

Majestic Isles News

December, 2011

Volume 15

Issue 3

Vote for 3 Board Members



Harvey Liz Sy Saul
Galan Hopwood Kugelmas Siegel

**Thursday, December 15
7:30 pm**

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**Manager's Corner**

In just the last couple of weeks, I've spoken with several residents with questions about upgrading the look of their homes and the same question has come up again and again – "Do I need Architectural Review Committee (ARC) approval for...?"

The short answer is a resounding "**Yes!**" Anything that a resident does outside of their house requires ARC approval. This includes, but is not limited to landscape plantings, gutters, landscape borders, landscape lighting or decorations, solar water heaters, satellite dishes,

hurricane shutters, driveway painting, pavers, tree removal or replacement, screen rooms, extending existing patios – **anything** that is done to the exterior of the house requires approval from the ARC.

In some instances, such as installation of hurricane shutters or solar water heaters, the ARC cannot deny a resident permission or even require the resident to wait for ARC approval. The form still needs to be filled out and approved. In the case of satellite dishes and solar water heaters, permission will not be withheld, but the Association can dictate where these items may be mounted. Both satellite dishes and solar panels must be mounted on the side face or roof surface – not the front or back. This is done to preserve the aesthetics of the community. Even though your home may back up to the canal or perimeter hedge with no homes behind yours, exceptions cannot be made for this when homes that back up to a lake are required to use side-mounting. The rules were made for the benefit of everyone and are enforced equally.

I've written several articles about updating the landscaping around the homes, because I see many homes in Majestic Isles that still have the original landscape plants. If you want to bring your landscaping up to 2012

and not leave it in the '90s, ARC approval is required. Many times the removal of existing landscaping – other than trees - can be approved when I come around with a submitted ARC Form. Replacement of plants has to wait for approval, since there is a list of plants that are no longer allowed to be installed in the Community. Among these banned plants are Cactus, Agave, Ficus elastica or Rubber Trees, Ficus hedges – other than existing hedges – Norfolk Island Pines, Vines, Air Ferns, and all plants on the Florida Invasive Plant List.

The best answer I can give to the question "Do I need ARC approval for...?" is "Ask me." Although the answer will probably be "Yes" if it is going to happen outside of your home, it's much better to ask for permission now than seek forgiveness later.

Ken Miller, Association Manager

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Unofficial Highlights of M.I. Board of Directors Meeting, November 10, 2011

Minutes of the November 10 meeting will not be available until the Board approves them at the next meeting. To inform residents in a timely manner, we present the unofficial and abbreviated notes below.

President's Report, Joel Rosenthal

Joel will not seek the presidency next year after the December election. He thanked the rest of the Board members for their hard work and also thanked Ken Miller, Bonnie Haberstick and the other staff members for all of their hard work.

Treasurer's Report, Sy Kugelmas

- (*Residents may request, at the office, the report of the 11/10/11 cash positions and statement of operation.*)
- There are two units in arrears. One unit has had a foreclosure filing by the Association. The remaining unit is only in arrears for the current quarter..
- Most of our contracts have been renewed by our vendors without increases.
- We have been able to reduce the contract with the Continental Management Group by \$14,209 with no change in services. That is a 5.26% savings and just about the cost of repairing the clubhouse roof.
- The 2012 budget was approved by the Board of Directors at a budget meeting on October 26. See Bonnie for a copy of the budget.
- Fourteen units changed hands so far this year. Five patio homes sold for an average of \$165,000 and seven single-family homes sold for an average of \$233,000. The other two were inheritance transfers.

COBWRA Report, Steve Bayer

- COBWRA minutes are posted in the back hall.
- The January 16 COBWRA meeting will be at the Majestic Isles clubhouse at 9:30 a.m.

Safety and Security Committee, Steve Bayer

- The shredding truck will be here February 1.
- A motorcycle was found on the property and the owner was advised of the Rules and Regulations.
- New pads for the AED units were ordered and have come in.
- We're scheduling a fire extinguisher company to come in to check residents' extinguishers and sell new ones that are rechargeable.
- Residents are reminded that lock boxes are available, for around \$30, meant to hold a spare key

for Fire Department emergency use. The box could avoid the need for responders to break down a door.

Grounds Committee, Joel Rosenthal for Mort Goldstein

- Fall plantings have been put in place.

Clubhouse and Painting, Joel Rosenthal for Harvey Galan.

- The lists for 2012 painting and roof cleaning are posted in the back hallway.

Old Business

- Motion to accept Pro Tennis' proposal for maintenance of the courts passed by unanimous vote.
- Motion to accept the two-year contract from Advanced Mulch passed by unanimous vote.
- Motion to accept the proposal from Latite Roofing, with the understanding that the final cost could increase, passed by unanimous vote.
- Joel Rosenthal reported that he's spoken with five of our vendors about sponsoring a Meet-and-Greet for our residents with the clubs and organizations setting up information tables.



**M.I. Board of Directors
Election
Wednesday, December 15 at
7:30 p.m.**

Your vote counts! Four candidates are running for three, two-year terms on the M.I. Board of Directors. The M.I. Annual Meeting and Election will be held on Thursday, Dec. 15 at 7:30 p.m.

Watch the tape on Candidates Night held on Nov. 16 on Channel 63 which will be shown several times each week until the Election. Times of the broadcast are posted on Channel 63.

A quorum of residents is necessary to hold the Annual Meeting and Election. Please arrive promptly at 7:30 p.m.

Immediately prior to voting, which is by secret paper ballot, there is an Association meeting at which nominations may be made from the floor.

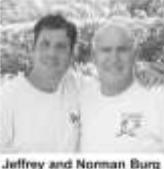
Completed absentee ballots and proxy statements should be received in the office by 4 p.m. on Thurs., Dec. 15.

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Al Danziger	Stan Rothstein
Eileen Danziger	Donna Shaneson
Joyce Goldstein	Gloria Steingart
Elaine Jay	Renee Stichel

SYMPATHY

To Gladys Cohen on the loss of her brother.
 To Mark Rosen on the loss of his mother.
 To Saul Siegel on the loss of his brother, Herbert Siegel.

MESSAGES

I sincerely thank my Majestic Isles family for all the expressions of sympathy on the sudden death of my ex-husband, Jerry Goldstein. My children and I appreciate your kind wishes.

Ellin Goldstein and Family

My sincere thanks to all my friends and neighbors for the cards and phone calls after my recent surgical procedure. This is truly a wonderful community.

Ira Schneider

Thank you to our Majestic Isles friends for your calls of good wishes, cards and donations. You have truly helped my recovery from surgery. Gil Portnoff

Thanks so much for all the donations to Pap Corps and Hadassah, for my good health. We are very blessed to live in such a kind, loving community.

Donna Shaneson

I want to thank my friends and neighbors for their kind words, cards, contributions and support on the loss of my twin brother, Herbert Siegel.

Saul Siegel

Many thanks to my friends and neighbors for their get-well calls and cards during my recovery from a fall that caused a broken pelvic bone.

Gloria Steingart

Thank you Majestic Isles friends and neighbors for all your cards, donations, calls and support on the loss of my beloved mother, Helene.

Mark Rosen

Please note: We reserve the right to edit for length (30 word maximum) and clarity. Submit items to Elaine Jay by email at ElainJay@aol.com with Good and Welfare as the subject. Acknowledgement of each email will be sent as verification of receipt.



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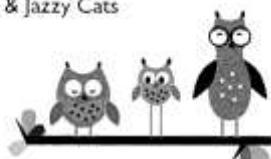


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Highlights of the November 16, 2011 COBWRA Meeting at Valencia Pointe

Law & Order: It's Not Like on TV

Sheriff Ric Bradshaw and **State Attorney Michael McAuliffe** spoke to the Delegates.

- Sheriff Bradshaw described how his detectives' close work with prosecutors from the State Attorney's Office results in stronger cases ready for trial.
- Most violent crime is gang related. After 3,500 gang-related arrests and over 500 guns taken off the street, gangs are coming under control. Using the Rico Act, gang members are getting longer sentences.
- Homeland Security is a major concern every day. Sheriff Bradshaw was appointed chair of Homeland Security for all of South Florida – from Martin County to Key West. He has a Fusion Center – like on NCIS – that provides real-time information on any threat. PBSO is the lead agency on Homeland Security for South Florida. Ten agencies participate.
- Palm Beach County has coastal radar to detect anyone coming ashore – not just illegal aliens but terrorists like Hamas.
- The biggest threat to our security is not terrorist groups but the lone wolf – like the guy in Norway who killed people on the island or who killed soldiers at Fort Hood. And like the Ibis gated community teenager discovered with bomb making materials!
- Sheriff says his office tracks over 900 sexual predators to make sure they do not contact children.
- State Attorney McAuliffe stated the Sheriff is his partner to keep people safe.
- The State Attorney's Predator Unit uses superior techniques to identify, investigate and convict child molesters. Since May 2009, 110 molesters have been convicted. They also helped build 50 cases across the country including two child rescues. Protecting children is McAuliffe's highest priority.
- The Sheriff, Chiefs of Police and Federal partners formed a task force to deal with the pill mills. Broward and Palm Beach Counties are Ground Zero in prescription drug abuse with a death every 27 hours. Over 50 pain clinics have been closed and the operators charged as drug traffickers.
- McAuliffe was asked if the Florida Law required anyone witnessing a child being molested to report it. He responded Florida laws require any molestation witnessed or even suspected must be reported.

