



The INSIDER

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For Wynmoor Residents

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Top Ten Financial Scams Targeting Seniors

By Diana Esposito

Marjorie Jones trusted the man who called to tell her she'd won a sweepstakes prize, saying she could collect the winnings once she paid the taxes and fees. After she wired the first payment, the caller kept adding conditions to convince her to send more money. As the scheme progressed, Jones, who was legally blind and lived alone, depleted her savings, took out a reverse mortgage, and cashed in her life insurance policy. She eventually took her own life, leaving only \$69 in the bank and three bags of wire transfer receipts.

It is estimated that 5 million older Americans are exploited every year by scams like this, losing as much as \$36.5 billion a year. Unfortunately, because the 65 and over population will nearly double in the next four decades, this problem is only going to

get worse. This article is intended to educate our readers on what to look out for so that they and their loved ones do not fall victim to financial scams.

Government Imposter Scam – With this scam, fraudsters call unsuspecting victims and pretend to be from a government agency such as the IRS, Social Security Administration, or Medicare. They will threaten arrest or deportation on account of unpaid taxes, or they may threaten to cut off your benefits unless you provide personal identifying information. This scam can be very hard to detect, because the scammers will often “spoof” the actual phone numbers of the government agency or call from the same area code.

Grandparent Scam – These scams

start with an unexpected call from a “grandchild” where they will ask, “Hi Grandma, do you know who this is?” When the unsuspecting grandparent guesses the name of one of their grandchildren, the scammer then has a fake identity without having to do any background research. The fake grandchild will then ask for money for some financial problem like overdue rent, car repairs, etc., and ask that they be paid in gift cards or money transfers, which are almost impossible to get back.

Medicare/Health Insurance Scams – In these types of scams, perpetrators will pose as a Medicare representative to get the victim to reveal their personal information, or they will provide fake services for elderly people at makeshift mobile

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Fake COVID-19 testing is a scam we will definitely have to watch out for in 2022. Several State Attorney Generals, including Ashley Moody here in Florida, have issued warnings about an uptick in these types of scams due to the Omnicron variant surge that started happening right before Christmas.

COVID-19 testing will likely be in high demand for the foreseeable future, and we've talked in this column before that scammers like to

use national news stories, and stuff people worry about, as ways to try and fleece people. Among the scams Attorney General Moody's Office reported, though not locally here in Broward County, was fraudsters showing up at legitimate testing sites in Sarasota asking those in line for any information they could use to steal their identities. Among the signs that a worker at one of these testing sites may be a phony, according to Attorney General Moody's Office, are:

Fake Covid-19 Testing Is A Scam To Watch Out For

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

- They may not be dressed the same way as other healthcare workers at the site.
- They interact with test seekers well outside the established testing area.
- They can't seem to answer any simple questions about the testing site.
- They pressure those in line to give them personal or credit card information.
- They may not be wearing masks or any other protective gear that you would expect health care workers to be wearing at a testing site.

Some states, such as Illinois, have reported the scam artists setting up actual “testing sites” themselves, but there have been no reports of that here in Florida that I am aware of.

The main thing I worry about when it comes to the scam potential of COVID-19 testing is the bad guys taking advantage of our impatience when it comes to finding a test. If you get any phone calls, or receive any text messages or emails, from someone claiming they can get you a test as fast as you want one, it's a scam.

There are also all sorts of scam testing kits available for purchase on the Internet as well.

I would be very wary of buying a home COVID-19 testing kit from any store or on-line marketplace platform, like some sort of shady website, that I did not know. For example, buying a home testing kit at a Walgreens or CVS would be fine.

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 - Theatre Complex:..... 7:00 AM - 11:00 PM
-(unless there is a specific approved event)

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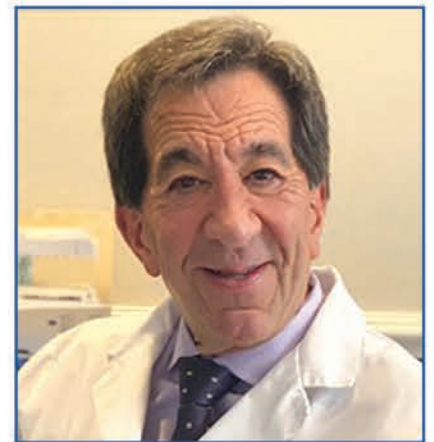
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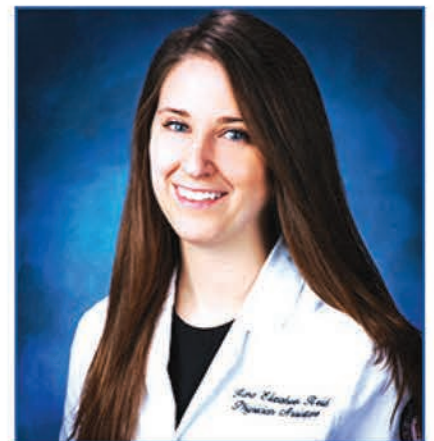
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Going Up in Flames

By Irv Kaplan

Another peaceful day in Florida. I'm in the kitchen, sitting at the table, totally engrossed in reading *The Pelican Brief* by John Grisham. My latest batch of Mandelbread is baking in the oven. Bev is just as engrossed, sitting in the Lanai watching the young man who is washing our windows.

Suddenly, Bev comes running into the room and says, "Something smells terrible. Something must be burning."

I open the oven door and smoke bellows out. Flames immediately follow. (I hadn't been so frightened since I was a boy and almost set the shed on fire and burned up the horse – but that is a story for another day, maybe next month!) Bev runs back to the Lanai calling for the window washer to help us.

Now, I remember that baking soda will put out a fire, so I grab the box from the refrigerator to douse the flames. It works! Bev frantically phones Pat, our downstairs' neighbor, for help. When he arrives, all that is left is the smoldering dough, ashes, burnt tinfoil and the smell. As an aside, we all totally ignored the fire extinguisher our landlady had thoughtfully left on the counter right next to the sink. Perhaps she had had a premonition.

Pat's cleaning crew cleaned up the mess for \$40 – a bargain.

How had the fire started?

I had lined the bottom of our oven with tin foil to catch any dripping oil and it had burst into flames. When we told Bev's daughter, Tracy, she was surprised that foil could catch fire. She investigated and not only learned that it could but that it should NEVER be used on the bottom of an oven – only on a bottom shelf. This is well worth knowing for future baking adventures.

I usually bake at a temperature of 300 degrees, but this oven did not have numbers: There were two places I could select BAKE – with convection or not. Each started at 350 degrees. I did not know how to adjust the temperature, so I adjusted the time of cooking. I am planning to bake a noodle kugel for

New Year's Eve but if Pat doesn't explain the oven, I will abandon the idea.

I have been baking for over 20 years, using variations of the same recipe. However, at home I have a gas oven and here it is an electric one with too many functions, offering both regular and convection choices.

Back home, when I bake a lot, I get a 25 lb. bag of flour, 10 lbs. of sugar, baking powder, vanilla extract, orange rind and – of course -- oil. Whenever any oil drips to the bottom of the oven, I clean it up – no problem. Not this easy to do Florida.

So here is my 2022 New Year's Resolution. I will retire from baking Mandelbread. This is not forever, only in the Sunshine State. I will resume when we get home. For now, I just spent \$56 to mail all my baking pans, forms, and recipe to my son Michael. He will do all the baking and then send out the results to the whole family. I am counting the days.

My Life In Crime

By Beverly Friend

Facebook often offers self-assessment quizzes. One of the most recent asked, "How High Maintenance Are You?" and awarded yourself points in 19 categories. These included, but were not limited to wearing high heels, acrylic nails, and high-end make up. It asked if you owned more than 20 pairs of shoes or more than 25 scarves? Did you get regular massages, waxed eyebrows and enjoy lolling in tanning beds. Unsurprisingly, with a score of zero, I turned out to be very low maintenance. The quiz did not count money spent on books.

Perhaps I was proud too soon and would have gotten a different assessment with another category. For example, "How Many Crimes Have You Committed?" I could have named three (over these 87 years) two misdemeanors and one possible felony committed over 65 years ago where



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– I hope -- the statute of limitations has run out.

CONFESSIONS (good for the soul)

In about third grade, Suzanne (last name withheld to protect her identity) and I entered into our escapade. Suzie was the youngest of three glamorous sisters, all tall with shoulder-length wavy dark hair. I lacked courage to speak with her siblings and was delighted when she chose me to join her in a theft. We had come across a small change-purse abandoned in the school cloakroom. It contained one quarter. We took it without any qualms – as we knew it belonged to lackluster Carol (name withheld because forgotten) and headed to the local sweetshop. In those days you could get lots of candy for 25 cents.

Upon returning home, I told my mother that the leftover loot was from a classmate's birthday party. But my lie did not last. Mother had always said, "Let your conscience be your guide." I knew exactly where my conscience lived -- in the middle of my chest, under my breastbone. After I went to bed, it began to gnaw on me until I got up and confessed.

The next morning, my mother called Suzie's and Carol's mothers. Next, she notified our teacher and the principal. We had to go to school, confront our victim, confess, and reimburse the money. I had to give back 13 cents while Suzie only had to repay 12. This was very unfair because the theft had been her idea! The whole thing was so painful, I could not think of it, let alone mention it, for years.

My second criminal act was much more fun. Every year or so when we visited family in Montreal, I was a highly prized cousin. Although there were some (rather tepid) younger female cousins, I was actually accepted into 12 (maybe 13) year-old Cousin Donald's (Doodie's) street gang of grubby male urchins because I was an actual American! They envisioned my world filled with buffalos and Indians until I corrected this image. What joy and excitement after my tame life up North. Not only did the gang pilfer the local

dime stores (I cannot remember what we took, only that I was so thrilled to be included that I would not have minded a term in the penitentiary), but we also harassed people. We would phone strangers and say we were from the Hydro Montreal -- the water company. We would tell them to fill up their tubs. When they had done this, we would say, "Jump In" and then hang up. Oh, the glory of those days. I adored Cousin Doodie – a grand 10 months older than I was and infinitely more inventive and daring.

Finally, here is my last and most major crime – possibly a felony.

Brief background. During my graduate school days, I had a very dull date with a man who I then passed on to a girlfriend. They left my condo on the North Side of Chicago at 10:00 p.m. and she was supposed to be driving him home, not far from where she resided with her mother on the South Side. At midnight, her mother called. Evie had not arrived home. At 12:30 she phoned again. My roommate Betty and I became concerned. We jumped into our clothes (but I left my hair in large curlers), and we set out.

As we barreled down the Outer Drive (a highway adjacent to Lake Michigan), the police stopped us. We pulled over and they parked on the shoulder directly behind us with colored lights still flashing. Their loudspeaker bellowed, "Step Out of the Car." I stepped out, leaving Betty behind. They told me to get into the back seat and explain my haste. They plied me with questions such as, "If you didn't like this boy why would you pass him to a friend?" I explained that tastes vary.

Finally, they told me they would have to write me a ticket. This was the moment when I recalled what David, another boyfriend, had once advised me. He said to play naïve, bat my eyelashes, and ask, "Could I pay you, officer?"

At this point I could picture myself in handcuffs, arrested and hauled off to jail with my photo (with the curlers) prominently displayed on the front page of the **Chicago Tribune**. I could imagine my mother's dismayed face

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and hear her words ringing in my ears, "Couldn't you have at least combed out your hair before you left the house? (She cared a lot about appearances.)"

The officer's words interrupted my vision, "What did you have in mind?"

I searched my wallet and found only \$20 bills.

"I only have 20's," I said. "Could I have change?"

"What would you like back?" he questioned.

"\$10," I said hesitantly, with a trembling voice.

"You are such a nice little girl, Beverly," the officer said as he handed me back three \$5 bills and an admonishment to drive more slowly.

I returned to my car and told Betty the whole amazing story. Imagine, I had actually bribed a Chicago cop! We proceeded – at a far slower pace – to Evie's house. She was home safely – they had moseyed around, done some sightseeing, stopped for something to eat and her watch had stopped...

I requested a refund of my \$5.

Her very frugal mother never forgave me. She would have thought me High Maintenance.

My Mother's Phantasmagorical Journey

By Dr. Jay Liebowitz

"I am naked," Mom cried, even though she was fully dressed. Just three months ago, my mother was doing her own paperwork, reading novels and Baltimore Magazine, and paying her own bills. Then, it hit. The delusions, obsessions, anxiety, paranoia, and depression. The dreaded onset of vascular dementia. "Mom, look at the mirror and you will see you are wearing a beautiful matching outfit," I tried to explain. "No, and I don't have any clothing that fits me," Mom insisted. "See Mom," I said, as I showed her the many new outfits we just bought for her on a shopping spree at the mall. "Mom, did you ever hear of the word *phantasmagorical*?" I was hoping to

change the topic from clothing, or lack thereof.

