



# The INSIDER

An Independent Newspaper

For Wynmoor Residents

VOL. 5 NO. 10

OCTOBER 2021

## Protect Yourself From Social Security Scams



**If you get a threatening call from someone saying they are from Social Security, it is from a scammer.**

(NAPS) Calls and e-mails from scammers pretending to be government employees are widespread. Social Security phone scams are the #1 scam reported to the Federal Trade Commission. Chances are you, a friend, or a family member have received a call like this.

You don't have to be receiving benefits to become a victim. You may get a call saying there is a problem with your Social Security number or account. Everyone, regardless of age, income, and geography, is at risk. Scammers will try to scare and trick you into giving them your personal information or money.

### Is It A Scam?

The best way to protect yourself and your money is to recognize a scam. Scammers use intimidating language and often offer a "solution" to fix what they say is a serious problem

with your Social Security number or account. How can you tell when it's a scam? Social Security will not:

- Say your Social Security number has been suspended.
- Promise a Social Security benefit approval or increase in exchange for information.
- Call to demand an immediate payment.
- Insist you pay a debt without the ability to appeal the amount you owe.
- Require payment by retail gift card, pre-paid debit card, internet currency, wire transfer, or by mailing cash.
- Ask for your personal information.

Scammers prey on your fears. The stories they tell you would scare anyone. No matter how horrible the story, if they do anything above, it's a scam.

### What Should You Do?

If you receive a suspicious call, the safest thing for you to do is:

1. Hang up!
2. Don't share personal information or make a payment.
3. Report the scam to the Social Security Administration's Office of the Inspector General at <https://oig.ssa.gov>.

And, if you receive such threats via e-mail, delete the e-mail and do not click on any links or download any attachments. Even if the e-mail or an attachment contains Social Security's seal or names of real people, ignore it. Then, report the scam.

### Other Tips

How about if Social Security needs to contact you? Generally, they will mail you a letter and only contact you by phone if you have requested a call or have ongoing business with them.

Usually, Social Security will mail you a letter that contains telephone numbers for contacting them. You can also contact Social Security by calling 1-800-772-1213 or visiting SSA.gov.

Scammers are always looking for the next way to trick someone. No matter how someone might try to scam you, learning the warning signs shared here can go a long way to protecting yourself and someone you care about from identify theft and financial loss.

If you think you have been scammed, don't be embarrassed. Report the scam to Social Security's Office of the Inspector General at <https://oig.ssa.gov> and share this important information with your family and friends.

**WHEN IN DOUBT, HANG UP!**

### Maximizing Cattle Performance

## Pointers On Parasite Control

(NAPSI) Often, little things can have a big effect on livestock production. Even unseen things such as internal and external parasites can take a heavy toll on beef and dairy cattle, robbing them of vital nutrients, constantly irritating them and making them more susceptible to health problems.

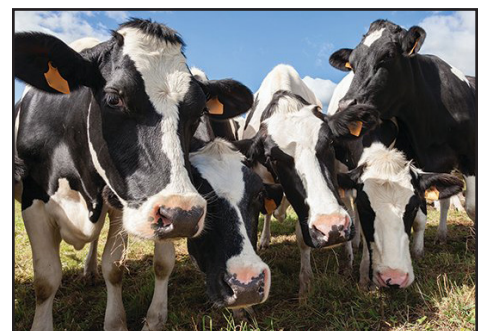
### The Problem

Internal parasites such as stomach, intestinal and hook worms can join external insects such as lice, grubs, mange and horn flies to stress cattle, reduce meat and milk production and reproduction, and lead to lost revenues for producers. Plus, because parasites can reproduce and spread rapidly, they present a constant, year-round threat to all types and ages of livestock.

### Vet's Advice

The wide variety and tenacity of cattle parasites means producers need to monitor livestock closely and treat all animals regularly with a broad-spectrum, fast-acting and easy to administer parasiticide. Often producers won't notice a problem until the cattle start to go downhill. Proactively treating all cattle, is a convenient way to keep parasites under control and cattle healthy and productive.

Cattle producers and dairymen should work with their veterinarians on a parasite control program that best fits their operation. Encourage them to consider products that can be used on all ages and types of cattle with no withdrawal for meat or milk, that are weatherproof and can be conveniently applied.



Regular use of parasiticides improves year-round health of all cattle.

# ARE YOU PREPARED?

## Hurricane 7-Day Supply List on Page 41.

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Please keep all articles timely, according to the published date. **Articles are encouraged to be emailed to: [wynmoorads@aol.com](mailto:wynmoorads@aol.com)**

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- ARTICLES OF INTEREST 450 Maximum

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## SECURITY NEWS

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Main pool is open daily 7am - 8pm

Card rooms are open daily 8am - 9:30pm

Craft studios, billiards hall and fitness center are open by online reservation only.

*No guests are permitted at any of these locations.*

Golf, Tennis, Pickleball, Horseshoe, Bocce and Cove Patio open to residents and their guests.

*Two guests per household.*

There are no shows, movies or parties planned at this time.

Club activities are still suspended.

**For updates and additional details, call the Recreation Department or see Channel 99.**

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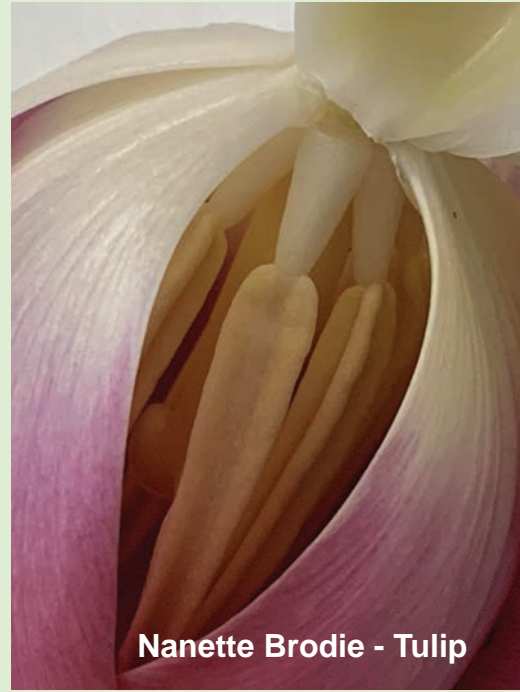
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# A New Smile Can Change Your Life



A person's oral health is vitally important to their physical and mental well-being. Having a secure smile can help improve your mood, give you more confidence in yourself and have a positive outlook on life. Poor oral health can cause inflammation which studies have shown can

potentially cause infection, tooth loss, bone loss or even serious health concerns such as gum disease, heart disease, diabetes, and respiratory issues to name a few.

Several factors can contribute to a decline in oral health, and many are hesitant to get treatment. In fact, nearly 60% of people who took part in a Prevention.com survey said they don't expect to need a tooth replacement solution because they take good care of their teeth. But the truth is, people who use dentures are more prevalent than you might think. According to the Centers for Disease Control and Prevention, 17 in every 100 adults ages 65 and older have had all their natural teeth removed. According to research published in The Journal of Prosthetic Dentistry, the number of U.S. adults needing dentures was projected to increase to 37.9 million in 2020 and continues to grow.

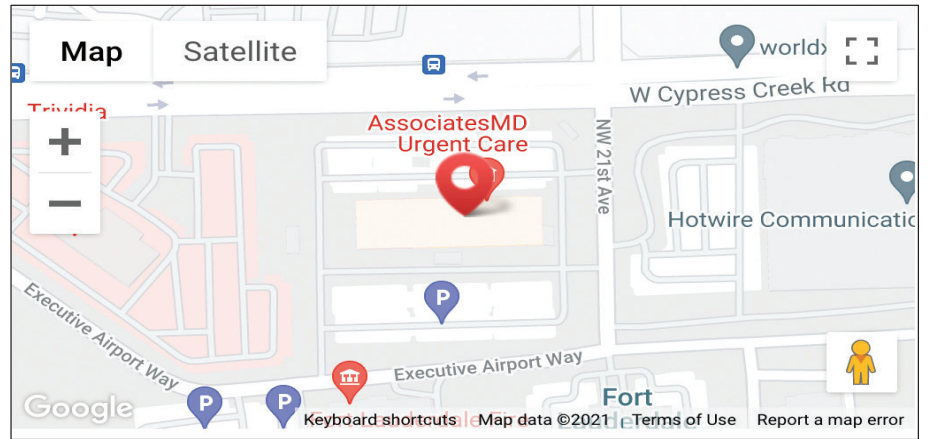
A new dental solution is coming to Broward County in October 2021. **Renew Anchored Dentures** has developed an innovative and proprietary, 100% digital denture system that is like no other. Its proven model is the only digitally developed removable anchored denture solution

that can be performed in a one-day procedure. It allows patients the ability to transform their lives at a fraction of the market cost while enjoying greater peace of mind through Renew's lifetime guarantee.

How is Renew different from traditional dentures? Peter Abruzzo, President of Renew Anchored Dentures, explained that an "implant-anchored denture" is very different than a traditional denture. It's a type of dental prosthetic that can be used to replace an entire arch of missing teeth. The denture itself snaps onto a set of implants, helping them stay in place unlike traditional methods that need glues and other adhesives. In the end, you have anchored teeth that are fixed when you want them, and removable when you don't! The result: Natural looking teeth with increased natural chewing and eating compared to traditional dentures.

"Many people delay getting treatment because of bad timing, fear, or cost. But waiting to get dental treatments can lead to a host of problems," said Abruzzo. "Our team of experienced doctors and patient care staff have helped thousands of people around the United States enjoy a better quality of life with Renew. We're committed to delivering a superior patient experience and are excited to provide our revolutionary dental solution to the residents of Broward County."

For more information about Renew Anchored Dentures Fort Lauderdale, or to schedule a free consultation, visit online at [renewsmiles.com](http://renewsmiles.com), call 844-417-7111 or visit the newest Broward location at 2122 W. Cypress Creek Road, Suite 201, Fort Lauderdale, FL 33309.



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# Our Amazing Self-Healing Ability

By Marcus Smith, Licensed Acupuncture Physician



One of the primary goals of Acupuncture, and many other forms of medicine including Western pharmacological-based medicine, is to create an environment in our bodies conducive to the expression of our own self-healing ability. Antibiotics, for example, do not heal us from bacterial infection. They are used instead to reduce the bacterial load on our bodies so that our innate healing mechanism, our immune system, can take over and do the actual work. But there are other, less obvious healing mechanisms which are constantly operating to heal us

and keep us healthy.

For as long as I can remember I have been physically active. As a “hyper-active” child, I was either running like Forest Gump, swimming like Johnny Weissmuller in the Tarzan movies, or racing down steep hills on a way-too-big bicycle which had been handed down from my older cousins. Living in New Orleans in the 1980’s I became involved in distance running, specifically 10K (6.2 miles) races. These were grand events in New Orleans, attracting professional runners from all over the world as well as wannabees like myself. The race would start in the historic French Quarter and proceed down Prytanian Avenue through the Garden District with jazz bands playing along the way to support the runners. The event would conclude along St. Charles Avenue in majestic Audoban Park with a Mardi-Gras style party of music, food, beer, dancing and of course, the commemorative t-shirt given to all participants.

It was during a training run preparing for one of these “Crescent City Classics” as they were called, that I fell into a pothole in the street, breaking a small bone in my right foot, and spraining all the lateral ligaments. I was effectively crippled and never ran another race. It was 8 weeks until I was able to remove the cast. Following rehab, I was still in pain. Every step was painful. I was told I would just have to learn to live with it.

Fast forward 10 years and I’m still in pain. I had completed my acupuncture training and had been treated numerous times by the best teachers my school had to offer as well as other practicing acupuncturists and I was still in pain.

Then I had a dream. In this dream I was back in acupuncture school. I recognized all my classmates sitting around me and the school was hosting 3 Chinese acupuncturists who were renowned for their skills. They asked for a volunteer and my hand immediately shot up. I was invited to the front of the classroom and sat on a treatment table. I pointed to my right foot and described precisely where it hurt. For the next several minutes the three discussed and argued (in Chinese) about points to be used for more treatment. After much haggling they decided on 4 acupuncture points, all local, and all very nearby (but not quite) at the exact same spots I have been needled dozens of times with no improvement. I sat there for some minutes, then the needles were removed, and I returned to my seat. That was the dream.

