeed be the no longer forever kind but

more hopefully, it's the kind of being on hold for a while. It will mean that whatever one you are, I feel a sense of loss without you; whatever one you are, I wish you were still here; and whatever one you are, you are always in my heart. And perhaps that's where I have to find the good in "goodbye." Finding good in having love to hold onto and not holding onto the loss because love always wins.

I Will Never Forget Whatshername

By Richard Horn

As I've aged, the second thing to go was my memory. I don't remember what the first thing was.

I know that I am not alone with this gradual loss of brain cells. I seem to be surrounded by memory zombies both here in Wynmoor and in New Jersey. Last year, my first in Wynmoor, I started playing Bocce. The people who play are a great bunch of friendly people and I really enjoy playing with them so, to help with their memory, I had a baseball cap made that reads "My Name is Richard." Three weeks later, with the hat on my head, I still had people asking me for my name. To make things worse, when I would wear it to the pool, strangers would say, "Hi Richard" and I, with the dying brain cells, would reply "Do I know you?"

My mother, who passed away 2 years ago at the age of 98, had a plan to combat her problems with names. She called everyone "hun" or "doll" so people would think that she knew who they were. Everyone at the assisted living home where she spent her final days, thought she was amazing and had a fantastic memory. Should I see you and say, "Hi Neighbor" you will understand.



Continued on page 11

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pen to paper

Pen to Paper continued from page 8

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Unfortunately, as time marches on, I may have to get another hat made that reads "brahciR si eman yM" so I will remember who I am when I look in a mirror.

I know the voices in my head are not real but they come up with such great ideas.

This Was All Tiger's Fault!

By Peter Hardis

About 27 years ago I was inspired by the great Tiger Woods to take up golf. That's when I went out and bought all the golf things I thought I would need to make a decent impression when I got onto the golf course. I wound up spending about \$2,600.

When I got home my wife said, "what is all this?" I told her that because of Tiger Woods I decided to start playing golf. Hearing this she said, "here we go again, another big waste of our money on something you will never follow through with." I said, "what are you talking about?"

"Ok, where should I begin? You spent thousands on ski equipment. You went skiing once, came home and told me you hate being out in the cold; you never went skiing again. Then there was the \$6,000 pool table you insisted you had to have. It's been collecting dust in the den since the first day it was delivered. Let's see, there must be more. Oh yes, about four years ago you decided you were going to become a fisherman? You ran out and bought a rowboat, two or three fishing rods, bait, ridiculous looking hip high wading boots, plus a bunch of other things. You spent thousands on all that stuff. You went fishing one time, came home, showered for over an hour, and then you had the nerve to tell me that you forgot how much you hate the smell of fish. Now you come home with all this stuff and tell me you are going to become a 'golfer.' The only thing I know you'll be good at in golf is putting because you are such a putz for thinking you'll become a golfer. I give you

2 weeks and all this crap you bought will wind up in the same place all your other junk is. I said to her, "You are dead wrong! You'll see!"

The next weekend I headed out to the golf course. I was paired with 3 men to make up a foursome. At the first tee they stared at me in disbelief as I swung my driver again and again, not once making any contact with the ball. On about the 10th swing, to my great relief I hit the ball. I stood on my tip toes to try to see where the ball went. I asked one of the men if he saw how far it went and where it landed. "Yes, in fact I did. Let me help you. First, look down the fairway as far as you can; now look straight down at your 'fancy' shoes; now look about 6 inches to the right of those shoes. Do you see a ball there? That's how far it went and that's where it landed!"

I was so embarrassed I picked the ball up and flung it as far as I could onto the fairway. Then with an iron I started to hack away trying to get the ball to move. That's when one of the men came over to me and said, "the three of us decided that you can't continue to play with us anymore. We chipped in and here is the money it cost you to play here today. If you don't mind I want to give you a little advice; before you ever think about stepping onto a golf course again you have to take golf lessons." All the while his two golf buddies were laughing their heads off.

When I got home my wife asked me how it went. I said, "see how wrong you were? I love it! The guys I played with couldn't believe how good I was for the first time I ever played." Suspiciously she then asked, "so tell me, why are you home so early?"

"Oh, I'm home because the course was empty; we were able to zip around in no time at all, that's why!"

Not ready to give up I decided to go over to The Water's Edge Country Club and arrange to take golf lessons. The manager told me that each lesson will cost \$150; that I had to commit to 10 half-hour lessons; that I had to pay

Continued on page 12



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the \$1,500 before I began the lessons; that the money is not refundable, and that Kim Wong was going to be my golf instructor.

I immediately wrote out a check for the \$1,500 and gave it to the manager.

The next Saturday, as I was leaving the house for my golf lesson my wife asked me, "where are you going?" I lied and told her that one of the guys I played with the week before called and wanted to know if I would like to play in their foursome again. "That's how impressed they were with how I played. So I'm off to the course." She said, "That's great! I see that you finally settled into an activity you enjoy doing. I'm so happy for you."

When Kim Wong started to give me my first lesson I realized that because of his very thick Chinese accent I found that I wasn't able to understand anything he was telling me to do. There were a few words that I was able to make out like: "You must rearn to leraz! You are holibul" and this, "you plobrum, you no risen!" But there was nothing else he said that I understood.

When the lesson was over, realizing that I wasn't going to learn how to play golf from this guy, I decided to go back to the manager to get my money back. This is what he told me: "You have two options; you can stop taking the lessons, or you can continue with the lessons, but there is no way you are going to get your money back!"

When I got home my wife asked how it went? Holding back my tears I told her that golf is definitely the sport for me. "Each time I go I get better and better." Then, once again she asked, "so tell me, why are you home so early?" I wound up telling her that the guys were anxious to watch the Jet's game, so we only played 9 holes. At which she said, "you know, I really owe you an apology. It looks like you did finally find something you love doing. I'm so proud of you! Keep up the good work!" That's when I made up my mind to go back and try another Kim Wong golf lesson.

When I appeared for my lesson Kim looked very angry. He shouted at me, "you comprain about my resson? You no rike me? You want me flied? You a iriot!" He was so upset I thought he was going to take a golf club and hit me with it. I quickly took out my wallet and handed him all the money I had. "Here take this. I am truly sorry. I didn't mean any harm." He grabbed the money; spat on it; threw it on the ground stomped all over it, and said, "you a rittle plick," and he stormed away.

When I got home my wife said, "I didn't expect you home this early. Why so early?" That's when I told her, "I decided to give up playing golf."

"YOU DECIDED WHAT? ARE YOU CRAZY? I KNEW IT!! All this time you've been lying to me!" Trying to calm her down I said "in spite of the

fact that I turned out to be an excellent golfer, the problem with golf is that it is the most boring activity I ever did in my life. The one thing that YOU have to get through your head is that none of this was my fault! If you feel like you have to blame someone for all of this go right ahead because THIS WAS ALL TIGER'S FAULT!"

My Opinion

By Alixandra Kolbe

Gun control is fine. Doing more through background tests is fine. However, I feel strongly that school teachers and others who are in contact with young people of any age should be looking out carefully for students (or others) who look angry, appear to have low self-esteem and in general, are not thriving at whatever places at which they should and could be doing work. Coaches of sports' teams, religious leaders and those professionals should reach out to those who give off vibes that they're angry and, especially, that no one is paying attention to them.

What astounds me is when I watch local news on television and am told by the newscasters that a shooter had had background checks on him/her (mostly it seems that it's "him.") Also, the shooter's name, even sometimes address and the live photos and videos give the shooter just about as much attention as people in show business.

I'm perfectly aware that we, here in the U.S., have freedom of speech and freedom of the press. However, I do know that there are instances in which the identities of people involved in crimes have been kept confidential as per the family's request. So, I can know it can be done.

If enough legislatures agree with me, I would love to see a bill moving quickly through Congress and signed by the President. As mentioned earlier, many, if not most of the shooters feel neglected and as if they are failures. There are adults in these shooters' lives who could stop, or, at least cut down on shootings by paying positive attention to the people mentioned above.

I realize that often, shooters, end up killing themselves after killing and wounding others. I had taken that fact into consideration when I formed the opinion that shooters get too much press coverage. I just want to clarify that even if a shooter prefers to die rather than go to jail, I feel that the latter are the kinds of downtrodden people who would rather have their names etched in books (or whatever) of history, rather than living and dying as if they were "nobodies."

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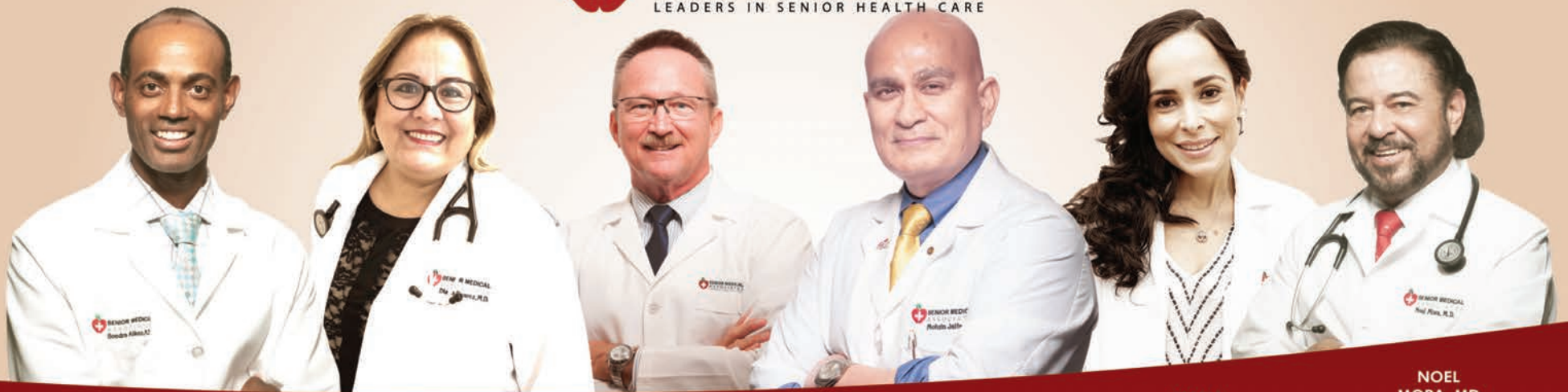
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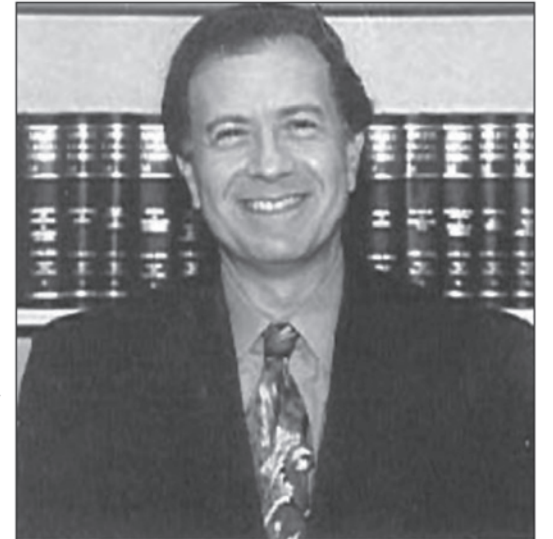
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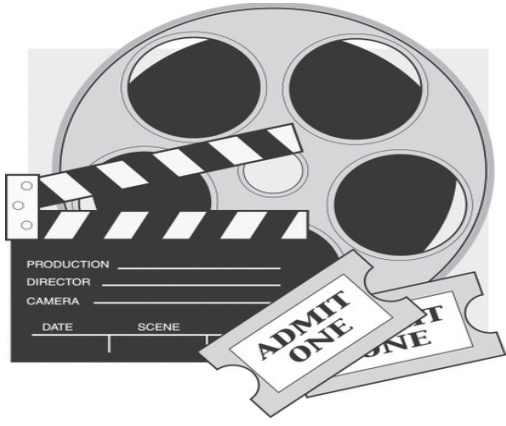
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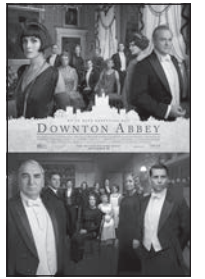
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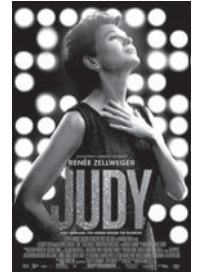
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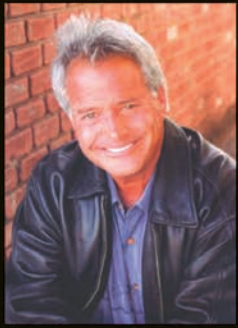
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Weekly Winners:



Week 31: L-R: Mo, Ralph, Jul



Week 32-1:
L-R: Rasool, Howard



Week 32-2: L-R: Julio, Harry & Steven



Week 33: L-R: Steven, Terri, Amy
(5 tied for 1st)



Week 34: L-R: Tommy
(winner), Ralph (2nd place)



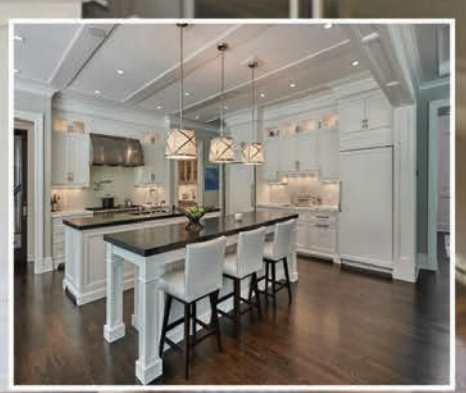
Week 35: L-R: Eddie Z, Hoover (winner),
Ralph

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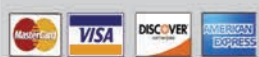
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Service Equals Reward

By Sheriff Gregory Tony

Celebrating Our Diversity

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As a person who has experienced inequality firsthand, I understand the importance of diversity in public safety. In order to serve Broward citizens to the best of our abilities, we must mirror our communities. Failure to do so, a problem public safety agencies have historically faced, often leads to avoidable consequences, including a lack of understanding, communication and, ultimately, distrust.

