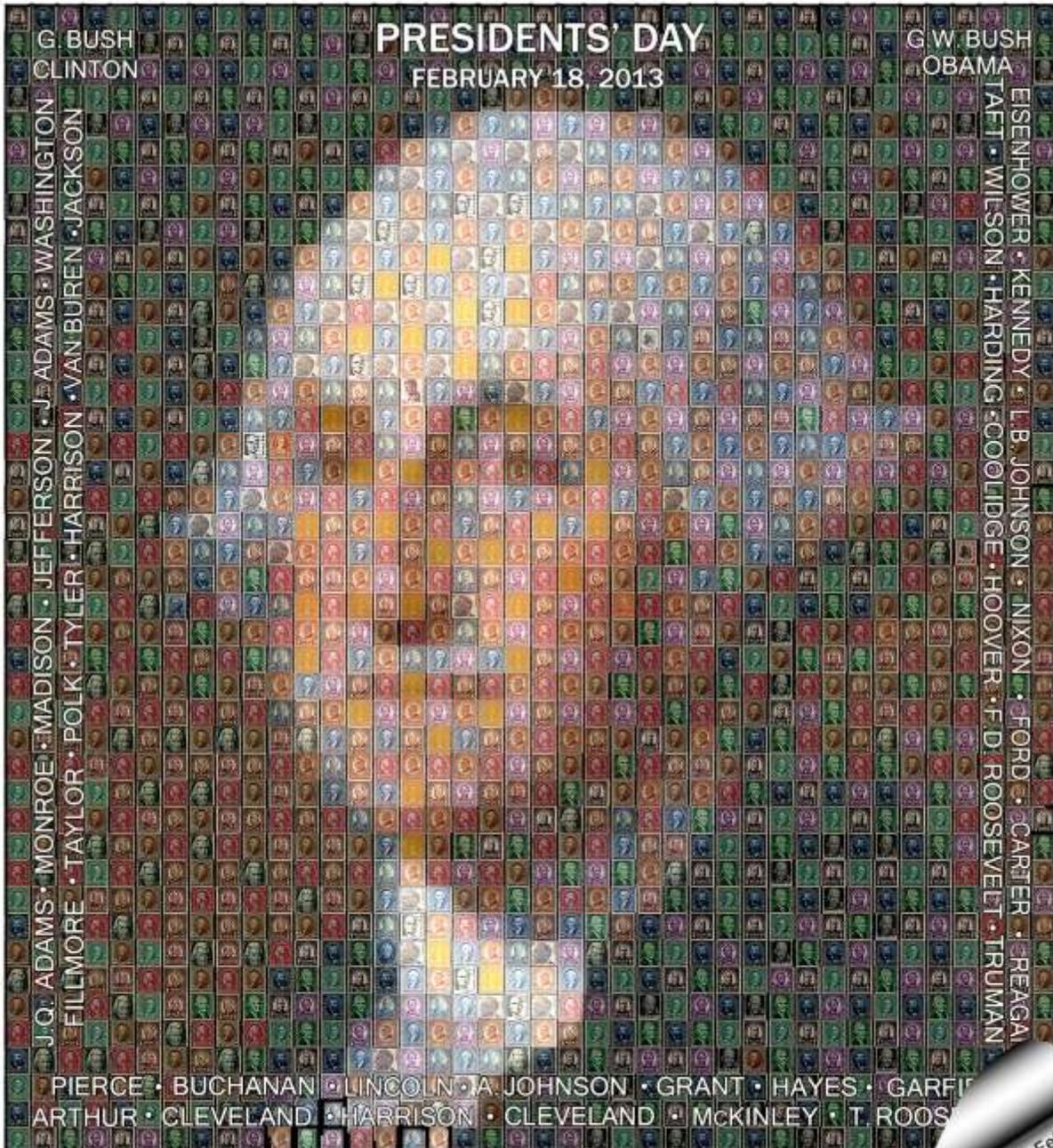


Majestic Isles News

February, 2013

Volume 16

Issue 5



Cover by J. Feifferman

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newsletter (starting
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out our website:*

www.majesticisles.com

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

Manager's Corner

It's again the time of year that we get a sudden influx of visitors from up north who come to South Florida to escape the ravages of another winter, to recuperate from Super Storm Sandy, and to bask in the warmth and sunshine. Many of our residents look forward to this migration, which provides a chance to spend quality time with their kids, grandkids, and great grandkids and show off our beautiful community.

In past years at this time, pool tables have been broken and holes punched in clubhouse walls, table tennis paddles have had the rubber coatings pulled off, and shuffleboard cues have been damaged. We've found graffiti drawn on the clubhouse walls, and soap dispensers pulled from the restroom walls. There has also been a constant smell of cigarette smoke in all four restrooms. Although Chris, our maintenance man, and I do most of the repairs in-house, the Association and, ultimately, you, the residents, still have to foot the bill for replacement materials. The time we spend replacing damaged items and making repairs may cause delays in other projects.

Considering that every year we have more damage to Association property during school breaks than any other time of year, now is probably a good time to recap a few of the Rules and Regulations of Majestic Isles.

Children who are not toilet trained may *not* be the swimming pool, and no one under 16 years of age is allowed in the hot tub. Young children do not have the ability to know when the 102° water is overheating their body, so the hot tub could be dangerous to them.

The billiard room is not to be used by anyone under 18. Every year, this seems to be the room that sustains the most damage, so regular inspections will be made of all rooms during the weeks when visitors are prevalent.

Residents are responsible for the actions of their guests. If something is broken or damaged by a guest, repair costs will be billed back to the resident homeowner. We urge all homeowners to come to clubhouse with their guests, and to make sure they are aware of our rules. Children must never be left unattended at the clubhouse or poolside. Water is the *only* drink allowed in the pool area or any room in the clubhouse, and no food is allowed anywhere, with the exception of the ballroom for a planned event. There are two picnic tables located behind the dumpster just outside the clubhouse that are used by the landscapers between 12 noon and 1:00 p.m. for their lunch hour. Why not take advantage of the hours before or after that period to enjoy a picnic lunch there with your family?

By all means, bring the family to the clubhouse and enjoy the amenities our community offers, but remember, that this is your Community and residents and their guests should treat the common areas as if they were parts of their own homes.

Ken Miller, Property Manage

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Unofficial Highlights of M.I. Board of Directors Meeting, January 17, 2013

Minutes of the January 2013 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.

Treasurer's Report, Sy Kugelmas

- (Residents may request a report of the 1/17/13 cash positions and Statement of Operations at the office.)
- Maintenance receivable: The unpaid maintenance for prior quarters is now \$21,542. Of that, \$11,383 is due from a unit that is now in foreclosure.

Committee Reports

COBWRA, Steve Bayer

- Note: The COBWRA Highlights on page 6 includes the information contained in Steve Bayer's report to the Board.

Security, Steve Bayer

- We have free reflective wristbands available in the office for residents who walk at night. See Bonnie to pick one up.
- We're having a problem with people leaving the pedestrian gates propped open at El Clair. Please make sure the gates shut entirely.
- There was a very productive Exercise Committee meeting on Monday Jan. 14. Some equipment will be moved around and new equipment may be purchased.

Grounds, Bill Broth

- At the Grounds Committee meeting, there was discussion of the large mulch areas. One Board voted to add more sod to reduce the size of the landscape bed areas and the next Board overturned it. Other suggestions are being considered.

Clubhouse and Pool, Harvey Galan

- Weeds that were growing in the tennis courts have been taken care of.
- The sinkhole in back of Court 1 was corrected.

Painting, Harvey Galan

- The 2013 painting project will start on Monday, Feb. 4. Ken Miller will work with Hartzell to put together the schedule.

Insurance, Saul Siegel

- The policies are being reviewed now, but there are no policies due until May.

Architectural Review Committee, Mark Jaffie

- Out of the 86 letters that were sent out about driveways in December, ten driveways have been cleaned.

Unfinished Business

- Motion to rescind the November vote to charge new residents a capital contribution, passed by unanimous vote.
- Motion to institute a \$35 reactivation fee for transponders found in the possession of non-residents, passed by unanimous vote.
- Motion to accept Hartzell's proposal to replace the east side of the clubhouse and pool equipment area with PVC, passed by unanimous vote.
- Motion to accept Pro Tennis' proposal for tennis court reconditioning, passed by unanimous vote.
- Motion to accept the three-year contract from Zimmerman Tree Service for trimming the Hardwood/Canopy and Palm Trees, passed by unanimous vote.

New Business

- Motion to accept Sy Kugelmas's recommendation to deposit Association funds into a Certificate of Deposit Account Registry Service® (CDARS) program to make sure all of our money is insured, passed by unanimous vote.
- Motion to purchase one NuStep exercise machine out of Reserves at a cost of \$6100 passed by unanimous vote.



ABOUT "MAJESTIC ISLES NEWS"

We welcome articles submitted by Majestic Isles residents, while reserving the right to reject material that may be inappropriate for any reason whatsoever. The staff also reserves the right to edit for content, length, clarity and accuracy.

Our newsletter is written and produced by volunteers who are your neighbors. The entire cost of production is covered by our advertisements, which is why we always say, "Please patronize our advertisers and tell them you saw their ad in the Majestic Isles News." If you patronize someone who does not yet advertise with us, ask Gerry Herman for an application form to take with you next time you go,

HELP CAN BE A 2-1-1 CALL AWAY

By Stanley Kaish

Majestic Isles is a social place. There are clubs and activities galore and most of our residents are tied into a network of friends, neighbors, and family who, if asked, will readily provide advice and help to someone in need. The key words in that sentence are: “most,” “if asked,” and “in need.” Most, but not all, are socially involved; some are reluctant to ask for something so personal as help, and indeed, some may not even recognize they are in need of help.

