



The INSIDER

An Independent Newspaper

For Wynmoor Residents

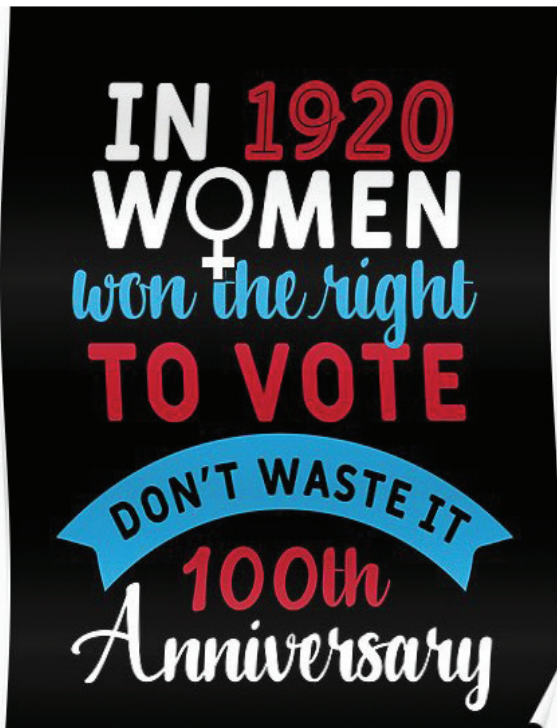
VOL. 4 NO. 11

NOVEMBER 2020

Happy 100th Anniversary

EVERY ACCOMPLISHMENT STARTS WITH THE DECISION TO TRY

The year 2020 marks the 100th anniversary of the passage of the 19th Amendment, guaranteeing and protecting women's constitutional right to vote. This historic centennial offers an unparalleled opportunity to commemorate a milestone of democracy and to explore its relevance to the issues of equal rights today. The Women's Vote Centennial Initiative, a collaboration of women-centered institutions, organizations, and scholars from across the US, works to ensure that this anniversary, and the 72-year fight to achieve it, are commemorated and celebrated throughout the United States.



In a world of chaos, all we can hope for is the best direction...



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

"Gratitude can transform common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings."
— William Arthur Ward

"Whatever our individual troubles and challenges may be, it's important to pause every now and then to appreciate all that we have, on every level. We need to literally "count our blessings," give thanks for them, allow ourselves to enjoy them, and relish the experience of prosperity we already have."
— Shakti Gawain



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3203 PORTOFINO (REMODELED CORNER)	\$ 209,900

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Daughter
Cheryl Stein
Mother

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We encourage your submissions. Please keep all articles timely, according to issue being published. Articles must be typed double spaced (upper and lower case), or **legibly** printed, signed and include the author's address and phone number. We reserve the right to edit or omit articles sent in for publication that do not conform to our standards. Submitted material becomes the property of **The INSIDER** and will not be returned. The Insider is not responsible, and assumes no liability for the content expressed in any contributed material.

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NEIGHBORLY NEWS	200 Maximum
CLUBS	200 Maximum
PEN TO PAPER	250 Maximum
ARTICLES OF INTEREST	450 Maximum

Articles must be typed or legibly printed. Please identify the nature of your submission on your envelope: Example: Calling All Clubs, Neighborly News, Pen to Paper, Etc.

Deadline: The 10th of each month at Noon. This applies to all articles, photos, classified ads, etc.

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SECURITY NEWS

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TAKE NOTE



IMPORTANT NOTICE TO OUR RESIDENTS

ALL CLUBS, CLASSES and EVENTS HAVE BEEN

CANCELLED *or* POSTPONED UNTIL FURTHER NOTICE!

Before going out to a class, club or planned event, CALL FIRST!

At the time this paper went to press,
it was unclear which events were being cancelled.

IMPORTANT NOTICE TO WYNMOOR RESIDENTS

Please accept my heartfelt apology for placing a submission from the Conservative Club in the Club Section of the October issue.

Clubs should only promote meetings, events and information on how to become involved, if interested.

I will try harder to be effective in how I place articles in the future.

Very truly yours, Linda Kryshka, Editor-in-Chief

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Vegetable Cream Cheese	\$3.95
Chive Cream Cheese	\$3.95
Nova Cream Cheese	\$4.95
Peanut Butter and Jelly	\$4.25

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Cream cheese, tomato, sprouts, cucumber, red onion & melted Muenster cheese

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Veggie cream cheese, tomato, sprouts, cucumber & red onion

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Add shrimp \$4.99

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Available breakfast meats: Bacon, sausage patties, turkey bacon or ham

EGG ONLY (E)	\$4.65
EGG & CHEESE (EC).....	\$5.49
BACON, EGG & CHEESE (BEC).....	\$7.25
SAUSAGE, EGG & CHEESE (SEC).....	\$7.25
HAM, EGG & CHEESE (HEC).....	\$7.25
HOW U DOIN'.....	\$9.95

Eggs, bacon, sausage, cheese and home fries

THE NEW JERSEY..... \$7.25

Fried eggs, Taylor Ham (Pork Roll) and cheese on a kaiser roll

BIG DAWG WRAP..... \$8.49

Scrambled eggs, Cheddar cheese with bacon, ham and sausage in a wrap

VEGETARIAN..... \$7.80

Tomatoes, onions, peppers, spinach and mushrooms. Add cheese \$1.00

WESTERN..... \$7.25

Ham, peppers and onions. Add cheese \$1.00

THE WEIGHT WATCHER.. \$8.99

Egg whites, honey turkey and cheese on whole wheat wrap

N.E.O..... \$10.50

Nova, eggs and onions

DELI SANDWICHES

Served on rye, whole wheat, white or kaiser bread with a pickle and choice of one of our homemade sides or French fries. (Lettuce, tomato and onion on request) Add cheese \$1.00

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HOT CORNED BEEF..... \$12.95

OVEN ROASTED TURKEY BREAST.... \$12.45

RARE ROAST BEEF.. \$12.45

HAM AND CHEESE.. \$10.35

B.L.T. (8 slices of bacon) ... \$9.85

SALAD SANDWICHES

TUNA SALAD (White Albacore)..... \$11.85

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CRANBERRY DILL TUNA.. \$11.95

CHUNKY CHICKEN SALAD (White Meat)..... \$11.85

HONEY ALMOND CHICKEN SALAD..... \$11.95

EGG SALAD..... \$9.25

BREAKFAST PLATTERS

Served with bagel or bread of your choice with cream cheese or butter. Substitute fruit .50¢ Egg whites add \$1.00 Available breakfast meats: Bacon, sausage patties, turkey bacon or ham
2 XLarge eggs any style (Egg Platter 1).....\$5.25
with home fries or sliced tomato (Egg Platter 2).....\$6.50
with 3 pcs. of bacon, sausage or ham (Egg Platter 3).....\$8.25

FRENCH TOAST..... \$7.50

Two slices of thick cut challah bread made with our homemade batter

1-1-1..... \$7.99

One slice of French toast, one egg, one sausage and one slice of bacon

Belgian Waffles..... \$5.99

FROM THE GRIDDLE

BUTTERMILK PANCAKES with 2 eggs \$8.35
with 2 pcs. of bacon or sausage \$8.35
with 2 eggs AND 2 pieces of bacon or sausage \$9.85

2-2-2..... \$10.45

Two slices of French toast, two eggs, two pieces of sausage or bacon

FRENCH & FRUITY... \$10.25

Two slices of French toast topped with fresh cut strawberries, bananas and blueberries. Add granola \$1.00

3XL EGG OMELETTES

Includes home fries, oatmeal or sliced tomato and bread or bagel with cream cheese or butter. Substitute fruit .50¢ Add cheese \$1.00

MAKE YOUR OWN (MYO)..... \$7.50

Start with 3 X-Large Egg Omelette. Add Vegetable .80¢ Add Meat \$1.35

THREE CHEESE..... \$9.89

Cheddar, Monterey Jack and American

PARKLANDER..... \$10.99

Choice of bacon, ham or sausage and Cheddar cheese

VEGETARIAN..... \$10.69

Onions, peppers, mushrooms, spinach and tomato.

GREEK..... \$10.39

Spinach, Kalamata olives, feta cheese, tomato and onion

WESTERN..... \$10.39

Ham, peppers and onions. Add cheese \$1.00

PURE PROTEIN..... \$11.40

Egg whites, honey maple turkey, tomato and provolone

NEO..... \$11.40

Nova, eggs and onions

FARMERS..... \$11.30

Sausage, peppers, onions and Cheddar cheese

DELI SANDWICHES

Served on rye, whole wheat, white or kaiser bread with a pickle and choice of one of our homemade sides or French fries. (Lettuce, tomato and onion on request) Add cheese \$1.00

HOT PASTRAMI..... \$12.95

HOT CORNED BEEF..... \$12.95

OVEN ROASTED TURKEY BREAST.... \$12.45

RARE ROAST BEEF.. \$12.45

HAM AND CHEESE.. \$10.35

B.L.T. (8 slices of bacon) ... \$9.85

SOUPS

Bowl \$3.99 • Quart & 7.99

Chicken Noodle or Matzah Ball • Add additional matzah ball +\$1.50



DAILY SPECIAL \$10.49

1/2 SANDWICH AND SOUP

Homemade matzo ball or chicken noodle soup and 1/2 sandwich
Add \$1.00 for any melts. Add 50¢ for cheese

WRAPS \$11.95

Served with your choice of a homemade side or French fries and a pickle.

CHICKEN CAESAR

Marinated grilled chicken breast, imported Parmesan cheese all mixed in our homemade Caesar dressing. Substitute Mahi-mahi for chicken add \$2.00

TURKEY COBB

Oven roasted turkey breast, Swiss cheese, chopped egg, bacon, tomato, crisp romaine and bleu cheese dressing.

GREAT GREEK

Marinated grilled chicken, feta cheese, romaine, tomato, red onion, cucumber, pepperoncini, Kalamata olives, crisp romaine and Greek dressing.

BLAZING BUFFALO

Spicy breaded chicken, Cheddar jack cheese, tomato, onion, crisp romaine and house made cool ranch dressing.

THAI CHICKEN

Marinated grilled chicken, mandarin oranges, broccoli, carrots, red onion, tomato, almonds and Cheddar jack cheese and crisp romaine with Thai peanut sauce.

TUSCANY CHICKEN

Marinated grilled chicken, artichoke hearts, Cheddar jack cheese, lettuce, tomato, onion and balsamic dressing.

SPECIALTY SANDWICHES \$13.50

Served with choice of homemade salad or French fries and a pickle.

TURKEY CLUB

Triple decker with fresh cut turkey, loaded with bacon, lettuce and tomato

REUBEN

Corned beef, melted Swiss, sauerkraut and Russian dressing on grilled rye bread (Rachel same as above except with pastrami) (Turkey Reuben same as above except with Turkey)

TURKEY PESTO

Grilled honey maple turkey breast, provolone cheese, lettuce, tomato, roasted peppers on kaiser with basil pesto sauce

TURKEY IN PARADISE

Grilled honey maple turkey, provolone cheese, lettuce, tomato, sun-dried tomatoes, sprouts and honey mustard on grilled kaiser roll

MELT AWAY

Fresh White Albacore tuna salad, melted Swiss and tomato on grilled rye bread

PHILLY CHEESE STEAK

Seasoned beef or chicken with sautéed mushrooms, onions, peppers with melted Provolone on grilled sub

PANINIS \$13.50

All paninis served on pressed sub roll with French fries or a homemade side & pickle.

THE YACHT

Roast beef, honey maple turkey, Swiss cheese, baby spinach & Russian dressing.

PAUL'S FAVE

Honey maple turkey, brie cheese, baby spinach, dried cranberries, honey mustard.

BROOKLYN

Breaded chicken cutlet, melted provolone, fresh basil, roasted peppers & balsamic glaze.

LONG ISLANDER

Grilled chicken, bacon, Cheddar, bar-b-que sauce and grilled onions.

CUBAN

Sliced pork, Black Forest ham, Swiss cheese, pickle slices & mustard.

CALIFORNIA DREAMIN'

Oven roasted turkey, Swiss cheese, bacon, avocado, tomato and honey mustard.

FROM THE GRILL

All our burgers are 1/2 lb. patties made in house with the finest USDA Choice Angus meat. Burgers cooked to your liking on a kaiser roll are served with lettuce, tomato, onion and pickle. Served with your choice of one of our homemade sides or French fries.

BURGER - USDA Choice Beef \$10.95

Add Cheese..... \$1.00
Choice of American, Swiss, Muenster, Cheddar or Provolone cheese.

Add Bacon..... \$1.50
2 slices of thick bacon

CHICKEN WINGS (6) & FRIES..... \$7.99

PHILLY CHEESESTEAK..... \$13.50

With peppers, onions, & mushrooms. Served with fries.

TURKEY BURGER.... \$11.45

Made in house ground turkey burger.

1/4 LB. HEBREW NATIONAL FRANK..... \$6.99

Add kraut on request. Add fries \$1.00

CHICKEN TENDERS..... \$8.99

GRILLED CHEESE..... \$6.99

Add bacon \$1.50. Add tomato \$1.00



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pen to paper

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And The Music Plays On

By Beverly Friend

It is a comfortable Tuesday summer's night in the neighborhood of my youth. The year is around 1944. Children will soon stream out of their homes to follow our own Pied Piper – Major Drews, conducting the City Municipal Band, which will emerge from the local high school to practice marching up and down the nearby residential streets.

This excellent group, with a unique formation, steps brightly to the drum cadences led by several rows of percussionists. After an introductory drum roll, the entire band marches up between these rows to play instruments and take the lead. When the music (often by John Phillip Sousa) ends, the drummers once again come to the fore and resume rhythmic patterns.

We children, absolutely enchanted, follow them.

My decision about which instrument to study stems from this weekly experience. I chose snare drum, joined the junior high band and then the high school band, loving both the playing and the camaraderie -- and most especially performing during the half-time intervals of our football games and occasional parades.

My parents were most encouraging, and my father even invested by renting a complete drum set for the huge sum of \$5 a month (with a three-month minimum). We placed it out-of-the-way in the basement, and I struggled to master this, placing right foot on the base drum pedal, left foot on pedal for the high hat cymbal, and doing different -- separate -- rhythms with left and right hand -- all in a schizophrenic attempt to accompany Gene Krupa records.

