



The INSIDER

An Independent Newspaper
For Wynmoor Residents

VOL. 5 NO. 9

SEPTEMBER 2021

Five reasons why COVID herd immunity is probably impossible

By Christie Aschwanden

Even with vaccination efforts in full force, the theoretical threshold for vanquishing COVID-19 looks to be out of reach.

As COVID-19 vaccination rates pick up around the world, people have reasonably begun to ask: how much longer will this pandemic last? It's an issue surrounded with uncertainties. But the once-popular idea that enough people will eventually gain immunity to SARS-CoV-2 to block most transmission — a 'herd-immunity threshold' — is starting to look unlikely.

That threshold is generally **achievable only with high vaccination rates**, and many scientists had thought that once people started being immunized in mass, herd immunity would permit society to return to normal. Most estimates had placed the threshold at 60-70% of the population gaining immunity, either through vaccinations or past exposure to the virus. But as the pandemic enters its second year, the thinking has begun to shift. In February, independent data scientist Youyang Gu changed the name of his **popular COVID-19 forecasting model** from 'Path to Herd Immunity' to 'Path to Normality.' He said that reaching a herd-immunity threshold was looking unlikely because of factors such as vaccine hesitancy, the emergence of new variants and the delayed arrival of vaccinations for children.

Gu is a data scientist, but his thinking aligns with that of many in the epidemiology community. "We're moving away from the idea that we'll hit the herd-immunity threshold and then the pandemic will go away for good," says epidemiologist Lauren Ancel Meyers, Executive Director of the University of Texas at Austin COVID-19 Modeling Consortium. This shift reflects the complexities and challenges of the pandemic, and

shouldn't overshadow the fact that vaccination is helping. "The vaccine will mean that the virus will start to dissipate on its own," Meyers says. But as new variants arise and immunity from infections potentially wanes, "we may find ourselves months or a year down the road still battling the threat, and having to deal with future surges."

Long-term prospects for the pandemic probably include **COVID-19 becoming an endemic disease**, much like influenza. But in the near term, scientists are contemplating a new normal that does not include herd immunity. Here are some of the reasons behind this mindset, and what they mean for the next year of the pandemic.

It's unclear whether vaccines prevent transmission

The key to herd immunity is that, even if a person becomes infected, there are too few susceptible hosts around to maintain transmission — those who have been vaccinated or have already had the infection cannot contract and spread the virus. The COVID-19 vaccines developed by Moderna and Pfizer-BioNTech, for example, are extremely effective at preventing symptomatic disease, but it is still unclear whether they protect people from becoming infected, or from spreading the virus to others. That poses a problem for herd immunity.

"Herd immunity is only relevant if we have a transmission-blocking vaccine. If we don't, then the only way to get herd immunity in the population is to give everyone the vaccine," says Shweta Bansal, a mathematical biologist at Georgetown University in Washington DC. Vaccine effectiveness for halting transmission needs to be "pretty darn

high" for herd immunity to matter, she says, and at the moment, **the data aren't conclusive**. "The Moderna and Pfizer data look quite encouraging," she says, but exactly how well these and other vaccines stop people from transmitting the virus will have big implications.

A vaccine's ability to block transmission doesn't need to be 100% to make a difference. Even 70% effectiveness would be "amazing," says Samuel Scarpino, a network scientist who studies infectious diseases at Northeastern University in Boston, Massachusetts. But there could still be a substantial amount of virus spread that would make it a lot harder to break transmission chains.

Vaccine roll-out is uneven

The speed and distribution of vaccine roll-outs matters for various reasons, says Matt Ferrari, an epidemiologist at Pennsylvania State University's Center for Infectious Disease Dynamics in University

Park. A perfectly coordinated global campaign could have wiped out COVID-19, he says, at least theoretically. "It's a technically feasible thing, but in reality it's very unlikely that we will achieve that on a global scale," he says. There are huge variations in the efficiency of vaccine roll-outs between countries (see 'Disparities in distribution'), and even within them.

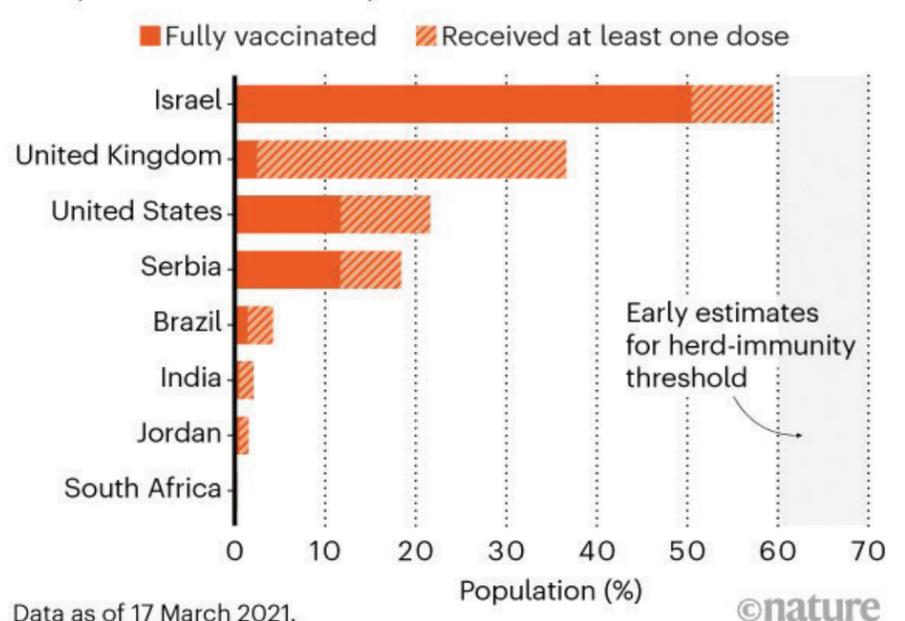
Source: Our World In Data

Israel began vaccinating its citizens in December 2020, and thanks in part to a deal with Pfizer-BioNTech to share data in exchange for vaccine doses, it currently leads the world in terms of roll-out. Early in the campaign, health workers were vaccinating more than 1% of Israel's population every day, says Dvir Aran, a biomedical data scientist at the Technion — Israel Institute of Technology in Haifa. As of mid-March, around 50% of the country's

Continued on page 12

DISPARITIES IN DISTRIBUTION

The worldwide roll-out of COVID-19 vaccinations is uneven, as shown by this selection of countries. Even as some nations approach a theoretical threshold for herd immunity, quashing the spread of the virus will prove difficult.



Data as of 17 March 2021.

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Club activities are still suspended.

For updates and additional details call the Recreation Department.

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- 2:00 AM: Residents 201 (Grds. Mnt.)
- 2:45 AM: Culture N' Creek (Marvin Keith)
- 3:00 AM: Zumba w/Maria
- 4:00 AM: Residents 301 (Back Office)
- 5:00 AM: Fitness w/Robyn
- 6:00 AM: Tea Time w/ Bruce Bandler
- 7:00 AM: Residents 401 (The Fun Stuff)
- 8:00 AM: Zumba w/Maria
- 9:00 AM: CAPS w/County Comm'r Bogen
- 10:15 AM: Dining w/Destiny
- 10:30 AM: Broward Updates/Chief's Chat
- 11:00 AM: Fitness w/Robyn

Afternoon (PM) Schedule

- 12:00 PM: Apples to Oranges
- 12:30 PM: Dining with Destiny
- 1:00 PM: Tea Time w/Bruce Bandler
- 2:00 PM: CAPS w/County Comm'r Bogen
- 3:30 PM: Residents 301 (Back Office)
- 4:30 PM: Residents 201 (Grds. Mnt.)
- 5:15 PM: Culture N' Creek (Marvin Keith)
- 5:30 PM: Dining w/Destiny
- 6:00 PM: Fitness w/Robyn
- 7:00 PM: Apples to Oranges
- 8:00 PM: Zumba w/Maria
- 9:00 PM: Residents 911 (Security)
- 9:45 PM: Culture N' Creek (Marvin Keith)
- 10:00 PM: Tea Time w/Bruce Bandler
- 11:00 PM: Zumba w/Maria

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- * Management Committee
- 9:00 AM: Every Tuesday
- * Tea Time w/the Administrator, 3:00 PM: Every Wednesday
- * Toning & Stretch w/Robyn
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An Indoor Utah Gem With Fine European Paintings

By Barry Isaac

Before heading to Moab, Utah to savor the beauty of Arches and Canyonlands National Parks, I spent an enriching day at the Utah Museum of Fine Arts. This art museum is located on the sprawling campus of the University of Utah. It has fine samples of quality European Paintings from the Renaissance Period, Baroque Period, 18th Century, and 19th Century.

It has a small, but captivating collection of Renaissance Period Paintings produced by Italian, Spanish, Netherlandish, and German Painters. Devotional theme favorites of mine that day were Polidoro di Bartolomeo's "Crucifixion With Saints," fresco on canvas, Francesco di Ubertni, also called Bacchiacca's "Saint John the Baptist In the Wilderness," Adriean Isenbrant's "Madonna and Christ Child," Master of Santa Maria De La Hoz' "Saint John the Baptist," and Master of Compana Tondo's "Adoration of Christ Child." All of these paintings typical of the Renaissance Period have landscapes in the background.

The Later Renaissance Period Paintings in this art museum depict the prosperous people of the period such as; Pier Francesco Foschi's "Young Man Weaving Wreath of Flowers" and Ambrosius Benson's "Elegant Couples Dancing."

At this art museum, I saw fine Baroque Period Paintings by Italian, Flemish, French, and Dutch Painters. I especially enjoyed Pieter Breughel the Elder's "Maypole Dance," reminiscent of a Bacchanal, Andrea Vaccaro's fine Tenebrist Painting, "Martha Rebuking Mary Magdalene," and Vincent Van De Vinne's stillife, "Memento Mori." This art museum has a fine collection of Minor 17th Century Dutch Master Paintings including delightful paintings by Jan Verkolje, "Musical Party," Melchior D'Hondecoeter, "Birds in Landscape," and Pieter Cosyn, "View of Leiden."

From the 18th Century, I saw impressive European Oil Paintings by Gian Paolo Pannini, "Capriccio of Rome With Ruins," Marie Louise Vigee-Lebrun, "Princess Evdokia Golitsyna As Flora," Etienne de Lavalle, "Anacron, Eros, Sappho, and Female Dancer," and American John Copley.

Their collection of 19th Century European Paintings reflected the conservative tastes of the Salt Lake City Art Community. However, I relished its quality paintings by Jean Leon Gerome, "Christian Martyr's Last Prayer," Charles Daubigny's "River" with its fine reflections, and Narcise De La Pena's "Forest Pool." I was also fascinated with Armand Guillaumin's fine French Expressionist Painting, "Le Maison Nannette A Crozant."

The Utah Museum of Fine Arts also has a fine collection of paintings produced by Utah-connected Painters such as; Alfred Lambourne, "Sunset At Platte," Henry Culmer, "View of Salt Lake Valley," and Louise Farnsworth, "Blue Shadows."

This art museum is a less discovered gem which I especially appreciated on this hot over 100 degree July day.

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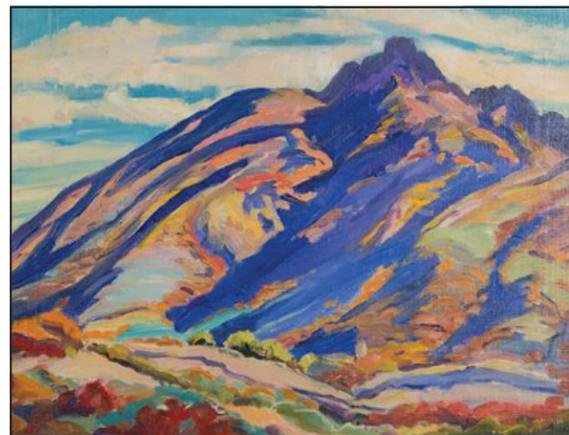
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Travel During The Corona Virus - My trip to Israel

By Susan Myers

During the month of July, I determined it was time to leave the United States and visit the land of Israel where my son and his family of 7 grandchildren live, work and thrive. However, the challenges I faced with the pandemic surrounding the world, I was unsure how to approach the restrictions I faced, the rules that dominated the flight and the specific airlines I chose, and the need to protect myself from Covid 19.

