December 2015 Volume 19 Issue



STAN BRIZEL



Thursday Dec. 17 7:00 pm to 8:30 pm Vote for 3 Board Members



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For photos, information and back issues of our newsletter (starting with April 2008) check out our website:

www.majesticisles.com

The M.I. Newsletter is financially self-sustaining. **All** expenses are covered by advertising revenue.

Manager's Corner



Make sure you vote in the election of the Board of Directors at the Annual Meeting on December 17!

If you're anything like me, the U.S. presidential election can't come soon enough, the commercials on TV, the negative campaigning. However it is very important to vote and get your voice heard. I remember taking my daughter to vote at the last presidential election; it was the same year she turned 18. Time sure does fly.

The Board has three open seats on the board and we have five people running. It is important for all homeowners to get out and remember...

Homeowners – *You* choose your Board of Directors. With annual meeting season upon us, it's important for every member in a Home Owner's Association to become informed about issues facing the association. Attend the annual meeting and make your voice heard through your vote! If you cannot attend the annual meeting, be sure you return your proxy and absentee ballot forms, *carefully following the directions in the election mailing*.

LoriAnn Perrone, LCAM, Property Manager

Unofficial Highlights of M.I. Board of Directors Meeting, November 5, 2015

Minutes of the November 2015 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.

- A motion to approve the proposal from M&P services in the amount of \$1,511.10 to install the fall plantings passed unanimously.
- A motion to rescind the vote from last meeting to accept Zimmerman's bid passed unanimously.
- A motion to accept Jason's Arborcare Proposal for annual tree trimming for the community for a three-year contract for \$52,000 per year passed unanimously.
- A motion to accept the proposal from M&P services in the amount of \$1,247.40 for 3 pallets of grass for the community.
- A motion to accept East Coast Mulch proposal passed unanimously.
- A motion to approve the invoice of the purchase of two golf carts from Sunshine Golf Cart in the amount of \$11,044.14 passed unanimously.
- A motion to direct the attorney to send a cease and desist letter to We Care regarding the tax identification number and the storage of the health equipment in the clubhouse facility passed unanimously.

UNCLASSIFIED ADS

Electric wheel chair. Jazzy. Almost new, used a few times. Paid \$3500, will sell for \$500. It has separate leg supports for leg problems, if needed. Call Bunny Eisenberg (561-740-4975).

Casio Music Keyboard. Good condition. Great for children or adults. \$65. Call Shelly (561-733-1189)

Red Oriental Rug 49" X 77". Excellent condition. Asking \$185 OBO. Call Allan (301-335-2288).

For Sale: Glass-top wrought iron patio table with 4 swivel chairs. Like new. Includes covers for chairs and an umbrella with stand. \$275 (561-736-9937).

There is **no** charge to advertise in this column. Submit your request in 40 words or less and send to: grambobbe@gmail.com or place your written ad in the newsletter mailbox before the 14th of the month. Ads will run for 1 month unless you notify us that you want them to continue. This is a community service and is not intended for commercial use. Questions?? Call Bobbe at 738-9983

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Jean Abramowitz
Irwin Cetlin
Helen Genova
Charlotte Goldberg
Barbara Lader
Sylvia Prant
Erwin Silling
Marvin Sorkin
Marcia Steiner

MESSAGES

Thank you sincerely to all my friends in Majestic Isles for your cards and calls and your good wishes for my recovery. *Sylvia Prant*

To all my friends and neighbors in Majestic Isles: Thank you very much for your calls, cards and donations. *Bill Weitzner*

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.

Majestic Isles Thanks WE CARE

By Betty Wachtel

WE CARE units and similar groups in many area communities reinforce the spirit of neighbor helping neighbor and friend helping friend through a volunteer network. Joan Baron founded the Majestic Isles WE CARE eighteen years ago, shortly after the community was established.

As a first project, WE CARE offered the opportunity to buy and have grab bars installed at a discounted rate. Services expanded to include the loan of special needs medical equipment, the loan of baby equipment for visiting grandchildren, rides to doctor's appointments and medical facilities, and more.

Initially, insurance for WE CARE was provided by an umbrella organization, but that is no longer the case. In some communities, homeowner associations or condo boards have opted to provide insurance, but that is not the case in Majestic Isles. In today's litigious society, it is not wise to operate without insurance, and so WE CARE has shut down. An effort is being made to find a way to continue the rides and loan of medical equipment, but for now these services are no longer available.

At one point, WE CARE had more than a dozen volunteers. The original group dwindled as members who were active moved away, suffered declining health or died. Newer residents, perhaps unaware of WE CARE, did not volunteer. Most recently, Marty Baron was the only person left to provide rides and distribute medical equipment. Renee Stichel handled the bookkeeping for the organization. Majestic Isles thanks WE CARE for eighteen years of helping residents, and thanks Marty and Renee who represent the spirit of all of the residents who provided service through WE CARE.



2016 ELECTION INFORMATION

FLORIDA PRESIDENTIAL PRIMARY MARCH 15, 2016

The Florida Presidential Preference Primary Election will be held on Tuesday, March 15, 2016. Voters who are registered to vote as a Democrat or as a Republican may vote in this election, choosing from candidates in their own party. Deadline for voter registration is Tuesday, February 16, 2016.

Other important dates are: Primary Election Tuesday, August 30, 2016, with a deadline to register of August 1, 2016. The Presidential Election will be held on Tuesday, November 8, 2016. The deadline to register is October 11, 2016.

As a resident of Majestic Isles you live in Precinct 5028 and vote at the Chabad Lubavitch, 10655 El Clair Ranch Road, Boynton Beach.

Remember that absentee ballot requests expire every two years. To find out if your request is still current, to request an absentee ballot or for other information abouy your registration, contact Susan Bucher, PBC Supervisor of Elections, 240 Military Trial, West Palm Beach, FL 33425, (561-656-6200), or use the The office is open website (pbcelections.org). Monday through Friday 8:30 a.m. to 5 p.m. To request an absentee ballot simply call 561-656-6200 and press 2 for the absentee ballot department and provide your name, address and date of birth or request your absentee ballot online at the website absentee@pbcelections.org. There is also a PBC Election office at 345 South Congress Avenue, Room 103, Delray Beach, FL 33445 (561-276-1226).

The various states primaries and caucuses, along with dates of Democratic and Republication debates are listed on www.uspresidentialelectionnews.com/2016
The presidential primaries and caucuses will be held from Feb. 1 to June 14, 2016. The Republican National Convention will be held July 18-21, 2016 in Cleveland, Ohio. The National Democratic Convention will be the week of July 25 in Philadelphia, PA.

If you have questions regarding voter registration and absentee ballots please contact Claire Deveney, Precinct Captain, 10800 Royal Caribbean Circle, tel. 742-7869, cell 561-504-3842.

COBWRA Clips Valencia Reserve, Nov. 16

The full version of the November 2015 COBWRA Highlights is posted in the back lobby.