It all paid off, and in my senior year, I rose to the high position of First Chair of the Percussion Section of the Washington High School Band. Therefore, it was with high hopes that I set off for the University of Wisconsin in 1952, ready to sign up for band. Imagine the shock and horror when I reached the

Director and was told in ringing tones: "No girls in the marching band." My career was over.

Years passed. I married and had two daughters. Tracy enjoyed guitar and Marla studied Clarinet. In fact, Marla met her trumpet-playing husband in her high school band where they were both band officers.

So, I stopped in 1952, but began again when Marla and Steve, now married -- formed a Skokie band and invited me to join. Hurrah -- a rebirth. However, it only lasted a short time (around two years), and I retired again, not to reawaken until, as a senior citizen, I joined the North Shore, a local New Horizons' band (one of 220 worldwide), especially for our advanced age group.

Now, in 2020, there is the pandemic. Bands don't meet. Bands stop playing. Enter technology and SMART MUSIC!

Not only are there virtual bands via Zoom, but there are an entirely new teaching and participating techniques. Before this, I could always request a song on YouTube and play along with it. SMART MUSIC puts this technique in the shade. With SMART MUSIC I can request a song, see the music for my part, hear a metronome, set the time at any speed, and follow a blue shadow as it marks the music while I play. I can play with a full accompaniment or alone.

If I wish, I can ask the program to mark properly played notes in green and mistakes in red. I can SEE and HEAR what I am doing right while it is happening. I can request that the score loops in order to repeat difficult parts and at the end can request a recording. If this were part of an academic course, I could send this to my teachers for comments and grades. I had always been told that I tended to speed up. Now, for the first time I saw where this consistently happened and can correct it. I can learn so much more than ever before.

Imagine the difference between playing at home alone, or with YouTube, and not being sure whether you were successful. There is no feedback. With

Continued on page 10



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A Word From Mark Bogen

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9. Stair hand rails
10. When a waitress gives you a pen to sign – hold it with tissue

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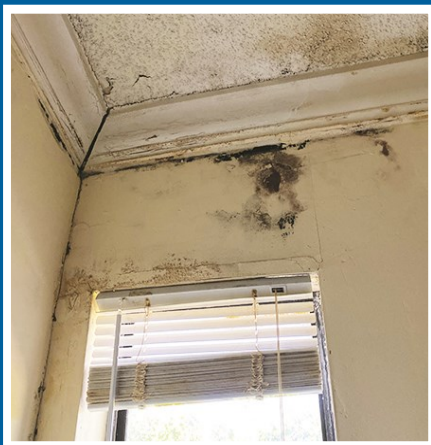


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pen to paper

Pen to Paper continued from page 6

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Smart Music you know immediately! I was so excited that this morning I made a long-distance phone call to Ron Corlyn, someone I had not spoken to in years -- a friend who had played French Horn in our high school band -- to tell him all about it!

I was a far better drummer at 18 than I am now. My rolls are not as smooth. I am content if my accuracy is near 90 percent. Sometimes my wrists ache. But when I sit down at my computer on Monday nights to join the Congaree New Horizons virtual band sponsored by the University of South Carolina School of music and Zoom in to join 57 other musicians from all over the United States and Canada, it is an amazing, exciting, and worthwhile experience.

The teacher announces the music. We pull up our parts and we play. We do not see each other during this time -- only our own screens with the sheet music. We do not hear each other because we are muted. We do not play in the same tempo -- starting and stopping in our own worlds. But at the end of the term we plan to individually record our own parts and then Smart Music (and our band director) will splice it all together for our culminating concert. What could be more fun?

At 85, I no longer yearn to play with a marching band, or a drum and bugle corps. But I am satisfied that I will improve via this way of practicing. Gene Krupa is a name from the past. The last time I was in a parade it was playing with a New Horizons Band where we were all too old to walk, let alone march, sitting in the back of an open truck. I don't even yearn for actually getting together -- although I hope we will someday.

But for right now, in this sequestered world, I am so very happy to be able to take out my drumsticks, and play on a drum pad, desk drawer, cutting board or snare drum and join with the music as it plays on and on and on.

The only thing that would make this better would be if I were zooming from Wynmoor in sunny Florida right now.

My Newest Friend

By Irv Kaplan



Last weekend Bev's granddaughter Michelle was going to vacation in Wisconsin with her Fiancé Andy, and her parents, Marla and Steve who have a place in the distant North. The home is on 70 wooded acres by a stream that flows into a nearby Lake -- just the way they like it, peaceful, quiet and with no neighbors in sight. It is a 5-hour drive.

Both couples have cats, but they only wanted to take one and needed a place for Moo Moo, Michelle's

"baby" to stay.

Would we cat sit in her Lincolnwood condo?

Sure!

What a character. He moved in with food and three toys -- a brush (that he loved), a pom pom on a stick (which he hated) and a laser pointer (which he ignored).

We fed him dry food (little brown, unappealing) pellets which he would only eat if they were in the dish. Any that fell on the floor were ignored. He also ignored the food if the bottom of the dish was visible. The food had to cover it.

Water was also interesting. Once he discovered that I would leave a faucet open for him all day, he no longer drank from his bowl. He loved lapping up the flowing water.

He followed me everywhere. Especially as Bev put him out of the room when she wanted to sleep.

Moo Moo is a long-haired cat who adored being brushed. However, the brush has such sharp bristles that we were very careful. When he wanted

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his cheeks brushed, we just held the brush still and let him move his head. Otherwise, we were afraid we might hurt his eyes.

When Moo Moo first arrived, he hid for hours – indeed until 4:00 a.m. when he decided we might be fun to play with. What pep and energy. It was as if he had a split personality: shy and retiring by day and loving and affectionate by night.

He explored the whole condo, sitting on each and every windowsill to see outside, and he gave us very unhappy looks when we had to leave for a while. He was only with us twice. The first time for a trial overnight and the next week for 4 days. Now he has gone back home -- and we really miss him!

When people ask if we plan to get our own cat, we say no. I am 90 and Bev is 85 – not the right time in our lives. Fortunately, our children have pets for us to enjoy – and we do.

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Everyone Is Complicated - Really

By Mobolaji Adedoyin

Humans are complicated species. If we dig into the soul of any person, we will find various contradictions as to what he/she stands for or believes. I would like to tell you about three people (Bruce, William and Gloria) I know and had discussions with to really find out who they really are - I promised not to use their real names. Bruce is a devout Christian, but he doesn't brag about that. His wife, Sara, is a Deacon at a Church they both attend. He goes to church every Sunday, even when Sara couldn't make it. They got married about forty years ago and had three children - two girls and a boy - all grown now. Bruce is a big man, six feet and three inches tall, with a soft spoken voice. He has very good knowledge of the Holy Bible, which he quotes frequently during many conversations with him.

Bruce has another side that makes him a complicated man just like anyone

of us. He loves to gamble on horse races and watches porno videos sometimes. For many years he satisfied those urges secretly and was never in trouble with his wife or children. He once said he dreamt he would "win big" one day, however, I do not think he bets enough money to "win big" on horse races. He sometimes borrowed money from two close friends, but he was good paying back those loans but not as he promised initially. I wonder what the Bible says or what his Pastor would say about Bruce's habits.

William grew up in New York and he is a Democrat and he does not hide or apologize for that. For several years he voted for Democrats in local and Presidential elections. He always said, "I am a Democrat and I am very proud of that because I want to help the working class and poor people left behind in America through no fault of theirs." William was educated in New York and worked for a big bank in New York for many years. He is married and has a daughter and a granddaughter. When you dig into William's soul and privately discuss various controversial issues that divide Americans, it becomes very clear he is also a complicated man. For example, he supports the Second Amendment to the United States Constitution, that protects the individual right to keep and bear arms. However, he said, "Every citizen should be allowed to own at least a gun to protect himself/herself and family." That statement sounds strange from a Democrat.

On the issue of Abortion - William believes a pregnant woman and her family should make the decision to keep a child or not - that makes him a "pro-choice" advocate compared to opposing side, known as "prolife." When I asked him to talk more about his views on abortion, he said, "Nobody, Republican or Democrat, is for abortion. However, once a child is conceived, both sides disagree on what a pregnant woman should do next."

Gloria was born in Florida, after college she accepted a job in New York City with an Accounting Firm. She was married and divorced twice and had

Continued on page 16

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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 2021 Homestead Exemption?

The tax bill you received this November from the Broward County Tax Collector is for the 2020 tax year. If you purchased your home in 2020 and the previous owners of your new home were entitled to and received Homestead Exemption or any other exemption on January 1, 2020, you may have inherited their exemptions on your 2020 property tax bill. Florida Statutes require these 2020 exemptions be removed for 2021 and the property be reassessed at the 2021 just value. This will often result in an increase in your 2021 property taxes so it is important you apply for 2021 Homestead Exemption and any other exemptions for which you may qualify. Your new 2021 Homestead Exemption will be reflected next year on all 2021 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 2020 Tax Bills

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 changes to your monthly payment will be determined and they will notify you. 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 through Broward County's quarterly installment plan, any newly approved 2020 exemptions will be applied on the 3rd and 4th installment payment amounts. Any adjustments for 2020 are made on the final two quarterly 2020 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.

Take care,
Marty Kiar

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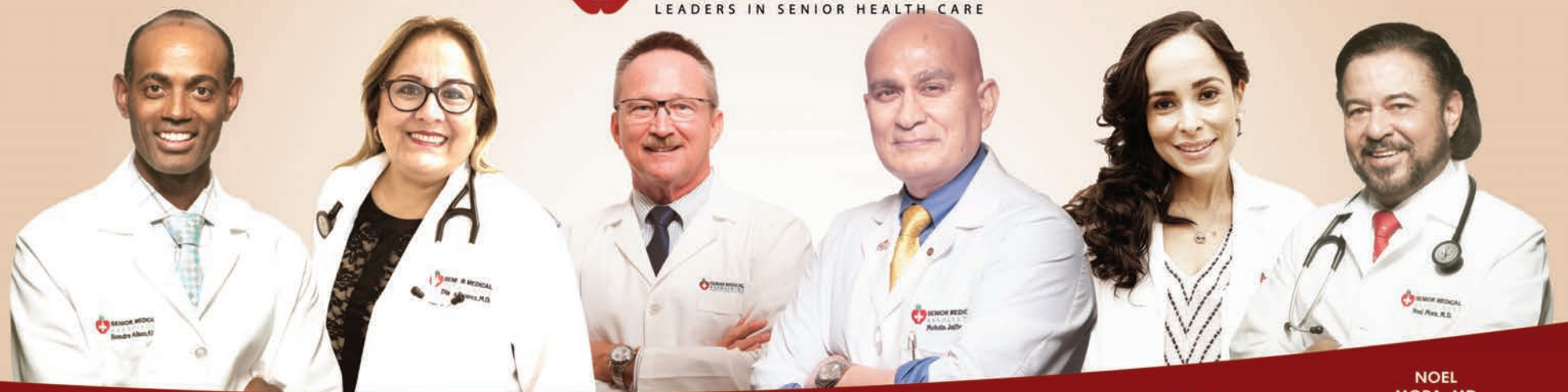
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Pen to Paper continued from page 11

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two children from her first husband. Her family was very religious when she was younger, and she always went to church with her mother. Everyone on both sides of her family were registered Republicans and they voted for conservative candidates religiously for many years. In December 2019, Gloria was still registered as a Republican. She is complicated based on her views on Homosexuals and the "Welfare Program" in America. She said, "I believe 99 percent of homosexuals or gay people were born like that - it was not their choice." When I asked her to elaborate on her statement, here are summaries of what she told me.

- She explained how some children were born blind, crippled or deaf and doctors had no explanations as to why or what happened, especially when both parents were healthy. She believes the same misery happens when a child is born gay.

- She is convinced hospitals could conduct research, which will take many years, to prove her statement is accurate but major hospitals are scared to take on that project because they would lose charitable contributions to their hospitals and be accused of promoting or encouraging a gay lifestyle. She said, "Many countries allowed religious groups to dominate discussions on why being gay is not normal or "holy." For many years those groups successfully imposed their religious beliefs on societies - some pastors even claimed homosexuality could be cured by prayer."

Concerning "Welfare Programs," here are summaries of her opinions:

- She said poor people did not create those programs. She believes those programs were and are still necessary in America (a Capitalist country) to allow few funds to trickle down to poor and presently many middle-class citizens - so they are able to eat at least once a day and have a roof over their heads. She maintained, if not, America will have millions of poor people sleeping and living on streets just as in many countries that do not have Welfare Programs.

- She said poor people did not make rules and regulations to administer or manage those programs. For many years, the Federal Government and different states did lousy job in executing Welfare - rules and regulations were not amended timely to prevent abuse by recipients of benefits.

- She explained how, many years ago, different states went after men welfare mothers claimed were fathers to their kids and tried to prosecute those men. Gloria maintained that was wrong - those states should have assisted those women to prevent unwanted pregnancies. Before I said farewell to Gloria, I asked whether she ever expressed her opinions with any member of her family. She said, "Never, my father would have fainted - May his Soul Rest in Peace."

.....

Thanksgiving Dinner On The Farm

By Lil Miller

In the early 30's our six-member family, piled into my dad's tin lizzy ford car, six of us ready to hand crank this "ol" tin lizzy all the way to Pennsylvania state. A beautiful state where my aunt and uncle lived in the beautiful land of home-grown veggies and fruits and rows of walnuts, hickory nuts, apple and cherry trees, and wild blueberries growing all around, just waiting for the picking. Ripe corn rows reaching for the highways, strawberries, lined in neat rows. A feast to meet the starving city folks like us. Times were hard back then and jobs were scarce. Food even more! At 93 years, this picture is still very clear in my mind. It was a happy feast done through years. The greatest was the churns that hand cranked round and round gallons of ice cream for dessert. We kids would roll down the grassy lawns to get ready for the next feast. The turkeys were butchered to hand on the line until the blood ran dry. Ugh! But oh so good cooked for hours on a wood burning stove until done. Slips of paper were drawn! Who would get the drumstick, being the oldest

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of a crowd of cousins – I always drew a drumstick cause I wrote the slips out. Ahaa those were the days but I never like to drink the cows milk. Nope! I like the milk bought in a grocery store or one of the new drinks on the market called Coke! Memories of long ago have kept me going to 93 years to share. Try it, you might like it. Living, that is! Happy Thanksgiving to you all – American shores have been open to all races and creeds – share and give to the needy. We have been a blessing to all that now have made America their home. Share this love and give it to others. Remember the needy! I love you, Lil Miller

.....