I believe what makes us different as individuals, makes us more complete as a whole. I am committed to making our entire agency more reflective of Broward County. I have increased the hiring of minority deputies and firefighters, two areas where minorities have been underrepresented in the past. Today, more than 60 percent of the agency is comprised of minorities, greater than the percentage of Broward as a whole. More than 40 percent are African Americans. In addition, nearly 20 percent are Hispanic. BSO also proudly employs many strong, dedicated women who have made up more than half of our recent promotions and people from a diverse set of religious beliefs and sexual orientations throughout the agency.

We're accomplishing all this through a variety of means, from greater



outreach to communities that have been underrepresented in the past to the creation of new initiatives, mentorship and scholarship programs that reach our youth and promote careers in public safety.

BSO now has the most diverse command staff in the agency's 104-year history. Recently, I had the distinct honor of promoting Colonel Nichole Anderson as the first African American and the first woman to serve as undersheriff in the agency. I have also had the pleasure of naming BSO's first two colonels of Cuban descent, Colonel Oscar Llerena and Colonel James Reyes.

Make no mistake, however. These leaders are not in their positions because of the color of their skin, gender, religion or sexual identity. They were promoted because of their qualifications. Collectively, they have devoted decades of selfless and dignified service to BSO and the citizens of this great county.

When I became Sheriff, I promised to do what was best for the agency and bring forth the best personnel to keep our communities safe. We have so many talented people in this agency, and so many are worthy of positions of leadership. What I have done is simply leveled the playing field for everyone and provided qualified individuals an opportunity to rise to the top.

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POETS *and* POETRY

Good Morning, Rise And Shine

By Lil Miller

*Getting up in the morn, is not so hard to do.
When the blinds are open and the sun is shining thru,
A smiling sun greets your aging face.
Erasing frowns of past mistakes.
Today a day I look forward to
A new friend or a past deed gone undone
So take my hand and walk with me up the hill
And greet the sun, giving love as you pass by.
be still and hear the mighty voice
Guiding you all the way!
I love you.*

Past Memories

By Lil Miller

*There is beauty in my living room
as the sun breaks over the lake!
a room of past memories,
in the picture relics and togetherness
still smiling thru,
at 92 would like to see and say
let's join hands and make it to 102!
To show these youngsters,
what strength, courage and faith of love
really can do.
have a great day!
I am*

*Thanks for the memories,
of turkeys and dressing and cranberry sauce,
that our fore fathers gave us long ago
Called Thanksgiving Day!
Have a happy holiday!
I love you*

Prayer Is Universal!

By Muriel Segal

Everyone prays. They say that everyone in a foxhole praise to every God they can think of. Of course, they are all the same God. So, whether you're a Christian, a Jew, a Muslim, a Buddhist, a Hindu or any other religion, you are praying to the same God. There are really, only four kinds of prayer – wow, thanks, oops, and gimmie. This is just a cute childish way of conveying what Jewish tradition has long expressed about the content of prayer.

“Wow” prayers are praise – the passages in the prayer book that simply expresses amazement at the world we live in – its beauty, its grandeur, it's size. When we are amazed when seeing a field of beautiful flowers, the landscape with magnificent mountains, or the face of a beautiful child – we are really praying. Judaism has a list of appropriate prayers; all beginning with “Blessed are you Oh Master, our God and God of our ancestors... .”

The “thanks” prayers – expressions of gratitude for all the blessings in our lives that are so obvious that we take them for granted – until God forbid, we are at risk of losing them. What do you say in your heart after an accident, after a robbery when someone was holding a gun, after you have slipped on the ice and you are okay, etc.?

The “oops” – are for the sins that we commit knowingly and unknowingly. Every religion has a time and a place to ask for forgiveness and salvation. Judaism has a day called Yom Kippur – a day of complete fasting. The prayers admit our feelings, our weaknesses and our sins. It's a long day. But, at the end, we feel forgiven and refreshed to begin the new year with a better effort. Some individuals make a promise that they will or will not perform certain acts. This has the strength of a vow which in Judaism is very serious.

The “gimmie” prayers are the petitionary prayers, which are really a smaller percentage of the content of the prayer book than you might think, considering that it is what most people think of when they think of “prayer.”

These ideas were excerpted from articles by Rabbi Marc Gelman, and Rabbi David Wolpe.

Life Estate Deed Versus Revocable Living Trust

By Martin Zevin, Attorney

There are several ways to avoid probate on your home when you die. If you are single, there will be probate when you die unless you choose one of the following options. If you are married and own your home together, your surviving spouse will not have probate. However, there will be probate when the second of you passes away, unless one of these options is done.

Let us assume that you own your home jointly with your spouse and that you have two children. Both of you desire to have your two children inherit your home equally when you both pass away.

The first option would be to add the names of your two children to the Deed as joint tenants with right of survivorship. This is not a good idea. It would affect your ability to claim your full homestead exemption. In addition, you lose control of your property and can only sell it if your children both agree and sign all closing documents. If you wanted to take one of the children off the Deed, you would be unable to do so. If one of your children files for bankruptcy, has an adverse judgment or files for divorce, your property could be subject to liens or other legal action. Therefore, I recommend against a Deed with your children as joint tenants with right of survivorship.

The second option is a Life Estate Deed. There are two types of Life Estate Deeds: regular and Enhanced (also referred to as Lady Bird). The regular Life Estate Deed requires that your children join in any sale or other changes on the Deed. Therefore, you have lost control and cannot take your child's name off the Deed if you choose to do so. The Enhanced Life Estate Deed gives you the sole right to sell the property during your lifetime or make any other changes to the Deed without the permission of your child. The Enhanced Life Estate Deed has very specific legal language in order to be effective. Therefore, do



not attempt to do this on your own.

Even with the Enhanced Life Estate Deed, there are risks, particularly if your child has a bankruptcy, outstanding judgment or undergoes divorce. The worst risk, however, is if, God forbid, your child dies before you or with you in a common accident. Your child's estate would then become the owner of the property once you died, which would result in probate being required. Thus, the main purpose of the Life Estate Deed is not accomplished.

The best way to avoid probate on your home is to do a Revocable Living Trust. When you sign the Revocable Living Trust Agreement, you also sign a Deed transferring the property to you as Trustees of your Trust. You are able to keep your Homestead

Exemption, maintain complete control of the property during your lifetime and make amendments to your Trust without changing the Deed. There are no risks involved, since your children's names do not appear on the Deed. The only disadvantage of the Revocable Living Trust is that it will cost more money in attorney's fees. When you discuss the options with your attorney, you should discuss the difference in fees between the Revocable Living Trust and the Enhanced Life Estate Deed. You can then determine whether it is worth saving the money and taking the risks involved in the Enhanced Life Estate Deed.

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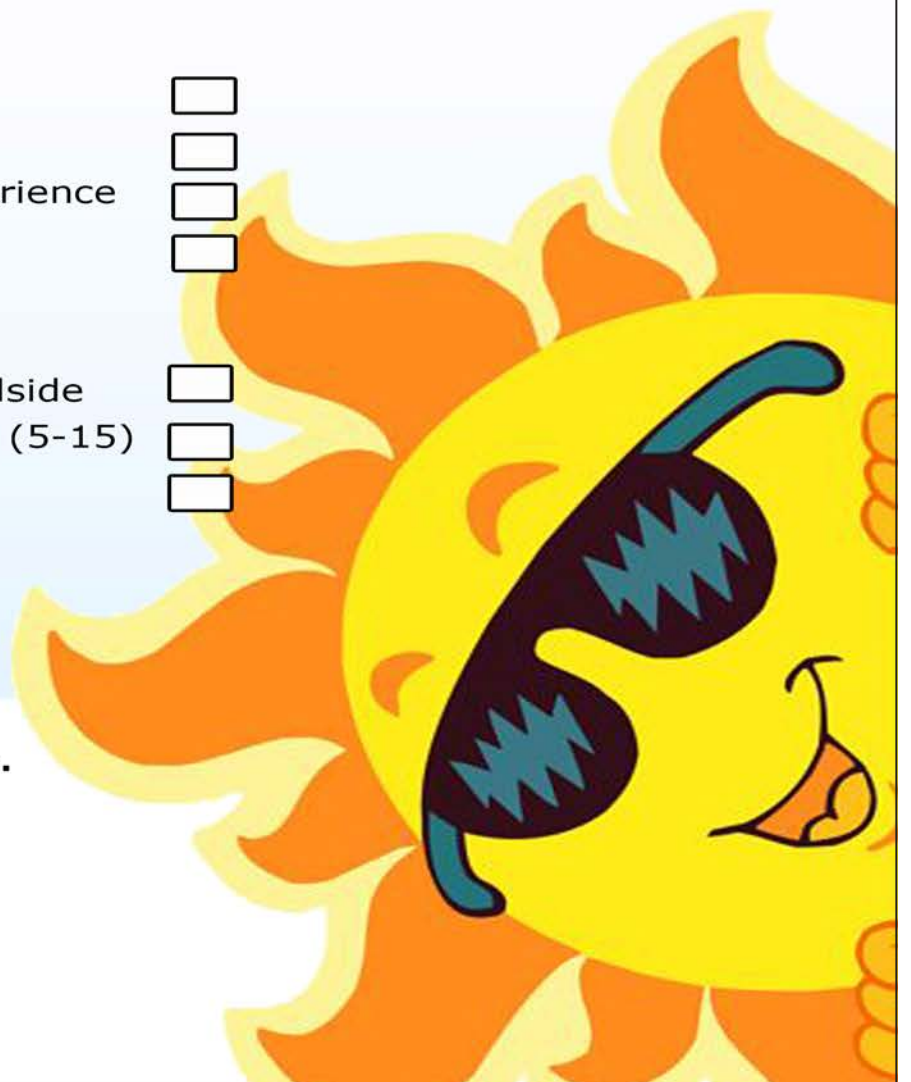
- 9:00 am - 10:30 am: Ceramics at Ceramics Studio (5-15)
- 10:30 am - 12:00 pm: Billiards/Pool at Country Club (10+)
- 1:00 pm - 3:00 pm: Pottery at Pottery Studio (5+)

Friday, Dec. 27th

- 9:00 am - 11:00 am: Tennis at Racquet Complex
- 9:00 am - 11:00 am: Pickleball at Racquet Complex
- 12:30 pm - 1:30 pm: Interactive 'Zoo-cational' Experience
- 2:00 pm - 4:00 pm: Carnival at Grand Ballroom

Monday, Dec. 30th

- 8:00 am - 10:00 am: Fishing at Eleuthera Village; Poolside
- 10:30 am - 12:00 pm: Ceramics at Ceramics Studio (5-15)
- 1:00 pm - 3:00 pm: Shuffleboard at Main Pool



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What Lies Beneath the Surface...

By Steven Archer, President, Strategic Senior Benefits Group

I strongly believe that knowledge and understanding, as opposed to speculation and feeling, are key to planning. You may be aware of my conviction that a major drop in the stock market is coming, and yet, the market seems to want to just hang on. How long can the stock market sustain itself? No one knows the answer to that question, but it bears repeating that from multiple perspectives, it's not looking good. I'd like to take a few minutes to lay out what I see, and to give you some talking points when discussing your investments with the people you rely on for advice.

Stocks overpriced

As early as June of 2014, less than five years into our recovery from the Great Recession, the Shiller Price to Earning Ratio (also known as the CAPE) of the S&P 500 ended the month above 25:1. Remember that the historical average of this ratio is around 15:1, so 25:1 shows a market that is quite overvalued. However, in January of 2018, that same measure rose above 33:1. It has been since that time that the market's growth, which had seduced many people between 2009-2017, all but stalled. Since January of 2018 (that's nearly two years ago), the Dow Jones Industrial Average and the S&P 500 have not grown, and have actually lost value on an inflation-adjusted basis. Even if we go all the way back to January of 2000, the S&P 500 has returned less than an average of 4% per year, and that's before inflation is considered! It's interesting to note that the Shiller PE ratio is today still hovering in the range of 30:1, the same as it was in 1929.

Market history

Consider the secular bear and bull market theory. Secular bear markets last from 20-25 years, and secular bull markets last from 12-15 years. Secular bear markets occur when there is an extended period in the stock market during which there is net zero growth. Secular bear markets may contain cyclical bear and bull markets, but in the end, they will wash each other out and create a zero growth scenario throughout. From 2000-2013, we experienced a net zero growth scenario, as the S&P 500 ended August of 2000 at 1485, without reaching that mark on a sustained basis again until February of 2013. Did this most recent secular bear market end in only 12.5 years? Anything is possible, however, history says don't bet on it. Dating back to the inception of the stock market, there has never been a secular bear market that lasted only 12.5 years, so that would be a new record. Additionally, there has never been a secular bear market with less than three major drops and recoveries. Of course, between 2000 and 2013 we only experienced two (2000-03 and 2007-09). Lastly, there has never been a secular

bear market that has ended with PE ratios as high as they have been since 2013, and certainly not as high as they are now. Is it possible that we have broken three separate records with an abridged secular bear market? Like I said, anything is possible. The question we need to be asking ourselves is, "Is it probable?" Well, in answer to this question, let me repeat the words of John Templeton, who said "the four most dangerous words in investing are: 'this time it's different.'"

Yield curve inversion

It is generally understood that a yield curve inversion is a reliable predictor of a pending recession,* but is it also possible that the yield curve inverting actually causes the recession? There is evidence to suggest this.** In times when short term yields are higher than longer term yields, banks will find it more difficult to maintain profit margins and will restrict lending. When that occurs, consumer spending dips and brings on the aforementioned recession.