I have never been able to stump my mother on any vocabulary word, either on its spelling or meaning. Sure enough, dementia and all, my mother didn't fail me. "I can spell it and I know it means something in a dream or imagination," she answered. Mom's neurons started to fire! "Wow, Mom, you are amazing," I gasped, hoping to get a little reaction out of her. "Now, I can even use it in a sentence," Mom smirked, and I could practically see those brain cells working hard. "Okay, give it a shot," I encouraged. "You might think that I am being phantasmagorical but I am still naked," Mom cleverly uttered and smiled with a hint of sarcasm.

What No Man Has Done Before

By David Warga

Every day on television we are inundated with requests for donations. St. Jude Hospital, Shriners Hospital, Save the Children, Covenant House, etc. All these worthwhile charities need our \$19 a month to keep providing lifesaving and life altering services.

Meanwhile billionaires Jeff Bezos, Richard Branson, and Elon Musk, are spending billions on building spacecraft that currently take William Shatner on a 15-minute ride out of our atmosphere. NASA is spending billions on a new telescope so that we can look further back into the early days of the Universe. Why the past is a more worthwhile investment than the present I do not know. I am not saying these are not worthwhile endeavors, but if we do not have enough money for cancer research and care and we do not have enough money to care for the ill, the poor and the homeless, where are our priorities?

I am not against exploring the Universe, but I would rather we spent the

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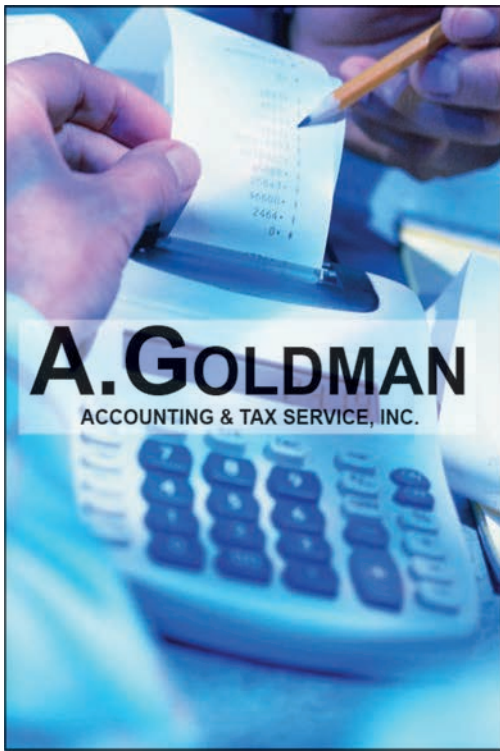
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Articles that are submitted to the **INSIDER Newspaper**, must be preferably typed in upper and lower case or clearly written, and have a contact number for questions (not for publication).

IT IS IMPORTANT

that the information submitted is **TIMELY**. Please [watch dates!](#) Your photos are welcomed as well!

Our deadline is the 10th of the month preceding an issue.

Ex. Aug. 10th for Sept. issue.

If the 10th falls out on a weekend, we will check the box on Monday. All articles collected after that will go in the following issue.

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Wynmoor Channel 99 Schedule

Morning (AM) Schedule

12:00 AM: Residents 101 (Bldg. Mnt.)

1:00 AM: Residents 911 (Security)

1:45 AM: Culture N' Creek (M. Keith)

2:00 AM: Residents 201 (Grounds Mnt.)

3:00 AM: Zumba w/Maria

3:00 AM: Fitness w/Robyn

4:00 AM: Residents 301 (The Back Office)

5:00 AM: COVID-19 Update

6:00 AM: Fitness w/Robyn

7:00 AM: Residents 401 (The Fun Stuff)

8:00 AM: Zumba w/Maria

9:00 AM: Hurricane Preparedness

10:30 AM: Fitness w/Robyn

11:15 AM: Welcome to Wynmoor

Aired Live Event Schedule

** Board of Directors

1:30 PM: 1st Thursday of each month

* Boot Camp w/Robyn

10:30 AM: Every Thursday

** Executive Committee

1:30 PM: 3rd Monday of each month

** Budget & Finance Committee

9:00 AM: 4th Wednesday of each month

* Management Committee

9:00 AM: Every Tuesday

* Toning & Stretch w/Robyn

10:30 AM: Every Tuesday

* Zumba w/Maria *

8:30 AM: Every Monday/Friday

* Zumba w/Maria *

8:00 AM: Every Wednesday

** Airs Weekly*

*** Airs Monthly*

Afternoon (PM) Schedule

12:00 PM: Tina's Talk with Senator Polsky

12:30 PM: Kickin' it with Karen, Creek City Mgr.

1:00 PM: Hurricane Preparedness

2:30 PM: Apples to Oranges

3:00 PM: Dining with Destiny

3:30 PM: Roofing is Not Over Your Head

5:00 PM: Residents 911 (Security)

6:00 PM: Fitness w/Robyn

7:00 PM: Zumba w/Maria

8:00 PM: Welcome to Wynmoor

9:00 PM: Roofing is Not Over Your Head

10:00 PM: Tina's Talk with Senator Polsky

10:30 PM: Kickin' it with Karen, Creek City Mgr.

11:30 PM: Apples to Oranges

*** ALL PROGRAMMING RUNS CONTINUALLY ***

** Live Shows take precedence over previously scheduled events **

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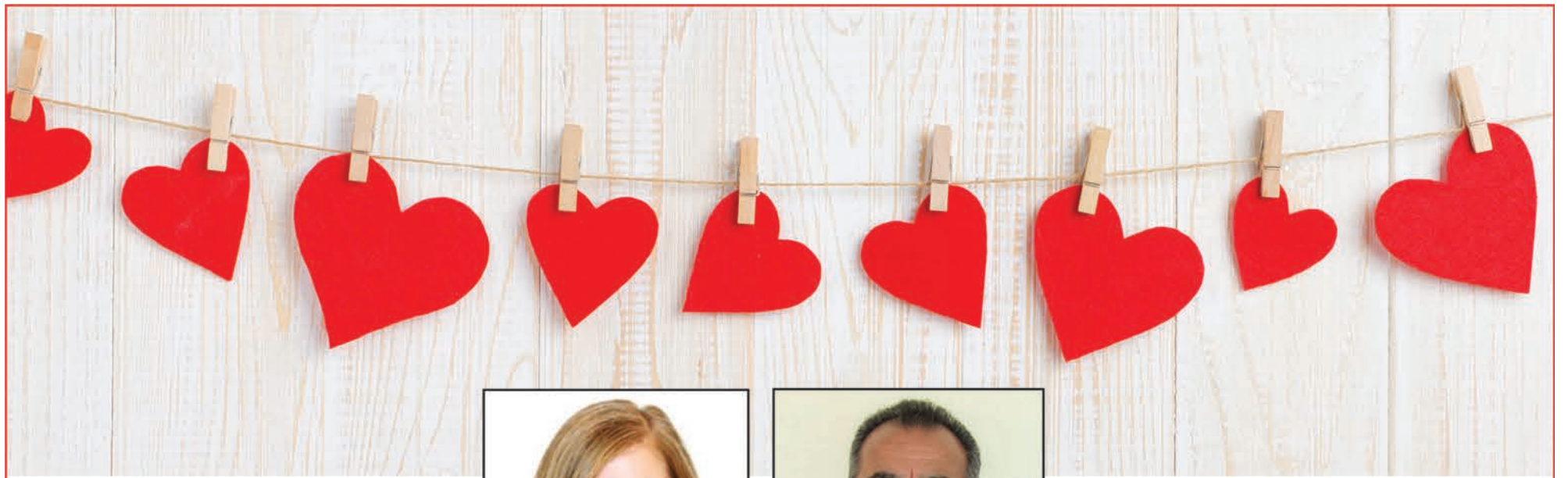
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Top Ten Financial Scams

Continued from front cover

clinics, then bill Medicare and pocket the money.

Computer Tech Support Scams – With this scam, a pop-up message or blank screen will appear on a computer or smartphone, telling the victim that their device is compromised and needs fixing. When the support number is called, the scammer may either request remote access to the victim's computer or request a fee to have it repaired.

Sweepstakes Scams – Here, as in the case involving Marjorie Jones, the scammers inform their victim that they have won a lottery or sweepstakes and need to make some sort of payment to receive the prize.

Robocalls – “Robocallers” use a variety of tactics, including claiming that your car warranty is expiring and asking for payment to renew it; and the “Can you hear me?” call that records the victim's voice when they answer the question so it can be used as a voice signature for charges on stolen credit cards.

Romance Scams – Here, the scammers create fake profiles, often on social media, and exploit seniors by pretending to be overseas and requesting money to pay for visas, medical emergencies, or travel expenses to visit the U.S.

Internet and Email Scams – Pop-up browser windows that simulate virus-scanning software will trick victims into either downloading fake anti-virus programs or an actual virus that will be able to access all personal information stored on the victim's computer. Phishing emails and text messages look like they come from somewhere familiar, and they request that you enter your personal information.

Elder Financial Abuse – This type of financial exploitation is done by someone the senior knows, such as a family member, friend, power of attorney, or caregiver. Seniors who have a disability or cognitive impairment are more particularly at risk because these trusted individuals may threaten to withhold needed care in order to retain control over the person and their assets.

Charity Scams – These scammers will use a name that is very similar to a legitimate charity and/or capitalize on current events like natural disasters and they will ask for donations in suspicious payment methods like gift cards and money transfers.

We can all easily fall victim to some of these clever scams if we do not have our guards up. Hopefully being made aware of some of the techniques that fraudsters use to steal money from seniors, you and your loved ones will be armed with enough information to detect a scam before it happens.

Fake Covid-19 Testing Scam

Continued from front cover

Buying one at “Walnuts On-Line Pharmacy,” not so much.

If any testing company asks you to provide them with any personal, credit card, or bank information, I would never, ever do it.

If you run across any COVID-19 testing scams, let me know by emailing me at sleamon@coconutcreek.net. You can also report them to the State Attorney General's Office by calling 866-966-7226, or visiting www.myfloridalegal.com. I'd prefer that you do both- alert me via email and report it to the State AG's Office.

COVID-19 doesn't seem to be going anywhere, which means the scammers will keep using it as a potential tool to separate you from your hard-earned money.

SCAMS
TARGET YOU
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pen to paper

Continued from page 9

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money to better our own planet's problems than explore planets we cannot ever reach. When we can close St. Jude's Hospital, Shriner's Hospital, because we have defeated cancer. When we no longer need Save the Children and Covenant House because we have solved hunger and homelessness. When we have solved the weather catastrophes caused by Global Warming, then and only then let us "go where no man has gone before."

As an aside, I asked Google how many planets there are estimated to be in the Universe and the answer came back as "over 700 quintillion planets." I don't know how many zeros are in that number, but I do know that outside of our own solar system, none of these can be reached in a lifetime.

Our Invisible Denizens

By Herby Teicher

I recently reread a story written by a friend and I was very touched by the following passage: As I held on to the folds of Gram's skirt while we crossed the street, I heard the great whoops of laughter coming from the opposite corner. There, sitting on the big wooden milk box outside Pessel's grocery store were Pop and Mr. Brown.

No one knew how the Negro hoboes found their way to Middle Village and no one really knew where they slept after their days of doing odd jobs. If no work was available, they happily entertained each other, and they would smilingly accept the tribute if some passerby were inclined to toss a coin their way after being treated to Mr. Brown's hat trick (done with his omnipresent tattered derby) or the well-intentioned but arthritic dance offered by Pop. I smiled to them and waved while Gram looked straight ahead and kept walking.

This started me thinking about the other African-Americans who passed through the Village as they walked to their jobs in the commercial laundry near the railroad tracks. They walked silently and invisibly, glanced at but never greeted or acknowledged by Villagers. Pop, Mr. Brown, Big Bill and Mickey were also invisible in the sense that, although they did odd jobs in the Village and were pleasant and amusing (not unlike the stereotypical Negroes in the movies and the radio), no one knew much about them - did they have families? How did they spend Christmas Day?

Today it behooves all of us to acknowledge, however unintentionally, our insensitivity to them. We allowed them to do our menial chores. They graciously amused us by living up to the stereotypes we permitted them, but we did not share their lives and sorrows.

There were others of unknown ethnicities that lived in cellars. Their task: stoke the fires and bring out the ashes. These men accepted their station in life. We should pause and remember that they lived and are remembered and contributed to our lives in their own way, however humble.

"And some there be which have no memorial; who have perished as though they never have been; and are become as though they had never been born; and their children after them.