Who Knows Where Or When

By Adrienne Mintz

Have you ever heard the term Jewish Geography? Of course, you have. It basically means people who know people who know you are destined to meet halfway across the country in some out of the way place, often under unusual circumstances. This is one of those stories.

Several years ago, while spending the winter here in Florida I realized it was time to join Weight Watchers AGAIN! So, one Tuesday night I attended a 7:00 meeting. As I waited in line to sign in, the girl in front of me was talking to the girl in front of her. The first girl was telling Miss Weight Watcher she was from Minneapolis. The girl in front of me said

she was from Indianapolis too (Which is quite rare in Deerfield Beach, since Midwesterners usually gravitate to the gulf coast).

As we sat down, we continued our conversation. She had moved to Indianapolis eight years ago. Her son was an optician and moved there to open a store. She had moved out there to be closer to her grandchildren. OMG, suddenly a light went on in my brain. Eight years ago my cousin called me and said her boss just resigned and was moving to Indianapolis to be near her son and grandchildren. He was an optician and was opening an eyeglass store. She gave me the girls name and number and suggested I contact her because she knew we could be friends. Well, you know how that goes, and before you know it the moment passes. But for some reason I did remember the girls name...Sharon. I then said, "This might sound weird but does your name happen to be Sharon?" After I picked her up from the floor, I asked her question two, "Do you know a girl named Ellen from Monroe, NJ?" By now she was sure I was psychic! When I explained the story, she remembered she too was supposed to contact me 8 years ago but never did. We found out we lived around the corner from each other and could walk to our houses. After the meeting we went for coffee and talked until 11:00 p.m. We realized we had so much in common and couldn't wait to go out to dinner the next night with our spouses. Our friendship was meant to be just delayed by a few years.

I now challenge my readers to think about their Jewish Geography story and share it with us. By the way, you don't have to be Jewish!

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From The Other Side Of The Couch

By Merri Goldberg

Short, Feel Good, and Grandmotherly Advice

Although I am writing this in the middle of October, I am aware that you will probably be reading it in the beginning of November. At that time, emotions will be at a fever pitch of intensity in preparation for the next few days (or weeks or months) of the election, you will be shocked and saddened by the continuing Covid losses, (will it ever end), economic problems if not for yourselves then for a family member or friend, and the myriad effects of continuing isolation, uncertainty and fear.

I am also aware, that anything I wrote, you had probably already read and thought about and might not remember anyway. So...this month let's take a break... We'll look at a question posed to me as a result of last month's article with an eye toward short, light, feel-good, and grandmotherly wisdom.

Last month, we looked at five ordinary (or better said extraordinary) neighbors who I called mensch. We defined mensch, and a neighbor who hadn't heard the word, asked if they could be a mensch too. I had never heard that question before since in my family growing up, we were expected to be mensches. In growing up in the real world I was continuously surprised when people I met were anything but. So back to the question. In this very complicated world right now, what if everyone here in Wynmoor worked at

menschhood (is that a word?). It might mean getting to know some of your neighbors better. You might find a hidden gem.

One of the things we have in abundance now is time. For instance, if you are going to the store ask a neighbor if they need anything. Or, if you are going to BJ's, do they want a cooked chicken (which could provide them with many delicious meals). As a tribute to the times- hand sanitizer, wipes or paper towels. So easy, yet how many times have you done it? Are you able to help with a computer or TV remote or home gadgets? You are golden. If someone is sitting alone by the elevator, consider stopping to talk (with a mask). In my building the benches are about six feet apart. Particularly for those living alone this is really special - just a few minutes time. Richard helps me out of the pool each day. I could not go in without his help and that is a huge part of my physical therapy. Patricia brought me a plant when I was feeling down and Koral taught me Facebook. Charlotte's face at my door with something home cooked or something they have purchased or been given in excess, is always a treat. All are such small things. Be creative. And I try to do the same for my friends and neighbors - to pay it forward.

We cannot change the world around us but with so little effort we can make a dent in the fear, uncertainty and isolation here - at least for a little while. And you might be surprised how good being a mensch makes you feel.

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Are You Living With, Or Worried About Someone Suffering With Chronic Back Pain?

By Leading Back Pain Expert, Todd James

Do you, or someone you love, suffer with back pain? Does the pain get worse when you stand or walk? Do you experience pain, numbness or tingling into your butt or down your leg? Do you have pain when you sit for long periods or drive? Are you afraid your pain will get worse if you don't do anything about it? Has the pain gotten so bad, that you avoid many activities that you used to enjoy?

If you are 55+ and answered **YES** to any of these questions, then please read on because I have some special information about relief of your back pain.

It's a shame so many people think their options for dealing with back pain are rest, pain killers, or maybe worse, injections or even surgery. Often these solutions are only

temporary, because they don't address the true cause of your back pain, but just mask the symptoms. Others believe there is nothing that can be done, and they will just have to suffer through the pain.

If you or someone you love is experiencing back pain and are wondering if you are doing the right things for your back, I would like to offer a free guide I have created to answer those questions. In this guide, **Erasing Back Pain: How to Avoid the 9 Most Painful Mistakes and What You Should Be Doing Instead**, you will find information about what will not help ease your back pain and how to make the right choices to get you out of back pain and on the road to enjoying an active, healthy lifestyle again.

I'm Todd James, Physical Therapist and I have been helping 1000s of people 55+ over the last 2

decades find quick, natural, long lasting relief from back pain. I've put together this guide because in easing your back pain it's not just about doing the right things, but also about avoiding the wrong things. When you choose the right path, your recovery from back pain will be much more effective.

If you are currently held back from getting a good night's sleep, being able to walk with friends, getting out on the golf course, or playing with the grand-kids, I invite you to visit www.coconutcreektherapy.com/backpain to claim your free guide. If you prefer, give us a call at **954-972-1200** and we'll be happy to assist you.

Don't let back pain take the joy out of your life. Get started on your path to a pain free active life!



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Attention Wynmoor Residents Considering Selling Their Property Exciting Economic News to Consider for Existing Home Sales

Home Sales continue to side-step the COVID-19 economy. "Sales of existing single-family, townhomes and condos grew 2.4 %in August." This marked the third straight month of growth, when compared to the same period last year. August sales were 10.5% higher than August 2019.

So what's going on here? Why are new home sales skyrocketing to pre-great recession levels?

The answer is easy: If everything shuts down as before, do you want to be stuck in apartments in the North, or in Beautiful Sunny Florida where you can walk outside, swim, go to the ocean and enjoy our wonderful weather and lifestyle? Purchases have soared across all price ranges including homes and condos. So the question and answer is this Wynmoor Residents, If you are planning or thinking of selling your property **NOW IS THE TIME TO LIST.** Please give me the opportunity to market and sell your property. Prices at Wynmoor have remained optimistically consistent and **SALES are STRONG.** Looking forward to hearing from you. Stay Well, Stay safe, and be Kind.

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2803 VICTORIA C-4.....2 Bed/2 Ba. Gorgeous, totally remodeled, quiet garden view.....	\$50,000 JACKPOT LISTING	\$ 170,000
2402 ANTIGUA F-3.....2 Bed/2 Ba. Turn-key, pool view, remodeled porcelain tile.....	SOLD	\$ 126,000
3405 BIMINI K-4.....Gorgeous, remodeled, impact windows, W/D.....	\$50,000 JACKPOT LISTING	\$ 199,900
2301 LUCAYA E-4.....1 Bed/1-1/2 Ba. Pool view.....	SOLD	\$ 65,000
2903 VICTORIA O-4.....Wonderful golf and lake view, huge corner, updated.....	SOLD	\$ 158,500
4401 MARTINIQUE E-1.....2 Bed/2 Ba. Porcelain tile floors, Lovely water views.....	SOLD	\$ 99,900
3302 ARUBA E-3.....2 Bed/2 Ba. Most beautiful view. Gorgeous renovations, washer & dryer inside unit. Reduced.....		\$ 189,000
1604 ABACO B-2.....2 Bed/2 Ba. Juniper floor plan, overlooking pool, washer and dryer inside the unit.....	SOLD	\$ 115,000
3405 BIMINI A-1.....2 Bed/2 Ba. Huge Corner Luxury with golf view. Kitchen Renovated with stainless appliances.....	SOLD	\$ 175,000
3405 BIMINI N-1.....2 Bed/2 Ba. Turnkey, Move in condition, Lovely Golf view.....	SOLD	\$ 135,000
2606 NASSAU A-2.....2 Bed/2 Ba. Corner, Lots of Windows.....	SOLD	\$ 89,000

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CAMERA CLUB

By Nancy Landman



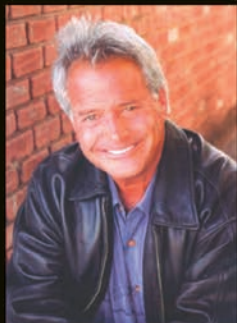
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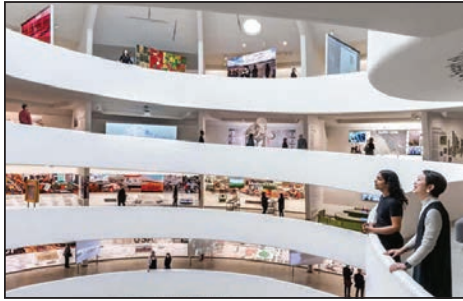
A Travel & Lifestyle Blog By Welk Resorts

Things to Do at Home During COVID-19 Quarantine

In the midst of the global coronavirus, we're all called to self-isolate—leaving millions of families scrambling to find things to do at home to keep everyone sane and entertained. It's a difficult time for the entire world, but we now have a golden opportunity to focus on each other and spend precious time with those who matter most.

Here are some things to do at home to pass the time.

Explore the world from home



Did you know you can do virtual tours of some of the most famous zoos and museums?

There are so many exciting options to learn something new, revisit a favorite exhibit, and help get the kids interested in art, history, and animals. From Egyptology and dinosaurs to classical and modern art, virtual tours of world-class institutions such as Paris's Louvre, New York's Guggenheim Museum, Florence's Uffizi Gallery, and much more provide a unique outlet for the whole family to learn together about our amazing world.

Get crafty



Get your family's creative juices flowing.

With so much modern technology taking time away from traditional handcrafts, perhaps now's your chance to turn the screens off. New activities help people discover hobbies they never thought they would enjoy. Create some

DIY projects using what you already have at home. You'll find tons of fun ideas on Pinterest.

Make some "quaran-tinis"



Make your own custom cocktail and craft beer flights, or try some blind wine tasting. If you've always wanted to try to make your own version of that margarita you had on vacation, now is the time! Take it a step further with a virtual happy hour, and host an online hangout with your friends.

Don't stop learning



Remember when you wished you had more time to learn? Well, here's your chance! Take advantage of free learning resources online and other educational opportunities.

We all can benefit from new skills. With tons of free courses to choose from, you can pick up something entirely new or something to build on what you already know. Online courses range in subjects from health and medicine, computer science, business, and even art and design. And get this—there are hundreds of free courses provided by Ivy League institutions!

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Safety Solutions

By Scotty Leamon, Public Safety Information Officer, Coconut Creek Police Department

A Few Thoughts As We Move Into November



Coconut Creek Police Department Special Needs Database:

You might have noticed our response early on the morning of October 6th after an 81-year-old Wynmoor resident left her apartment unannounced and her nurse could not find her. We sent every available officer to the area to search. We also had help from the Broward County Sheriff's Office, which sent us a helicopter

and a bloodhound tracking team.

Luckily, after almost four hours, we found the woman, who has an Alzheimer's diagnosis, in the stairwell of a nearby apartment building. Ironically, she told one of our officers she was scared to be seen because of all the police presence in the area. She thought something bad was going on.

We have a Special Needs Database in which caregivers, loved ones, and health aides can use to help us find seniors with conditions such as Alzheimer's or dementia or sometimes wander. It can be found on our website (www.coconutcreek.net/pd/police) on the right-hand portion of the page under the "Community Services" heading. You can enter all of your loved one's information into the database, ranging from height and weight, to what kind of car they drive, to destinations where they might

go if they leave your residence unannounced. You can even upload a current picture of your loved one for all those using the database to see.

The only people allowed to see the database are officers and dispatchers. It's very advantageous for us because, if all the information and a picture are already in the database when officers are dispatched to the call that an individual is missing, they don't have to spend all of that time collecting that information.

If you need help with the database or would like to have some more information, feel free to email me at sleamon@coconutcreek.net or give me a call at 954-480-7196. I sincerely believe it works and we need to get as many people signed up as possible.

North Creek Presbyterian Church's Annual Explorers 5K Run-Walk:

As they have for more than a decade, our friends and community partners at North Creek Presbyterian Church are hosting the annual North Creek Explorers 5K Run-Walk. This year's event is virtual due to the pandemic. This event is by far the biggest fundraiser for our Coconut Creek Police Department Explorers Program, which takes high school students interested in law enforcement and trains them on teamwork, ethics, and scenario-based police work. It is one of our leading recruitment tools as prior Explorers often graduate from college and enter law enforcement. Some of them come back to Coconut Creek. You can participate in the event on December 5th and ensure that your entry fees go to a worthy cause. You can find out more by visiting the church's website at www.northcreektoday.org. I can assist as well if you need any help or have any questions.

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The outbreak of COVID-19 has affected everyone, however, it has had a particularly profound impact on older adults. Public health safety guidelines have left many senior Americans more vulnerable to social isolation and loneliness than ever before.

Fortunately, Susan Eichler, Founder and Director of Dayscape, an Adult Activity Center serving the Coconut Creek community for over 11 years, has a plan for that.

“At Dayscape, we’ve adapted to COVID-19 by recreating an online version of our popular adult day activity program,” said Eichler, a former TV news producer now leveraging her technical savvy to create original online content. “We now meet participants and family members via Zoom video for a daily social hour featuring social games, discussions, brain fitness programs, music activities, crossword puzzles and more, hosted by our skilled and personable animators. Our goal is to ensure area seniors feel happier, more socially connected and less isolated.”

The level of participation is optional and adapted to individual needs. All new members are welcomed with a program introduction, technical support and a free, no-obligation trial.

For more information, please contact Dayscape at 954-531-1771 or by email at info@dayscape.net. You can also visit them online at: www.onlineforseniors.com. See our ad on page 35.

Suburban Legend

By Kenneth Newman

First off I want to say that I have heard so many wonderful things said about the wonderful artistic contribution to our community by Suburban Legend. I can’t say it enough but I will say it again. Thank you. There is a song that best describes what Suburban does for us every other Monday. Of course I am talking about the song by Debbie Boone “You Light Up My Life.”