PBSO Captain Christopher Keane reminded the delegates that we are entering the holiday season and that cars should always be locked with all items of value removed.

COMMITTEE REPORTS

Growth Management Chair Steve Oseroff presented two projects:

1. The Delegates supported the Board's motion to recommend denial of the proposed Charter School located at the intersection of Hypoluxo Road and Lyons Road (Villages of Windsor). 2. The Delegates supported the Board's motion to recommend denial of the proposed car wash on Boynton Beach Boulevard, east of Hagen Ranch Road.

ELECTED OFFICIALS REPORT

Commissioner Shelly Vana reported that the County and School District are in discussions about the possibility of presenting a referendum to the people of Palm Beach County requesting an increase in the sales tax

Deputy Property Appraiser Dorothy Jacks reported that the Property Tax bills have been sent out and that by paying the bill in November, taxpayers can save 4%.

PROGRAM

Kenneth Scheppke, M.D., Palm Beach County Fire Rescue Medical Director spoke about "Cutting Edge Treatment of Cardiac Arrest and Stroke" and "How Palm Beach County Fire Rescue is Improving Local Health Care." He described the signs and symptoms of a stroke and heart attack and encouraged the delegates to **call 911 in the event of an emergency instead of transporting the patient** to the hospital themselves. There was a demonstration of the new CPR machine called LUCAS 2. Dr. Scheppke pointed out that survivability increases dramatically when the patient experiencing an attack is attended to by a person administering CPR while waiting for Fire Rescue.

Next Delegates Meeting December 16 at Valencia Shores.



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MEDICARE OPEN ENROLLMENT ENDS DECEMBER 7

By Joan Baron

NEED HELP CHOOSING A PLAN?

Open enrollment for Medicare health and drug plans ends Dec. 7. You can go on line to DirectHealth.com, call 800 425-3124

or

you can go to Walmart to personally visit with a representative. He/she will personally review your current plans. You need to bring your Medicare card and a list of your current medications and doses. I visited Walmart and a different plan was recommended than the one I currently have. Glad I went there!



AS 2015 WINDS DOWN A LOOK AT 1915

What a difference a century makes! Here are some statistics for the Year 1915:

- The average life expectancy for men was 47 years.
- Fuel for cars was sold in drug stores only.
- Only 14 percent of the homes had a bathtub.
- Only 8 percent of the homes had a telephone.
- The maximum speed limit in most cities was only 10 mph.
- The average US wage in 1910 was 22 cents/hr
- More than 95 percent of births took place at home
- Ninety percent of all physicians had **no college education!** Instead, they attended so-called medical schools, many of which were condemned in the press **and** the government as "substandard."
- Sugar cost four cents a pound. Eggs were fourteen cents a dozen.
- Coffee was fifteen cents a pound.
- Most women only washed their hair once a month, and, used Borax or egg yolks for shampoo.
- The American flag had 45 stars.
- Marijuana, heroin, and morphine were all available over the counter at local corner drugstores.

Reel Impressions "BRIDGE OF SPIES"

By Edye Frankel



Sorry for the delay(s) in bringing you movie reviews. No excuses!

At least the movie "Bridge of Spies" is worthy of a review. It

is a nice place to begin again. With Steven Spielberg as director and Tom Hanks as the lead actor, the odds of it being a good picture were pretty good. I was not disappointed.

The plot is based on a true story that took place during the Cold War. A U.S. pilot, Francis Gary Powers, was shot down while flying his U-2 spy plane, was subsequently captured by the Soviet Union and was sentenced to 10 years in prison. His only hope was a New York lawyer, James Donovan, (Tom Hanks), recruited by a CIA operative to negotiate his release. Ironically, Donovan had been defending a Russian spy, Rudolf Abel (Mark Rylance) in a U.S. court and succeeded only in preventing his execution. The basis of negotiation was to be a prisoner exchange of Powers for Abel. There are some very interesting and intriguing twists and turns showing not only the ingenuity of Donovan, but also the sensitivity and craftsmanship of Spielberg.

Tom Hanks and Mark Rylance were both exquisite in their roles.

This is a film that will satisfy your sensibilities, adventure, and entertainment. I strongly and sincerely recommend it.

The newsletter staff Wishes A Healthy, Happy New Year To All Majestic Isles residents

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APPRECIATION OVERDUE

By Barbara Lader



Majestic Isles residents are fortunate to have volunteers who contribute their time and talent to make living here a pleasure. Here is yet another example.

Doris and Phil Davidoff purchased their home in Majestic Isles in 1998; they were "snowflakes" for five years before moving permanently. As a result of Doris's

partnership with Phil and their multifaceted travel business experience, our community benefits from her unique contributions.

Doris says some people have a need to be doing a lot of things — even at the same time. During our interview, she said she believes that 1) You only live once and if you do it right, once is enough, and 2) I don't have time; I make time.

The couple were sweethearts in high school and married during their senior year in college, December 21, 1961 (Phil was proud that he was getting married "on the longest night of the year"), and he and Doris took their first cruise to Bermuda and Nassau. They moved to Bowie, Maryland, and Phil accepted a job with the Federal Aviation Administration in Washington, DC, which heightened his love of travel. Doris ran a mail/marketing company consisting of about a hundred at-home mothers who addressed envelopes each week. She said they were well-educated women, "like in our community here." Phil and Doris made the decision to open a travel agency, and Phil left his government position to do so. Doris credits Phil with being "the brains" of their business.

In addition to teaching business courses at a junior college, Doris took a seminar in setting up accounting systems specifically for travel agencies. Requests came their way for public speaking and presenting seminars on this subject as well as on various travel topics. She and Phil became well known, writing textbooks for the travel industry, such as "Sales and Marketing for Travel and Tourism" and several others including "Parenting the Office," which was translated into the Korean language. Diverse and multi-faceted indeed!

Doris and Phil eventually decided to move permanently into their new home in Majestic Isles in

2003, because the cruise business was such an important part of the tourist industry in Florida. They sold the Maryland travel agency and brought their Fan Club Cruises division here, providing cruises for musicians and speakers, which she continues to do.

Looking for ways to offer her services to our community, Doris and Phil, along with Stan Davidson and other committee members, became interested in starting a website. A computer club, headed by the late Mort Zied, had been in operation but was eventually disbanded. Before Phil passed away, Doris and Phil began a spin-off, instructing members seeking to improve their computer skills. To know Doris, is to know that Phil is ever-present in her heart and mind.

To support our community, Doris has become a staff member of our monthly Majestic Isles News. As a member of M.I.L.T., Doris helped in the production of "The Grinch Who Stole Christmas" making it easier through the Power Point software program. She has since become a M.I.L.T. board member.

For M.I. Pap Corps' 10th anniversary, she produced a video program on the history of the fund-raising efforts of the cancer organization country-wide, with events and pictures of our own members.