But these were merciful men, whose righteousness has not been forgotten." Ecclesiasticus Chapter XLIV, Verse 9.

Falling In Love

By Lil Miller

I was thirteen - he was fourteen. I lived on the wrong side of the tracks, he lived on the right side of the tracks. I with my shiny new roller skates - he with a shiny new red bike, decided one Saturday to try our new gifts on a sloping sidewalk leading to the main street. Skate key flying around my neck (remember - to keep the clamps tight) I was skating "lickity split" down that sidewalk - a hilly mound of grass - hiding the bend where streets met - came a young boy on his new red bike - lickity split around the corner. No way for either to stop! As he met me head on - he lands in the grassy mound - me hitting the cement sidewalk. To this day I remember saying "You dumb dope - couldn't you see me coming?" My knee was bleeding and my elbow too. I thought I had left earth for good! He introduced himself as J. Miller - very polite, I live here on Miller Street, he said. Wow I thought what a rich kid he was to own a whole street - 6 blocks away was also Miller's Pond that we ice skated on when it froze over.

I was a kid on the other side of the tracks - told not to venture that far - it was not my territory! Hoping in my heart he went to my school! Angry and battered as I was - he offered to walk me home, which I did not want! I didn't want this rich kid to see my home with broken steps and a huge hole in the screen door (for the cat to jump through) but he still walked me home. My mother was standing on the porch, hands on her hips. "Where have you been?" she asked. The young man told my mom who he was; she didn't give a smile - scolding as she said "you don't belong on Miller Street." That blew it for me - I knew I would not ever see this handsome kid again.

He was waiting on the corner for school come Monday morning, and asked me to sit on the handlebars of his bike - he would take me to school. What a time that was for me!

That "Love" lasted 56 years and two lovely daughters later! Remember the past - it will keep you young!

Have a great day... I am.

I'm Just A Cry Baby!

By Peter Hardis

Not too long ago I was stopped by a Coconut Creek, Florida police officer.

Continued on page 14

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pen to paper

Continued from page 13

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"License, registration, and insurance card, please." I asked him, "Officer, what did I do wrong?" He said, "You went through a red light; which is a very serious offense!" "Please officer, please, don't give me a ticket, please!" I'm begging you, please! I'm so sorry but please don't give me a ticket, please!" Then I started to cry. He told me to remain in my car and he will be right back. About five minutes later he returned and said, "At first I was just going to let you off with a stern warning, but in the nine years that I've been on the force you are the first person I ever stopped who acted like a real baby begging me with that 'please stuff' which I found very distasteful. You can blame your pathetic behavior for the reason why I'm going to give you something to really cry about!" He handed me a ticket and off he went.

By the time I got home I was still in a state of shock. I just couldn't believe what happened. I sat for a long time staring at the ticket. All of a sudden I noticed on the ticket, in very small print, "If you wish to enter a NOT GUILTY PLEA, fill out this section and mail it to..." I thought, "Hey, why not? I have nothing to lose. I bet if I handle this the right way there is a good chance I can beat this." I filled out the NOT GUILTY section and ran to the post office and mailed it. When I got back home I started to write out a three page outline about myself which I planned to read to the judge. I figured, if I could only hold back from crying in front of the judge, he will be so impressed with what I was going to read to him that he will throw the ticket out.

I wrote the following: I've been driving an automobile for over 57 years. As a driver I have probably driven more than a half a million miles. In all that time I was never stopped once by the police for committing a driving infraction. Judge, this might sound like I am bragging to you, but I swear that it's true. On two separate occasions I was so proud because I was stopped by highway patrol officers because they just couldn't believe how incredibly good my driving skills were (that was a lie but I thought it would really impress the judge). *As you can see, I am not a youngster, however my internist recently told me that I am one of the most alert human beings he ever examined, and he definitely is of the opinion that I'm fit enough to be able to drive well beyond my hundredth birthday (another lie). My comments to the judge would continue for about another ten minutes. I was sure that all of this would be enough for the judge to want to throw my ticket out.

When I got to court, instead of a judge, a man who was not wearing the traditional judge's robes walked in and took a seat where the judge would normally sit. He said, "Good morning, I am the court magistrate and I am here today to play 'Let's Make A Deal.' When I call each one of you up I will read your offense and then I will offer you a deal. If you don't like my deal then we will schedule a hearing date to face the judge who doesn't like playing 'Let's Make A Deal.' So, are we all ready to play? Okay, Mr. Miller will you please approach the bench? Your officer ticketed you for going 78 mph in a 40 mph speed zone. Here is my deal; You will pay \$395 and I will

forgive the points on your license. Will you accept my deal? Mr. Miller nearly fell to the floor. He said, "Mr. Magistrate, my parole officer won't believe this!" Then he did some kind of wild dance out of the courtroom.

"Ok, will Mr. Harvest come forward. I said, "Mr. Magistrate, the police officer must have spelled by name wrong on the ticket. My correct name is spelled H•A•R•D•I•S, pronounced, Hardis." Then I took out my 4 page speech and said "I would like to make a statement to the court." Then I started to read it, "I have been driving an automobile for over 57 years and..." Mr. Harvest, can you give me that thing you are reading." I handed it to him assuming that he was going to read it to himself, but instead handed it over to the court stenographer, saying to her, "Debbie, make sure you shred this before you go to lunch! Now, Mr. Hardwick or whatever your name is, I see that the officer ticketed you for going through a red light. I also see from your license that you are from New York State. Maybe they allow drivers to go through red lights in New York, but here in Florida we don't! Let me ask you, are you a snowbird?" I replied, "That really depends on how terribly hot it gets down here. I hate hot weather!" With a very angry voice he said, "Mr. Hardwock." I interrupted him, "No, it isn't Hardwock, it's Hardis!" Then he continued, "You know, you came into The Sunshine State, the state that I love so much and you insult it. You drive through my state recklessly, that's why you are here today, isn't it? And then all you care about is how I pronounce your name. I think that a better name for you should really be Mr. Hoodwink because all you've been doing is trying to hoodwink this court all morning long!"

At that moment I felt as though I was going to have a stroke. My whole body was shaking, sweat was pouring out all over my body, the world was spinning out of control. I was so dizzy I was sure I was going to faint. Then I think he began to say, "Are you ready to play Let's Make A Deal?" I was certain his deal was going to be something very bad because I got the feeling he didn't like me. I was so out of it and so terrified about his deal that I shook my head, no, when he said "are you ready to play Let's Make A Deal?" he continued and said, "I declare that this case be dismissed!" He followed that up with, "Mr. Hardis, now I want you to get out of my sight and out of my courtroom as fast as your little legs will get you out of here! Don't you ever show your face again in here or in any other Florida courtroom because if that should ever happen you will regret that you did for the remaining years you have left!" When the words "case dismissed" finally sunk in I immediately perked up. No \$253 fine, no points on my license, that's exactly what I came here for. I was so happy and so proud of what I was able to accomplish.

As I was leaving the courthouse I had a big smile on my face for the first time in the six weeks since I got the ticket. As I approached my car I noticed that there was an ad flyer on my windshield. I said to myself, "There should

Continued from page 19



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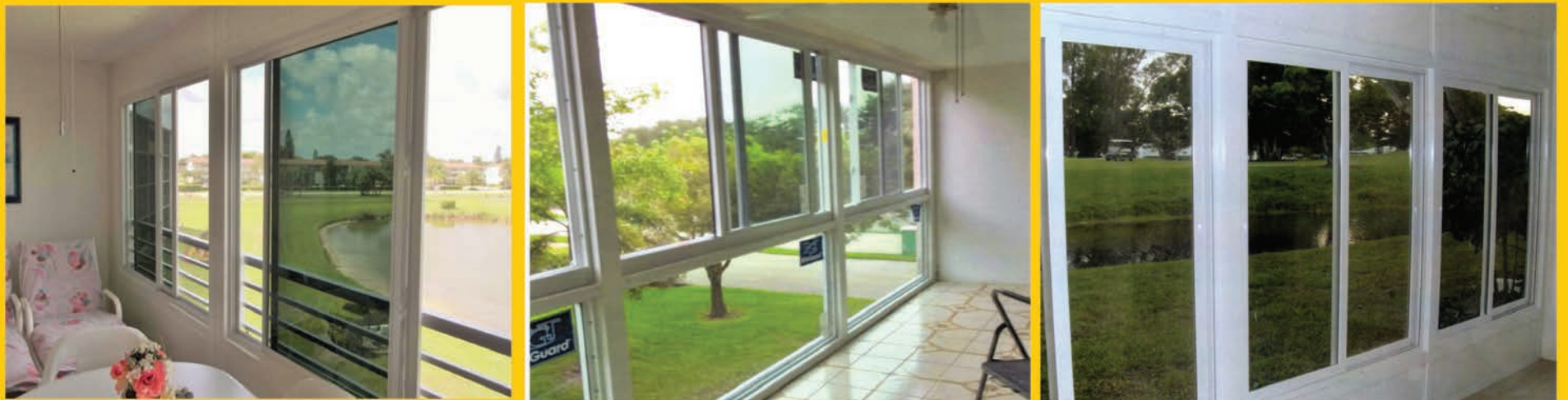
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Watch for Changes in RMDs

If you're a certain age, you'll need to withdraw money from some of your retirement accounts each year. But in 2022, the amount you must take out may be changing more than in other years – and that could affect your retirement income strategy.

Here's some background: Once you turn 72, you generally must start taking withdrawals, called required minimum distributions, or RMDs, from some of your retirement accounts, such as your traditional IRA and your 401(k) or similar employer-sponsored plan. Each year, your RMDs are determined by your age and account balances. This year, the life expectancy tables used by the IRS are being updated to reflect longer lifespans. This may result in lower annual RMDs than you'd have to take if this adjustment hadn't been made.

If you've started taking RMDs, what does this change mean to you? It can be a positive development, for a few reasons:

- *Potentially lower taxes* – Your RMDs are generally taxable at your personal income tax rate, so the lower your RMDs, the lower your tax bill might be.
- *Possibly longer "lifespan" for retirement accounts* – Because your RMDs will be lower, the accounts from which they're issued – including your traditional IRA and 401(k) – may be able to last longer without becoming depleted. The longer these accounts can stay intact and remain an asset, the better for you.
- *More flexibility in planning for retirement income* – The word "required" in the phrase "required minimum distributions" means exactly what it sounds like – you must take at least that amount. If you withdraw less than your RMD,

the amount not withdrawn will be taxed at 50%. So, in one sense, your RMDs take away some of your freedom in managing your retirement income. But now, with the lower RMDs in place, you may regain some of this flexibility. (And keep in mind that you're always free to withdraw more than the RMDs.)

Of course, if you don't really need all the money from RMDs, even the lower amount may be an issue for you – as mentioned above, RMDs are generally taxable. However, if you're 70½ or older, you can transfer up to \$100,000 per year from a traditional IRA directly to a qualified charitable organization, and some, or perhaps all, of this money may come from your RMDs. By making this move, you can exclude the RMDs from your taxable income. Before taking this action, though, you'll want to consult with your tax advisor.

Here are a couple of final points to keep in mind. First, not all your retirement accounts are subject to RMDs – you can generally keep your Roth IRA intact for as long as you want. However, your Roth 401(k) is generally subject to RMDs. If you're still working past 72, though, you may be able to avoid taking RMDs from your current employer's 401(k) or similar plan, though you'll still have to take them from your traditional IRA.

Changes to the RMD rules don't happen too often. By being aware of how these new, lower RMDs can benefit you, and becoming familiar with all aspects of RMDs, you may be able to strengthen your overall retirement income situation.

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

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pen to paper

Continued from page 14

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be a law forbidding merchants from putting these on cars. As I removed it from my windshield I noticed that it looked more official than just a simple ad. I began to look it over. "Official Notice: Your Car Is Illegally Parked In A Parking Spot Reserved For The Handicapped Who Display An Official Handicap Sticker. The Fine For This Infraction Is \$250. This Amount Must Be Paid Within 14 Days From The Date Indicated On This Ticket. I also notice, just like the ticket I just went to court for, it indicated in very small print, "If you choose to enter a NOT GUILTY Plea, mail this section..." I immediately ran back into the courthouse, right past the courtroom I was just thrown out of, to where you pay for your summons. As I was writing my check for \$250, the clerk behind the window said to me, "Sir, why are you crying?" I told her, "It's because I'm just a crybaby."

Vintage Wine

By Lil Miller

I am in the autumn of my years, my life is like vintage wine. Each day I savor the taste of memories that are keeping me alive. I am a pioneer of majestic bridges spanning the earth, beautiful tall buildings reaching to the sky, antique planes that have turned into silvery birds, now ruling the sky. Telephones, radios, tvs and movies, enlightening the souls. Creating computers now changing the future with a more fuller and greater promise of magic time. I have been blessed to walk with father time. We are a generation, a stepping stone for the future. May all the beauty that exists, be kept wholesome and alive as a gift for no greater love than mankind.