Next thing we all need to remember is that there has been a slight time change as the concerts will no longer begin at 7:00 p.m. but a half hour earlier at 6:30 p.m. This should work very well because the clocks will be adjusted very soon or in the words of the late philosopher Yogi Berra, “It Will Get Late Early Around Here.”

November will be a very special month because we will be having 3 concerts that month beginning with the Election Eve Concert on November 2nd. I’m going to do something I never did before. I am going to request 2 wonderful songs for 2 different reasons. I think it would be so fitting to have a non-partisan patriotic song such as “G-d Bless The USA.” The other song is one of my favorites and I have heard Linda do it before and she does a beautiful job with it.

The song I am referring to is: “Let It Be Me.”

If you want to mark the dates down on your calendar they are as follows:

- November 2nd at 6:30 p.m. - Election Eve Concert
- November 16th at 6:30 p.m.
- November 30th at 6:30 p.m. - Post Thanksgiving Concert



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Be thankful that you don't already have everything you desire, If you did, what would there be to look forward to?

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Be thankful for the difficult times. During those times you grow.

Be thankful for your limitations Because they give you opportunities for improvement.

Be thankful for each new challenge Because it will build your strength and character.

Be thankful for your mistakes They will teach you valuable lessons.

Be thankful when you're tired and weary Because it means you've made a difference.

It is easy to be thankful for the good things. A life of rich fulfillment comes to those who are also thankful for the setbacks.

GRATITUDE can turn a negative into a positive. Find a way to be thankful for your troubles and they can become your blessings.

Author Unknown

Thanksgiving Magic

By Rowena Bastin Bennett

*Thanksgiving Day I like to see
Our cook perform her witchery.
She turns a pumpkin into pie
As easily as you or I
Can wave a hand or wink an eye.
She takes leftover bread and muffin
And changes them to turkey stuffin'.
She changes cranberries to sauce
And meats to stews and stews to broths;
And when she mixes gingerbread
It turns into a man instead
With frosting collar 'round his throat
And raisin buttons down his coat.
Oh, some like magic made by wands,
And some read magic out of books,
And some like fairy spells and charms
But I like magic made by cooks!*



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2. Aging and Wrinkles: CBD oil's antioxidant properties can help lessen the visible signs of aging. It's rich in vitamins A, C and E. Vitamin A stimulates the cells responsible for producing tissue that keeps skin firm. Vitamin C stimulates collagen production. Vitamin E blocks free radicals from the body, to help slow down the aging process.

3. Sensitive Skin: CBD oil has been found to soothe sensitive skin and studies indicate that it helps inhibit triggers of disorders such as psoriasis and eczema.



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VICTORIA	2 nd Flr, Remodeled Kit + Bath, Encl Patio, GOLF/LAKE + Pool in Front.....	\$2,000/mo

ANNUAL RENTAL

PORTOFINO	CORNER TOTAL Remodel, TURN-KEY Modern Furniture, Encl Patio, Pool	\$1,500/mo
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Improving My Knowledge Of Botany At The Less Trumpeted Mount's Botanical Garden

By Barry Isaac

In late September, I was fortunate enough to spend three delightful hours at the less publicized Mount's Botanical Garden. It is located very close to the West Palm Beach International Airport on Military Trail.

I especially appreciated the following plants; Red Bamboo, some call it Red Dragon, Palma Teosinte, the Rainbow Eucalyptus Tree, the Madagascar Palm Tree, a succulent, the Golden Shower Tree, native to Thailand, the Tree Lily, and the Kauri Pine Silk Floss Tree.

At the Mount's Botanical Garden, there is

a fascinating wood stick creation by Patrick Dougherty. I also learned about the value of plants in combatting diseases and health problems. I learned about the beautiful Patchouli plant which is used in making insect repellents. I relished the fragrance of the Patchouli Plant. I learned about the Madagascar Periwinkle Plant that is used in treating Leukemia and Diabetes. I learned about the Bitter Ginger Plant that is used in alleviating Arthritis.

Admission to this less heralded botanical garden is ten dollars and parking is free. So enjoy this less heralded oasis.

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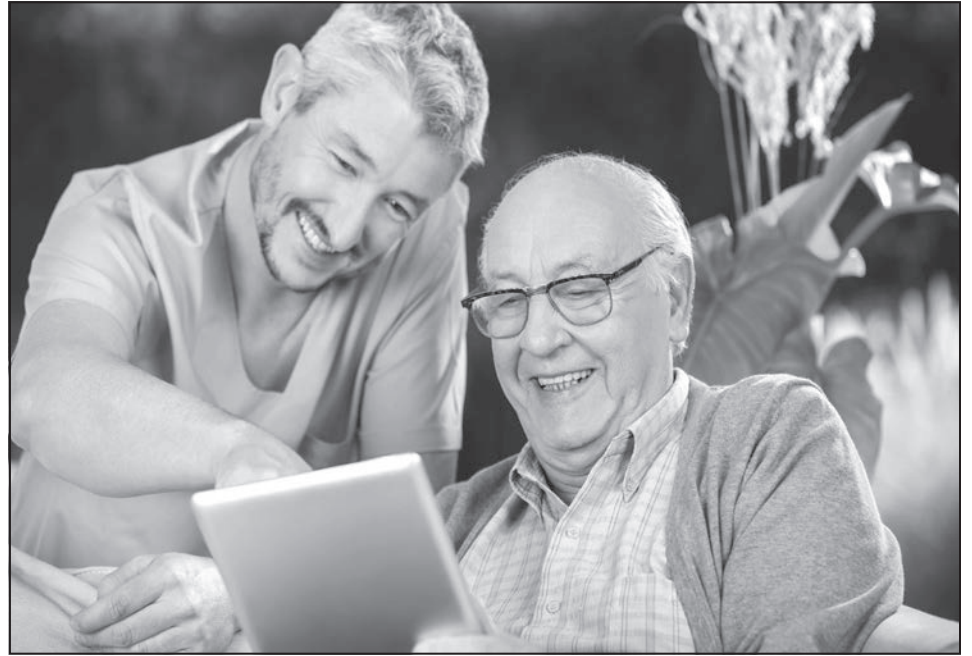
Melvin Chilewich is a licensed agent and is not connected with or endorsed by the U.S. government or federal Medicare program. For accommodations of persons with special needs at meetings, call 711.

Digital Seniors: You're Never Too Old to Learn New Tech Tricks!

For today's seniors, it's a fair bet they probably never anticipated the kind of technological explosion we have witnessed in the past 30 years. Even so, there's no reason why they can't be a part of the online world and digital age. In fact, there have been numerous technological breakthroughs specifically meant to help us communicate more regardless of physical distance and even mental or physical impairments.



- Probably one of the best parts of being tech-ready and tech-savvy is being able to communicate with your kids, grandkids and even great grandchildren more often. A lot of us lead busy lives so knowing how to send an email or a text message allows you to stay in touch as often as you want and form stronger bonds with the younger members of your family, who most likely have their noses buried in their cell phones more often than not.
- There's the common saying that knowledge is power and there's really never been a better time to learn more. The internet is full of seminars, courses, how-to-videos and tutorials of all kinds. Websites like YouTube feature free do-it-yourself type videos ranging from plumbing and painting to animal care and cake decorating.
- While learning new things or improving your knowledge base has never been easier, don't forget to have some fun! Online games can be a great way to spend some time but are also a very useful tool to keep your brain active with fact recall, memory and matching and spatial recognition activities. Look for games like Trivial Pursuit, Tetris or Mah-jongg to give your mind a good workout.



- It's also a good idea to give your body a boost with online exercise routines. As long as your doctor says it's okay, there are thousands of internet workout programs ranging from chair-based or sitting routines to arm, leg and core targeting exercises to keep seniors fit. You'll also find a wealth of stretching and meditation videos to stay nimble and feeling positive and tranquil. The Nintendo Wii also has sports games created just for seniors who want to stay active or increase their fitness levels.
 - When it comes to cell phones, there are specialized phones with larger number pads and smartphone settings to enlarge font size on the screen for easier reading and maneuvering. There are also smartphone apps that can help you stay organized and on track like getting medication alerts which can be very handy if you're taking multiple pills. Such apps can prevent a medicine mix-up or missing doses.
 - We occasionally hear stories in the news about an elderly person going missing because they wandered off from their home. GPS tracking devices in mobile phones can be a very handy tool to have in your Alzheimer's care or dementia care arsenal.
- And lastly, in the case of home care, being able to send a text message to a relative or your personal support worker can be a convenient way to give them a quick update on how you're doing or if you need them to pick-up something before their visit like flowers or a sweet treat.

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1108 Bahama:	1/1, Annual Rental	\$ 950/mo.
3402 Bimini:	2/2, Huge Apartment, Furnished With Washer & Dryer	\$1450/mo.
2002 Granada:	2/2, Seasonal Rental Upgraded Unit, With Washer & Dryer	\$2500/mo.
2305 Lucaya:	2/2, Furnished Nicely, Water View	\$1300/mo.
2101 Lucaya:	2/2, Unfurnished, Pool View	\$1300/mo.
4701 Martinique:	1/1.5, Remodeled, Golf View	\$1300/mo.
2704 Nassau:	2/2, Second Floor Furnished Fully Tiled Annual \$1350 or Seasonal	\$2300/mo.
2709 Nassau:	2/2, Seasonal Rental	\$1800/mo.
3203 Portofino:	2/2, Great View, Elegant Furniture, Ready To Move In	\$1500/mo.
2802 Victoria:	2/2, Great View, Furnished or Unfurnished	\$1400/mo.
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3404 Bimini:	1/1.5, Tile throughout Unit, Golf View	\$ 84,900
3405 Bimini:	2/2, Gorgeous Renovated Luxury Corner, Golf View	\$ 217,000
2005 Granada:	2/2, Water View Unit, Washer & Dryer Included, Faces Pool	\$ 159,999
2202 Lucaya:	2/2, Brand New A/C & Water Heater, Garden View	\$ 135,000
2201 Lucaya:	2/2, Gorgeous, Completely Remodeled, Pool View	\$ 159,900
2303 Lucaya:	2/2, Completely Remodeled, New Appliances, Garden View	\$ 175,000
2201 Lucaya:	2/2, Completely Remodeled, Pool View	\$ 174,900
4502 Martinique:	2/2, Updated, Golf/Lake View Unit	\$ 135,000
2704 Nassau:	2/2, Completely Updated Unit, Move In Ready	\$ 139,900
2703 Nassau:	3/2, Beautiful Corner Unit, New Windows & Doors, Only 3 BR Available	\$ 179,900
3205 Portofino:	2/2, Lake View, Just Reduced	\$ 129,000
3203 Portofino:	2/2, New Appliances and Fabulous View	\$ 137,700
3204 Portofino:	2/2, Panoramic View, Completely Remodeled, Gorgeous	\$ 195,000
3004 Portofino:	2/2, Completely Remodeled, Panoramic Golf/Lake Views	\$ 195,000
2804 Victoria:	2/2, Beautiful Updated Corner Unit	\$ 179,000
2804 Victoria:	2/2, Completely Remodeled, New Appliances, Pool/Garden View	\$ 180,000
2803 Victoria:	2/2, Gorgeous Totally Remodeled Unit, Quiet Garden View	\$ 170,000

Come Home To Your New Spiritual Home Temple Beth Am

By Linda Storfer

During the last few months all of us have gotten used to living a new lifestyle that is different from the one that we had a year ago. Not being able to go out at all or infrequently to our favorite dining spots, bars, attend live shows, concerts and movies, travel, take cruises or simply see our children, grandchildren or close friends has become the new normal. The word that comes to my mind is “adaptation” which all of us are doing because we really don’t have any other choice. If we don’t follow the simple guidelines of social distancing, washing our hands frequently or wearing masks, we run the risk of getting the virus or spreading it to others if we do have it.

At Temple Beth Am we recently concluded a monthlong celebration and observance of our High Holiday Services. Everyone will remember the year 2020 or the Jewish calendar year of 5781 because it was celebrated and observed for the most part virtually. Instead of physically being together in the beautiful edifice that we enjoy with our family and friends most of us except for a very small number of individuals live streamed the beautiful services at home. This year we did not experience the traditional gatherings with family and friends for our festive meals around the dining room table. We observed our rabbi and shliach tzibur (cantor) chant and sing the sacred prayers and hoped that next year we will be able to resume our “normal” style of praying together as a congregation. These past few weeks have made all of us realize more than ever the importance of praying together and seeing each other.

Although the building remains closed at the present time it has not stopped our dedicated staff and volunteers from planning a yearlong variety of dynamic and spiritual programmatic offerings. We continue to offer daily prayer services twice daily at 7:20 a.m. and 6:00 p.m. and also on the Sabbath on Friday evenings at 6:00 p.m. and Saturday mornings at 9:30 a.m. Our Program Committee has unfurled an ambitious variety of offerings for November and December beginning with our new Lunch and Learn series which will kick-off on Sunday, November 1st at 12:30 p.m. with Leah Pollin, who will be speaking on Jewish Nobel Prize winners. Classes with Cantor Sharon Steinberg on the Psalms of Hallel and the Psalms of Comfort continue on Thursdays, November 5th and November 12th at 7:00 p.m. A second Lunch and Learn presentation will be offered with Rabbi Debra Eisenman on Sunday, November 15th at 12:30 p.m. TBA’s Annual Jewish Film Festival will begin on Saturday, November 21st at 7:30 p.m. featuring the movie “Crossing Delancy” followed by a lively discussion.

Mark your calendars for December 6th for a Lunch and Learn session with



the ever popular author, professor, scholar, and lecturer Dr. Robert Watson, who will be speaking on The Behind the Scenes story of Harry Truman’s Support of Statehood for Israel in 1948. If you haven’t heard Dr. Watson speak before than you won’t want to miss this program, and if you have heard him speak before you know what a treat you can expect.

All the above offerings will be presented virtually. Some of these events are offered at no charge while others carry with them a nominal charge. Temple Beth Am is a friendly Conservative egalitarian synagogue located at 7205 Royal Palm in Margate and is open to singles, families, empty nesters and retirees. For more information about these programs and other upcoming events please check our website at www.beth-am.org or call our office at 954-968-4545 weekdays between 9:00 a.m. and 5:00 p.m. At this time we would like to wish everyone a very Happy Thanksgiving and remember to count your blessings and be grateful for all we have maintained over the past difficult year. Better days are coming.