Doris continues her writing, public speaking and consulting in the travel business, as well as developing cruises for her Fan Club Cruises agency. Given her educational and instructional background, Doris was asked to start a Travel Club. As copresident with Paul Mendelsohn, she and committee members set up policies so that no resident could earn income or receive a price break; all members pay the same price, including those who do the planning. And plan they do – for travel all over the globe, as well as overnight and day trips in and around Florida.

Recently, residents were given the opportunity to hear a lecture by Dr. Robert Watson who spoke on the effect travel (seeing actual historical sites) has on understanding history. Doris arranged the talk, which proved to be informative and well attended.

When requests are received from M.I. clubs for her technical skills, Doris is always enthusiastic to assist, adding that she is happy to give of her time and energy. We certainly appreciate all her efforts on our behalf.



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INVESTORS DISCUSSION GROUP

By Bill Harris, facilitator



At our November meeting we compared the P/E and PEG ratios of five highly popular IT companies (AMZN, APPL, FB, GOOG, NFLX) with GE. Would it surprise you to learn that of the five IT stocks, only AAPL is undervalued, trading 11/13 at only 12x its current annual earnings per share as compared to a P/E of 16 for the S&P 500. P/E's for the other four IT stocks ranged from 35 (GOOG) to a stratospheric 931 (AMZN). Whereas the four IT stocks other than AAPL need to dramatically grow their annual earnings per share going forward to justify their disproportionately high share prices, AAPL is a "Buy" right now with a PEG ratio of 0.82 and an annual growth rate going forward (3-5 yrs) of 15.34%. And, while you wait for AAPL's multiple (P/E) to catch up to its long term annual 3-5 year projected earnings growth rate, you can enjoy its \$2.08/share annual dividend (1.8% yield). None of the other four IT stocks pays a dividend. AAPL could easily pay out a sustainable annual dividend of up to \$4.61/share based on its current year analyst consensus estimate earnings of \$9.22/share for an annual dividend yield at its current share price of up to 4.1%. PEG ratios for the four IT stocks other than AAPL range from 2.1 (GOOG) to 11.2 (NFLX) suggesting that with earnings multiples (current P/E's) at 2.1x (GOOG) and 3.5x (FB) 3-5 yrs. estimated forward earnings growth, these two tech stocks are not that highly overvalued. This means that if you like Alphabet (G OOG) or Facebook, wait for their stock prices to drop before you buy them. As a valuation rule, Peter Lynch, the guru who formerly ran Fidelity's Magellan fund never bought an equity with a PEG ratio >1. Jim Cramer of CNBC's Mad Money is a tad more liberal; he will buy equities with a PEG ratio up to 2 for his charitable trust. We would be wise to at least follow Cramer's lead.

As for GE its current annual earnings of \$1.31/share and 3-5 yrs. earnings going forward growth rate of 7.7% are 14% and 50% respectively, those of AAPL's comparable metrics. With a P/E of 98 and a PEG ratio of 12.7, GE still has a long way to go to reinvent itself. Even with the Synchrony Financial spinoff, at \$30/share GE is still overvalued. GE does

pay a dividend however; it's \$0.92/share/yr. for an annual dividend yield of 3.04%. If you own it, hold it; now, however, is not the time to buy it.

There will be months like this December when to accommodate a new club, the News & Views group's schedule of every second Monday, we will meet on a Monday other than our usual second Monday of the month. Forthwith:

Our next meeting will be on December 21 rather than on December 14. At our December meeting we'll explore the world of REITS and try to zero-in on which REITs, if any, are right for you. There is a REIT for just about everything from cell towers to health care facilities to shopping malls, industrial parks, rental apartments and mortgages, to name a few. You name it, it's out there. A year ago, REITs had an annual dividend yield of from 10-15%; now, they pay just 5-7%. Nonetheless, this lower yield might just be right for you

Around the Internet DAFFY DEFINITIONS

Source Unknown

Beauty Parlor: Where women curl up and dye.

Chickens: The only animal you eat before they are born and after they are dead.

Committee: A body that keeps minutes and wastes hours.

Egotist: Someone who is usually me-deep in conversation.

Inflation: Cutting money in half without damaging the paper.

Toothache: The pain that drives you to extraction.

Tomorrow: One of the greatest labor saving devices of today.

Yawn An honest opinion openly expressed.

Wrinkles: Something other people have....similar to my character lines.

Old: I very quietly confided to my friend that I was having an affair. She turned to me and asked, "Are you having it catered?" and that, my friend, is the definition of **old!**



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Another Book to Check Out THE GIRL IN THE SPIDER'S WEB by David Lagercrantz

By Stan Kaish

This is a book whose genesis makes a better story than the text. Most readers of popular fiction have some recollection of the three books that constituted the Millennium series authored by Swedish writer Steig Larsson. They began with "The Girl with the Dragon Tattoo" and were followed by "The Girl Who Played with Fire" and "The Girl who kicked Over the Hornets' Nest." The books, published in 2005, 2006 and 2007 were wildly popular, and when Swedish language movie versions of them were released with titles, their fans rose to cult status. To date, the books have sold a reported 80 million copies around the world. Obviously such success would breed a clamoring for Larsson to produce more, but unfortunately, he died of a heart attack shortly before the first of the books was released.

There followed a soap opera-like drama over who had the rights, not only to the royalties, but also to publish subsequent books in the series. It turned out that Larsson had lived for 32 years with Eva Gabrelsson, but they had never married. Sweden does not recognize common law marriage or rights that might be associated with it, his legal next of kin were his brother and father. The parties litigated, published arguments pro and con, and ultimately disagreed profoundly on whether or not there should be another book, authored by another writer. The decision made by the legal heirs was to have Swedish author David Lagercrantz write yet another book in the series, employing the same characters thus keeping Larsson's creation alive. Their publisher was only too happy to participate, and so we have "The Girl in the Spider's Web," with film distribution to follow.

So, as a fan of the three original books, as well as of the gossip surrounding the fourth, let me tell you a little of what we now have. You may remember that the protagonists in the series are journalist Mikail Blomqvist and computer whiz and much more, Lizabeth Salandar. They're both here again, and along with them come 21 characters from the earlier books, each described in an introductory glossary of characters. So we are on familiar ground with them, but then we are introduced to about fifty new ones, some from the police, some from the intelligence

service, some from the computer hackers underground and seemingly some who just happen to be passing by. If you get the notion that I am questioning the need for quite so many people, institutions, and events, you are right. There are just too darn many people to keep track of.

Of course, not all of them are superfluous. There is Frans Balder, eminent computer scientist who has pioneered advances in the world of artificial intelligence and is killed for his secrets. There is his autistic son August who witnessed his father's assassination but since he doesn't speak, can't tell anyone who did it. Or can he?

Add to the mix Blomqvist, whose magazine, Millenium, is in the doldrums and is about to be bought and transformed into something other than its current role as a crusading force for good. Blomqvist craves a new story that will save it. The Balder story could be the one he is looking for, except the details will not be revealed until Salinger, who is absent from the first half of the book, emerges and hacks the computers of the Swedish Security Police (SAPO) and the American National Security Agency (NSA) and learns that rogue elements of both have been engaged in criminal activity. There are sub plots involving Salinger working with the autistic child, August who has turned out to be a mathematical and artistic savant, her long estranged twin sister Camilla turning up to the detriment of all that is holy, and moles active in police agencies, tipping the plans of the good guys to the bad guys.