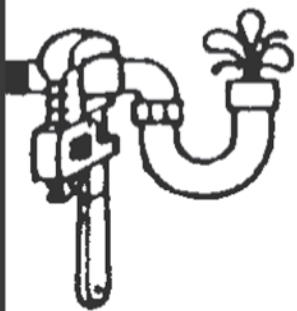
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WYNMOOR Golf *and* Tips

By Kevin Battersby, PGA



Instruction 2022 Palm-Aire Country Club

Golf instruction since the pandemic has been a challenge, but safe practices are required where I teach at Palm-Aire Country Club in Pompano.

The driving range at the Palms course is a grass range with good range balls. This is a public facility now where you can practice your putting, pitching, and driving. The Oaks course has a bit larger green for putting and chipping and logistically a bit closer to Wynmoor, just south down Lyons Road with a driving range also.

The most challenging course is the Cypress of the three Palm-Aire courses. This Tom Fazio design is carved out of the cypress and pine trees and has been improving in condition each year.

I am on the Conte Golf Academy staff owned by Steven and Michelle Conte.

Private lessons are by appointment. Group lessons are Tuesday, Thursday, and Saturday mornings at the Palms course. Complimentary clinics have not yet started but stay tuned to the *INSIDER* for upcoming dates.

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Masks and Omicron

Do masks protect against Omicron variant?

Masks continue to be effective at reducing the risk of contracting or spreading COVID-19, including the Omicron variant, according to the CDC. That's because masks are not variant specific. Instead, they act as a barrier, trapping and filtering out virus particles from the air we breathe, Dr. Schaffner says.

However, masks are an imperfect barrier, meaning some virus particles still slip through. The likelihood some particles escape is probably even greater when it comes to the Omicron variant.

"Omicron produces more virus, even than Delta," Dr. Schaffner says, pointing out that some research has found the variant infects and multiplies 70 times faster than Delta. "So, the masks' capacity to interrupt or reduce transmission back and forth is likewise reduced."

But that doesn't mean masks are worthless against Omicron. Rather, masking is just one piece of the puzzle when it comes to protecting you and your community from the variant.

"We have to think of these interventions as though they were a series of Swiss cheese slices," Dr. Schaffner says. "Each slice produces a barrier, but it has holes in it! It's not perfect. So, you can't rely on just one intervention to protect us. We have to do a whole series of things."

Of course, the most robust slice of cheese would be the vaccine. In fact, "vaccines remain the best public health measure to protect people from COVID-19," according to the CDC. Although even those who are vaccinated (or have their booster) should still start, or continue, wearing a mask, especially

in crowded indoor situations Danielle Zerr, MD, medical director of infection prevention at Seattle Children's Hospital, tells *Health*.

As Dr. Schaffner notes, "Omicron can even infect people who are fully vaccinated and boosted, so we don't want to be spreaders to others, even if breakthrough infections are mild."

How to wear a mask to protect against Omicron

When it comes to masking, Dr. Schaffner says any barrier is better than no barrier. However, for masks to be most effective at protecting against COVID-19, they should meet certain criteria. According to the CDC, your mask should:

- Have two or more layers of washable, breathable fabric
- Fit snugly against the sides of your face so you don't have gaps
- Have a nose wire to prevent air leaking out of the top
- And should *not* have exhalation valves or vents, which allow virus particles to escape

Surgical masks and good multi-layer cloth masks will fit the above guidelines and are also inexpensive, Dr. Schaffner says. If you want even more protection, Dr. Zerr recommends you place a cloth mask over a disposable mask so that it fits snugger. You can also opt for KN95s, which are designed to hug the face.

Most importantly, your mask needs to cover both your mouth and nose. "We can shed the virus, and thus spread the virus, just by breathing through your nose," Dr. Schaffner says. "Even breathing in and out can contaminate the air around us up to three feet or even a little further."

Articles from the Internet, "explore Health" —Written by Grace Wade

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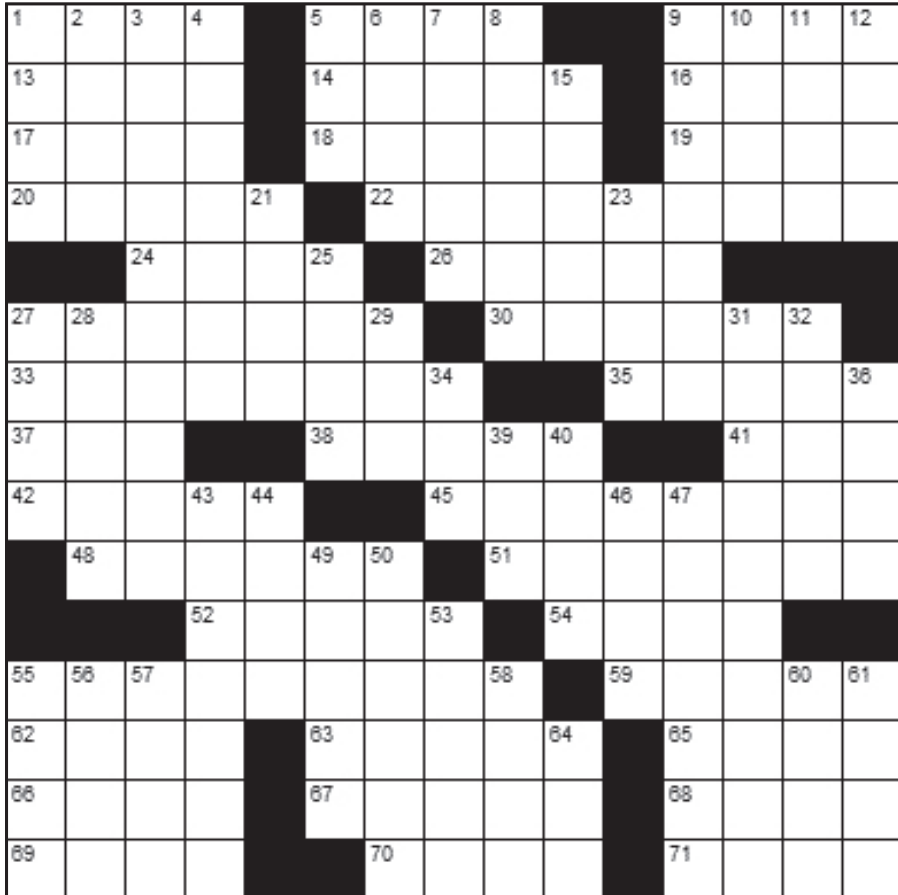
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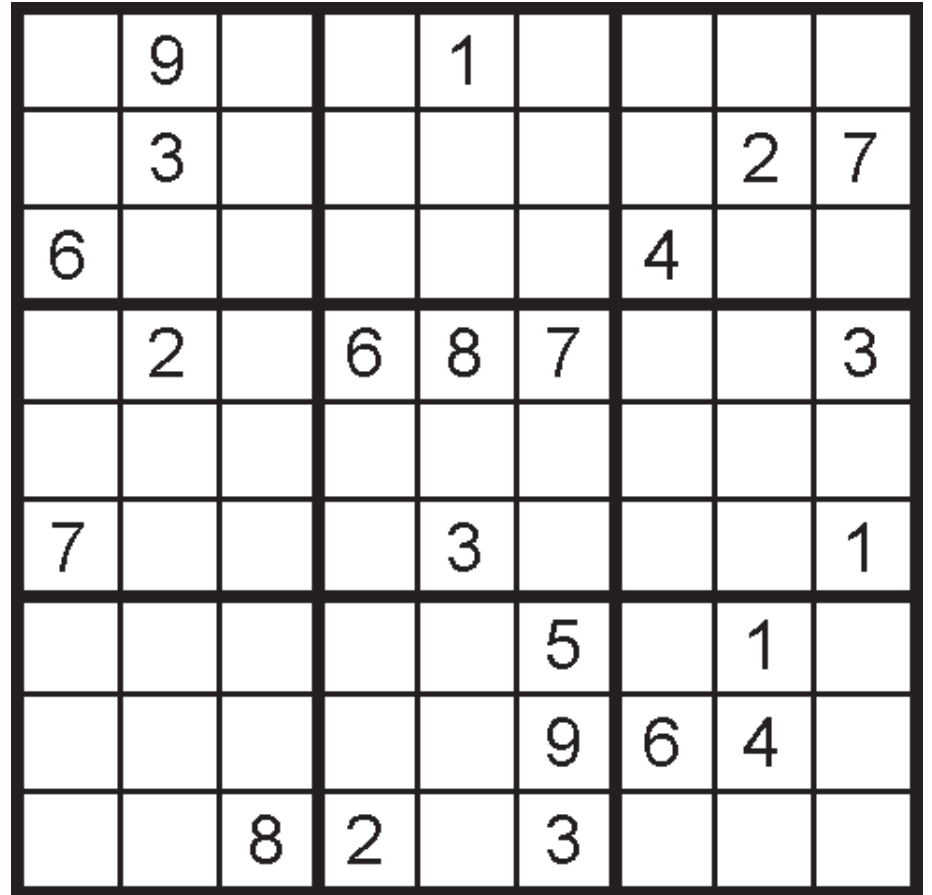
Solutions on page 61

Crossword Puzzle



- ACROSS**
- 1. Read superficially
 - 5. Jewelry
 - 9. Dull pain
 - 13. City in Peru
 - 14. Agitated
 - 16. Expresses relief
 - 17. European mountain range
 - 18. Pry
 - 19. Type of cereal grass
 - 20. Tumbler
 - 22. Small European grebes
 - 24. Bristle
 - 26. A gold coin of ancient Persia
 - 27. Mollify
 - 30. Furlough
 - 33. One more than a dozen
 - 35. Coral island
 - 37. Sphere
 - 38. Large tropical American fish
 - 41. "The Matrix" hero
 - 42. Swindle
 - 45. Mobster
 - 48. Sake
 - 51. Advancing
 - 52. A part of the small intestine
 - 54. To fancy (archaic)
 - 55. Disconnected musical sounds
 - 59. Noxious plants
 - 62. Frolic
 - 63. Naked models
 - 65. Urgent request
 - 66. Church alcove
 - 67. Tall woody plants
 - 68. Dash
 - 69. Adolescent
 - 70. If not
 - 71. Cleave
- DOWN**
- 1. Smelting waste
 - 2. Murder
 - 3. Unfeeling
 - 4. He gives backrubs
 - 5. British rule in India
 - 6. Footnote note
 - 7. Wanderer
 - 8. Used to adjust rocket engines
 - 9. Mei
 - 10. Fashionable
 - 11. "Darn it!"
 - 12. Female sheep (plural)
 - 15. An elastic fabric
 - 21. Immediately
 - 23. Hello
 - 25. Anagram of "Sage"
 - 27. "Smallest" particle
 - 28. Bush
 - 29. Poetic dusk
 - 31. Baby's soft spot
 - 32. Fugitive
 - 34. Holiday drink
 - 36. A titled peer of the realm
 - 39. Buffoon
 - 40. Be cognizant of
 - 43. Hen or rooster
 - 44. After-bath powder
 - 46. Got bigger
 - 47. Cleaning device
 - 49. Inclined
 - 50. Times to come
 - 53. One who poses
 - 55. Thin strip
 - 56. Adhesive strip
 - 57. Backside
 - 58. Views
 - 60. Prefect
 - 61. Found on most beaches
 - 64. South southeast

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.

Classic Toys

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



- | | | | |
|----------------|----------------|---------------|--------------|
| BALLOON | GYROSCOPE | PADDLE BALL | SOMA CUBE |
| BARBIE | HOT WHEELS | PLAY-DOH | SPIROGRAPH |
| BEACH BALL | JACKS | PLAYMOBIL | SUPER BALL |
| BOP BAG | KALEIDOSCOPE | POGO STICK | TEDDY BEAR |
| CAP GUN | KAZOO | POKEY | TINKERTOY |
| CHATTY CATHY | KEN | POP GUN | TIN SOLDIERS |
| EASY BAKE OVEN | LEGO | RADIO FLYER | TONKA TRUCK |
| ETCH A SKETCH | LITE BRITE | RUBIK'S CUBE | VIEWMASTER |
| FINGER PAINT | LITTLE PEOPLE | SILLY PUTTY | WATER PISTOL |
| FLATSY DOLL | MATCHBOX CAR | SIZZLERS | WEEBLES |
| FRISBEE | MECCANO | SKIPPING ROPE | WIFFLE BALL |
| G.I. JOE | MR POTATO HEAD | SLINKY | WIZZER |
| GUMBY | NERF BALL | SOCK MONKEY | YO-YO |

WORD of the month

Word: commodious

Definition: *Commodious* means "comfortably or conveniently spacious"—in a word, "roomy."