Meet Our Advertiser

College Debt Is “Good” Debt A Message to Grandparents for their Grandchildren

By Melvin Chilewich, JD, Chilewich Senior Health Resources

Among other financial planning specialties, I am a Financial College Planner, and I am continually surprised at the fuss made about students leaving college with outstanding loans. A few years back President Obama issued an Executive Order “capping” the amount of loan that needs to be repaid each year. There may be some students, usually not undergraduates, who do have significant loan obligations when leaving graduate school. However, the average debt of an undergraduate student following graduation is about \$30,000. This number also includes those students who do not finish in 4 years (only about 40% do finish in 4 years). Interest on these loans is quite low and students have many years to pay them off. If the payoff period commenced upon the day of graduation, a \$30,000 loan at 5% for 10 years would require a payment of \$240/mo.

On the other hand, one of the first things a student does when starting their first job is to get a car. Let’s do the math in this instance. A \$20,000 car financed for 5 years at the same 5% rate would require a payment of \$377/mo. with no down payment. Of course there are cheaper cars, longer loan terms, and not all students have \$30,000 in loans. Many students who attend private institu-



tions will often carry lower debt. Today especially, it also takes some college graduates to find suitable employment following graduation, but in the long term, a college education should provide at least \$1 million more in income than that earned with a high school education alone. That’s not a bad investment!

Notwithstanding the current pandemic, the point here is that one needs to keep everything in perspective. The college loan is “good” debt, as it should prove to have been a prudent investment for the student’s future. A car loan is “bad” debt, as the value of that asset only depreciates over time. Besides the value of just traveling between points for personal use, it provides no additional value.

In order to send a student to college, the college takes risk when providing merit aid or grants, the State in providing grants takes risks and, of course, the parents usually assume much of the risk in sending a child off to college. So why shouldn’t the student have some skin in the game as well? It’s amazing at how much better a student performs when they also have something to lose due to poor performance.

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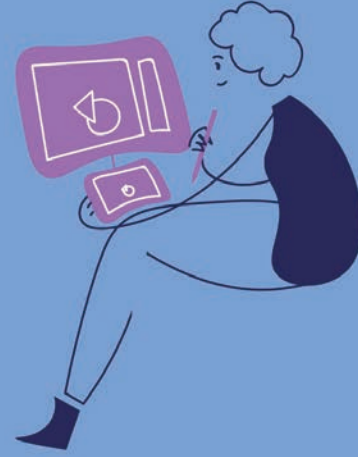
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HISTORY CORNER

By Philip Edwards

Spanish Flu: Hesitation Brought Death

The Spanish Flu is a misnomer. Ninety-nine percent of researchers agree that the Spanish Flu was not Spanish nor did it originate in Spain. In Fort Riley, Kansas, soldiers at Camp Funston were the first recorded cases of what became known as the Spanish Flu.

When these American troops were sent to Europe to fight Germany in WW1, they transmitted the flu throughout Europe and the world. As soldiers returned to America after the war, they brought the unwelcomed tag-along disease with them. Once here, it wasted no time and raced through every state leaving fields of gravestones in every community across the country. The Influenza infected 500 million and killed between 20-50 million people before its worldwide run was exhausted. An estimated 600,000 Americans lost their lives to the Spanish Flu.

A devastating pandemic, yes. However, the effects could have been lessened with honesty and immediate response to the outbreak. Regrettably, dishonesty, hesitation, and inaction killed far too many. Why?

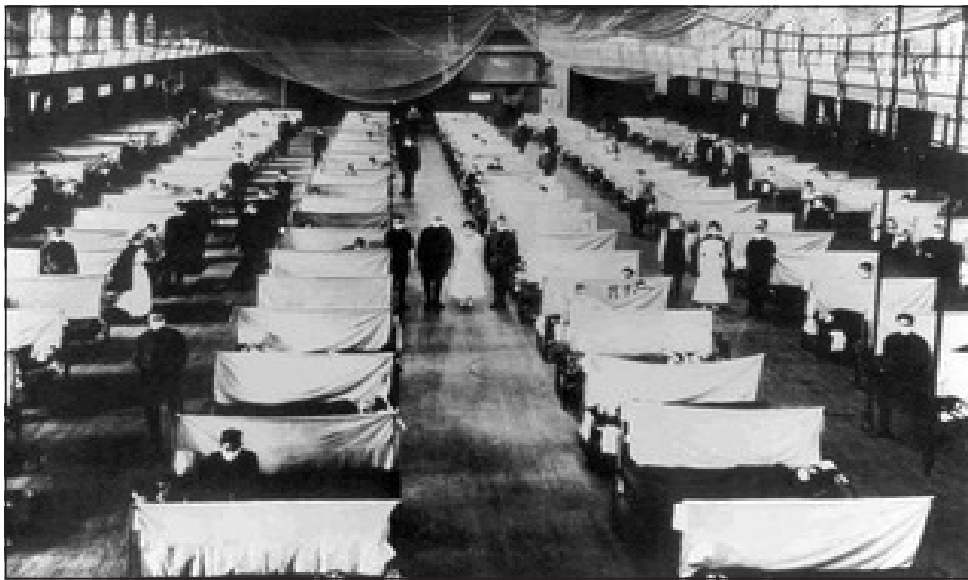
As the war raged in Europe, the countries involved in that conflict gave more attention to reporting on battles than the pandemic. Part of their rationale was not to overload citizens with more depressing news. Immediate government input could have blunted the death toll. A pitiful and almost nonexistent acknowledgment of the situation by federal and state governments in the early stages of the crisis only exacerbated the problem. The government left cities and local communities to their own resources and capabilities in dealing with the pandemic.

As dead bodies continued to mount, metropolitan areas, suburbs, and rural communities were at the mercy of the disease. The flu was no respecter of persons. Government agencies encouraged quarantines, closures, social distancing, wearing masks, and avoiding large gatherings. Some listened, others did not, some inflamed the situation. "New York City's public health director waved away calls for greater vigilance, finding that other bronchial diseases and not the so-called Spanish influenza... [caused] the illness of the majority of persons who were reported ill with influenza." Colonel Philipp Doane, who led health and safety at the military shipyards of Philadelphia where the disease first spread, dismissed the so-called Spanish influenza as "nothing more or less than the old-fashioned grippe." Philadelphia's Director of Public Health and Charities, Dr. Wilmer Krusen, assured the public that the flu would just go away and downplayed the crisis, not wanting to frighten people. On his recommendation, the city held a Liberty Loan Parade that was attended by thousands. Over 200,000 became sick with the flu and thousands died in Philadelphia.

Cities like St. Louis and San Francisco required masks, closure of schools, movie theaters, and large gatherings. San Francisco even fined people for not wearing masks. Cities that responded immediately saw much fewer cases and deaths than those that ignored the warnings.

Hesitation and ignorance spawned unnecessary death.

Comments can be made at chooserightly.com under Article of the Month.



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Avoiding Probate On Your Home

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 Deed: 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.

During this current time of "social distancing," I have been consulting with clients via phone, e-mail and regular mail. In the past, my free initial consultation would normally be a personal meeting. Please feel free to call me for a free phone consultation regarding any issues pertaining to Wills, Trusts, Deeds, Probate, Power of Attorney or Health Care Surrogate. I am also available for a free consultation regarding personal injury claims or to explain car insurance coverage. Call me at 954-569-4878. My address is 3275 W. Hillsboro Blvd., Suite 204, Deerfield Beach, Florida 33442. My web site is www.martinzevinpa.com and my e-mail address is martinzevin@netzero.com. See our ad on page 39.

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Dear Dr. Joy...

By Joy Berke Sanchez, PhD

I was asked about dementia a little while back and although the following article was published in January 2016, I decided to rerun it here.

It is very likely that all of us have been, are, or will be, touched by this horrible illness in one way or another. It may be our parents, spouse, siblings, friends or even ourselves. Since I am not a psychiatrist and have not dealt with this professionally in a direct way, I have looked into quite a few important factors that I will share with you. I have, on the other hand, worked with many people who have been directly affected because of loved ones and will touch upon 'caregiver syndrome' as well.

Causes: Dementia, as most of us know, is a catchphrase for impaired cognitive functioning and can have many causes. Alzheimer's Disease is the type we are most familiar with, but dementia can be caused by strokes, brain trauma, drugs (both prescription and otherwise), vitamin deficiencies, and illnesses such as Parkinson's and alcoholism. Theories abound as to aluminum cookware also being a potential cause although this has not been confirmed by medical science.

One Canadian study showed that people with a lifetime of bilingualism had an onset delay of about four years, from 71.4 to 75.5 on average. Although this is an interesting statistic it does little for people in our age group unless they are already bilingual.

Symptoms: Forgetfulness is the prime and most immediately noticeable symptom and is usually seen first in short-term memory. For example, at breakfast the person may ask a question and an hour later ask the same one again. At first you might think your answer wasn't heard or paid attention to and after another time you might become short-tempered and impatient. Slowly you will realize that the answer just was not remembered. It never went into the person's memory bank and will be asked repeatedly. Another early symptom is misplacing things or putting them in strange places. I realize that sometimes we might put our keys in the refrigerator, but it is usually because we were holding them while looking for something or putting something away and just put them down and left them there. This is not the case with early dementia, and we will find this event occurring more and more frequently.

Sometimes the person will forget how to do a task like tying their shoes or

turning on the oven. If it is early enough in their illness that will upset them, and they will become frightened and perhaps even belligerent. They may make up stories as to why they can't do what they were able to do before but because their cognitive functioning is impaired the stories will be hollow and probably not make sense.

Another sign is mixing up and/or forgetting words. Because their communication skills are lessening, there is a tendency to withdraw and not bother trying to understand or to get their point across at all. This often leads to a general malaise and mood swings are also not uncommon. Since they are having trouble with their reasoning skills, they just get frustrated and angry which leads to deeper withdrawal.

You may also notice that they have become somewhat disoriented as to time and place. Their sense of time is off, and they don't remember when something occurred. When taken out, especially in a car, they have trouble recognizing where they are or how far from home they are.

By the time they no longer recognize you or other close family members it is often too late for drugs to intervene and slow the progression.

Caregiving: This is a tragic scenario for all involved and a time when family members must join forces and give each other strength and support (both in the physical, emotional and financial sense).

It has been estimated that the life-expectancy of the caregiver is reduced by about 10 years and it is no wonder. Here is a situation that will only worsen over time and although new drugs have been promising, there is still no cure.

It's an interesting phenomenon that many victims of non-Alzheimer dementia often stay alive longer than average, especially if they are cared for at home by a loved one. However, the health of the caregiver deteriorates rapidly. The most important thing this person can do for themselves is to get help; whether it is another family member or professional assistance, it is crucial to not do it all yourself and to also know when it is time to let go and place the person in a full time care facility.

If you suspect that someone you love is in the early stages of any form of dementia from any cause, please see a physician at once. The available drugs work best when given as early as possible and may give them and you some quality time that wouldn't be had otherwise.

I am always available to answer your questions and my phone number is in the Wynmoor directory. My email is JoyB212@aol.com

Take care and be good to yourself.



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Martin Zevin, head of the firm, has been practicing in the areas of Personal Injury, Wills, Trusts & Estates in Broward & Palm Beach Counties since 1973.

During this current time of social distancing, I have been consulting with clients via phone, e-mail and regular mail. In the past, my free initial consultation would normally be a personal meeting.

We offer free consultations for all personal injury cases, including car accidents, slip and fall, pedestrians, bicyclists, etc.

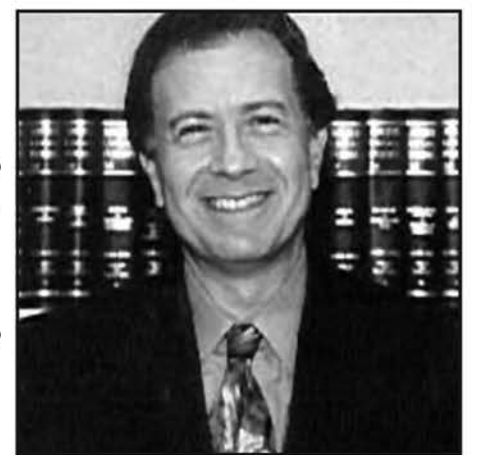
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3. How much for costs and attorney's fees?
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5. Review of your car insurance.