Federal Reserve lowers rate in advance of an economic pullback

In the event of a downturn in the economy and a tumble in the stock market, the Federal Reserve has the ability to lower interest rates, which lowers borrowing costs, therefore making it easier for companies to put money to work and raise corporate earnings. However, what happens if the Federal Reserve has used this technique in order to help keep markets afloat? As recently as December of 2018, the Fed was intent on raising rates to normal levels. As economic waters became choppy in mid-2019, their opinion began to change, and became much more dovish. While the short term rate had only made it as high as 2.5% with the December 2018 rate increase, we saw an about-face in July of 2019 when the Fed lowered the short term rate by .25%, to 2.25%. September brought with it another rate decrease, down to 2.00%. It is expected that we will see yet another decrease at the end of this month as well. This, from a recent Bloomberg article: "Federal Reserve Chairman Jerome Powell has expressed a commitment to extending the (economic) expansion, but the central bank has limited means to do so. Ahead of the Great Recession (2007-2009), interest rates hovered around 5%, leaving ample room to lower borrowing costs and stimulate the economy."*** So, what does this all mean? Simply put, if the Federal Reserve has lowered rates to near rock bottom levels in anticipation of an economic pullback, what will the Fed be able to do once it actually occurs? The answer is, nothing.

Buffett's "single most important measure"

The measurement that Warren Buffett called "probably the best single measure of where (stock

market) valuations stand at any given moment" is total market capitalization to gross domestic product. Let me make that a little easier for you. Total Market Capitalization equals the sum of the current market value of every outstanding share of every publicly traded company in the United States. The value of all stocks. This is compared to the Gross Domestic Product, which is the sum total of the value of all the goods and services produced in the United States. The ratio is calculated by dividing the GDP into the TMC. "Typically, a result that is greater than 100% is said to show that the market is overvalued, while a value of around 50%, which is near the historical average for the U.S. market, is said to show undervaluation. If the valuation ratio falls between 50 and 75%, the market can be said to be modestly undervalued. Also, the market may be fair valued if the ratio falls between 75 and 90%, and modestly overvalued if it falls within the range of 90 and 115%."**** If the ratio goes above 140%, Buffett says, the market is "significantly overvalued" or "extremely dangerous." As of the writing of this letter, the ratio is 141.9%. Buffett puts his money where his mouth is. Investors in Berkshire Hathaway have seen the investment company's cash holdings balloon in recent years, currently standing at \$122B. Comparatively speaking, Berkshire has \$208B invested in equities. Why so much cash? It could be that Buffett thinks stocks are overvalued. The last time Berkshire carried this much cash was just before the Great Recession hit in full force. *****

At the end of the day, no one has a crystal ball. It is impossible to predict market movement. On the other hand, as I've said many times, it is possible to determine if it is a better or worse time to be in the market. Maybe the market won't drop tomorrow, or next week, or next month, but the market is clearly showing signs of fatigue. Perhaps for you, waiting for the other shoe to drop is not a savvy strategy. You can always re-enter the market at a future point in time when the markets are more fairly valued. Being pro-active and building a retirement plan that supplies you with consistent, renewable income lifts you above the fray of the volatility of the stock market, and gives you peace of mind. Additionally, if you are able to conservatively generate better than 5% on your investments at a time when the 10 year Treasury bond is yielding 1.7%, you are way ahead of the curve.

* Washington Post, August 14, 2019

** stlouisfed.org, December 27, 2018

*** Bloomberg.com, October 14, 2019

**** <https://www.investopedia.com/terms/m/marketcapgdp.asp>

***** markets.businessinsider.com, August 27, 2019

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Dear Dr. Joy...

By Joy Berke Sanchez, PhD



Guilt seems to be an almost universal feeling among people who are not sociopathic. What is it and why is it so pervasive?

There are different kinds of guilt. One is legal guilt, based upon whether a person did or did not do something illegal and that verdict is imposed from outside the person. Another is emotional guilt, and more on an intellectual level, there's moral guilt and religious guilt.

Personally, I see guilt as a tremendous waste of energy if it goes on for more than the time it takes to decide if you did something wrong and correct it

if you did. You may not be able to undo an event but you can forgive yourself, make whatever amends you can, and move on.

Here's my overall take on the subject. There are really only two types of guilt that matter. One is earned guilt and the other is unearned guilt. If you truly believe you have done something wrong, that is earned guilt and you have a couple of choices here. You can carry that feeling around with you forever and never achieve happiness and beat yourself up with it, allowing yourself to be held hostage by imagining it is the person or persons you have "guilted upon" who is holding you hostage, or you can do the appropriate thing so you don't feel guilty anymore.

The appropriate thing is to acknowledge, own and apologize. When you acknowledge the mistake you've made, you're validating the other person and assuring them that they have the right to the feelings and opinions they have that were caused by your actions. Actually, you can't really validate their feelings but they will believe you are. When you own the mistake, you are taking full responsibility for your behavior and have hopefully learned something about yourself.

When you have apologized sincerely and genuinely, you are finished with that incident, regardless of how the other person reacts. You have now done all that you can do to correct your mistake and walking around with guilt does nothing constructive for you or anyone else. This is not always an easy thing to do unless you are committed to your own happiness. To truly acknowledge and apologize for what you have done is one of the hardest things a person can do. Most people actually find it easier to walk around with guilt forever rather than taking these steps. Once you have done this, however, let it go and begin

taking steps that will lead you to feeling good.

Actually, very often when people talk about feeling guilty, what they really meant is that they were feeling remorse which is a form of sadness. Most people do not like hurting others and when they see that they have, they say they feel guilty. They then tend to spend the rest of their lives trying to make up to whomever they hurt. Since this can't be achieved, they wind up feeling guilty and trying to make up for it forever. This is fruitless but they see their guilt feelings as the payment they have to give for what they've done. They actually feel like they're atoning by feeling guilty. This is absurd but they feel better by feeling worse and that is actually the easiest way for them.

You can regret doing something wrong or hurtful but that is different than feeling guilty. Regret is reasonable and teaches us something about ourselves and our values if we take the time to look at it. Guilt is not reasonable and teaches us nothing.

Then there's unearned guilt. This is a feeling that you've done something wrong, usually morally or religiously, and believe you are tragically flawed in some way. It's more a feeling of being responsible for bad things happening and just not knowing how or why you did it. This is paradoxically an erroneous belief in one's super power and super victimization at the same time.

It is not based in reality and when a person is questioned about what they've actually done this house of cards often falls apart because it's built on smoke and mirrors. Often this begins in childhood with moral and religious teachings used as a form of control and motivation. The purpose of this guilt is to ensure that a person lives up to some moral or religious value and has really never been examined. It holds an idealized version of the person up and everything the person thinks, does or believes is compared to that ideal and usually can't come close. This, then translates into what we commonly call "guilt," but when we really dig deeper into this, the logic tends to evaporate.

As a therapist, I've worked with both types of guilt and the first type is easier to eliminate. The unearned type, because it is based on morality, religion and ideation comes up against the wall of a person's worldview and is much more difficult to eliminate. However, when it is successfully dealt with, it is extremely rewarding on both sides of the couch.

Guilt is one of those beliefs that interferes with your happiness as feeling happy and guilty are mutually exclusive. When you stop thinking guilty thoughts, you will stop feeling guilt and stop vibrating in this exceedingly negative way.

There is also something known as "survivor guilt" as well as the "I have so much and others have so little." This can only be mitigated by reminding yourself that you can only vibrate for yourself and create your own reality. You can never vibrate for anyone else. Ever. What happens to another person is based on their vibrational frequency level. You had absolutely nothing to do with it.

Email me at JoyB212@aol.com

Kevin Rader

State Senator, District 29



Dear Friends,

Great news for us Floridians! This month marks the end of hurricane Season! However, I urge you to please continue to be prepared until the very end as a precaution. Later this month, we will all come together as a community and celebrate Thanksgiving with our dearest friends and family. I wish you all a happy holiday and know that I am both thankful and grateful to be your State Senator.

Being that it is an even year, the upcoming Legislative Session begins on Tuesday, January

14, 2020. This being said, many Legislators, just as myself, have already started filing legislation and determining what their legislative priorities will be. Committee weeks began in September and hold an essential role in the legislative process. During these weeks, Legislators travel to Tallahassee for Committee meetings, and the bill consideration process begins. Since we have a very limited time during Session, these weeks provide us with a vital head-start. As the Capitol is very distant from our District, the Florida Senate's website (www.FLSenate.gov) can be used as a helpful tool to keep you informed on what's happening in Tallahassee. Some of the information found on the website includes the ability to view or follow legislation you are interested in, Committee and Session calendars, Committee agendas, and meeting notices. By using this resource, you can be a part of the process and informed on any issues that may unexpectedly arise.

Upcoming Committee Week Schedule:

Week of November 4th

Week of November 12th

Week of December 9th

As always, my office is here to help, so please contact us for any issues or concerns. 561-443-8170 - **Email:** Rader.Kevin.web@flsenate.gov

WYNNMOOR Golf and Tips

By Kevin Battersby, PGA

Tip - More Control On Your Shots

A very simple tip for any club you're playing, is to choke down on the grip or shorten the length. Anytime you shorten the length, your chances of making more solid contact near the center of the face is increased. The 45 and 46-inch driver has its risks and reward. If you find you're not achieving solid contact, choke down on the grip as shown here by LPGA professional, Brooke Henderson. Many fitting experts believe the longer length compared to 43.5 inches of yesteryear is shortsighted especially for the amateur player. Ricky Fowler has also gone to a shorter driver length this past year. Also pictured is Tommy Fleetwood, PGA, choking down on an iron.

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1905 Bermuda:.....	2/2, Annual, Remodeled Kitchen & Bathrooms, Lake/Fountain View	\$1300/mo.
2002 Granada:.....	2/2, 6 Month Minimum Seasonal, W/D, Furnished, Upgrades	\$2400/mo.
2606 Nassau:.....	2/2, Annual, Renovated, Tennis View	\$1350/mo.
2903 Victoria:.....	2/2, Nicely Furnished, Annual Rental	\$1400/mo.

REDUCED SALES

2503 Antigua:.....	1/1, Upgraded Unit	\$ 80,000
2004 Granada:.....	2/2, Completely Remodeled, Washer/Dryer.....	\$ 179,000
4302 Martinique:.....	2/2, Spacious Deluxe Corner Unit, Golf Views	\$ 125,000
3005 Portofino:	2/2, Water View, Some Updates	\$ 127,999
3203 Portofino:	2/2, Complete Remodel, Lake and Golf Views, New Floors.....	\$ 165,000

FOR SALE

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2504 Antigua:.....	2/2, Turnkey Condition, Overlooks Pool	\$ 89,000
1606 Abaco:	2/2, Juniper, W/D, Pool View	\$ 115,000
1601 Abaco:	2/2, Iris, Beautifully Renovated, Lake View, W/D	\$ 185,000
1203 Bahama:	2/2, Beautifully Updated, Clean, Second Floor	\$ 109,999
3502 Bimini:	2/2, Beautiful Luxury Model, Lake/Golf View, Completely Remodeled, W/D.....	\$ 244,900
3403 Bimini:	2/2, Luxury, Beautifully Renovated, W/D, Lake Views	\$ 177,900
1903 Bermuda:.....	2/2, Desirable Ground Floor, Lake/Fountain View, Completely Remodeled.....	\$ 159,000
1901 Bermuda:.....	1/1, Eat In Kitchen, Turn Key Unit.....	\$ 62,000
1802 Eleuthera:	2/2, Lake View, Move In Ready	\$ 136,000
1804 Eleuthera:	2/2, Completely Remodeled, Gorgeous Ground Floor, W/D, Fountain View	\$ 225,000
2004 Granada:.....	2/2, Beautiful Updates, Pool Views, Enclosed Patio.....	\$ 167,777
2005 Granada:.....	2/2, Remodeled, Lake View, Move In Ready.....	\$ 164,900
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2201 Lucaya:	2/2, Remodeled Unit, Open Kitchen, Priced to Sell.....	\$ 152,900
2302 Lucaya:	2/2, Updated Unit With A Very Nice View	\$ 119,900
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4702 Martinique:.....	2/2, Completely Updated Unit, Beautiful Lake View.....	\$ 179,000
2703 Nassau:.....	1/1.5, Remodeled Kitchen, New Tile, Across From Tennis	\$ 79,000
3204 Portofino:	2/2, Gorgeous, Completely Updated, Lake/Fountain/Golf View	\$ 209,900
3204 Portofino:	2/2, Gorgeous Lake View.....	\$ 113,000
2801 Victoria:.....	2/2, Corner Unit, Completely Remodeled, Spectacular Lake/Golf View	\$ 194,900
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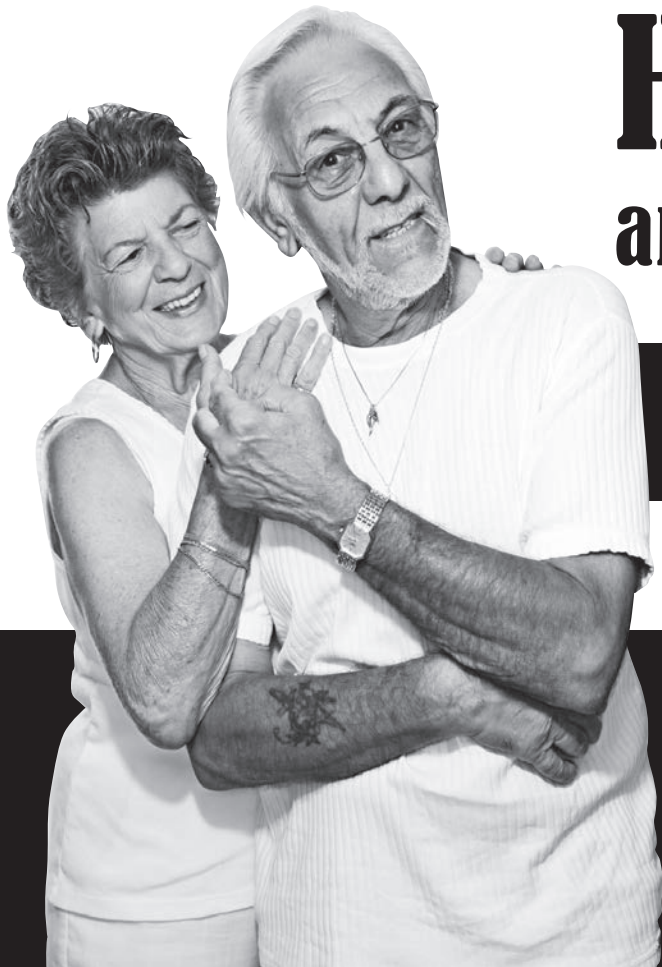
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Clubs and Activities

Billiard & Pool Club

By Bob Horowitz

Wynmoor residents can join the Wynmoor Billiards and Pool Club to participate in additional fun events. Past events included; Karaoke night, comedy club night, group BBQ and Dance, Club Pool & Billiard tournaments, and other social events.