Example: "When you live in Manhattan, nothing is *commodious*, and ... I became intimate with previously ignored details of my home, and suddenly, its long-neglected flaws and illogical organization systems began to feel unbearable." — Hanya Yanagihara, *The New York Times Style Magazine*, 2 Oct. 2020

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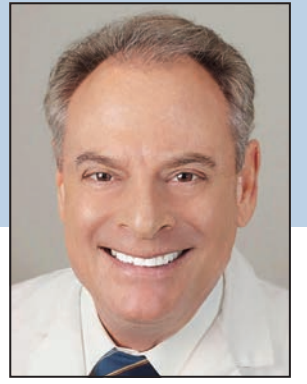
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Frequently Asked Questions About ACUPUNCTURE

By Marcus Smith, Licensed Acupuncture Physician



What Our Patients Are Saying

It's one thing for a health-care practitioner such as myself to toot their own horn and try to convince people to give acupuncture a try. But it's quite something else to read what actual patients have to say about their doctor. It is with a humility and thanks that I present a few written reviews from patients who have entrusted their health and well-being to us over the years. These reviews are taken directly from our Google listing and are written and submitted by the patients themselves.

1. I highly recommend Dr. Marcus Smith and specifically acupuncture to anyone who is suffering from migraine headaches, stress, insomnia, and female hormonal issues. I have known Dr. Marcus Smith since 2015. He was very kind and attentive when we were going through IVF treatments. In addition to acupuncture, Dr. Marcus Smith offers Chinese herbs and showcases anti-stress techniques that are extremely effective. Acupuncture is not an instant cure. It may require few sessions prior to seeing results but it works! I now visit Dr. Marcus Smith for maintenance once a month and I have been able to manage stress and migraines without medication. – Angelica D.

2. In my 68 years I have visited with a number of different types of Doctors but never have I been so happy with the positive physical results as a result of being treated by Dr. Marcus Smith. His bedside manner and overall knowledge of the human body is exceptional. He explains all procedures so an ordinary person can understand. For a very long time I was being treated by Medical doctors because of groin nerve pain and then more recently a pinched nerve in my neck resulting with hand and finger numbness. I decided after years of unsuccessful treatment to see an Acupuncture Doctor and I luckily found Dr. Marcus Smith. I

had never been treated with Acupuncture but gladly went to him with an open mind. He treated me with acupuncture, physical therapy techniques and TENS technology. "HE FIXED ME" ...thanks Doc. – Bob K.

3. Very professional service. A++ service. I recommend Marcus Smith Acupuncture to everybody. I am a veteran and the VA sent me there for Acupuncture. Request the services through your primary doctor at the VA. Services are cover by the VA. – Santiago R.

4. To be totally sincere going to an acupuncturist was my last resort.... and I was wrong... it should have been my 1st!!! I started having sciatic pain in September 2017 and while I did go to therapists and chiropractors it was temporary relief. Since I've been going to Dr. Smith I truly do feel a difference in my condition. The different methods are helping my body get back into shape. He is very thorough, listens and doesn't rush me. Thank you! – Erica F.

5. Dr. Smith is one of a kind. Patient, compassionate, thorough, and an excellent listener. He embodies the qualities that enables body and mind to relax and enables progress. My case is persistent, yet Dr. Smith persists in finding different ways to help. Thanks Dr. Smith for your thorough and compassionate help. – Loris L.

6. In my 62 years of life, I had never seen an acupuncture doctor. However, after my chiropractor suggested and recommended Dr. Smith, I decided to give acupuncture a try as a last resort in an attempt to (at the very least) ease incredible/rehabilitating cramping/comfortability I was feeling in both my hips. Mission accomplished after only 4 appointments with him! Thank you, Dr. Smith! – Laura P.

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If You Have Equity In Your Home, Do A Trust To Avoid Probate!

By Martin Zevin, Attorney

In 2012, I wrote an article recommending against doing a Revocable Living Trust if you were “underwater” with your mortgage. Many of my clients had bought or refinanced from 2004 to 2006 at the top of the market.

However, the last nine years have seen significant increases in property values, particularly in 2021. This has resulted in many homeowners now having positive equity. If prices continue to rise, many more homeowners will have some positive equity.

In the article I wrote in 2012, I advised clients to live long enough to see their properties increase in value to exceed the amount of the mortgage; at that time, they could come back to me to discuss a Revocable Living Trust. That time is now here.

Without equity in your home, it does not make sense to pay an attorney the fee and costs involved in creating a Trust, since you would be burdening your heirs with a property that has a negative equity. However, once that equity turns positive, you are doing your heirs a favor by eliminating the time and money involved in going through probate. Probate can take a year and cost thousands of dollars in fees and costs.

Remember also that the Trust is called a “Revocable Living Trust.” This means that, as long as you are alive, the Trust remains with you. You can always sell your home and buy a new home as Trustee of your Trust. You do not need to change the Trust unless you want to change the beneficiaries for the new property. You

can also buy additional properties, in Florida or out of state, as Trustee of your Trust. If you are a Florida resident and own a home out of state, you will be able to transfer that property to your Trust and avoid probate there as well.

Therefore, if you now have equity in your home, you should seriously consider creating a Trust. Transferring your home to the Trust will not change your homestead or your real estate taxes.

In addition, regardless of the equity in your home, it is extremely important to have current advance care directives to protect you if you are incapacitated. These include the Durable Power of Attorney (which must specifically include the address of your property) as well as the Designation of Health Care Surrogate and Living Will. New Florida laws could mean that your current documents need to be revised.

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 will also review all of your current documents. I am also available for free consultation regarding personal injury claims or car insurance coverage. Call me at 954-569-4878. My address is 3275 W. Hillsboro Blvd., Suite 204, Deerfield Beach, Florida 33442. My website is www.martinzevinpa.com and my e-mail address is martinzevin@netzero.com.

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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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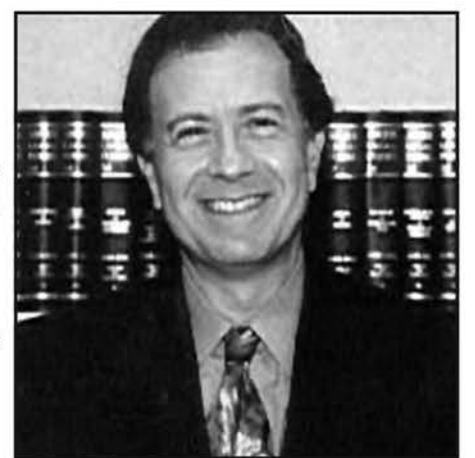
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Small Steps Can Make A Big Difference In Preventing Diabetes

(NAPSI)—Prediabetes is a serious medical condition that, if untreated, can put you at increased risk of developing type 2 diabetes, heart disease, and stroke. But the good news is that by making some healthy lifestyle changes, you can manage or even reverse your prediabetes and lower your chances of it developing into type 2 diabetes.

Prediabetes affects approximately 88 million U.S. adults and occurs when your blood glucose, also called blood sugar, is higher than what is considered normal and recommended for you but not high enough to be diagnosed with type 2 diabetes. Most people with prediabetes are not aware that they have it, and there are usually no symptoms. People with risk factors for prediabetes include people who have overweight or obesity, are 45 years old or older, have a parent or sibling with diabetes, or are from certain racial and ethnic backgrounds.

“It is important for people with risk factors for prediabetes to learn if they have the condition,” says NIDDK Director Dr. Griffin P. Rodgers. “Even small steps to improve your health and manage prediabetes can make a big difference in reducing your risk for type 2 diabetes.”

Fortunately, making a few healthy lifestyle changes can help people with prediabetes improve their health and help avoid or delay developing type 2 diabetes. Here are some actions you can take:

- Ask your doctor for a blood glucose test to find out if you have prediabetes. You should be tested for prediabetes if you have overweight or obesity and have one or more other diabetes risk factors.

- If you need to lose weight, try focusing on losing a small amount of weight. The NIDDK’s Diabetes Prevention Program (DPP) found that people who worked on making lifestyle changes to lose weight, including increased physical activity and healthy eating, could drastically lower their type 2 diabetes risk. The results from the DPP helped the CDC build the National Diabetes Prevention Program (www.cdc.gov/diabetes/prevention), a lifestyle program for people at risk for type 2 diabetes available at locations across the country.

- Become more physically active by going on short daily walks. Or try participating in fun hobbies and activities like dancing, playing with your family or friends, or riding a bike.

- Try to spend less time sitting and watching television, playing video games or using social media.

- Swap sugary snacks for healthy fruits, vegetables or nuts. Or try trading white bread and white rice for high-fiber options, like whole wheat bread and brown rice.

- Use a food and drink diary or a smartphone app to keep track of what you eat and drink. It can help you see when you tend to overeat or consume foods and beverages high in fat or calories.

- If you smoke, try to quit. Talk to your doctor or visit <https://smokefree.gov/> for tools and tips on how to become tobacco free.

- Try to get at least 7 hours of sleep each night.

- Take other steps to stay healthy. For instance, getting the COVID-19 vaccine (and booster shot, if eligible) and flu vaccine is highly important, especially for people who may be more likely to get sick from COVID-19, such as older adults and people who already have diabetes, obesity or heart disease, which are chronic conditions.

You don’t have to make all these changes at once. Any step you can take toward being healthier is a step in the right direction. And don’t be afraid to ask your doctor or loved ones for support. You’re not alone in this journey.



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Food News and Notes

How To Reduce Food Waste At Home

By Dr. Jean Buzby

(NAPSI)—Here’s a cool idea: A clean, well-organized refrigerator can help your family prevent food waste.

Three Ways To Fight Food Waste

1. Know and, if necessary, reorganize your fridge and pantry. Keep your refrigerator and pantry clean and organized so you can see what needs to be eaten first. If fresh food is “out of sight, out of mind,” it may be forgotten until it’s no longer fresh and so ultimately wasted. Food is less likely to go bad when you use the more perishable and older items first.

Also, storing food in clear containers can help you see what you have available in your fridge and pantry and can help you avoid buying food you already have.

In the fridge, extend the life of your food by putting it in the right place. For example, the temperature in the refrigerator door fluctuates more than the cabinets or the back of the unit so don’t store such perishable foods as milk in the door.

2. Download the FoodKeeper App. The USDA, the Food Marketing Institute, and Cornell University jointly created FoodKeeper, which is available free at the Google Play or iTunes stores, or via desktop at www.usda.gov/foodlossandwaste.

FoodKeeper provides guidance on safe handling, preparation, and storage of more than 650 foods and beverages. With the app, you can track storage times



for different foods, see cooking tips, watch helpful videos, and get information on food recalls. Users can also set up calendar reminders for when products are nearing their recommended storage date.

3. Love your leftovers. Give leftovers a makeover when you reuse them in recipes. Add broccoli stems to a salad or omelet or blend overripe fruit and peels into a low-fat smoothie. My favorite all-time smoothie was made from about-to-expire chocolate yogurt and wilting blueberries and raspberries. Make broth from vegetable and/or meat trimmings, and freeze what you don’t plan to eat right away.

Be creative while keeping leftover safety in mind. If you cook often and typically have loads of leftovers, consider having one dinner a week designated as Leftover Night.

Many foods can also be safely frozen indefinitely, so if you can’t use something perishable before it may spoil, pop it in the freezer. Check the FoodKeeper app to see if your item may be frozen.

USDA estimates that each year at the consumer level, around \$1,500 of food goes uneaten per family of four. Imagine what your family could do with that kind of money.

• Dr. Buzby is the USDA Food Loss and Waste Liaison in the Office of the Chief Economist.

Farmers Market Dates

Welcome to the City of Coconut Creek Farmers Market! It is a bi-weekly market that occurs the first and third Saturday of each month from 9:00 a.m. to 2:00 p.m. The Market is located at the Township Plaza, on the Southeast corner of Lyons Rd. and Sample Rd., by Veterans Park.

Products sold at the market include produce, bread, cookies, dips, sauces, honey, coffee, jellies, popcorn, dog treats, kitchenware and much more! So come on by and support local small businesses!