Martin Zevin

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**ECONOMY AND JOBS:**

- ✓ Nearly 4 million new jobs created since election
- ✓ Record low unemployment rate of 3.5% in January, 2020
- ✓ Expanded vocational apprenticeship opportunities
- ✓ Supported entrepreneurship, offering affordable SBA loans
- ✓ Developed USMCA (Mexico & Canada) fair trade deal benefiting farmers, manufacturers and workers
- ✓ Created Opportunity Zones providing record investment incentives and increasing growth in disadvantaged communities
- ✓ Initiated the *Tax Cut and Jobs Act*; helping individuals and families
- ✓ Cut the corporate tax rate; incentivizing job growth
- ✓ US now energy independent, and a net natural gas exporter
- ✓ Created a Space Force partnering with the private investment community to fund exploration on Mars, send astronauts to the Moon, promote highly technical jobs and research, support cyber and national security and to protect our electric grids

COVID-19:

- ✓ Saved thousands of lives by early decision to stop travel from China and Europe
- ✓ In conjunction with the private sector, led the COVID-19 Advisory Board comprised of experts from: business, political, social media, manufacturing, sports, transportation, education, religious and scientific communities
- ✓ Transparent daily briefings informed America of the scientific and health challenges
- ✓ Deployed and equipped Rapid Response Teams with protective personal equipment, respirators, ventilators, and medical personnel throughout the nation
- ✓ Praised by both Democrat & Republican Governors for Leadership
- ✓ Launched Operation Warp Speed, retrofitting factories to produce top-rated ventilators and Protective Personal Equipment (PPE) in the U.S.
- ✓ Distributed funds and supported businesses to maintain employees during shutdown
- ✓ Signed the CARES Act directly sending \$1,200 to every eligible citizen during the shutdown in record time; extended unemployment benefits; paused student loans
- ✓ Led the effort to provide federal support to nursing homes and assisted living facilities by providing equipment, testing, supplies, additional funds and personnel wherever needed
- ✓ Eliminated unnecessary regulation and supported pharmaceutical development of COVID-19 research and development treatments and vaccines
- ✓ Negotiated a deal with PFIZER Pharmaceutical to purchase 100 million doses of a vaccine, immediately when available, and another 1/2 a billion on order to distribute for free nationwide. This is a rapidly changing positive step toward a vaccine late December 2020 or early in January 2021
- ✓ Preventative treatments are available and being implemented today

MILITARY AND VETERANS AFFAIRS (VA):

- ✓ Rebuilt our military, with upgrades in equipment, training and recruitment
- ✓ Stands with the veterans, active military and First Responders
- ✓ Defeated 100% of ISIS
- ✓ Supports bringing the troops home
- ✓ Created a National VA Hot line
- ✓ Implemented *VA Choice and Accountability Act* which expands VA services

HEALTH CARE:

- ✓ Pre-existing conditions covered under contemporary insurance plans
- ✓ Approved "*Right to Try*" for terminally ill patients to try experimental treatments
- ✓ Signed an Executive Order to reduce costs of prescription drugs; ordering price equivalent policy for same drug pricing, US to match foreign pricing structure
- ✓ Promoted a competitive market by expanding health care options
- ✓ Encouraged businesses to cut premiums by working together to offer group plans
- ✓ Enabled employers to provide Health Reimbursement Accounts to employees (HRA)
- ✓ Deregulated restrictions for chronically ill to allow investing in Health Saving Accounts (HSA)
- ✓ Lowered Insulin & Epi-Pen pricing by 90%
- ✓ Improved hospital cost transparency requiring itemized cost breakdown to patients
- ✓ Fast-tracked generic medications via FDA
- ✓ Required equivalent reimbursement for Medicare services, saving \$1 Billion
- ✓ Secured \$6 Billion in funding to fight the opioid epidemic, emphasizing treatment instead of punishment

CHINA:

- ✓ Stood strong on Trade deals with many Countries, including China
- ✓ Continues to hold China accountable for COVID-19, which has spread to 190 nations, politically, diplomatically and financially
- ✓ Defended the U.S. against Chinese invasion of cyber security, artificial intelligence and theft of intellectual property
- ✓ Incentivized manufacturers to return production to the U.S.
- ✓ Ordered China to close its Embassy Consulate in Houston, Texas to protect American interests and national security

COMMUNITY:

- ✓ Signed *First Step Act* to address inequality in sentencing laws
- ✓ Increased funding by 14% to Historically Black Colleges and Universities
- ✓ Instituted *Criminal Justice Reform*
- ✓ Formed a coalition with minority, religious, social and political leaders
- ✓ Developed Opportunity Zones across US cities and towns to encourage entrepreneurship and self-pride
- ✓ Advocate of School Choice - supports family decisions to choose children's education, may it be Charter, Private or Religious Schools
- ✓ Protected citizens from violence by enforcing Law and Order policies, such as Operation Legend, whose mission is to save lives and stop criminal activities especially in the inner cities
- ✓ Streamlined the *Fair Housing Act*, enabling local jurisdictions to provide more safe and affordable housing
- ✓ Strong believer in suburban single-family zoning and opposes eliminating suburban single-family zoning. Opposes AFFH which allows Washington to dictate suburban funding
- ✓ Building the wall to significantly decrease the flow of drugs across our southern border; stop human and child trafficking; prevent violent crime gangs (such as MS13) from entering our country
- ✓ Endorsed by the National Association of Police as a proven and dedicated Law and Order President

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Don't Leave Economic Recovery to Chance; The Clear Choice is to

Keep America Great - Vote for TRUMP



INSPIRATION STATION

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

Survive or Thrive!

Dear Reader,

How are you cherished beings? Have you finally surrendered to trying to control only that which is in your domain or are you still struggling against the tides of our time? There are many ways to cope with a lingering pandemic and some serve us better than others. As always it is a matter of what we choose to focus upon! Our 13-year-old daughter summed it up best when she said, “just because it seems the world is shutting down, it doesn’t mean we have to!”. She is always eager to infuse FUN into any situation. Whenever I review what homework or chores MUST be done with her, she immediately starts to negotiate how we can make a game out of it or how we should first do mini facials or how we can reward ourselves after with a swim or a treat! Sometimes I wish she would just face the “reality” of what work we have to do, but then I realize she is creating her own upgraded “reality” that makes the entire experience more pleasant!

SO, WHAT ARE YOU FOCUSING UPON? Are you listening to a constant stream of negative news or are you playing music that soothes and delights you? Are you focused on what we can’t do right now or are you embracing some of the new offshoots of simpler living? I know life is not simple or easy for so many people. But I also know that once we surrender to the new temporary norms, we can create a new comfort zone for ourselves and our families.

Here are a few tips to help you survive these unusual times:

1. Be part of the solution! No matter what age or stage you are in, you can choose to radiate positive energy. You can decide each day that YOU will be a BLESSING to someone else. You can do this in very easy ways. Call a friend. Bake a couple of loaves of bread and give one away. Offer to drive a friend to a doctor appointment even if you have to wait in your car. Send a hand-written note to someone you love.

2. Make your surroundings beautiful. De-clutter your home. Now that we are not going to the theater and parties and galas, we actually do have time to get into the neglected closets and rooms of our homes and LET GO of what is no longer of use to us. Remember everything does have a

vibration to it and if we are not using something, it is like leaving a radio station playing that we are not enjoying. It just becomes static in our brains taking up space not only in our closets but in our consciousness!

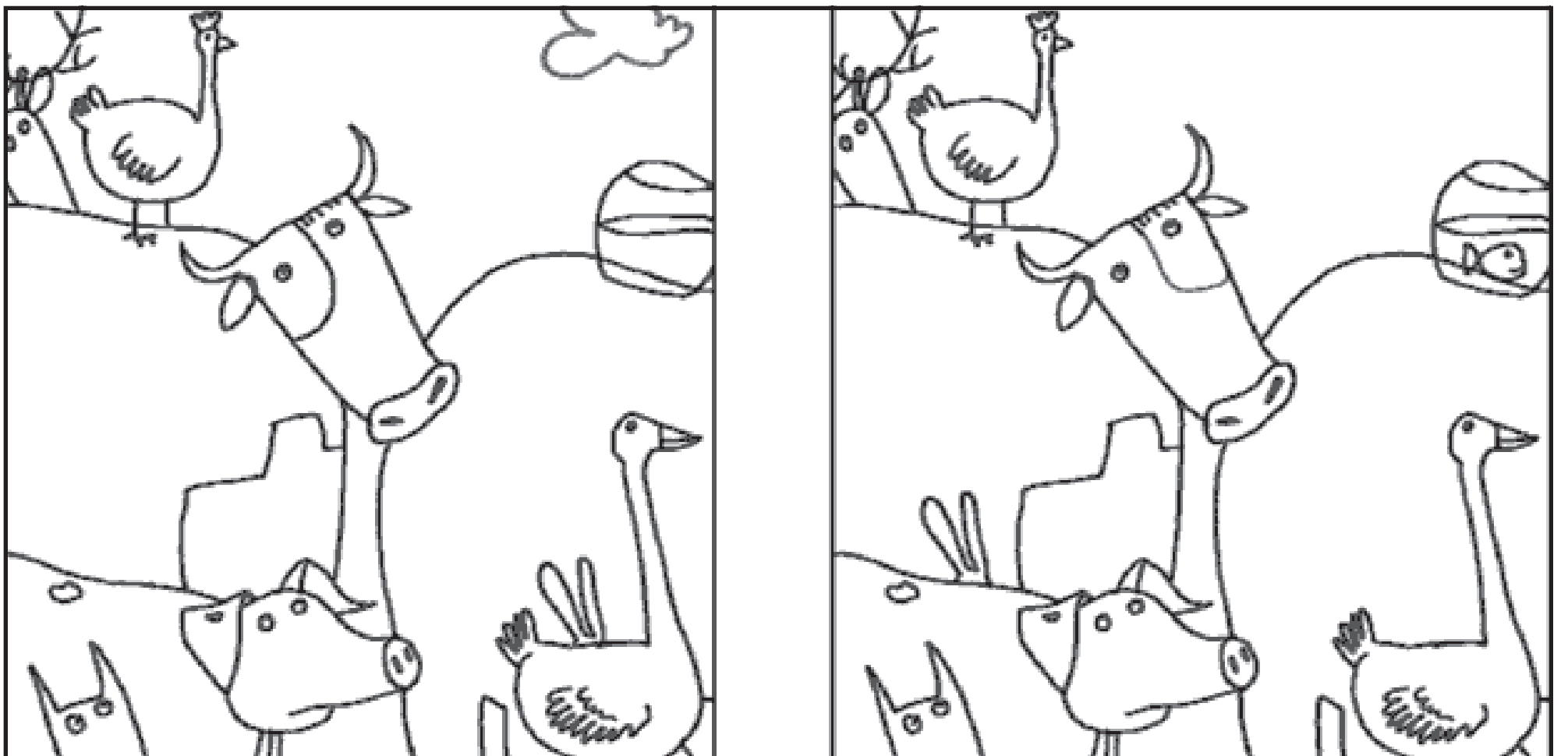
3. Start SMALL. We tend to talk ourselves out of projects that seem too daunting, so start in one tiny area. Consider your bed end table. CLEAR IT OFF! WIPE IT DOWN. Only put back exactly what you require – the lamp, reading glasses, the book you’re reading, tissues and your favorite water bottle. Anything else really needs to be ESSENTIAL TO YOU! I like to keep a mini hand lotion, lip gloss, and some of my favorite crystals at hand.

4. Take care of YOU! We may not be able to single handedly solve the huge problems of the world, but we can take measures to keep our own vitality strong. Be committed to basic self-care that allows for enough sleep, hydration, exercise and eating well! Your body is your vessel. Treat your body with so much love and care that you literally glow from within. Remember your mouth is the gateway for nourishment, communication and affection. Take time to brush and floss daily. Look at yourself in the mirror and give thanks to your whole body for transporting your soul around.

5. TRUST there is a higher power bigger than all of us guiding us, protecting us, inspiring us. This is a fabulous time to re-evaluate your faith. What are your beliefs about life and the afterlife? If you truly believe in heaven or that our souls are eternal, this should bring some comfort about all that is occurring around us. Death only takes the body which is our temporary costume or vessel. WE ARE ETERNAL. WE ARE LIGHT AND LOVE. WE ARE REFLECTIONS OF THE DIVINE.

We all have a choice right now. Are we going to merely survive, or will we thrive? Make decisions from a place of love and let your positive intentions guide you. Together we can create a new world of love, joy and fun! 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





Michael Brodie - New York Icon



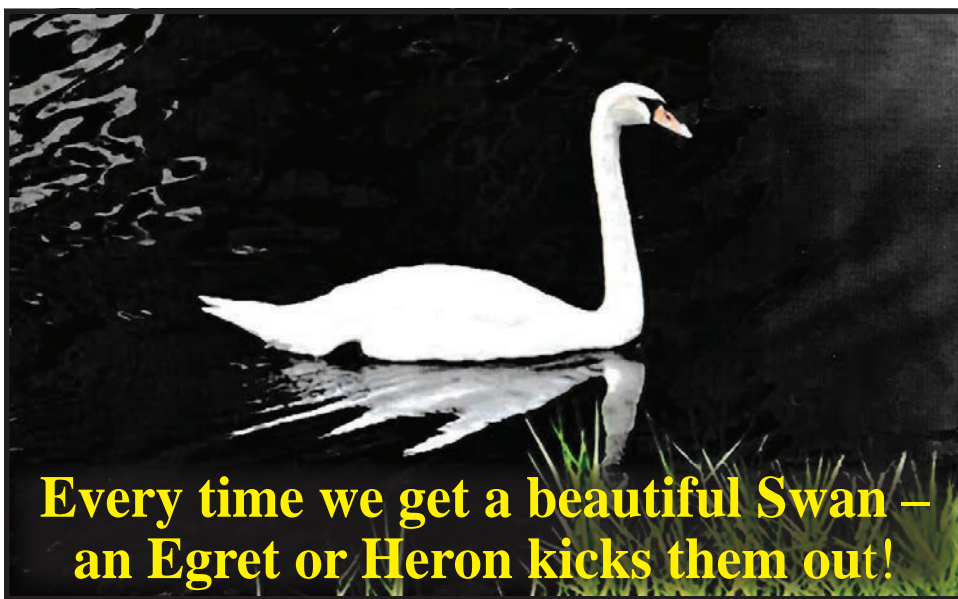
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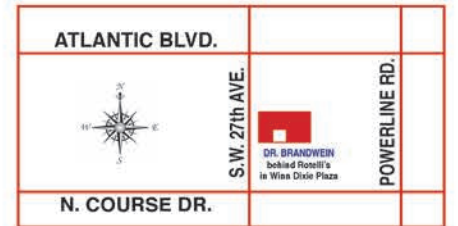
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Avoid Financial Mistakes During Retirement

When you retire, you've learned a lot about all sorts of things, helping you avoid some of the mistakes you made earlier in life. However, you may still be susceptible to financial missteps specifically related to your retirement years. How can you dodge these errors?

Consider these suggestions:

- **Manage your withdrawal rate carefully.** You will likely need to tap into your retirement accounts – your IRA and 401(k) or similar employer-sponsored plan. But you should establish an annual withdrawal rate that's appropriate for your situation. By withdrawing too much each year, especially in the early years of your retirement, you risk outliving your resources. You may want to consult with a financial professional to determine the withdrawal amount that's right for you. (Keep in mind, though, that once you turn 72, you will be required to take out at least a certain amount each year – based on your age and account balance – from your traditional IRA and 401(k) or similar plan.)

- **Don't underestimate health care costs.** Once you turn 65, you will be eligible for Medicare, but you may still need a Medicare supplement plan and will probably also incur other expenses. In fact, A healthy 65-year-old couple who retired in 2019 will need nearly \$390,000 over their remaining years just to pay for health care, according to HealthView Services, which produces health-care cost projection software. Other estimates show different amounts, but they all amount to hundreds of thousands of dollars. So, when calculating your expenses during your retirement years, reserve a big space for health care.

- **Don't take Social Security too early.** You can start receiving monthly Social Security checks when you reach age 62, but your payments will

generally be significantly larger if you wait until your "full" retirement age, which will probably be between 66 and 67. (The size of your payments will "max out" at age 70.) Of course, if you need the money at 62, you may have to take it, but if you believe you have longevity working in your favor, and you can afford to wait, you may be better off by delaying Social Security as long as possible.