Officials' Reports

Mary Lou Berger, Senior Aide to Commissioner Burt Aaronson, District 5, reported the Commissioner was in a meeting with country clubs about hiring local workers this season instead of importing foreign workers.

Danna Ackerman White reported that her boss, **Commissioner Shelley Vana**, District 3, was elected chair of the Board of County Commissioners.

Captain Marty Bechtel, PBSO. In October, District 6 arrested 68 truants and investigated 233 vehicle accidents including one fatality. There were 8 stolen vehicles, 8 business burglaries, 74 residential burglaries and 54 vehicle burglaries with 70% left unlocked.

Chief Todd Blake, Battalion 4, Fire Rescue reported Station 47, at Boynton Beach Blvd and the Turnpike, had their equipment on display today. Station 47 has a Rescue Truck with two personnel on duty and one of the five ladder trucks in the county with special equipment and highly trained crew for rescues by ladder and rope.

Captain Doug McGlynn of Fire Rescue 47 reminded that it's time to check the batteries in your smoke and carbon monoxide detectors. He offers to present fire safety programs at your HOA or Condo. E-mail Doug at dmglynn@iaff2928.com or call him at **561-315-4358**.

COBWRA Reports

Palm Beach County Day in Tallahassee. Delegates approved a delegation to Tallahassee to speak with key legislators dealing with HOA/Coop/Condo bills to fix problems like publishing telephone directories by allowing people to "Opt out" rather than "Opting in."

Bethesda Day at Aberdeen Golf & Country Club. Arnie Rich, Alternate for Aberdeen, reminded Delegates of Aberdeen's fund raising event for Bethesda West Hospital with a day of golf and fun on Saturday, Dec. 10. COBWRA member communities can play golf, attend the reception or make a donation. For info call **561-737-7733 X85600** or click on www.bethesdahospitalfoundation.org.

Caridad Center's Adopt-a-Family Program means holiday presents for needy families. COBWRA asks all member communities to consider adopting a family to make their Christmas merry. To adopt a family, call the Caridad Center and speak to **Scarlett Favé at 737-6336, X115**. Scarlett's office is open Wed-Fri 8:30 am to 5:00 pm and Sat, 8:30 a.m. to 11:30 am. Four communities adopted families so far and PBSO Deputies adopted 10 families.

Future Meetings (Open to the public) **Dec 5, 6:30 pm: Meeting on proposed West Boynton charter middle and high schools**. Hagen Ranch Road Library, 14350 Hagen Ranch Road **Dec 6, 6:30 pm: Growth Management, PBSO District 6** **Dec 14, 9:30 am: COBWRA Delegates meeting at Valencia Reserve, Lyons Road south of Boynton Beach Blvd. Speaker: "Our Tourist Attractions" by Steve Crist, PBC Conventions & Visitors Bureau.—Ken Lassiter for COBWRA Communications www.cobwra.org**



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THE SPORTS FAN

By Rick Sachs

Writing about sports has been a great pleasure for me, but every once in a while a story or event comes out that disturbs everyone.

Recently, revelations of the worst kind have come out of Penn State University. Whenever I hear the words child abuser or child molester, my stomach turns. In case you've been living in a cave or have been out of the country or otherwise out of touch, you know that under the realm of iconic coach Joe Paterno, coach and defensive coordinator Jerry Sandusky has been accused of sodomizing boys.

When we put our trust in institutions, we expect that trust to be protected. The cover-up that occurred to protect this pervert is mind-boggling.

The story of what happened has been thoroughly reported. Sandusky was seen by fellow coach Mike McQueary sodomizing a boy in the shower (why he did not stop the act is beyond comprehension). He did, however, report the incident to Joe Paterno and college officials. This incident occurred in 2002, but Sandusky remained on as a coach until the story broke only a few weeks ago. In coming weeks and months we'll hear more about the cover-up.

To me, the most horrendous part of this story is the cover-up; the fact that so many members of the Penn State family let it happen, most likely to protect their own – the coaching staff, Joe Paterno and more.

As we see this story unfold, remember that when we put our children and grandchildren with people or institutions we trust, we believe that they will be safe and cared for. Unfortunately, we can see by this story that belief may be misplaced.

Love and watch over all your children.

Sports are sports, but they are not real life. This is a real life story. I hope we all can learn what is most important.

Trivia Quiz

What college has won the most national championships and how many did it win? (*The answer to both last month's quiz and this one are on p.11.*)

PET PATCH

By Molly



Wow do I feel important – now I have a real Fan Club! It was sure nice to hear from Romeo and Elvis (grand-dogs of Phyllis and Alan Cohen) and how they dressed up for Halloween. No one came to our door for trick or treat!

I'm writing this in early November and my Mom is talking about Turkey Day – she loves turkey. I'll never know what it tastes like - when she adopted me the vet said absolutely no turkey. Of course what I can't have is what I probably would love. So I'll just get to smell it, I guess, but she usually makes something special for me to make up for no turkey.

It's good to see all my "Snow-dog" friends returning. More dogs mean more fun. Our walks get busier and busier. Our friend Audrey, whom we call our "Pied Piper" because of all the treats she carries, makes our walks so much more fun.

Mom and I hope you and yours had a great Thanksgiving and whatever holiday you celebrate in December, you have a good one!

RULES AND REGULATIONS

Doris Davidoff

The Board of Directors recently distributed a new document with a revised set of Rules and Regulations. This is not really a new set of Rules and Regs, but rather a document with all the old rules put together in one place and with some minor revisions.

In the past we have had the official set of rules in the back of the blue Documents book that every home owner received. Over time, several other rules and regulations were distributed, either by Oriole when it was in charge or by the Board. Some of those rules may not even have been officially approved by any Board, and owners who moved here after the start of the community may never have seen those rules.

We have taken all of those papers that were floating around the community, analyzed them to see if they (continued on page 25)

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TAX CORNER

By Mel Burstein



Dear Readers,

If you are planning to sell your primary residence, this article is for you. In it, you will find information intended to help you meet the guidelines needed in order to exclude the gain from the sale of your home from your taxable income when you file.

1. The Internal Revenue Code states that, to exclude a gain on the sale of a personal residence from your income, you had to have owned and lived in the home for two out of the five years prior to the date of sale.
2. In most cases, gains on the sale of a personal residence may be excluded from income to the extent of \$250,000, if you are single, or \$500,000 if married.
3. If you have sold a personal residence in the two years prior to the current sale, and you excluded that gain on the sale, you are not eligible for the exclusion again.
4. If you exclude the total gain, you do not have to report it on your tax return.
5. Gains that are not excludable are taxable and must be reported on Form 1040, Schedule D, Capital Gains and Losses.
6. Losses on the sale of your primary residence cannot be deducted.
7. When determining your cost basis (the original cost) of your home, include all improvements you made while living there. Purchase commissions and other closing costs should also be considered. When determining the sales price, remember to reduce the sales price by the sales commissions and any other selling expenses incurred.
8. If you own more than one home, you can only exclude the gain on the sale of your main residence. You must pay tax if you make a profit on the sale of any other home. If you live in two homes, then your main home ordinarily is the one in which you spend the most time.
9. If, as a first-time home owner, you took advantage of a homebuyers credit on your tax return, that

homebuyers credit must be repaid if, within 36 months of the date of purchase, the home is no longer being used as your principal residence. The full tax credit must be repaid within the tax year in which the home ceased to be your personal residence. Use Federal Form 5405 to report repayment of the credit.

10. Use Form 8822, Change of Address, to notify the IRS and U.S. Postal Service of any change of residence. If you not notify the IRS of the change, then any refunds or correspondence from the IRS may never reach you or may be delayed in getting to you.

Did you know that there is a new section under the Tax Code that takes effect January 1, 2013? It places a new Medicare tax of 3.8 percent on investment income of high-income taxpayers. High-income taxpayers are defined as those with adjusted gross incomes over \$200,000 a year, if single, and over \$250,000 if married and filing jointly. The Bill says that the tax falls only on the portion of any gain that is "taken into account in computing taxable income." The \$250,000 and the \$500,000 gains on the sale of a personal residence are not taken into account when computing taxable income and, therefore, are not taxed under this new section of the law. Under the new law, the gain on the sale of a vacation home or rental property could be subject to the tax since the \$250,000 and the \$500,000 gain exclusion will not apply to the sale of such property.