For more information about the Pool and Billiard Club, to join our e-mail list or to sign up for an event or meeting, email WynmoorPoolClub@gmail.com, or come into the room and look for event sign-up sheets. You can also join our Facebook page "Wynmoor Poolclub."

To join the club, come to a meeting or see a club official when in the pool room. Club Officers for 2019 are: Co-presidents- Bob Horowitz & Ralph Rubin, V.P.- Mike Nash, Secretary- Mike Brodie, Treasurer- Rose Ortiz. Cost to join the club is \$5 a year.

Next Pool & Billiard Club Meeting is 10/13/2019 in the multi-purpose room (next to Main Pool/ grills) 11:00 AM, come meet & greet fellow pool players. Bagels and Coffee will be served. Cost \$1 for members, \$5 non-members.

Wednesday Night Pool Tournaments: Join us every Wednesday night at 6:00 PM. This Tournament is handicapped for all skill levels. All Residents and their guests* are welcome! Enjoy AC comfort while having fun and meeting new friends!

POOL LESSONS: Put your name on the pool lesson sign-up sheet in the Pool Room or email us to schedule no cost Pool Lessons for Wynmoor residents. Wynmoorpoolclub@gmail.com **Wynmoor Pool & Billiard Room:** All residents and their guests* are welcome to play at the Wynmoor Billiards and Pool Room located in the Wynmoor Country Club building, next to the library. With boasting 14 tournament grade regulation size pool tables, 4 heated- billiard tables and one regulation snooker table, this club has been called the "best Pool, Billiard, and Snooker venue, public or private, in all South Florida."

Players of all skill levels are welcome. The Room is open 7 days a week from 8:00 AM to 12:00 Midnight.

Women's' Pool Team, "The MzCues:" Explore a new activity, make new friends and have fun in our A/C pool room. This is for beginners and advanced players. Join us Tuesday from 3:00 PM - 5:00 PM. Residents and their guests are welcome.*

Our next club meeting will be November 10th at 11:00 AM. We hope to see you there! *All Events are Free for Wynmoor residents. Guests must register and pay a guest fee.

Bocce Club

By Lucia Catone

We welcome old and new Bocce members! Hopefully, you all had a healthy and fun Summer.

Come and play Bocce with us on Tuesday afternoons from 3:00 - 6:00 PM and Wednesday, Thursday and Saturday mornings from 8:00 AM - 12:00 PM. Join us in meeting new friends, neighbors and enjoy great exercise! Starting in December, we will be collecting Annual membership dues of \$5 for the January to December 2020 Season.

For more info., contact the President, John Giuffrida at 954-977-9154.

BOOKIES

By Rhoda Becker

Our book selection for our November meeting will be "Winter Garden," by Kristin Hannah. This family story involves two emotionally distant sisters, a mother identified as "cold," a dying father and a "fairy tale." All play a part in the outcome of this novel. To borrow a prophetic "blurb" from the internet: "sometimes, when you open the door to your mother's past, you find your own future."

Bookies meets the first Tuesday evening of each month. This month, we will meet on November 5th at 7:30 PM in Ballroom C at the Country Club.

Sneak Peak: Our December book chosen for discussion will be, "The Last Camellia," by Sarah Jio. Get it now. If you have any questions, please call Laura at 954-917-7677.

Camera Club

By Nancy Landman

Membership is open to all Wynmoor residents with an interest in photography, regardless of their skill level or type of camera. The club offers instructional programming, entertaining multi-media presentations, informal critiques, field trips, and small group mentoring.

There is also our club member's newsletter, "The Focus," that displays club member's photos, club activities and informative articles.

We encourage people with *beginner* skills through *advanced* skills to enjoy

and share the benefits of a photography club, to gain experience and knowledge to help each other grow, all while achieving and promoting photography's excellence and fun.

Yearly membership is \$10 per person and \$15 for married couples. New to the club? Your first meeting is FREE! We meet the 2nd and 4th Tuesdays of the month. This month, our meeting will be Tuesday, November 12th at 3:30 PM - 5:30 PM. We meet in the Lecture Hall at the Clubhouse. Come join us! For More information, call Nancy Landman at 954-979-9894.

Ceramic Club

By Maralyn Deieso

Welcome back to all our Winter friends. We hope everyone had a happy and healthy Summer. Any residents that would like to come in for a tour of our studio are welcome. There is always a member here that will be happy to show you around. If you are interested in joining, you can sign your name and phone number in our book at the front desk and you will get a call from one of our indoctrinators about lessons.

We will be closed November 28th and 29th to celebrate Thanksgiving weekend. Mark the second Wednesday, November 13th on your calendar for our breakfast meeting. Be sure to sign the book so we know who will be there. We will meet in Ballroom A at the Clubhouse at 9:00 AM. We hope to see you there.

Clay Sculpture Club

By Martha Van Cleave

Come explore your creative talents in Clay! Our club is open to all! No experience necessary!

Our club meets on Tuesday usually around noon in the Clay Sculpture Studio which is at the main clubhouse in the back facing the golf course and just beyond the Billiard Room.

Please come by and check it out to see if you might be interested. Our club dues are \$10 a year if you decide to join. If you don't see anyone at the studio please

Feel Free to call me for more information Martha 954-971-3932 or email me at vancleavemarta@yahoo.com

Contract Bridge Club

By Phillip Cummins

There are many options for playing Bridge at Wynmoor each week. There are ACBL sanctioned games on Mondays and Wednesdays at 7:00 PM. There is a Friday game at 12:30 PM. Please note the new time. All of these games are held in the East Wing. The Saturday afternoon game has been suspended until further notice, as has the Saturday morning mentoring program. There are also social duplicate games on Tuesdays and Fridays at 12:30 PM in the East Wing. Please note the new location for the Friday game. There is a Bridge lesson on Fridays at 12:00 Noon. Two notes: For a partner, call Gerri Silverman at 954-978-2457. Also, please remember to arrive fifteen minutes before game time to help the director organize the game.

Current Events Club

By Daisy Sheridan

We meet every Tuesday morning and have a lively discussion about the current events of the day. We meet in the multi-purpose room which is conveniently located near the entrance to the main pool. We meet from 11:00 AM - 12:00 Noon. You may stay a little longer to meet with old and new friends. There is never a charge.

All Wynmoor residents and their guests are always welcome. May we say hello to you next Tuesday?

Documentary & Discussion Club

By Enid Wolf-Schein

Lots is happening. We are sponsoring the 2nd Annual Wynmoor Short Film Festival on March 27, 2020. We still have space for additional films made by residents. Topics can include anything of interest to an adult community. Films should not be longer than 20 minutes and available on DVD or MP4. For more information, contact the Festival Director, Enid Wolf-Schein at enid.wsf@gmail.com or at 954-978-1368.

Our "Best of the Fest" film, *Golden Swans* from the first Wynmoor Festival, won for Best Documentary at the "Filmed in Broward Festival" in August and will be shown at the Fort Lauderdale International Film Festival November 9th at Cinema Paradiso in Hollywood. The public is welcome.

SAVE THIS DATE: On November 14th at 2:30 PM at the Broward College Library (across the street) you can see the new documentary, "Toni Morrison:

Continued on page 35



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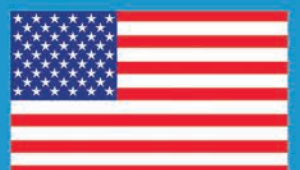
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- 2802 VICTORIA - 2 BED/BATH • BEAUTIFULLY TOTALLY RENOVATED • POOL VIEW
- 1206 BAHAMA C1 - 2 BED/BATH • GREAT LOCATION • WALK TO THE CLUB HOUSE

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Clubs and Activities

Continued from page 32

The Pieces I Am,” hosted by our President, Betsy Kalau. This is a great opportunity for all of Wynmoor residents to see this film.

Fishing Club

By Eddie Kopple

We had our first meeting of the Season and we had a small turn out. Most of our members are Snowbirds and we are waiting for their return. At our meeting, we discussed new places to fish and we planned for some speakers. November meetings will be November 4th and 18th. We are looking forward to discussing and preparing for “Kids Week.” Our fishing day will be Monday, December 30th from 8:00 AM - 10:00 AM. We are asking for volunteers to help on that day. You will enjoy yourselves seeing the kids fishing! If you have any questions, please call Eddie at 215-429-6138.

Fun With Friends

By Lou Kravitz

On November 17th in Ballroom A&B, come dance and listen to some great music from “Joey and the Gigolos.” Hope everyone had a great Summer and is well rested to dance. The cost is still only \$10 for members or \$15 at the door for everyone. Members, please get your money in by November 14th, on or before 12:00 Noon. Money can be dropped off at Marcia Marin’s apartment: 2804 Victoria Way, Apt. O4. If you have any questions, you can call Lou Kravitz at 646-864-7568.

Hadassah

By Toby Gordon

The High Holidays are over and it is time to think about the next set of holidays. Thanksgiving is just around the corner and then comes the children’s favorite holiday, Hanukah! Clean the house, make dinner, then clean the house again. Is a women’s work never done? If you are like I am, you look forward to getting together with generations of family and friends - holiday or not.

Our next general meeting is November 6, 2019, in the West Wing. The doors will open at 12:00 Noon so that we can enjoy a snack and schmoozing with our friends. The business part of our meeting will be called to order by our President, Bernice Riback at 12:30 PM, followed by a program by Susan Hershkowitz. She will speak about Jewish American Heroes.

SAVE THESE DATES: We have many exciting activities coming up. There is a Card Party on November 17, 2019. Natalie Gorelick, 954-984-1673 can be contacted for further information or find our flyer on the carousel in the library. Better yet, form your table and let Natalie know to reserve a table for you when you call. The cost of a lively afternoon of fun is still \$18. This includes your dairy box lunch and lots of fun with friends!

Also, in the future (but not too far away) is our annual HMO Luncheon that aides Hadassah Hospital and all of the good work done there for the world to benefit by. This year’s theme is “Looking Toward the Future.” It will be in the West Wing on January 8, 2020, at 11:30 AM. See the flyer on the carousel outside of the business office.

Any questions, please contact Naomi at 954-970-1001 or Toby at 954-978-8911. Again, form your tables of 8 to help make this year’s Luncheon BIGGER AND BETTER than ever before!

REMINDER: Please support Hadassah by purchasing certificates from Bernice Riback. She can be reached by calling 954-984-1703. Trees for any occasion may be purchased through Beverly Alexander. She can be reached at 954-969-1701. Beautiful cards for all occasions may be obtained through Lenae Herman who is reachable at 954-657-8579. Your support is greatly appreciated!

Health And Wellness Club

By Hope Myers

Would you like to improve your overall quality of life? Then, come to the Health And Wellness Club on November 19, 2019 at 2:30 PM in the West Wing II.

Todd James, Physical Therapist, will speak on “Increasing Your Flexibility Through Stretching.” He will explain why stretching is even more important for people over 50 than cardio. Todd uses a variety of manual therapy techniques to improve and restore his patients’ level of function through one-on-one personalized treatment plans.

Refreshments will be sponsored by Coconut Creek Therapy, located in the Lyons Plaza. We will be collecting dues for the 2019-2020 Season: \$10 for members and \$3 for guests. For further information, call Hope Myers at 954-971-9538.

High Roller Bowling League

By Angela Hirshenson

Great news! Wynmoor High Rollers are moving back to Margate Bowling Alley. Bowling will begin on September 3, 2019, at 11:00 AM at AMF Bowling Lanes (2020 North State Road 7, Margate.) We are a senior league and bowl for 32 weeks. Come join us and have some fun. All Wynmoor residents are welcome. For more information, please contact Angela Hirshenson at 954-917-6961.

Karaoke & Live Entertainment Night

By Robin Thompson

Happy Thanksgiving and welcome back Snowbirds. Please join Robin and Bob for an evening of fun on Wednesday, November 20, 2019 in Grand Ballroom A. Doors will open at 6:00 PM.

Keyboard/Vocalist, Bob Boudreau, will entertain from 7:00 PM - 8:00 PM for your dancing and listening pleasure. Karaoke will begin at 8:00 PM.

Please text 3 songs with your name 2-3 days before Karaoke day if possible, to 954-994-4476.

Singers, please check in with Robin when you arrive. Refreshments are permitted. Residents must show Wynmoor ID. Admission is \$2 per person. We look forward to seeing you there!

Ladies Circle Club

By Jo Bakalar

Come to our November meeting and get your **YELLOW DOT!** So, what’s a Yellow Dot? It’s a decal you put on your windshield, and in case of an accident, it alerts emergency responders if you have any special medical conditions. It also lets them know the medications you are taking. This program is sponsored by Broward County and is free. Jayne Chapman, the Community Outreach Director for Representative Ted Deutch, will present this program, distribute the decals and brochures, and answer any questions you may have. Don’t miss this presentation. It could save your life! We will meet on Thursday, November 21st at 11:30 AM in Ballroom A.