FEBRUARY DATES

- Saturday, February 5, 2022
- Saturday, February 19, 2022
- Saturday, March 5, 2022
- Saturday, March 19, 2022
- Saturday, April 2, 2022
- Saturday, April 16, 2022

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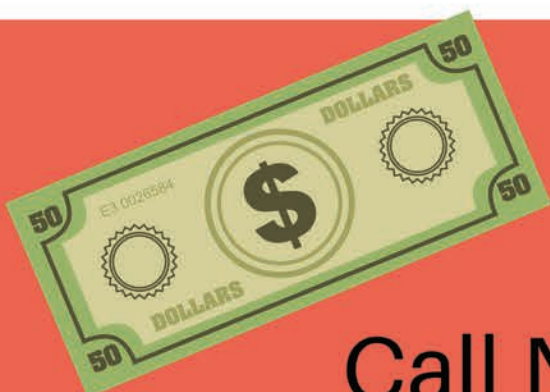


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Florida Health News • Tips And Tricks To Make 2022 The Year You Quit Tobacco For Good

(NAPSI)—For many, the past year has been a reminder that they can take important steps in taking charge of their own health and well-being. Now that it's time for new resolutions, making a positive change for some can mean quitting tobacco. Whether it's cigarettes, dip, e-cigarettes or some other form, quitting tobacco is often at the top of lists of health-related resolutions. However, one reason it's frequently on resolutions lists is it can take several attempts to quit for good.

One thing to know if you're planning to quit is you absolutely don't have to do it alone. Consider talking with your doctor or health care provider for any tips, tricks or suggestions that can help improve your chances of quitting.

Creating a quit plan and using proven-effective resources, such as those available, free, from Tobacco Free Florida, can also significantly increase your chances of quitting for good. Nicotine replacement therapy (NRT) including gum, patches or lozenges may even double your chances of quitting for good. The Quit Your Way program offers free Phone Quit, Group Quit and Web Quit services, as well as such things as text support and a Quit Guide. Group Quit classes are also free and available in-person or virtual.

Here are some more tips for anyone making a resolution to quit:

- Make a plan and set a quit date. This will help keep you prepared, focused and motivated to quit.
- Tell your family and friends your quit date. Ask for their patience and support. This might include changing up plans for where you meet up so they can be part of following (and cheering on) your progress.
- Clean anything that might smell like smoke. Check your car, carpets and clothes. Get rid of anything that might trigger a craving, such as ashtrays or lighters.
- Remember and reinforce your reason for quitting. Is it for your kids? Put up a few more smiling pictures where you used to take a smoke break. Is it because of the thousands of dollars you'll save? Keep a note in your wallet or purse where you can track your progress towards a financial

goal or reward with all the money you're saving by not smoking.

- Have healthy snacks, toothpicks or straws around to grab in situations where you just need something to break up your routine and get through the early cravings.

The start of every year sees more and more people live out their resolutions and quit tobacco for good. Today, there are more former smokers in the state than current smokers. About three in five adults who have ever smoked have now quit, suggesting that most smokers who keep trying eventually succeed.

If this is the year you're planning to quit, and you want information on all these tips and more, check out www.TobaccoFreeFlorida.com or call 1-877-U-CAN-NOW (1-877-822-6669) to start the new year with a Quit Journey.



Freedom From Bladder Problems

Hi!!! My name is Evette Weiss, I use to wake up 2 or 3 times a night to go to the bathroom. After treatments from Dr. Herman, I now sleep 7 or 8 hours per night without waking up to go to the bathroom. I had been leaking urine when I laughed, coughed or sneezed, but I no longer suffer from this problem. My goal is to help other men and women who may suffer from this embarrassing situation.

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Automatic Senior Exemption Renewals For 2022



Beginning this year (2022), after the initial application approval, the Senior Exemption automatically renews each year unless the senior notifies our office that they no longer meet the income requirement for this exemption. People who received the Senior Exemption in 2021 and are still living at the same address do not need to send in a signed renewal card to continue receiving this exemption.

Our office will mail the Senior Exemption renewal information later this month with the annual income limitation set by the state of Florida.

• **If your 2021 adjusted household gross income does not exceed the amount set by the state for the 2022 tax year, you DO NOT need to do anything to continue receiving this valuable exemption for 2022.** Your exemption will automatically be renewed provided you are still living at the same address and receiving Homestead Exemption.

• **If your 2021 adjusted household gross income did exceed the income limitation,** you must notify our office that you no longer qualify for this tax year when you receive the annual income notification from our office. We understand the adjusted household gross income for some individuals may change from year to year so an applicant may qualify one year and then not the next.

If you did not receive the Senior Exemption for 2021 and you believe you may qualify, please visit our website at web.bcpa.net and click on the "Senior Exemption" icon to view this exemption and all the other exemptions available to qualified applicants. You can also apply online at <https://web.bcpa.net/bcpaclient/#/SeniorsAppForm>. The deadline to apply for any 2022 exemption is September 19, 2022.

If my office can ever be of assistance to you, please call us at 954-357-6830 or email me directly at martykiar@bcpa.net

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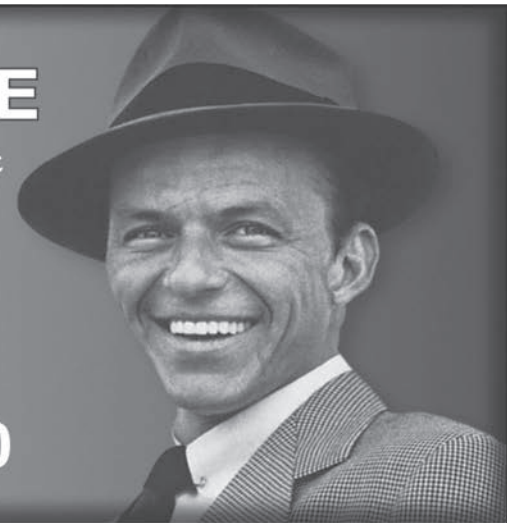
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Recipe

Red Velvet Pancakes

Red Velvet pancakes that are made from cake batter and will work with any cake mix you choose. Perfect for kids birthday parties or Monday mornings. Definitely the best thing for a Monday morning.

Red Velvet Pancake Ingredients

one package of red velvet cake mix

1/2 cup all purpose flour

1-1/2 cups milk

2 eggs

2 tablespoons oil

oil for greasing the pan

Cream Cheese Icing

1/2 package of cream cheese

1/4 cup of butter

1 cup of icing sugar

1/2 teaspoon vanilla if wanted

2-3 tablespoons cream or milk

Instructions

Combine all ingredients into a large bowl, mixing until all the lumps disappear. If the batter is too thick, add more milk. The batter should be just spreadable, unlike normal pancake batter, and not runny.

Heat a griddle to a medium high temp.

Using a 1/4 cup scoop, measure out enough pancakes to fill the griddle.

Cook until browned on the bottom slightly and the edges are cooked. Flip and cook until the other side is done.

Combine the cream cheese icing ingredients together using beaters until creamy. Add more milk or cream until desired thickness is achieved.

Serve with cream cheese icing or syrup!



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FLORIDA TURNPIKE EXPANSION PROJECT IS BACK!!!

As concerned Wynmoor Village residents, we have the following questions, comments, and concerns on the proposed expansion of the Florida Turnpike from Atlantic Blvd. to Wiles Road.

The proposed expansion of the Florida Turnpike is a danger to our current standard of living and a potential threat to our property values. We are all concerned about this project, which is expected to take approximately four years to complete. During this time period, the heavy construction will become a burden, causing an excess of pollution, possible power outages, an extreme amount of noise, and nightly noise pollution.

Four additional lanes shifted toward our boundaries, more noise pollution, the potential removal of the Australian pine trees along our boundary, and the uncertainty on the installation and height of a sound barrier wall is a concern for ALL Wynmoor residents. It's time for our voices to be heard.

Name: _____

Full Address: _____ Unit: _____

Coconut Creek, FL 33066

Phone Number: _____ Is this a Cell Phone or Home Phone

Please list your opposition here: _____

Signature: _____

RETURN FORM:

- Drop off at the Main Pool Patrol on duty daily between 7 am – 8 pm
- Mail to Wynmoor Community Council, Inc. 1310 Avenue of the Stars, Coconut Creek, FL 33066
- Email to RecEnt@wynmoorcc.org

If you currently are not receiving our e-mail blasts and would like to be placed on the list, please print your e-mail address here: _____

Medicare Open Enrollment Offers Opportunities to Access Affordable Fitness Programs

(NAPSI)—Millions of older adults are making important decisions about their health insurance coverage—including fitness and wellness benefits—during Medicare Open Enrollment. Seniors and other Medicare-eligible persons who choose to enroll in a Medicare Advantage plan may have access to covered services not offered through original Medicare, such as dental care, vision exams, hearing aids, and fitness programs that offer no-cost or low-cost gym access.

Here are three key reasons why obtaining access to an affordable fitness program is important to consider:

1.) Movement is medicine. Time and again, research has proven the health benefits of staying active. Researchers studying pandemic-related inactivity for older adults noted that it takes only 5 to 10 days of physical inactivity for muscles to start wasting away. Loss of muscle mass can lead to bone loss, increased fall risk, and functional dependency. Lack of physical activity also can speed the progression of chronic diseases including heart disease, arthritis, and obesity. The Centers for Disease Control and Prevention recommends that adults aged 65 and older participate at least two days a week in activities that “strengthen muscles,” along with a minimum of 150 minutes a week of “moderate-intensity activity,” such as brisk walking. So, if you’ve been less active this past year and are feeling some of the health effects, it’s time to get up and move.

2.) There are more options for working out than ever before. The pandemic may have sidelined many people’s workout routines during the last 18 months, but it also created new fitness options. Fitness companies, health plans, gyms, YMCAs, and other organizations sprang into action in 2020, devising more ways to help their members work out safely and conveniently. Gyms now have outdoor workout spaces, safely spaced indoor classes, and hygienic protocols in place. Many fitness programs offer online classes via social media, and most outdoor

parks and recreation facilities are open again.

3.) No-cost and low-cost fitness center memberships are available through Medicare Advantage programs. Some Medicare Advantage health plans offer no-cost or low-cost fitness center memberships through programs such as the Silver&Fit® Healthy Aging and Exercise program. Key advantages of joining such a program include the option to choose from thousands of different types of fitness facilities, including large, name-brand chains to boutique clubs or YMCAs. These fitness benefits may offer at-home workout options, such as home fitness kits, libraries of on-demand digital workouts and even lifestyle coaches who can help members stay motivated and engaged in their fitness.

In a recent poll of people enrolled in Medicare, 95 percent of respondents agreed it is important to have coverage options aside from traditional Medicare. Fitness programs are a great example of a valuable additional option available through many Medicare Advantage plans.



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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.coonutcreektherapy.com/backpain to claim your free guide. If you prefer, give us a call at 954-972-1200 and we'll be happy to assist you.

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

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Clubs and Activities

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

.....

Belly Dance Club

By Marcia Maron

Our group is growing by leaps and bounds so... Come and join us for fun and exercise. We meet on Tuesdays at 2:30 p.m. Learn a routine while learning the art of Belly Dancing. Improve your balance, stamina and energy level. This class is complimentary to Wynmoor residents. For location and more information please call Marcia at 516-659-3367. Have a belly good time!

.....

Billiard & Pool Club

By Bob Horowitz

For more information about the Billiard and Pool Club join our email list, email WynmoorPoolClub@gmail.com. You can also join our Facebook page "Wynmoor Poolclub." For Pool Lessons email us to schedule no-cost Pool Lessons for Wynmoor residents. Find our latest information in the News and Views, and the Insider Newspaper.

.....

Camera Club

By Nancy Landman

We are very excited to have started up our 2021 - 2022 season and we look forward to seeing everyone's photographs. We also have several interesting and informative presentations planned.

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

Our meetings began on November 23rd and will continue on the 2nd and 4th Tuesdays of each month through April 12th.

Yearly Membership is: Individual \$10 or Couple \$15. First Meeting Free! Come join us!

If you'd like to register as a member and receive info and updates, send an email to CCWynmoor@gmail.com. For further information call Nancy Landman at 954-496-1965.

.....

Ceramics Club

By Carole Meyerowitz

Welcome back to Wynmoor and welcome to our new Wynmoor residents. Looking for a great club to join? Join us for an exciting Ceramics experience and create your very own masterpiece. Choose from our hundreds of molds and start your very own piece for either your home or a beautiful gift for a friend or loved one. If you are a new member, our very qualified and kind teachers will start you off on your ceramics experience. Come in and sign up for a class. You'll be so glad you did! Our Ceramics Club is a friendly place where you can not only make a unique piece of your very own but it is also a place where friendships are made! Our club is located at the Clubhouse. Our club hours are Monday-Thursday from 9:00 a.m. - 12:00 p.m. Hoping to see you...

.....

Chess Club

By Hillel Cohen

As the COVID-19 Pandemic continues, we encourage all to stay safe and maintain all precautions – even if you have been vaccinated. Until the pandemic is over, in-person play will not be possible. However, anyone who would like to play online can call 917-548-5120 and we can arrange games.