ANSWERS TO SPORTS TRIVIA QUIZZES

Q: Who are the only 500 home run hitters who played their entire careers for the same team?

A: Ernie Banks (Chicago Cubs), Micky Mantle (N.Y. Yankees), Mel Ott (N.Y. Giants), Mike Schmidt (Philadelphia Phillies), and Ted Williams (Boston Red Sox) are the only members of the 500-home-run club, to reach the milestone with only one team.

Q: What college has won the most national championships and how many did it win?

A: Princeton University won 28 championships.

BROOKLYN MEMORIES

By Gloria Steingart



Remember the song, "Memories?" Some of my favorite places to go and things to do while growing up in Brooklyn are just memories now. I lived in the Kings Highway, Sheepshead Bay area of Brooklyn, New York, an area of homes and apartments close to the beaches - a solid area of middle class and working class families. Some of my favorite places and things to do are below.

James Madison High School – Unlike the children of today who are driven in carpools or picked up by the school bus, my friends and I walked to school up Bedford Avenue, rain or shine. On the way home, we would stop off at a local pharmacy to buy a bar of candy that we shared. Sometimes we would stop off at the deli to share a sour pickle. Come to think of it, we really led very simple lives, but we were happy and content just being with our friends.

Ebbets Field – My friends and I spent many an afternoon rooting for the Dodgers. Some of our idols were Roy Campanella, Gil Hodges, Pee Wee Reese, Carl Furillo and so many more that time has erased from my memory. Ebbets Field was then demolished for housing and the Dodgers moved west.

Park Circle Skating Rink – We traveled on the trolley car carrying our metal boxes containing our roller skates.

Coney Island – Every Tuesday night during the summer, my father took my sisters and me to see the fireworks at Coney Island.

Steeplechase Amusement Park – Though the Park is long gone, the famous roller coaster, the Cyclone was still in operation as of last year.

Brighton Beach – Back in the fifties, our summers were spent on the beach, doing what teenage girls usually did – flirting with the boys. The area is now known for its Russian population.

(Continued on page 32)

VOLUNTEERING: PEGGY ADAMS ANIMAL RESCUE LEAGUE

By Helene Riffle



You never know what small thing can change your whole life. That is what happened to me three years ago when a puppy came into my life at a time when things were just not going well. My little Lucy touched my heart. (I named her for Lucille Ball, because I was a red head at the time, and my husband would come in the front door every day and yell, "Lucy, I'm Home!") Caring for Lucy and receiving such unconditional love awakened an emotion in me that I never knew existed. I became a dog lover - such a dog lover that for the past year and a half I have volunteered regularly at the Peggy Adams Animal Rescue League in West Palm Beach.

Peggy Adams Animal Rescue League, in operation since 1925, is a limited-admission, no-kill humane society, saving and providing services to over 10,000 cats, dogs, puppies and kittens each year. Thanks to their vision many, many adoptable animals find loving homes, so very few animals are euthanized due to pet overpopulation. They shelter lost, homeless and unwanted animals; furnish medical and other services for the care of companion animals; find quality homes for homeless and neglected animals; and rescue animals from puppy mills and the Animal Care and Control.

There are many opportunities for people to volunteer at Peggy Adams. Whether you're a dog lover or a cat lover, there's something fun and rewarding for everyone. Just imagine how great it would feel knowing you can improve the quality of life for pets while they wait for permanent homes. I'm always meeting an animal I'd love to take home, but, if you think you can't volunteer at the shelter because you'd want to take all of the animals home, there are other areas and departments that need help as well.

If this sounds like it's right up your alley, then the first thing to do is sign up for and attend a volunteer orientation. The sessions are held twice a month and the dates are listed on the website at www.hspb.org. You can also call Maureen Wheat, the Volunteer Coordinator at Peggy Adams, at 561-472-8867.

(Continued on page 32)



Gardening in the Isles

By
Stan Davidson



December in South Florida is the start of pleasant weather and a chance to enjoy planting cool-season flowers. As you know, the South Florida gardening season is almost exactly opposite the seasonal pattern in the part of the country most of us came from. Below are just a few choices of annuals and one holiday plant that can be planted during our winter months. These plants are not the ones we ordinarily see in our winter landscapes such as impatiens, wax begonias, etc.

Dianthus is part of the carnation family of flowers. It is very fragrant and blooms in small clusters on thin tall stems with long leaves. Dianthuses should be planted where they will receive at least four to five hours of full sun each day. They thrive in fertile, fast draining, and slightly alkaline soil. Dianthuses will often reseed themselves, so do not be hasty to remove spent plants. For continuous blooms, feed lightly every six to eight weeks with an all-purpose 10-10-10 liquid fertilizer. For you lovers of colored plants, Dianthus comes in shades of light pink, dark pink, magenta, white, and red. They also come in solid colors with white stripes or rims. When planted in the ground or in pots they present a beautiful array of colors to brighten your winter garden.

Delphiniums are beautiful flowering plants with a bright blue flower, a shade darker than plumbago. The blooms are electric blue and almost seem to glow in the garden. They make excellent cut flowers for holiday décor because if they are kept away from heat and intense sunlight, they last a long time when brought indoors. Outdoors, they do better in partial shade than in direct sun. Delphiniums are heavy feeders and require regular fertilizer during the winter growing season.

Yes, you can grow pansies (violas) for a relatively short time during the winter months in South Florida. Pansies are beautiful and remind me of a happy face.

They are some of the cold-hardiest plants available. Pansies are slow growing and have a low drought tolerance. They will grow in any soil texture, but prefer slightly acid soil. They can grow to a height of six to twelve inches. They make excellent pressed flowers. Pansies come in every color of the rainbow, but the yellow and violet ones are more commonly sold in our gardening centers.

We may receive poinsettias as gifts this time of the year. Did you know this is just one of the few gift plants that can be successfully transplanted outdoors? Let me show you how. If your poinsettia is still alive past New Year's Day, it may live to see another holiday season! As we approach the longer days of spring in South Florida, place the potted plant outdoors for a few days to acclimate to the outdoor environment. Select a protected site against a south wall. Dig a good size hole much larger than the gift pot and fill the hole with rich fast draining potting soil. Remove the plant from the pot making sure not to damage the root system. Place the plant in the hole so that it is slightly above the soil level once the hole is backfilled. Prune the poinsettia back about eight inches in late March and new growth should appear in the following months. Do additional pruning in the summer months to stimulate a bushy compact plant. Stop pruning after September first. Water regularly and fertilize every two to three weeks with a balanced 10-10-10 liquid fertilizer. This is very important to the success of this plant. Starting in October, ensure that the plant does not have streetlights shining on it at night and you will have blossoms by holiday time.

Give the above plants a try and reward yourself with a New Year of colorful plants.

Have a Happy Holiday and a Happy New Year of gardening in the Isles!!

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INVESTORS DISCUSSION GROUP

Al Silverman, Facilitator

The market seems to be in a perpetual state of turbulence and volatility amid fear and uncertainty over the financial problems in Greece, Italy, etc. and, of course, the home-grown variety in this country. The average retiree wants to avoid the trauma by hiding in "safe" C.D.'s – if he/she could find any that beat the so-called low inflation rate that is causing significant price rises and cost of living increases.

The fear that climbing the ladder of risk to reach for higher yields will cause investors to lose principal, should the market decline, is justifiable. There is that potential. However, compare that with the potential for losing buying power due to current inflation, in addition to the potential for significant risk of rising inflation due to the massive Federal debt.

This leads us to think about the political expression "Compromise" or, better still, the financial expression "Diversification." We are not talking here about diversification for growth, but diversification along the risk ladder from money funds and CD's, through income stocks with some growth, up to intermediate and high income stocks. We are in the business of producing income and, as such, as in any business, we must be watchful of how that income is produced and how to adjust if the income changes.

Consider some possible eventualities: 1) Interest rates remain at current levels, 2) Long term rates rise; 3) Long term rates fall; 4) Short term rates rise aswith long term rates rise or fall; 5) The effects of the 2012 election. 6) Job growth improves; 7) Job growth worsens. These are tantalizing and puzzling scenarios, and they certainly created a lively debate at our meeting on Nov. 14, when we talked about how they would affect the production of income for the retiree. Then we talked about one sector of the fixed income market – the investment grade preferred stocks, with yields of 6 ½% to 8.2%, a Closed End Fund (CEF) with a yield of 9.4%, and an Exchange Traded Fund (ETF) with a yield of 7.6%.

Attendees were reminded that all investment vehicles are presented for informational purposes only and should not be thought of as recommendations. If are interested in any of these vehicles, I strongly recommend that you **do your own research with regard to suitability and risk and then discuss your conclusions with your investment advisor.**

FROM THE INTERNET

Lexiphiles: whoever put this list together loves language:

To write with a broken pencil is pointless.

When fish are in schools they sometimes take debate.

A thief who stole a calendar got twelve months.

When the smog lifts in Los Angeles, U.C.L.A.