- **Don't invest too conservatively.** Once you're retired, you might think that you should take as few chances as possible with your investments – after all, you simply have less time for them to bounce back from a downturn than you did during your working years. Nonetheless, it's important to own a reasonable percentage of growth-oriented investments to help keep you ahead of inflation. Even at a low rate, which we've experience recently, inflation can erode your purchasing power over time.

- **Don't be more generous than you can afford.** If you have grown children who need financial help, or grandchildren heading to college someday, you'd no doubt like to do whatever you can to provide assistance. However, the hard truth is they simply have more time than you do to find workable financial solutions, whereas if you deplete your funds through your generosity, you could put yourself in a precarious position. So, be as giving as you can afford – but don't go beyond that. By preserving your financial independence, you'll end up benefiting your family, as well.

Retirement can be a wonderful time of your life – and you may enjoy it more by doing what you can to avoid costly financial mistakes.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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Jordan T Spohn, CFP[®], AAMS[®]
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Kevin Rader

State Senator, District 29

Dear Friends,

It has been a profound honor to serve as your State Senator for District 29. Representing you for these ten years, has been one of the most meaningful experiences of my life. Thank you for allowing me to fight for your important issues in our Capitol.

Together, we have been able to bring awareness to issues occurring not only in our community but also throughout Florida. I successfully secured funding for:

☐ **The Florida Association of Recovery Residences (FARR)**- They oversee and processes the certification of Recovery Residences. FARR ensures that clients are connected to employment opportunities, recovery support services, and other community-based resources by certified recovery residences.

☐ **4KIDS**- This organization has successfully recruited thousands of foster families throughout South Florida to move children from shelters, institutional group settings, and placements out of the child's home county and into quality, loving foster families where children receive better outcomes of safety, permanency, and well-being.

☐ **JFS Rales Rides**- This program provides seniors with free transportation to and from the Weisman Delray Community Center to access community programs and resources.

With your support, I have brought millions of dollars in state funding to District 29 to assist with elderly services, education, services for the differently abled, and more.

Constituents, like you, taking the time to discuss our most crucial issues, have better equipped me to sponsor important legislation that now helps Floridians such as:

- ☐ **Holocaust Education**
- ☐ **Adoption Records**
- ☐ **Reinstating the Office of Drug Control**
- ☐ **"Ellie's law"**

Mostly, I am grateful for the opportunity to get to know you personally over these last dozen years. Although I have chosen to leave the State Senate at the end of my term to spend more time with my family, I will remain active and will always be a voice for the welfare of all in the community.

Once again, thank you for your support and for the honor of serving you.

DISTRICT:

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Boca Raton, FL 33487
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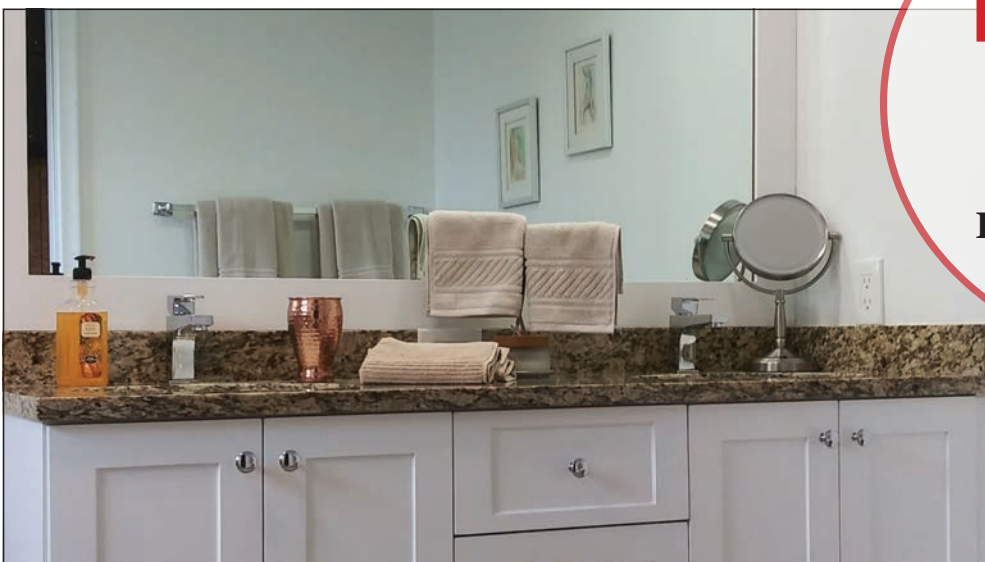



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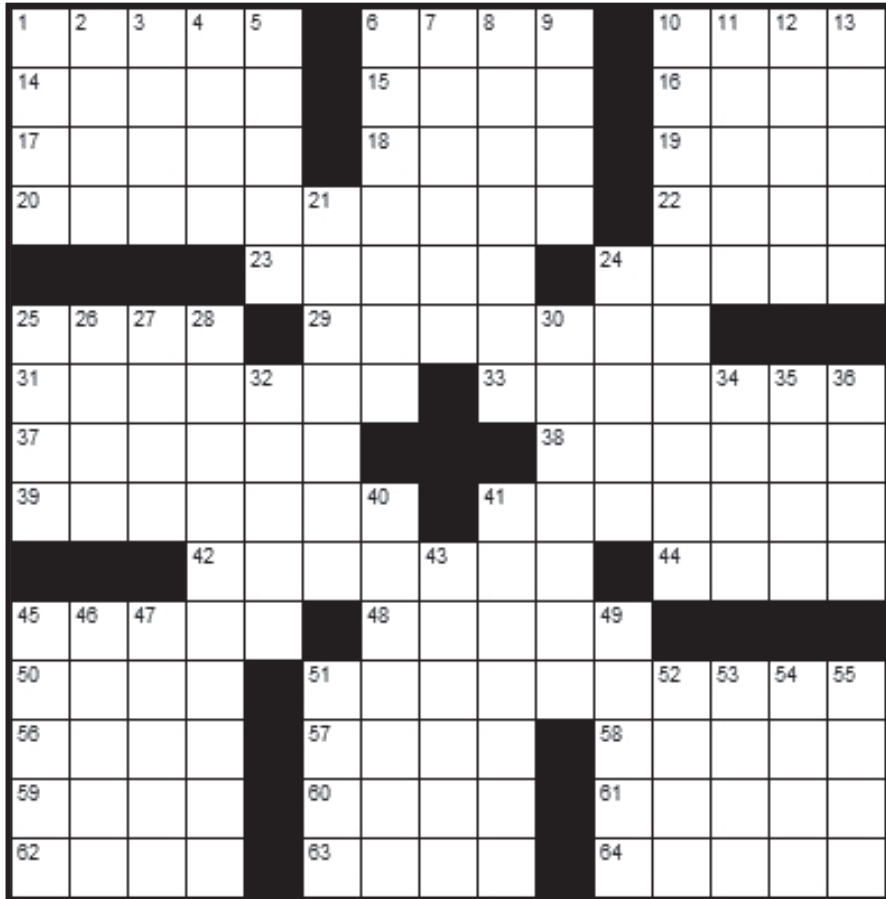
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Puzzles and Games

Solutions on page 57

Crossword Puzzle



ACROSS

- 1. Narcotics
- 6. Oversupply
- 10. Nile bird
- 14. Hearing-related
- 15. Be worthy of
- 16. Exploded star
- 17. Greek letter
- 18. Portent
- 19. Protruding part of the lower jaw
- 20. Appraisal
- 22. Anagram of "Deer"
- 23. Songs of praise
- 24. Conducts
- 25. At a distance
- 29. No longer working
- 31. Mark for misconduct
- 33. Readable
- 37. Moistened
- 38. Filament
- 39. Warehousing
- 41. Horse's hoof joint
- 42. Voter
- 44. Female sheep (plural)
- 45. An unwholesome atmosphere

48. Employs

- 50. Skin disease
- 51. Child or grandchild
- 56. Bearing
- 57. If not
- 58. Fertile areas
- 59. Not straight
- 60. Masterstroke
- 61. Inuit boat
- 62. Anagram of "Star"
- 63. 1 1 1 1
- 64. Rips

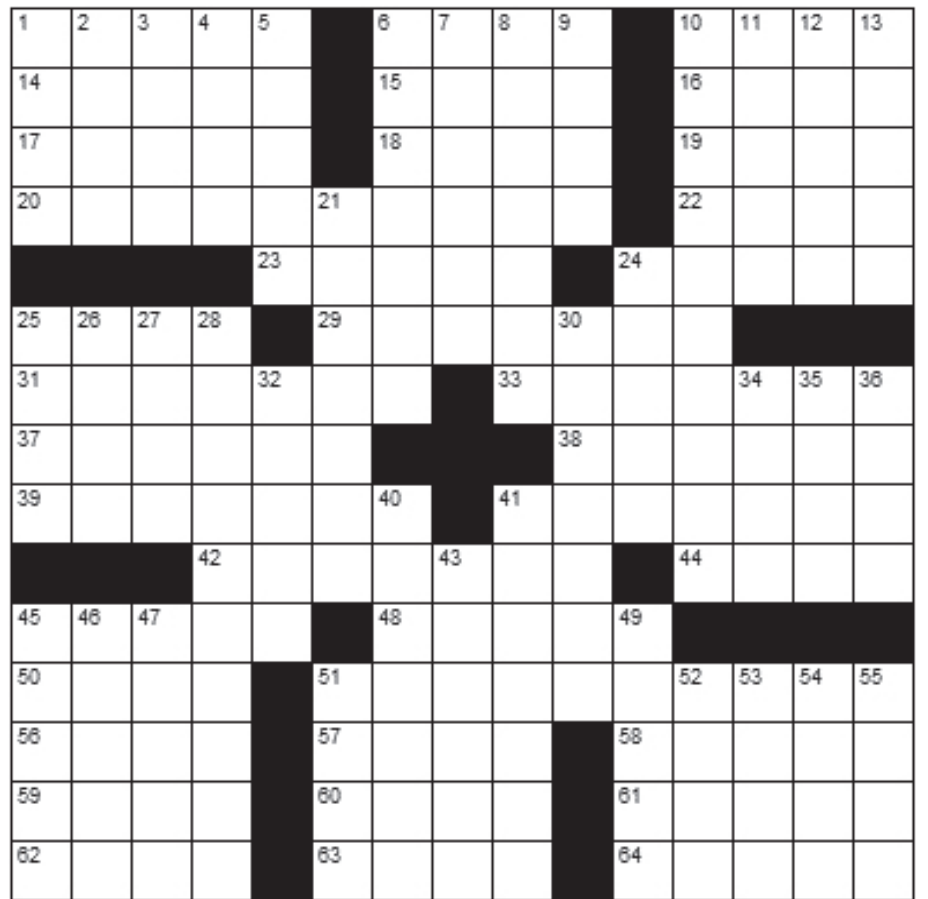
DOWN

- 1. Early 20th-century art movement
- 2. Regrets
- 3. Website addresses
- 4. Way in
- 5. Gash
- 6. Eyelet
- 7. Bewail
- 8. Implement
- 9. Canvas dwelling
- 10. Beyond belief
- 11. An inferior black tea
- 12. Overgrown with ivy

13. Smooths

- 21. Hypodermic
- 24. On the up and up
- 25. Contributes
- 26. Accomplishment
- 27. Ammunition
- 28. Acts as an agent
- 30. Umpire
- 32. Kingdom
- 34. Found over each eye
- 35. Bloodsucking insects
- 36. Large North American deer (plural)
- 40. Troop formation
- 41. Baby extractor
- 43. Kleenex
- 45. Arboreal snake
- 46. Less friendly
- 47. About
- 49. Muzzle
- 51. A style of design
- 52. Lady
- 53. Largest continent
- 54. Close
- 55. Sounds of disapproval

Sudoku



Use your logic to find the correct number for each square. When finished, all nine rows across, all nine columns down and all nine 8-by-8 boxes must contain all nine numbers, 1 through 9 with no repeats.

USA Presidents

Find and circle all of the summer words that are hidden in the grid. The remaining letters spell an additional summer item.



- 1. WASHINGTON
- 2. J ADAMS
- 3. JEFFERSON
- 4. MADISON
- 5. MONROE
- 6. J Q ADAMS
- 7. JACKSON
- 8. VAN BUREN
- 9. W HARRISON
- 10. TYLER
- 11. POLK
- 12. TAYLOR
- 13. FILLMORE
- 14. PIERCE
- 16. BUCHANAN
- 16. LINCOLN
- 17. A JOHNSON
- 18. GRANT
- 19. HAYES
- 20. GARFIELD
- 21. ARTHUR
- 22. CLEVELAND
- 23. B HARRISON
- 24. CLEVELAND
- 25. MCKINLEY
- 26. T ROOSEVELT
- 27. TAFT
- 28. WILSON
- 29. HARDING
- 30. COOLIDGE
- 31. HOOVER
- 32. F D ROOSEVELT
- 33. TRUMAN
- 34. EISENHOWER
- 35. KENNEDY
- 36. L B JOHNSON
- 37. NIXON
- 38. FORD
- 39. CARTER
- 40. REAGAN
- 41. G H W BUSH
- 42. CLINTON
- 43. G W BUSH
- 44. OBAMA
- 45. TRUMP

a WORD or Two

Word: leitmotif

Definition: a melodic phrase or figure that accompanies the reappearance of an idea, person, or situation in a music drama

Example: The overcoming of obstacles and a love of theater are the two leitmotifs of her autobiography.

Word: pertinacious

Definition: adhering resolutely to an opinion, purpose, or design

Example: "In fact, the exorcism was quite ineffectual upon the pertinacious demon, or whatever the apparition might be." — Nathaniel Hawthorne, *The Marble Faun*, 1859

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Clubs and Activities

All Club activities held in the clubhouse have been postponed until further notice. Please contact the Club President for more information.

Amateur Radio Club

For further information, please contact Gerry Stoloff, WA3HDI at 954-973-4899.

American Legion Post #170

Please contact Milt Brent, Adjutant, at 516-606-2388 if you're interested or need information about our Post and its activities.

Billiard & Pool Club

By Bob Horowitz

For information about the Pool and Billiard Club, or to join our e-mail list, email WynmoorPoolClub@gmail.com. You can also join our Facebook page "Wynmoor Poolclub."

Bridge

By Phillip Cummins

For help finding a partner for future games, contact Ruth Berry at 954-970-3456.