It was some time the next day that I realized my foot and ankle pain was gone. GONE!! And it’s been gone ever since. Although I believe in miracles, I do not believe my healing was miraculous. I believe this was my own mind/body using my experience and desire to be pain free to create an internal environment which could allow healing to occur. We are all bestowed with this same innate healing ability.

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25**

## Traffic Violations

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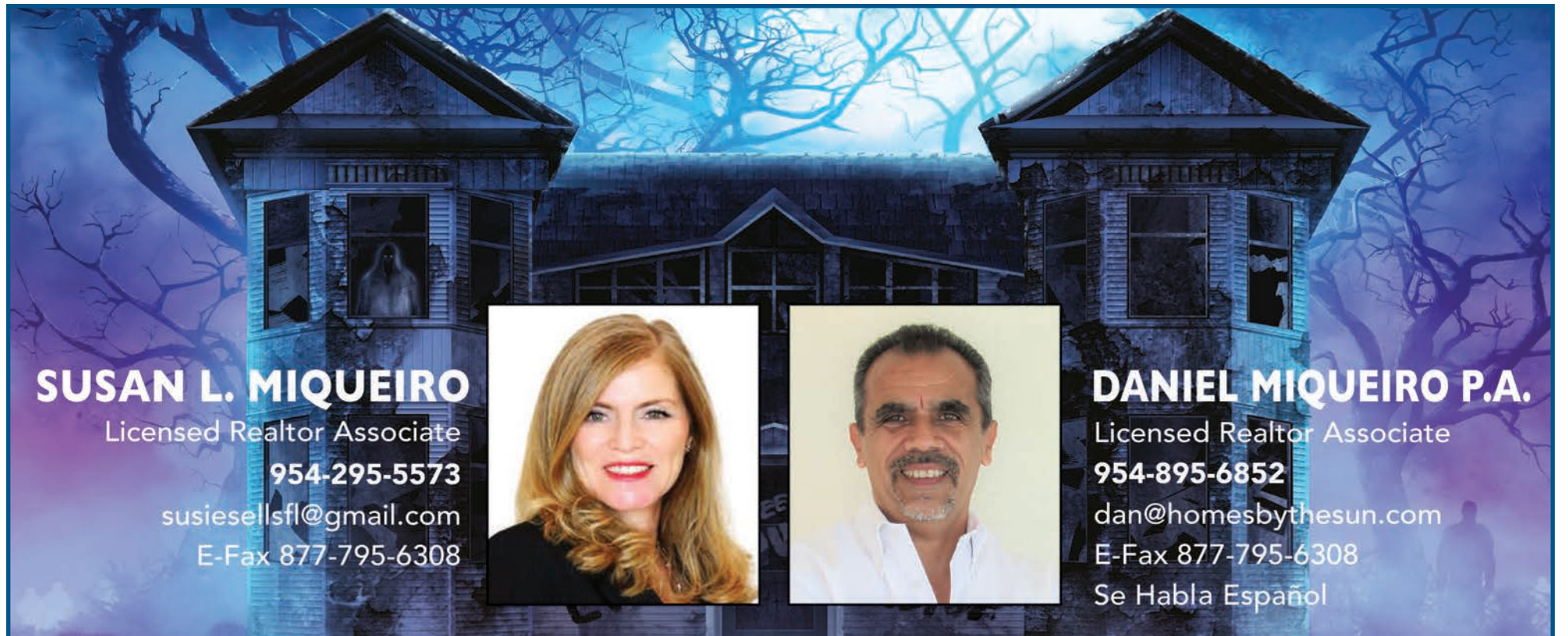
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# Happy Birthday Betty Stein *and* Patti Anker

Some of the women who have been taking Caryl Perlmutter's Zoom Ballet Class celebrated 2 of their members important birthdays on September 10, 2021.

At the home of Rochelle Patten, hosted by Rochelle Patten, Margit Tolnay and Barbara Rosen, the Golden Swans had a birthday luncheon for Betty Stein and Patti Anker.

The theme was 'pink' of course.

Rochelle served homemade quiches and poached salmon in an exquisitely designed and decorated setting done by Barbara. Margit provided the beautiful birthday cake.

In attendance were Patti Anker, Phyllis Greene, Nicki Gruenwald, Leslie Miller, Rene Monblatt, Rochelle Patten, Caryl Perlmutter, Barbara Rosen, Betty Stein, Margit Tolnay, Jan Wolf, Enid Wolf-Schein.

A wonderful, Wynmoor occasion!



Congratulations to Selma Braumberg  
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## pen to paper

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### A Wish

By Mobolaji Adedoyin

A dictionary defines a wish as "a desire or hope for something to happen." After seven decades in this world, I believe a strong desire or hope for something to happen does not mean it will. Even a wish you worked very hard for and deserve may not come to pass through no fault of yours. Millions of people worked hard at several organizations hoping for promotions that never came to pass. Life is not fair.

However, there are wishes we can achieve with hard work. With hard work someone can become one of the best mechanics, electricians, carpenters, or plumbers. With hard work a person can become one of the best doctors, attorneys, or dentists in the world.

Some wishes are long shots - that is, the chances of them happening are zero - miracles must happen for those to come true. Millions of religious people believe their God or Supreme Being could grant those wishes. Those believers pray, fast, and sometimes go into seclusions and hope their wishes come through.

There are wishes people think are simple and attainable, especially wishes for family members and close friends they love very much. For example, a twelve-year-old girl wishes her father would come back home, if not for her mother, but for her and her younger brother. They missed him even though they did not really know him or ever spoke to him. They just missed him.

Here are wishes of some people I know:

Larry wishes his younger brother could stop drinking too much. Whenever he drinks, he usually gets drunk, becomes belligerent and gets into fights. When he is sober, he is the nicest person in the world. He refused to receive or seek help to cure himself.

Ayo wishes a best friend, she grew up with, could run away from her abusive

husband. She prayed for them almost every day. According to her when they were dating, they were considered the best couple in the neighborhood. Suddenly, after twelve years of marriage he changed and became verbally and physically abusive. He refused to see a "shrink" for help.

Larry and his wife wish a miracle could happen to cure their beautiful daughter from drug addiction. For over a decade, they spent almost one hundred thousand dollars to help her stop using drugs.

Bruce wishes his nephew with bipolar disorder get well so he could live a peaceful life. He is intelligent and kind but sometimes he goes into a rage and becomes a monster even with his family. The family has exhausted all medical options and spent most of their savings trying to treat him.

Gloria wishes the Florida Mariners win most of their games and get into playoffs just for the sake of her husband and her grandson, who loves baseball. Gloria is not a fan of baseball and does not fully understand how the game is played.

My wish is to continue to live until my granddaughter, who is ten years old, becomes a woman.

### Four Seasons

By Lil Miller

I wish I didn't give a darn about a beautiful sunrise or sunset at night! Or the sun peeking through a gray sky on a rainy day! The four seasons – turning spring flowers to red roses in December. Or the first snowflake touching my face suddenly turning the world into a winter wonderland. Or the rush of the sea under my feet as they sink into nature's beautiful sand.

The mystery of life all around created for mankind in love, to be carried to others as a tradition of mind, for those unable to see and believe. The

*Continued on page 12*

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# pen to paper

Continued from page 11

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butterfly of many colors flying by in freedom carrying the messages to all.

I'm given the choice of the beauty of awakening to a bright new day, full of mystery and challenge that my creator has given to me! Yes I do care a darn to have this choice! To walk in the lightness instead of the darkness of forever night!

## Happy Birthday (Maybe...)

By Beverly Friend

My October birthday looms, and as I move towards age 87, I feel an ever-increasing sympathy for my mother who lived to be 100. During her final years, I joined her on innumerable trips to physicians as she sought answers and pain relief. It seemed to me that these doctors comprised her entire social life.

Now, it is the same for me. If I am not actually in an examining room, or taking tests, I am spending hours researching and then relating results (or lack of them) on the phone, via email and texts, and in person (even in the swimming pool) to friends, neighbors, and family as we describe the pain of symptoms, the side effects of medications, our fears, and simple commiseration and advice. That doesn't even measure the hours (days) spent consulting the internet.

In the last month I have had my regular physical and eye checkups, a wisdom tooth extracted by an oral surgeon, x-rays of my left shoulder, both wrists (and thumbs) and my spine (all with different doctors), and an ultrasound of my right leg looking for a blood clot which, thankfully, did not exist. I jest that my goal is to see every doctor affiliated with the Bone and Joint Institute. I estimate this might be a few thousand.

Frankly, I measure many of the physicians I have met or am meeting as being cold, unsympathetic, often arrogant, and better talkers than listeners. I carry all the information to my warmer, more sympathetic primary physician and try to sort it all out – marking priorities. Which area hurts the most? Does the risk of treatment or medications outweigh the suffering? And how do I keep track of the plethora of information accumulating on my computer and cell phone, separating valuable advice from the enthusiastic recommendations of dubious charlatans?

Worst of all, the more professionals I see, the more conflicting the advice to be sorted and measured. I now seldom see the very busy primary care doctor. We have virtual visits where I face her screen clutching my list of questions – always forgetting something essential only to recall it a half hour after our session ends.

Actually, I desperately miss my physician father who was not only interested in me (as both patient and daughter) but who also treated the whole person -- not merely a right leg or a left shoulder in this never-ending word of

ultra-specialization. I am amazed that they have not divided ophthalmologists into experts in left and right eyes (or lashes vs lids) or named specific oral specialists for each tooth in my head and podiatrists for each toe. (Shush... don't mention this or the AMA will get the idea and put it into action).

And then, not to be mercenary, there is the insurance. I just got a bill for \$680 from the oral surgeon. As I had already paid \$180, this was supposedly the remainder. NO – what about Delta Dental? I called Delta Insurance, pushed the requisite buttons, and finally got a human who told me they would pay the dentist \$144 in 63 days (SIXTY-THREE DAYS!) and then I would owe a total of \$156 – covering everything! I called the oral surgeon's office and was told this was correct. After the insurance kicked in, I would owe nothing more and get a \$24 refund (barely covers a decent toothbrush).

Meanwhile, I will still receive an automatically generated bill for \$680 every month for the next 63 days. They assured me this would not affect my credit score and that I was not the only one calling them on this matter. I wonder how many people simply pay the total bill unquestioningly – and possibly never get any refund. It boggles my mind – or what remains of it. Mother was right when she said the 70's was good, the 80's pretty good, and the 90's were dreadful. At 87, I am three years ahead of my time.

I don't want to just moan and wring my (arthritic) hands. What can our helpless, hapless senior population do during this downhill slide into eternity both medically and financially.

What if each one of us selected our most painful body part – stomach, back, knee, ankle, shoulder, elbow: pick one! Investigate doctors and procedures. We could then compile a book, bound to a best seller which would attract a wide (and ever less healthy) but highly interested and involved audience, or --at the very least – among the vaccinated covid survivors among us.

PS: I give credit for the tone of this essay to the half, lowest-dose Xanax pill (an anxiety mood-stabilizer prescribed by my psychiatrist daughter) that I gulped down prior to composing it.

## Security

By Roz Greenberg

After seeing and hearing the abuse security is getting, I felt I would speak up. I asked for a job description. It is to allow residents and their guests to enter the complex, requesting identification if you are a visitor or checking the updated sticker for the residents. If a call comes in asking for help with an issue, they are to try to resolve it, and if necessary to assure them how to handle a situation to calm it down or calling on "Coconut Creek Police" for further action.

They do not have the authority to arrest someone or physically detain

Continued on page 17

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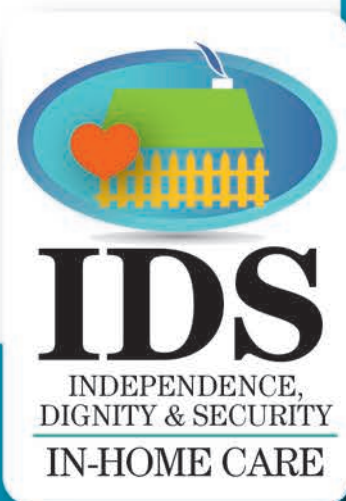
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# Are You Living With, Or Worried About Someone Suffering With Chronic Back Pain?

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](http://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.