.....

Computer Club

By Beverly Friend

Science fiction authors predicted that a time would come when science and magic became indistinguishable. That time is NOW!

Join the Wednesday, February 16th virtual meeting of the Wynmoor Computer Club at 9:00 a.m. to see and discuss a fascinating YouTube presentation of "Brett On Tech" discussing Smart Home Projects. Become the master of your home! Automate it when you control light bulbs, thermostats, locks, video doorbells, smart plugs, and more! Share what you have already done in your own home and learn what more you can do. The sky's the limit!

Club members will receive the zoom link the day before the meeting. Potential members can get the link by contacting Pat O'Brien at

wyncomputerclub@gmail.com.

Be sure to pay your \$10 annual dues by mailing a check made out to Wynmoor Computer Club to Diana Esposito, 2302 Lucaya Lane C3, Coconut Creek, Florida 33066 and please include your Wynmoor Address, email address, and phone number. To get an overview of the organization, past and future offerings and a list of officers, please see <https://www.wyncomputerclub.com>.

.....

Current Events

By Susan Myers

We are finally open for all who wish to join us. Our group of friends in Wynmoor get together each Tuesday morning to discuss local, regional, and national events within our world.

We are now located indoors at Card Room 1 from 10:00 until 11:30 a.m. and we often follow our discussions with lunch in a variety of local restaurants within the Coconut Creek area.

Please join us! Susan Myers 954-933-7743

.....

Duplicate Bridge Club

By Bram Hamovitch

We are currently running two games each week, on Tuesdays and Fridays at 12:30 p.m. in the East Wing of the theater building. Please arrive 15 minutes prior to start time, out of courtesy to the director. We may expand our offerings to include a Monday evening game, depending on attendance (which is related to Covid-19).

If you need a partner, contact Terry at 216-401-5739. Questions, e.g., about our Monday evening game? Please call Lynne at (954) 973-1223 or (954) 257-3452.

.....

Fun With Friends

By Louis Kravitz

Our first dance was a great success. The next dance is February 20th. Watch your emails for schedule changes. Keep dancing and stay healthy.

.....

Hadassah

By Toby Norman

Most of the snowbirds have returned home. It is the hope of the President of your Chapter and your Board of Directors, that each and every one of you returned ready to support our Hadassah Chapter. Though 2021 may have proved to be a trying year, it is our hope that the coming year be a happy and healthy one for all of our "sisters" and Wynmoor residents.

It is unfortunate that due to the recent Covid-19 outbreak, the January 5, 2022, general Hadassah meeting had to be cancelled. We are also not going to host our February 20, 2022, Hadassah Card Party. We will resume holding general meetings, our card parties and other fund-raising activities as soon as it is safe to do so. Watch for our information on channel 98 on the TV. As soon as Wynmoor Council and Hadassah National feel that it is safe to do so, we will post the date, time and place on our meetings or events.

By continuing to purchase cards, trees and certificates from the individuals mentioned below, you are helping Wynmoor Hadassah reach the goal set for us by National for the year. Certificates and trees for any and all occasions can be obtained by contacting Bernice Riback at 954-984-1703. Beautiful and appropriate cards for all occasions can be obtained by contacting Lenae Herman at 954-657-8579. Your support, as always, is greatly appreciated!

.....

Health & Wellness Club

Dedicated to Providing Information to Support Healthy Aging

By Hope Myers

On Tuesday, February 15th at 2:30 p.m. in the West Wing 2, Ms. Elizabeth Edwards will discuss "Crushing the Injury of Isolation." The presentation will feature effective ways in engaging and understanding thy neighbor post COVID-19. Ms. Edwards will offer in-person strategies to help keep individuals, motivated, supported and engaged in their communities.

Ms. Edwards is a Licensed Clinical Social Worker with a master's degree in social work. She is currently pursuing a doctorate in social work administration. Her extensive experience with children, families and the geriatric population allows her to be particularly effective with the persons she serves.

We plan to have meetings on the 3rd Tuesday each month through April (February, March, and April). As we begin our meetings with some health restrictions still in place, we plan to provide bottled water and a wrapped protein bar. In an effort to encourage new members and to welcome back our old members, the February - April meetings will be complimentary.

We know that many Wynmoor residents, and particularly those who moved

Clubs and Activities

Continued from page 51

into Wynmoor at beginning of 2020 and during 2021, have been unduly suffering from the lockdowns within the Community. We hope that this mental health program will prove especially beneficial. We urge all to come. For questions contact Hope Myers, President 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 Iris Arlan

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

Latin Women's Club

By Minerva Nazario

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

Monday Night Dance Club

By Tamara Tresniowski

Welcome to February, Happy Valentine's Day. Hopefully when you are reading this we are back to dancing. We missed you all in January. I am very excited. We have many great things planned for February and for the rest of the months. Our lesson line up looks like this. January 31st our own club member Karen Beckman will be teaching a line dance to *Just a Gigolo/Taxi Driver*, February 7th Joe Gugliotti will be teaching *Foxtrot*, February 14th, our Valentine's dance, Patrice Cavaliere will be teaching *East Coast Swing*, February 21st will be a Reggae Evening with returning guest performer Wayne Armond with lessons of dance steps for Calypso and Reggae. February 28th Anne Sheldon will be teaching *Mardi Gras Zydeco* moves and a peek into March, March 7th Caryl Perlmutter will be teaching *Polonaise*. Dues for new members are \$5 for the year. If we are serving tea/coffee and cake we will be charging \$2 at the door. If no refreshments are served then entry for members will be free. Hope to see you there.

Nature And Arts Club

By Elinor Weinstein

We wish all of you a very Happy and Healthy New Year!

We are thrilled that we already have over 160 members onboard for the 2021-2022 season of the Nature and Arts Club. Membership is still open so please contact us by emailing us at wynmoornatureandartsclub@gmail.com or call Nancy Moskowitz at 954-973-2181. Membership is \$15pp.

Thursday, February 3rd our meeting will be held via Zoom at 9:30 a.m. due to the ballroom being closed. Zoom information will be sent to all members.

We look forward to meeting our returning and new members. Come join in on fun and educational meetings and trips this year.

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.

Pickleball Club

By Mayda Coombs

The courts are full with great games being played and lots of laughter. Come on down and see what the fun is about.

Beginner Classes are still being held on Mondays 3:00 - 5:00 p.m. The classes are so popular that we cannot take any walk ins. We want to make sure we have enough instructors so you must email Maureen David at Maureen.L.David@gmail.com to reserve your spot. We supply the paddles and balls. Please make sure you wear sneakers and bring something to drink.

It's never too late to join the Pickleball Club. Dues are \$10 per person. Anyone interested in joining can reach out to Chuck Milstein at 954-366-1149.

The Wynmoor Dance Troupe & Company

By Marcia Maron

With much spirit and joy The Wynmoor Dance Troupe & Company with talented singers, dancers and the rest of us take to the stage once again in their new musical revue *Show Me The Music* in 2023. If you think you would like to take part in this production and meet your neighbors, have fun and work hard, we need: singers, dancers, comedians, back stage hands. No experience is necessary. Please join us and call Marcia at 516-659-3367.

Writer's Workshop

By Judy Willow Weissman

Do you want to write a poem, story, memoir about love, or whatever- -but need the impetus or support? You may want to check out or join the Wynmoor Writer's Club which meets Saturday mornings on Zoom. Email laughlady55@aol.com and put Writers' Workshop on the subject line. Meanwhile, stay well and safe.

Wynmoor Ladies Golf Association

By Karen Beckman

We have so many of our seasonal members back, our Tuesday morning tournaments are well attended and the atmosphere is festive. Our successful "toys for kids" luncheon included a special "thank you" to Violet Howard and Zelna Cohen for their years of membership and recognition of the many positions they voluntarily performed in service to our organization. In appreciation, WLGA presented them with an honorary lifetime membership. In January we held our annual installation luncheon at Galuppi's. We all appreciate the opportunity to thank our roster of officers for their continued efforts in organizing and implementing the various league functions and membership events. Our Wynmoor 2021 Club Championships will begin February 15th, the finals scheduled for Sunday, February 28th. Check in with the pro shop for rain dates. We are hoping for strong participation and a supportive gallery! The WLGA will hold their annual Color Wars Tournament March 15th.



Zelna Cohan and Violet Howard receiving honorary lifetime membership to WLGA from President Barbra Hyer



WLGA and Toys for Kids 2022

Wynmoor Short Film Festival

By Enid Wolf-Schein

We are assuming our "Red Carpet" 2022 Film Festival will be presented as scheduled on the evening of Friday, March 25th at 7:00 p.m. and the afternoon of Sunday, March 27th at 2:00 p.m.

Both days we will present nine films, including two that have been awarded prizes in the Fort Lauderdale International Film Festival; "Golden Swans" and "Senior Moments." The Fest will take place in the Country Club Lecture Hall with the audience then invited to the Ballroom for an evening of fun and entertainment related to film.

Because we had been shut down just before our expected date in 2020 we have the problem of not knowing who exactly would still be attending. For that reason, we are asking anyone who bought tickets to that 2020 performance come to the Country Club Library any Tuesday or Thursday from 10:00 to 11:30 a.m. through March 1st to either exchange their ticket for this year's performance or get a refund. After that date we will be able to fill any

Continued on page 56

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At the Beach

By Jay and Janet Liebowitz

This is a picture of our Grandson waving to
the waves, with shovel and sand in hand!



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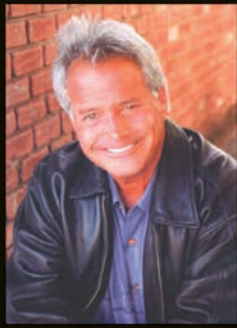
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The Liberal Jewish Temple...

By Iris Arlan & Lee Temares

Making lemonade from lemons! Well, we never expected to close again because of the spike in covid cases, but to quote President Arlan, "In the two years of covid, we managed to continue our programs, and grow our membership, and we will continue to keep our congregation vibrant with as many activities as we can safely accomplish until we can have in person Services again." Mark your calendars for February 11th and 25th to join us on Zoom for a fun and informative Shabbat Service with Rabbi Paul Offenkrantz. To get the log in information for these events, and to be added to our contact list for all updates in scheduling, please call Iris at 954-532-5268.

January 7th was a big night for the Liberal Jewish Temple. Not only did we have a Shabbat Service, but Rabbi Paul installed all our new leaders for the new year. They are: President – Iris Arlan, Vice President Administration – Gerry Stoloff, Vice President Rituals – Lee Temares, Vice President Membership – Cheryl Stein, Treasurer – Lois Stermer, Recording Secretary – Ann Fantell and Corresponding Secretary – Susan Myers Schaefer, Financial Secretary – Abby Davison. Congratulations to all.

We wouldn't want our members to miss out on our famous Oneg Shabbat so as a way of making our Congregants feel as if there were at a service, we instituted Oneg in a Bag. Fancy goodies could be picked up at two locations in Wynmoor.

You can check our website www.ljtcc.org and Facebook (Liberal Jewish Temple of Coconut Creek) for up-to-date news of our events, which will include a safe, outside restaurant meal and other activities.

For all you men out there, we are starting a Men's Club. Interested? Contact Mike Mintz at 317-225-1996. Questions about Reform practice? Call Lee at 954-968-4236.

Obituary For Helen Goldman

Helen W. Goldman of Coconut Creek Florida, died on December 18, 2021. Born Helen Ruth Weinberg on January 25, 1928 in Brooklyn, New York. Helen was predeceased by her husband, Morris Goldman in 2009. She is survived by her son Robert Goldman, daughter-in-law Rebecca Goldman and daughter Elizabeth Mannie (nee Beth Goldman) correspondence with the family, can be sent to Elizabeth Manne, 6646 Cambria Terrace, Elkridge, Maryland 21075. There will be no memorial service.

Liberal Jewish Temple

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Clubs and Activities

Continued from page 52

remaining seats.

In the next issue we will have a list of our films as well as some of the scheduled events.

.....

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.

SWORDS

By Karen Komsa

SWORDS for women (single, widowed or divorced) is active, intelligent, interesting single women who gather for lunch usually twice a month to talk, eat and make new acquaintances. For more information or to join, call Karen at 954-504-7416.

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

SPEED
LIMIT
25

Traffic Violations

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

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Senior Touchline

What is Senior Touchline?

Senior Touchline is a free service that offers a daily telephone call for people over 60 years of age who live alone. The purpose of the program is to ensure that older adults can maintain their sense of well-being while remaining in their homes.



Touchline calls also provide social and emotional support. The 2-1-1 counselor establishes a relationship with the senior and provides them with a sense of security and safety. One simple phone call can help give a client peace of mind knowing that a volunteer will be checking in with them at the same time each day.