I relied on others to explain all that I needed to know before boarding the plane and took tests for the virus timed within 72 hours of the flight. In addition, I took an antibody test to see how well the Pfizer vaccine worked. Also...I filled out countless papers required by the Israeli Health Department in order to determine if I was eligible to get on the plane.

The trip was unremarkable but passengers were confined to our seats most of the time with EI Al's narrow isles giving me little choice of things to do with over 12 hours of flight time, traveling 6,600 miles from Miami to the Tel Aviv airport. I watched 3 or 4 movies, ate two meals, and attempted to rest some of the time. We got pillows, a blanket, and limited light to see or to read the material I brought with me. The 3 bathrooms on the economy side of the airplane were busy most of the time!

Getting off the plane, I had to take another test for the virus and later that day...I was required to take another antibody test to determine if I could go outside of my location. If I did not have the antibodies required, I would be quarantined to the space provided to me for 10 to 14 days. I passed all of the tests and spent time with my family. Thus, I enjoyed each moment with the grandchildren and their parents. Finally, I took a walk outside in the sunshine of Israel.

Every minute was worth the effort of traveling abroad. Israel has a private health care system called Chaim V'Chessed which is independent of the government and gives travelers hour by hour updates on rules and regulations for foreigners who go into and out of the land of Israel. It is for the protection of all the citizens and worked so very well. Written in English and Hebrew, these regulations were designed for our protection and I followed all that I understood! Over 80% of the population has received the Pfizer or Moderna vaccines. Even with the Delta Variant, the land of Israel appears to be one of the safest places on earth for travelers.

To conclude, I refer to a thought I acquired while working with my granddaughters in a ceramics store that was posted on a piece of art work: It said, "When I was young and a bit arrogant about my ideas, I believed that I could save the world. As I grew older and gained wisdom, I learned that the only person I could save was myself."

That statement stayed with me the entire trip. Israel is a land of "learners" and the joy I gained from my trip applies to all of us as we attempt to live within our pandemic world.

My Hero From Childhood Through Today

By Lil Miller

Children are very impressionable and I've always been a child at heart. The following is the story of how I was started on the path that led me to a world of fantasy and reality. A land of beauty and history. This is the love I have for writing.

As a very young teen, I visited Mark Twain's study on his summer farm in the beautiful hills of my hometown Elmira, New York. On this day I met a happy gentleman dressed as Mark Twain which left such a realistic impression

Continued on page 17

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Five reasons why COVID herd immunity is probably impossible

Continued from cover

population has been fully vaccinated with the two doses required for protection. “Now the problem is that young people don’t want to get their shots,” Aran says, so local authorities are enticing them with things such as free pizza and beer. Meanwhile, Israel’s neighbours Lebanon, Syria, Jordan and Egypt have yet to vaccinate even 1% of their respective populations.

Across the United States, access to vaccines has been uneven. Some states, such as Georgia and Utah, have fully vaccinated less than 10% of their populations, whereas Alaska and New Mexico have fully vaccinated more than 16%.

In most countries, vaccine distribution is stratified by age, with priority given to older people, who are at the highest risk of dying from COVID-19. When and whether there will be a vaccine approved for children, however, remains to be seen. Pfizer–BioNTech and Moderna have now enrolled teens in clinical trials of their vaccines, and the Oxford–AstraZeneca and Sinovac Biotech vaccines are being tested in children as young as three. But results are still months away. If it’s not possible to vaccinate children, many more adults would need to be immunized to achieve herd immunity, Bansal says. (Those aged 16 and older can receive the Pfizer–BioNTech vaccine, but other vaccines are approved only for ages 18 and up.) In the United States, for example, 24% of people are under 18 years old (according to 2010 census data). If most under-18s can’t receive the vaccine, 100% of over-18s will have to be vaccinated to reach 76% immunity in the population.

Another important thing to consider, Bansal says, is the geographical structure of herd immunity. “No community is an island, and the landscape of immunity that surrounds a community really matters,” she says. COVID-19 has occurred in clusters across the United States as a result of people’s behaviour or local policies. Previous vaccination efforts suggest that uptake will tend to cluster geographically, too, Bansal adds. Localized resistance to the measles vaccination, for example, has resulted in small pockets of disease resurgence. “Geographic clustering is going to make the path to herd immunity a lot less of a straight line, and essentially means we’ll be playing a game of whack-a-mole with COVID outbreaks.” Even for a country with high vaccination rates, such as Israel, if surrounding countries haven’t done the same and populations are able to mix, the potential for new outbreaks remains.

New variants change the herd-immunity equation

Even as vaccine roll-out plans face distribution and allocation hurdles, new variants of SARS-CoV-2 are sprouting up that might be more transmissible and resistant to vaccines. “We’re in a race with the new variants,” says Sara Del Valle, a mathematical and computational epidemiologist at Los Alamos National Laboratory in New Mexico. The longer it takes to stem transmission of the virus, the more time these variants have to emerge and spread, she says.

What’s happening in Brazil offers a cautionary tale. Research published in *Science* suggests that the slowdown of COVID-19 in the city of Manaus between May and October might have been attributable to herd-immunity effects (L. F. Buss *et al. Science* 371, 288–292; 2021). The area had been severely hit by the disease, and immunologist Ester Sabino at the University of São Paulo, Brazil, and her colleagues calculated that more than 60% of the population had been infected by June 2020. According to some estimates, that should have been enough to get the population to the herd-immunity threshold, but

in January Manaus saw a huge resurgence in cases. This spike happened after the emergence of a new variant known as P.1, which suggests that previous infections did not confer broad protection to the virus. “In January, 100% of the cases in Manaus were caused by P.1,” Sabino says. Scarpino suspects that the 60% figure might have been an overestimate. Even so, he says, “You still have resurgence in the face of a high level of immunity.”

There’s another problem to contend with as immunity grows in a population, Ferrari says. Higher rates of immunity can create selective pressure, which would favour variants that are able to infect people who have been immunized. Vaccinating quickly and thoroughly can prevent a new variant from gaining a foothold. But again, the unevenness of vaccine roll-outs creates a challenge, Ferrari says. “You’ve got a fair bit of immunity, but you still have a fair bit of disease, and you’re stuck in the middle.” Vaccines will almost inevitably create new evolutionary pressures that produce variants, which is a good reason to build infrastructure and processes to monitor for them, he adds.

Immunity might not last forever

Calculations for herd immunity consider two sources of individual immunity — vaccines and natural infection. People who have been infected with SARS-CoV-2 seem to develop some immunity to the virus, but how long that lasts remains a question, Bansal says. Given what’s known about other coronaviruses and the preliminary evidence for SARS-CoV-2, it seems that infection-associated immunity wanes over time, so that needs to be factored in to calculations. “We’re still lacking conclusive data on waning immunity, but we do know it’s not zero and not 100,” Bansal says.

Modellers won’t be able to count everybody who’s been infected when calculating how close a population has come to the herd-immunity threshold. And they’ll have to account for the fact that the vaccines are not 100% effective. If infection-based immunity lasts only for something like months, that provides a tight deadline for delivering vaccines. It will also be important to understand how long vaccine-based immunity lasts, and whether boosters are necessary over time. For both these reasons, COVID-19 could become like the flu.

Vaccines might change human behaviour

At current vaccination rates, Israel is closing in on the theoretical herd-immunity threshold, Aran says. The problem is that, as more people are vaccinated, they will increase their interactions, and that changes the herd-immunity equation, which relies in part on how many people are being exposed to the virus. “The vaccine is not bulletproof,” he says. Imagine that a vaccine offers 90% protection: “If before the vaccine you met at most one person, and now with vaccines you meet ten people, you’re back to square one.”

The most challenging aspects of modelling COVID-19 are the sociological components, Meyers says. “What we know about human behaviour up until now is really thrown out of the window because we are living in unprecedented times and behaving in unprecedented ways.” Meyers and others are trying to adjust their models on the fly to account for shifts in behaviours such as mask wearing and social distancing.

Non-pharmaceutical interventions will continue to play a crucial part in keeping cases down, Del Valle says. The whole point is to break the

Continued on page 25

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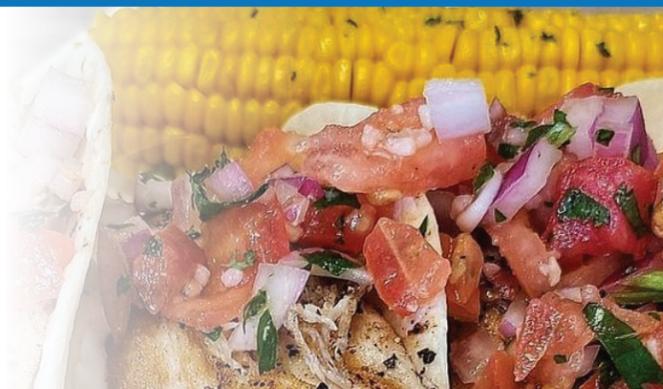
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Are You Living With, Or Worried About Someone Suffering With Chronic Back Pain?

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 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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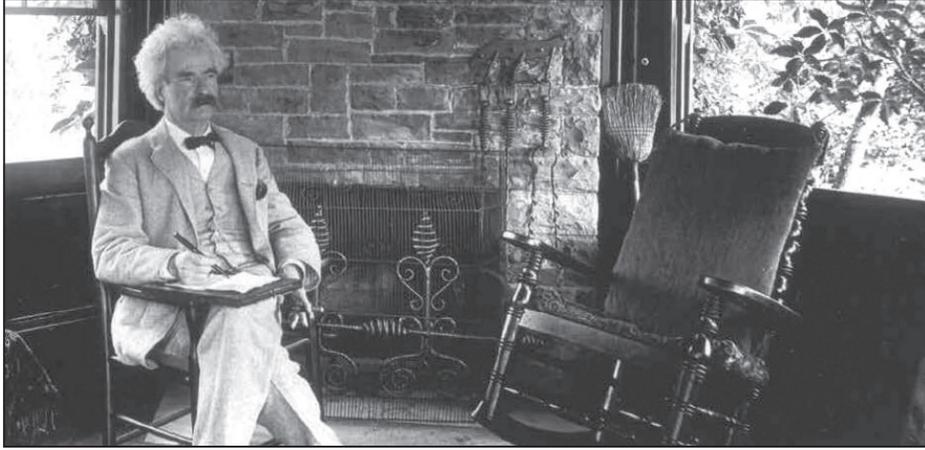
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pen to paper

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I had thought I was talking to Twain himself! He asked me what I aspired to be in the future. My response was, an author like you sir, to which he responded "Keep your mind clean, your heart true and happiness in all you do." He was so pleased to hear what I wanted to be that he gave me a beautiful piece of green quartz straight from the quarry on which the farm sat. I was so proud of that old rock that I carried it all the way home to my mother who exclaimed, "How did a skinny, young girl carry such a big rock?"

I remember when I was a freshman in high school, I was selected to be Becky in a play of Mark Twain's Tom Sawyer and I'd say I put on a good

show! I was enjoying the standing ovation so much that the kid playing Tom Sawyer tried to yank me off the stage by my dress which ended up tearing the elastic in my long-legged bloomers, causing them to fall to the stage floor. This made me cry as Tom and Huck erupted with laughter. Thanks to my hero Mark Twain, I remain in love with the world of literature!