In short, there is no lack of plot. Most of the scoundrels are killed off, but enough survive to assure continuity of the series in future books authored by Lagercrantz.

Meanwhile we learn that Eva Gabrelsson, Larsson's long term partner has part of a book that he was working on at the time of his death. Whether this will appear in some form someday only adds to the stranger than fiction saga of the Milennium series.





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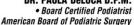
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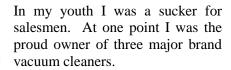
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LEARNING TO FIGHT BACK

By Bobbe Greene



The first vacuum, bought when we were newlyweds, was purchased in a store. The next was sold to us by a door-to-door salesman, who happened to be a relative. He needed only one more sale to reach a contest quota. The prize was a mink stole he wanted to get for his mom. The fact that his dad was a physician and could buy his wife anything she wanted was not an issue.

The machine did everything: deep cleaned the carpets, swept the carpets, and shampooed the carpets. The only problem was I didn't have a carpet, but I now was the proud owner of two vacuum cleaners.

A call from a friend, years later, offering me \$5 just to have someone demonstrate an air purifier, no purchase necessary, resulted in my owning such a sophisticated little scientific phenomena that when a hose was attached to it, it became - you guessed it - a (third) vacuum cleaner.

After many years of buying unneeded magazines and unwanted encyclopedias, I realized that this had to stop. No one was ever going to get to me again. There were two obstacles to hurdle. First, I had to learn how to say "No!." Second, was to never let my husband answer the door or phone.

I have grown, I have matured. I can say no to the home improvement solicitor: "I'm sorry, but we've just put our home on the market!!" I lie. To the telephone recruiter for various sundry and often unidentified charities, I ask that the request be sent to me on their letterhead. I will solicit my neighbors only once a year asking for donations, so to most organizations I give a lame excuse or give another neighbor's name for them to call.

I do lose patience however, with electronic telephone surveys and at the beep. I say "I refuse to talk to a machine." Pointless, yes, but I feel great when I do it.

The odds are pretty good that when the next vacuum cleaner salesman rings my bell, I will unequivocally say, "No thank you, I already have that brand."

FLAVORS OF FLORIDA



By Donna Shaneson

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Now that the weather is cooler, don't forget to walk, walk, walk!

- Green Cay Nature Center and Wetlands at 12800 Hagen Ranch Road, Boynton Beach
- Loxahatchee National Wildlife Refuge (Directions online at www.fws.gov/refuge)
- Morikami Museum and Gardens on the east side of Jog Road south of Linton Blvd. 561-495-0233.

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Visit <u>www.artscalendar.com</u>, a very good on-line site for finding the best cultural experiences.



Introduction To Genealogy: FINDING YOUR ROOTS

By Ray Kozlin

About 15 years ago I started to think about where to find my family roots. There are many, many websites where you can get the information helpful in finding the origins of your family. If you do a Google search you will find sites for the nationalities that you are interested in. Some of the most popular ones are:

www.ancestry.com www.cyndislist.com/beginner.htm www.jewishgen.org/ www.familytreemaker.com/00000061.html www.rootsweb.com/roots-1starting.html www.ellisisland.org www.ssdi.com (lists all birth and death records).

Genealogy is defined as a record or a table of the descent of a person, family or group from an ancestor or ancestor's family tree; the study or investigation of ancestry and family histories. Very good sources of information come from birth and death records, applications for naturalization, tombstones, old newspapers. personal memories, friends, and relatives, and marriage certificates. The best help in your research comes from joining a genealogy organization, because whole groups of people are researching, some of whom might be looking in the same area as you are searching. Some places have a beginner's workbook that lays out the steps you can take to aid you in your search.

I joined the Jewish Genealogy society of the Palm Beaches, which meets in the Civic Center in Delray once a month. I started first with my grandparents and parents, checking the towns and countries that they came from. Then I went on a web site www.jewgen.com, where there were spaces to put in the information that I already had. The names of the towns led me to a list of those who left there to come to the U.S., and that list led me to the ships and passenger list, where I found my grandparents, parents and their brothers and sisters. From the ship registry I knew when these relatives arrived in Ellis Island and where they planned to stay. I also found out what kind of work they did or how they lived before leaving their towns. I was able to trace my father's family back to Belarus in the early eighteen hundreds. In doing so, I found cousins that I didn't know I had, some of them living in Florida. Another

useful source of information was the 1910 census, and later the naturalization papers. Through these sources, I learned that my mother came from Lithuania and I was successful in finding out more of my family history.

Below are photos of the look and dress of the early nineteen hundreds.









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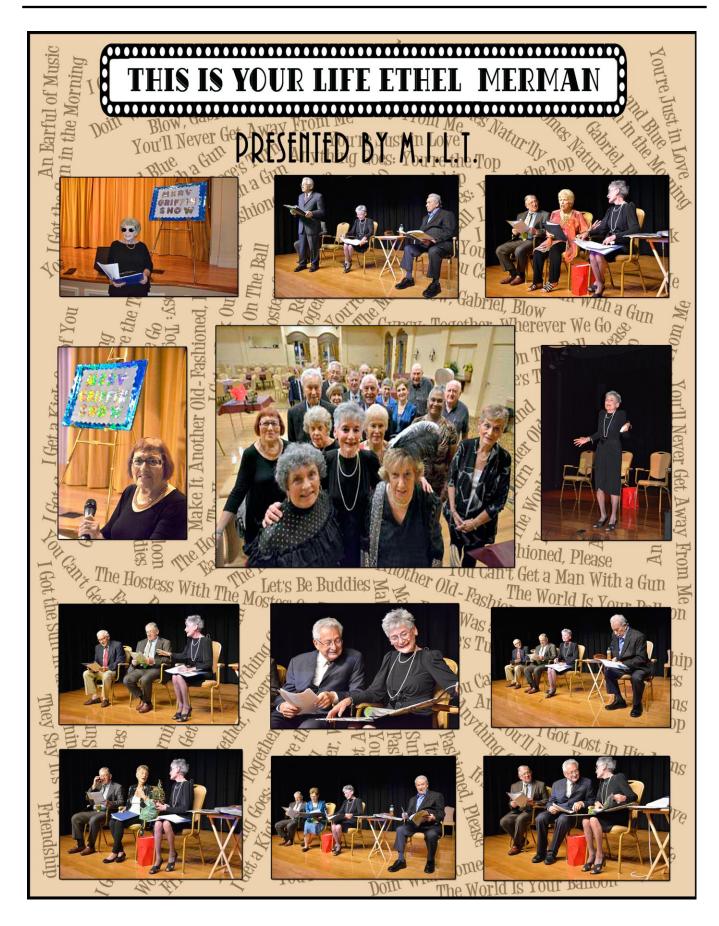
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Gardening in the Isles

Stan Davidson

The holiday season is upon us and with it comes the opportunity to observe the spectacular holiday lights. Did you know that year-round thunder and lightning storms not only provide a spectacular light show, but also fertilize and keeps our plants green? Florida is the lightning capital of the world and lightening keeps Florida a growing paradise.