How Does Touchline Work?

Each day, within a pre-determined period, a 2-1-1 counselor calls registered seniors to make sure they are safe and well. If the 2-1-1 counselor is unsuccessful in reaching the senior after one hour of repeated attempts, the designated emergency contacts will be called and asked to check on the senior's well-being. If we cannot reach anyone, we contact the local police department to perform a senior wellness check to confirm their safety.

To sign up for this service call 954-640-5800 or 2-1-1 or go online to www.211-broward.org

POETS *and* POETRY

If your poetry was not in this issue because of space, we will try to get it in the next issue. Our goal is to give everyone an opportunity to have their work published. Poetry will be printed as submitted.

Enticed By An Empty Bench

By Beverly Friend

*Nobody sits on
The solitary Bench
Not today
Not yesterday
Perhaps not tomorrow.
It is seldom used
Although I only
Watch sporadically
From my 4th floor window.*

*Once I saw a Man
And an Egret
Examining each other
For a long time.
Man sitting,
Egret standing nearby.
Finally,
The Egret strolled
Away slowly
Looking back
Occasionally to see
If the man had changed
His mind and might
Offer food.
He hadn't.*

*The Bench sits alone
In sunshine
Or rain
Never snow
On the edge of a
Large pond
Facing a fountain
Of water.
It has no equals
Alone on the
Shore's Edge,
Surrounded by trees
Three Lucaya
Buildings and
The roadway.*

*Should I descend?
Feed the birds?
Disturb the stillness?
Or sit in silence?
Perhaps meditate
Perhaps surprise
Onlookers from other
Windows?*

Might they join me?

Masked?

I enter a future trip

On my

Bucket List:

A punctuation

Mark to

Interrupt the gray

Isolated pages

Of our Pandemic



Coronavirus, By Any Other Name

By Neil Nathan

*First it came from Wuhan, a city in China,
Then it mutated in the UK, going to major
from minor.*

*Next was South Africa to experience a new
one,*

Followed by Brazil - mutations were not done.

*After India succumbed to a new type
Greek lettering was chosen to prevent
countries' gripe.*

*Instead of calling the variant by the country's
name,*

*The mutation would be a Greek word to
achieve its fame.*

*China's didn't have a Greek letter, being the
originator*

*But the UK became Alpha and South Africa
the Beta.*

*Brazil became Gamma and Delta the Indian
nation,*

*But Omicron didn't identify the Southern
African mutation.*

*We'd better have a cure or let Corona run its
course*

*Before we get to Omega and start with gods
Greek, Roman and Norse.*

Mother Nature Warns

By Larry Band

*I saw ominous clouds race to obscure the
moon's bright light*

*Dulling its luminance and accentuating the
blackness of night.*

I saw the white flashes of lightning flickering.

I heard thunderous crackling and snickering.

*I watched buckets-full of rain descending on
earth*

*Cleaning it, sating its thirst and renewing its
birth.*

Yet, just as quickly as the storm had descended

*In the morning, it had without much ado,
ended.*

The dark clouds were gone.

The teeming rain was done.

*The gray skies turned calm, cloudless and
dressed in its fashionable blue.*

*Alive with graceful birds soaring high in the
sky doing what they always do.*

*I had observed in awe from my window as this
powerful thunderstorm raged.*

*Its beauty, its ugliness, its weakness and
strength, taking front stage, uncaged.*

*Warning Mankind to stop its dangerous
polluting and to cease global warming
production*

*Or battle Mother Nature's rains, fires
and winds that are her weapons of mass
destruction.*

A Glutton's Destiny

By Larry Band

Yesterday I had a meager breakfast.

It put my stomach to a hunger test.

Then at high noon I sat for lunch

But I did not have a whole bunch.

So I prayed for supper time to come fast.

As I was starving with such sparse repast.

*But at six p.m., all my hopes of a gourmet
spread were gone.*

*As the table was bare, and Sheila was out
playing Mah-Jong.*

Comment:

*He who lives and feasts on the bread baked by
another.*

*Has never been weaned from the breasts of his
mother.*

update...update...update

The Fitness Center is open from 7am - 8pm. The larger social groups/indoor gatherings are CANCELLED. Guests are not permitted at any indoor venue.

- **Indoor Amenities:** Wynmoor Residents Only and Masks Required.
- **Main Pool:** Guests are permitted accompanied by the host resident. Masks and Social Distancing are encouraged.
- **Outdoor Amenities:** Guests are permitted accompanied by the host resident. Masks and Social Distancing are encouraged.
- **Association Swimming Pools:** Each Association Villages Rules and Regulations may vary. Current guidelines are posted at each Association.

Masks are optional, however strongly recommended.

update...update...update

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You've Tried The Rest, Now Try The Best-Temple Beth AM

By Linda Storfer

February is here! There is one day on the yearly calendar that is devoted to romance and love. I am referring to February 14th, Valentine's Day. Traditionally people send or give flowers, chocolate or other gifts to loved ones as a way of expressing their feelings of love for them. But love is something that is not or should not be limited to one day of the year. It is a feeling or emotion that should be expressed or acknowledged every single day. Love is not only limited to romantic love. Do we take time to think about how much we love our family members, friends, and neighbors? How much love do we have for our children, grandchildren and our brothers and sisters? How much do we love or appreciate the wonderful things in our daily lives all around us- living a good life despite COVID, living in a beautiful environment with so many amenities, being healthy and active and enjoying nature and the natural beauty that surrounds us. Waking up everyday and looking at water fountains, palm trees, colorful flowers and an endless greenery that is wrapped around our safe and secure dwellings. When you look in the mirror every day the person whom you are viewing is the first person to love because if you don't love yourself you cannot love others.

Although Temple Beth Am is partially closed with many events being featured on livestream/zoom the synagogue is opened to a limited number for Sabbath services on Saturday morning. We are also bringing back BINGO beginning Monday, February 8th. Early bird cards may be purchased at 5:30 p.m. for early bird games followed by regular games at 6:30 p.m. Sandwiches and beverages are sold with complimentary refreshments distributed. Don't miss our new Rhythm and Ruach classes on February 9th and February 23rd complete with singing and musical instruments including drums, tambourines, and strings. If you enjoy performing or like to see your friends perform, don't miss the Men's Club KAREOKE NIGHT on Sunday, February 7th at 7:00 p.m. Ruach means wind and with wind comes with energy and spirit. Ruach is a way to connect to Judaism and upbeat high energy, music, and movement. These classes will be taught by our high energy rabbi, Rabbi Michelle Goldsmith. Check out our website www.beth-am.org for all of our upcoming Sisterhood and Men's Club events.

HOLD THE DATE!-Saturday, March 5th. TBA will be presenting a live concert featuring NEFESH MOUNTAIN with husband-and-wife team Doni and Eric accompanied by their full band playing bluegrass music and many other forms of American and Western sounds. Our newly re-created Social Action program is thriving with many opportunities for you to do good deeds and improve our community and the environment in general. Check out our RANDOM ACTS OF KINDNESS DAY on Thursday, February 17th. SAVE THE DATE for our special weekend March 18th and 19th beginning with a fantastic Friday night Shabbat dinner, Saturday morning installation of Rabbi Goldsmith and culminating with a Saturday night Havdallah service and concert of country and folk music with singer-songwriter Joe Buchanan.

For more information about any of the above events please go to our website www.beth-am.org or call the TBA office at 954-968-4545 x16.



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Bartolomeo Bulgarini's "Saint Catherine"



A Venerable Collection of 14th and 15th Century Italian Art

By Barry Isaac

In late November, I returned to my favorite art museum in the United States, the National Gallery of Art in Washington, D.C. Its collection of art is enormous and multifarious. This review emphasizes its splendid collection of Devotional Theme Paintings produced by Italian Painters and Sculptors from the 13th Century to the 16th Century.

I admired and studied carefully fine Gothic Period Italian Paintings. These Paintings employed egg tempera and gold leaf on wood panel. These Paintings had gold backgrounds. I saw outstanding Paintings by Master of Saint Francis, "Saint John The Evangelist," Duccio, "Nativity With Saint John The Evangelist," Giovanni Baronio, "Madonna and Child With 5 Angels," Giotto, "Madonna and Christ Child," Bernardo Daddi, "Saint Paul and Group of Worshippers," Paolo Giovanni Fei, "Presentation of Virgin In Temple," Bartolomeo Bulgarini "Saint Catherine," and Agnolo Gaddi "Coronation of Virgin," among others. Most of these Paintings were produced, during the Italian Trecento, 14th Century.

I also assiduously studied and relished fine Early 15th Century Italian Paintings which employed gold leaf, in addition to egg tempera on wood

panel by Benozzo Gozzoli, "Feast of Herod, Beheading of John The Baptist," Sano di Pietro, "Saint Anthony Distributing Wealth To The Poor," Giovanni Dei Paolo, "Adoration of Magi," and Lorenzo Monaco, "Madonna And Christ Child," among others.

I saw superb 14th and 15th Century Sculpture by Mino di Fiesole, "Faith," Jacopo Della Quercia, "Madonna of Humility," and Giovanni di Balduccio, "Charity," among other fine sculptural works. These sculptural works were made of marble.

From the 15th Century, there were many fine Paintings that included fine landscapes instead of gold leaf in the background. There were great Renaissance Paintings by Andrea Da Castagno, "David With Head of Goliath," Pesellino, "Crucifixion With Saints Jerome and Francis," Fra Carnevale, "Annunciation," Sandro Botticelli, "Adoration of Magi," and Vittore Carpaccio, "Virgin Reading," just to cite a few.

The National Gallery of Art's collection of Devotional Theme Italian Art from the 14th and 15th Century is so encyclopedic. I spent a full day concentrating strictly on its Italian Gothic and Renaissance Periods Paintings and Sculpture.

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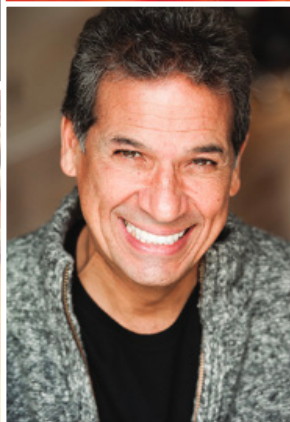
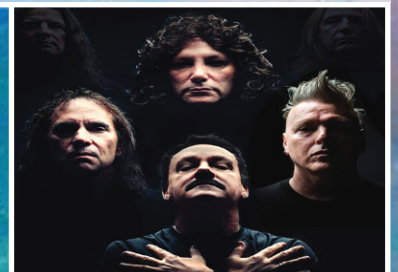
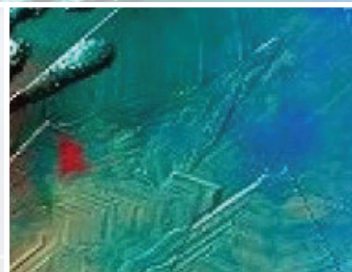
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Thursday	February	11	The Flamings	8 PM
Saturday	February	11	Open House (Carol King)	7 PM
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Thursday	March	10	Tovah Feldshuh "Leona"	8 PM
Saturday	March	12	The Texas Tenors	8 PM
Thursday	March	17	Shades of Buble	8 PM
Saturday	March	19	Robert Klein	8 PM
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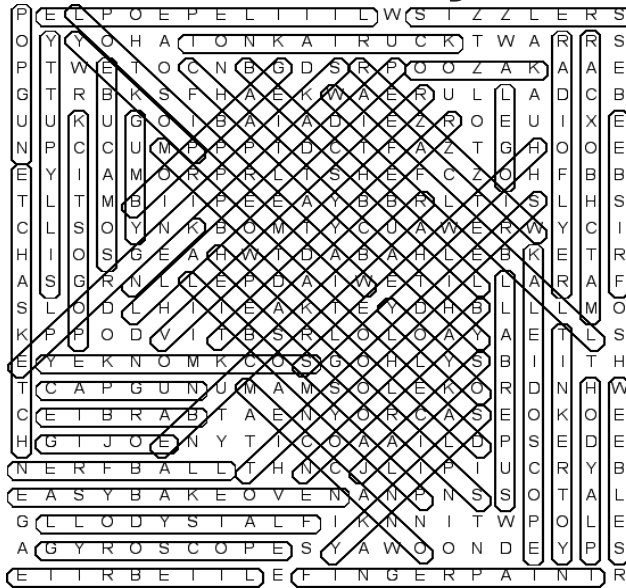
Puzzles and Games

Solutions from page 25

Crossword Puzzle



Classic Toys



The hidden message is: WHAT WAS WONDERFUL ABOUT CHILDHOOD IS THAT ANYTHING IN IT WAS A WONDER.

Sudoku

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

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