We have a special overnight trip to Naples planned for March 15th - 16th. One highlight of this trip includes a production of Kinky Boots at Broadway Palm Dinner Theater. Your reservation of \$100 is due by November 15th. If you missed the October meeting and did not receive a detailed flyer about this trip, please contact Diane San Anton at 954-590-2794 for more information.

Were you one of the “Summer people” who went to the Catskills on vacation? You probably stopped at the *Red Apple Rest*. Come to our December meeting and meet Elaine Freed Lindenblatt, whose father owned the Red Apple. She will present a slideshow that will take you back in time to reminisce about the food, celebrities and good times at this landmark restaurant.

For information about the Ladies Circle contact our President, Iris Arlan, at 954-532-5268.

Ladies Golf Association

By Karen Beckman

Cooler weather and some returning Snowbirds made for a fun-filled October. A “spooky” themed Guys & Dolls Tournament and Luncheon kicked off the month and produced some interesting and unusual golf attire. We gathered for a game night and discovered many of our members had skills beyond golf.

The WLGA will host a special Meet & Greet and welcome our Snowbird members back! If you are a lady golfer interested in finding out more about the WLGA or a non-golfer interested in socializing with the golfers, you are welcome to join us. Stop in between 3:00 PM and 5:00 PM on Wednesday, November 20th in Ballroom “B” and enjoy some wine and cheese!

Come and meet our lively group of ladies who are anxious to share information about becoming a member of the Wynmoor Ladies Golf Association.

Latin Women’s Club

By Minerva Nazario

We want to extend a sincere thank you and appreciation to all our Veterans who have served to protect our Nation. We wish you a joyful and fruitful Thanksgiving holiday with your family and friends. Also, we thank you for your participation in our Hispanic Heritage month’s activities.

The Latin Women’s Club meets the last Tuesday of each month from 2:00 PM - 4:00 PM in Classroom 4 of the East Wing. This month, we will meet on November 26, 2019. Our dues are \$15 per year. Refreshments will be

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Clubs and Activities

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served. All our meetings are held in Spanish.

For those celebrating a birthday or anniversary this month, we wish you good health, peace & love, with many more years to celebrate. If you're interested or want more information about the club, please call Ms. Minerva Nazario at 954-532-3156.

Monday Night Dance and Social Club

By Tamara Tresinowski

Happy Thanksgiving to all. November is upon us. Welcome back to many of our Snowbirds who have returned home. The dancing and fun continue. We are amazed at how much our club has grown this year. Come check us out. We have planned exciting lessons for November!

November 4th is "Cowboy Country Night." Cowboy attire is welcomed and we will be learning a country line dance to Jimmy Buffet's, "Bob Robert's Society Band," taught by Golda Levitan. **November 11th**, Veteran's Day, we will have a USO dance theme. Wear red, white and blue. Phil Palma will be teaching the "East Coast Swing." **November 18th**, Dawn Scarlata, an instructor from Goldcoast, will be teaching "West Coast Swing" and **November 25th**, for our Thanksgiving dance, Patty Cavaliere will be teaching "The Wobble." The dance is held in Ballroom A every Monday. Dance lessons are from 6:30 PM - 7:00 PM. Dancing is from 7:00-9:30 PM. Men or women, please do not wear shorts. Membership is \$5. Members pay \$1 each week and non-members pay \$3 each week. Coffee, tea, cake, and sometimes even ice cream is served. Come join the dancing fun.

Nature And Arts Club

By Cindy Selmon

We hope you had a wonderful Summer. Our club leaders have been keeping members informed via emails so that they will be prepared for our new procedures. Our second meeting of the 2019-2020 Season will be Thursday, November 7th at 9:15 AM in Ballroom A. If you have not already done so, please email your reservations to club President, Nancy Moskowitz at laughlady55@aol.com

The November 21st trip will be by carpool to the Wiener Museum of Decorative Arts. The cost per person is \$11. On December 19th, we will visit Butterfly World. New procedures were introduced in October to provide everyone a chance to participate in trips. They will be reviewed at our November meeting. Please remember that only club members may join us on trips. If you have not already done so, please send your \$15 dues, payable to "Wynmoor Nature and Arts Club" to Sheryl Schiess; 3302 Aruba Way, Apt. J-2, Coconut Creek, FL 33066 or bring it with you to the meeting.

As we promised, we are introducing you to a club Board member each month. November's Board member is Vice President, Alison Rice. Alison is a retired ESL teacher for adults and Director of the English Language Institute at Hunter College in New York City. She divides her time between Wynmoor and Fresh Meadows, Queens. She and her husband, David, enjoy theater, opera, classical music and dance. In addition, she belongs to the Glass Kiln Club, the Bridge Club, and Fun with Friends. She is also an avid quilter.

Needlework Click

By Barbara Bilello

Our November meetings are the 12th and 26th, the 2nd and 4th Tuesday of the month. We meet in the West Wing from 1:00 PM - 4:00 PM and serve coffee, tea and yummy snacks. Everyone is welcome and if your new to Wynmoor, please join us and make new friends. We have knitting, crochet and sewing along with a bunch of chatters. We all have a fun time.

If anyone has yarn that they are not using or if you know someone that does, we will be glad to pick it up just call Barbara at 754-222-6375.

We hope everyone has a wonderful Thanksgiving with family and friends!

Pennsylvania Club

By Marilynn Stoloff

It was great seeing some of our full-timers and a couple of Seasonal friends at our first gathering. We were delighted that five new members joined our group. The timing of the Holidays has people returning on a very staggered schedule this year. We are collecting dues for the year so don't forget your \$10. We have some members interested in going to the Supper Club's "Mid-Life, The Crises Musical" being shown in Wynmoor in March. If you want to go with us, be prepared to bring a check to the meeting.

We will have a singer, Mindy McGee Schleifer for our November meeting. Of course, we will share conversation, coffee, and bagels as well. Everyone is welcome to start the month with a fun activity. Let us be the first to wish you and your family a Happy Thanksgiving. We have so many things to be thankful for.

Pickleball Club

By Sandra Cohen

November is a beautiful month in South Florida and a wonderful time for Pickleball. With the cooler weather and the return of many of our Snowbirds, the courts are active and everyone is having fun.

After the upcoming holidays, our monthly tournaments, parties, Luncheons, dinners and dances will begin. Annual membership dues are \$10 per person, and until November 30th, we're offering a special, which will only be \$15 for a couple. That entitles members to attend all our events at no charge. The only additional costs are for tournament entry fees and meals.

It's easy to learn to play Pickleball. Just check out the bulletin board at the Pickleball courts to see when our FREE lessons are offered. We even supply racquets and balls for the lessons.

We wish everyone a happy Thanksgiving and we hope to see you soon.

Shuffleboard Club

By Michele Epstein

The Snowbirds are trickling on down. Soon, there will be a flood of our beautiful birds making a landing and skidding to a stop at Wynmoor.

This year promises to be a very good one at our Shuffleboard courts. We will be receiving new discs, lights and cabinets in the near future from our recreation department at Wynmoor.

Playing in the evenings will be most enjoyable since we will actually be able to see the discs. HURRAH!

This year's membership dues will remain at \$5. The upcoming year begins January 1st through December 31, 2020. Please come out, meet our members and have fun. Looking forward to seeing you soon.

Contact me, Michele, at shuffleboard@yahoo.com for more information.

US Club

By Rita Margolin

Looking for a fun evening? If so, join the US Club on Tuesday December 3rd at 7:30 PM in the Ballroom. We will be having an in-house Scavenger Hunt called, "It's In The Bag." Bring a bag with no more than 20 assorted items and see if they match up with our callers. Prizes will be awarded.

Dress comfortably, dance to live entertainment, and of course, we will serve coffee, tea and yummy desserts. Pay at door.

US members pay \$3. Guests pay \$6 for the evening.

Pay up your 2020 membership \$10 pp and look forward to a GALA January paid up membership event.

Contact Bernice Riback at 954-984-1703 for more information.

Woodshop

By Ernie Fleury

The next Woodshop meeting will be Nov. 1, 2019 in Ballroom C at 8:30 AM. Coffee will be served and we will begin our meeting at 9:00 AM. The shop display windows have been updated, showcasing the skills of our members so stop by and do some window shopping.

Glyn Priitchett brought a solid wood disc, 4"x40"x40" of Carpathian Elm. This specie of wood cannot be found in the U.S. Today (see photo). With the right idea and skill, this exquisite example of nature could find itself as a coffee table in the living room of some lucky person. Glyn was born in Wales, England and he and his wife recently moved to Wynmoor.

Everett Yankie apparently isn't sleeping much these days because he turns out masterpieces faster than George Soussou can photograph them. Everett's first is a black cherry rocking horse. He had to wait to find out the gender of a newborn baby so he would know whether to add a ponytail or not to the toddler in the maple inlay (see photo). Next, he made 8 mahogany flower vases with turquoise trim. The logs he used were from the mahogany tree, recently removed from Lucaya (see photo). Everett's last item is a 24" black cherry lamp base with hand-carved dogwood flowers circling the whole vase. It will be finished for the next edition.

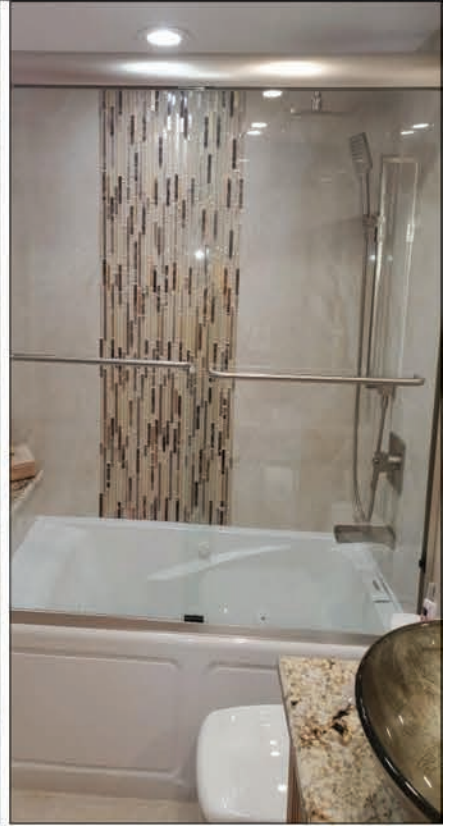
Ernie Fleury turned a 6-segment wood bowl made from African Zebra wood with purple heart highlights. Shown in the photos, is an exotic multi-colored cutting board and two 2-star burst design cheese boards that a resident asked the shop to make for wedding gifts.

Jeanette Da Rosa proudly displays her 7-segment serving bowl made of boxelder with walnut highlights. The Woodshop members have been experimenting with different types of wood used for their projects. The photo shows a salt/pepper grinder combo, a peppermill and a salt mill. These items, believe it or not, are lathe turned from marine plywood.

President, Karl Georgi, was asked by Wynmoor Administration, to replace the existing Bocce Court scoreboard. It was completed and players are now

Continued on page 39

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Supper Club

By Lynne List

Time is running out for prior theatre-goers and those on the Supper Club's e-mail list to purchase their tickets in advance for the hilarious show, "Midlife-The Crisis Musical." Starting December 1st, the flyers and order forms will be in the carousel in the Country Club Library so that everyone in Wynmoor will have the opportunity to purchase the tickets by mail. Those of you who are not on the mailing list can still add your address. Send your e-mail to LLIST@juno.com

Write "Supper Club" in the Subject Line and include your name. A flyer and order form will be sent to you.

Only once a year, can residents enjoy a sit-down served dinner and a full Broadway show right in our own community. The show is produced by the Curtain Call Playhouse, which is a professional performing troupe producing their shows in venues throughout Broward and Palm Beach County.

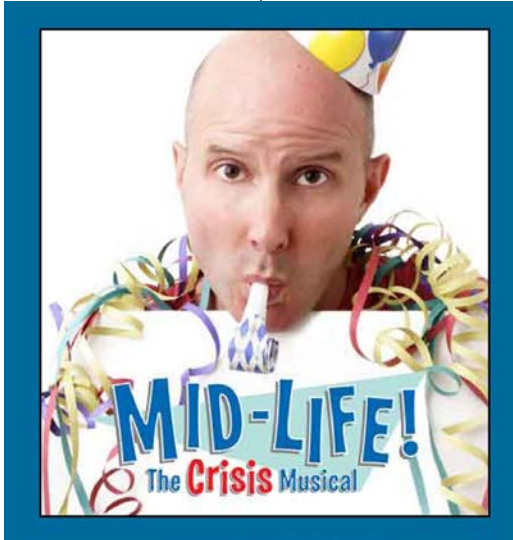
On Thursday night, March 19th and Friday night, March 20th the West Wing will be transformed into a professional Dinner Theatre.

A meal will be served by Old Florida Caterers prior to the opening of the show. It will begin with a glass of either white or red wine (BYOB if you want more), a salad, a choice of Salmon in dill sauce or Chicken Marsala served with rice pilaf and baby carrots. For dessert, you will enjoy an éclair. A sugar free dessert is available if ordered in advance. Naturally, bread and beverages are included.

The show consists of a series of hilarious vignettes poking fun at both men and women experiencing midlife difficulties. Everyone who is middle aged, or beyond, will be able to relate to these common place situations and enjoy the humor in them.

So, expect a wonderful dinner, a fantastic show, and, to add to the evening, a price of only \$35 per person, in which tax and gratuity included. Don't miss out on this once a year event. Tables hold 8 or 9 people and you can purchase anywhere from 1 to 9 tickets. Don't be fearful

of coming alone, your table mates will be delightful.



CAMERA CLUB

We hope you enjoy these photos taken by some of our Wynmoor's photographers.