Have you ever wondered why, after a good soaking from a thunderstorm, your plants and lawns appear to be vibrant and to have an earthy odor? It is not just because of the torrential downpour of rain, but also from the addition of nitrogen from the lightning fixation that is added during and after the storm.

We know that air is made up of 78% nitrogen. This nitrogen is airborne and is not really available, except that it is "fixed" by the lightning. As our plants and lawns grow, they absorb nitrogen from the soil or from a dose of nitrogen in the fertilizers we apply. However, without lightening, our plants are not able to absorb the nitrogen available in the atmosphere. The 78% nitrogen in the air released by the lightning acts as a fix and is responsible for releasing the nitrogen.

Lets go back to Physics, Chemistry, and Botany 101 to find an answer on how lightning enters the world of plants. The enormous bolts of light-

ing that we see generate an electrical discharge that strikes the nitrogen molecules in the atmosphere and causes them to separate and adhere to the oxygen molecules forming a nitrogen oxide compound. Nitrogen oxide dissolves easily in water to produce nitric acid that can rain down on our plant foliage and lawns and is absorbed into our soil.

In many areas in South Florida that are forced into water restrictions, people collect rainwater in a special barrel. Using this water in lieu of water from a hose or sink provides houseplants and the garden with a boost of nitrogen fertilizer, and is an economical way to ensure that plants grow strong, remain colorful and beautiful for a longer period of time. Also think about water conservation. Gina Hungerford, HGTV Conservation Expert, says, "A quarter of an inch of rain falling on the average home yields about 200 gallons of water"!

I was recently appointed to the University of Florida's Palm Beach County Master Gardeners Advisory Board. I hope that my skills, experience and articles can contribute to the beautification and maintenance of our grounds.

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



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THE PERILS AND PEARLS OF BEING A SNOWBIRD . . .

By Liz Hopwood

It's a tough decision to become a snowbird and an even tougher path to implement that decision. Before returning to Majestic Isles in late October, my Colorado physician said that if there were only one prescription she would write for every senior citizen, it would be to go to South Florida in the winter. It makes me feel good that our decision to live here has been sanctified by the AMA even if the IRS will not accept the move as a medical deduction.

No one in their right mind wants to be in cold weather and housebound at anytime, but especially after age 55. We have much left to accomplish and have learned that there is a better, more comfortable way of dealing with life's winter perils; it is called Majestic Isles. The warmth of the weather, activities and friendships beckon us at every turn. And, yet, the "motherland" of Colorado still pulls at our hearts in the form of children, grandchildren and a comfy home where we have lived for 20 years . . . the pearls which we have established and so closely guarded over the years. The "switch" is not easy even amongst the strong. That comfy house takes about a week to winterize, getting it ready for a season of snow and ice. The house plants and the extra car go to our son who has a driving teen who will water the plants (hopefully). While winterizing the house, we winterize our hearts, saying goodbye to friends and family with a smile and an optimistic message that we will be back in six months.

Sometime before this winterizing week, we have had to make an agonizing decision: Do we fly or drive? Flying is far from the no brainer it was decades ago. Do we really want to squeeze on board an aluminum Petri dish with passengers (in full blown seat rage) wheeling huge pieces of luggage at our heads after we have patiently waited in line to be molested by TSA officers? Then there is always the concern about the airplane itself: Am I going to be safe once airborne? Has the plane been properly maintained? Could there be a lone wolf bomb or dumbbell drone close by? What about a misguided missile? There is much to consider. Driving to Majestic Isles takes five days/four nights covering approximately 400 miles each day. I have a three-day back. After weighing all the crucial fundamentals, the decision was made to drive, although my back would probably cause me to be crippled for a few days after our

return, I accepted that the odds of returning to Florida were better if we drove.

Driving has its advantages. We can catch up on one another's life without being constantly interrupted by telephone calls, texts, friends and relatives, TV, activities, etc. as we are at home. We slowly say goodbye to the western landscape of mountains, ranches and farms while adjusting to the temporary loss of friends and family. We share penetratingly deep thoughts and cheap, superficial judgments about ourselves and others. That all plays out after about 1.5 days. The next 2.5 days are not so much vocal as visual with growing trepidation of what is happening in MI. Sure, we have had the informative phone calls from friends but now we are actually retuning to see for ourselves. Is the house okay after we've been away for so long? How overgrown is everything? Does everything work? Who will "re-grocerize" the shelves? The last day is pure excitement: We get to be with our friends and reconnect into our lives at Majestic Isles!

As we unpack and start connecting with friends and activities, we are grateful that we have the opportunity to live in two very different and unique worlds . . . both equally fulfilling in diverse ways. Snowbirding is hard work but well worth the effort for us!

PFT PATCH

By Molly

Last Sunday night Mom and I were walking up the street, and a car came along and turned into a



driveway close by. I knew right away – told Mom let's hurry up – I think that it's my good friend Lacey and her mom and friend. It was them – I was so excited!!

I like her mom too – she always has treats for us – I kind of followed her in the garage and she figured out I wanted a treat – nothing wrong with my memory!

If you get this within the next couple of weeks, I wish you a very Happy Thanksgiving! If it's after the turkey day, I hope yours was wonderful.

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THE KINDNESS OF STRANGERS By Phyllis M. Cohen

I am standing outside BJ's. The rain is sluicing down in the parking lot and I have, I'm sure, that glazed expression that you acquire after an hour in a big box store. Next to me is my cart filled with a tree load of paper towels; a humongous bag of snack food made solely of chemicals, salt and fat; and a huge box of strawberries destined to rot before I can use even a few. My husband has gone to get the car and though he has parked only a few feet away under the overhang, he has been fiddling with something in the car for about five minutes (he's good at fiddling) so he hasn't driven over to unload the cart. And as I am standing there, weighing my options (none, as I am also weighed down by my walker) a middle-aged couple approaches me and politely asks if I could use some help unloading my groceries. I am startled. They don't look like they want to hi-jack my toilet paper and tomato sauce, nor do they look like the dreaded white slavers my mother used to warn me about when I went alone to mid-Manhattan as a teenager, unless they now buy girls by the pound. But being polite and still sort of startled, I point out that my husband is now approaching and we can manage. One look at him and they again kindly offer to help, but he is even more independent and also refuses. They watch us for a few seconds and then go into the store. Since we are now parked perpendicular to traffic (he had driven up under the overhang so we wouldn't get too wet), we have to back into traffic and no one will let us in. This is Florida, after all. But then a woman my age in a car near us signals us to wait. She gets out, signals to traffic to stop and guides us out. We drive home and I am bemused by all that has happened.