The professor discovered that her theory of earthquakes was on shaky ground.

The batteries were given out free of charge.

A dentist and a manicurist married. They fought tooth and nail.

A will is a dead giveaway.

If you don't pay your exorcist you can get repossessed.

With her marriage, she got a new name and a dress.

Show me a piano falling down a mineshaft and I'll show you A-flat miner.

You are stuck with your debt if you can't budge it.

A boiled egg is hard to beat.

When you've seen one shopping center you've seen a mall.

Police were called to a day care where a three-year-old was resisting a rest.

If you take a laptop computer for a run you could jog your memory.

A bicycle can't stand-alone; it is two tired.

In a democracy it's your vote that counts; in feudalism, it's your Count that votes.

When a clock is hungry it goes back four seconds.

The guy who fell onto an upholstery machine is fully recovered.

He had a photographic memory that was never developed.

Those who get too big for their britches will be exposed in the end.

When she saw her first strands of gray hair, she thought she'd dye.

Acupuncture: a jab well done.



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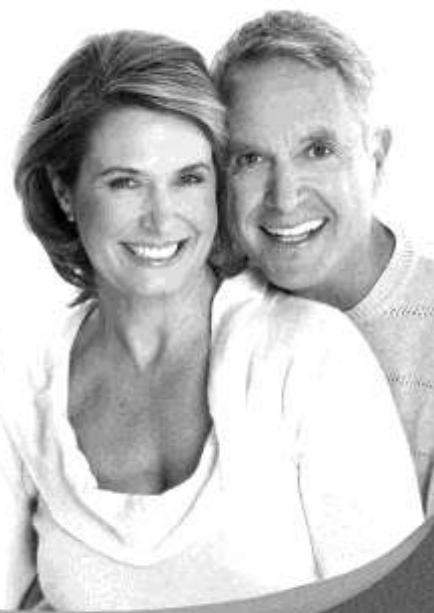


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BETWEEN TWO RIVERS

By Bill Harris

Flying into Palm Beach, Fort Lauderdale or Miami from the ocean, the first thing you notice after your plane crosses the beach is that much of the land beneath your wings is covered by water. After all, most of this land used to be a swamp. Now drained, the swamp has been replaced by tract after tract of housing developments, strip malls and shopping centers that stretch from the Intracoastal to the western wildlife refuges and water conservation areas. As your plane descends, a kaleidoscope of lakes, ponds, swimming pools and flooded rock mines appear amidst the suburban sprawl. A spider-work of drainage canals cleaves the landscape. If your plane has to overshoot the airport and circle back east to land, you should see our water conservation areas, giant polygons of impounded fresh water choked with sawgrass, shimmering in the sunlight ("Between Two Rivers" *M.I. News*, 6/10.)

Water, water, everywhere, but not a drop to drink. To some degree, almost none of this surface water is suitable for drinking. Pollutants range from fertilizer nutrients, herbicides and pesticides to animal and human wastes. Before we can use these surface waters, they must be filtered and cleansed. The purification process begins as rainfall and surface waters slowly seep downward through the highly permeable surficial sands and limestones of the Biscayne Aquifer to the water table (the level below which all of the pore space is filled with water). An aquifer is a unit of sediment or rock that transmits water readily to a pumped well. Natural filtration and cleansing continues beneath the water table as the groundwater flows downgradient to eventually discharge into the coastal waters. This slow flow is intercepted and accelerated at local well fields where 100- to 200-ft.-deep public supply wells pump groundwater to the surface. Local water supply districts then treat it further, to reduce bad tastes and odors, iron and nitrates, other contaminants and bacteria. They then pipe the resulting water to us, relatively pure, within EPA specified national primary drinking water regulations and other health-based standards, but still, at least to my taste, relatively unpalatable.

Fifty years ago, Gold Coast public water supply well fields were located near the coast. The closer they were to coastal urban centers, the cheaper it was for water-supply companies to construct distribution

systems. Within coastal aquifers, e.g. our Biscayne Aquifer, a dynamic balance exists between fresh and salt water. This balance was upset, over the years, by pumpage demand, repetitive droughts, and reduced natural fresh water recharge. Salt water began to move inland at the base of the aquifer and soon reached the coastal well fields. As the population and drinking water demand increased, more and more fresh water was withdrawn from the aquifer. When a well is pumped, a depression cone forms in the water table around the well. The greater the pumping rate, the deeper will be this cone of depression. Depression cones soon reached downward to the intruding zone of diffused (brackish)- or salt-water. Salty water rose and at first forced individual wells to close. Then entire well fields had to be abandoned. With new well fields constructed farther inland, we were able to continue pumping ever increasing quantities of fresh water from the Biscayne Aquifer without the near-term threat of our public supply wells "salting up." Currently, hundreds of millions of gallons of water are pumped out of the aquifer each day. It has been estimated that more than 2 billion gallons of water per day could be pumped from the aquifer area west of the coastal ridge under future plans for prevention of salt-water encroachment.

The new well fields were farther from the coastal zone of diffusion, but much closer than their predecessors to agricultural areas, industrial plants, airports and landfills. A combination of closer proximity to sources of pollution and increased pumpage rates shortened travel times for potential contaminants from pollutant source to the well head. As a result, water treatment plants have had to deal both with recurring contaminants at greater concentrations, and with new contaminants, many of which are potential cancer-causing agents. That's why, even though the potable water, supplied by our local water districts, conforms to EPA-mandated maximum contaminant levels, many of us have above- or under-the-sink water filtration systems. These granular activated carbon and/or carbon block water filters are designed to remove not only sediment and cysts, and reduce chlorine and other bad tastes and odors, but also to shrink lead to less than 3 parts in one billion parts of water, and strip out trihalomethanes, other volatile organic chemicals and synthetic organics. It might be "overkill," but I then pipe my under-the-sink dual-cartridge filtered water through my GE refrigerator's Smartwater MSWF filter for even further refinement. "Better safe, than sorry."

The Reel Story THE TOWER HEIST

By Judy Radin



Hollywood has capitalized upon our recent economic woes so that we might be able to sit back and laugh at ourselves. *The Tower Heist* is a funny film about America's fiscal depression.

Manager, Josh Kovaks (Ben Stiller) and the employees of a luxurious residence for the rich and powerful, pride themselves in providing their clients with service above and beyond the call of duty.

Arthur Shaw (Alan Alda), the penthouse Tower dweller, is a most pretentious resident who swims laps in his own private rooftop pool with an enormous \$100 bill painted on its bottom. While viewers may easily regard Shaw as a loathsome snake, he has always been the favorite resident to Josh and his dutiful followers who thought him to be gracious, liberal, thoughtful and easy-going.

Shaw, however, is charged with securities fraud and is placed under house arrest for illegal activities. Josh is inclined to believe Shaw's claims of innocence until he learns that this despicable man gambled away the Tower employees' retirement fund in a Ponzi scheme. He further learned that the employees would be unable to retrieve their hard-earned pension money since all of Shaw's assets were frozen as long as he was under house arrest.

Josh, together with his concierge brother in-law (Casey Affleck) and a stupid bellhop (Michael Pena) confront Shaw and literally "lose it." They are subsequently fired from the Tower.

Our hero inadvertently finds out that Shaw has millions of dollars hidden in his apartment that the FBI knows nothing about. The scammed workers scheme to recover what is rightfully theirs only to realize that they need the help of a professional thief who could teach them how to retrieve their money. Josh then recruits the aid of Slide, a thief with an agenda of his own (Eddie Murphy), and a bankrupt resident, Mr. McHugh (Matthew Broderick). He, the concierge and elevator operator, together with Slide and McHugh, round out a band of five conspirators. They plan to get around the FBI agents who are

guarding Shaw's apartment and recover their stolen money. The group also elicits the help of a feisty Jamaican chambermaid (Gabourey Sidibe, *Precious*), whose safecracking skills were a great help to our band of merry thieves. It's also a shame that there wasn't more of a challenging plot to accommodate this gal's talents.

"Robin Hood" and his band of merry thieves are sometimes bumbling but always deserving of the viewers' empathy. This film gives Stiller an opportunity to show his skill for communicating stifled resentment...whereas Murphy can easily elicit laughs by changing facial expressions.

Though Alan Alda is usually the good guy, in *The Tower Heist*, the versatile Alda portrays a slick Arthur Shaw who bilks The Tower employees. He certainly earned for himself the many boos and hisses of the entire audience.

In addition, the super slimy Shaw character seems to bear a great resemblance to that of Bernie Madoff. Shaw's lack of morals provides impetus to Ben Stiller's character to organize his cohorts in the pursuit of justice. Alda's and Stiller's portrayals seem to bounce off each other quite well.

In one of the movie's funniest scenes Slide, portrayed by Eddie Murphy, is an amoral double-crosser who attempts to tutor the clumsy conspirators while the thorough Josh is constructing a Lego model of the Tower lobby to plan his penetration scheme.