Splash - Israel Gips



Winding Up for the Swing - Helen Storm

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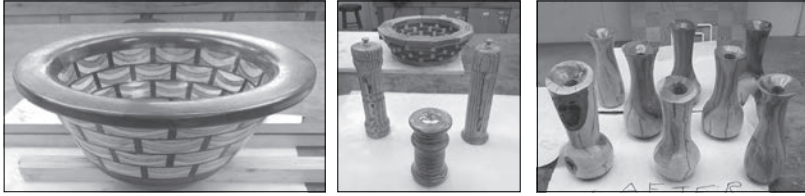
Clubs and Activities

Continued from page 36

ready to roll. The shop has been busy with resident requests to update, replace or fix household items. As requested by a resident, we recently refurbished a walnut-hand-carved ottoman that is now ready to be upholstered.

The Woodshop will have two tables set-up at the upcoming White Elephant Sale in November, displaying many of our unique wood-crafted items.

Photos by George Soussou



Writer's Workshop

By Nancy Heller Moskowitz

November brings the return of our Snowbirds. We look forward to all of them returning during the next few months. Our writers attended a workshop led by our own Marjory Lyons at the North Broward Public Library in early October. All poets are asked to submit their poems for our 4th Annual "Pen And Brush" exhibit in February.

Remember, we meet every Saturday morning in Cardroom A at 10:00 AM - 12:00 Noon. New and old scribes are encouraged to bring any sample of their work. The only requirements are nothing longer than two pages, single sided. We're **hear** to listen and comments are for constructive purposes. Try us, we think that you'll like us!

Wynmoor Amateur Radio Club

By Gerry Stoloff

The WARC meets every Friday morning at 9:00 AM in the Multi-Purpose Room near the main pool and we meet all year round. At 10:00 AM, we move to the "Ham Shack," located in room #118 on the West end of the Administration Building. Visiting Amateur Operators are welcome to operate from our station, just be sure to bring a copy of your "ticket" (license) along with you. For further information, please contact Gerry Stoloff, WA3HDI at gpstoloff@comcast.net or call 954-973-4899.

Wynmoor Hurricane Emergency Net

By Gerry Stoloff

This Season has already been extraordinary, with 12 named storms and 3 major hurricanes by October 1st, and it's still not over! We were very lucky to have Hurricane Dorian miss South Florida, but over 90% of our team members stayed ready to serve if needed. That's why we train weekly. With each Wednesday evening, we're giving lessons in radio discipline and emergency service. Remember, Hurricane Season doesn't end until November (or even later), so we'll be continuing with Wednesday sessions until the storm Season ends!

We're still short of people to fully cover every village. Our goal is to have at least one operator in each village, ideally with more than one, so that they can share the coverage. The commitment we ask is to check in most Wednesday nights for 10-15 minutes for radio training and to be available to serve *after* the event of an actual weather emergency.

You don't need prior experience in using a CB radio. We'll teach you how to connect it up in your car and the weekly meetings provide experience in proper communications procedures.

If you'd like to join us or if you're a previous operator, please contact Gerry Stoloff at 954-973-4899 or come to the Country Club Clock Tower any Wednesday evening at 6:30 PM.



Traffic Violations

The speed limit on Wynmoor Circle is **25mph**. The speed limit in the villages is **15mph**. There is absolutely **NO PASSING** on Wynmoor Circle and all **STOP SIGNS MUST BE** observed by residents and guests. **All residents and guests are required to abide by Wynmoor Rules and Regulations.**



City Matters

By Commissioner Mikkie Belvedere

Happy birthday and a happy anniversary for all celebrating this month. Enjoy your day.

Other events this month include: November 3rd: Daylight Savings Time ends. November 11th is Veterans day. Hope you join us in Veterans Park to celebrate this occasion. On November 16th, there will be all day entertainment at the Promenade with tree lighting in the evening. November 28th is Thanksgiving.

Coconut Creek is known as the butterfly capitol of the world, is also known as "Tree City," and voted as one of the safest cities and a city that tries to work with grants to save our residents tax dollars. The city is also known for 18 parks and 8 greenways.

A county park in the city is Tradewinds park (not counted in our 18 parks). Tradewinds is a wonderful park to enjoy, a park the city uses for our 5K run and many other agencies use for their events.

A great way to enjoy the park is by riding the Horseback trail rides. Tradewinds Park has horse stables, and for adults, offers one-hour guided trail rides for \$35 plus tax per person. Even if you've never ridden before, you might enjoy a beautiful group ride through the park available every Saturday and Sunday. Be there at 9:30 AM or 12:30 PM to check in for the one-hour ride. The guides and horses have been trained to accommodate first-time riders.

Look out for the 2020 Census: The federal government is starting to



prepare for the 2020 Census, and it's important we are all counted. Funding for cities and other areas depends on the count. Here's what to look for to avoid a potential scam, according to Broward County officials: Census workers are employed from 9:00 AM - 9:00 PM and carry an ID badge that includes their name, photograph, Department of Commerce watermark and an expiration date. While visiting your residence, they'll present a letter on Census Bureau letterhead and have an official bag and/or laptop with the Census Bureau logo. They will never ask for your Social Security number, money, donations, anything on behalf of a political party, or bank or credit-card account numbers. When in doubt about Census workers, call the Atlanta regional office at 1-800-424-6974 from 9:00 AM - 5:00 PM

on weekdays. For more information, visit www.broward.org/census2020

Permits: If you are planning any renovations to your residence, inside or outside, most likely, you will need a permit from the city. Check with administration/management to see what is required. If you do not get a city permit where required, you may be fined or requested to remove your changes. Better safe and follow the law than be sorry.

Have a great day and keep smiling. I can be reached at 954-803-7696 or mbelvedere@coconutcreek.net

Hope to hear from you with questions, suggestions, ideas.



INSPIRATION STATION

By Diana Stone, M.A., Wellness Consultant and Inspirational Writer and Speaker

How To Be The Perfect Host, Guest Or No-Show This Holiday Season

Dearest Reader,

As we navigate through this holiday Season, you may wish to consider my strategy for staying sane! I mentally jump to January (so much for living in the moment but stay with me) and ask myself how I want to feel January 1st! Of course, I want to feel physically, emotionally and spiritually strong, balanced and connected! I prefer not to have gained weight, or in need of a retreat from my life, and I wish to feel close to my family and in alignment with my Higher Self (God, Universe, you name it). Then I go backwards from January 1st and consider what will keep me on my envisioned path so I live according to what will bring me the most peace for the New Year. Funny thing, for me, going ahead mentally reminds me quite vividly that the little decisions I make NOW will have a dramatic impact on the quality of my New Year!

Before I agree to hosting or attending any holiday functions, I take an inventory of how I'm REALLY doing. Some years I feel more energetic, more festive, more outgoing and I wish to celebrate and open my heart and home to share my merriment with family and friends! But for the last couple of years, I have felt more reflective as one by one of our children have left the nest. I have preferred quieter holidays so I can actually participate more fully in the baking, card playing, and dancing versus organizing it all for others. I've also felt a kinship to friends who have experienced the loss of a loved one and have chosen to include them in our plans or to create a completely new way to experience the holiday (such as a simple picnic at the beach) to shift the energy from loss to hope and even playfulness.

Sometimes, we get on autopilot where we think we ALWAYS have to do what we have always done! Just because you happen to have hosted a major holiday for the past decade is no reason you still have to carry that torch if it's become a burden for you! As we evolve and grow, our needs and desires shift and it's more loving to not host or attend events when we feel depleted, resentful and out of sorts! Sometimes, the most loving thing we can do for

the world is to TAKE A NAP! If it FEELS like a relief to forgo hosting or even deciding what to wear or bring as a guest, then please consider being a NO-SHOW WARRIOR who is so brave, you are willing to stay in your pajamas and watch your favorite shows or relax with a great book! AH...I'm sensing some REGRETS boxes being checked on any invitations coming my way this year!

Here are a few simple questions to ask yourself as you contemplate the big decisions of your life (should I marry him?) to the little questions (would this taste better with more chocolate sauce?). During the holidays, we can be bombarded with so many choices. Here's to helping you hear your inner voice of wisdom:

1. Do I really need it? From that second glass of wine to a new furniture purchase going on a credit card - Ask and Listen!
2. Do I really want it? For me, the WANTS of my heart matter more during the holidays because I do want to feel the razzle-dazzle of the Season. Even if I don't NEED to go to a musical, my heart craves live theater especially in December so I always treat myself to a show (or two!).
3. Is there an easier way? For years, we continued sending holiday cards even when the tradition got expensive and time consuming. When I finally just started posting a family picture on Facebook with a holiday greeting, I felt tremendous relief! We also supplement our home-made dishes with store prepared favorites and dinners are easier and more relaxing!

Love yourself so much that you honor what your soul really deserves this holiday season - YOUR TRUTH! Whatever role you decide to play this holiday Season (host, guest, no-show warrior!) let it be one that resonates with who you really are right now so come January 1st, you wake up with no regrets, an open heart, a clear mind and a rested body! Love, Diana

Diana Stone, M.A., is a Wellness Consultant and inspirational writer and speaker. Connect with her at dianalynnstone@me.com or www.dianalynnstone.com



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New Year's Eve Gala

NEW YEAR'S EVE... Celebrate our best bash ever in the Grand Ballrooms of the Country Club, with a live band and a DJ. Join The Gary Lawrence Quartet featuring Award-winning Shelley Keelor. Shelley Keelor, our female lead, is a fabulous talent. She has received rave reviews in various South Florida Communities including our own. The Gary Lawrence Quartet includes Head Pianist-Composer-Vocalist Gary Lawrence, Drummer, David Drubin, Bass, David Winograd and Trumpet Player, Dennis Noday. If there is a song to be played, this band can play it! Head Composer, Gary Lawrence, played the Catskills for many years in the show bands of The Brown's and Grossinger's Hotels. Other band members played with Frankie Avalon, Sammy Davis, Jr., Liza Minelli and many more. On your table will be mixed field greens with balsamic vinaigrette on the side, assorted breads and rolls with butter, and bottled regular and diet soda.

Choice of the following entrees: boneless braised short ribs of beef OR chicken marsala OR filet of salmon in lemon dill. Your choice of entree is accompanied by garlic smashed potatoes, string beans; coffee and hot tea, and an ice-cream sundae bar!! All food is provided by Old Florida Catering. Complimentary 'Champagne' Toast and complimentary party favors!

**DOORS OPEN AT 7:15 PM. DINNER SERVED AT 8:00 PM.
(BYOB) Maximum of ten (10) people per table.**

*The residents can reserve their seats at the Theatre Box Office or mail in the Event Sheet.
The Event Sheet can be found at the Theatre Box Office.*



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Upcoming Library Events...

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NOVEMBER

Thursdays - Digital Downloads Open House. Learn how to access and download the library's free books, music, magazines and movies to your device. First come, first served. Noon to 1 p.m. Rm. 226.

Monday, November 4 - Census 2020: The Concerns and the Issues. A discussion of how the census affects apportionment of resources and funding locally and nationally, representation, what effects asking about citizenship might have on the data collected and how data is used by different agencies and organizations, and how it's made available to them. Presented By Broward College North Campus Social Behavioral Science Department. 11 a.m. to 12:30 p.m. Rm. 154.

Monday, November 4 - Movie & Discussion: "They Shall Not Grow Old". A documentary about World War I with never-before seen footage to commemorate the centennial of the end of the war. (2018), Rated R. 2 to 4 p.m. Rm. 154. In recognition of Veterans Day.

Wednesday, November 6 - Reading Round Table: "Thank You for Your Service" by David Finkel. Finkel follows the challenges that face soldiers and their families once they return home from overseas deployments. The author focuses on those suffering with post-traumatic stress disorder and traumatic brain injury, the invisible wounds of war. Join Broward County Libraries Director, Kelvin Watson as he discusses this very revealing book. In recognition of Veterans Day. 1:30 to 2:30 p.m. Rm. 226.

Wednesday, November 6 - Knitting & Crocheting Circle. A great way to get yourself to knit more, and to meet other people who share your interest. All levels welcome. 4:30 to 6 p.m. Rm. 154.

Thursday, November 7 - Where Did Howdy Go? The challenge of coping with Alzheimer's disease. Presented by Dr. John Becker, award-winning author. 1 to 2 p.m. Rm. 226. *Sponsored by Friends of North Regional/BC Library.*

Saturday, November 9 - Russian Culture Club. NEW Monthly culture club for those interested in learning about the Russian culture and the language. 11 a.m. to 12:30 p.m. Rm. 226.

Saturday, November 9, (Dec. 14 & Jan. 11) - Always Write! A BiblioBoard Webinar Series. How to create print-ready book files with Pressbooks Public. Are you a local author who would like to create professional-quality, print-ready book files free of charge? No design or technology experience necessary. Join this session to learn how you can create beautifully designed print-ready book files - with Broward County Library's Pressbooks Public tool. This session will walk you through how to design your book with pre-made templates, how to customize your page layout, and how to generate print-ready PDF files. 10:30 a.m. to Noon. Computer Center.

Tuesday, November 12 & 26 - Coffee & Conversation. An opportunity for friendly dialogue between library professionals and community members. Light refreshments served. 2:30 to 3:30 p.m. Rm. 226. *Sponsored by Friends of North Regional/BC Library.*

Wednesday, November 13 - Join us for Ageless Grace, a fitness and wellness program that consists of simple exercise tools designed for all ages and abilities. These exercises, based on everyday movements that are natural and organic, focus on the healthy longevity of the body and mind. Presented by certified instructor Eleanor Robinson. 1:30 to 2:30 p.m. Rm. 226. *Sponsored by Friends of North Regional/BC Library.*

Wednesday, November 13 - Jewish Book Review: "The Flight Portfolio" by Julia Orringer. This historical novel takes us back to occupied Europe and is based on the true story of Varian Fry's attempt to save the work, and the lives of Jewish artists fleeing the Holocaust. 2 to 3 p.m. Rm. 154.

Wednesday, November 13 - Representatives from the North Broward Social Security office will be available to answer your questions and provide information. 2 to 4 p.m. Lobby.