With a potential gap in the web of personal support, there is one more piece of advice we can offer. If you don't know where to turn or are embarrassed to burden a friend with your problems, you can get help from a not too well known program in our area called “2-1-1 for Elder Services.” This is part of the over all federally mandated assignment of the 2-1-1 number for social information and referral. How do you get it? Simple! Just dial 2-1-1. Seven days a week. Twenty-four hours a day. Palm Beach County and the Treasure Coast have offered this valuable, free social service for 40 years. It began as a drug hot line during the '70's but the social services agencies didn't take long to realize that there were problems that extend beyond drugs and the largest population encountering them those problems were seniors. In 1988, the Elder Crisis Outreach Program (ECO) was formalized. I have excerpted a paragraph from their web site, www.211palmbeach.org, to indicate the range of their services for the elderly:

Elder Crisis Outreach: People often cope with crisis situations throughout their lives. However, when an unexpected crisis strikes a frail, disoriented, isolated or depressed elder the effects can be devastating. A crisis may result from overwhelming problems related to grief and loss, financial hardships, social isolation, loss of independence, self-neglect, illness, victimization, emotional distress, depression, or suicidal thoughts.

This vulnerable population may not have the physical strength, the financial resources, or the family or caregiver support to deal with a crisis alone.

Elder Crisis Outreach is here to help!



Elder Crisis Outreach is a service devoted solely to serving elders, 60 years of age or older, their families and/or caregivers by providing:

- Supportive crisis counseling
- Comprehensive needs assessment
- Goal setting and a plan of action
- Linkage to community services
- Advocacy with family or service providers
- Suicide evaluation
- Follow-up

In 2011, the most recent year offering data, over 500 elders were admitted to this program, many with multiple needs. A somber note is that, unfortunately, rates of suicide are highest among seniors, exceeding the rest of the population by 50%. So we see that our population is particularly vulnerable to depression and its consequences.

In addition to Elder Crisis Outreach, 2-1-1 offers the more proactive, “Sunshine Telephone Reassurance” program. Here, each day, a volunteer calls the client to chat a bit, and check out their well-being. If the client doesn't answer within an hour of the expected call time, the volunteer calls a back-up to check on the client. If no contact is made within three hours of the appointed time, the Sunshine program calls an appropriate agency to investigate the client's welfare in person. In 2011, 552 individuals received regular calls, with 212 requiring follow-up checks on their welfare. Cited were falls, stroke, heart attack, and diabetic coma. Serious stuff.

If you want a daily call from a Sunshine volunteer, dial 2-1-1 and tell them. Hey, you never know. We're a vulnerable group.

WELCOME NEW NEIGHBORS

By Elaine Jay

The Majestic Isles Newsletter welcomes the following new residents to our community.

Carol Berman
Robert & Peggy Insel
Milton & Fran Pfeiffer
Felice Rockoff

Highlights of COBWRA Meeting at Valencia Reserve, January 16, 2013

Officials' Reports Commissioner **Mary Lou Berger, District 5**, reported that Commissioner Steven Abrams, District 4, was elected Mayor of Palm Beach County. This is a new title for the chair of the Board of County Commissioners. **Lt. Mike Kirschner, PBSO District 6**, reported there were 603 residential burglaries in 2012, down 30% from 2011, but vehicle burglaries were up 136% to 654. People are not locking cars and are leaving valuables plainly in sight and tempting bad guys. **A shredding truck** will be at the PBSO District 6 Substation, 7894 S. Jog Rd, on **February 12 from 9:30 until 11:00 am**. Shredding your old documents is free and helps you avoid identity theft. **Chief Todd Blake, Battalion 4, Fire Rescue** reported that Station 41 (Military Trail & Woolbright) received a new fire truck with increased hose capacity and new technology. Chief Blake said the first transport to the new Bethesda Hospital West was within 3 hours of its opening on January 8. In the one week since, 99 transports have been completed and the new hospital is managing the handover of patients within 12 minutes. Chief Blake said that if a patient is stable, Fire Rescue would take them to any hospital, including Bethesda West. **District Chief Doug McGlynn, Fire Rescue** spoke about the need for everyone to get **carbon monoxide detectors**. Just recently, a lady in The Grove was the third person in that community to die because a car was left running in the garage and carbon monoxide collected in her home. A CO detector saves lives! **Amy Brand, Bethesda Hospital Foundation**, announced the benefit **Golf & Tennis Tournament at Indian Spring Country Club on Thursday, January 31**. Golf and tennis include brunch and a cocktail hour and dinner at the country club. This is a fundraiser for the new Bethesda Hospital West. Foursomes and tennis times are still available and guests are invited to attend the reception and dinner. Contact Amy at 561-737-7733, X84428 to register or for details.

COBWRA Reports: 2013 Nominating Committee: The following were elected to the 2013 Nominating committee: **Audrey Arian, Delegate, Banyan Springs; Dagmar Brahs, Delegate, Tara Estates; Bruce Brodsky, Delegate, Cascade Lakes; Lew Doctor, Alternate, Aberdeen; Sandy Greenberg, Alternate, Palm Isles**

President Stu Caine appointed Lew Doctor as the temporary Chair to organize the first meeting of the committee. The Committee will report a slate of candidates for the five officer positions at the February

20 COBWRA meeting. Elections will be in March with the new officers being installed at the April meeting.

Joan Brunswick reminded people of the **Health and Wellness Symposium, "Oh My Gosh, I'm Going Into The Hospital!"** The panel of experts is from Bethesda Hospital West and JFK Medical Center. The symposium starts at **7:00 pm Wednesday evening, Jan. 30, 2013 in the Valencia Isles Clubhouse**. Come early for refreshments at 6:30 pm. The public is welcome. Joan Brunswick also recommended everyone get a flu shot. While it is not 100% effective at preventing one from contracting the flu, if you have had the shot and do get the flu, your symptoms are usually less severe.

Myrna Rosoff, First Vice President and Chair of the Government Affairs Committee reported that COBWRA has joined with the Broward Coalition, The Alliance of Delray Residential Associations, the Lake Worth Road Coalition and the West Boca Community Council to form a consortium. The consortium represents over 500,000 people in Broward and Palm Beach Counties. The consortium will urge our legislators to take action on important issues facing our HOA and Condo associations. They honed down the list of concerns to four key issues for the 2013 session:

- Foreclosure relief for residential associations.
- Authority to disconnect cable TV service for delinquent unit owners.
- Authority for residential associations to publish phone directories, for use within the community, to include all unit owners except those who "Opt Out" by written request.
- Extension of the deadline for retrofitting condo elevators.

The Delegates adopted these legislative initiatives for 2013 by unanimous consent.

A chart was distributed showing the names and districts of **elected officials for all COBWRA member communities** for the County Commission, State Senators & Representatives, Congress and the School Board and is also online at www.cobwra.org.

Future Meetings (Open to the public)

Jan 30, 6:30 pm: "Oh My Gosh, I'm Going Into The Hospital!" Valencia Isles clubhouse (Jog Road south of Woolbright.)

Feb 5, 6:30 pm: Growth Management, PBSO District 6 **Feb 20, 9:30 am:** Delegates at Valencia Pointe (Woolbright Road between Jog & Hagen Ranch Road) Report of the 2013 Nominating Committee. Speaker: Michelle Hillary, PBC Film & TV Commission.

—by Ken Lassiter for COBWRA Communications
www.cobwra.org www.facebook.com/cobwra
www.twitter.com/cobwra

UNCLASSIFIED ADS

Adult trike: For Sale: Adult three-wheeler "Miami Sun." In excellent condition. \$150. Enid 733-1187

Freezer: Compact 6 cubic ft. with three shelves. Sears. Excellent running condition. \$50 OBO. 375-8864

Luggage: Need another set of luggage? Men's black luggage hardly used. Must see to appreciate. Call 736-3636.

If there is interest, we will continue to publish a classified ad section. We hope you like the idea and will take advantage of it. We look forward to hearing from you.

We invite you to submit your ad of 40 words or less by February 12. Ads received by that date will appear in the March issue, which should arrive at the clubhouse at the end of February. There will be no charge for the ads, which are not intended for commercial sales.

You may place your ad in the newsletter mailbox in the back lobby of the clubhouse or send an email to Grambobbe@gmail.com. Need help? Call Bobbe Greene at 738-9983.

ERRATA

In the cover mosaic, there's something wrong.
 There is a face that doesn't belong.
 Political office was not her game,
 But she was famous just the same.
 Martha Dandridge Custis Washington was her name,
 And, the first "first lady" was her claim to fame
 Between Abe and Harry she can be found,
 Focus in and look around.
 Here's a hint: She's near George's right eye.
 I put it there...don't ask me why.

Editor's note: Both the cover and the verse are Jerry Fefferman originals.

GOOD AND WELFARE

GET WELL

Florence Cohen
 Judy Radin
 Muriel Swersky
 Saralee Weinstein

MESSAGES

Thank you dear Majestic Isles friends and neighbors, for your calls, cards and charitable donations in honor of my speedy recovery from recent hip surgery. I greatly appreciate your good wishes.

Judy Radin

Thank you to all my wonderful friends at Majestic Isles for your many cards, telephone calls and thoughtfulness during my recent surgery. Your kindness and concern was greatly appreciated.

Reggie Zee Zimmerman

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.