The thing that this writer is unable to comprehend is why Murphy just disappears from the film before the end. What happened to him and why?



The most successful investor was Noah. He floated stock, while everything around him went into liquidation.

The most successful female investor was Pharaoh's daughter. She went to the Nile bank and floated a prophet.

I saw a bank that said it offered "24 Hour Banking." But I didn't go in. I didn't have that much time.

The market is weird. Every time one guy sells, another one buys, and they both think they're smart.

FLAVORS OF FLORIDA

By Donna Shaneson



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Many of us are using the Hagen Ranch library while the West Boynton branch is closed for alterations. Hagen Ranch offers book talks and wonderful free computer courses. Pick up the free calendar of events at the library or check the offerings online.

The Delray Beach Public Library
100 West Atlantic Ave., Delray Beach
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The Delray Beach Public Library continues to offer a wide selection of book discussion groups and other programs. The monthly calendar of events is available at the library or online.

Great Decisions, a forum to engage in learning about the world, meets on Tuesdays 10-12 a.m. The Dec. 6 session is titled "Rebuilding Haiti," and asks if the United States should give up on Haiti. "American National Security since 9/11" will be the focus of the Dec. 20 meeting.

A new feature at the library is a cooking demonstration series. Join Chef Wes Bonner and travel through six continents in six months as you learn about a different cuisine from each continent. Asian influences will be the focus of the Dec. 15 session and Red Curry Beef will be the featured dish. The class meets on the third Thursday of each month at 10:30 a.m.

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The Sandler Center offers "Art Talks," a Lunch and Learn Series of five lectures that meets monthly on Thursdays from 12:00 - 1:30 p.m. at the Levis JCC Sandler Center. The program for Dec. 15 will be "The Elements of Art: Learn the Language that Artists Speak," with Marlene Levin. Registration is \$10 and a boxed lunch and beverage is available for an additional \$6. Call Peggy at 558-2502 to register.

Mizner Square
777 Glades Road, Boca Raton
www.favevents.com.

Bring chairs and blankets for a free holiday music concert at Mizner Square. "Tuba Christmas," with Sean Miller conducting, will start at 5 p.m. on Saturday, Dec. 17.

At 7:30 p.m. on the same evening, Dec. 17, there will be a Klezmer East Chanukah Concert. Call 1-800-564-9539 for tickets, which are \$10 apiece.

Crest Theater Main Stage
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On Dec. 16, 17, and 18, The Crest Theater presents "Musical Moments On Ice," which combines world class ice-skating, elaborate costumes, and artistic athleticism, with music from Big Band to Abba! Check seat availability and prices with the theater.

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LAST GASPS

By Phyllis M. Cohen

Who's that decrepit old person skulking slowly out of town? No, it's not me, though I've been dragging myself around a lot lately, too. In fact, it's the year 2011 trying to creep away into obscurity as we approach the new feisty year, 2012. Little wonder that 2011 wants to disappear without a sound. Has any year ever been so short? I honestly believe I woke up on January 1 and, by lunchtime, it was July 4th. And talk about disasters, manmade, natural, and political. Maybe it's global warming that has made the days shrink and problems heat up.

People had barely recovered from New Year's Eve hangovers when they were stunned to hear about the shooting of Representative Gabby Gifford and a number of her staff and supporters at a rally outside an Arizona supermarket. Like a third world country, some people here have decided that political opinions are best expressed with guns. And too many people are toting them now, ostensibly to provide protection from the other crazies out there. Boy, do I feel safe knowing that the next guy who cuts me off in traffic may want to debate the point with a .45.

On the other side of the world, forces for democracy were also heating up in a movement that was to be dubbed "The Arab Spring." Across the Arab world, grass root movements for more freedom shook governments like Tunisia, Egypt, Syria and Libya. Some long entrenched dictators like Mubarak and Qaddafi finally were forced out of office while others still cling furiously to power by slaughtering their protestors despite international fury. Whether democracy will follow in the wake of the new regimes remains to be seen. See my column in 2050.

Here in our own backyard, our chickens were coming home to roost. Overspending and bad management by banks, individuals and governments had created a mammoth debt crisis and, for weeks, the federal government and the nation were threatened with the loss of credit and the shut-down of government services. Patchwork measures have managed to keep us afloat to allow the politicians and parties to live to fight another day. If we want to see how bad it can get, we have only to look at Greece and now Italy who have barely avoided an economic meltdown.

(I haven't mentioned the Occupy Wall Street Protestors. That's for another article.)

Mother Nature got into the act, too, shaking up the East Coast with both an earthquake and a Halloween season snowstorm. And while parts of the country flooded, places like Texas experienced an ongoing drought reminiscent of the depression era dustbowl.

If there wasn't enough "bread" to go around for the millions of people unemployed, homeless and applying for food stamps, there were enough "circuses" to provide entertainment. The grandiose display of the British Royals wedding had enough glitz, glamor and beauty to satisfy the most romantic woman in the world. The media frenzy a few months later celebrating the Kardashian wedding was almost a parody of the William/Kate affair. In this case, two artificial celebrities took part in an elaborate charade and made a pot full of money. Their marriage was shorter than some of my arguments with my spouse.

And in another case of life imitating art, a lot of the country was caught up in two well-televised trials. Here in Florida, the Casey Anthony trial provided fodder for thousands of interviews, articles and legal haggling. Is it only in America that Nancy Grace can go from being a legal expert to dancer? The court decision was greeted with tremendous protests, death threats against the defendant and the jury, and outrage from writers and columnists.

If you didn't have enough "real" court TV, you could then tune into the trial of Michael Jackson's doctor. Here the decision seemed to meet with approval by the public, but sentencing has yet to be heard. Trial by media has become a new standard of justice.

If I sound cynical, I'm not. I think 2012 will be a wonderful year filled with its usual grab bag of good and bad things. We'll still laugh and cheer, cry and mourn, like every generation. I'm so confident of a joyful future that I rationalized when I bought a super expensive dress recently; that I could put it away and wear it again for my grandson's bar mitzvah – in four years! When in doubt, order dessert first.



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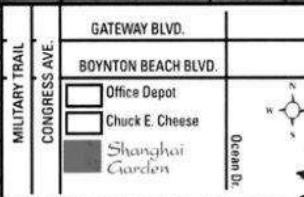


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VISITING Jerry and Ilse Cowan

By Claire Deveney



Jerry grew up in the same neighborhood, but met on a blind date when Jerry was a senior and Ilse was a junior at Olney High School, from which they graduated. Ilse remembers and sighs with delight as she recalls that Jerry took her to his senior prom and she asked him to her junior prom.

Following graduation Jerry worked as a salesman for a home equipment company for a year and in 1950 he joined the National Guard, which was federalized for the Korean War. He was a member of the 108th Field Artillery 28th Division and was stationed at Camp Attebury located near Indianapolis, Indiana. Jerry trained enlistees and new recruits. He was later stationed in southern Germany for eight months.

Jerry and Ilse were secretly married in 1951, because she was a nursing student and nursing students were not allowed to be married. They eloped and married in Franklin, Indiana. Jerry said, "She surprised me and arrived by bus." Ilse said, "My children do not know this story!" One-year later, after her graduation and Jerry's discharge from the National Guard they had a second wedding attended by their families and friends in Philadelphia. Jerry and Ilse celebrated their 60th wedding anniversary in June.

Jerry has been an accomplished salesman and model airplane hobbyist throughout his adult life. Initially he worked in sales for an installment house that sold door-to-door everything from refrigerators to furniture and home decorations. Jerry explains, "We sold whatever you wanted." After several years, he worked at a service station. He was a commercial lighting salesman for Durotest Corporation for 20 years. His territory was Pennsylvania and New Jersey. Jerry also started his own hobby shop working with electronically-controlled flying model

airplanes. He worked evenings and weekends and then opened his first shop in a basement below a submarine sandwich store. After five years he opened a hobby shop, in a building he had bought, for remotely controlled model airplanes, boats and cars. It was very successful and Jerry worked there until he retired. The Cowans were snowbirds in the Ft. Lauderdale area for five years before moving to Majestic Isles in 2000.

Ilse arrived in the U.S. in August 1939. "We were on the same ship [Europa] as Reggie Zimmerman, who lives here," explains Ilse. "We lived through the Kristallnacht. My father was in women's sportswear and his business was destroyed."

Ilse earned her R.N. degree from Albert Einstein Medical School of Nursing, formerly known as The Jewish Hospital. She worked at Einstein Medical Hospital for 37 years until 1989, then worked in geriatric nursing in the Philadelphia area for 11 years. Ilse always worked as a nurse while at the same time being a wife, homemaker and mother. She worked through her pregnancies. "They placed pregnant nurses in the nursery in big gowns," Ilse recalls. When her children were small she worked nights, while Jerry was home to take care of the children.