I love you! -Lil Miller

Age Is Just A Number

By Lil Miller

Growing old is classy! Looking just a little bit brassy. Aging is a fashion when taken in the time that's passing! In years -I have seen it all- been there for you all! It's a gift of passing time. It's the way you wind your clock that shows the style and wear of time. My pictures of time are on my computer. Einstein with his shocking head of white hair, snow white and messy. Mark Twain in his rocking chair. At 94 I am proud to say I've joined the wisdom of a dying grace! Hey out there can you say the same?

A wise guy is better than none. I like to think I am a wise gal. So join me in a glass of grape juice to many more. Mark Twain (work study) was taken down to the grounds of Elmira College for all to view this very day.

Have a great day. Memories are jewels of the past. Make someone happy today, share! Love, Lil Miller

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Dear Dr. Joy...

By Joy Berke Sanchez, PhD

Unfortunately, this will be my last article for Insider. When I began writing in New Jersey in 2003 the format was question/answer and it never got old, tedious, or tiring. When I moved to Wynmoor 10 years later I asked the publisher of the Insider if they would be interested in using the articles and gave them all the ones that were generic enough for another community. When they ran out, I began writing new ones. I have only once received a question and have received very little feedback except from people I know. Don't know if there are interested readers out there but based on responses I have to think not. So truthfully, I've run out of ideas and inspiration to continue with the column. So, here's the final article but definitely not the best.

It looks to me as though dealing with Covid has frustrated people to the point of anger and possibly even rage. The different factions of pro and anti-vaccination seem to have reached enormous proportion and the mask issue is frankly unbelievable. I am not going to give an opinion on this as it is merely an observation. My focus is on what is happening to people and why all the anger? I recently read an article about whether the vaccinated are justified in being enraged at the anti-vaxers and the anti-vaxers digging into

their position even more strongly. Personally, I find this frightening. Everyone believes they have the answer and there is no tolerance for anyone else. It is this lack of tolerance that is disheartening. Is everyone angry and frustrated because we can't do everything we want or that other people are not agreeing with our views? This is not only about Covid however. I have noticed it lately about all topics. People are taking their anger out as rudeness towards others on any subject that comes up. Why is that? I read the Facebook posts on the Wynmoor site and see rampant anger and intolerance there as well. There are some posts that are loving, kind and positive and I try to only focus on those and not let myself get caught up in the complaining, put-downs, and nastiness that I see on there. But enough of my own complaints. I really would love to know what you all think but know by now that responses are not forthcoming. Even if you don't answer, it would be great if you asked yourself this and answered your own question to yourself. Maybe you don't see what I do or interpret it differently. Whatever your preferences or points of view are, I sincerely hope you are happy with them and leave others to theirs. Hate to sound preachy in my last article but I am a metaphysician at heart and believe that what we put out into the universe attracts like feelings, events and relationships and it is our choice to be kind to one another (or not).

Stay safe and be well.

STATUS of WHAT IS OPEN and CLOSED in WYNMOOR as of August 19, 2021

- All Craft Studios, Billiards Hall, and Fitness Center - open by online reservations only, and masks are required at all times. To register go to: www.wynmoorlife.com
- All Card Rooms **closed**
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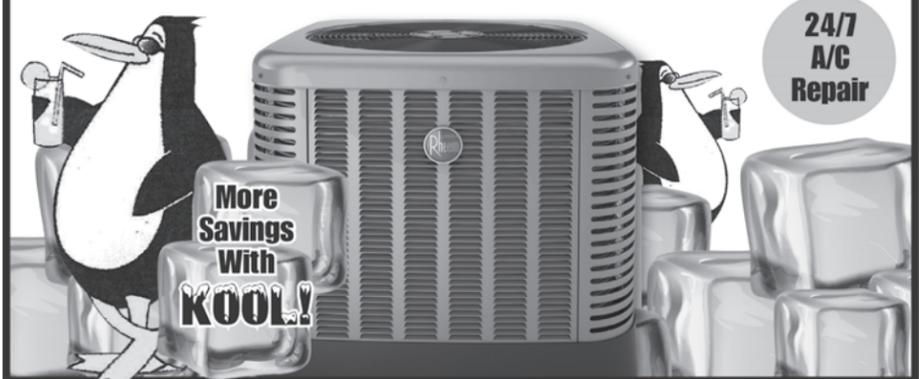
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Violet had been a WLGA President, Vice President, VP of Social Events and for many, many

years she served as our Publicity Director – until 2019. She always had monthly articles in the News and Views and The Insider telling of the happenings of the WLGA. We also can't forget that for many years she had been our "Star Fashion Model" at the yearly WLGA Installation/Fashion Show Luncheons.

All of us that attended Violet's 100th Birthday Party had a wonderful time, especially Violet!



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PROPERTY APPRAISER

Questions About Your 2021 Property Assessment or Exemptions?

Our office recently mailed over 776,000 TRIM (proposed tax) Notices to Broward County property owners. Florida law requires the property appraiser to assess every parcel of real and tangible personal property in Broward County as of January 1, 2021. The 2021 just values are based on the 2020 market data. The TRIM Notice you received shows your 2021 just value, exemptions you are receiving, and the proposed tax amounts as set by the various taxing authorities listed on the notice. It is important to remember the Property Appraiser's Office does not set or collect taxes.

If you believe you are entitled to a Homestead Exemption or any other exemptions not shown on your TRIM Notice, you may still late file for any 2021 exemption until September 20, 2021. For a list of all the available tax-saving exemptions and to apply for exemptions online, please visit our website at <https://web.bcpa.net/bcpaclient/#/Homestead> or call us at 954-357-6830.

If you have any questions regarding your property's just value or exemptions, please contact my office directly at the following numbers:

- Property Tax Exemptions & General Questions954-357-6830
- Residential Property954-357-6831
- Condo, Co-op & Timeshare Property.....954-357-6832
- Commercial Real Property/Duplexes.....954-357-6835
- Tangible (Commercial) Personal Property.....954-357-6836

- Agricultural Property/Classifications954-357-6822
- Report Homestead Fraud.....954-357-6900

If you have questions or concerns about any of the proposed tax rates or non-ad valorem fees, including fire assessments, please contact the taxing authority listed on the TRIM Notice.

The ABSOLUTE deadline to file an application for any 2021 exemption or appeal your property's just value is September 20, 2021.

Value Adjustment Board

The Value Adjustment Board (VAB) is an independent quasi-judicial review board. If you believe your property assessment is not what a buyer would have reasonably paid for your property on January 1, 2021, you should first contact our office. If after speaking with one of our appraisers, you still do not agree, you can file an appeal with the Broward County Value Adjustment Board. If you were denied an exemption, you may also file an appeal with the Value Adjustment Board challenging this denial. The absolute filing deadline for Value Adjustment Board petitions is September 20, 2021. If you would like to file a petition online, please visit the VAB website at <https://bcvab.broward.org/axiaweb2021>. Should you have any questions for the Value Adjustment Board, they can be reached at vab@broward.org or 954-357-7205.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at martykiar@bcpa.net.

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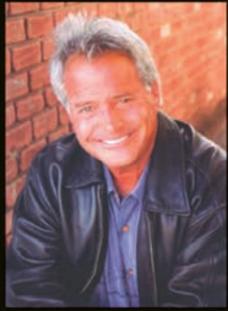
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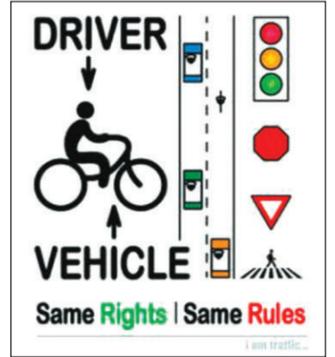
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There is only one road and it is up to bicyclists and motorists to treat each other with care and respect. In Florida, the bicycle is legally defined as a vehicle and the bicyclist is a driver. Bicyclists have the same rights to the roadways, and must obey the same traffic laws as the drivers of other vehicles. These laws include stopping for stop signs and red lights, riding with the flow of traffic, using lights at night, yielding the right of way when entering a roadway and yielding to pedestrians in a crosswalk.

-Florida Statute 316.2065



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Light Up to Ride Out *Safety Tips for Cycling in the Dark*



Below are a few tips that will help you stay safe while riding in the dark.

Lights: Having lights on your bike is vitally important to night riding - to see where you're going, of course, but more importantly, to be seen by others. Having lights on your bike is the law. At a minimum, you should have a white constant light in the front and a blinking red light at the rear.

Reflectives: While lights are obviously critical for riding at night, don't discount the value of reflective clothing or tape. The idea is to make yourself as visible as possible. Adding reflective tape to your bike frame can also be an option.

Plan your route: Depending on what you want to get out of your ride, whether it's a structured training session or just a case of getting the miles in, plan ahead and have a route in your head or on a computer. Try to choose routes you're very familiar with when biking at night.

Ride with a partner or group: Riding with a friend or a group is a good way to approach night rides. Having a group of friends is a good incentive and just the motivation you might need to head out into the dark. There is also safety in numbers.

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Five reasons why COVID herd immunity is probably impossible

Continued from page 12

transmission path, she says, and limiting social contact and continuing protective behaviours such as masking can help to reduce the spread of new variants while vaccines are rolling out.

But it's going to be hard to stop people reverting to pre-pandemic behaviour. Texas and some other US state governments are already lifting mask mandates, even though substantial proportions of their populations remain unprotected. It's frustrating to see people easing off these protective behaviours right now, Scarpino says, because continuing with measures that seem to be working, such as limiting indoor gatherings, could go a long way to helping end the pandemic. The herd-immunity threshold is "not a 'we're safe' threshold, it's a 'we're safer' threshold," Scarpino says. Even after the threshold has been passed, isolated outbreaks will still occur.

To understand the additive effects of behaviour and immunity, consider that this flu season has been unusually mild. "Influenza is probably not less transmissible than COVID-19," Scarpino says. "Almost certainly, the reason why flu did not show up this year is because we typically have about 30% of the population immune because they've been infected in previous years, and you get vaccination covering maybe another 30%. So you're probably sitting at 60% or so immune." Add mask wearing and social distancing, and "the flu just can't make it," Scarpino says. This back-of-the-envelope calculation shows how behaviour can change the equation, and why more people would need to be immunized to attain herd immunity as people stop practicing behaviors such as social distancing.

Ending transmission of the virus is one way to return to normal. But another could be preventing severe disease and death, says Stefan Flasche, a vaccine epidemiologist at the London School of Hygiene & Tropical Medicine. Given what is known about COVID-19 so far, "reaching herd immunity through vaccines alone is going to be rather unlikely," he says. It's time for more realistic expectations. The vaccine is "an absolutely astonishing development," but it's unlikely to completely halt the spread, so we need to think of how we can live with the virus, Flasche says. This isn't as grim as it might sound. Even without herd immunity, the ability to vaccinate vulnerable people seems to be reducing hospitalizations and deaths from COVID-19. The disease might not disappear any time soon, but its prominence is likely to wane.



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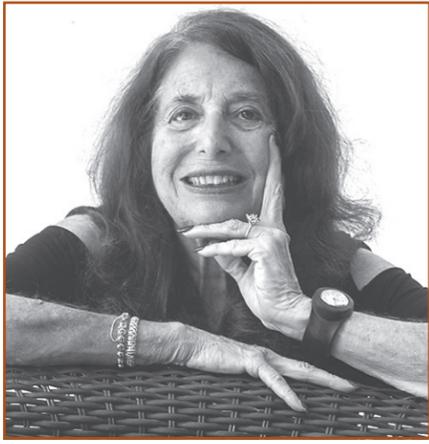


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From The Other Side Of The Couch

By Merri Goldberg, LCSW-C, BCD, FASGPP

Rosh Hashanah and Yom Kippur

Rosh Hashanah and Yom Kippur are the High Holy days of the Jewish religion. Rosh Hashanah marks the anniversary of the biblical story of creation of the first humans, Adam and Eve and this year begins on the evening of September 6th. It is considered the Jewish New Year. Yom Kippur beginning on September 15th and continuing through the 16th marks a time of thoughtful reflection, thinking deeply about the past year and making very personal amends for your own wrongdoings in the past year. It is a time of reflection, prayer, and repentance. It is a time of awe.