CLEANING FOR A REASON



If you know any woman currently undergoing chemotherapy, please pass the word to her that there is a cleaning service that provides *free* housecleaning - once per month for 4 months while she is in treatment. All she has to do is sign up and have her doctor fax a note confirming the treatment. Cleaning for a Reason will have a participating maid service in her zip code area arrange for the service. This organization serves the entire USA and currently has 547 partners to help these women. You may not know someone going through chemo, but someone on your email list might. To arrange for this service, call Cleaning for a Reason at 1-877-337-3348, ext 1 to speak with Patient Advocate Shelly DeForest or go online at (<http://www.cleaningforareason.org/>).



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Gardening in the Isles

*By
Stan Davidson*



Do you know that gardening has many health and therapeutic benefits for us as we age? Planting flowers in garden beds, container gardening, tools and equipment can be modified so seniors can safely create a beautiful garden.

Some medical conditions and physical disabilities may restrict or prevent older people from participating in gardening. However, with some planning and a few changes you can bypass the digging and pruning of your younger days with just a few potted flowers, vegetables and maybe a collection of potted herbs. You can create an accessible and pleasant space on your patio, by your front entry, or even on a sunny windowsill.

Gardening keeps people healthy by providing an enjoyable form of exercise and building endurance and strength by use of motor skills, such as walking, bending and pruning. In addition, interest in nature and being outdoors reduces stress levels.

Gardening does, though, have some physical and mental considerations for seniors including: thinning of their skin makes the elderly more susceptible to bumps, bruises, and sunburn, changing eye structure such as loss of peripheral vision can restrict gardening activities, heat and exhaustion due to temperature changes can result in dehydration, and lastly, falling is more common, because balance is often not as good as in our younger gardening days.

Garden planting location, tools and equipment can be modified to help reduce the physical stress associated with gardening. Use vertical plantings to make gardening more accessible. To avoid bending over, use trellises and retractable hanging baskets. Place

heavy containers on casters to make moveable potted plantings. Use lightweight tools that are easier to handle. Work in shady areas in the hot summer months when planting in and transplanting to containers. Consider a drip water system with a timer to both conserve water and to eliminate the hassle of constant hand watering during the hot summer months. Something highly recommended that I have used for years to prevent back problems is a kneeler stool (can be purchased on the internet) that keeps you comfortable when bending over to do plantings. When used in the upright position it makes a comfortable garden stool. Simply turn it upside down for a cushioned kneeler with handles on either side to help you get up.

While doing research on the above topic, I came across an interesting gardening health issue linked to Legionnaire's Disease. Be aware that the mis-handling of bagged potting mixes sometimes causes Legionnaire's Disease. Wear gloves and do not lean over an opened bag of potting mix. Moisten the contents of the potting mix when you open the bag, wash your hands with soap and water after handling the potting mix and last but not the least, use caution when lifting and removing a heavy bag of potting mix from your car trunk.

In conclusion let's remember the following: gardening is a healthy, stimulating, physical activity that can be enjoyed by seniors. Garden tools can be modified to suit the needs of older people. Also, make sure that your garden is located in a safe and accessible space.

Happy Gardening!!

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FLAVORS OF FLORIDA

By Donna Shaneson

The Norton Museum of Art
1451 S. Olive Ave., West Palm Beach
561- 832-5196
www.norton.org/artafterdark

Art after Dark began as a monthly experiment at the Norton Museum in the summer of 2009 and has become a weekly celebration of diverse cultures, performing and visual arts, great food, and socializing at the Museum. On January 17, Art after Dark will feature the opening of an exhibit of Annie Leibovitz portraits that reflect the relationship between artist and subject. The exhibit will run through June 9.

The Armory Art Center
700 Parker Avenue, West Palm Beach
561-832- 1776
www.armoryart.org

From Jan. 18 through March 15, the exhibit "Cuban Connection: Contemporary Cuban-American Art from Florida" will feature and celebrate Cuban artists currently working in diverse media, including painting and video. Programming will highlight the music, poetry and cuisine of this vibrant culture.

International Polo Club, Palm Beach
3667 120th Avenue South, Wellington , FL 33414
561-282-5290
www.internationalpoloclub.com

Thousands of fans will be on hand to celebrate the 2013 Polo Season at International Polo Club Palm Beach. The season, which runs from Jan. 6 through April 21, will feature a series of renowned polo tournaments attracting the world's finest players.

Red Cross Designer Show House
123 Santa Lucia Drive, West Palm Beach
561-650- 9131
www.redcrossshowhouse.com

At the annual Red Cross Designer Show House fundraiser, more than 16 nationally recognized interior and landscape designers showcase their interpretations of Tropical Island Living in the heart of West Palm Beach's SoSo district. The show runs Jan. 24 - Feb. 23.

The Boynton Beach City Library.
208 S. Seacrest Blvd., Boynton Beach
Call: 742- 6390
www.boyntonlibrary.org

Mondays: Brown Bag Series at 1:00 p.m. Free coffee and tea; Bring your own lunch.

Feb. 4: Change of Scene - Seymour Goldstein – Dialogue, Lyrics & Songs

Feb. 11: "Something Old, Something New." Listen to the wonderful music.

Feb. 25: Make your house a home, hear from Interior Designer, Kim Benson, how to transform your home and give it a professional look.

Delray Beach Playhouse
950 NW 9th Street
Delray Beach, Florida 33444
561-272-1281 Ext 4 (Box Office & Reservations)
delraybeachplayhouse@gmail.com

Don't forget the Delray Beach Playhouse Musical Memories with Randolph Del Lago. We went to the New Year's show and came out singing and ready to dance. These shows are uplifting and entertaining.

PET PATCH

By Molly



Happy New Year! Guess what – Santa really did bring me the red harness I asked for. I sure look smart in it!

Welcome back to our Snowbirds – It's nice to see everyone here. But outside they sure do make a big increase in our traffic. And Mom says the lines are long at the restaurants.

It feels like our summer weather is still here – I haven't needed my sweater yet. Our visitors will certainly enjoy it (and us too). Happy Winter!

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BETWEEN TWO RIVERS

By Bill Harris



Ever read your residence survey plot plan? Mine shows my home is in "Flood Zone B" and has a minimum floor elevation of 21.2 feet above

mean sea level (msl), not much higher than the predicted inundation level (IL) of 21.12 feet. IL's are based on inland flood water levels considered statistically possible following a three-day period of rainfall such as might occur once in 100 years assuming zero discharge through our weir. Should I be worried? Should you?

Hurricane Donna hit the Florida Keys on Sept. 9, 1960. It then recurved and on September 11 crossed over Florida. Sustained winds reached 138 miles per hour (mph) with gusts to 178 mph. Storm surge was up to 13 feet in the Keys and 11 feet along Florida's southwest coast. Florida rainfall was from 6-12 inches. Overall damage was almost \$7 Billion.

Hurricane Andrew demolished Homestead, FL on August 24, 1992. It literally flattened southern Miami-Dade County, left one-quarter million people temporarily homeless and killed 40. Maximum sustained wind speeds were 144 mph with gusts to 173 mph. As it crossed Biscayne Bay it produced a central storm surge of almost 17 feet. Andrew dropped over seven inches of rain on Miami-Dade in four hours. Damages from Andrew in Miami-Dade alone were near \$25 Billion.

A late season surprise, Irene, barely a hurricane, moved rapidly northeastward across South Florida on October 15-16, 1999 dumping from 10-20 inches of torrential rain in four hours before passing offshore at Jupiter. Severe flooding conditions lasted for a week throughout most of southeast Florida, displacing several hundred people and isolating thousands more. There were eight indirect deaths. Power outages affected 700,000 people. Total losses mostly in Dade, Broward and Palm Beach counties, were about \$600 million. Floodwaters poured off El Claire Ranch Road into Majestic Isles. Our lakes overflowed and backed up through our storm sewers transforming our streets into "Venetian" canals. Flotsam debris reached garage doors; some resident's screened rear porches were partially flooded. With the canals

already brim full, the Lake Worth Drainage District (LWDD) wouldn't allow any more discharges. They stated that the homeowners-association properties were serving their intended purpose, i.e. as giant retention ponds for inland floodwaters. When I saw a big turtle swimming by the front of my house the next morning I knew it was time to buy flood insurance.

Hurricane Katrina with 125 mph winds struck southeast Louisiana on August 29, 2005. It killed 1833 people, destroyed or damaged 1.14 million housing units and knocked out power in about three million homes in eight states. New Orleans was 85% submerged as the levee system catastrophically failed. Storm surge was from 12-16 feet pushing boats, cars and buildings 6-12 miles inland from 95% flooded Mississippi beachfront towns; rainfall was 8-10 inches. Total damages exceeded \$160 Billion.

Hurricane Isaac plodding towards New Orleans just off Florida's west coast in late August 2012 dumped from 1-2 feet of rain on us in 72 hours. Our lakes once again backed up onto our streets and covered parts of some of our sidewalks. Just before the rising waters might have gone into any of our garages, Ken, always on the ball, persuaded the LWDD to let us open our weir. They gave permission to keep the weir open for three hours. **We kept it open somewhat longer and** the floodwaters finally receded.