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## pen to paper

Continued from page 12

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them, as they do not or are allowed to put their hands on anyone to restrain them or carry a weapon. They just are there to use their best judgement as every situation is different. They always use their common sense until the issue is resolved.

An observation that I noticed was during this pandemic who was here and working 24/7 security, grounds keepers, the cleaning service, and maintenance trying to do their best while others chose to stay home and out of harm's way to be safe.

So, let's be appreciative that they are employed to help and be thankful we are a gated community, with dedicated people working here in Wynmoor.

-The Roz

### Dawn

By Lil Miller

I live on a lake in beautiful Wynmoor. I am looking out of my patio on a silent, silvery lake. The moon is slipping behind a cloud making the dark of night come to a silver streak, as dawn peeks through to say hello! How are

you? The quiet and beauty, brings a feeling of living in a world of love, care and peace. I say a prayer.

"United we stand, divided we fall." Just stand in a window, wherever you are, and bless the new day. All the pain of a raging disease will soon go away and give us strength to meet another day of happiness and love to make someone else feel the need to give it all away.

I love you! Lil Miller

### Special Angels

By Lil Miller

The time has come when I need help to get around. So, I send for a companion to help! She came to my door, and I welcomed her in, then as a light bulb went on in my head I thought is this what I really want? I looked at her saying "what a pretty blouse you have on," and her smiling face said - do you want it as she started to unbutton it. I smiled and fell in love with the thought, "she now works for me forever more."

I love you! Lil Miller

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## Diana Sowley

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My name is Diana Sowley, I am a licensed Broker/ Educator that works in the Medicare world and I'm ready to help you. I have over seventeen years of experience in healthcare and working with seniors. I am currently contracted with multiple carriers and am able to offer you a free Medicare plan review. I work diligently with both Medicare Advantage and Supplement Plans.

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## SENIOR HOME CARE IN WYNMOOR



### “Neighbors helping Neighbors”

There is nothing more challenging than facing the health and aging challenges of those you love. At Wynmoor, we are lucky to have Richie Dufour who is a health care professional for the past 27 years. Richie has dedicated himself to the care of seniors not only in South Florida but especially to those in our community of Wynmoor. Guiding them through the difficult task they face with challenges in aging and healthcare. His compassion, knowledge and high level of integrity is apparent when you talk to him about his career with Astracare.

Richie Dufour is originally from Southern New Jersey. He moved to sunny South Florida in 2000 and after several years he moved into Wynmoor and is a proud resident of Antigua Circle.

Richie’s is the community relations director at Astracare and in his position has provided many families with their perfect fit. Placing wonderful, nurturing, vetted and trained care givers to serve seniors in their time of need, often in the most vulnerable time of their lives.

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He is also known in the healthcare community amongst physicians, social workers, and case managers all across Broward and Palm Beach county and is an excellent resource for senior healthcare services.

**“If you need to discuss your health care needs or just want some advice, please contact me. You are not alone – I am here to help.”**  
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C. Itkin

★★★★★

*“Mom began to struggle with her daily care but didn’t want a caregiver in her home. After a few close calls, she agreed to call in AstraCare. Tanya came right away put her arms around us and provided the assurance and guidance we needed. Mom’s caregiver now comes daily and does a wonderful job. With AstraCare handling her daily care, the time I spend with my mom is much more special”*

K. Surpress

★★★★★

*“My mother is 92 years old, has Alzheimer’s, and needs specialized care. It is just beautiful seeing the love and compassion between Meri and my mother. I never worry and know I can trust her. They care for my mother like she was their own. I wholeheartedly recommend AstraCare!”*

M. Schlanger



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# Nutrition Commentary Update On Vitamin D

By Hope Myers, Licensed Registered Dietitian, Certified Clinical Nutritionist



Vitamin D is an absolute requirement for healthy living. Researchers and medical practitioners are finding more and more that we are deficient in Vitamin D. Serious health conditions are likely to occur at low blood levels of Vitamin D. Optimal levels of vitamin D is crucial to building a strong immunity. A strong immunity is needed to minimize the impact of Covid-19 or the Delta variant should you contact this dreaded disease.

Humans get vitamin D from exposure to sunlight, from their diet and from dietary supplements. Solar ultraviolet B radiation penetrates the skin and converts 7-dehydrocholesterol to pre vitamin D3 which is rapidly converted to vitamin D3. Few foods naturally contain or are fortified with vitamin D.

Vitamin D from skin and diet is metabolized in the liver to 25-hydroxyvitamin D which is used to determine an individual's vitamin D status. **It is just as important to know your vitamin D level as it is to know your cholesterol level.**

At your usual physical encourage your physician to order 25(OH) D test (pronounced as 25 hydroxyvitamin D). If you get the test done at Quest Diagnostics they will tell you the reference range is 30 – 100 ng/mL. 30

ng/mL and below is a deficiency. Some of the health hazards at this lower level are a 75% greater chance of colon cancer, increased calcium loss from bones, osteoporosis, poor wound healing, increased joint, back and muscle pain. Also, at this lower level (30ng/mL or less) you have a greater risk of depression, schizophrenia, migraines, diabetes, autoimmune disease (lupus, scleroderma), allergies and inflammation.

30–50 ng/mL are considered suboptimal levels. At this level you have an increased risk of high blood pressure, heart attack, and multiple sclerosis.

The optimum range for vitamin D is 50 – 80 ng/ml. It is only at the more optimum levels do you get absorption of calcium into bone, protection against infectious diseases (like Covid), and cancer prevention. Also, you reduce your chances of experience any of the health conditions mentioned above.

Natural production of Vitamin D occurs when your skin is exposed to a pinkish dose of sunlight (about 20 minutes). How much vitamin D you make depends on your age, how much skin is uncovered, and your skin tone. Without sun block and with arms and legs exposed, your skin will make 10,000 to 15,000 units of vitamin D in one pinkish sun exposure, on average. (Sun block with an SPF of more than 15 blocks 100% of vitamin D production in the skin.) Also, the darker your skin, the more sun you need to make enough vitamin D.

With so many of us covering up our bodies with clothes and suntan lotion, it is unlikely that we will have optimum levels without dietary supplementation. Therefore, I recommend that everyone supplement with at least 1,000 IU of vitamin D daily. Get tested and then adjust your supplementation protocol accordingly. If you score below 50 ng/mL, depending on your levels, you will require a therapeutic dose of 5,000 IU to 10,000 IU of Vitamin D a day to bring your levels within the optimum range. People can take up to 10,000 units per day for 6 months without adverse effects. However, no one should be on these higher levels of Vitamin D supplementation without frequent blood testing (every 3 months).

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# Four Tips for Boosting Exercise Motivation in Seniors

(NewsUSA)- You're never too old to develop or refine an exercise program. And there has never been more opportunity to find an array of programs that suit your interests, your fitness ability and your lifestyle. As an older adult, the reasons for exercise change: benefits include helping to control chronic conditions such as hypertension and diabetes, strengthening muscles to prevent falls, and improving flexibility to maintain activities of daily living. An added benefit? Regular exercise can help boost your mood and improve your overall sense of well-being. And, you'll make new friends! (Of course, always talk to your doctor before starting any type of exercise program.) Where to look for a new exercise program? Start with your local fitness or community center. The key is finding activities that you enjoy. Some tips to get started:

#### -Follow your interests.

Like to dance? Swim? Maybe yoga or Tai-Chi sounds appealing. There are fitness classes for every taste and ability level.

#### -Follow your friends.

Going to a fitness class with a friend improves your motivation and if you're going it alone – here's your

chance to make new friends!

#### -Listen to your body.

Exercise doesn't need to be painful to be beneficial. Start slow and progress over time.

#### -Set goals.

How often do you want to exercise? How hard? Develop a three- to six-month plan so you can measure your success. But wait, there's more: Older adults who participate in group exercise programs report improved quality of life from the social aspect of group fitness. The group creates a sense of community that helps keep you motivated. Social isolation, which often leads to loneliness, is common among seniors, but taking a fitness class can forge a bond that keeps people coming back for exercise and extends to socializing outside of class. In a recent study of adults aged 65 years and older, researchers surveyed 46,564 participants in the SilverSneakers fitness program between 2010 and 2016 to determine how exercise improved their quality of life. "Even though regular physical activity is important, well-being is about more than just exercise," according to Julie Logue, Training Manager at Tivity Health. "Through SilverSneakers,



you can explore all kinds of fitness programs, socialization and nutrition programs to help you live your best life. We empower members to live healthier, happier, longer." Older adults with more frequent visits to fitness centers who participate in SilverSneakers exercise programs report significantly fewer days when they felt physically or mentally unwell and rated their physical and mental health higher than those who participated less frequently.

Curious about more ways to stay motivated to get and stay fit? During open enrollment for health insurance between October 15th and December 7th, enroll in a plan that offers SilverSneakers, which provides members with access to more than 16,000 fitness and community locations nationwide. To check your eligibility and find a health plan that includes SilverSneakers, call 888-423-4632 or visit [silversneakers.com](http://silversneakers.com).



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### Health News

## New Hope for People With Alzheimer's Disease

(NAPSI)—There could be promising news for the more than six million Americans living with Alzheimer's disease and the people who care for them.

### The Problem

Although nearly one in every three people will eventually be afflicted and it's the third leading cause of death of older adults in the U.S. (surpassed only by heart disease and cancer in non-pandemic years), there may be effective treatments on the horizon.

### An Answer?

One contender is about to start a Phase I clinical trial. It's a novel drug known as NVG-291 and it's designed to repair damaged nerves. Originally developed by NervGen Pharma Corp. (TSX-V: NGEN) (OTCQX: NGENF) to treat spinal cord injury, it soon became apparent that the drug may be healing nerve damage at a biologically fundamental level. That suggests it can also help people who have multiple sclerosis and Alzheimer's disease.

### Why It May Work

According to NervGen President & CEO Paul Brennan, NVG-291 is a truly unique and logical approach to treating Alzheimer's disease patients. "What differentiates NVG-291 from other drugs in development is that it leverages multiple mechanisms for repairing nerve damage," he explains, "while most others focus on a single approach. Alzheimer's disease is a complex condition and likely caused by multiple factors. We believe that a systems approach to treating the disease is an important distinction."

NVG-291 is designed to achieve this by liberating the body's own repair mechanisms to accelerate nerve repair. When nerve damage occurs, either as a result of an injury or disease, molecules called chondroitin sulfate proteoglycan, or CSPG, accumulate and inhibit the body's ability to repair itself. NervGen's technology is designed to counteract this inhibition and result in the initiation of multiple repair mechanisms, including nerve regeneration and remyelination - the repair of the protective coating of the nerves. It should also improve plasticity, which is where surviving nerves take on additional function.

There are two additional mechanisms that are seen to be very important in treating Alzheimer's disease. Data in animal studies show that inflammation in the immune cells of the brain is reduced and autophagy, a cellular cleaning mechanism necessary for healthy neurons, is promoted. Researchers believe the same nerve-rejuvenating biotechnology can be adapted to remedy this mind-desecrating disease.

Currently approved Alzheimer's disease drugs merely address symptoms, whereas NVG-291 should act at a more fundamental level to let normal repair mechanisms kick in to create a favorable environment for nerves to grow and form entirely new nerve connections, according to Brennan.

The ability to bring to bear numerous mechanisms of repair, including two that are increasingly viewed as critical to addressing Alzheimer's disease, represents an unprecedented medical breakthrough.

### Learn More

For further facts on the clinical trials and NervGen, visit [www.nervgen.com](http://www.nervgen.com).