As ever my column takes on a note of curiosity even at this most sacred time. I note the many empty seats at some of the weekly services and thought about the overflowing crowds at the High Holy Days. Why? What might draw people to synagogue at this time. I had my own ideas but turned to some of the experts with my question. For the first time I turn to last month's column for a few thoughts worth repeating.

Our Wynmoor community has been lucky to have two esteemed Rabbis that live here, and I asked their thoughts. Rabbi Stuart Berman has had a stellar and varied career. He has had a pulpit practice and was a Rabbi Emeritus at Temple Sinai in Forest Hills New York. He has lectured widely in religious and secular venues, including cruise ships. He was also a Chaplain for the NYPD. He has written for the Insider newspaper. He states "Often people come for these three days to wipe their slate clean and start over. There are ten days to think deeply about your life, to look back and make changes and amends. There are ten days of penitence and a chance to do better." He and I agree that there is also an element of tradition. Feeling roots and memories of family and for many of past holidays and how meaningful they were in growing up. Powerful childhood memories may be a part of the holidays. In the present, beyond the spiritual there is also a time between services with family and friends that is significant.

Rabbi David Spitz was an Army Chaplain for two years both stateside and in Korea. He led congregations in North Hollywood, California, Munster, Indiana, Chicago, Illinois, Cleveland, Ohio, and Rochester, New York. He was a Hospital Chaplain for 26 years working with the Veterans Administration in Chicago. Rabbi Spitz saw the holidays as an important spiritual renewal.

He talks about tradition and a return to Jewish ways. He sees the Kaddish (memorial prayers for the deceased) as a reawakening. He also talks about getting together with other Jews over not only prayers but also community and traditional food. Like Rabbi Berman and myself he talks about childhood things and the powerful memories associated with these holidays.

My friend Donna Goldman puts it beautifully "For some who don't come much during the year they feel the need at holiday time. It is a personal need for fulfillment, peace with yourself and with God."

I asked a few friends here for a quick and meaningful holiday memory. Here are a few of the responses.

Jack Mendelson remembered an early dinner with family. He thought of the good food, his uncles, cousins, and brothers, and – the warmth of family. He and his father and brothers then went to Schul. A humorous memory centered around the male members of the Mendelson family trying to loudly out sing their friends the Landaus.

Olivia Hammer recalls going to Synagogue and finding her reserved seat on row 14 already taken. She moved back to row 15 where she was seated next to a young man named Lenny. He asked her for her number, and she said she didn't write on the holiday. That was the beginning of a long and so very special marriage. So many of the people here in Wynmoor knew and loved Lenny Hammer. What a wonderful holiday memory.

Fane Brenner remembers going to Synagogue in the twelfth grade and feeling the special comfort of a small group of friends she had known for a long time. She feels the same about her current Rabbi in Baltimore. It is complete comfort and warmth. And when he speaks it feels like he is speaking only to her.

For me the holidays are all of the above. I feel a strong sense of community with people I don't see when I am in Florida. I feel a deep sense of self reflection and repentance for some of the deeds of the past year. I pray to be a better person in the next year. I feel a certain awe being in God's presence that is somehow a little different than the rest of the year. The songs and prayers I recited from childhood on, I repeat again. And, I remember the sense of well-being I felt as a young child as I held my grandfather's hand helping him to Schul. When we arrived, I found him a seat and turned the pages for him. I was so proud. I was six years old. Memories I will never forget.



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Traditionally observed on the first Sunday after **Labor Day**, National Grandparents Day is celebrated this year in the US and Canada on Sunday, September 12, 2021.

In the US, Grandparents Day may be observed with happy family get-togethers, travel excursions that include Grandma and Grandpa, and even civic events that celebrate grandparents throughout an entire community.

All about Grandparents Day

Celebrating grandparents was a fairly new idea when West Virginian native, Marian McQuade, pressed the U.S. Senate to proclaim a special day for grandparents in 1978.

That same year, President Jimmy Carter signed the bill into law proclaiming special recognition for grandparents throughout the land.

As the popularity of Grandparents Day caught on, forget-me-nots were designated the official flower of Grandparents Day.

Today, Grandparents Day remains a great excuse for family get-togethers -- marked with greeting cards, flower bouquets, special **grandparents day gifts**, or for treating grandparents to a dinner out or homemade feast in their honor.

DID YOU KNOW?

Grandparents Day fun facts

- In the US and Canada, Grandparents Day is celebrated in September on the first Sunday after Labor Day. Meanwhile, in the UK, it's the first Sunday in October. In Germany, Grandmothers Day is observed on the second Sunday in October. *Día del Abuelo*, or Grandparents Day, is celebrated in Mexico every year on August 28.

- In the US, it's grandma and grandpa. In Latin America and Spain it's abuela and abuelo. In Italy, it's nonna and nonno, and in Germany oma and opa are the traditional names for a grandmother and grandfather.

- Famous people who have been raised by their grandparents include Oprah Winfrey, Presidents Barack Obama and Bill Clinton, actor Jack Nicholson, singer Willie Nelson, funny lady Carol Burnett, and poet Maya Angelou.

- Grandparents are younger than ever today with a median age of 48. More than half the grandparents in the United States are baby boomers and about 10% have tattoos!

- Grandparents are wonderful caregivers (think about all the experience they have!) with more than 2 million grandparents in the US acting as the head of household.



Grandparent raised. From top left, a young Oprah Winfrey, Presidents Bill Clinton and Barack Obama, and actor Jack Nicholson.

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

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

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Safety Solutions

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

Latest Scam Alerts and Where to Find Future Ones



Folks 65 and over are among the fastest growing populations to join social media, and this is a fact that has been going on for some time now. When I refer to social media, I'm primarily referencing Facebook. More and more of you are on Facebook, and communication wise, I think that's a good thing.

We use our Facebook page for a myriad of different reasons.

One of which is our Scam Alerts, where we give fans of our page the latest information on some of the scams and frauds we have been seeing. You can find our Facebook page by typing @CoconutCreekPD into Facebook's search engine, which should be at the top left of your computer screen. You can "like" the page and visit it often, which will tell Facebook that you enjoy our content and make it more likely for you to see it at the top of your "news feed."

To catch some of you up, here are a few of the recent scam alerts that have appeared on our page:

CCPD Impersonation Scam:

The bad guys are now impersonating us on the phone in this Coconut Creek Police Department Scam Alert. We had a report this afternoon [August 10] that a 69-year-old Coconut Creek man got a call from someone pretending to be a United States Marshal.

The scammer told the man that his social security number had been used to buy drugs in another state and that he was in trouble. He could either have his bank account frozen or drive to a nearby store, buy gift cards, and then give the numbers on those gift cards to the scammer in order to "fix" the issue.

We've warned you about this type of scam before, but here's where this one gets a little different: The so-called U.S. Marshal then told the man that a Coconut Creek police officer would be calling him to walk him through where to buy the gift cards and how to get them, the scammers, the money.

Sure enough, a few moments later, the "police officer" called. The name

of the officer the scammer gave the man didn't match any of ours. The man caught on to the scheme, and proposed to meet the "officer" here at the police department on West Copans Road. The scammer tried more threats to get him to change his mind but the man stood firm.

He drove here to the PD and confirmed we didn't have any officers working here by the name the fraudsters had given him. The scam artists didn't get any of his money. If you get a similar phone call, we wanted you to know to just hang up.

Check Cashing Scams:

Check Cashing Scams are the basis for this Coconut Creek Police Department Scam Alert. A Coconut Creek man recently fell victim to this scam while trying to sell an item on the on-line marketplace, OfferUp. A potential "buyer" contacted him from out of state. The so-called "buyer" sent the victim a check for well over the asking price, explaining it was to help cover the cost of shipping. A little while later, he told the victim he changed his mind and asked him to send the entire amount of money back. After the victim cashed the check and wire transferred the money to the scammer, his bank notified him that the check was fake and it was a scam. The best way to avoid this type of scam if you're selling something on-line is to never accept a check that's more than the asking price.

Amazon Scam:

The Amazon Scam is the basis for this Coconut Creek Police Department Scam Alert. We've talked to several people over the past few weeks who have fallen victim to this scam. In every case, the bad guys called the victims claiming to be representatives from Amazon. They said the victims' Amazon accounts were being used to buy stuff that the victims did not authorize. They told the victims that the only way to fix this was to go to the store and buy gift cards and then give the numbers on the front and back of those cards to them. Of course, once the victims did that, the scammers immediately drained all the money out of the gift cards. In one of the cases, the bad guys stayed on the phone with the victim the entire time while she was making the gift card purchases. Remember that any time someone you don't know asks you to buy gifts cards, it is definitely a scam.

Be sure and "like" our Facebook page for more of these important scam updates.

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Service Equals Reward

By Sheriff Gregory Tony

Preparing For The Unexpected

How can we better prepare? It is the question every public safety professional asks and the motivation behind everything we do. Better preparation allows for the best possible response to any incident. Often the incidents or disasters we prepare for are unplanned, happening with little to no warning. However, by training for the unexpected, we remain ready to respond.

While preparation is the foundation of public safety agencies, I can't stress enough how important it is for the public to be prepared. As we observe National Preparedness Month, I recommend creating an actionable plan and setting it in motion. The four weeks of September provide an excellent opportunity to focus on the various aspects of preparedness to help keep you and your loved ones safe.

Week One – Make A Hurricane Plan

In South Florida, it is never the wrong time to prepare for a hurricane. Gather drinking water, batteries, sanitation products and anything you and your family might need to weather a storm. Be sure there are enough supplies to last at least five days. If staying at home is not an option, know in advance where you will stay during a hurricane. For information about emergency evacuation, transportation, and shelter locations, visit www.broward.org/hurricane.

Week Two – Create A Home Emergency Plan

When an emergency happens at home, ensure all family members know what to do and where to go. Create a communication plan so everyone can keep in contact. Create an evacuation plan and designate a meeting area. Take into consideration the ages and unique



needs of each family member and pet. Ensure the items that may help you in an emergency, such as a fire extinguisher or smoke alarm, are working.

Week Three – Secure Your Sensitive Documents And Valuables

With a comprehensive plan in place, you can now focus on protecting sensitive documents and valuables. First, collect the documents you would need to help identify family members in the event of an emergency. Keep these and other important, sensitive documents, such as insurance papers, at home in a fireproof and waterproof box or safe.

Week Four – Teach Your Loved Ones About Preparedness

Finally, review your plans with family members. Practice evacuation drills. Take courses together to learn survival skills. BSO offers free bleeding control and CPR courses. Sign up for one at <https://bit.ly/2Vyg0zC>.

If each of us takes the time to prepare and stay prepared, it makes our whole community safer.

On a final note, I would be remiss in not acknowledging the 20th anniversary of 9/11. It was a day that changed everyone's lives. I often still think of the brave first responders who started that morning like any other and rushed into the Twin Towers and Pentagon to do what they are expected to do on any given day. By continuing to honor them and all the innocent lives lost, we are keeping alive a stark reminder of the sacrifices our first responders make to protect others.

Let us not allow 9/11 to become just another date on the calendar. #NeverForget

In Memory Of Ruth Minddek

Ruth celebrated her 100th Birthday last November. She was a wonderful wife, mother, grandmother, great-grandmother and friend to everyone she met. Ruth was a dedicated long-time member and board member of Hadassah.