New York City and coastal southern Long Island were perfectly positioned to absorb the worst of October 29, 2012 Hurricane Sandy's record 13-foot storm surge. In combination with Monday evening's second high spring tide of the day, walls of water washed into lower Manhattan pouring into subways and tunnels, swamped nearly 100,000 cars, put neighborhoods like the Rockaways and Long Beach under water and punched a new inlet through Fire Island. Sandy caused 132 deaths in the U. S., leveled 380,000 homes in New York, New Jersey and Connecticut, and left 8.51 million homes in 16 states without power. Damages exceeded \$80 Billion. NYC's Mayor Michael Bloomberg said, "We knew that (Sandy) was going to be a very dangerous storm; it has met our expectations...this is a once-in-a-long-time storm." Notice the mayor didn't say a once-in-a-life-time storm. Statistical 100-Year Events notwithstanding, monster hurricanes or even super-storms e.g. Sandy could reoccur any year. With less than an inch between my floor elevation and the predicted 100-Year IL, I think I'll keep my flood insurance!

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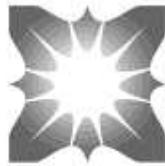
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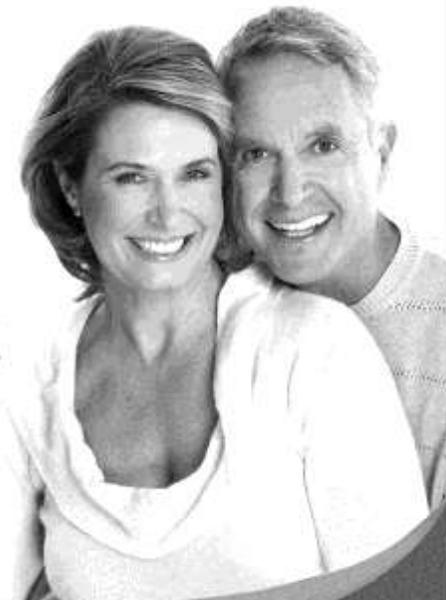
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INVESTORS DISCUSSION GROUP

By Al Silverman Facilitator



Investors should take a deep breath and get a grip. Just as the Mayan calendar did not presage the end of the world, neither did the Fiscal Cliff – at least not this fiscal cliff. Will there be another

one as Congress struggles with deficit reduction?

With a deal in place, dividends will be taxed as favorably for investors as capital gains. For lower income folks, qualified dividends continue to be taxed at 15%, while those who work for a living will see payroll taxes increase upwards of \$600 a year.

Rates will generally change for investors who have met the government's latest definition of "rich." For individuals with incomes above \$400,000 (\$450,000 for a married couple), there is quite a substantial increase in the tax rate on qualified dividends. Rates will rise from 15% to 23.8%, including the 3.8% investment income surcharge in the legislation. However, the capital gains tax in this bracket will rise by the same amount, while interest income will be taxed at 43.4% (39.6% income tax plus the 3.8% surcharge.) That means the relative advantage of qualified dividends over interest income will be preserved, along with the parity between dividend and capital gains tax rates.

So for most dividend investors, very little about their investments have changed. The difference is that these new rates are permanent – there's no 10-year horizon, as there was with the previous 15% dividend tax rate. So investment planning just got a bit easier. (If you find any errors in the above information, join us at our meetings as an assistant facilitator to point out these errors – or join us anyway.)

There are other potential cliffs we may be facing in the near future such as the budget deficit, financial deficit ceiling, the fight over gun control, the threat of the filibuster or who really controls Congress, etc.

All of the above are part of the "political arena" Do you feel they affect your investments and your income flow? **You betcha!!!** What can you do about it? Stay calm – don't panic – and review your investment objectives, which you should do periodically, anyway. Consider making adjustments to provide the cash flow you require.

There are two interesting securities we have previously mentioned that provide attractive income and moderate growth, possibly suitable for retirees. (Many others are discussed at our meetings. Your ideas and questions are always welcome too.)

One is LINN ENERGY (Symbol LINE), an LLC (Limited Liability Company) with current yield of 7.8%, issuing a Form K-1 for tax purposes at year end. They recently issued LINN CO (Symbol LNCO), an LLC with a current yield of 7.3% – on a one for one basis, issuing a Form 1099 for tax purposes at year end, and, therefore, good for an IRA.

The other is CALUMET SPECIALTY PRODUCTS PARTNERS LP (CLMT) with a current yield of 7.8% and issuing a Form K-1.

The above is presented for information only and is not to be considered as investment advice. Before considering any investment, do your own research and due diligence and consult with your investment advisor.

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LONG DISTANCE

By Betty Wachtel



As our younger son, Steve packed for a year in Israel in 1985, I admonished him, “You *will* write home once a week.”

Steve: “What if I have nothing to say?”

Mom: “You go that far, you find something to say.”

If Steve interpreted that as, “If you don’t write, we’ll bring you home,” he wasn’t far off. Rather than risk being yanked home, he wrote weekly, usually a couple of barely legible, detailed handwritten pages. As my husband put it, “When a letter came, we knew he’d been okay ten days ago.”

Because of the eight-hour time difference (we lived in the Midwest) and the fact that Steve had no personal phone, we made only occasional appointments to call him on the one phone available to him. He’d be at the phone at 6 a.m. to take our call and we’d stay up past our bedtime to place the call. As good as it was to hear his voice, those calls brought back tense memories of my parents putting me on the phone to say “Hello” to Auntie Anne, and then, with “Hello” barely out of my mouth they were urging me to “Hurry up – It’s long distance.”

We couldn’t be in New York to see Steve and his family off when they moved to Israel sixteen years ago. Hadar, our oldest grandchild, was three and a half, old enough want her turn on the phone when I called to say goodbye. After we talked for a few minutes, she said, “Hang on, I have to go to the bathroom” and doting grandmother that I was/am, I hung on, thinking, “Sweetie pie, I’m not going to do this when you’re in Israel.”

When the cost of the international calls dropped to a few pennies a minute, we stopped feeling pressured when we talked with our Israeli family. I helped with homework over the phone (How do you draw a picture of manna?) When the children were young, my husband told stories he made up about a not very scary witch. On international long distance, I calmed and consoled our granddaughters and daughter-in-law when they were upset with each other.

Shortly before our son’s family moved to a new apartment when our second granddaughter, Ma’ayan, was about three and a half, I was talking with her about the fact that we would soon be visiting.

Ma’ayan: Which bedroom will you sleep in?

Grandma: I don’t know. You’ll have to ask Ema .

Ma’ayan: Hold on and I’ll ask her.

Before I could stop her, Ma’ayan was off to ask her mother where we would sleep.

Ma’ayan: “You will sleep in the room next to Abba and Ema. Wait! I have to ask Ema if you will have beds!”

I hung on several times more before Ma’ayan was satisfied that we would have beds, mattresses, sheets, blankets and pillows. Even if phone rates had still been high, that call would have been worth every penny for the amusement it brought.

Hadar, who recently became engaged, is sharing an apartment in Jerusalem with some co-workers, so it is hard to reach her on her parents’ phone. The apartment has no landline. I was concerned that we’d not be able to talk on the phone once she’d moved out of her parents’ home, until I learned that her \$20/month cell phone plan includes unlimited outgoing domestic calls, 500 outgoing international minutes – and no charge for incoming calls.

Now that I know I’d not be running up her phone bill, I’d be happy to call Hadar, but her schedule is quite unpredictable, so she calls us. A couple of days after her engagement was announced, the youth group Hadar and her fiancé had led last year threw an impromptu party for them. On her way home from the party, Hadar called from the bus and filled me in on every detail, with her excitement and happiness just bubbling over.

In another recent call, our third Israeli granddaughter, the family fashionista, told me Hadar “looked like a princess” in her wedding dress and that all that was missing was a string of delicate pearls “to complete the look.” (Our daughter will bring her pearls along when we go to Israel for the wedding.)

Although it’s hard having this branch of our family so far away, with airplane travel and affordable long distance phone rates, we can be part of their lives and they part of ours.

When my paternal grandmother left Poland at the age of twenty, she never again saw her parents and never again heard their voices. Her parents never saw her children. My father and their siblings never knew their grandparents. We’re very lucky.



SPORTS FAN

By Rick Sachs



With Super Bowl XLVII coming up on Feb. 3, 2013, I reflected on the five greatest (in reverse order) Super Bowl Games ever played. See if you agree!

5) New York Jets vs. the Baltimore Colts: This was the game that most impacted the sport of professional football forever. Here we had the double-digit underdog New York Jets of the fledgling AFL, against the established NFL team the Baltimore Colts led by the great quarterback Johnny Unitas. With most fans looking down on the AFL, Jets quarterback Joe Namath guaranteed that the Jets would win the game. As the game unfolded, the Jets defense dominated and, with Namath at quarterback and running back Matt Snell each having a great game, the Jets beat the Colts for the AFL's first victory. The final score was 16 -7, proving that the underdog AFL could indeed become topdog (Super Bowl III).