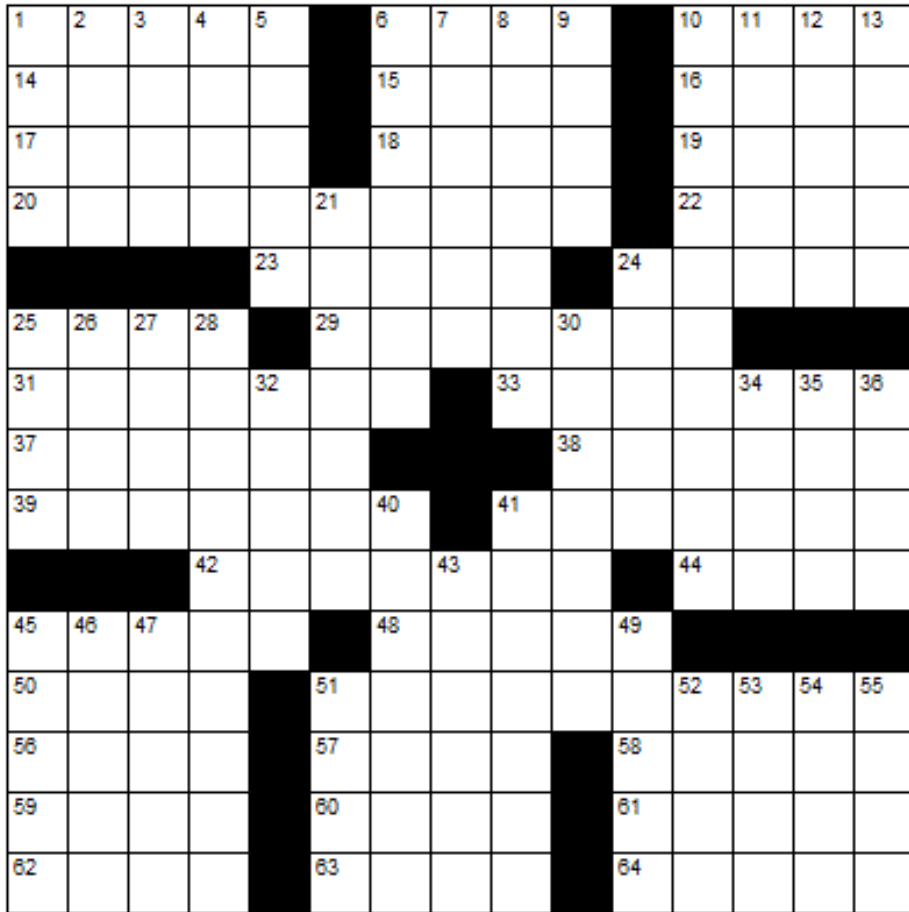
Researchers are testing a new drug that may someday be used to treat Alzheimer's disease.



# Puzzles and Games

Solutions on page 57

## Crossword Puzzle



- ACROSS**
- 1. Short and plump
  - 6. Anagram of "Sing"
  - 10. Anagram of "Crab"
  - 14. Small egg
  - 15. Dwarf buffalo
  - 16. Hodgepodge
  - 17. Iron or steel
  - 18. Percussion instrument
  - 19. Bites
  - 20. Badminton racquet
  - 22. Search
  - 23. Water vapor
  - 24. Boggy
  - 25. Prompted
  - 29. Indigenous
  - 31. Indebtedness
  - 33. Terrestrial
  - 37. Be attentive to
  - 38. Scanty
  - 39. Sidelong
  - 41. Decorate
  - 42. Semiconducting material
  - 44. Feudal worker
  - 45. Scribbled
  - 48. Small open pies
  - 50. Emanation
  - 51. Pleasant in personality
  - 56. Generous slice of the pie
  - 57. District
  - 58. Steer clear of
  - 59. Express in words
  - 60. Chore
  - 61. French of "Woman"
  - 62. Existence
  - 63. If not
  - 64. Not rural
- DOWN**
- 1. Grave
  - 2. Eye layer
  - 3. Backside
  - 4. Bleat
  - 5. Shouts
  - 6. Makes unhappy
  - 7. Encroachment
  - 8. Epicurean
  - 9. What a person is called
  - 10. Sanctify
  - 11. Extraterrestrial
  - 12. Mature
  - 13. Covered with thickets
  - 21. Continuing forever
  - 24. Infernos
  - 25. Phone
  - 26. Murre
  - 27. At one time (archaic)
  - 28. Abhorrent
  - 30. Souvenir
  - 32. Eagle's nest
  - 34. Prima donna problems
  - 35. A noble gas
  - 36. Sea eagle
  - 40. Genuine
  - 41. Abandon
  - 43. Gentle stroke
  - 45. Garbage
  - 46. Governs
  - 47. Not written exams
  - 49. Foul-up
  - 51. Head
  - 52. Affirm
  - 53. Explosive device
  - 54. City in Peru
  - 55. Biblical garden

## 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.

## Dance crazes

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



- BALLROOM
- FOXTROT
- MACARENA
- SAMBA
- THE HUSTLE
- BOLLYWOOD
- GANGNAM STYLE
- MAMBO
- SHIMMY
- THE JERK
- CALYPSO
- HAND JIVE
- MERENGUE
- SINGLE LADIES
- THE RUNNING
- CHA CHA SLIDE
- HIP HOP
- MODERN
- SQUARE DANCE
- MAN
- CHARLESTON
- HOKEY POKEY
- MOONWALK
- SUZIE Q
- THE TWIST
- CHICKEN DANCE
- JITTERBUG
- QUICKSTEP
- SWING
- THRILLER
- DA DIP
- JUMP ON IT
- RIVER
- TANGO
- VOGUE
- DISCO
- LIMBO
- ROBOT
- TAP
- WALTZ
- ELECTRIC SLIDE
- LINDY HOP
- RUMBA
- TEXAS TWO-STEP
- WATUSI
- FLAMENCO
- LINE
- SALSA
- THE BUNNY HOP
- YMCA
- FOOTLOOSE

## WORD of the day

**Word:** egregious  
**Definition:** obviously or noticeably bad.  
**Example:** "He made *egregious* hiring decisions. He oversaw contracts handed out to friends and family." – editorial, *The Forest Park Review* (Oak Park, Illinois), 11 Aug. 2021



# Take A Bite From The Tree Of Knowledge At Temple Beth Am

By Linda Storfer

Living in South Florida life is definitely more casual and laid back compared to when I lived up north. For example, when I lived in New York and New Jersey I would wake up every morning and get dressed for work and put on a dress or pants suit with matching accessories including pocketbooks, jewelry and shoes. In an office setting except for casual Friday, most men wear a business suit with a shirt or tie. Living here dress is much more casual. And during the current pandemic it has become even more casual. Some of my friends have told me that many days they never got dressed at all and were spent in their pajamas. Having just concluded celebrating the Fall High Holidays I attended services at Temple Beth AM and put on dresses for the occasion. It felt so good to dress a little fancier. IT IS A CRIME AGAINST HUMANITY NOT TO DRESS UP OCCASSIONALLY. Whether you're a fashionista or not, putting on new or even old pretty things makes many people feel good and other people do notice. As I looked around the synagogue, I noticed the clothing of the attendees in their holiday attire. Dressing up, although it does not rank up there with praying, being with family and friends or gathering around a holiday table with special festive foods is another component of "celebrating" the holiday because it adds to our inner sense of pride and good feelings.

Most of the people reading this article are retirees and have a lot more leisure time than in their previous lives particularly during the past eighteen months. Have you had the desire to pursue areas or topics through taking courses or attending lectures that you've been putting off for years? What

better time than now to go for it and study. When we were children learning and education were mandatory but now that we are older adults and retired if we have the desire why not do it now? We are never too old to learn as long as our brains are still functioning. Starting in November TBA is unrolling a full array of brand new exciting and diverse courses in Adult Education led by Rabbi Michelle Goldsmith beginning with Who is Wise? The One Who Learns from Everyone on Tuesday evenings from 7:00-8:00 p.m. This class and all other classes will be open to members and non-members. Our dynamic Sisterhood is hosting "Bunko," a group game played with dice on Sunday, October 17th and our Men's Club is sponsoring a Bowling Party at Sunday, October 10th at AMF Lanes in Margate. Of course, both men and women are welcome at the Sisterhood and Men's Club events which not only are social but also raise much needed funds for TBA. The month of October will see the continuation of award-winning films on Monday, October 11th at 1:30 p.m. as we present Queen, a documentary about Hasidic women in Borough Park and Thursday, October 21st at 1:30 p.m. Soon by You about orthodox millennials and dating in NYC. All of our films and lectures have a nominal charge and are open to both members and non-members. Many of the events are offered virtually as well as in person at the synagogue. Those wishing more detailed information may call the synagogue at 954-968-4545 x16 and ask for Alana or check out our website at [www.beth-am.org](http://www.beth-am.org)

One final note, everyone is welcome to join us on Thursday, October 14th at the Synagogue for National Dessert Day for some delectable treats at 7:00 p.m. Don't miss this tasty evening.

## Dining Devils *and* Divas during Delta

*life continues even during covid*

Left to right: Don, Loretta, Mel, Bennett and Steve  
Front row left to right - Jane, Linda and Rhonda



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Regards  
Erez

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this and everything you did.*

*Be well,  
Hank*

Hi Melanie,

We can't thank you enough for your guidance in this process. It was very comforting to us, and my mom, that you were handling the sale. You are a true professional!

*With gratitude,  
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Lotus

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# From The Other Side Of The Couch

By Merri Goldberg, LCSW-C, BCD, FASGPP

## What's Going On?

My daughter, Stephanie, works in intake at a counseling center. She says that the number of calls coming in, particularly in the areas of depression and anxiety, have been enormous. I, on the other hand have been hearing more and more people talk about having difficulty sleeping, or sleeping too much. Some describe a kind of fogginess or more difficulty focusing as clearly on things that were easy before. Others describe a kind of lethargy or just not wanting to do as much as usual. Feelings of isolation and loneliness are, so much more than usual, everywhere. I too feel some of these feelings, What's going on?

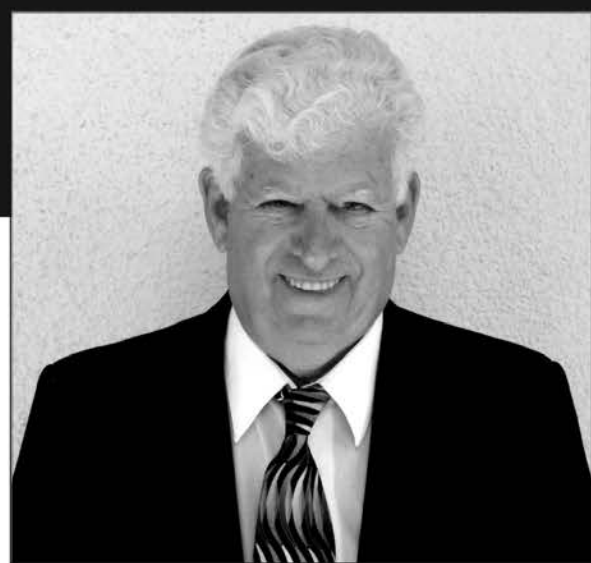
I turned on the TV for the evening news the other day to relax. Who was I kidding? The news starts with dramatic recounts of the shootings and robberies in the nearby areas. The next news item is a quick recap of the Surfside building collapse and the concern for engineering difficulties in other buildings. We register, perhaps unconsciously, the horror of what happened, and that it could happen anywhere. Moving on to environmental concerns we see fires raging in California. Some of the southern states are experiencing flooding, again, and the destruction and loss of life are staggering. What's happening to the issue of climate control? What kind of world are we leaving our grandchildren? International news centered on Afghanistan and Haiti. In between were numbers of new Covid cases. All of this in less than 30 minutes with no time to process the feelings associated with what is happening. I ask myself "Was the news always like this?" And "Where do the feelings go associated with what we are seeing?"

Over all of this is the Covid crisis. It is normal to feel anxiety about our

own health particularly because so much is still uncertain. It is also normal to feel sad or depressed about our friends, who are ill or have died. Increased isolation and aloneness, particularly for Wynmoor members who live alone, seems to be going on forever and that alone can cause depression. So, the initial question, what's going on? Lately when people ask me about their increased anxiety and depression and is it a serious mental health issue, I listen and often explain that what they are probably experiencing is called exogenous depression and anxiety, that is depression associated with what is going on around them. This is also called reactive or situational depression. They are probably not going crazy but are reacting to what is going on around them. Equally important in situational depression is the precipitating event usually occurred within the last six months. One of the most toxic parts of the pandemic is that there is no clear end in sight, and six months has long passed.

### What are some self-help things you can do?

1. Exercise
2. Take a walk and fully appreciate our grounds, water and birds. Experience what is around you as if you had never seen it before.
3. Call others because it is so easy to lose touch now.
4. Reach out to someone who is alone.
5. See a friend safely.
6. Call a friend who has not returned to Wynmoor yet.
7. Try Laughter Yoga which releases endorphins in the brain that help lift mood. Laugh YouTube.
8. Be easy on yourself.