Later that evening, my son calls from New Jersey to make sure we are not running with scissors or playing with matches or any of the other acts of mayhem and destruction that he thinks we are engaged in when he is not around. I tell him the story of the afternoon at BJ's and he tells me he has a 90-year-old woman living near his apartment. He goes over frequently to help her unload her groceries or to do some little chore that she cannot manage. "I hope each time I do something that maybe there is someone who will step up and help you and Dad if you need something."

My daughter relates a different kind of story to me when I tell her of the earlier events. She and her husband had found a wallet on the street as they

walked their dogs and though the wallet seemed intact with a full load of credit cards, ID's, and even a social security card (but only \$3 in cash), there was no phone number. She couldn't find one when she checked the white pages on line and finally went to the post office, bought a secure mailing envelope, and mailed it to the address inside. Since she blogs for her company's on-line newsletter, she wrote an article describing the incident and advising people to make records of the contents of their wallets and to avoid carrying certain documents, particularly social security cards, etc. I asked what kind of feedback she had gotten and she remarked that everyone asked why she took the time and expense to go to the post office to mail the wallet back. She couldn't understand the comments. "What should I have done." she wondered. "Thrown it away?" Her nextdoor neighbor, a police officer, told her that he had seen a driver's license pinned up on the bulletin board at the local bagel shop for two weeks. Finally, disgusted, he took it, drove over to the address on the license (quite nearby) and returned it to the mother of the boy who had lost it. The boy had already gone through registry hell to replace it, but the mother was thrilled to have the original returned.

Over the next few days, all of those stories still fresh in my mind, I watched the endless newsreels about the fleeing Moslem refugees trying to make it across European borders to safety. Razor wire fences, armed police or soldiers, even dogs, greeted them in many places as their numbers became overwhelming for many governments and politics, racism, fear and anger influenced the decisions of the various governments. (Sound familiar?) But many times I could see people from various relief organizations and just private citizens waiting with water or food, clothes and toys. I had a heart stopping moment when the camera focused on a little curly haired boy with big dark eyes who looked so much like my grandson as a toddler. I could only think of the pictures of despair that I have seen of all of the displaced and persecuted peoples from the Holocaust to Africa to now the Middle East.

Decades ago Tennessee William's character, the fragile, broken Blanche Dubois remarked at the end of the play, A *Streetcar Named Desire*, "....I have always depended upon the kindness of strangers." And don't we all, for when will we need a helping hand?

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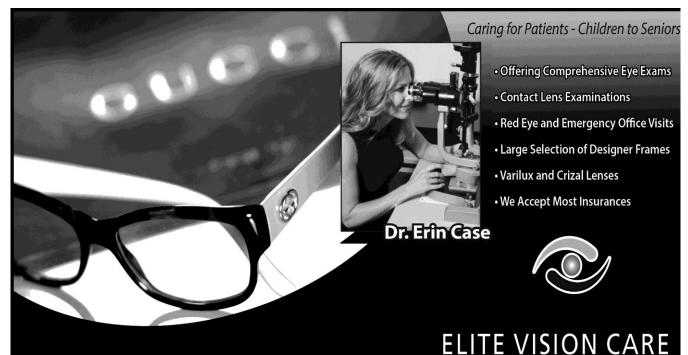
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Around the Internet LEXOPHILIA

- How does Moses make tea? Hebrews it.
- Venison for dinner again? Oh deer!
- A cartoonist was found dead in his home. Details are sketchy.
- I used to be a banker, but then I lost interest.
- Haunted French pancakes give me the crêpes.
- England has no kidney bank, but it does have a Liverpool.
- I tried to catch some fog, but I mist.
- They told me I had type-A blood, but it was a Typo.
- I changed my iPod's name to Titanic. It's syncing now.
- Jokes about German sausage are the wurst.
- I know a guy who's addicted to brake fluid, but he says he can stop any time.
- I stayed up all night to see where the sun went, and then it dawned on me.
- This girl said she recognized me from the vegetarian club, but I'd never met herbivore.
- When chemists die, they barium.
- I'm reading a book about anti-gravity. I just can't put it down.
- I did a theatrical performance about puns. It was a play on words.
- Why were the Indians here first? They had reservations.
- I didn't like my beard at first. Then it grew on me.
- Did you hear about the cross-eyed teacher who lost her job because she couldn't control her pupils?
- When you get a bladder infection, urine trouble.
- Broken pencils are pointless.
- What do you call a dinosaur with an extensive vocabulary? A thesaurus.
- I dropped out of communism class because of lousy Marx.
- All the toilets in New York's police stations have been stolen. The police have nothing to go on.
- I got a job at a bakery because I kneaded dough.
- Velcro what a rip off!
- Don't worry about old age; it doesn't last.

Source unknown





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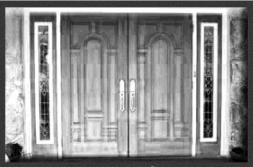
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Around the Internet BEING GREEN

Checking out at the store, the young cashier suggested to the much older woman, that she should bring her own grocery bags because plastic bags weren't good for the environment.?The woman apologized and explained, "We didn't have this 'green thing' back in my earlier days."?The young clerk responded, "That's our problem today. Your generation did not care enough to save our environment for future generations."

She was right -- our generation didn't have the 'green thing' in its day.?Back then, we returned milk bottles, soda bottles and beer bottles to the store. The store sent them back to the plant to be washed and sterilized and refilled, so it could use the same bottles over and over.

So they really were recycled.

?But we didn't have the "green thing" back in our day.?Grocery stores bagged our groceries in brown paper bags, that we reused for numerous things, most memorable besides household garbage bags, was the use of brown paper bags as book covers for our schoolbooks. This was to ensure that public property, (the books provided for our use by the school) was not defaced by our scribblings.?Then we were able to personalize our books on the brown paper bags.??But too bad we didn't do the "green thing" back then.

We walked up stairs, because we didn't have an escalator in every store and office building. We walked to the grocery store and didn't climb into a 300-horsepower machine every time we had to go two blocks.

?But she was right. We didn't have the "green thing" in our day.?Back then, we washed the baby's diapers because we didn't have the throw away kind. We dried clothes on a line, not in an energy-gobbling machine burning up 220 volts -- wind and solar power really did dry our clothes back in our early days. Kids got hand-me-down clothes from their brothers or sisters, not always brand-new clothing.

But that young lady is right; we didn't have the "green thing" back in our day.?Back then, we had one TV, or radio, in the house -- not a TV in every room. And the TV had a small screen the size of a handkerchief (remember them?), not a screen the size of the state of Montana . In the kitchen, we blended and stirred by hand because we didn't have electric

machines to do everything for us. When we packaged a fragile item to send in the mail, we used wadded up old newspapers to cushion it, not Styrofoam or plastic bubble wrap. Back then, we didn't fire up an engine and burn gasoline just to cut the lawn. We used a push mower that ran on human power. We exercised by working so we didn't need to go to a health club to run on treadmills that operate on electricity.