After coming to Florida full time, Ilse worked at Hospice By The Sea for nine years. She currently works on call at The Fountains Nursing Home in Boca Raton. She took up tennis about 14 years ago and is an excellent player. She also swims, plays mahjong, and is a member of the M.I. Cancer Research Unit. She does needlepoint and knits. Jerry plays tennis three days week and golf three days a week. He fixes and puts together anything around the house from bikes to model airplanes to tables.

Jerry and Ilse have three sons. Michael and his wife, Gail, who live in Richboro, PA have three grown children, Jason, Perry and Carley. Rick and his wife Andi, live in Upper Holland, Pa. His children are Lauren and Jessica. David, lives in Rockledge, PA., with his children, Chelsea and Max. The Cowans have five great-grandchildren, who range in age from six to one and one-half years old, including identical twin girls age 16 months.

Thoughtful neighbors and wonderful people, Ilse and Jerry can be seen in the neighborhood walking their lively two and one-half year old black puppy cocker spaniel, Andy.

ON THE ROAD AGAIN

By Thelma Mechanic



Twenty-five people went on the Travel Club trip to Branson, Missouri. Under the guidance of Doris Davidoff and Paul Mendelsohn, a great trip was planned for October 16 to 20.

We flew to Branson via Atlanta, Georgia. From day one we were entertained. The first stop was the "Showboat Branson Belle" where we had dinner and saw a show. At 8:00 p.m., an optional show was offered – the "Clay Cooper" show – full of energy, comedy singers and dancers.

Aside from the many shows, we toured the "College of the Ozarks," also known as "Hard Work U." It is home to 1400 students who work rather than pay for their college education.

Between the shows and meals, we had time to visit "Dick's 5 and 10 store" reminiscent of the old Woolworth's we all remember.

Following are reactions from a few participants:
Sylvia Arbesfeld: It was a fun place to be. The tour guide, Norma Montgomery, made the trip extra special. My only disappointment was that I couldn't get a good cup of coffee anywhere.

Marion Brandwein: Absolutely great trip. A lot of fun and we saw some unusual sights, like a tour of the "College of the Ozarks." Norma, our tour guide, was special with lots of information.

Helen Aldoroty: I loved the trip. The family Tabuck was fantastic, but the Oakridge Boys were disappointing. I expected more country.

David Aldoroty: I agree with my wife.

Eva DeVries: It was a wonderful trip, but I don't plan to go anymore. It was too strenuous for me.

Helen Genova: Outstanding trip. I found no problems. The food was good, especially at the Chateau (a top rated restaurant). The Tabuck family was very talented.

Joe Genova: I was struck by the cleanliness of the Ozarks. Also, at every show, they took pride and honored the veterans from every state.

Lee Katz: I loved the trip and the excitement of seeing three shows a day, each one different, and also the exposure to country music, but my favorites were Tabuck and Clay Cooper.

Apparently, many in our group enjoyed the Shoji Tabuck Show. He was most reminiscent of a Broadway production: music, lighting, scenery and talent. This is a family show. Shoji is a versatile violinist and plays western, Cajun, swing, even Mozart. His wife is the show creator, and their daughter dances and sings.

Others enjoyed the Ormond Follies Show, The Texas Tenors (winners of "America's Got Talent"), and the Dolly Parton Dixie Stampede (a dinner show). Anne-Margret entertained at her own show, but she was somewhat disappointing and not the singer and dancer she once was. However, the comedian Yakob "what a country" Smirnoff was funny in his literal translation of the English Language. For example, he claims, "Where else can you exchange your baby if you don't like the one you have? Here they have a "Baby Changing Station." What a country!!"

More trips are in the planning stages. Watch channel 63 and sign up. You'll be glad you did!

SINGLES

By Ellin Goldstein

As usual, the Singles have some very interesting activities planned for the next few months. Regular meeting dates are listed in the calendar on page 34.

Saturday, Dec. 17: We are going to Harid's for a ballet performance at 3 p.m.

Saturday, Dec. 31: The Singles are going to Naples for New Year's Eve.

Saturday, Feb. 18: Saturday is our Valentine's dessert party (hosted by Paul Mendelsohn) at 7:30. Cost is \$10, but eat dinner before coming. There will be hors d'oeuvres and desserts only.

Sunday, March 11: The Singles are going to Florida Follies. We'll meet at Olympia Heights High School at 1:45.

Other activities are being considered, so come to the meetings and give us your input. Check channel 63 for more information for all events.

Calling All Artisans: ARTS AND CRAFTS SHOW



The much-anticipated annual “Art Show at Majestic Isles” is scheduled for Sunday, Jan. 22 from 2-4 p.m. in our clubhouse ballroom.

Many of the creative and talented artists residing in our community will participate. Exhibits will include original paintings, sculpture, ceramics, jewelry, as well as needlework, photography, graphics and more for your viewing pleasure.

If you have not shown your creations in past shows consider doing so now. We have large tables and display screens to show off your work. Refreshments are served for all artists and guests. Join us for a wonderful day. Contact any committee member for further details.

All participants are asked to sign up by Monday, December 26. A sign-up sheet will be posted on the bulletin board in the back lobby on December 5.

Committee: Roberta Jaffie (733-2312), Marilyn Friedberg (742 5766), Irene Friedman and Marilyn Milano

RULES AND REGULATIONS

(continued from page 9)

needed revision and put them together in one document. If you have not received your copy, please pick it up from Bonnie at the clubhouse.

The current Board of Directors voted to accept this new document as the full list of Majestic Isles Rules and Regulations. If it is not in this list (or somewhere else in the Documents that take precedence over the Rules and Regs), it is not a rule.

From time to time, the Board may vote to add new rules or eliminate existing ones. When that happens, you should receive a copy of the change and should attach it to this new document. If you sell your home, it is your responsibility to provide the new owners with a complete and current set of rules.

If you observe someone violating a rule or regulation, you can report it by completing a form for that purpose that is available in the office.

BOOK TALKS AND MORE

By Judy Markowitz and Donna Shaneson



The Dec. 21 meeting of Book Talks and More will feature Jack Greene and his review of the book “Nemesis” by Phillip Roth.

“Nemesis” is set in 1944 Newark, New Jersey and tells the story of Bucky Cantor, at 23 a freshly minted physical education teacher and summer playground director. Life has dealt Bucky some blows: his mother died in childbirth, his father vanished long ago. Worse, to his anguish and disgrace, Bucky’s poor vision keeps him from going to fight the Germans alongside his best buddies.

However, life has also dealt him blessings. He has wonderful grandparents who raised him: the immigrant grandfather who encouraged him “to stand up for himself as a man and as a Jew” and his grandmother with whom he is living when the story begins. He has a girl he loves, prospective in-laws happy to welcome him into their family, and solid aspirations of becoming a high school athletic coach.

The first half of the novel introduces Bucky in the middle of a summertime polio epidemic. Bucky takes his duties seriously as the children in his care begin to sicken and die. He visits their homes without thinking of his own safety. In secret, Bucky begins to hold God responsible. He also comes to see his job as his personal second world war.

We do not wish to reveal the novel’s ending. We hope that many of you will be able to read the book before our Dec. 21 meeting. Please join us on that date in the clubhouse to discuss this thought-provoking book.

*You don't have to burn books to destroy a culture.
Just get people to stop reading them.* Ray Bradbury

*The more that you read, the more things you will know.
The more that you learn, the more places you'll go.* Dr. Seuss

Never read a book through merely because you have begun it. John Witherspoon

Never judge a book by its movie. J.W.Eagan

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MAJESTIC ISLES LITTLE THEATER
General Meeting, November 13, 2011
 By Selma Friedman



The program at M.I.L.T.'s November meeting was a talk on "The Women of Tennessee Williams" by Dr. Harvey Vetstein. I came away from the wonderful meeting feeling that I had just completed an English Lit Course with an outstanding professor.

Drama, unlike other forms of literature, is made to be seen. It is different watching the character, than just reading about him/her. Harvey is a dynamic teacher who has an engaging style of presenting a lecture. We learned of the despair, loneliness and fragility of the women in the plays of Tennessee Williams. He used the examples from "A Streetcar Named Desire," "Cat on a Hot Tin Roof" and "The Glass Menagerie" to illustrate these themes. Thank you, Harvey!

Our schedule of upcoming meetings, with the names of the people responsible in parentheses is as follows:
Dec. 11 – Dancing With The Stars (Francine Gitto)

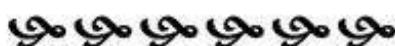
Jan. 8 – M.I.L.T. Talent Variety Show

Feb. 12 – Double Indemnity (Phil Chermak)

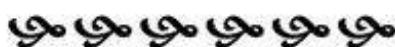
March 9 and 10 – our paid show – "Arsenic and Old Lace" (Edd Bloom)

April 15 – "You're a Good Man, Charlie Brown" (Selma Friedman and Arlene Levin).

There's plenty of enjoyment coming! We hope to see you all out to share in the fun.



The Majestic Isles Little Theater membership is proud to announce the donation of brand new 48" flat screen TVs to the women's and men's exercise rooms. They are now installed for your enjoyment.