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# Safety Solutions

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

## October is Crime Prevention Month



October is Crime Prevention Month. While we discuss crime prevention in this column every month, we like to spend the 31 days in October really honing in on our messaging. When you look at crime statistics in Coconut Creek, you find that, much like other similar-sized cities around the nation, shoplifting, car burglaries, and identity theft are really the prime drivers of our crime.

Violent crime in Coconut Creek is rare, and that's a good thing. Part

One Crime, that's murders, rapes, aggravated assaults, robberies, and larcenies, is down ten percent at this point this year compared to last year; the actual number was 53 fewer crimes as of the end of August 2021 compared to the end of August 2020, so that's 53 fewer victims of crime. The "prime drivers," as I called them in the previous paragraph, are all down with the exception of vehicle theft, where the bad guys steal the actual vehicle.

The best ways to avoid being the victim of a crime are to lock your car doors at night, shut your garage door, and never give out any personal information to anyone you don't know. If you do those three things, it will greatly reduce your chances of being the victim of a crime. One of the reasons our car thefts are up,

is because people have the habit of leaving their spare key fobs in the car, with the car unlocked, meaning all the bad guys need to do is push the start button and the car's engine will fire because the key fob is in the car.

When we really look at the statistics from our theft from vehicle cases, or car burglaries, we see that about six out of every ten incidents involve either an unlocked door or no sign of forced entry. We also firmly believe that the thieves like to talk to each other and tell each other where to find the most unlocked cars, which is why a lot of the time the same neighborhood will get hit a few months apart. The bad guys notice which neighborhoods had the most unlocked cars and were happy to tell their friends and come back a few weeks or months later. You don't want your neighborhood being known as the "one to go to to find the most unlocked cars."

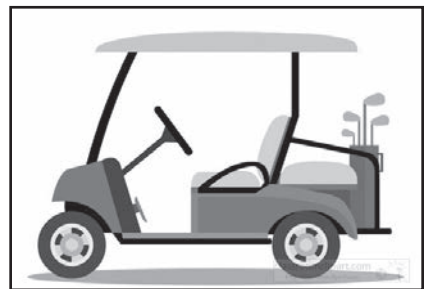
Identity thieves will target based not on location but demographic. While it is true that they view senior citizens as potentially easy prey, they also look to a much younger population as a probable victim pool. The fastest growing age group reporting that they were victims of identity scams are ages 18-25. Folks in that age group are always on their phones. Seniors are more likely to answer their phone, so you can see the possible connection.

The bottom line is to get into good habits. Always locking your car door, always be suspicious when a stranger calls you on the phone, always remember the "red flags" of a scam, such as if you are ever asked to buy gift cards in order to take care of a so-called "debt," these are all good habits to have. Good habits make it harder for the bad guys to get you.

# WYNMOOR Golf and Tips

By Kevin Battersby, PGA

## Lob, Flop or Stop



One of the hardest shots to execute in golf is the "flop" or "lob" shot. This is usually used around the green when you need a softer landing pitch shot that comes out with the highest trajectory of all shots. This is usually attempted with your 60-degree or 56-degree wedge. This defensive type of shot is problematic

because when executed properly your contact point with the ground is before the ball then the club comes up with very little friction on the ball from the face. The ball position is more forward in your stance, and it is essentially a scooped shot adding some loft because of the forward position in the stance. It is also a similar setup and swing for a nice fluffy sand lie in the bunker just grazing the

sand and the wedge skidding not digging.

Phil Michelson, short game guru, explains further in this picture the proper order of contact, ground first then ball contact. Stop attempting this shot unless you have a very nice fluffy lie or are prone to "skulling" or hitting fat shots. A safer way to play this shot would be more in the middle of your stance which will allow you to catch the ball first and then a small divot after the ball. You may not hit it as high as a lob or flop but it should have both the spin and a bit higher trajectory so as to land and stay on the green.

For a short game lesson covering the pitching, chipping and sand shots come out to Palm-Aire Country Club for a tune up.

Kevin Battersby- PGA

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### Lob – Flop Setup

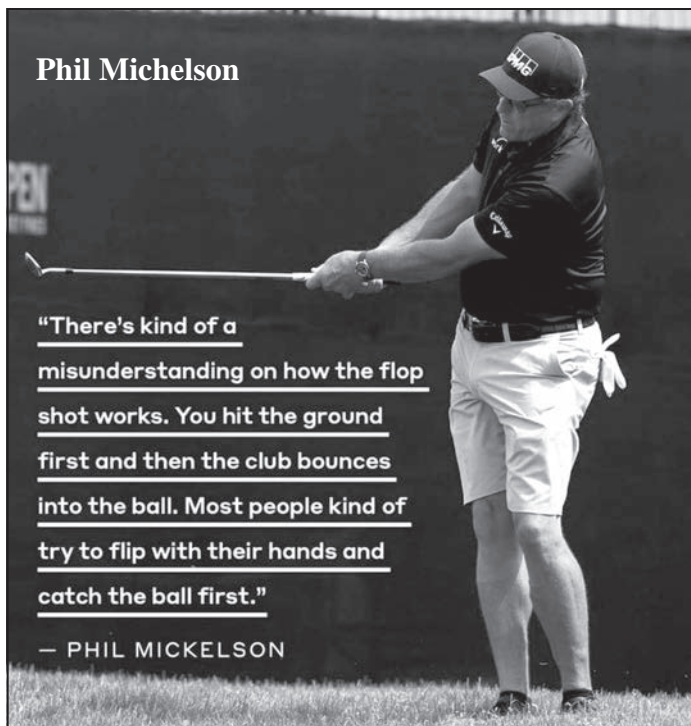
Ball Forward  
Weight Back  
Handle Back



### Phil Michelson

"There's kind of a misunderstanding on how the flop shot works. You hit the ground first and then the club bounces into the ball. Most people kind of try to flip with their hands and catch the ball first."

— PHIL MICKELSON





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# POETS *and* POETRY

## Things I Appreciate

By Adrienne Mintz

A beautiful sunrise when I awake,  
 A beautiful sunset only God can make.  
 A child's laughter filled with joy,  
 Pets that console, comfort and don't annoy.  
 Sunshine, flowers and rainy days,  
 Friends you have made along the way.  
 Hugs and kisses from far and near,  
 The sun on my face and the wind in my hair.  
 Band aids to help me when I bleed,  
 A warm blanket to cover me when I need.  
 Tissues to stop my runny nose,  
 Toilet paper when the other end goes!  
 A mug to keep my coffee hot,  
 Another to keep it cold when it's not.  
 Dr.'s and nurses who help when you're sick,  
 Policemen and firemen add to the mix (women too!)  
 Garbage men and mail men you see everyday,  
 Artists and musicians you pass along the way.  
 Telephones and computers to help keep in touch,  
 Chocolate and rice pudding which I like very much.  
 Sporting events on the TV,  
 The Hallmark channel is a favorite for me.  
 Mah-Jongg, Bridge, Canasta and Poker,  
 Is especially fun when you get a joker!  
 Food and drink to nourish me,  
**FAMILY, FAMILY, FAMILY!!**  
 A shining star in the evening sky,  
 Memories of days gone by.



## Wynmoor Short Film Festival

By Enid Wolf-Schein



Exciting news! As everyone at Wynmoor knows, all large group activities are on hold until no-one knows when. That includes our Wynmoor Short Film Festival with 10 original films.

In the interim, wanting to share our films with an audience, we submitted three of our films that were filmed in Wynmoor to the Fort Lauderdale International Film Festival (FLIFF), one of the World's foremost film festivals. This year it will take place in three venues in Fort Lauderdale from November 4-21, 2021.

The selection process is still ongoing but we just found out that two films, "Hurricane Season" and "Senior Moments" will be shown as part of a *Filmed in Broward* section. The cast and crew for "Senior Moments" is 100% Wynmoorites. It includes: Judith Bobker, Joy Berke Sanchez, Patrick O'Brien, Kim Bjork Lykins, Urban Ullman, Rene Monblatt and Enid G. Wolf-Schein with Bill and Janet Brunie as boom operator and security.

You can check the Sun Sentinel for upcoming news about FLIFF and we will let you know more details on our participation in the November issue.



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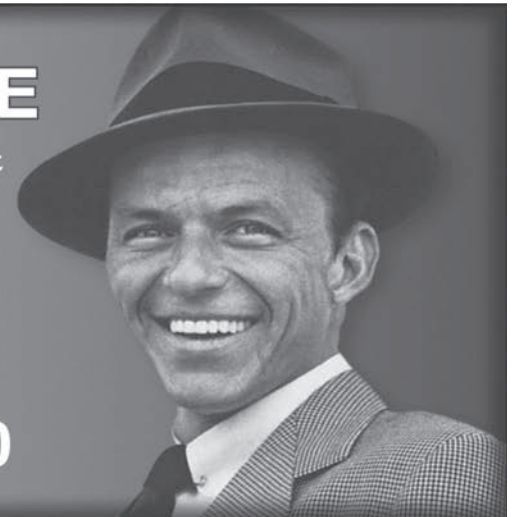
Please call me, **EVETTE** at **561-364-8659** or on my cell phone **954-734-3449** if you would like to discuss or get additional information. Just Imagine, Freedom from Bladder Problems.

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Sheriff Gregory Tony

# Service Equals Reward

By Sheriff Gregory Tony

## Avoid A Scary Halloween With These Safety Tips

Treats, ghouls and spine-chilling fun are just a few reasons why Halloween is one of the most anticipated times of year for kids. Unfortunately, Halloween can also be the most dangerous time of year for children. Nearly 4,000 Halloween-related injuries occur every year, including falling accidents, poisoning, burns and motor accidents. Although the festivities can be fun, we want to remind you of these important safety tips to help prevent real horrors from occurring.



### Costume Safety:

- Your child's costume should allow them to walk easily. If the costume involves a mask, ensure they take it off when crossing the street so the mask does not obstruct their vision.
- Have something reflective, such as a glow stick or reflective tape, attached to their costume.
- Use a flashlight if you're out during evening hours.

### When Children Are Trick-Or-Treating:

- Accompany your children or make sure a trusted adult goes with them.
- Instruct older kids to go in one group.
- Trick-or-treat in your neighborhood.
- Always look both ways when crossing the street.
- Utilize the sidewalk. If there is no sidewalk, walk facing traffic.
- Be alert to parked cars. Double-check the vehicle is not about to be in motion.
- Bring hand sanitizer with you and use it after touching objects or other people.
- Wash hands and inspect all treats before allowing your children to consume them. Throw away any open treats.

### If Giving Out Treats:

- Avoid direct contact with trick-or-treaters.
- Give out treats outdoors, if possible.
- Set up a station with individual bagged treats for kids to take.

### Motor Safety:

- Enter and exit driveways carefully.
- Turn on your headlights immediately when you get into the car.
- Avoid any distractions while driving.
- Slow down, especially in residential areas.
- Discourage new or inexperienced drivers from driving during Halloween.

- Watch for children crossing the street, on medians, at intersections and on curbs.

Follow these cautionary steps to avoid a setback, and enjoy the fun of Halloween. If you are looking for a safe alternative to traditional trick-or-treating, attend an outdoor Halloween event in a controlled environment with your kids. As a reminder, don't hesitate to report any suspicious activity. If you see something, say something.

Have a safe, enjoyable, and happy Halloween!



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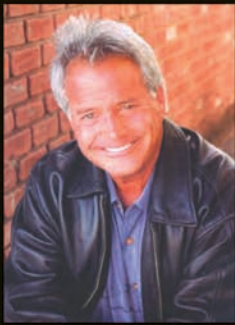
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# COVID II – *Are You Ready?*

By Rita Neri

As you have seen in the last Covid pandemic, it has taught us that doctors and hospitals are limited in what they can do for a majority of Covid cases, but there are foods that can activate health. The future of medicine includes powerful compounds in food that can reverse disease. We know much about disease, but what about health creation. You can develop ammunition! Like the fire department on call, your gut can fire up your immunity. Build a foundation for your health now! Protect your DNA. More than 100 foods have been researched to starve cancer.

The oldest cancer drugs were from natural sources, as in tree bark and marine animals. More research is ongoing around the world. Every individual is unique and that personalized medicine. Large quantities of good foods are not always better when we have a 40% population of obese adults.