4) Giants vs. the Buffalo Bills: The great offensive power, the Buffalo Bills, was favored to beat the New York football Giants. The game came down to a final field goal try by Buffalo's Scott Norwood, but he missed the field goal try wide right and the Giants won 20 -19. (Super Bowl XXV)

3) San Francisco 49ers vs. Cincinnati Bengals: The 49ers were trailing late in the fourth quarter when quarterback Joe Montana led the team on a final 92 yard drive, hitting John Taylor with the winning touchdown pass with 8 seconds left in the game. Final score 16-7 (Super Bowl XXIII)

2) New England Patriots vs. St. Louis Rams: This game was called the greatest show on turf. The heavily favored Rams were being trounced by the Patriots trailing 17-3, but led by quarterback Kurt Warner, they tied the game at 17-17. However, with a little time left, MVP quarterback Tom Brady led the Pat's down the field for a field goal try by Adam Vinatieri. Vinatieri hit the 48 yard field goal for the Pat's first Super Bowl win 20-17. (Super Bowl XXXVI)

1) New England Patriots vs. New York Giants: Here the game between the undefeated Patriots (18-0) and the surging Giants came down to a defensive battle and, with the Pat's trailing 10-7 and with little time remaining, Brady led them down the field to a go-ahead touchdown pass to Randy Moss.. Then,

quarterback Ely Manning led the Giants on a last minute drive, hitting Plaxico Burress for the game-winning touchdown. The Giants won the game 17-14. (Super Bowl XLII)

SUPER BOWL TRIVIA QUIZ:

Three individuals appeared in Super Bowls as a player, assistant coach, and then head coach. Name them. Remember, no cheating! (Answers on p. 32)

“BE MY VALENTINE”

By Thelma Mechanic

We've know February 14 as Valentine's Day – but did you know there are collectors who seek out vintage cards in old shops and antique stores? Historically, vintage Valentine cards are considered to be the oldest type of greeting cards – surpassing Christmas and Halloween.

Going as far back as the 1730's, American colonists made their own Valentine cards in tablet form. The card was both stylish and attractive with a handwritten note inside. Since not everyone was capable of writing a poem as a sentiment, booklets were written to assist the senders in what to write inside. These first Valentine cards are highly collectable.

With the arrival of German immigrants in the 19th century, more detailed cards were created. The German techniques included the use of fancy papers and scissor designs and lasted for nearly 100 years, particularly around Pennsylvania. These cards are classified as folk art and are displayed in many Northern museums.

Commercial Valentines, as we know them, became available in the 1890's, when they took off with the introduction of low postal rates. Europeans' three-dimensional cards became popular in the 1890's. Children and cupids became common themes, and still are. The best period for Valentine collectables is considered to be from the 1900's until 1920. After that, Americans favored the card and envelope so popular today.

If you are a seeker of collectables, here are some hints. If you come across a collectable, make sure it's in mint condition. Also, take note that unsigned cards have more value. Three-dimensional cards are very desirable. Next time you attend a sale, root through the jumbled papers, and even in books to find vintage cards.



END OF THE WORLD, AGAIN

By Phyllis M. Cohen



Hello, hello, is there anyone out there? Whew. Am I glad you are there. I thought maybe I would get up and find the world had come to an end. After all,

with all of that doomsday talk circulating around the world, in addition to our normal threats of war and famine, drought and pestilence, a whole host of other threats have been detected.

Remember the Y2K predictions? When the calendar turned to 2000, all of the computers of the world were going to fail because the software would not recognize the new millennium. Everything from bank machines to traffic signals, water systems and defense installations, power grids and communications would collapse. The terrified and the believers stocked up on food and money awaiting the oncoming chaos. Survivalists hunkered down with ammo and supplies ready to do battle with the have-nots and people fighting for food and shelter. But on January 1, 2000, if you woke up with a big headache, it was only from drinking too much the night before.

More recently, prophets of doom latched on to another upcoming end of the world scenario, the Mayan Calendar prediction. Somewhere in the jungles far, far away, in a time long past (my apologies to George Lukas), the ancient Mayans developed a calendar that New Age “Scientists,” philosophers and theologians interested in *eschatology* (the study of end of world events) latched on to and decided that December 21, 2012 would be the end of the world. Boy, did that put a crimp in some people’s holiday shopping. (If you want to learn more than you wanted to about the calendar and the predictions, just read the Wikipedia article.) In any case, some people took it to heart and in China hundreds were arrested for proclaiming the coming of the end of the world because the government thought it was an anti-regime movement. I admit that on December 20 when I was doing my monthly bills I toyed with the idea of not paying them. After all, if the world was coming to an end, why bother? Then I thought, well the checks wouldn’t clear anyway by the 21st so no problem. And if the Mayans were so smart, why didn’t they predict the end of their civilization and prevent it?

If the Mayan calendar idea didn’t scare you, the brouhaha surrounding the impending “Fiscal Cliff” probably did. What catastrophes awaited us if Congress failed to act in a timely fashion on the budget and other legislation? Talk about going to hell in a hand basket. Tax increases and loss of benefits for the unemployed as well as major cutbacks in government programs, a worsening of the recession and stock market decline were only a few of the predicted outcomes. Maybe I am a cynic but I never really worried. I knew that up in Washington, a lot of millionaire congressman were sitting and making the laws. Somehow I didn’t think they were going to preside over the destruction of their own fortunes.

And so we squeaked through, only to be faced with an event that I feared did mean the end of the world. The Hostess Baking Company announced that due to declining sales and labor problems they were going out of business. Along with the loss of 18,000 jobs, the world lost its iconic snack, the Twinkie, a completely processed and artificial 20th century snack food containing the worst of ingredients, high fructose corn syrup and saturated fats, but an addictive taste. What child or adult could resist the soft spongy cake and its creamy vanilla filling? Wrapped individually, it would survive easily for a month in some forgotten lunchbox and withstand heat, rain and cold. The Pixar movie, “Wall-E” showed the robot trash collector finding an intact Twinkie package 700 years after the earth was destroyed, a reference to the urban myth that the Twinkie would last forever. (The company claimed a shelf life of 25 days.) The Twinkie has been immortalized in law where the famous “Twinkie defense” was used in a 1978 San Francisco murder case when the defense psychiatrist claimed that the defendant was so out of touch with reality that he was eating all kinds of junk food. Twinkies was never mentioned, but that strategy was dubbed the Twinkie defense by the media.

If you failed to stockpile your Twinkies for the coming Twinkie drought, all is not lost. Apparently the Twinkie is still being produced in Canada and the Hostess Company has resumed negotiations with some other firms to sell parts of its business, including the Twinkie.

So beware of those who loudly proclaim like Chicken Little, “The sky is falling, the sky is falling.” We’ve been there before. But just in case, keep some Twinkies handy.

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VISITING LOIS AND STAN KAISH

By Claire Deveney



Lois and Stan Kaish are now celebrating their fourth season as snowbirds in our community. Both are avid tennis players who were attracted to Majestic Isles by the

opportunity to play, but say they have found so much more. Lois has become important to the newsletter as an eagle-eyed proofreader and Stan has been a sometime contributor of articles and poems. On Wednesday, Feb. 20, Stan will be a guest speaker at Book Talks and More, discussing "In the Garden of Beasts" by Erik Larson at the clubhouse.

Stan was born in Newark N.J. and grew up in Maplewood, N.J. attending Clinton Elementary School, South Orange Junior High School and graduating from Columbia High School. He went to Cornell University where he majored in sociology.

Having been enrolled in ROTC, Stan served in the U.S. Army as an officer from 1954 to 1956. Following his service, he entered graduate school at the Wharton School of Business at the University of Pennsylvania where he majored in marketing.

Lois and Stan met at Cornell where mutual friends introduced them. They married in 1958 and will celebrate their 55th wedding anniversary this month.

Lois was born and raised in the Flatbush section of Brooklyn, graduated from Erasmus Hall High School and enrolled in the Cornell University School of Industrial and Labor Relations. She worked as a personnel manager for a manufacturer of machinery for corrugated boxes.

Lois and Stan lived in Flatbush for three years and moved to Springfield, N.J. in 1961, a newly developed suburb with a population of 14,000. It remains their primary home to this day. It is considered a part of metropolitan New York.

After earning his M.B.A., Stan worked at Benton & Bowles Advertising Agency in marketing research for three years. He earned a Ph.D. degree in economics at New York University in May 1963.

Lois remembers that she was pregnant with their second son when she typed his dissertation.

Stan began his academic career in 1961 as an economics instructor at Rutgers University. His career at Rutgers spanned 35 years and he was promoted to professor and then associate dean.

Stan is active in local politics in Springfield, N.J. and for five years was chairman of the local Democratic Party. He was elected to serve on the Township Committee for nine years and was elected mayor twice by the Committee. Stan said, "I now fall into the ranks of elder statesman."

Lois' family published medical journals and she recalls working on the publications as a young teenager through to her adulthood. Eventually the family business was sold.

Over the years, Lois has contributed her time and talents to several volunteer organizations. She was president of the Cornell Women's Club of Brooklyn. In New Jersey, she joined B'nai B'rith Women, now called Jewish Women International, was president of her chapter and for two years served as Chairman of the Region consisting of New Jersey, Pennsylvania and Delaware. During her four-year tenure on the National Executive Board, she served as National Chairman for Domestic Violence Awareness. "My work has given me expertise in this area," said Lois. She has been active in her local synagogue and served on its Board for over 40 years. She has edited temple's bulletin for several decades.

Lois is a life member of her home chapter of Hadassah. She is also a member of the M.I chapter of Hadassah, and the M.I. Cancer Research Pap Corps. Stan and Lois both belong to the Social Club and the Snowbirds Club.

Stan has published "The original Rhyming Haggadah for Passover – a lighter approach to an oft told tale" that he sells on his website: Rhyminghaggadah.com. Copies are also available from Stan.

The Kaish's son Harvey is an attorney and his wife, Michele, is a homemaker who was recently elected a school board member. They have three sons Michael, 20, Jeremy, 17, and Harrison, 12, and live in Princeton Junction, N.J. Their son Steven, is an executive with Broadsoft, a software company. His wife, Julie, is a marketing manager for a distributor of industrial products. Their sons are Alex, 14, and Ian, 10 and they live in Northport, Long Island, N.Y.