MI SOCIAL CLUB PRESENTS

SHOWTIME 2012

Saturday, January 28

**Paul Tanner – Singer/impressionist extraordinaire, with live orchestra
\$25 pp**

Saturday, February 25

All comedy night

With Brad Zimmerman and Patrick Murray and Matilda

**Guaranteed to keep you laughing all night
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Saturday, March 24

"Let's Hang On"

**Four piece band, four guys, four gals
Singing and dancing
to the music of Frankie Valli
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ROYALS BOWLING LEAGUE

By Shelly Mehlman



Welcome to Harvey Marks and Joan Cetlin.

The Royals are still having fun and scoring high, with Ralph Oppler and Harvey Marks hitting the 200's on a regular basis, Eileen Mehlman scoring 158 and Shelly Mehlman, 194.

We welcome all who want to try bowling to join us on at 3 p.m. on Thursdays at AMF lanes here in Boynton Beach. No previous experience is needed. We bowl for fun. Come on down.

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GOUPMET CLUB

By Joan Sorkin

Joan Pekins and Ted Kotsonis hosted the November meeting of the Gourmet Club, which started off with chicken wings, prepared by Joan Sorkin, and glasses of red and white wine. The featured theme of the evening was an all-chicken meal, and it turned out to be just fabulous.

Judy Zied's wonderful salad with all kinds of seasonal fruits and vegetables started the meal, and then it was off to the buffet table laden with three chicken dishes. Janice Berger made a Paella Valencia with chicken pieces, shrimp, rice and peas. Seena Calder prepared a Balsamic Chicken using thigh and legs with onions and peppers. This was served with Israeli Couscous made by Judy Zied.

The third dish was Chicken Alesandro, made by Flo Kaledstein. Pickled carrots with mustard seeds, honey and dill and glazed pearl onions with raisins and almonds were made by Joan Peckins and sous chef Ted Kotsonis. Each dish has its own distinctive flavor and each utilized a different part of the chicken. A wonderful braided white bread covered with all types of seeds was made by Paul Mendelsohn.

There was hardly room for dessert – but we managed to taste the Joan Sorkin's apple cake and Paul's blueberry crumble. A Jello mold, made by Paul, rounded out the dessert table. Fresh coffee, herb teas and stimulating conversation made this another special and unique evening.

BISTRO MIO'S CHICKEN ALESANDRO

Reprinted from Sun Sentinel (Serves 4)

1/3 cup flour for dusting
 4 (5 oz) boneless skinless chicken breasts
 2 TB olive oil
 2 cups sliced mushrooms
 2 tsp minced shallots
 1 cup quartered artichoke hearts
 Salt and pepper to taste
 1/4 cup marinara sauce
 1 cup white wine
 1/4 cup chicken stock
 4 tsp butter
 4 cups fresh spinach
 2 TB sliced fresh basil

- Place flour on plate and dust chicken. Set aside.

Heat sauté pan over medium heat, add olive oil, and when hot brown chicken evenly on both sides (about 5 minutes). Drain excess oil from pan.

- Add mushrooms, shallots, artichokes, salt and pepper. Cook 2 minutes to lightly sauté vegetables. Add marinara sauce, white wine, chicken stock and butter. Simmer until chicken is cooked thoroughly about 10 minutes.
- Add spinach and basil and cook covered for 1 minute to wilt spinach. Put chicken on platter and cover with sauce and vegetables.

M.I. YIDDISH CULTURAL CLUB

By Jerry Raske



Sunday November 6, was another memorable evening for the MIYCC as Dr. Raul Friedkes led us all in the singing of "Hatikvah" and Norman Katz followed with a harmonica solo of "God Bless America".

President Reggie Zee read the minutes, treasury report and thanked all the people who helped to prepare everything necessary for the meeting. Sponsors were Pearl Kornblau and Laura Buchwalter with Neil Greenberg of Liberty United Financial. Neil can be reached at 561-549-1080.

The Chanukah party is scheduled for Sunday evening, December 25, 2011. Please note that we will not meet in January.

Lucky Buck Winners were Les Miller, Harold Geyer, and Fred Reiss. Mim Marder and Miriam Lissak won lovely prizes donated by Liberty Mutual Financial.

Because of rampant inflation, our 2012 membership dues will increase by fifty cents to \$8.00 per person, payable now. Please put your check in the Yiddish Club mailbox in the rear lobby.

Lastly, we experienced a stimulating presentation of past and current events through the review, by Sean Hannity of Fox News on DVD, of Prime Minister Benjamin Netanyahu's speech to Congress.

Please watch channel 63 for further information of YCC's Chanukah Party planned for December 25.

HADASSAH

By Ellin Goldstein



On December 4, the JCC in Boca is holding a woman's minyan. The price will be \$20.

Remember, if you and yours are not Hadassah Life Members yet, you have only until Dec. 31 to become members for the bargain price of \$100. Don't say you wish you had, do it today!

On Jan. 23, Hadassah will have a Membership Appreciation Luncheon at the clubhouse.

The annual card party will be held at Benevento's on Feb. 1. Be sure to get your games together and come to this enjoyable event.

Sunday, Feb. 12, is the date of Region's Centennial Celebration. There will be dinner and gaming.

On Saturday evening, March 3, Majestic Isles Hadassah will hold its own Centennial Party, held in honor of Iris Rothstein, the Centennial of Hadassah and Majestic Isles Hadassah's Bat Mitzvah year.

The Donor Luncheon will be on March 20, at Boca Pointe Country Club.

Don't forget the Hadassah-Cancer Unit cruise on the Navigator of the Seas, from January 8-15. Call Roberta (736-6387) for information.

MOVIES – MOVIES - MOVIES 8 p.m. at the clubhouse

FRI. DEC. 16: SWEET LORRAINE Once a popular destination, the **Lorraine Hotel** in the Catskill Mountains is now old and in need of serious repair. As she considers closing up for good, hotel owner Lillian Garber (Maureen Stapleton) is determined to make this (possibly last) season memorable. Friendships and relationships between hotel staff members take center stage in this warm comedy, which also stars Trini Alvarado and Giancarlo Esposito.

NOTE: We are now showing films with closed captioning.

The film descriptions are taken from the Netflix website.

SOCIAL CLUB

By Arlene Koch

We are looking forward to our annual fun-filled Grandkids Party, Mon. and Tues. Dec. 25 and 26. The Monday morning activity will be Arts and Crafts and the afternoon will feature McCarthy's Wildlife creatures, followed by make-your-own ice cream sundaes. After Tuesday morning's fishing, we'll have pizza for lunch. See the flyer in back lobby for times and sign up your grandchildren, indicating their ages.

We anticipate a gala New Year's Eve with the music and entertainment by Lawrence of Florida. We still have a few reservations available for those who would like to join us in the festivities.

Thank you to all those who have generously donated to our "Toys for Tots" project. We have made many unfortunate children very happy for the holidays.

Our show series begins Jan. 28 with impressionist Paul Tanner. On Feb. 25, we'll see Brad Zimmerman and Patrick Murray with his sidekick Matilda. We are ending our series on Mar. 24 with the fabulous show "Let's Hang On," a tribute to the Jersey Boys.

Unfortunately, due to the escalating costs of quality entertainment, it is necessary for the Social Club to increase its annual dues to \$10 per person.

We wish all of our residents Happy Holidays and a very Healthy and Happy New Year – and we wish next year's Social Club president a very good year.

MEN'S CLUB

By Joel Cohen

We welcome back our seasonal residents.

Our breakfast this month will be on Dec. 11 instead of Dec. 4. Please sign-up sheet in the back lobby of the clubhouse because we will be having **lox** in addition to our regular fare.

We're planning the next casino trip for Jan. 11 at Gulfstream Race Track or the Hard Rock casino.

We are looking forward to our next annual Valentine's Day party held jointly with the Women's club at the Delray Beach Golf Club on Feb. 4, 2012. If last year was any indication, this will be a huge success. We will have great food and wonderful entertainment.

M.I. CANCER RESEARCH

By Marilyn Chermak and Claire Deveney



Big events are happening this month. We hope you can all attend.

Dec. 4, 2 to 5 p.m.: Buy elegant jewelry for yourself and for gifts at the home of Phyllis Pinsel, 5950 Grand Harbour. Shopping is fun!

Dec. 18 at 10:30 a.m.: Purple Passion Party, our annual Coins for the Cure Sunday Brunch, at the clubhouse. A fabulous catered buffet of hot and cold selections will be offered by "In Good Taste" catering. Entertainment will be provided by the noted "Bulls on Broadway," the traveling musical theatre group from West Boca High School. The cost is \$32 per person. Event Committee: Marsha Vetstein, Florence Kalestein, Barbara Lader, Marion Brandwein, Lois Richmond, Sally Galan and Bunny Eisenberg.

Future Dates

Jan. 26 at 12 noon: Lunch followed by a program on genealogy.