Thursday, November 14 - Celebrating Toni Morrison Film & Discussion. A screening of the documentary "Toni Morrison: The Pieces I Am". An artful and intimate meditation on the legendary storyteller examines her life, her works and the powerful themes she has confronted throughout her literary career. Followed by a reflective discussion of the film and the author's works. Noon to 2:30 p.m. Rm. 154. *Sponsored by Betsy Kalau and the Friends of North Regional/Broward College Library.*

Saturday, November 16 - Meet author Ellen LaCorte. Her debut novel "The Perfect Fraud" is about a psychic who "doesn't quite have the gift". She will share what she has learned about the psychic world - who was real and who was not. Does she believe? Join us and find out. 3 to 4 p.m. Rm. 154.

Tuesday, November 19 - Adulting 101: Budgeting. Learn the basics of managing your money and the importance of maintaining a spending plan. Participants will gain insight on how to achieve their financial goals through budgeting. 2:30 to 4:30 p.m. Rm. 226.

Wednesday, November 20 - Homeownership Made Easy: Information for first time buyers. Presented by Jasnyn Davis, Licensed Realtor. 6 to 7:30 p.m. Rm. 154.

Friday, November 22 - Representatives from the Broward County Property Appraiser office will be available to answer questions. 10 to 11:30 a.m. Lobby.

Saturday, November 23 - How to Successfully Indie Publish Your Book - Join us for this panel discussion featuring successfully published authors! Victoria Landis is a professional writer and editor. **Rochelle Paige** is the Amazon bestselling author of more than thirty books. **Deborah Shlian** is a physician, healthcare consultant and author of six award winning medical mystery/thrillers, three co-authored with her husband, Joel. **David Wind**, International award winning author, has published 40 novels Including Mystery & Suspense Thrillers, Science Fiction & Fantasy, and Contemporary Fiction. 11 a.m. to 12:30 p.m. Rm. 154. *Sponsored by the Florida Chapter of Mystery Writers of America.*

Literacy & Language Classes:

Tuesdays - English Café: conversational practice session for intermediate learners of English. 6:30 to 7:45 p.m. Rm. 226

Wednesdays - Spanish Café: conversational Spanish practice for English speakers. 6:30 to 7:45 p.m. Rm. 226.

Saturdays - Citizenship Classes: Self-paced question and answer practices and drills for individuals preparing to take the U.S. citizenship exam. General information, sample test questions with answers and access to the citizenship application. Citizenship eligibility, fees, and special cases will be discussed. 2 to 4 p.m. Rm. 226.

Coming in December:

Thursday, December 5 - Friends of North Regional/BC Library present a free "Holiday Concert" with the Broward Women's Chorus. 1 to 2 p.m. Rm. 154. Light refreshments will be served.

WOMEN'S
FORUM



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Not Too Soon For End-of-Year Financial Moves

We've still got a couple of months until 2019 draws to a close, but it's not too early to make some end-of-the-year financial moves. In fact, it may be a good idea to take some of these steps sooner rather than later.

Here are a few suggestions:

- **Boost your 401 (k) contributions.** Like many people, you might not usually contribute the maximum amount to your 401 (k), which, in 2019 is \$19,000, or \$25,000 if you're 50 or older. Ask your employer if you can increase your 401(k) contributions in 2019, and if you receive a bonus before the year ends, you may be able to use that toward your 401 (k), too.

- **Add to your IRA.** You have until April 15, 2020, to contribute to your IRA for the 2019 tax year, but the more you can put in now and over the next few months, the less you'll have to come up with in a hurry at the filing deadline. For 2019, you can put up to \$6,000 in your IRA, or \$7,000 if you're 50 or older.

- **Review your portfolio.** It's always a good idea to review your investment portfolio at least once a year, and now is as good a time as any. However, don't make any judgments based solely on your results over the past 10 months. Instead, look carefully at how your portfolio is constructed. Is it still properly diversified, or has it become overweighed in some areas? Does it still fit your risk tolerance, or do you find yourself worrying excessively about short-term price swings? These are the types of factors that might lead you to make some changes, possibly with the help of a financial professional.

- **Don't forget about your RMDs.** Once you turn 70-1/2, you generally need to start taking withdrawals - the technical term is "required minimum distributions," or RMDs from your traditional IRA and your 401 (k) or similar plan. After the first year in which you take these RMDs, you must take them by the end of each year thereafter. If you don't withdraw at least the minimum amount (calculated based on your age, account balance and other factors) you face a penalty of 50% of what you should have taken out, a potential loss of thousands of dollars. So, take your RMDs before December 31st. The financial services provider that administers your IRA or 401 (k) can help you determine the amount you must withdraw.

- **Think about next year's opportunities.** It happens to almost all of us: A year has passed, and we haven't taken the actions we had planned. So, start thinking now about what you want to do in 2020 from a financial standpoint. Can you afford to ratchet up your investments in your retirement plans? If you have children or grandchildren, have you started saving for college? Have you considered ways to protect your financial independence if you ever need some type of long-term care, such as an extended nursing home stay? If these or other items are on your financial to-do list, start planning now to get them done next year.

Time goes quickly so don't get left behind without having taken the steps to keep moving toward your financial goals.

See my ad on page 47.

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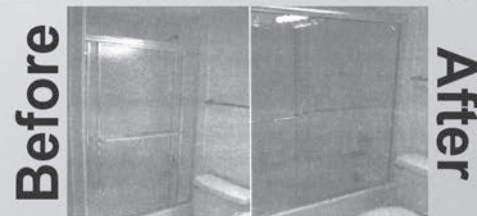
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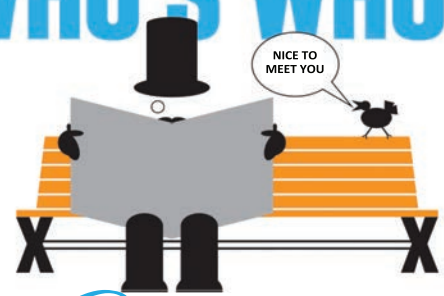
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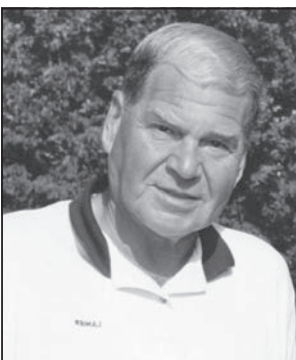
WHO'S WHO?



in Wynmoor

Wynmoor Resident Becomes Part Of NASA History


By Myron Katz



This past October marked the 50th anniversary of the first moon landing. The date was May 5, 1961. NASA rocketed the first Astronaut, Alan Shepard Jr. 115 miles above the Earth in a flawless suborbital flight into space. He recovered safely 302 miles down the Atlantic Missile Range, becoming America's first man in space.

Working with two very successful companies, Otis Elevator Company and Hughes Aircraft Company, I had the honor and privilege to be part of this very successful space adventure. I remember listening to a message from President John F. Kennedy, congratulating our team on this monumental accomplishment. Back then, we used computers to monitor his mission. When I look back at those machines, I am amazed at how far we have come with technology.

From blast-off to his successful completion, we played an instrumental part in achieving a successful mission. I will never forget my team, who was such a major part of the success of this mission. High fives all around!





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Safety Solutions

By Scotty Leamon

Public Safety Information Officer, Coconut Creek Police Department

Scam And Theft Prevention As Holiday Season Approaches



Thanksgiving is approaching, which means that our Snowbird friends are back, if they haven't come back already. The start of the holiday Season is only a few weeks away. Personally, it's my favorite time of the year, and I'll bet you that, for all the crooks and scam artists out there, it's their favorite time of the year too. Why? Well let's consider a couple of scenarios here that might answer that question:

Scenario #1: You know the grandkids are expecting that hot toy every child wants as a present, and since you can't find the big box store, Toys R Us anymore since they've gone bankrupt, you find that toy for sell on-line at reasonable price. Maybe you found it on Amazon's website? Or one like Target or Walmart? You can tell the website is legit by the green lock symbol to the left of the "dot com" domain name at the top of your computer. So, you're not worried about it being a scam website. You pay the money and arrange to have it shipped to your front door. Only, for some reason, that package never shows up. If that happens, then you've likely been the target of a "porch pirate."

Porch Pirates are opportunistic thieves who stroll up to a person's front porch, patio, or door, and help themselves to whatever packages they find there. If you have a RING doorbell, then you've probably noticed that a lot of posts on the RING Neighbors App have to do with this type of activity.

The best way to prevent a porch pirate from taking your packages is to be mindful of the tracking tools that the major retailers and shipping companies have for you to use. You can set it up to get notifications on your phone as to when to expect the package, that way you'll know to be home. If you're not home, you can ask a trusted neighbor to pick it up and hold it for you. The bottom line is that the longer your package sits out there in front of your door, the longer the opportunity exists for a potential porch pirate to steal it. So, any way you can figure out that, can reduce that time period makes you much less likely to be the victim of this type of theft.

Scenario #2: You're out doing some holiday shopping at the mall or at a department store. Your favorite magazine catches your eye at the checkout line so you lay your purse or wallet down so you can thumb through it. While you're distracted, an opportunistic thief lifts your wallet from the place you laid it down and gets away with it. It's very important to remember to always have your purse or wallet on you as you're out shopping. We've seen too many times where an unattended purse or wallet vanishes after the bad guys take it. If you leave it in your shopping cart, make sure you always are aware of where it is. Be mindful of where you put your wallet down so that it does not get stolen.

One more thing for this month: The much-anticipated traffic signal at the 5400 block of Lyons Road, the one there at Winston Park Plaza, is now fully functional. Traffic engineers are monitoring its overall effect on traffic and will make any tweaks they deem necessary. We just want to remind you that it's there so you'll be aware.

Have a great Thanksgiving! Watch out for your packages, keep a close eye on your purse or wallet, and drive safely as the holiday Season is nearly upon us.



Neighborly News

1705 Andros

By Marilyn Stahl

Bernie Hurowitz went on the September 21st Honor Flight to Washington, D.C. He was also seen on TV on the flight's return to the airport. According to Bernie, it was the best experience of his life.

The 1705 Andros Lunch Bunch went to Longhorn Restaurant

for their monthly get together. Marilyn and Bernie Hurowitz are running the Lunch Bunch, assisted by Ellen and Les Resnick.

Bernie is feeling better after a short hospital stay.

Many thanks to Jackie and John Raily for their kindness in helping us out. We truly appreciate your help.

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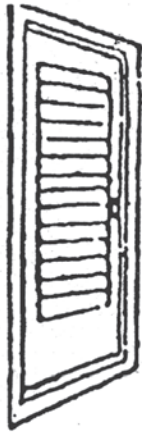


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The Wick Museum

Tuesday, November 12th

Registration begins
Thursday, August 22nd. Registration
ends on Tuesday, October 29th.

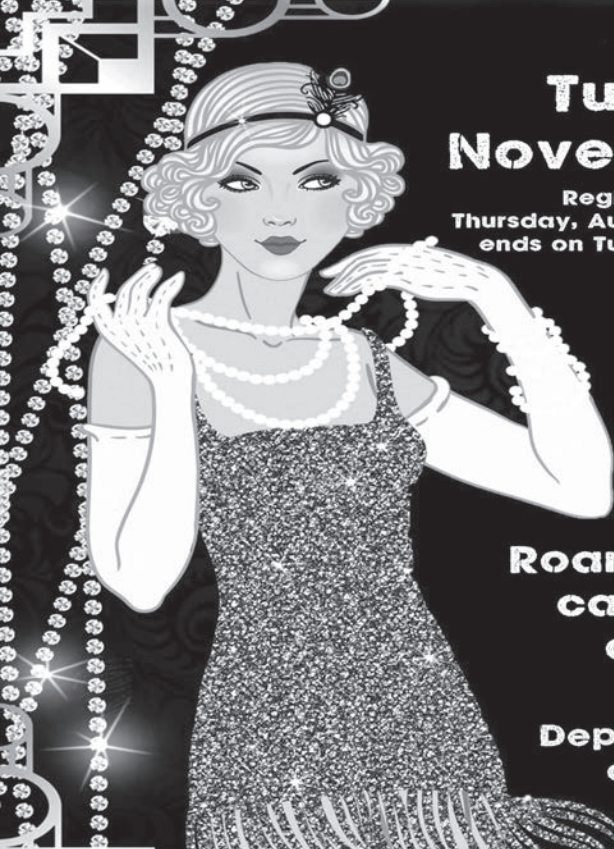
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Canasta Tournament

By Ann Elkin

Players wanted! Please come and spend a beautiful morning and afternoon playing Canasta. Meet lovely ladies and win money also! We meet every Thursday morning at 10:00 AM in the East Wing. Entrance fee is \$5 to play. For more info, call Ann Elkin at 954-978-0911.

Donald Buikus

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HISTORY CORNER

By Philip Edwards

David Farragut: Damn The Torpedoes, Full Steam Ahead



When the Civil War broke out, Farragut offered his services to the Union. However, some balked. Fortunately, saner voices rose to the occasion. Farragut was given command of a flotilla that included seventeen warships and twenty mortar boats to capture the port of New Orleans. His ships navigated fire rafts and heavy fire from forts St Philip and Jackson. After running a gauntlet of fire crafts and artillery from the fortresses, Farragut shelled the fortifications into submission and captured New Orleans. This action denied the confederacy access to the Mississippi River.

The confederacy's last major port on Gulf coast was Mobil, Alabama. The navy gave Farragut the mission to take the port. The mouth of the harbor was mined to prevent union ships from attacking the harbor. At this time in naval history, floating mines were referred to as "torpedoes." Farragut ordered his ships forward, and a floating torpedo struck the monitor USS Tecumseh and it sank instantly, taking most of her 114 sailors to the bottom. Farragut climbed the ship's mast and a sailor strapped him to it so that he could see over the gun smoke. When the USS Tecumseh sank, the other union ships slowed to a stop. Farragut yelled through a bullhorn why they were stopping. Captains from other ships cried out, "TORPEDOES!" Farragut shouted back, "Damn the torpedoes, full steam ahead." They sailed through the mines and gunfire and captured Mobile.