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CANCUN VACATION

By Liz Hopwood

Most people within the community are unaware that I have a Ph.D. in DCS (dental chair sitting). Without a doubt, I have at least 2000 semester hours in this repugnant activity. As both of my parents had full sets of dentures before I was born, I should have anticipated that I would need a dentist on speed dial. Much of my hard earned money has gone to periodontists, orthodontists, general dentists, and endodontists. It has seemed endless and I was not totally prepared to deal with the problem when I moved to Florida, but I quickly found my way into a dental chair. I see a dentist every three months and coordinate x-rays, cleanings, and other dental services between Denver and Boynton Beach. I left Denver last September with a clean bill of health . . . or so I thought.

In December I went to my Florida general dentist for a cleaning only to discover that I needed about \$4,000 worth of work including a crown replacement, root canal, etc. The next day Duncan went to the same dentist; he needed \$4,200 worth of work. We've been going to this dentist for a while. Could it be that he has turned into a crook since our last visit? How could our mouths have fallen apart so quickly? We have \$8,200 but I reluctantly admit that I am a conspicuous consumer, by which I mean I don't want to spend my money on the back of my mouth where no one can see it. I want a new car or new dress or something nice that I can see and others can possibly admire! It's a shallow position, but the truth.

I remembered a story I'd seen on "60 Minutes" about ten years ago that featured seniors going to Mexico for dental work. The seniors interviewed seemed very pleased but I thought they were crazy. Still - \$8200! In desperation I went to my computer to check out the possibilities. I found a place in Cancun that seemed appropriate. The dentist was educated and certified in Mexico, Europe and the USA. She was educated and taught at the University of Michigan dental school. Reluctantly, I called the 800 number to inquire further; I had heard the horror stories of those plastic surgery vacations and wanted to spare myself that misery.

Although they did nothing about airfare or hotel, this dental office would meet us at the airport, take us to our hotel, pick us up and deliver us back to our hotel for each appointment and return us to the airport when it was time to leave. They would work around

our schedule so we could enjoy the activities of Cancun. They accepted VISA. Everyone spoke perfect English. It was worth a try. The worst that could happen would be that I'd walk into the office, look around and walk out. Duncan and I would still have our Cancun vacation.

I was astounded and thrilled with the office and the services. With state-of-the-art equipment and low prices, this dentist has grown her dental practice into 98% Americans and Canadians. Duncan and I enjoyed the beaches, food and activities of Cancun without the interruption of cell phones or Internet. In the waiting room we enjoyed talking with people from North Dakota and North Carolina. The only downside was that we spent long hours at the office. Duncan was there 14 hours one day . . . not all in the dental chair but at the office.

Oh, yes, and the price? With having our teeth laser whitened (which was not included in our Florida dentist's estimate), we paid \$1,680 for all our work. Including dental work, hotel room, airfare, food and souvenirs, we saved \$5,000 and had a romantic vacation. I'm smiling so broadly that maybe people can see those back molars after all!

The first person story above is not to be considered as medical or dental advice.



From the Internet PARAPROKDOSIANS

A paraprosdokian is a figure of speech in which the latter part of a sentence or phrase is surprising or unexpected in a way that causes the reader or listener to reframe or reinterpret the first part.

Evening news is where they begin with 'Good evening' and then proceed to tell you why it isn't.

How is it one careless match can start a forest fire, but it takes a whole box to start a campfire?

The voices in my head may not be real, but they have some good ideas!

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BOOK TALKS

By Judy Markowitz



At the Book Talks meeting on Wed, Feb. 20 at 2 p.m., Stan Kaish will facilitate a discussion of “In the Garden of the Beasts” by Eric Larson. The book revisits those chilling times from Hitler's ascent to power in 1933 to the killings on the “Night of the Long Knives.” Within two years of Hitler's rule, 60,000 Germans were arrested and another 2,000 killed, but the greatest single burst of violence occurred immediately following June 30, 1934.

The narrative is told through the eyes of America's Ambassador to Germany, William E. Dodd, a history professor from Chicago, and his daughter Marta, whose amorous encounters introduce us to a cadre of kooks, including a love-sick Soviet spy and an inadequately sadistic Gestapo chief.

Larson has produced a page-turner. He rivets the reader to a plot of jarring contradictions. While street violence and state surveillance permeate German daily life, Ambassador Dodd is more focused on completing his opus, a history of America's old South. He finds himself undercut by colleagues, disrespected by his own staff and chastised by his superiors back home. Dodd was sent to Germany as America's debt collector. Rather than standing strong against Nazi anti-Semitism, Washington's main objective is to extract German reparations for American investors from World War I. Larson juxtaposes these concerns against the terror sweeping through Germany.

For all the narrative skill with which the author writes, the book does not answer some frustrating questions. Why did it take Ambassador Dodd and his daughter so long to see the Nazi government for the ruthless regime it was? Larson explains that Ambassador Dodd thought the Nazis would not last, and his daughter was enamored by Nazi strength. But, he contrasts Dodd's myopia with an American embassy official, George Messersmith, who grasped early on the regime's true nature. The author does not explain why two men of similar values can observe the same brutal events, yet come away with strikingly different reactions to it.

I know many of you are familiar with the book and I hope to see you on Feb 20.

TAX CORNER Q&A

By Mel Burstein



Question: My wife never paid into either Social Security or Medicare, but she is receiving Medicare based upon my record. If I die first, will her

benefit end or be reduced?

Answer: No. If your wife survives you, her Medicare coverage will continue unchanged. Once she notifies Social Security of your death, she will receive a new Medicare card and, if she is eligible for them, she will also receive Social Security survivor benefits.

Questions: Can the Social Security Administration come after a taxpayer if by their own error they overpay him?

Answer: Maybe not. If you were not at fault, you can ask for a waiver by completing the eight-page report Form SSA-632, Request for Waiver of Overpayment Recovery or Change in Repayment Rate. Beyond showing you are not at fault, you need to show that repayment would make it harder for you to pay for ordinary living expenses.

Question: When can I take penalty free Roth IRA distributions?

Answer: There are two different five-year rules for Roth IRA distributions. There is a separate rule for funds converted to a Roth IRA from a traditional IRA. The five-year clock starts clicking on Jan. 1 of the year you convert. This applies to each conversion you make from a traditional IRA to a Roth IRA. Penalty free distributions of converted IRA funds can be made when you reach 59½ or five years after you converted, whichever is sooner.

Other five-year rules exist for distributions from a Roth built with after-tax contributions (taxes already paid). Distribution of earnings will be tax-and penalty-free if it's taken five years after you set up your first Roth and after you turn 59½. Earnings withdrawn within the first five years but after you reach 59½ are taxed but not penalized. There is a single five-year period for all of your contributory Roth's (not converted Roth's) that begins on Jan. 1 of the year for which the first contribution was made.

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HADASSAH

By Ellin Goldstein



Our plans for 2013 include a number of fantastic events that you will not want to miss.

Our Feb. 25 meeting will feature the wonderful singing group, the "Hurricane Harmonizers." Be sure to attend for a music filled afternoon.

On Feb. 17, Lee Katz (733-6702) and Al Traum (742-3727) will host an extravagant barbecue that includes hamburgers, hot dogs and all the "fixin's" at Lee's home. Arrive at 4:30 p.m. for wine (BYOB) and hors d'oeuvres to be followed by dinner. Cost is \$25 per person and reservations should be made quickly by check in the Hadassah mailbox.

M.I. Hadassah will honor our 2nd Woman of the Year, Lee Katz, on Sunday evening, March 3. Ben's will cater a kosher buffet dinner here at the clubhouse at a cost of \$30/person. We're preparing a special journal to honor Lee as well, and invite all of you to express your good wishes to Lee. There are forms in the back lobby that list the ad sizes and prices. Please put your check and form in the Hadassah mailbox addressed to Betty Wachtel.

The general meeting at on March 18 will feature the very popular Women's Seder starting at 11:30 a.m. Save the date and watch for further details.

Hadassah Region is sponsoring a program entitled "One less for lunch: A Hadassah Mystery." It will be held April 18 at Benvenuto's and will cost \$54. Sue Horowitz and Sheila Traum can provide you with additional information.

Hadassah cookbooks are here and are available for \$18. Call Sheila Traum for particulars. You do get donor credit.

Forms for inclusion in the Hadassah Calendar are available now. Personal ad forms give 100% donor credit, and ads from other sources earn 50% donor credit. Call me for the forms (Ellin at 740-9050) or ask me at the meetings. Some of you have not yet received your 2012 calendar. Please see me.

HADASSAH BAR-B-QUE

Don't miss the BAR-B-QUE of the Season!!!

Sunday, February 17, 2013 at 4:30 p.m.

Lee Katz's House

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SOCIAL CLUB

By Joan Sorkin

Ring in the New Year with good food, rhythmic music, neighbors and friends....who could ask for more? The room was beautifully decorated and judging by the full dance floor, everyone had a wonderful time. There were many committee members who worked over three days to accomplish this delightful evening. But it was mostly the work of two people, who really made the night possible – Arlene Koch and Rita Dick. Without their tireless efforts, this event would not have happened. Thank you again Arlene and Rita!!!

Our grandkids who visited over the Winter Holidays were in for many treats. Thanks to the Majestic Isles Board, the Social Club was able to sponsor a morning of fishing with Morris Berman and his helpers. Many fish were caught and the expressions of the children pulling in the catfish was priceless. Bingo, in the evening, gave us a night of excitement with many winners and prizes. Thanks to Dave Aldoraty and Ray Kozlin for their assistance.