Ruth was still a great Canasta and Bridge player. She will be missed.

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A Great Day Starts with a Good Night

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The following article is presented by Pete Martinez, Owner S.B.C Mattress Outlet LLC
Located In Festival Marketplace Mall, Pompano Beach – 954-247-5470



I have been in the Mattress selling business for over 30 years and realize that as we “mature” in life our bodies do a lot of changing. As I get closer to the three quarters of a century mark in age, *my body requires not just sleep, but Great Sleep.*

I have found that adding a simple adjustment to my mattress can make sleeping a whole lot better. The adjustment is called an **ADJUSTABLE BASE**.

Placed under your existing or new mattress, your body can really relax, rejuvenate, and make it much easier to enjoy a great night’s sleep.

One of the features existing on an Adjustable Base is called “A Zero Gravity Position”. I would like to share with you in this article the Benefits of “A Zero Gravity Position” and invite you to stop my Mattress Outlet located in the Festival Marketplace Mall in Pompano Beach to experience what the Position can do for you. Please take the time and consider the following five benefits.

5 Benefits Of Sleeping In A Zero Gravity Position

If you’re among the population (40% adult males or 24% adult females) who habitually snores, you and your partner could be in the market for an easy solution to help you achieve silent restorative sleep.

That solution is as easy as sleeping in the “Zero Gravity Position.”

Advanced state-of-the-art adjustable bases have perfected the zero gravity sleep simulation.

Zero gravity sleep settings mimic the position of astronauts during launch. It’s the ideal position to evenly distribute the intense pressure that’s applied to astronauts during liftoff.

Distributing your body’s natural weight this way has equal benefits when you’re home in bed.

Adjustable beds with the zero gravity functionality deliver the benefits of weightless sleep while simultaneously eliminating pressure points and stress on your body.

To achieve this sleep position you must first lay flat on your back. Then

the adjustable base will raise your head and legs slightly above your heart and stomach.

#5 – Reduce Or Even Eliminate Snoring

Snoring generally happens when air cannot move freely through your nose and throat.

This prohibited flow causes the surrounding tissues to vibrate, which produces that all too familiar sleep-disturbing sound.

When sleeping in the zero gravity position your head is elevated which helps to open up any restricted airways.

Reducing or even eliminating snoring can help you enter the rapid eye movement (REM) sleep stage more often throughout the night.

This leads to more restorative sleep for both you and your partner.

#4 – You Can Actually Improve Your Overall Heart Health

Sleeping in the zero gravity position can remove pressure from the heart.

This reduction of pressure allows better blood flow throughout your entire body.

#3 – Reduce Swelling, Naturally

For those who have high blood pressure or carry extra body weight elevating the legs can help to naturally reduce swelling while simultaneously promoting proper blood circulation.

According to the Vein Institute of New Jersey, elevating your legs “takes the pressure off your leg veins...and undoes the pressure of the day by giving your veins a break for a few hours as blood flow moves away from the legs and courses through the rest of your body.”

#2 – Some Find Relief In Acid Reflux

While in the zero gravity position your torso is slightly tilted in an upward position which has been found to help reduce or even eliminate indigestion.

In fact, in a recent study, sleepers who suffered both acid and non-acid reflux found rapid clearing once the head was in an elevated position.

#1 – Improved Relaxation Of Sore Muscles

Whether you suffer from chronic lower back pain or simply overdid it during your last workout, zero gravity can bring relief to your neck area, arms, legs and back.

“Patients with back pain are advised to use adjustable beds. A flatbed may not provide the proper support for the spinal cord, resulting in excess back pain and restless sleep. Inclining the bed at 45 degrees provides relief for the lower back. By raising the foot of the bed relieves even more pressure on the spine, which raises the legs and bends the knees. Patients having low back surgery feel an adjustable bed is far more comfortable than a flatbed.”

(I hope the above information has been helpful and, in the future, I will submit articles about Sleep Habits, the proper Comfort choice in a mattress and How much do I need to spend to get a good night’s sleep and more.)

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Written on August 6th, 2021

Optimism Holds as Summer Fades, But Can it Continue?

By Steven Archer



Through much of July, the financial markets seemed as confused about the future of the economy as the rest of us were about the coronavirus. Investors seemed giddy with optimism one week, wary the next week, then giddy again.

That's how most of us are feeling about the pandemic as COVID-19 variant cases spike, and politicians send mixed messages about how cautious we should or shouldn't be. How will this confusion play out as Summer gives way to Fall?

That's a good question considering Labor Day is just a few short weeks away. However, before we look forward, let's look more closely at the past month, which started with all three major market indexes—the Dow, S&P 500, and Nasdaq—hitting new record highs. They all surpassed those peaks again by mid-month. Then came the week of July 15th, which saw sharp declines across the board and ended with all three indexes in the red.* The drop was blamed on new concerns about inflation, which until recently seemed to be the only issue capable of even slightly spooking Wall Street.

I say “until recently” because after rebounding to new peak highs by late July, the markets dropped slightly again to end the month, and this time inflation wasn't the culprit. It was the COVID-19 issue and worries over the extent to which the stubborn virus could start to negatively impact the economy again. After the CDC revised its masking policy to recommend that both unvaccinated and vaccinated people wear masks indoors, several major retailers retightened their own policies. Heading into August, concern about the virus was strong enough to overshadow a new batch of better-than-expected quarterly earnings reports and keep the markets muted.**

Double-Edged Sword

In a way, the spike in COVID-19 variants is a double-edged sword for Wall Street. On one hand, if mask mandates and other restrictions tighten further, it could slow the pace of growth just enough to finally eliminate inflation as a concern. In other words, if tighter restrictions lead to fewer shoppers, travelers, and ticket-buyers again, the drop in demand could hold rising prices in check. On the other hand, if demand drops by too much and the recovery completely stalls, investors could start worrying about the whole economy reversing course.

There are other issues that could have major market impacts in the coming weeks as well. As always, one is the Federal Reserve. Will the Fed stick to its ultra-supportive monetary policy when it meets in September? Or will it shift gears by raising short-term interest rates again, perhaps also pulling the plug on some of its quantitative easing? That's an important question because the markets are still influenced more by Fed policy in many ways than by economic fundamentals. As for long-term interest rates, they fell further in July, with the yield on the 10-Year Treasury rate starting August at 1.17%—its lowest level since February.*** That shows pretty clearly the bond market has a much less optimistic view of the future right now than the stock market does—which only adds to all the confusion.

So, what does all this mean for income investors? It means it's important to continue to heed the lessons we learned from the coronavirus crisis the first time around. Those lessons include making sure your financial plan is providing you maximum protection and adequate flexibility. While the Income Model is designed to check both those boxes, if you haven't reviewed your plan in a while, now is a perfect time to do so. With so much uncertainty brewing, you want to make sure your strategy is as defensively strong as it should be should things go south. At the same time, you want to make sure it's flexible enough to allow you to take advantage of any potential new opportunities that may arise if things restabilize and strengthen.

Don't Trust 'Autopilot'

That isn't to say that things are “weak” right now. Compared to a year ago, we're obviously in great shape. In regards to the stock market, as of August 3rd, U.S. stocks had gone 180 trading days without a pullback of at least 5%—one of the longest such stretches in history, according to Goldman Sachs.** That's both the good news and the concerning news, especially when you consider the market is significantly overvalued and probably overdue for another correction of at least 10% or more.

The bottom line is that as COVID-19 continues trying to regain strength and the markets continue looking for direction, it is advisable to continue trying to maximize the value of your income strategy. Again, that means reviewing it if you haven't recently to make sure it's still providing enough protection and giving you the greatest opportunity to increase your income. Remember, NO financial strategy should be left on autopilot, especially at a time when conditions are growing turbulent and forward visibility is low.

*“Dow Drops Nearly 300 Points on Friday,” CNBC, July 16, 2021

**“Stocks Turn Lower as Virus Concerns Outweigh Strong Earnings,” Yahoo Finance, Aug. 3, 2021

***YCharts.com

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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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!

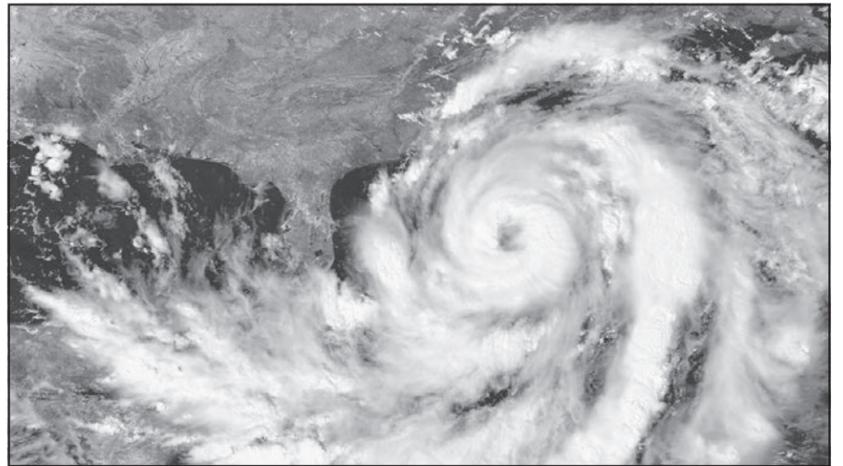
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As with every hurricane season regardless of forecast, knowing the essentials of how to prepare could truly be a life saver. Below is a list of items needed for this season. The season officially starts on June 1st and ends on November 30th.

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
- Whistle to attract attention
- Survival blanket per person
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If You Have Out of State Trust, Consider Doing Florida Trust

By Martin Zevin, Attorney

Many of my clients are snowbirds with homes in Florida and another state. Some have a Revocable Living Trust (and Last Will and Testament) in the other state. If you are still a resident of that state and not claiming your homestead in Florida, this article does not apply to you. You should, however, own your Florida property as Trustee of your out of state Trust to avoid probate when you die.

But, if you are a Florida resident and are claiming homestead here, it may be a good idea to create a new Florida Trust and new Florida Last Will and Testament. If you already own your Florida property and your out of state property as Trustee of your current Trust, you can do new Deeds to transfer from one Trust to the other.

There are some legal and practical advantages to owning your Florida homestead property (and any other properties in Florida or elsewhere) in your Florida Trust. Every state has its own laws regarding Wills and Trusts. Typically, a Trust indicates that the laws where the Trust was created apply to the terms of the Trust. If you are now a Florida resident and want to Amend your out of state Trust, there may be confusion or conflict between the laws of the two states. As a Florida attorney, I am hesitant about amending an out of state Trust.

In addition, when you do a Trust, you also do a Last Will and Testament which is commonly referred to as a "pourover" Will. This names the Trust as the beneficiary of any asset owed to your estate upon your death. In Florida, the person named as your Executor or Personal Representative must be a blood relative or a Florida resident. If your out of state Will names someone who is not a blood relative or Florida resident, and you die as a resident of Florida, that out of state Will may be a problem. As a



Florida resident, you should have a Florida Will (regular or pourover) to avoid potential issues when you die. A Florida Will also discusses a "Separate Writing." This allows you, under Florida law, to bequeath personal property (jewelry, furniture, collectibles, etc.) without naming it in the Will. You only need to write it separately, date it and sign it. It does not have to be witnessed or notarized, just kept with your original Florida Will. You can do as many Separate Writings as you wish without a lawyer, as long as each is dated and signed.

If you are a Florida resident claiming homestead here, it is advisable to review your out of state Trust and Will with a Florida attorney. It is best to provide the attorney with your out of state documents at least a few days

before the consultation. If you have other out of state documents, like a Living Will, Designation of Health Care Surrogate and Durable Power of Attorney, these should also be reviewed, since they may not be effective in Florida if you become incapacitated.