Feb. 16 at 12 noon: Lunch and a program on "Safety at Home" with guest speaker Elayne Forgie of ElderCare at Home.

March 23 at 10:30 a.m.: Card Party at Indian Spring Country Club, fabulous buffet, raffle prizes, vendors of fashion clothing, jewelry and other items. Event Committee leaders: Marilyn Broth and Phyllis Pinsel.

March 24: Annual Walkathon at FAU

*The newsletter staff
Wishes all Majestic Isles
residents
Happy Holidays
And a Healthy, Happy 2012*

BROOKLYN MEMORIES

(Continued from page 12)

Sheepshead Bay – My friends and I passed some of our time walking from my house to Emmons Avenue the fishing boats come in with their catch of the day.

We travelled by busses, trolleys and the very dependable subway trains. My parents and sisters and I took the D line from the Avenue U subway station in Brooklyn all the way up to the Grand Concourse in the Bronx to visit my father's family.

It's sad to think of all of those wonderful places that I remember are no longer there. I've shared some of my memories with my children, but not nearly enough of them.

You can take the girl out of Brooklyn, but you can't take Brooklyn out of the girl.



ANIMAL SHELTER

(Continued from page 12)

After the orientation, you'll meet with Maureen to schedule training for the particular volunteer position you are interested in. I've gained so much more than I've given by working directly with the animals, assisting at special adoption events, answering phones and even greeting prospective adopters when they enter the door. Aside from the animals, I've met some really great people who share my love for all the dogs, cats, puppies and kittens who have stolen my heart.

We all see the adorable, wagging-tailed dogs in Majestic Isles parade around the community with the people who love them. If you want to share some love with animals who are less fortunate, check out Peggy Adams Animal Rescue League's website at www.hspb.org, give them a call (561-472-8867), or feel free to contact me, Helene Riffle.

MAJESTICS BOWLING LEAGUE SPARES AND STRIKES

By Dave Feinberg

The teams are really close and it's anybody's game to win. Let's keep up the good bowling!

WEEK 9 – MEN: HIGH GAME HIGH SERIES

Bob Rosenhouch	189	Bob Rosenhouch	503
Stan Fox	179	Stan Fox	455
Dave Feinberg	170	Dave Feinberg	474

WEEK 8 – WOMEN:

Eleanor Krongold	191	Eleanor Krongold	454
Estelle Snyder	152	Estelle Snyder	418

WEEK 9 – MEN: HIGH GAME HIGH SERIES

Ted Shapiro	176	Ted Shapiro	488
Fred Katz	149		

WEEK 9 – WOMEN: HIGH GAME HIGH SERIES

Estelle Snyder	158	Estelle Snyder	400
Gladys Cohen	150	Gladys Cohen	374
Sandy Gardner	148	Sandy Gardner	396

WEEK 10 – MEN: HIGH GAME HIGH SERIES

Bob Rosenhouch	164	Bob Rosenhouch	449
Al Lynn	155	Al Lynn	432
Marvin Sherman	148		

WEEK 10 – WOMEN: HIGH GAME HIGH SERIES

Sandy Gardner	159	Sandy Gardner	392
Estelle Snyder	159	Estelle Snyder	429
Shirley Scheffel	149		

WEEK 11 – MEN: HIGH GAME HIGH SERIES

Dave Feinberg	162		
Bob Rosenhouch	162	Bob Rosenhouch	431
Fred Katz	158	Fred Katz	420

WEEK 11 – WOMEN: HIGH GAME HIGH SERIES

Eleanor Krongold	177	Eleanor Krongold	401
Estelle Snyder	172	Estelle Snyder	396
Shirley Scheffel	163		

WEEK 12 – MEN: HIGH GAME HIGH SERIES

Dave Feinberg	180	Dave Feinberg	444
Al Lynn	177	Al Lynn	441

WEEK 12 – WOMEN: HIGH GAME HIGH SERIES

Estelle Snyder	150	Estelle Snyder	452
Eleanor Krongold	149	Eleanor Krongold	402
Ellie Fox	148	Ellie Fox	374

MAJESTIC ISLES TRAVEL CLUB

Doris Davidoff



The Travel Club has three exciting trips in the planning process right now. Our most spectacular one is a 15-night Italian Mediterranean cruise from August 24-September 8, 2012. We'll spend one night flying to London and 14 nights on Royal Caribbean's *Independence of the Seas*, which will depart from Southampton on August 25, visiting eight exciting European ports before returning to London.

The price of this trip includes transportation between Majestic Isles and the airport, the flight to London, the cruise, some cocktail parties, at least \$100 shipboard credit, port charges and taxes, ship gratuities and a \$100 per cabin donation to the Majestic Isles club or organization of each participant's choice. Participants can choose a single organization or split it between two choices. There will be some other "surprises" as well.

We are looking forward to a great time on this trip. The ports we will be visiting are: Gibraltar, Provence in France, Livorno (Florence and Pisa) and Civitavecchia (Rome) in Italy, Corsica, Cadiz (Seville) and Vigo in Spain and Lisbon, Portugal.

On January 19, we are offering a one-day tour to the Everglades, including a docent-guided tour of the newly renovated Seminole Museum, an airboat ride through the beginning of the Everglades and an alligator show.

Our motorcoach tour in mid-March to Savannah will start with a dinner cruise and include a full-day tour of Savannah with its Revolutionary and Civil War history, an evening ghost tour, *Midnight in the Garden of Good and Evil* locations and more. Savannah is the showplace of the South and one of the most beautiful cities in the country.

The Travel Club is open to all Majestic Isles residents and their friends and relatives, even if they don't live here. We have a mix of couples and singles. Everyone is welcome. Visit our website page at <http://www.majesticisles.com/travelclub.htm> to see what future trips are available as we plan them and to see pictures from past trips.

ACTIVITY CALENDAR

December 1, 2011 – January 31, 2012

1	Thurs.	10:00 a.m.	Citizens on Patrol	Meeting (f, h)
4	Sun.	9:30 a.m.	Men's Club	Breakfast (p, h)
		2-5 p.m.	Cancer Research	Jewelry Sale (Phyllis Pinsel's)
5	Mon.	2:00 p.m.	Board of Directors	Workshop (f, h)
9	Fri.	4:30 p.m.	Singles	Meeting (p,h)
11	Sun.	7:30 p.m.	M.I.L.T.	Workshop (p, h)
12	Mon.	4:00 p.m.	Investment group	Discussion (f, h)
13	Tues.	11:00 a.m.	Clubs, Organizations	M.I. Match
14	Wed.	10:00 a.m.	Women's Club	Museum (p, a)
15	Thurs.	7:30 p.m.	Board of Directors	Elections
16	Fri	8:00 p.m.	Social Club	Movie Night (p, h)
17	Sat	3:00 p.m.	Singles	Harid's (p, a)
18	Sun	10:30 a.m.	Cancer Research	Brunch (p, h)
19	Mon.	11:30 a.m.	Hadassah	Meeting (f, h)
21	Wed.	2:00 p.m.	Book Talks	Meeting (f, h)
25	Sun.	11:00 a.m.	Travel Club	Meeting (f, h)
		7:30 p.m.	YCC	Chanukah Party (p, h)
26-27	Mon-Tues	10:00 a.m.	Social Club	Grandkids Party
31	Sat.	TBA	Social Club	New Year's Eve Party (p, h)

DECEMBER

JANUARY

2	Mon.	2:00 p.m.	Board of Directors	Workshop (f, h)
5	Thurs.	7:30 p.m.	Board of Directors	Meeting (f, h)
6	Fri.	11:00 a.m.	Snowbirds	Party (p, h)
		4:30 p.m.	Singles	Meeting (f, h)
8 -15	Cancer Research & Hadassah	Cruise (p, a)		
8	Sun	9:30 a.m.	Men's Club	Breakfast (p, h)
		7:30 p.m.	M.I.L.T.	Workshop (f, h)
9	Mon	11:30 a.m.		
		2:00 p.m.	Investment Group	Discussion (f, h)
16	Mon	2:00 p.m.	Hadassah Study Meeting	(f, h)
18	Wed.	2:00 p.m.	Book Talks	Discussion (f, h)
19	Thurs.	9:00 a.m.	Travel Club	Everglades (p, a)
22	Sun	2:00 p.m.	Art Show	Exhibit (f, h)
23	Mon.	11:30 a.m.	Hadassah	Meeting (f, h)
25	Wed.	10:00 a.m.	Men's Club	Casino (p, a)
26	Thurs.	12:00 p.m.	Cancer Research	Meeting (f, h)
28	Sat.	8:00 p.m.	Social Club	Showtime(p, h)
29	Sun.	11:00 a.m.	Travel Club	Meeting (f, h)

Watch channel 63 for additions, cancellations, or changes in date or time.

For additional information, please contact an officer of the appropriate club,
not the Majestic Isles Office.

f = free, p = paid, a = away, h = home

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