The healthcare system in modern medicine is disease care and the big picture is disease prevention. Healthcare systems worldwide are buckling under the strain. An effective way to treat Leukemia is \$475,000 per dose. The way to beat disease is through prevention in the first place. Food is an intervention that does not require an IV line. Please be reminded, food is not a substitute for medications, but drugs can result in side effects. Drug treatments alone cannot keep us healthy. But as I have stressed, use food to transform your health. Only one in five medical schools address nutrition. Protect your DNA and stay informed.

Let's begin with artificial sweeteners that can destroy your healthy gut bacteria. Cacao, really dark hot chocolate, enjoyed twice a day for a month doubled the amount of stem cells in the body and blood flow was vastly improved. Cocoa mixed in hot water, no sugar or sugar substitute. Proteins in Pacific oysters can boost your immune system. Our body is a good percentage of bacteria. What can injure the good bacteria is overuse of antibiotics, stress, diet, and inactivity. Ingredients you cannot pronounce on your food labels are most suspect.

Most beneficial is variety, but always try to be moderate in your portions, cutting down on excess calories. Food as medicine is a natural idea in a majority of the counties in the world. Make a decision three times a day to enhance your health.

So, what is beneficial for you? Green tea, curcumin, carrots, chestnuts,

tomatoes, mushrooms (especially the stems), avocados, purple potatoes (target cancer stem cells). Blueberries lower inflammation. Broccoli, kale, and bok choy are super soldiers waiting for you to consume them. Try pomegranate juice (unsweetened), and cranberries. Brew tea, get outdoors for the sun, avoid the news and research the Mediterranean diet.

Smoking, stress, sleep deprivation got you? Use mother nature's pharmacy. Eat more fiber rich foods, less meat, more vegetables and less processed foods. The cancer fighting power of arugula, bok choy, cauliflower, and dark leafy vegetables, protect cells from DNA damage and aid in inactivating carcinogens and have anti-viral and antibiotic effects and inhibit tumor cell migration (that leads to metastasis).

Eat walnuts, black beans, and choose pumpernickel bread which produces natural antibiotics. Matcha green tea has been observed to kill breast cancer cells. Eating processed meats is a carcinogen that increases your risk of bowel and stomach cancer. Watch your weight as obesity makes you more susceptible to infections because your body is inflamed. Chile peppers were processed and injected into the aggressive tumors of mice. The equivalent of one fifth of a habanero pepper dramatically slowed the growth.

A vegetable diet has been tested on patients with autoimmune disease and these patients who consumed more vegetables had a 28% improvement and less inflammation, gathered from a quality-of-life questionnaire. More good foods are olives, olive oil, seafood, guava, kiwi, and strawberries.

Lowering red meat consumption is very important, as a fighter against heart disease, some cancers, kidney problems, digestive issues, and mortality.

The effects of high sugar intake are high blood pressure, inflammation, weight gain, diabetes and all are linked to an increased risk for heart attacks and strokes.

For additional information, go to [clinicaltrials.gov](http://clinicaltrials.gov) (which describes the regeneration of stem cells in trials for specific disease). Check out "Eat to Beat Disease, the New Science of How Your Body Can Heal Itself" by Dr. William Li, on the best seller list. Now is the best time to evaluate your diet and implement these foods in your diet, and lifestyle changes to your days and nights. It takes time and effort for this, but the rewards can be immense.

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## Replacing A Mattress When To Say “So Long” To Your Mattress

The following article is presented by:

**Pete Martinez, Owner of S.B.C Mattress Outlet LLC**  
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954-247-5470

You know you need to get a new stove when yours suddenly stops working. The burners or the oven won't turn on and that's the end of that. Mattresses are sneakier when it comes to replacement. A mattress and a box spring or foundation gradually wear down over time so that you don't easily notice the changes.

A mattress is like an old armchair or pair of shoes. They feel comfortable and fit your body even though the chair's foam and springs may be worn, or the shoes have lost all arch support. It isn't always obvious that a mattress has outlived its lifespan just by looking at it.

**The seven-year itch** - How long your mattress lasts depends on how often it's used and what level of quality it is, but in general a mattress set that is seven years old has reached the end of the line and needs to be replaced.

While this is a good rule of thumb, everyone's body changes over time and your need for comfort and support increases as you age. Your body may be ready for a new mattress before the seven-year mark, so listen to what it's telling you.

It's a good idea to compare your mattress and foundation to newer models every few years to see if there is a set that feels better to you and offers features you may not have needed or looked for in the past.

**Put your mattress to the test** - Good sleep is so important for your health, productivity and ability to feel your best. Check in with your mattress regularly to find out if you need a replacement. You may not even be aware your mattress has gotten old and worn until you think about it. These are the signs that you may need a new mattress and foundation:

- You wake up with stiffness, numbness, aches and pains
- You realize you got a better night's sleep somewhere other than your own bed (such as at a hotel)
- Your mattress shows visible signs of overuse (it sags, has visible tearing, ripping, holes, staining or damage)
- You are usually tired despite getting a full night's sleep
- Your mattress is seven years old or older

**Tip: evaluate the condition of your mattress for comfort and support twice a year when you adjust your clocks for seasonal time changes.**

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Email articles to [Wynmoorads@aol.com](mailto:Wynmoorads@aol.com) in a word document, or mail them to FLORIDA NEWS BUREAU, PO Box 670876, Coral Springs, FL 33067. Articles should be typed upper and lower case, or clearly written. Articles must have an author and contact information (not published, unless noted in the article). Deadline for articles is the 10th of the month preceding an issue.)

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# HURRICANE PREPARATION

## Hurricane Watches vs. Warnings

A HURRICANE WATCH issued for your part of the coast indicates the possibility that you could experience hurricane conditions within 36 hours. This watch should trigger your family's disaster plan, and protective measures should be initiated, especially those actions that require extra time such as securing a boat, leaving a barrier island, etc.

A HURRICANE WARNING issued for your part of the coast indicates that sustained winds of at least 74 mph are expected within 24 hours or less. Once this warning has been issued, your family should be in the process of completing protective actions and deciding the safest location to be during the storm.

**Tropical Storm Watches and Warnings:** Takes these alerts seriously. Although Tropical Storms have lower wind speeds than Hurricanes, they often bring life-threatening flooding and dangerous winds. Take precautions!

## Other Tips For Seniors

- Stock up on food and water supplies before or early in the Hurricane Season.
- Have at least a one-week supply of your medications (two-week supply is better).
- Stay aware of weather conditions.
- Make all plans in advance.
- If you need to evacuate, team up with a partner, neighbor or relative and plan together.
- Have an easy-to-carry storage container filled with basic necessities available, so in the event of an evacuation, you can grab the container and leave quickly.
- Select a room for your hurricane shelter. Make sure it has no windows, is near the center of your home and has no outside walls.
- If you need to evacuate, listen to the radio for locations of emergency shelters (610 AM, 850 AM, 97.3 FM or 100.7 FM), use travel routes specified by local officials.
- Have a list of emergency phone numbers near your phone. Also, choose one out-of-state friend or relative to contact who will let others know you are safe.
- Make sure to keep your important documents in a waterproof container.
- Turn off all switches in your fuse box but leave air-conditioning on!

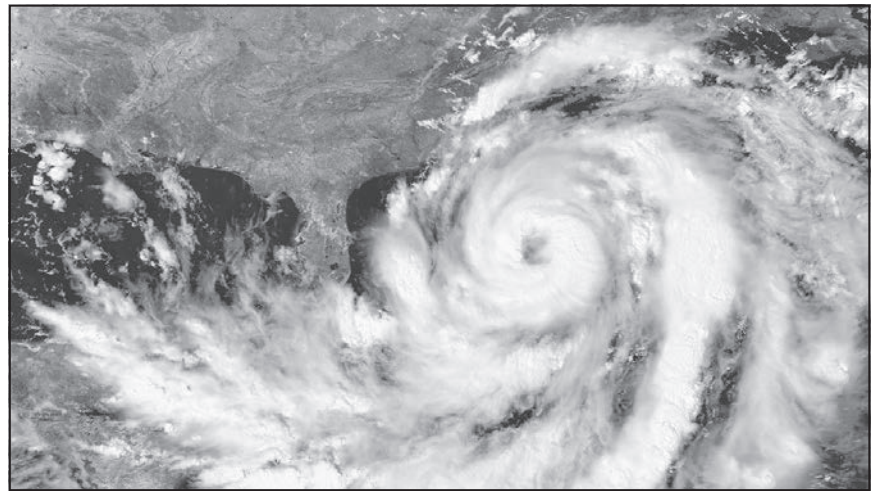
**Remember: The Security Emergency Number is 954-978-2663 Should Be The First Number Called For NON-911 Emergencies. For Life-Threatening Emergencies, Always Dial 911 First. (Note: Emergency Vehicles May Not Respond Until The Storm Has Passed)**

As with every hurricane season regardless of forecast, knowing the essentials of how to prepare could truly be a life saver. Below is a list of items needed for this season. The season officially starts on June 1st and ends on November 30th.

## Planning For Emergencies

Emergency kits are important when you no longer have access to electricity, clean water supply, or are required to evacuate:

- Supply of bottled water (at least a gallon/day, per person)
- Ready to eat nonperishable foods
- Telephone NOT requiring electricity
- Disposable plates/cups/utensils
- Flashlight with extra batteries
- Portable radio with extra batteries
- Extra set of car keys
- Credit cards/cash
- First aid kit
- Garbage bags
- Manual can opener
- Change of clothing/shoes per person
- Extra glasses/contacts
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## What Does Retirement Security Mean To You?

October is National Retirement Security Month. But what does retirement security mean to you? And how can you work toward achieving it? Here are some suggestions:

- **Build your resources.** While you're working, save in tax-advantaged accounts such as your IRA and 401(k) or similar employer-sponsored retirement plan. In your 401(k), contribute at least enough to earn your employer's match, if one is offered, and increase your contributions whenever your salary goes up. Remember, especially early in your career, time is often your biggest asset. Be sure to save early, since the longer you wait, the more you'll need to save to help reach your goals.
- **Look for ways to boost retirement income.** When transitioning to retirement, you can take steps to align your income with your needs. For example, consider Social Security. You can start collecting it as early as 62, but your monthly payments will be much larger if you can wait until your "full" retirement age, typically between 66 and 67. (Payments will "max out" at age 70.) So, if you have sufficient income from a pension or your 401(k) and other retirement accounts, and you and your spouse are in good health with a family history of longevity, you may consider delaying taking Social Security. You also might want to explore other income-producing vehicles, such as certain annuities that are designed to provide a lifetime income stream.
- **Prepare for unexpected costs.** During your retirement, you can anticipate some costs, such as housing and transportation, but other expenses are more irregular and can't always be predicted, such as those connected with health care. Even with Medicare, you could eas-

ily spend a few thousand dollars a year on medical expenses, so you may want to budget for these costs as part of your emergency savings, and possibly purchase supplemental insurance. You may also want to consider the possibility of needing some type of long-term care, which is not typically covered by Medicare and can be quite expensive. The average annual cost of a private room in a nursing home is more than \$100,000, and it's about \$55,000 per year for a home health aide, according to Genworth, an insurance company. To address these costs, you may want to consider some form of protection, such as long-term care insurance or life insurance with a long-term care component.

- **Do your estate planning.** It's hard to feel totally secure in retirement if you're unsure of what might happen if you have an unexpected health event, become incapacitated or die earlier than expected. That's why you'll want to create a comprehensive estate plan – one that might include documents such as a durable power of attorney, a will and a living trust. A review of your insurance coverages and beneficiaries can also help protect your assets and ensure they are distributed the way you want. In creating your plan, you will need to work with your financial advisor and a legal professional, and possibly your tax advisor as well.

Thinking holistically about your retirement security and developing and executing a strategy aligned with your goals may help free you to enjoy one of the most rewarding times of your life.

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



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# Skeletons are Piling Up in the World's Closet as Fall Arrives

By Steve Archer



The Summer that began with so much optimism is coming to an end. While Wall Street is still clinging to optimism, its grip may be severely tested this fall. A host of issues have emerged that could impact all the financial markets just as we head into a season already known for market turmoil. Are you prepared?