?But she's right; we didn't have the "green thing" back then.?We drank from a fountain when we were thirsty instead of using a cup or a plastic bottle every time we had a drink of water. We refilled writing pens with ink instead of buying a new pen, and we replaced the razor blades in a razor instead of throwing away the whole razor just because the blade got dull.

?But we didn't have the "green thing" back then.?Back then, people took the streetcar or a bus and kids rode their bikes to school or walked instead of turning their moms into a 24-hour taxi service in the family's \$45,000 SUV or van, which cost what a whole house did before the "green thing." We had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances. And we didn't need a computerized gadget to receive a signal beamed from satellites 23,000 miles out in space in order to find the nearest burger joint.

?But isn't it sad the current generation laments how wasteful we old folks were just because we didn't have the "green thing" back then?

We don't like being old in the first place, so it doesn't take much to make us angry... especially from a tattooed, multiple pierced smart ass who can't make change without the cash register telling them how much.

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MAJESTIC ISLES LITTLE THEATER General Meeting, November 8, 2015 By Selma Friedman



Isn't it wonderful that we have our own Steven Spielberg here? His name is Ira Schneider. I am so proud of Ira for the outstanding video he created of perhaps our generation's greatest musical genius – Leonard Bernstein. Bernstein was a musician of all dimensions – conductor, performer, teacher and composer in many genres.

It was fascinating to see pictures and actual videos and tapes of Bernstein. We saw him at various stages of life and relationships, but always the music was in the background, and, in some cases, the foreground. To see him conducting Beethoven's Ninth Symphony after the Berlin Wall came down was pure joy.

Ira, you put forth great effort and came out with a great product. You deserved the standing ovation you received at the end of your video. You gave us much joy, just like the "Ode to Joy."

BOOK TALKS

Wednesday, December 16 at 2 p.m.

Martin Goodman will discuss

"THE POST AMERICAN WORLD"

by journalist Fareed Zakaria

Wednesday, January 2016 at 2 p.m.

Dr. Doug Butteruff will discuss

"GO SET A WATCHMAN' by Harper Lee

MAJESTIC ISLES TRAVEL CLUB By Doris Davidoff

On November 20, we presented a special meeting



with Dr. Robert Watson, who talked about "How Travel Can Help Us Understand

History." After his presentation to the large audience that attended, he took questions on any topic people wanted to ask, even if it was not related to travel.

Our next trip will be a one-day excursion to the Everglades on January 12. Two of our Planning Board members, Jack Moss and Paul Mendelsohn, are planning an exciting, fun-filled program for us. Look for flyers on this trip in the back lobby. You can reserve your spot by completing the reservation form on the flyer and putting it, with your payment, in the Travel Club mailbox in the back lobby.

February 9, we will visit the spectacular Fairchild Gardens. Watch Channel 63 and look for flyers with the full information about this trip.

In mid-April (watch for the date), we are planning to take an overnight trip that will feature a Murder Mystery Dinner Train. This is a fun-filled experience that everyone should enjoy.

By popular demand we are once more revisiting a destination that we have visited before. After five years, we will be going back to Branson, Missouri, "The Live Music Show Capital of the World." We have had many requests, even from some who went with us before, so we are planning to repeat that very popular trip again in October.

Watch Channel 63 and the flyers in the back lobby for a special meeting we will announce to view the DVD of our wonderful Ireland trip. Francine Gitto and Doris Davidoff are still at work creating the DVD, so we do not have date set yet, but it should be in early December.

The Travel Club is open to all Majestic Isles residents and their friends and relatives, even if they don't live here. Email dorisdav@aol.com to be added to our email list. There is no membership fee to belong to the Travel Club. We meet four times a year. The next Travel Club general meeting will be January 24.

THE PAP CORPS

By Renee Stichel



Well, we did it again! Everyone who attended the Nov. 19 meeting with a light lunch and entertainment by the Boynton Beach High School Choir enjoyed it so

much that they said they couldn't wait for our next meeting. I guess we are doing something right. Boynton Beach High School Choir was chosen to go to London to perform. This is a very great honor. This lunch was sponsored by Arlene Levin in memory of her husband, and our friend, Herb Levin. Thank you, Arlene.

Don't miss the "Coins for the Cure" brunch on Sunday, Dec. 20 at 10:30 a.m. Please place your checks in the amount of \$30 per person in our back lobby box. This event is being catered by Flakowitz and the fabulous songstress Sheila, who plays piano and sings the songs we love to hear, will be back by popular demand. This is open to all!

At our next meeting we will inform you about our new fundraising walk. It used to be called Walk-A-Thon and now the venue has changed and so has the name. It is now "Dolphins' Cancer Challenge" and it promises to be very exciting. The date of the walk is Feb 20. Wait until you hear who will be performing! Buses will be provided.

Marilyn Chermak, Ellie Rogg and I wish all our members, friends and neighbors a safe, peaceful, healthy and happy new year!



WOMEN'S CLUB

By Joyce Milbauer, co-President

Welcome back to all our seasonal visitors who have returned to Majestic Isles after a nice summer. We wish a Happy Thanksgiving, Chanukah, Merry Christmas and Happy, Healthy New Year to All!!

On Monday Jan. 11, 2016 we will have our Women's Club luncheon at Copenhagen. The price is \$20 per person and, again, because the lunch is being subsidized by the Women's Club, it is limited to members.



On Wednesday, Feb. 3, we will be going to the Culinary Institute in West Palm Beach. The luncheon will include a tour of the Culinary School at 11:00 a.m. and a dessert demonstration. The price for the sit-down lunch will be \$25 per person for members and \$30 for non-members.

Dues for 2016 are \$15. If you have not already done so, please put a check in the Women's' Club Box so that you can go to the January and February events or any other event that is being subsidized. We would enjoy having you join us at all of our events.

MEN'S CLUB

By Joel Cohen



It's time to pay your 2016 Men's Club dues. We would appreciate it if you'd drop your check into the Men's Club mailbox in the back lobby of the clubhouse. Unfortunately, we have to raise

the dues to \$20. We brought it up at our breakfast meeting and there was a positive response to it by the attending members.

We will continue to try to get to a casino, hopefully in January.

We are working with the Women's Club on our annual Parent's Day brunch on Sunday May 1, 2016. It will again be at Broken Sound Country Club in Boca Raton. We will keep you informed about this.

THE SINGLES GROUP

By Renee Stichel

We welcome our latest new members, Estelle Snyder, Jenny Platties, Selma Friedman and Lynn Sherman.

Everyone who attended the Nov. 6 function, with dinner and the entertainment of the Sun Valley Singers, had a marvelous evening thanks to Helen Benowich, Doris Robin and Linda Kessler. We also thank Sandy Kastner for her help setting the tables.

Thanks to Marge Chappell and Paul Mendelsohn for chairing the collection of diapers for the babies of the soup kitchen. A box in the back lobby is provided for your convenience, and if you cannot purchase the diapers, Paul or Marge will purchase for you. Just let them know. Everyone in the community is welcome to help those babies.