During this current time of "social distancing," I have been consulting with clients via phone, e-mail and regular mail. In the past, my free initial consultation would normally be a personal meeting. Please feel free to call me for a free phone consultation regarding any issues pertaining to Wills, Trusts, Deeds, Probate, Power of Attorney or Health Care Surrogate. I am also available for a free consultation regarding personal injury claims or to explain car insurance coverage. Call me at 954-569-4878. My address is 3275 W. Hillsboro Blvd., Suite 204, Deerfield Beach, Florida 33442. My web site is www.martinzevinpa.com and my e-mail address is martinzevin@netzero.com. See our ad on page 31.

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WYNNMOOR Golf and Tips

By Kevin Battersby, PGA

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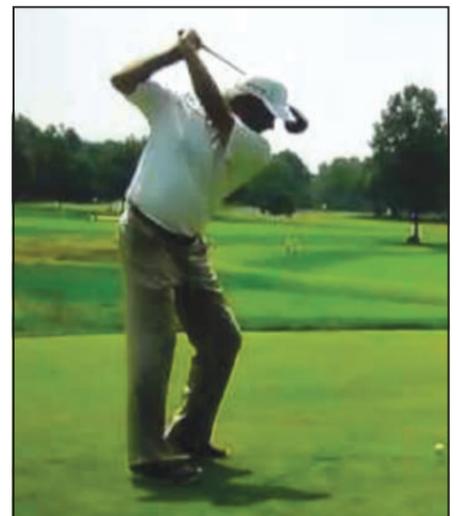
This month's tip deals with one of the most crucial features for senior golfers to maintain distance on their drives and long shots. Two words, “power and turn” need proper clarification so as not to diminish your distance on these long clubs.

Power is best achieved through length of swing which will create more speed. The turn in your swing should be created by a full and free arm swing which will create the proper turn of the shoulders not vice versa.

Stewart Cink, PGA, 48-year-old multiple winner on the PGA tour commented his success as he approaches his senior years is maintaining his backswing length and I would put Phil Michelson in that same category.

The title of the article is to remind you of the full length and fluid motion of Fred Couples and not so much the “brawny” look of Jon Rahm through a free arm swing.

Granted, as seniors physical limitations must be taken into account



Full length backswing couples



Jon Rahm driver backswing

and with any backswing thought of longer swings you must maintain on-center strikes on the face always.

Strive for “deer like” speed and strength not “hippopotamus.” The “swing is the thing.”

Kevin Battersby-PGA
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Clubs and Activities

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

Amateur Radio Club

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

American Legion Post #170

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

Billiard & Pool Club

By Bob Horowitz

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

Bridge

By Phillip Cummins

It is advised to call first to see if you are able to have face-to-face events. There are currently two ACBL sanctioned bridge games every week. One is on Tuesday, the other on Friday, both at 12:30 p.m. in the East Wing. The Tuesday game is a 0-1000 ACBL masterpoint game, based on the average per player for two players. The Friday game has no such restriction. Anyone seeking a partner may contact Gerri Silverman at 954-978-2457.

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!) and 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.

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

The Democratic Club "in-person" membership meeting will be held on Tuesday, September 14th in the Main Ballroom. Doors open at 1:30 p.m. and the meeting will start promptly at 2:00 p.m.! (If it turns out that the Ballroom will not be open for meetings, we will notify the membership of an alternate venue.)

Nikki Fried, the Democratic candidate for Governor of Florida, will be our guest speaker and will arrive promptly at 2:00 p.m. Ms. Fried has served, since 2018, as our Commissioner of Agriculture and Consumer Services.

Continued on page 46

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Clubs and Activities

Continued from page 45

For more detailed information about Nikki Fried, please go to her website at nikkifried.com. We need to show our strength in supporting her! This will be an important and informative meeting.

Club dues will be collected at this meeting. Please join us and bring a friend. For more information on the club, please call Vivian Jones at (954) 984-3672.

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

We listed the dates 11/21, 12/19, 1/23, 2/20, 3/20, and 4/24 for the dances if the pandemic does not get out of control and Wynmoor opens the ballroom. We hope everyone who comes to the dances has been vaccinated. If not, you should wear a mask through the whole dance to protect yourself and other people. Everyone will know when the ballrooms open up, because Wynmoor will announce it.

Stay safe everyone, and hope to see you 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

The Latin Women's Club wishes to remind our members and friends that Hispanic Heritage Month starts on September 15th through October 15th, and the Latin Women's Club will be completing their 10th year in service to our Latin Women's community in Wynmoor.

Also to our members, friends, and neighbors a joyful and Happy High Holy Holidays. Shana Tova. For those celebrating a birthday or anniversary, we wish you good health, peace & love, and many more years to celebrate.

If you want more information about the club please call Ms. Minerva Nazario at 954-532-3156."

Nature and Arts Club

By Elinor Weinstein

What is the Nature and Arts Club you might ask? It is a dual focused club here at Wynmoor with about 250 members. We now have a waiting list for the new season. Please call or email our President Nancy Moskowitz to be placed on the wait list for the 2021-2022 season.

Several times during the season there is a monthly speaker on the Arts and other months on Nature. Our speakers come to the Wynmoor Ballroom. For example we have had a speaker about Broadway and another month about Oceanographic research. In addition, we take monthly trips out of the community to places like Pompano Beach and the Norton Museum of Art.

Please join us for our new Fall season. A definite start date for meetings will be advertised in Wynmoor publications as well as through our club emails. Come join in on fun and educational meetings and trips this year.

We look forward to having you contact us! 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 Marilynn Stoloff

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

Pickleball Club

By Mayda Coombs

Have you ever wondered what Pickleball is? Come to the Racquet Center and see what all the talk is about. You can take some lessons and give it a try. Please beware it is highly addicting. The Newbie Lessons are being held on Saturdays 9:00 a.m. - 10:30 a.m. If you are interested please contact Barry Smith at 2002granada@gmail.com to reserve your spot. Please wear sneakers and bring something to drink to stay hydrated. We supply the paddles and balls. If you have eye protection please bring it.

Court hours are as follows: Sunday: 9:00 a.m. - 1:00 p.m., Monday, Wednesday, Friday & Saturday: 8:30 a.m. - 6:00 p.m., Tuesday: 9:00 a.m. - 4:00 p.m., Thursday: 9:00 a.m. - 1:00 p.m. & 5:00 - 8:00 p.m., residents only (no guests).

Wynmoor Hurricane Emergency Net

By Gerry Stoloff

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



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Clubs and Activities

contact Gerry Stoloff, WA3HDI at 954-973-4899.

Wynmoor Ladies Golf Association

By Karen Beckman

We are looking forward to enjoying the renovations and returning to normal play. As always, new members are very welcome. Call the Pro Shop for updated information.

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

Zoom, Zoom, Zoom is music to our ears for now. We'll let everyone know when we return to Cardroom 1 on Saturdays from 10:00 a.m. - Noon. In the meantime, keep writing and sharing your thoughts. Any questions, contact Nancy at 954- 973- 2181.

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

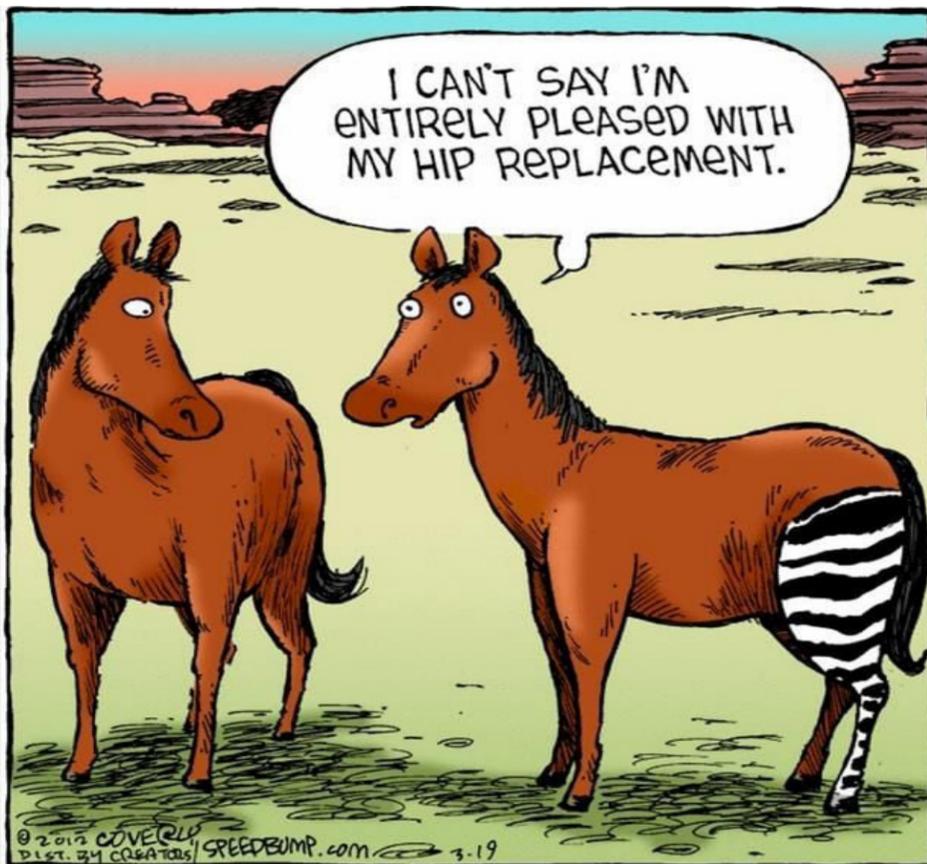
If you play Mah Jongg please call Roberta at 754-307-9150

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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Losing Unwanted Weight With Acupuncture

By Marcus Smith, Licensed Acupuncture Physician



Back in 1990, when I was training to become an acupuncturist, the subject of using acupuncture for losing weight came up allot. As eager students we wanted encouragement from our teachers that acupuncture could treat and cure most anything a patient might present with. Regarding this particular issue of weight-loss, one of my teachers, Dr. Tan, rolled his eyes and shook his head saying “The best was to use acupuncture to help your patient lose weight, is that you take your acupuncture needle and you sew their lips

together. This works very good!”

He was, of course, reminding us that weight gain and loss is about what we eat, how much of it we eat, and when we eat it. By far, most of the work

to be done in losing unwanted weight rests with the individual in making dietary and life-style changes. But let’s say you’ve done your homework and cleaned up your diet as much as you can by eliminating sugar, and possibly dairy and simple carbs and you eat tons of green leafy vegetables, healthy fruits and fats and small amounts of protein but the pounds don’t seem to melt away. Or maybe weight-loss is not your primary goal but you’re just sick and tired of feeling sick and tired. Maybe you suffer from acid reflux (GERD), or chronic indigestion or IBS. It is in these scenarios that acupuncture and traditional Asian medicine can offer the most benefit and the most dramatic results.

When obvious food stressors in our diets have been removed, acupuncture helps to reboot our digestive system by maximizing digestion and elimination, improving absorption and kick-starting our metabolism. Herbal medicine helps to support the growth of beneficial bacteria in our systems and eliminate potential pathogens. Once that happens, the pounds actually do melt away, and in their place is new-found energy and vitality.