On Friday, our two arts and crafts instructors, Gerry Herman and Estelle Snyder kept the children enthralled with their art projects and every child went home with their masterpieces and a present. The highlight of the activities was a visit from McCarthy's Wildlife Show. Accompanied by his assortment of animals, Mark enthralled children of all ages with his running commentary about each species. He got volunteers from the audience to hold the albino python, the tarantula, Norma Jean the scarlet macaw, and to feed grapes to the ring-tailed lemur. Grandparents stood around and beamed at our little ones raising their hands and bravely going up to touch animals some of us would not have dared handle. A delicious ice cream party followed, thanks to Betty Ziedler who purchased all the ice cream, chocolate sauce, whipped cream and sprinkles. A special thank you to Nancy Weiss and all the other volunteers who made these days so special.

Our next general meeting will be held on Tuesday evening Feb. 19. Besides hearing about our upcoming functions, we will play Bingo. There is no charge for Social Club members and there will be prizes and refreshments. Dues are now \$10 per person.

Our second show of the season will be on Saturday, Feb. 23 and will feature the great singing style of Kathleen Kane. Kathleen will captivate you with her

varied music. Then, be prepared to laugh with Karen Rontowski. Her clean humor and upbeat style will make you a fan of this rising star. All this for \$25 per person. Call Arlene Koch (736-4315) or Joan Sorkin (733-8380) for tickets.



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

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

Note: The films listed below were originally scheduled for different dates.

SATURDAY., FEB 2: BEST EXOTIC MARIGOLD HOTEL To make the most of their meager retirement savings, a group of British seniors moves to India to live out their golden years at the Marigold Hotel. But upon arrival, they discover the once-lavish resort has wilted considerably.

SATURDAY., FEB. 16: HOPE SPRINGS Sometimes, the pursuit of happiness leads you to places you least expect. That's the premise behind this romantic comedy starring Colin Firth as a British artist who heads for America when his girlfriend (Minnie Driver) marries another man.

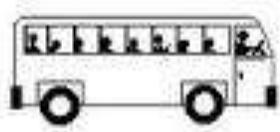
SATURDAY., MAR 2: THE FIVE YEAR ENGAGEMENT: Jason Segel and Emily Blunt star in this contemporary romantic comedy as an engaged young couple who discovers that the more they get to know each other, the more unpredictable their commitment to getting married becomes.

NOTE: We show our films with closed captioning.

The film descriptions are taken from the Netflix website.

MEN'S CLUB

By Joel Cohen



We had a sold-out bus for our Jan. 23 trip to the casino at Coconut Creek. This was first full bus we've had in a long time.

I don't know if it was because the trip was in the evening or that our seasonal and new residents chose to go this time. It was good to see the interest again.

Our next breakfast will be on Feb. 3 and, as before, you will need to a **paid member for 2013 before the breakfast**, so please put your \$15 dues check in the Men's Club mailbox before that date.

We look forward to our joint Valentine's Day party with the Women's Club at the Delray Golf & Country Club on Thursday, Feb. 14, at 6:00 p.m. Cost is \$35 for members and \$40 for guests. Individuals who are not members of their respective club will be charged the guest rate, even if the spouse is a member of his or her club. Please put envelopes, with the names of other table members indicated, in the Men's Club mailbox.

Super Bowl pool numbers will be available on Friday before the Super Bowl.

Keep Sunday, May 5 open for our Parent's Day Brunch at Broken Sound Country Club.

THE ROYAL BOWLERS

By Shelly Mehlman



2013 started off well with the Royal Bowlers.

Glad to have Fred Reiss back with us and to see that his wife Marilyn is on her way to good health. Sylvia Fefferman is just back from a cruise with all of her family and a great time was had by all.

Some of our top performers: Mike Ost with a 167, Uncle Miltie 157, and Fred O 148. Fred Reiss is becoming a bowler with a couple of impossible (?) shots.

All are welcome to have some great fun at AMF lanes here in Boynton Beach on Thursday at 3 p.m. No experience needed, just a big smile and some good humor.

Questions? Call Shelly 737-8070

M.I. CANCER RESEARCH

By Marilyn Chermak, Claire Deveney, Renee Stichel



Save Thursday, Feb. 21 at 12 noon for the M.I. Pap Corps Member Appreciation lunch at the clubhouse with Chinese food catered by Bamboo Wok. Guest speaker John Cutrone, a staff librarian at Florida Atlanta University, will discuss "Extraordinary Books." Price is \$12. Place checks in an envelope in Pap Corps box in back lobby along with your table assignments, if desired.

The Annual Card Party will be held March 7 at 11:30 a.m. at the clubhouse. Vendors will be present. Menu: Greek salad, pita bread, choices: beef gyro, vegetarian moussaka or spinach pie, iced tea and cookies. Price \$26 per person. Snacks and coffee will be served during card games. Play bridge, canasta, mah jongg, poker, other games and dominos. Put your group together or games can be arranged for you. Mark game and players on envelope and place with checks in Pap Corps box in back lobby.

Attend fundraiser at Boca West High School Drama Department, "9 to 5" show, Sunday, March 10 at 2 p.m. The donation is \$18. For tickets contact Renee Stichel, 733-2871. Dates to drop off clothing, shoes, handbags, accessories and small household items are Feb. 15 and March 15. Place items in large, green plastic bags and bring donations to Renee Stichel's home, 5758 Grand Harbour. The Pap Corps is working with a thrift shop in Lake Worth that will pick up all the donations from one location.

Merchant and restaurant discount cards are available for \$20; contact Suzanne Skinner, 200-0794.

Dates of future M.I. Cancer Research activities:

March 7: Annual Card Party at clubhouse

March 16: Annual Walkathon at FAU, 8:30 a.m. Contact Enid Gerard or Helene Riffle to sign up and/or arrange sponsors.

April 25: 12 noon, lunch - author and member Wynne Shilling

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MAJESTIC ISLES LITTLE THEATER General Meeting, January 6, 2013

By Selma Friedman

What a treat we all had on Jan. 6. Thanks to the wonderful talents of Arlene Levin and Ira Schneider, "The Golden Years of Hollywood" was a compilation of vignettes from the old time screen to more contemporary movies that featured comedy, dance, songs, pathos and special effects. Bravo to Arlene and Ira for all the research and editing they did to prepare this thoroughly uplifting and joyous evening.

The video started with clips from three Charlie Chaplin movies. He truly was a genius. Then we watched Buster Keaton and Max Sennet. What was really special was being given background information by Ira's narration that brought greater appreciation of their films.

The progression of stars included Mary Astor, Rudolph Valentino, Douglas Fairbanks Sr., and Lon Chaney. Fatty Arbuckle, Jackie Coogan, Ronald Coleman, Claudette Colbert, Katherine Hepburn, Spencer Tracy, Myrna Loy, Clark Gable, Vivian Leigh, George Murphy, Fred Astaire, Eleanor Powell, Ginger Rogers, Gene Kelly, Leslie Caron, and Judy Garland. I am still smiling.

What could be better for a finale that the closing song from "Casablanca?" Bogie and Bergman, what a fantastic pair. Just like Levin and Schneider!

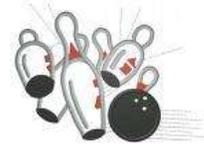
During the business part of the meeting, Ira announced a nominating committee, headed by Lenny Schwartz who presented a slate for our next M.I.L.T. Board. The slate will be officially brought to the membership for approval at the Feb. 10 meeting. If anyone is interested in nominating someone for a position, be sure that person is a current, active member and will accept the nomination. Nominees from the floor must be present at the meeting. Our actual election takes place in March and if there are names added to the slate, we will go through an election procedure.

Our "goodies" were delightful as usual. Thanks to our Hospitality Committee.

Look for information on our Feb. 10 "Trivia" meeting, hosted by Doris Davidoff and Selma Friedman. For the winners of the games, we will have prizes. The entertainment subjects will include songs, movies, radio, etc., so maybe you'll win!!

MAJESTICS BOWLING LEAGUE Spares and Strikes

By Dave Feinberg, President



WEEK 15 – MEN: HIGH GAME HIGH SERIES

Al Lynn	149	Al Lynn	412
Fred Katz	146	Fred Katz	388

WEEK 15 – WOMEN: HIGH GAME HIGH SERIES

Shirley Scheffel	160	Shirley Scheffel	382
Sandy Gardner	144	Sandy Gardner	394

WEEK 16 – MEN: HIGH GAME HIGH SERIES

Dave Feinberg	167	Dave Feinberg	453
Fred Katz	158	Fred Katz	394

WEEK 16 – WOMEN: HIGH GAME HIGH SERIES

Estelle Snyder	167	Estelle Snyder	426
Sandy Gardner	137	Sandy Gardner	399

WEEK 17 – MEN: HIGH GAME HIGH SERIES

Al Lynn	158	Al Lynn	431
Dave Feinberg	147	Dave Feinberg	402

WEEK 17 – WOMEN: HIGH GAME HIGH SERIES

Estelle Snyder	138	Estelle Snyder	401
Gladys Feldman	127	Gladys Feldman	333

WEEK 18 – MEN: HIGH GAME HIGH SERIES

Al Lynn	168	Al Lynn	440
Mike Ost	158	Mike Ost	358

WEEK 18 – WOMEN: HIGH GAME HIGH SERIES

Toni Kohn	136	Toni Kohn	372
Estelle Snyder	135	Estelle Snyder	368

We're looking forward to the Passover holiday in March and will keep you up to date on whether or not we'll bowl.