I'm sure you're already well aware of the issues I'm referring to. One, of course, is Covid-19. The reason Summer started with so much optimism is that coronavirus infection rates were falling, and

the U.S. economy was fully reopening. However, as Summer wore on, new Covid-19 variants emerged, and infection rates began climbing again. The trend has only gotten worse, and in some areas of the U.S., hospitalization and infection numbers are now higher than they've been at any time during the pandemic.\*

The situation is even more troubling when you consider that one variant—the lambda variant—may be vaccine-resistant and more deadly than the original virus.\*\* If it becomes more widespread, could it lead to a de facto economic shutdown in which people are simply afraid to go out? It's a troubling question as we head into Fall, when fewer businesses will be able to offer outdoor service options in many parts of the country.

## New Terrorist Fears

On top of that, we could see another threat worsen to the point where many Americans are become fearful: terrorism. Though it's heartbreaking to think about, the fact is that as the 20th anniversary of 9/11 approaches, the Taliban has reemerged as a threat to our national security. We've already seen one terrorist attack kill American soldiers in Afghanistan. Will the situation worsen, and if so, will it shake up the markets as this issue usually does?

In addition to all this, we also have the delicate state of the economic recovery itself. So far this year, that has been the only issue to cause any real stock market volatility—specifically the threats of inflation and rising interest rates. However, even that volatility was fleeting, and ultimately all three major market indexes have hit numerous new record highs this year. However, if the Fed raises short-term rates or unwinds quantitative easing too early, that could send us back into a recession. If it waits too long, inflation could worsen. Either scenario could send the markets reeling—and it wouldn't be the first time that poor timing by the Fed triggered a correction.

No one knows for sure what will happen, but there are some important points to keep in mind. One is that for all the stubborn optimism of the stock market, as I pointed out in last month's newsletter, the bond market tells a different story. After rising steadily early this year, the yield on the 10-Year Treasury rate leveled off this spring and has trended mostly downward ever since.\*\*\* This suggests an increasingly high demand for bonds and the security they provide relative to stocks. In other words, the bond market has appeared much less optimistic than the stock market for most of the year, and it remains that way as we head into fall.

## The October Effect

Another important point is that, historically, fall is often seen as a challenging time for the financial markets. This perception is based largely on the October Effect, which is the idea that financial declines and market crashes occur in the 10th month of the year more than any other. The panic of 1907, the great crash of 1929, and 1987's Black Monday all happened in October. Even though Wall Street has enjoyed plenty of strong Octobers, the October Effect can still have an impact because the markets are so emotional. In other words, just the fear of an impending market drop can be what causes the drop.

October brings us Halloween. One of the most iconic symbols of Halloween is the skeleton, and this year that may be especially appropriate. Between Covid-19, Afghanistan, inflation, and several other factors, we now have quite a few "skeletons" in the world's geopolitical closet, any one of which could suddenly fall out and shake up the financial markets in a major way. So, it's important to be able to answer that question I asked in the first paragraph: are you prepared?

If you're not sure, here's the good news about summer ending and fall beginning: it's "back-to-school" season. Of course, you've been out of school for a long time now, but what I mean is, it's time to study and get serious again. That means getting serious about your finances—especially if you've taken a break from thinking about them all summer. That hasn't cost you anything because the markets have cooperated, but that situation could change quickly in the months ahead, and—as we've seen—there are plenty of catalysts to trigger that change. With that in mind, are you still comfortable with your allocation? Has your risk tolerance changed based on what's happening in the markets, the world, or with changes in your own life or to your goals? Our Wynmoor clients have long recognized the value of assessing risk.

These are just a few important questions to make sure you can answer as back-to-school season begins. If you're not sure of the answers, call our office to schedule a portfolio review. The sooner the better, because the last thing you want is to get caught flat-footed if one of these skeletons should tumble out of the closet and send the markets tumbling with it!

*Steven Archer is an Investment Advisor Representative, and President of Strategic Senior Benefits Group, a Retirement Income Store™, a wealth management firm exclusively serving those aged 55 and above.*

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*References: \*\*"In Florida, the Pandemic is Worse Now Than it Has Ever Been Before," New York Times, Aug. 26, 2021*

*\*\*\*"It's Time to Pay Close Attention to the Lambda Variant Now Devastating South America," Forbes, Aug. 10, 2021*

*\*\*\*YCharts.com*



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## Three Productive Days Being Intrigued By The Beauty Of Arches National Park

By Barry Isaac

In the middle of July, during a Moab, Utah heat wave, I spent three productive days being intrigued by the beauty of Arches National Park. I saw its myriad of sandstone rock formations and plethora of arches made of sandstone.

I appreciated the following arches when I hiked on its relatively easy trails, Delicate Arch, my favorite arch, Landscape Arch, Sand Dune Arch, Broken Arch, and Double Arch. I was enamored with the Park Avenue Trail with its majestic rock formations such as “Castle Throne” and “The Gossips.” I also enjoyed relaxing by the delightful “Balanced Rock” Formation and chatting with some of my fellow hikers from so many places in the United States.

I became more knowledgeable of Geology and the different rock formations at this very special national park such as The Entrada, Morrison, Chinle, and Moenkopi.

I did lots of hiking, even if the temperature was over 100 degrees. I drank plenty of water in Arches National Park, so I didn’t get dehydrated. After my hikes, I walked around nearby Moab, a charming, very western town. Moab, despite the very hot weather was jam-packed with lots of visitors.



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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.

## 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 Barry at 954-970-3456.

## Camera Club

By Nancy Landman

We have set a date for the start of our 2021-2022 season. Our first meeting will be held on November 23rd. Our meetings will take place on the 2nd and 4th Tuesdays of the month.

We had an amazing 2020-2021 season! There was a wonderful response to our online Zoom meetings. We had interesting and informative presentations throughout the season. Most exciting has been the wide variety of photos submitted by the membership and the obvious improvement over time in the quality of the work. You can view samples of our members' photographs in both *News and Views* and *The Insider*.

The Camera Club of Wynmoor welcomes all Wynmoor residents to join regardless of your skill level or type of camera. Photography is unique in that if you have a camera (smartphones work!) & a computer no additional equipment is necessary, and our world is our workspace.

If you'd like to register as a member and receive info and updates, send an email to CCWynmoor@gmail.com.

For further information call Nancy Landman at 954-496-1965.

## Ceramics Club

By Carole Meyerowitz

We surely missed all of our Ceramic Club Members during the 2021 season. Most of all, we hope all of our members are safe and healthy.

Good news! We are now open again for your Ceramic Club enjoyment, Monday through Thursday from 9:00 a.m. until 12:00 p.m. Come join us at our club. In order to comply with health and safety rules we ask that you register online at wynmoorlife.com and click on Ceramics and then enter the date(s) and time you wish to come to the club. Aside from our regular members, we invite all residents interested in a "Great Club" to join us and take a short class with one of our very skillful trainers to begin your Ceramic experience. Hoping to see you soon.

## 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, contact Patrick O'Brien at 2makeitwork@gmail.com

## Conservative Club

By Miriam Mendelson

The next meeting of the Conservative Club will be on October 19th at 7:00 p.m. in Ballroom A & B. The speaker will be Laurie Cardoza-Moore. Laurie is Founder and President of Proclaiming Justice to The Nations (PJTN), which is a globally respected "go to" voice on the frontline in the battle for the ideological, social, moral and civic mind of America's next generation of leadership. In 2021, she continues to lead PJTN's growing army of "PJTN Watchmen" in the staging of the organization's "Taking Back America's Children" campaign, a growing national movement to educate, motivate, and activate Americans on the dire need for a return to conservative values and educational reform during these challenging times. Her efforts to expose anti-

American, anti-Semitic, anti-Judeo-Christian propaganda in current textbooks and "wake up" America to the dangers they present, come at a time when the failure of our nation's schools is increasingly tragic. The future leadership of our nation begins with the quality of education being presented in our nations classrooms. We cannot afford to lose. You won't want to miss this speaker. Dues (\$10/person) will be collected at the door. We will have a 50/50 raffle. Looking forward to seeing you.

## Current Events

By Susan Myers

We discuss current topics that are important to all 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

We have very interesting speakers, discussions and, sometimes, debates. For more information on the club please contact Ronny Sydney at 954-973-7522.

## Fishing Club

By Suzanne Fine

Fishing Club of Wynmoor is returning October 4th in the first room near ballroom 8:30 - 10:00 a.m. Come one, come all. Bagels and coffee will be served. Let's discuss lake fishing and deep fishing. It's time to have fun again!

## Fun With Friends

By Louis Kravitz

Because of the delta virus, our starting in November looks very tenuous. The dates I have put out are still good, but we must get the O.K. from Wynmoor. Check your emails from Joan Sommers, because she will keep you up to date with our club. Until then, stay safe. Hope to see everyone soon.

## Hadassah

By Toby Gordon

Please support Wynmoor Hadassah by purchasing certificates or trees for any occasion from Bernice Riback. She can be contacted at 945-984-1703. Beautiful cards for all occasions may be obtained through Lenae Herman who can be contacted 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 Club

By Tamara Tresniowski

Greetings dancers. I know we are all missing dancing and our friends but as you know we are on hold due to the Covid virus and the Delta variant. We are all looking forward to the club reopening, so please be patient. I also know that we have all forgotten a lot of our dance steps (I have been on YouTube a lot refreshing my memory). I promise we will review everything when we are together again.

I am happy to tell you that the Monday Night Dance and Social Club will be sponsoring the Wynmoor Short Film Festival. Before the world shut down the group produced several short films at Wynmoor. One, *Just Dance* was actually filmed at our Club! Two other films, *Hurricane Season* and *Senior*



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# Clubs and Activities

Continued from page 50

Moments, have been selected to be shown at the Filmed in Broward section of the Fort Lauderdale International Film Festival which will take place November 4th – 21st.

For now, stay healthy and keep dancing. We have learned a few new line dances and can't wait to share them with everyone.

## Nature and Arts Club

By Elinor Weinstein

**MEMBERSHIP ALERT 2021-2022** Mark your calendar! Thursday, November 4th is the first meeting for our current membership. All members will get a detailed e-mail about where to send the \$15 per person dues for the 2021-2022 season. Payment deadline is from October 1st to November 15th. Not a member? Please call Nancy Moskowitz, President, at 954-973-2181 and she will place your name on the membership wait list.

We are carefully monitoring all health concerns for future in house meetings in the ballroom as well as outside trips. Complete details will be included in all e-mails. We look forward to the Fall season. Come join in on fun and educational meetings and trips this year. We look forward to seeing everyone in November.

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 Stoloff

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

## Pickleball Club

By Mayda Coombs

If you still wondering what Pickleball is all about, please come on down and check it out. It's not only a fun game but you get to meet great people and make great friends. If you're interested in becoming a new 2021 - 2022 member please contact Chuck Milstein at 954-366-1149. Dues are \$10 per person. Existing members can just drop off dues in the Pickleball mailbox, under our bulletin board. Please put your name and Attention Chuck Milstein on the envelope. All 2022 members will receive a Club Tag to attach to your Pickleball bag for club affiliation. This must be visible. There will be a place to put your emergency contact on it if you desire. More information will be posted on our bulletin board when tags will be handed out.

## Wynmoor Ladies Golf Association

By Karen Beckman

The summer long rejuvenation of our fairways has generated a genuine appreciation for golf carts! Seriously, those of us who have accepted the challenges of Florida summer heat and cart path only rounds of golf are anticipating a fall season with returning friends and less "hiking." Our Hutchinson Island getaway, scheduled for later this month will be an opportunity to celebrate the friendship and encouragement we have all enjoyed during these difficult past two years. Lady golfers, contact the Pro Shop and sign up for a Tuesday morning round with our league. We would love to have you!

## 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.

## Writer's Workshop

By Nancy Heller Moskowitz

Writer's never run out of ideas. That's why we know that many of you continue to write during our in-person hiatus. Zoom has saved us and will continue to be our mode of connection until further notice. If this appeals to you, contact me at laughlady55@aol.com and put Writer's Workshop on the Subject line. Stay well and safe. We'll get through this together.

**If you play Pan please call Evelyn at 954-562-6633**

**If you play Mah Jongg please call Roberta at 754-307-9150**

## SWORDS

By Merri and Angela

Things are beginning to open and old and new friendships revitalized. SWORDS for women (single, widowed or divorced) has been on hiatus. SWORDS is active, intelligent, interesting single women who gather for lunch about twice a month to talk, eat and meet new friends.