Upcoming Events:

Jan. 8, 2016: Holiday party at our clubhouse.

Feb. 2016: Spend a day at the Palm Beach Outlets and enjoy a lunch with friends at a great restaurant. Everyone welcome. Watch Channel 63 and next month's newsletter for the date.

Marilyn Chermak and I wish all our friends and neighbors a healthy, happy, peaceful and safe new year. See you next year!!!!

Will Rogers quips

"An onion can make people cry, but there has never been a vegetable invented to make them laugh."

"You know horses are smarter than people. You never heard of a horse going broke betting on people."

The problem ain't what people know. It's what people know that ain't so that's the problem."

"Good judgment comes from experience, and a lot of that comes from bad judgment."

"It is better for some one to think you're a fool than to open your mouth and remove all doubt."

"The best way to make a fire with two sticks is to make sure one of them is a match."

"Live in such a way that you would not be ashamed to sell your parrot to the town gossip."

HADASSAH

By Ellin Goldstein



The Donor luncheon held at Maggiano's in Boca Raton was lovely. The food, served family style, was delicious and the

entertainer sang well and her personality fit the songs of Oscar Hammerstein. We sang along and when we weren't singing we were smiling.

Please join us for the December meeting and installation on Dec. 21, 2015 at 11:30 a.m. Marion Aronheim, Hadassah Florida Atlantic Region President, will be our guest and will install the executive board. We hope you will attend and be a part of the beginning of another successful phase for Majestic Isles Hadassah. Please sign up in the back lobby. The \$2 for the light lunch will be collected at the door. Don't forget that donations of kosher products for the Ruth Rales Center would be greatly appreciated.

The next board meeting will be Tuesday, Dec. 15 at 10:30 a.m. Please note the change of day and date.

Rosh Chodesh will be celebrated on Tuesday December 15 at 10 a.m. at the Morikami picnic area. All are welcome.

The Hanukkah Dessert Party will be on Dec. 6 at 6:45 p.m. and will cost \$18. Please come!

Remember to contribute \$18 for a brick for any occasion. Call Lee Katz or Lucille Garelick for more information.

See you at the next meeting!

ATTENTION CLUBS AND ORGANIZATIONS

Please check the website (majesticisles.com) to be sure that both the names of your officers and information about your group are current. Some of the listings on the website are woefully out of date. You can correct the information with an email to Doris Davidoff (dorisday@aol.com).

SOCIAL CLUB

By Arlene Koch

We are sorry we had to cancel the movie scheduled for Nov. 21 because there was no one available to show the film. We have been shorthanded for quite a while. Now Jack Moss, whom we thank for having shown many of the films, will be leaving the community – and we will be even more shorthanded. To volunteer to learn the procedure for running the projector, please call Arlene Koch to arrange for training sessions for this purpose. **Please help us out**. "Danny Collins" is the next movie on **Dec. 12**.

We are collecting unwrapped toys for the Boynton Beach Soup Kitchen. Thanks to the residents in Majestic Isles we have been able to give more and more toys each year to brighten the holiday for so many of our local children. **Keep it coming!**

Our annual grandkids' party will be on Sunday, Dec.



27. We'll have Arts and Crafts in the morning followed by a pizza lunch and fishing in the afternoon. "Make your own sundae" will end the day. Watch Channel 63 for more details.

Plans for our gala New Year's Eve Party are progressing. We are looking forward to having a fun filled evening with music, dancing and lots of camaraderie with friends and neighbors. Deli platters and salads from 3 G's will be served and Glatt Kosher deli platters will be available. Reservations for either one are still being accepted. Let's make New Year's 2015 a special occasion.

To start the New Year, we are looking forward to our fantastic 2016 show series. On Sat., Jan. 23 John Capes with a three-piece band will be joined on vocals by Marcia McClain. Atlantic City Boys will appear on Feb. 27 with singing and choreography to the music of Frankie Valli, the Monkees and more. To end the series, on March 28 we will have "Modi," voted one of the top 10 comics in New York. He will certainly keep you laughing for 90 minutes. Get your checks in as soon as possible for these super entertainers. The price is still only \$75 per person for the three-show series. Tickets for individual performances are \$30 per person.

MOVIES - MOVIES - MOVIES

8 p.m. at the clubhouse

With Blue-ray capability, our movies fill the screen with wonderfully clear pictures.

SATURDAY, DECEMBR 12, DANNY

• **COLLINS:** Clinging to memories of his 1970s

heyday, former rock star Danny Collins gets a wake-up call when his manager finds an

• unopened 40-year-ole missive written to Danny

• by John Lennon. Newly inspired, Danny decides to reinvent his future.

SATURDAY, JANUARY 16, I'LL SEE

YOU IN MY DREAMS: With her well-

ordered life thrown out of balance by the death
 of her beloved canine companion, aging widow

Carol Petersen – who hasn't dated in 20 years –

• unexpectedly finds herself involved with two

very different men.

NOTE: We show our films with closed captioning.

• The film descriptions are taken from the Netflix website.



USING A CREDIT CARD ONLINE

If you make on-line purchases, have a separate credit card just for those purchases. That way, if your credit card number is hacked, you can call your credit card company you will not be held responsible for the questioned charges. Your card number will be cancelled and you will be issued another card.

Having your card cancelled will mean that you will be unable to use that account until the new card arrives. If you maintain one or more other credit for your "in-person" charges, you will be minimally, if at all, inconvenienced by the cancelled card.



DECEMBER

ACTIVITY CALENDAR

December 2015

Wed	2	10:30 a.m.	Sing for Fun		(f, h)
Thurs			Board of Directors	Meeting	(1, 11)
	3	2:00 p.m.		0	
Sun	6	6:30 p.m.	Hadassah	Chanukah Party	(p , h)
Wed	9	10:30 a.m.	Sing for Fun		(f, h)
Sat	12	8:00 p.m.	Social Club	Movie Time	(p , h)
Sun	13	9:30 a.m.	Men's Club	Breakfast	(f, h)
		7:30 p.m.	M.I.L.T.	Workshop	(f, h)
Mon	14	11:30 a.m.	Women's Club	Meeting	(f , h)
		4:00 p.m.	Investment Club	Discussion	(f , h)
Wed	16	10:30 a.m.	Sing for Fun		(f, h)
		2:00 p.m.	Book Talks	Discussion	(f, h)
Thurs	17	7:00 p.m.	Board of Directors	Election	
Sun	20	10:30 a.m.	Pap Corps	Brunch	(p, h)
Mon	21	11:15 a.m.	Hadassah	Meeting	(p , h)
Wed	23	10:30 a.m.	Sing for Fun		(f, h)
Sun	27	10:00 a.m.	Social Club	Grandkid's Party	(f , h)
Wed	30 -Ja	n 1	Singles	Cruise	(p, a)
Thurs	31	8:30 p.m.	Social Club	New Years Eve Party	



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 = way, h = home

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