Camera Club

By Nancy Landman

The Camera Club of Wynmoor is excited to announce that our 2020-2021 Season is about to begin! We welcome current members back and invite all Wynmoor residents, (wherever you may reside at this moment!) regardless of your skill level or type of camera, to join. We will be conducting our meetings on Zoom, which allows participation in real-time for all club members. Please continue to watch your email inbox for your Zoom invitation and further information.

*November 10th - 3:30-5:00 p.m. - the 1st club meeting of the new season. We will hear the plans for this season's Camera Club. We will have introductions and if you like show one or two of your favorite photos.

*November 24th - 3:30-5:00 p.m. - Educational Overview of Composition, showing and discussion of members photo.

For information and to sign up, call Nancy Landman 954-979-9894.

Chess Club

By Hillel Cohen

Did you play chess years ago? Do you play chess on a computer from time to time? For more information call Hillel Cohen at 917-548-5120.

Computer Club

By Beverly Friend

For more information on the club, please contact Jerry Murphy at 917-859-4561.

Current Events

By Susan Myers

We discuss current topics that are important to all of our members and friends. Topics include politics, events within Wynmoor Community and around the world. For any questions please contact Susan Myers 954-933-7743.

Democratic Club

By Stan Grossman

For the immediate future, the Democratic Club of Wynmoor will be communicating with its members via Zoom meetings and emails. For more information on the club, please call Ronny Sydney at 954-973-7522.

Documentary and Discussion Club

For more information please contact Betsy Kalau at 954-701-0231.

Fun With Friends

By Lou Kravitz

Hope everyone is staying healthy, social distancing, and you know the rest. It looks like Fun With Friends might not have any dances this coming season. It makes us all sad, but we have to conform to the rules of Wynmoor and Broward County. When we can get started again, our Secretary, Joan

Sommers, will put out a blast letting everyone know.

Until then, stay safe, stay well and let's enjoy our new lives as best we can.

Hadassah

Please support Hadassah by purchasing certificates for any occasion from Bernice Riback at 954-984-1703. Trees for any occasion may be purchased through Beverly Alexander at 954-969-1701 or beautiful cards for all occasions may be obtained through Lenae Herman at 954-657-8579. Your support is always greatly appreciated.

Health & Wellness Club

By Hope Myers

For more information call Hope Myers at 954-971-9538.

Karaoke & Entertainment Night

By Robin Thompson

For more information please contact Robin at 954-994-4476.

Ladies Circle Club of Wynmoor

By Harriet Lopez

If you would like to know more about Ladies Circle, please contact our President, Harriet Lopez at 954-960-9411.

Latin Women's Club

By Minerva Nazario

For more information about the club, please contact Ms. Minerva Nazario at 954-532-3156.

Monday Night Dance & Social Club

By Tamara Tresniowski

We are all missing the dance and socialization. Hopefully, we will soon be able to be back at the Ballroom dancing. We will keep you posted... Stay healthy, practice your dancing... Learn some new dances you can teach (youtube.com has great line dances). Can't wait until we can all be back together again.

Nature and Arts Club

By Elinor Weinstein

Exciting news from the Nature and Arts Club. We are having an interesting virtual program on Zoom in December. Complete instructions will follow to all current members about the date and time of the program.

Enjoy your homemade breakfast as we share our program in the safety and comfort of your home... A great way to start off your day in our wonderful sunshine state. Please call or email Nancy Moskowitz with any ideas for the Nature and Arts Club during this challenging time.

A few interesting sites to check out:

NSU - Nova Southern University Museum - nsuarmuseum.org - Now open to public and virtual tours • Boca Art Museum - bocamuseum.org/visit • Norton Art Museum - hello@Norton.org • Jewish Film Festival - whonig313@bocajff.com • Florence Griswold in CT - flogris.org

I look forward to hearing from you... Nancy Moskowitz, President
laughlady55@aol.com or 954-973-2181

Needlework Click

By Barbara Bilello

We are a friendly group of ladies always looking to make new friends. You don't have to know how to knit or crochet. Our ladies love to chat and everyone is welcome. If you have yarn that you know longer need, we will gladly pick it up. Call Barbara for more information at 754-222-6375.

Pennsylvania Club

By Marilyn Stolloff

For more information call Gloria Gottlieb at 954-956-9701.

Pickleball Club

By Mayda Coombs

It's really hard to believe the holiday season is starting already. This year has really flown by. At least we still can play Pickleball. I hope everyone has been having fun playing doubles again.

It almost feels like things are back to normal, however there are still some

Clubs and Activities

restrictions in place with Covid-19 still here. This does effect the social side of the Pickleball Club greatly. With not knowing when we will be able to offer the weekly Newbie and Drills & Skills classes, or have our monthly tournaments and luncheons, or even our dinner dances again, the Pickleball Board of Directors have decided to extend the 2020 membership to carry over though 2021. For anyone new who would like to join the club for 2021, the dues will only be \$5 per person. Anyone interested in joining, may email Maureen David at maureen.I.david@gmail.com.

We all hope we get to a point this coming season where we could have some sort of social event but until then you can still have lots of fun on the courts. The Pickleball Club wishes everyone a very Happy Thanksgiving.

Writer's Workshop

By Nancy Heller Moskowitz

Where has the year gone? As we enter the season, we continue to hold our Saturday meetings via Zoom. We feel fortunate to have this platform to socialize responsibly and share our writings. Topics are selected by the author and our format for commenting is the same as our in-person group.

Challenges are still upon us and here's hoping that everyone who is taking a hiatus from the group is well. Wynmoor keeps us informed as to the conditions within our community. We continue to miss all our snowbirds and wish them well. Any questions or comments, please contact Nancy (President) at laughlady55@aol.com (including Writer's Workshop in the subject box) or 954-973-2181. Enjoy your day!

Wynmoor Golf Association

By Rich D'Alessandris

Hello everyone! Hopefully you all are healthy and well. The WGA wants to thank all those who have obeyed the mandated stay at home restrictions and are helping stop this virus from spreading. With that being said, the golf course has reopened, and the ground crew has been working continuously to keep the course in great shape. We thank them for their effort.

As a continuing precaution, there will be no league play, men or women, till further notice. When that restriction is reversed, signs will be put up in

the Pro Shop. Until then book tee-times using our Chelsea app.

We want to thank everyone involved in the effort to social distance, wearing masks in designated areas and following posted rules for play. It's for the safety of everyone that we try to protect each other.

In closing, things will get better and we can return to the normalcy that we enjoy throughout Wynmoor, but let's heed the advice of the health care experts and create an environment that benefits all.

Wynmoor Hurricane Emergency Net

By Gerry Stoloff

The purpose of this group is to provide emergency communications to Security, Police or Fire Rescue after a hurricane comes through and power is out for an extended period. You don't need prior experience. Wynmoor loans you a CB radio and antenna for your car, and we'll teach you proper communications practices & net discipline. For further information, please contact Gerry Stoloff, WA3HDI at 954-973-4899.

Wynmoor Ladies Golf Association

By Karen Beckman

Food for thought. "Golf is the closest game to the game we call life. You get bad breaks from good shots; you get good breaks from bad shots - but you have to play the ball where it lies." ---Bobby Jones

So, ladies, we might be in the bunker, but we are not in the water, or out of bounds, we just need to keep working on that sand shot. Be safe, be kind, be grateful.

Wynmoor Video and Film Club

By Phil Guterman

If you have a video you captured on your iPad, cell phone or camcorder, we can help you edit it by adding music, narration, special effects, exposure correction and eliminating unwanted scenes by using our sophisticated Pinnacle 20 editing system on our computer. For more information contact Phil Guterman at 954-984-8871.

WYNMOOR Golf *and* Tips

By Kevin Battersby, PGA

Golf Terms 101



You may not find all of these terms in your rule book but here's a sample of the common jargon I've learned in golf.

Lob Shot or Flop Shot - Usually with your highest lofted wedge. Very defensive shot with high launch angle and soft landing.

Bump and Run - Implies you will land your ball just short of the green and then run up to the pin. Very common in Europe usually on golf courses that aren't as lush and poorer lies from the fairway necessitates safer approach.

Explosion Shot - Describes a sand shot where the sand displaces the ball.

Gimme - A putt you have to count the stroke yet deemed so close you don't actually putt it.

Mulligan or Lunch Ball - An extra shot commonly taken on first tee but not in tournament play.

Punch Shot - A shot utilized in windy conditions. The finish of your swing is abbreviated keeping the balls trajectory lower than normal.

Halve - Term used in match play meaning a tie on the hole or match.

Rehearsal Swing - A practice swing prior to your real shot.

Pin High - your shot had the proper distance and you are either right or left of the hole

Flier or Jumper - Implies because of water, grass or some foreign substance interferes with the backspin on the ball. Typically goes further than normal distance.

The Turn - The 10th hole or start of back nine

Fat - Implies you made contact with the ground before the ball

Thin - You did not strike the ground with your stroke and typically has a lower flight

Enjoy your game and be safe!!!

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#WEAREALLINTHISTOGETHER

WHAT WE ASK OF YOU!

- TEMPERATURE CHECK**
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- MASK REQUIRED**
Masks required when not seated at your table
- SICK STAY HOME**
This is self explanatory

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WYNMOOR'S YouTube CHANNEL

WE ARE NOW ON YOUTUBE!

Check out Wynmoor Community Television on Youtube, Search 'Wynmoor Community Television' and Subscribe to the Channel for the latest video updates.

Watch Youtube from your Apple/Smart phone, your Apple/Smart TV, Your Laptop, Desktop, Tablet or any other device.



What's Happening

Have you thought about continuing your clubs virtually? This could be the answer you are looking for! There are many ways to accomplish this with programs on the computer. Talk about it! Make it happen!

SWORDS

By Merri and Angela

Thinking of you. Hope to see you soon. Bring Friends!

Wynmoor Short Film Festival

Enid Wolf-Schein

The very first Film Festival was probably in Venice in 1932 where the first film was Dr. Jekyll and Mr. Hyde. The first Film Festival in the US was the Columbus International Film & Video Festival, also known as The Chris Awards, held in 1953. Since then there have been endless numbers and types of festivals, currently many of them virtual. One of their purposes is to allow independent filmmakers who are not affiliated with major studios to present their work.

Wynmoor is late in joining the list but we are now on it with our first event in 2019 being a big hit. Our purpose was to give Wynmoor area filmmakers a chance to have their films shown before a friendly audience. Most of them featured residents of Wynmoor. We hope this new tradition will continue with our 2020 Festival when it occurs. Let us hope it will still be 2020. If not, look for the 2020-2021 Wynmoor Short Film Festival.



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"Utilizing technology to stay connected"

The Wynmoor Management Committee, Administrator and Staff will utilize innovative ways to communicate with the community. Stay tuned for updates! Council meetings are conducted through Zoom & aired on Channel 99.




Zoom, sign in at:
<https://zoom.us/j/99080305814>
 Meeting ID: 99080305814

By phone dial:
 (301) 715-8592
 Meeting ID: 99080305814

* Tune in TUESDAYS @ 9 AM * The zoom link & phone log-in will be used weekly *

Puzzles and Games

Solutions from page 50

Crossword Puzzle

D	R	U	G	S		G	L	U	T		I	B	I	S			
A	U	R	A	L		R	A	T	E		N	O	V	A			
D	E	L	T	A		O	M	E	N		C	H	I	N			
A	S	S	E	S	S	M	E	N	T		R	E	E	D			
						H	Y	M	N	S		L	E	A	D	S	
A	F	A	R			R	E	T	I	R	E	D					
D	E	M	E	R	I	T		L	E	G	I	B	L	E			
D	A	M	P	E	N					F	I	B	R	I	L		
S	T	O	R	A	G	E		F	E	T	L	O	C	K			
						E	L	E	C	T	O	R		E	W	E	S
M	I	A	S	M		H	I	R	E	S							
A	C	N	E			D	E	S	C	E	N	D	A	N	T		
M	I	E	N			E	L	S	E		O	A	S	E	S		
B	E	N	T			C	O	U	P		U	M	I	A	K		
A	R	T	S			O	N	E	S		T	E	A	R	S		

USA Presidents

W	F	N	O	X	I	N	O	S	T	R	R	A	H	W	W	E	S				
I	L	R	H	G	W	B	U	S	H	O	O	L	D	H	R	B					
S	O	N	O	S	N	H	O	J	A	I	G	T	N	O	T	A	V	E	N	D	
N	M	P	A	K	G	N	I	D	R	A	H	C	H	E	E	O	A	R			
T	R	O	O	S	E	V	E	L	T	O	F	O	T	O	S	O	R	G			
F	E	L	N	T	E	A	N	Y	P	J	S	L	E	I	J	H	G				
A	N	K	Y	R	R	R	D	J	E	M	E	N	R	W	D	B	T				
N	M	L	E	T	O	E	O	F	A	V	U	R	O	A	S	D	O	L			
E	E	A	H	I	N	E	F	M	E	D	A	R	E	G	S	N	B	N	O	T	
R	H	U	D	N	S	E	M	S	L	H	A	A	I	H	A	L	C	H			
U	R	S	E	I	R	E	O	C	B	L	R	M	J	I	N	E	H	A	L		
B	R	K	U	S	S	O	N	R	K	E	L	A	S	N	E	H	A	L			
N	N	E	O	B	R	O	O	H	I	L	C	F	O	G	T	E	N	A	L		
A	O	N	A	D	W	L	N	E	O	K	N	B	B	T	E	N	A	L			
V	L	E	F	G	Y	H	L	T	S	W	A	L	O	L	C						
T	A	F	T	A	A	D	G	O	G	M	E	L	E	N							
C	A	R	T	E	R	N	N	N	A	M	U	R	T	E							

The hidden sentence is: WE SHOULD BE TOO BIG TO TAKE OFFENSE AND TOO NOBLE TO GIVE IT.

Sudoku

2	7	8	1	6	5	9	4	3
3	9	1	4	8	2	5	6	7
5	6	4	3	7	9	2	8	1
4	8	6	9	1	3	7	5	2
7	5	3	2	4	8	1	9	6
1	2	9	7	5	6	4	3	8
8	3	7	5	2	4	6	1	9
6	4	2	8	9	1	3	7	5
9	1	5	6	3	7	8	2	4

KEY TIMES to Practice Social Distancing

✓ **Inside your home** when someone has, or thinks they have, COVID-19
If possible, stay at least 6 feet away.



✓ **Outside your home**
Stay at least 6 feet away from people outside of your household in indoor / outdoor spaces. Stay out of crowded places if possible.



cdc.gov/coronavirus

CS317639-A 07/05/2020

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