WOMEN'S CLUB

By Ruth Oppler

On January 7, we had a wonderful installation at Mama Mia's and an entertaining speaker, Carol Cott Gross. For those of you who did not attend for whatever reason, you were missed and we are asking for your support in the future.

I, as president, know we all make choices, but in the future I would appreciate if all residents of our community, year round, Snowbirds or Snowflakes would come so we can meet you and you can meet your neighbors. Contact Nadine Ehrlich 737-7369 with any questions.

On Valentine's Day, Feb. 14, we will have our dinner dance, which is a joint venture with Men's Club and subsidized by both clubs. It will be at the Delray Country Club with live music by Larry Brendler, good food and lots of fun. Drop your check made out to the Men's Club in the mailbox in rear lobby with the names of your tablemates.

March 11 will be a luncheon paid for by Jim Mui, certified financial planner from Raymond James. He is a very informative and knowledgeable speaker. All paid up members are invited. Sign-up sheet in back lobby after February 14.

Dues are \$15. Put your check in our mailbox in back lobby. Please join us for lots of fun and camaraderie.

We are looking for ideas for future events... Some of the suggestions include a trip to Sawgrass Shopping Mall, volunteers for a topless (!) car wash, a trip to the Morakami and guest speakers. We are open to other ideas.

See you all soon.

ANSWERS TO SUPER BOWL TRIVA QUIZ

(Question on p. 19)

- 1) Dan Reeves
- 2) Mike Ditka
- 3) Tony Dungy

SINGLES

By Ellin Goldstein



December was the busiest month for the Singles. On Dec. 22, we went to the Stagedoor Theater and saw "Showboat." Afterwards we had dinner at a restaurant. On Dec. 31, a busload of Singles went to Naples to a dinner theater to see an old favorite, "Fiddler on the Roof," followed by a cocktail party. We stayed overnight and then, after a great breakfast, went on a boat ride on Naples Bay and shopping, of course. We had a great time on both excursions.

Jan. 11 saw us going to Kravis for 'Broadway Today!' followed by dinner at Rosalita's. On Jan. 22, we are returning to Kravis to see "Fanfare for the American Hero" featuring Mac Frampton, followed by dinner at Banana Boat.

On Feb. 27 we will again be going to Kravis, to see Sandy Hackett's "Rat Pack Show." Dinner plans will be announced later.

Feb. 6, we will go to The Culinary Institute for a wonderful lunch and tour of their kitchen facilities. On March 6, we plan to go for a ride on the Diva Duck. Our ride is at 2:30 p.m. and will cost \$23, including tax. This should be great fun, as well.

All suggestions for activities are gratefully accepted by Marge Chappell and me. Please feel free to join us if you'd like to participate in the activities. We look forward to seeing you in the future. Meetings are 4:30 on the first Friday of the month.

Take care! Ellin

AH YES,

REMEMBER THAT THERE IS A REASON FOR EVERYTHING & FOR EVERYTHING THERE IS A REASON. IF THERE ARE ERRORS IN THIS NEWSLETTER, THEY WERE PUT THERE SO THOSE WHO NEED TO FIND MISTAKES WILL HAVE SOMETHING WITH WHICH TO FULFILL THEMSELVES.

JUST FOR FUN

The Washington Post runs a yearly neologism contest, in which readers are asked to supply alternative meanings for common words. Some of the winners of this year's contest are:

The winners are:

- **Coffee** (n.), the person upon whom one coughs.
- **Flabbergasted** (adj.), appalled over how much weight you have gained.
- **Abdicate** (v.), to give up all hope of ever having a flat stomach.
- **Negligent** (adj.), describes a condition in which you absentmindedly answer the door in your nightgown..
- **Gargoyle** (n), olive-flavored mouthwash.
- **Flatulence** (n.) emergency vehicle that picks you up after you are run over by a steamroller.
- **Balderdash** (n.), a rapidly receding hairline.
- **Rectitude** (n.), the formal, dignified bearing adopted by proctologists.
- **Pokemon** (n), a Rastafarian proctologist.
- **Oyster** (n.), a person who sprinkles his conversation with Yiddishisms.
- **Frisbeetarianism** (n.), (back by popular demand): The belief that, when you die, your soul flies up onto the roof and gets stuck there.

The Washington Post's Style Invitational also asked readers to take any word from the dictionary, alter it by adding, subtracting, or changing one letter, and supply a new definition.

Here are some of this year's winners:

- **Bozone** (n.): The substance surrounding stupid people that stops bright ideas from penetrating. The bozone layer, unfortunately, shows little sign of breaking down in the near future.
- **Giraffiti** (n): Vandalism spray-painted very, very high.
- **Inoculatte** (v): To take coffee intravenously when you are running late.
- **Hipatitis** (n): Terminal coolness.
- **Osteopornosis** (n): A degenerate disease. (This one got extra credit.)
- **Glibido** (v): All talk and no action.
- **Arachnoleptic fit** (n.): The frantic dance performed just after you've accidentally walked through a spider web.
- **Beelzebug** (n.): Satan in the form of a mosquito that gets into your bedroom at three in the morning and cannot be cast out.

SNOWBIRDS

By Bobbe Greene



Approximately 35 Snowbirds enjoyed the delicious Welcome Back Brunch on Jan. 11. The committee did a wonderful job in their selection of foods and setting up.

Outgoing president, Mark Jaffee introduced the six new members who attended.

Sheldon Klein gave a very touching and informative talk on the importance of calling 911 immediately in an emergency. We wish Doris a speedy and complete recovery.

Mark asked for nominations for a new president. He nominated Seymour Bochner and Bobbe Greene seconded the nomination. Everyone approved and Seymour presided over the remainder of the meeting.

Doris Davidoff was introduced to speak to the group about the Travel Club. Doris said that the trip to Naples is totally sold out and it was so successful because the Snowbirds joined forces with the Travel Club. She stressed the point that every resident of Majestic Isles is a member of the Travel Club because there are no dues and everyone is welcome to attend their meetings and any trips they take. The bus trip to Naples on Jan. 29, will depart from our parking lot at 8 a.m. Everyone is looking forward to the one night getaway.

Plans are being made for the Annual Going Away Dinner/dance (Is it that time of the year again!!)? It will be held at the Pavilion Grille in Boca on March 13. Cost for members is \$30 and the price for guests and non-members is \$35. All reservations and checks must be in the Snowbirds mailbox no later than Feb. 10.

ART SHOW

Thirty-five talented Majestic Isles residents displayed the products of their creativity to a good crowd at the annual M.I. Arts and Crafts Show. Those who came to view the show enjoyed noshing and talking with the artists (and with each other) at the clubhouse on Jan. 20. There will be a full write-up and maybe even photos in the March issue of the newsletter.

ACTIVITY CALENDAR
February – March 2013

2	Sat	8:00 p.m.	Social Club	Movie Time	(p,h)
3	Sun	9:30 a.m.	Men's Club	Breakfast	(p,h)
4	Mon	3:00 p.m.	Board of Directors	Workshop	
6	Wed	10:30 a.m.	Singles	Culinary Institute	(p,a)
		2:00 p.m.	Snowbirds	Theatre Party	(p,a)
7	Thurs	7:00 p.m.	Board of Directors	Meeting	
8	Fri	4:30 p.m.	Singles	Meeting	(f,h)
10	Sun	7:30 p.m.	MILT	Workshop	(f,h)
11	Mon	4:00 p.m.	Investment Group	Discussion	(f,h)
14	Thurs	6:00 p.m.	Men & Women's Clubs	Dinner/ Dance	(p,a)
16	Sat	8:00 p.m.	Social Club	Movie Time	(p,h)
17	Sun	12:00 noon	Hadassah	BBQ	(p,a)
18	Mon	2:00 p.m.	Hadassah	Study Group	(f,h)
19	Tues	7:30 p.m.	Social Club	Meeting	(f,h)
20	Wed	10:00 a.m.	Men's Club	Casino Trip	(p,a)
		2:00 p.m.	Book Talks	Discussion	(f,h)
23	Sat	8:00 p.m.	Social Club	Showtime	(p,h)
24	Sun	11:00 a.m.	Travel Club	Meeting	(f,h)
25	Mon	11:30a.m.	Hadassah	Meeting	(f,h)

FEBRUARY

2	Sat	8:00 p.m.	Social Club	Movie Time	(p,h)
3	Sun	9:30 a.m.	Men's Club	Breakfast	(p,h)
		6:30 p.m.	Hadassah	Woman of the Year	(p,h)
4	Mon	2:00 p.m.	Board of Directors	Workshop	
6	Wed	1:00 P.M.	Singles'	Diva Duck	(p,a)
7	Thurs	11:00 a.m.	Cancer	Card Party	(p,a)
		7:00 p.m.	Board of Director's	Meeting	
8	Fri	4:30 p.m.	Singles'	Meeting	(f,h)
10	Sun	7:30 p.m.	Milt	Workshop	(f,h)
11	Mon	11:00 a.m.	Women's Club	Meeting	(p,a)
		4:00 p.m.	Investment Group	Discussion	(f,h)
15	Fri	11:00 a.m.	Snowbirds	Meeting	(f,h)
16	Sat	10:00 a.m.	Cancer Care	Walkathon	(p,a)
		8:00 p.m.	Social Club	"SHOWTIME"	(p,h)
18	Mon	11:15 a.m.	Hadassah Seder	Meeting	(f,h)
20	Wed	2:00 p.m.	Book Talks	Discussion	(f,h)
23	Sat	8:00 p.m.	Social Club	Movie Time	(p,h)
24	Sun	11:00 a.m.	Travel Club	Meeting	(f,h)

MARCH

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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