For more information contact merrigoldberg@aol.com

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# What's Happening



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## Council Meeting Dates

### Management Committee Meeting

Every Tuesday at 9:00 AM -- Zoom  
<https://zoom.us/j/99080305814>;  
 Meeting ID: 99080305814;  
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### Board of Directors Meeting

1st Thursday of the month at 1:30 PM -- Zoom  
<https://zoom.us/j/87579449300>;  
 Meeting ID: 875 7944 9300;  
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### Executive Committee Meeting

3rd Monday of the month at 1:30 PM -- Zoom  
<https://zoom.us/j/9924621906>;  
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### Budget & Finance Meeting

4th Wednesday of the month at 9:00 AM -- Zoom  
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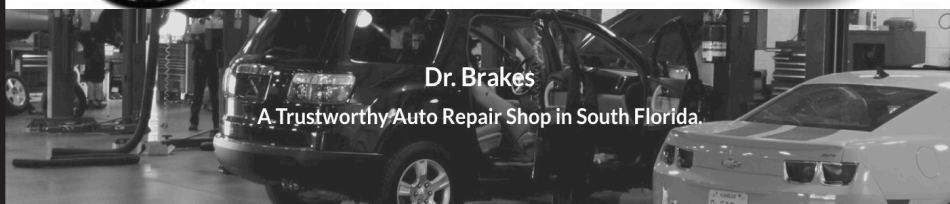
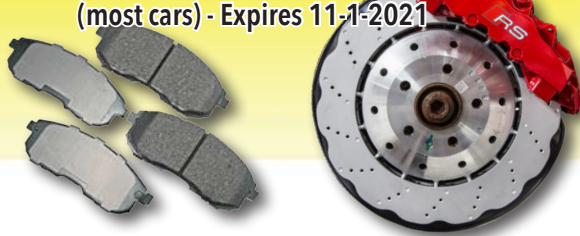
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# To Avoid Probate, Be Sure ALL Accounts Have Beneficiaries

By Martin Zevin, Attorney

Probate costs thousands of dollars in attorney's fees and court costs. It can take a year or longer. It is an unnecessary burden to put on your loved ones. Some people mistakenly believe that just having a Florida Will avoids Probate. This is not true. A Will only names who will inherit your Estate and who will be the Personal Representative (Executor). If you do your homework, your Executor will have very little to do and almost nothing to pay.

This is your most important homework assignment: name primary and contingent beneficiaries on ALL accounts. If you have individual accounts, such as IRA's or regular accounts in your name alone, designate at least one primary beneficiary and one contingent beneficiary.

Beneficiaries are also known as: payable on death (p.o.d.), transfer on death (t.o.d.) or in trust for (i.t.f.). In some banks, checking accounts are not allowed to have beneficiaries. In that case, add someone you trust as joint on the checking account. That will allow the person to write checks if you become incapacitated. Upon your death, your joint account holder can use what's left to pay for funeral expenses, Death Certificates, etc. Anything left over will go to that person without probate.

If you have joint accounts (with a spouse, significant other, child, etc.), be sure to name beneficiaries if you should die in a common accident, or if one of you dies and the survivor forgets to name a beneficiary.

ALL accounts applies to banks, brokers, investments, life insurance: anything with a cash value when you die. In my practice, I often have to probate the proceeds of a life insurance policy. Typically, the husband named his wife as primary beneficiary but with no alternates. The wife dies first and then he dies. With no contingent beneficiaries, there must be probate.

As an additional homework assignment (for extra credit!), consider pre-need plans with a funeral home or cremation society. You are paying in advance for your cremation or burial. This eliminates enormous stress and financial pressure from your Personal Representative. He or she just

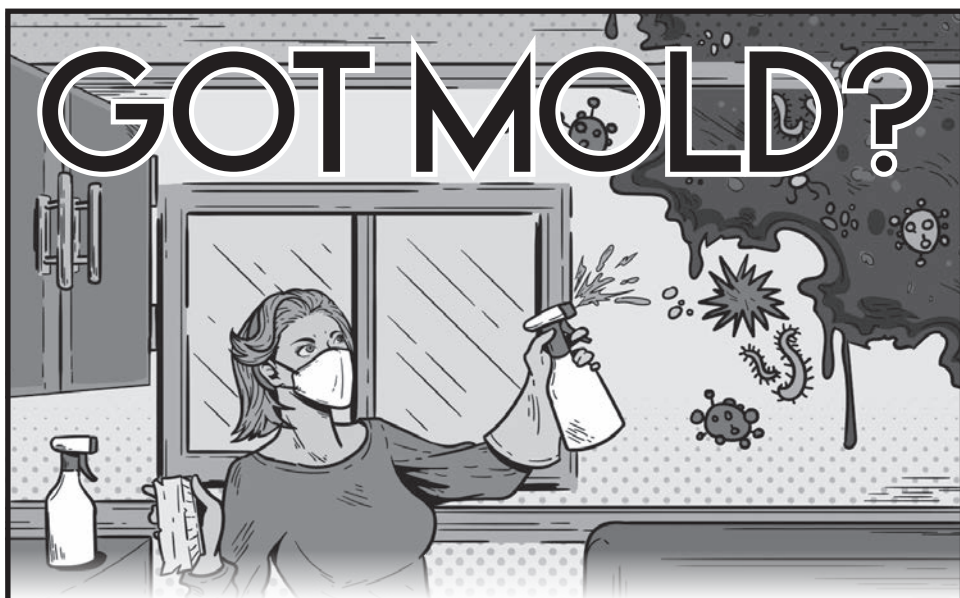


has to make one phone call. The company with whom you signed the contract picks up your body and takes care of the rest. This can be particularly beneficial if you wish to be buried out of state. All arrangements have been prepaid, including with the out of state funeral home. Without the pre-need contract, your Personal Representative would be at the mercy of a Florida and an out-of state company to make immediate decisions, almost always at a much higher cost than what you paid when you were alive. If you do sign a pre-need plan, be sure your Personal Representative has a copy. While this has nothing to do with avoiding probate, it does make things so much easier (and less costly) on your loved ones.

This article does not discuss ways to avoid probate on your home or any other real estate you own. Please refer to other articles I have written recently, which discuss Revocable Living Trusts, Life Estate Deeds and other options. Also not discussed here are the advanced care directives (Power of Attorney, Health Care Surrogate and Living Will) to protect you if you become incapacitated.

Do everything you can do now, while you are alive and legally competent. You will be giving your loved ones less stress, financially and emotionally. You will be giving yourself the greatest gift of all: peace of mind.

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 Will, 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, Fl. 33442. My web site is [www.martinzevinpa.com](http://www.martinzevinpa.com) and my e-mail address is [martinzevin@netzero.com](mailto:martinzevin@netzero.com). See our ad on page 17.



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**HALLOWEEN  
DRIVE N' TREAT**

Friday Evening  
October 22  
Sabal Pines Park - 5005 39th Avenue



Halloween themed areas to trick or treat from the safety of your car.  
**REGISTRATION REQUIRED**

[CoconutCreek.net/Halloween](https://CoconutCreek.net/Halloween)

**Movie in the  
GRAVEYARD**




**Hocus Pocus**  
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Watch Halloween classic Hocus Pocus  
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BRING BLANKETS OR LAWN CHAIRS  
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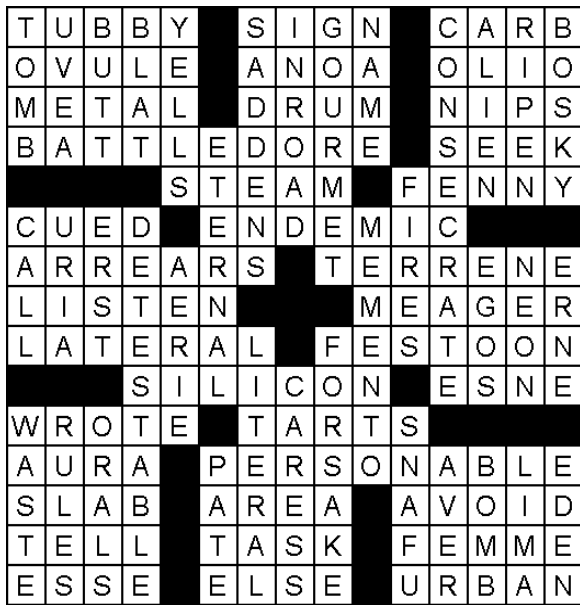
**PARKS  
& RECREATION**



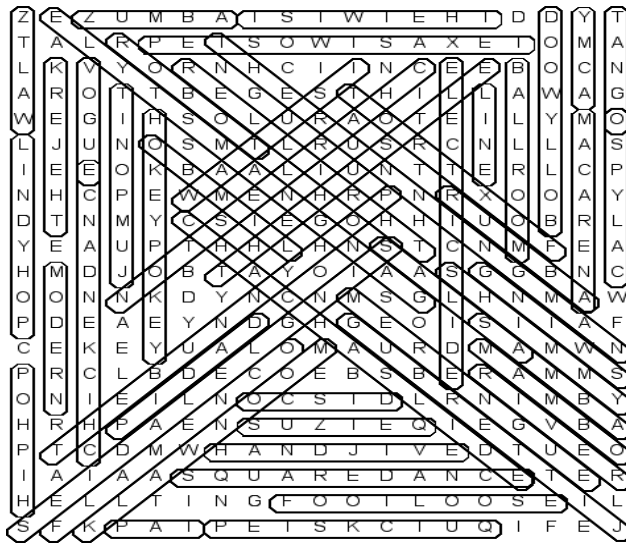
# Puzzles and Games

Solutions from page 50

## Crossword Puzzle



## Dance crazes



The hidden message is: DANCING IS THE BODY'S WAY OF CELEBRATING LIFE

## Sudoku

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

# CLASSIFIEDS

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### MISCELLANEOUS

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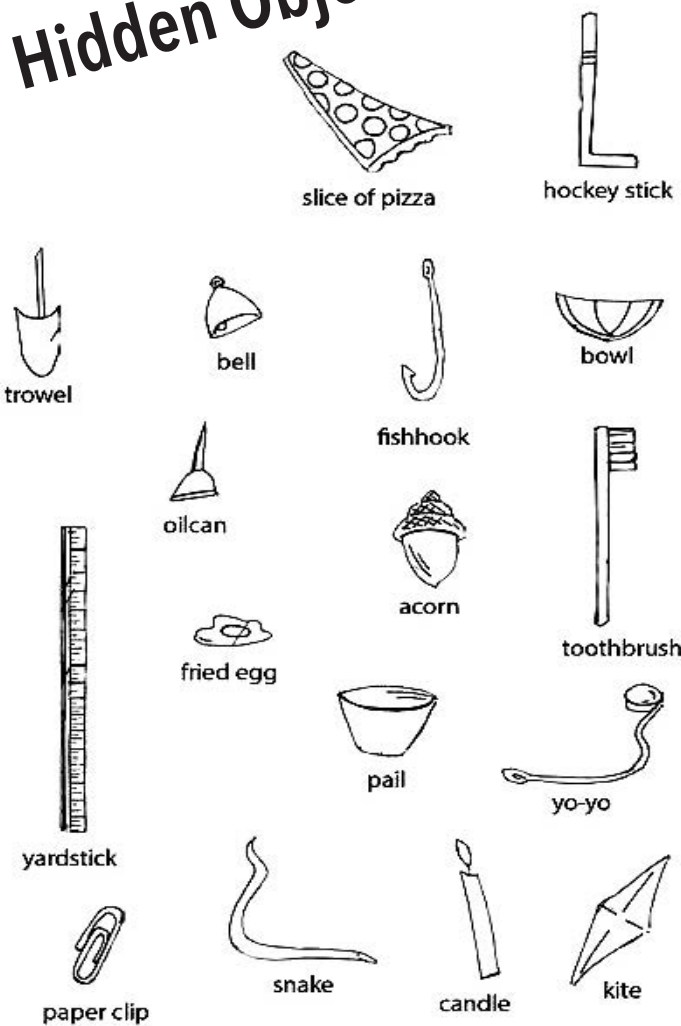
SPEED  
LIMIT  
**25**

# Traffic Violations

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SPEED  
LIMIT  
**15**

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