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Spotting the Signs

Loneliness and Isolation in Older Adults



(NewsUSA) – While the holiday season can be a busy and hectic time for many, it presents the perfect opportunity to reconnect with family and friends. But with the presence of COVID-19, holiday plans may look different this year as many families host virtual celebrations or small gatherings with increased safety measures. Regardless of how the holidays are celebrated, they are still an

ideal time to check in on the health and well-being of older loved ones, especially during this particularly isolating time. Even though many of us may not see our loved ones in person over the holidays, virtual platforms are making it easier than ever to stay connected. While not being able to come together to celebrate holidays and major life milestones isn't new for 2021, the impacts of isolation and loneliness are still very real, particularly for the aging population. As social distancing remains necessary to slow the spread of COVID-19, many are feeling the effects on their physical and mental health. In fact, earlier this year more than half of older adults (56 percent) reported feeling isolated from others compared to 27 percent in 2018, according to the University of Michigan National Poll on Healthy Aging. "The rise in feelings of loneliness and isolation in older adults over the last several months is alarming," says Lakelyn Hogan, Ph.D., gerontologist

and caregiver advocate for Home Instead®. While home remains the safest place for seniors this holiday season, it'll be more important than ever to stay connected with your loved ones and pay close attention to any changes to their personality or behavior. So whether you are celebrating the holidays virtually or practicing a socially distant get-together, here are a few signs that could indicate that your loved one may be experiencing the effects of this crisis and could benefit from a helping hand and more consistent companionship:

- **Lack of Communication.** Have they lost interest in socializing, either virtually or in person? Do they repeat themselves or struggle to find the right words? Do they forget what they are saying mid-sentence?
- **Varying Moods.** Have you noticed any recent changes in their attitude? Do they seem easily flustered or unusually sad? Are they leaving voicemails or sending text messages that seem out of the ordinary?
- **Changes in Appearance.** Do their clothes seem rumpled or unwashed? Is their hair unkempt? Have they gained or lost a noticeable amount of weight?
- **Difficulty Concentrating.** Do they seem disengaged or restless? Are they having difficulty keeping up with conversations? Do they appear to have trouble hearing or ask for details to be repeated?
- **Memory Loss.** Are they having difficulty remembering names of family and friends? Have they forgotten recent events? Do they seem confused or overwhelmed?

Acknowledging these signs may be difficult for both family members and older adults, but accepting that your loved one may need additional help early on will increase the likelihood they can continue to age safely and comfortably in their home for years to come. For additional tips or to learn more about temporary or long-term care options, contact your local Home Instead office or visit www.homeinstead.com.

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For more information please contact AARP directly at 1-800-350-7025 or go to their website, www.aarpdriversafety.org



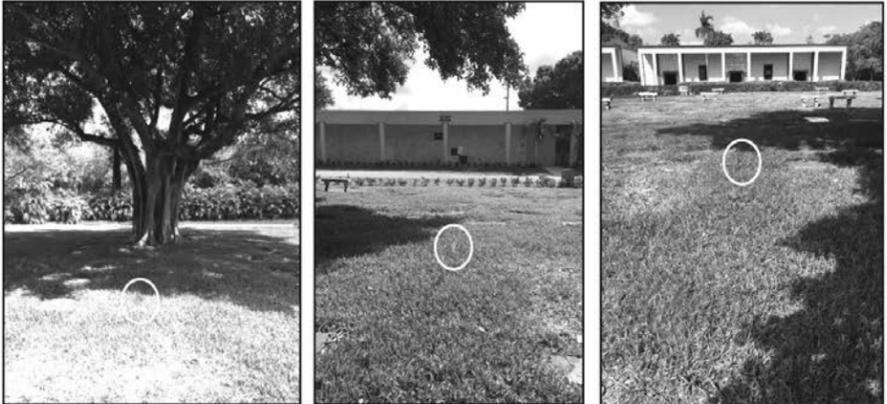
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Different views of the plot for sale in the Garden of Solomon, 5-238

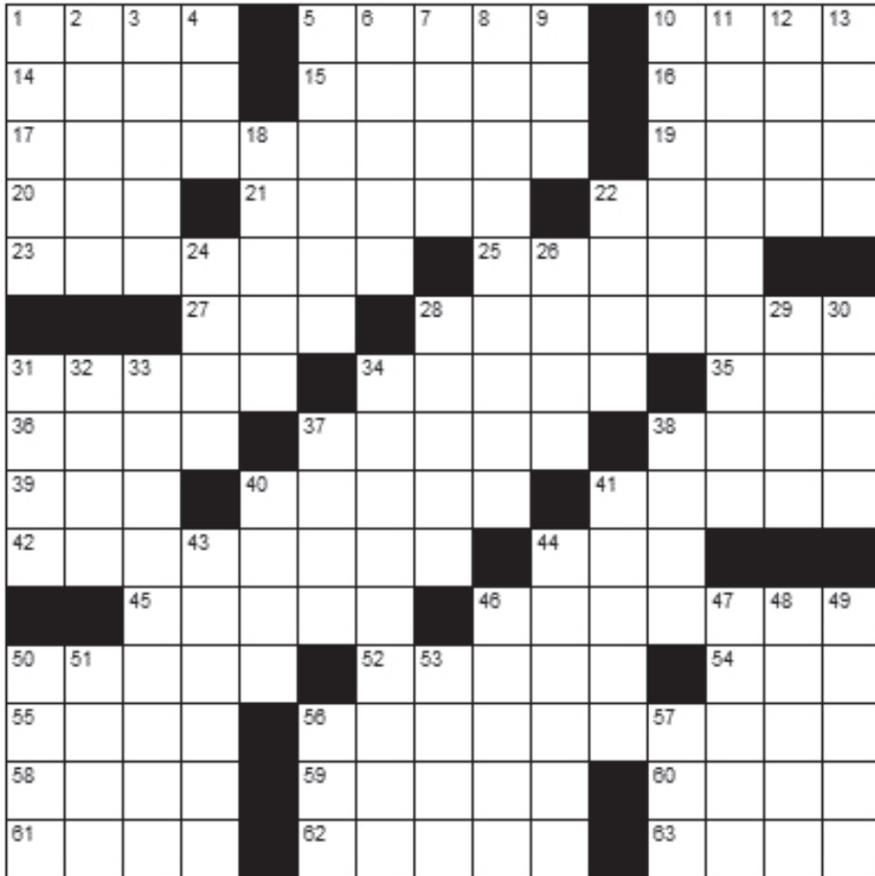
Once the property is sold I will sign a quitclaim and affidavit form and Star of David (Dignity Memorial) will process the proper paperwork to show the recipient's ownership.

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Puzzles and Games

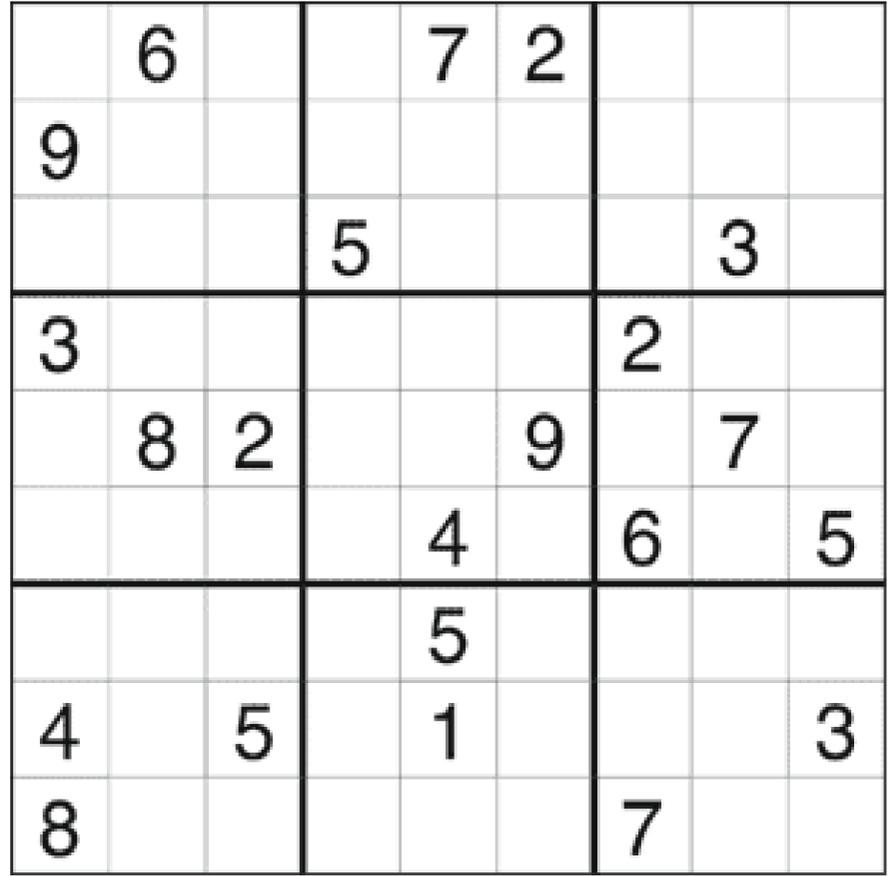
Solutions on page 54

Crossword Puzzle



- ACROSS**
- 1. Participate in games
 - 5. Adjust again
 - 10. Imps
 - 14. 53 in Roman numerals
 - 15. Foreword
 - 16. River of Spain
 - 17. Official examination
 - 19. Not fully closed
 - 20. Snake-like fish
 - 21. Piece of paper
 - 22. Short low gruff noise
 - 23. A canvas shoe
 - 25. Not outer
 - 27. Aye
 - 28. Excoriated
 - 31. A thorny stem
 - 34. Extreme happiness
 - 35. Fuss
 - 36. Certain card games or liquors
 - 37. Lightheaded
 - 38. At the peak of
 - 39. Diminish
 - 40. Way to go
 - 41. Cream (cooking term)
 - 42. Canine tooth
 - 44. Prompt
 - 45. A pungent stew
 - 46. Criticize
 - 50. Vortex
 - 52. One-quarter of a gallon
 - 54. Regret
 - 55. Angel's headwear
 - 56. Supplying
 - 58. Bright thought
 - 59. Waist cinches
 - 60. Ancient Peruvian
 - 61. Fog
 - 62. Put out
 - 63. Rind
 - DOWN**
 - 1. Layers
 - 2. Flax fabric
 - 3. Alley
 - 4. Sharp high-pitched cry
 - 5. Wealth
 - 6. Go in
 - 7. Anagram of "Ties"
 - 8. Make things more sexual
 - 9. 2,000 pounds
 - 10. Listener
 - 11. Express strong disapproval
 - 12. Fiber source
 - 13. Classify
 - 18. Glacial ridge
 - 22. Wildebeests
 - 24. Yeses
 - 26. Prying
 - 28. Indolence
 - 29. Biblical kingdom
 - 30. Numbskull
 - 31. Broth (Scottish)
 - 32. Red gemstone
 - 33. Idiots
 - 34. Women's clothing stores
 - 37. It comes from sheep
 - 38. Region
 - 40. Agitate
 - 41. Religious splinter groups
 - 43. Pharynx
 - 44. Cherry
 - 46. African language
 - 47. Salt water
 - 48. 1/16th of a pound
 - 49. Kingly
 - 50. Leveling wedge
 - 51. Dry riverbed
 - 53. Website addresses
 - 56. A law enforcement agency
 - 57. Pelvis

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.

Summer Olympics

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



- ARCHERY
- FOOTBALL
- SYNCHRONIZED SWIMMING
- ATHLETICS
- GYMNASTICS
- TABLE TENNIS
- BADMINTON
- HANDBALL
- TAEKWONDO
- BASEBALL
- HOCKEY
- TENNIS
- BASKETBALL
- JUDO
- TRAMPOLINING
- BEACH VOLLEYBALL
- MODERN PENTATHLON
- TRIATHLON
- BOXING
- RHYTHMIC GYMNASTICS
- VOLLEYBALL
- CANOEING
- ROWING
- WATER POLO
- CYCLING
- SHOOTING
- WEIGHTLIFTING
- DIVING
- SOFTBALL
- WRESTLING
- EQUESTRIANISM
- SWIMMING
- YACHTING
- FENCING

WORD of the day

Word: berate
Definition: to scold or condemn vehemently and at length
Example: "Don't berate yourself over canceling plans," the lifestyle expert said. "It is sometimes more important that you allow for time to take care of yourself."