"Damn the torpedoes! Full steam ahead" became the battle cry of the navy. Farragut was the first naval officer to be awarded the position of Admiral. So, why did some mistrust him? First, he was born and raised in the South, and his second marriage was to a Southern woman, who lived in Virginia. Finally, his father was of Spanish descent. For some, they had not learned that character trumps color; honor trumps heritage, and sacrifice trumps self-interest. Farragut stood tall in the face of prejudice and served his country with distinction. Unfortunately, many have been denied opportunities to serve and contribute because of the prejudice of others? Comments can be made at chooserrightly.com under "Article Of The Month."

Why did some not trust him? No one questioned his ability or courage. David Farragut was the first naval officer to hold the position of Admiral. Farragut had an unusual upbringing, but it only contributed to his character and capability. He was born July 5, 1801, in Tennessee, but his father accepted a position with the navy and moved the family to New Orleans. David's mother died in 1808 of yellow fever, and his father immediately found homes for his children. David Farragut's birth name was James, but he changed it to David out of respect for his foster father, David Porter. David Farragut never saw his biological father again and wrote later in life that his only father was David Porter.

Porter was a commodore in the navy and helped Farragut get commissioned as a midshipman and the age of nine. Serving with his adopted father, Farragut saw action at age eleven in the war of 1812, and then, fighting pirates in the West Indies. He rose to the rank of Commander in the Mexican War of 1847. Still, some did not trust him though he served his country with distinction and honor.



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NOVEMBER COMPUTER CLASSES

Tuesdays, November 5, 12, 19, 26, 6:00 p.m. to 8:00 p.m. – Creole class
Covers various computer subjects in Creole.

Wednesday, November 6, 2:00 p.m. to 4:00 p.m. – Introduction to Excel, Part 4 of 6 This course teaches Microsoft Excel basics. Excel is a spreadsheet program that helps you manage mathematical information. It is frequently used in today's workplace. Once you begin to understand the basics, you will find it is an easy and fun application to use. For example, you can use Excel to budget your personal finances and keep track of your investments. You can also use Excel to follow loan repayments, compare different mortgages, create invoices and more.

Thursdays, November 7, 14, 21, 12:00 p.m. to 1:00 p.m., Digital Downloads Open House (Rm. 226). Library staff or volunteers are available to assist with downloading library eMedia or using your digital devices, on a first come, first served basis.

Thursday, November 7, 2:00 p.m. to 4:00 p.m. – Wellness on the Web
The web is a phenomenal resource for health information. This course will introduce you to the types of websites you can use to learn about health issues, blogs that you can follow to learn what's new, online resources you can work out with, and mobile apps that can help you in your journey toward a healthier tomorrow.

Wednesday, November 13, 2:00 p.m. to 4:00 p.m. – Introduction to Word, Part 5 of 6 (See Wednesday, November 6 for information)

Thursday, November 14, 2:00 p.m. to 4:00 p.m. Beginners Guide to the Cloud Increasingly we are relying on services in "the cloud" for our entertainment, file storage, and backup. This module will introduce the cloud and some of the popular services for file storage and backup, entertainment, and productivity. Services covered include Dropbox, Pandora, Evernote, iHeartRadio and Stitcher.

Wednesday, November 20, 2:00 p.m. to 4:00 p.m. – Introduction to Excel, Part 6 of 6 (See Wednesday, November 6 for information)

Thursday, November 21, 2:00 p.m. to 4:00 p.m. – Smartphone Photography Chances are you use your smartphone for pictures and videos. Smartphone cameras are not only convenient, they have features not found anywhere else. If you want to know more about slo-mo, panoramic, time-lapse, even augmented reality, this class is for you. Bump your smartphone skills up a notch and learn how to use the full complement of camera features for fun and creative photography and videography.

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Be A Good Neighbor... Look Out For Each Other!

JAFCO

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11:30 am

Sheraton Suites Cypress Creek
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Limited Seating—Reserve Early

Please RSVP by January 10, 2020.
For more information, please contact
JAFCO Director of Development Operations
Shelli Gold at shelli@jafco.org or 954.315.8671



Strike A Pose For Jafco

By Shelli Gold

The Wynmoor and Palm-Aire Friends of JAFCO are working together again this year to create a fabulous event to benefit the children of JAFCO. "Strike a Pose!" will take place on Thursday, January 30th at the Sheraton Suites in Cypress Creek. The event will include a boutique, raffles, Luncheon and fashion show.

JAFCO is a non-profit organization serving abused and neglected children in South Florida for 27 years. In 2003, the JAFCO Children's Village opened in Sunrise with six group homes and an emergency shelter. Five years ago, JAFCO established the Children's Ability Center to provide services for families raising children with developmental disabilities, like Autism, in our community.

This year, Eagles' Haven was created solely and mindfully as a wellness center for the Marjory Stoneman Douglas/Eagles community which gives students, parents, families and faculty one responsive and nurturing place to receive supportive or wellness services 7 days a week, free of charge. Eagles' Haven is a loving organization powered by JAFCO.

With the support of caring people from communities like yours, we can truly change the world. To find out more about how you can make a difference or attend the event, please contact Tamara Axelman in Wynmoor at 215-687-7147 or email her at tdyax@aol.com

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NOVEMBER CLASSES

MONDAY:

AARP Monday & Wednesday, November 4th and 6th from 9:00 AM - 12:00 PM for TWO DAYS; \$15-\$20
 Art Painting (DeRosa); Begins November 4th from 1:00 PM - 3:00 PM for 4 weeks; \$40
 Chair Yoga (Charland); Begins November 4th from 1:00 PM - 2:00 PM for 4 weeks; \$28
 Tap Dance (Fisher) Begins November 4th from 10:00 AM - 11:00 AM for 4 weeks; \$32
 Jewelry (Maron) Begins November 4th from 7:00 PM - 9:00 PM for 2 weeks; \$30



TUESDAY:

Line Dancing (Levitan); Begins November 5th from 10:00 AM - 11:00 AM for 4 weeks; \$28
 Stain Glass Evening (Zannini); Begins November 5th from 6:30 PM - 9:30 PM for 4 weeks; \$72
 Jewelry (Maron) Begins November 5th from 7:00 PM - 9:00 PM for 2 weeks; \$30



WEDNESDAY:

Art Painting (DeRosa); Begins November 6th from 10:00 AM - 12:00 PM for 5 weeks; \$50
 Beginners Tap Class (Jankelevich); Begins November 6th from 9:00 AM - 10:00 AM for 4 weeks; \$32



THURSDAY:

Canasta (Levitan); Begins November 7th from 3:30 PM - 5:30 PM for 3 weeks; \$27
 Mah Jongg (Levitan); Begins November 7th from 1:00 PM - 3:00 PM for 3 weeks; \$27
 Paper Tole (Katz); November 7th from 10:00 AM - 12:00 PM for 3 weeks; \$30
 Stone Sculpture (Savitzky/Capeloto); Begins November 7th from 9:00 AM - 11:00 AM for 2 weeks; \$50



FRIDAY:

Jews Fighting Nazis - armed Resistance in the Holocaust (Kavon); Begins November 1st from 10:00 AM - 11:45 AM for 4 weeks; \$32



SATURDAY:

Yoga (Charland); Begins November 2nd from 9:00 AM - 10:00 AM for 5 weeks; \$35

PRIVATE LESSONS:

Golf Lessons (Battersby) Private Sessions available
 Tennis Lessons (Long) Private Sessions available
 Wynmoor Personal Trainer (Anderson); Private Sessions available (Free Demos; Tues./Wed. 5:00 PM - 7:00 PM)
 Wynmoor Personal Trainer (Hamburger); Private Sessions available (Free Demos; Mon./Thurs. 1:00 PM - 2:00 PM)
 Wynmoor Personal Trainer (Walbert); Private Sessions available (Free Demos; Tues. 5:00 PM - 7:00 PM)



For more information, call Recreation at 954-978-2600, press 1. Register at the Recreation Office, Monday - Friday from 8:00 AM - 4:45 PM and in the Country Club Business Center Monday - Friday from 8:00 AM - 12:45 PM and from 2:00 PM - 5:00 PM. Classes are held on a monthly basis and must be taken consecutively. Classes are subject to change. Refunds are not granted after the start of the second class.

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A Top-Notch Collection of Decorative Art In Broward County, Florida

By Barry Isaac

I visited the Wiener Museum of Decorative Art in Dania Beach, Florida. I spent four and a half hours savoring its panoply of splendid works of ceramic and glass art. In the realm of Glass Art, I saw awesome Glass Creations by Dale Chihuly and his assistants, William Morris, Lino Tagliapietra, Rene Lalique, and Fort Lauderdale Artist, Chelsea Rousso, among others. I especially enjoyed the following glass creations very much: Dale Chihuly's, "Macchia Series," Rene Lalique's, "Fish," Kreg Kallenberger's, "Rising River," a fine landscape made of glass, and Chelsea Rousso's, "Glass Swimwear."

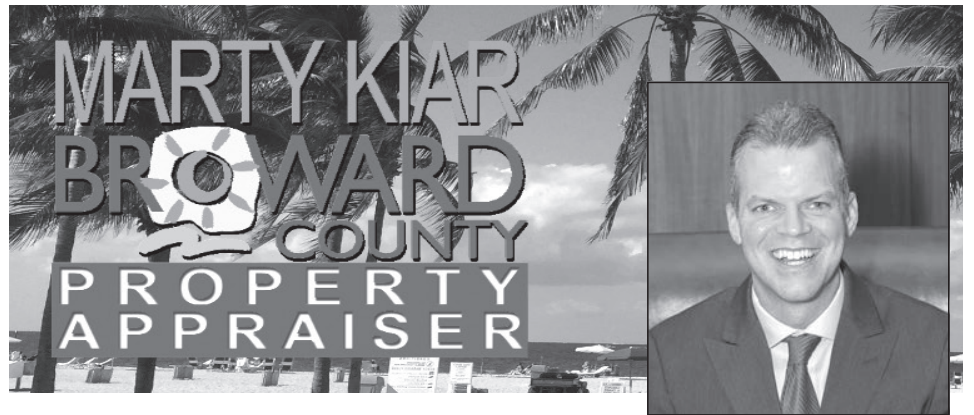
In the area of Ceramic Creations, I saw outstanding works from the following Ceramic-producing Institutions: Wedgewood, Royal Daulton, Rosenthal, Lladro, and South African based, Ardmore. My favorite Ceramic Works that day were the Lladro Factory's very punctilious, "Carnival in Venice," Francisco Polope's, "Cinderell," which was produced for Lladro, Ardmore Ceramic Works, "Travellers of Africa," Michele Coxon's, "Jungle Tea Party," and George Tinsworth's, "Taking of Samson," a fine Terracotta work produced for Royal Daulton. The Ardmore Section of this museum has a plethora of fine works that emphasize the animals of South Africa. The proceeds from the sale of Ardmore Institution's Ceramic Creations in the Zulu Homeland of South Africa's Natal State, helps support the Zulu people afflicted with the HIV Virus.

I also relished their fine collection of paintings with surreal subject matter by Josephine Wall. Josephine Wall is a Contemporary British painter. My personal favorites by Josephine Wall were "Bubbles and Reflections," Voyage to Murliss Sea," and "Dryad and Dragon." Josephine Wall's paintings were produced with acrylic paint on canvas.

It was truly a pleasure to be among so much treasure that day. Special thanks to Kimberly Sheridan and her staff for enthusiastically teaching me to appreciate glass and ceramic art more. Parking is ample and free at this fine cultural institution.



"Travelers of Africa" Ardmore Ceramic Works South Africa



Our office receives numerous calls every year asking us to confirm property tax exemptions on the recent tax bills. The Property Appraiser's Office does not set your tax rates or collect property taxes. We assess property for tax purposes and grant tax-saving exemptions to qualified individuals. The property tax bills are mailed by the Broward County Tax Collector's Office. If you have questions regarding the payment of your tax bill, please contact their office at 954-831-4000 or visit their website at <https://www.broward.org/RecordsTaxesTreasury>

Where is my 2020 Homestead Exemption?

The tax bill you received this November from the Broward County Tax Collector is for the 2019 tax year. If you purchased your home in 2019 and the previous owners of your new home were entitled to and received Homestead Exemption or any other exemption on January 1, 2019, you may have inherited their exemptions on your 2019 property tax bill. Florida Statutes require these 2019 exemptions be removed for 2020 and the property be reassessed at the 2020 just value. This will often result in an increase in your 2020 property taxes so it is important you apply for 2020 Homestead Exemption and any other exemptions for which you may qualify. Your new 2020 Homestead Exemption will be reflected next year on all 2020 property records, notices and tax bills. Any exemptions applied to the tax bill are totaled and shown in the third column "Exemptions" on the individual tax bill.

If you have any questions regarding your Homestead Exemption or other tax-saving exemptions, please contact our Customer Service Department at 954-357-6830.

Escrow Adjustments for 2019 Tax Bills

Our office often receives calls from property owners inquiring about their escrow and mortgage payments. The Property Appraiser's Office does not handle anything related to the financing of property. If you make monthly escrow payments for your property taxes, your mortgage or escrow company typically does an escrow analysis after paying your annual tax bill. Any increases or decreases to your monthly payment will be determined and they will notify you directly usually after January 1. Should you have any questions about this, you should contact your mortgage company directly for assistance.

Quarterly Installment Payments

If you pay your property taxes on the Tax Collector's quarterly installment plan, any newly approved 2019 exemptions will be applied on the 3rd and 4th installment payment amounts. Any adjustments for 2019 are made on the final two quarterly 2019 installment payments.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at 954-357-6904 or by email at martykiar@bcpa.net

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