Arts Fest

BRAZIL

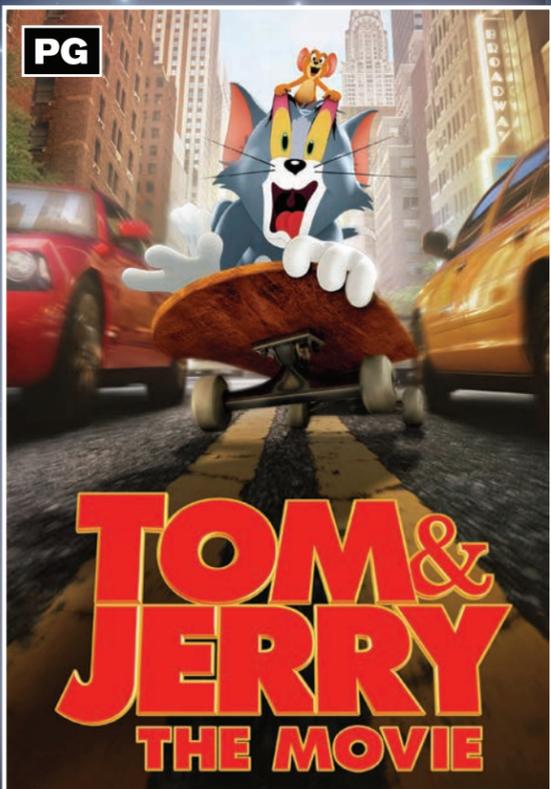
Saturday, September 25 | Community Center

Art show, themed entertainment, kids activities, and more! | 11:00 AM - 4:00 PM



CoconutCreek.net/ArtsFest

Movie ^{in the} Park



Saturday, September 18

7:30PM

Lakeside Park - 5555 Regency Lakes Boulevard

FREE ADMISSION. BRING BLANKETS AND LAWN CHAIRS.

CoconutCreek.net/Movie

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Financial Focus®

Jordan T. Spohn, AAMS® Financial Advisor For EDWARD JONES (954) 973-0825

Be Prepared For Long-Term Care Costs

Like everyone, you'd like to enjoy a long, healthy, independent life. But the future is unknowable, so it's a good idea to prepare for a variety of outcomes – including the possible need for long-term care.

Consider the following:

- Someone turning age 65 today has almost a 70% chance of eventually needing some type of long-term care service, according to the U.S. Department of Health and Human Services.

- The median annual cost for a private room in a nursing home is about \$105,000, and it's almost \$55,000 for home health aide services, according to the insurance company Genworth.

Medicare also may cover very few of these costs. Consequently, it's a good idea to include potential long-term care costs in your planning. While everyone's situation is different, you may want to budget for two to three years' worth of long-term care expenses.

But how can you prepare for these costs? Essentially, you've got three options:

- **You could self-insure.** If you would like to cover the costs of long-term care out of your own pocket, you'll need to consider a few issues: How will these potential costs affect your family? How might your other goals be affected, or even altered, by your decision to self-insure? Will you have to adjust your investment mix or designate certain investments to help achieve your self-funding objectives? None of these questions should dissuade you from trying to self-fund for long-term care, but they can help you clarify the significance of this choice within your overall financial strategy.

- **You could transfer the risk to an insurance company.** You could purchase either long-term care insurance or a life insurance policy that provides long-term care benefits in addition to a death benefit. Before obtaining either

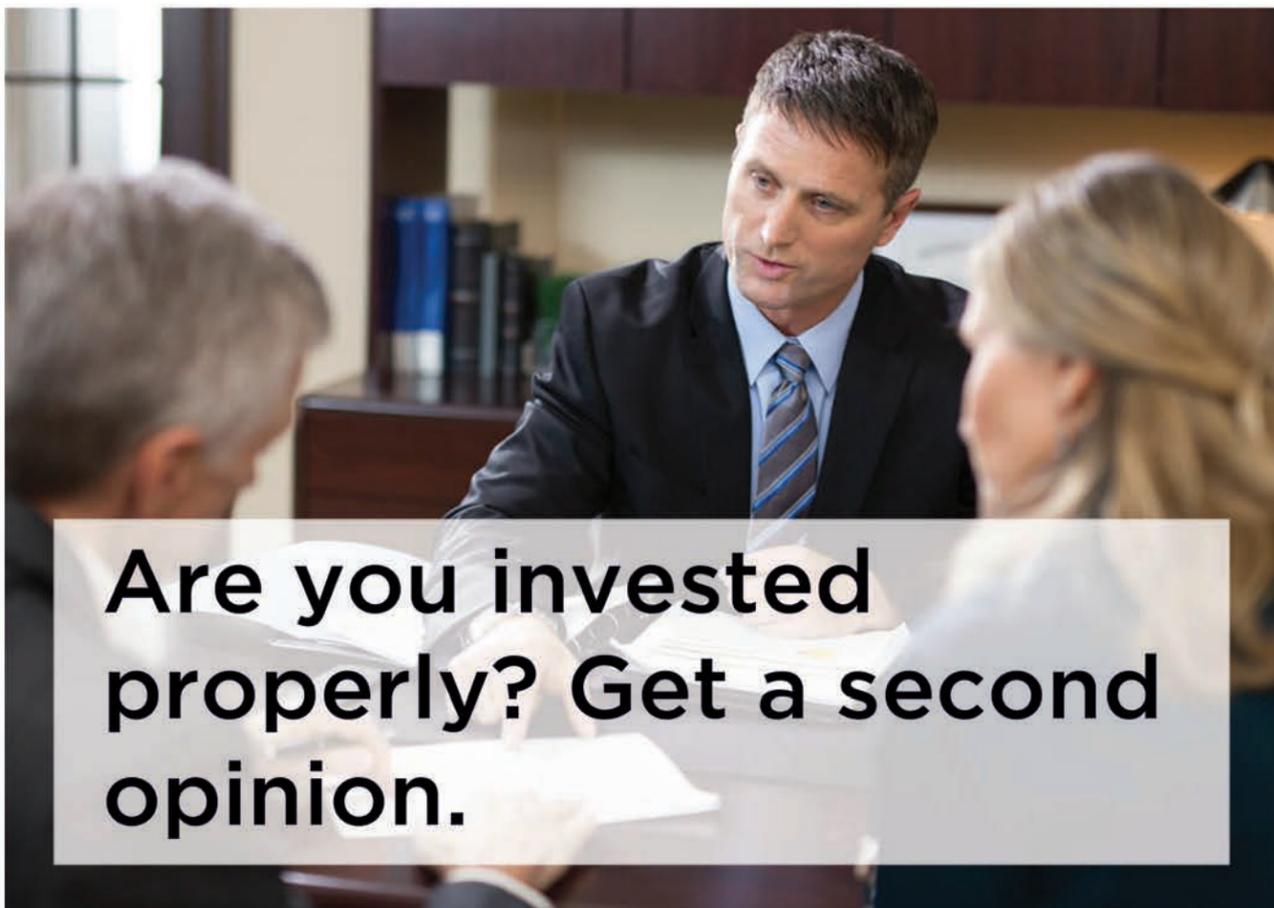
type of policy, though, you'll want to know exactly what the policies cover and when they kick in. Also, be aware that the younger you are when you buy a policy, the lower the premiums. On the other hand, if you buy a straight long-term care policy when you're young, you could end up paying premiums for many years for coverage you may never need. A financial advisor can help you evaluate all your insurance options and recommend which one, if any, is appropriate for your situation.

- **You could combine self-insurance with an insurance policy.** You could plan to self-insure for long-term care for a limited time – perhaps one year's worth of anticipated costs – and then buy enough insurance for additional expenses. This technique could involve some juggling on your part, in terms of where to direct your money, but it might prove to be a workable compromise between self-insurance and putting all your long-term care resources into an insurance policy.

Which of these methods is right for you? There's no one "right" answer for everyone. But whichever route you choose, you'll be helping to protect yourself – and possibly your grown children or other family members – from the potentially huge costs of long-term care. And that protection can help brighten your outlook throughout your retirement.

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

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Come Home To Your New Home Temple Beth Am

By Linda Storfer



If you're reading this then you're a survivor. Last year in 2020 all of us survived the politics, the economy and COVID-19. Yes, we are all survivors. As of this writing COVID-19 is surging again in all 50 states with Florida being one of the top five states with daily new cases. The number of new cases has been up and it has been down and the Delta variant has been deemed more deadly and dangerous than previous strains of the virus. People are very scared and confused. The pandemic is raging amongst the unvaccinated. There are a few isolated cases of people who were vaccinated and then got sick. But one thing is certain. No one who was vaccinated has died. COVID-19 is not about Republicans or Democrats. Political leaders on both sides of the aisle have advocated taking the vaccine. The issue is about health and protecting

ourselves and our loved ones. Many people are still sitting on the fence about whether to be vaccinated but should decide soon before something catastrophic occurs and they become infected and find out it is too late to return to their previous good health.

HAPPY NEW YEAR to all of our friends at Temple Beth Am and within the Jewish community at large. As we celebrate these holy days it is a wonderful time to reflect on the past year and what lies ahead in the coming New Year. First there is Rosh Hashanna and our day of Atonement Yom Kippur. Following Yom Kippur, we celebrate Sukkat and finish off the week with rejoicing on Simchat Torah. The last two holidays are indeed festive and joyous as we celebrate with family and friends eating good food, praying and singing and dancing. We are anticipating with pleasure observing month long celebrations but in much smaller groups compared to years past because of COVID-19. However, when I think back to one year ago when we were completely isolated and our beautiful building was closed except for our sukkah in the outdoor courtyard I am very grateful. It's funny about how when you don't have something that you once had and then get it back you appreciate it so much more. Please check on our monthlong schedule of holiday services and events by going to our website www.beth-am.org for a full listing most of which are online. Our Sisterhood will be holding its annual Sukkah Sizzle which is an evening of friends, old and new, joining together in the synagogue courtyard in the beautiful sukkah. Men are welcome too to attend.

As the New Year unfolds TBA is geared up for a full season of exciting events, spiritually, educationally and culturally. If you would like more information about any upcoming activities please call the office at 954-968-4545 x16 or stop by our building located minutes away from Wynmoor at 7205 Royal Palm Blvd, Margate. Please take care of yourselves and stay safe.

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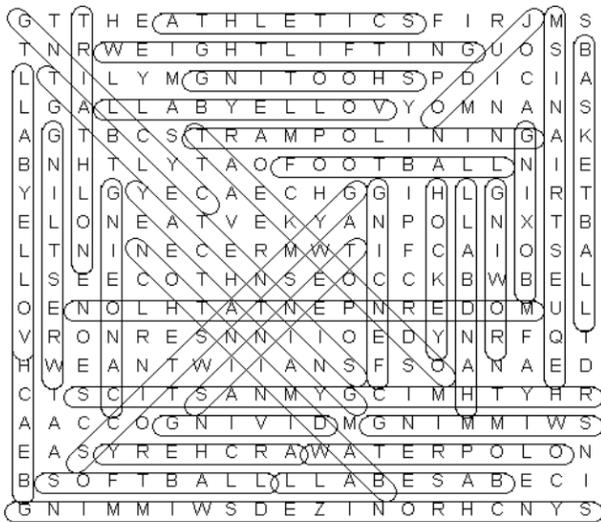
Puzzles and Games

Solutions from page 50

Crossword Puzzle



Summer Olympics



The hidden sentence is: THE FIRST OLYMPIC GYMNAST TO ACHIEVE A PERFECT SCORE OF TEN WAS NADIA COMANECI

Sudoku

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

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MISCELLANEOUS

GRAVESITE (LAND ONLY). Star of David, Single Plot, Garden of Solomon. Currently selling for \$5995. Privately selling for \$4000. Transfer of Property done at time of sale. Call 954-242-3429.

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