

Majestic Isles News

November, 2014

Volume 18

Issue 2

Happy Thanksgiving



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MURIEL SWERSKY

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SUSAN LEVINE

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I am proud and very excited to introduce my daughter, **SUSAN LEVINE**, who is joining me in my Real Estate practice. Susan has an extensive background in marketing, and her experience will be a tremendous asset to me as I continue to serve my neighbors and friends in Majestic Isles.

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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

The safety and security of all Majestic Isles residents is always a concern and one that we constantly address. Standard Operating Procedures that the security guards follow when allowing visitors into the community, locking the clubhouse at night and unlocking it in the mornings, and responding to emergencies are occasionally “tweaked” to take new circumstances into consideration. The same goes for the office procedures. These are reviewed regularly to try to ensure almost every possible situation is addressed in advance so timely

responses can be given to residents’ concerns.

This brings me to procedures for responding to resident emergencies. Considering that we are usually just going into, in the middle of, or just coming out of hurricane season, it becomes important to coordinate with the management office so that everyone is on the same page. Probably the most important information we have in the office is the Residents’ Emergency Contact form.

We have had situations at resident’s homes in Majestic Isles that could have been avoided if only we had complete emergency contact phone numbers on file. In one case, an Emergency Medical Alert, which is part of each home’s monitored alarm system, was activated. When Bonnie and I couldn’t contact anyone on the resident’s list, Police and Fire Rescue had no choice but to break in through the back window to gain entry. All of the resident’s contact information was up to date, but none of their contacts were home. If we had also had the resident’s and their contacts’ **cell phone numbers**, we could have alerted the police that it was a false alarm before any damage was done. A second incident involved residents who left to go up north, but didn’t inform their emergency contacts or anyone in the office. After several days during which no one had seen the residents or known of their whereabouts, and after an appointment was missed, we called Fire Rescue. Because there was no good contact information on file, Fire Rescue took off the front door only to find an empty house.

Take the time **today** to come in to the office and check that all of your contact information is up to date. This includes not only your Emergency Contact form, but your permanent visitor list. Having the home numbers of 20 people who live nearby and have keys to your home is great, but what if something happens and none of them are home? That’s why it’s so important to also include your cell phone number as well as the cell phone numbers of your emergency contacts. It only takes five minutes to update all of the information and can save a whole lot of time and aggravation. If you can’t make it to the office, **neatly** write up a list – typing is better – of everyone you want on your permanent guest list and your complete Emergency Contact List and drop it in the office mailbox. We’ll enter your information into the computer and send it out to the security guards’ computer, so that it will be available even after office hours...just in case.

Ken Miller, Association Manager

Unofficial Highlights of M.I. Board of Directors Meeting, October 2, 2014

Minutes of the October 2, 2014 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.

New Neighbors Committee, Iris Rothstein

We've had eight new residents buy in the community and visits have been completed with six of them. The other two are scheduled.

COBWRA, Steve Bayer

- Palm Beach Sheriff's Office reminded everyone to keep their cars locked and use their alarms.
- Discussions are ongoing about what is going to happen to Odyssey Middle School now that enrollment is low.

Grounds, Bill Broth

- Just received catalogues for fall plantings. Consideration is being given to installing permanent plantings at the Woolbright entrance signs and the sign on the corner of Woolbright and El Clair Ranch Road in order to do away with seasonal plantings in those areas.

Insurance, Ken Keller

- We've been notified that our Citizens policy is being taken over by a new insurer. Plastridge was contacted and the new insurer was investigated with positive results.
- We currently have a claim with Citizens about the truck that hit the lobby overhang. Citizens will go after Faith Farm for the costs.

Treasurer's Report, Saul Siegel

- *(Residents may request a report of the 10/2/14 cash positions and Statement of Operations at the office.)*

Unfinished Business

- Ken Miller is to get proposals from two additional engineers to oversee the refinishing of the pool.
- Motion to accept the painting Addendum from Hartzell passed by unanimous vote.
- Motion to use the natural mulch from now on passed by unanimous vote. *(This will prevent the red stains.)*
- Motion to accept the proposal from Pro Tennis for \$12,900 passed by unanimous vote.
- Mark Jaffie will be checking on new and different drapes for backstage.

New Business

- Motion to accept the proposal from TEM to replace the guardhouse camera at a cost not to exceed \$1800 passed by unanimous vote.
- Motion to accept the proposal from Florida Patio to re-strap 20 lounge chairs passed unanimously.
- Discussion concerning a resident's request to remove and replace a street tree. Mark Jaffie and Harvey Galan will go see the tree and make a decision.
- Motion that Faith Farm trucks will no longer be allowed in the community because of their refusal to deal with the damage to the clubhouse passed by unanimous vote. With our attorney's approval, Ken Miller is to send a certified letter to Faith Farm Corporate notifying them of this and explaining why this is being done.
- Residents will be allowed to check out the key to the Art/Ceramics Room from the office. They will sign a form saying that they will not disturb anything else in the room, will make sure the door is locked and will return the key when they are finished.



THANK YOU!

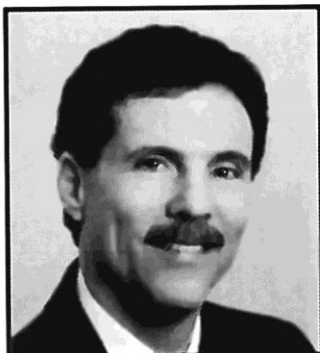
Thanks to my friends – I love you, but I don't know who you all are, so I can't thank you individually.

I'm referring to you kind, thoughtful people who leave bags of used prescription eyeglasses in the piano bench at the clubhouse. I bring the glasses to Lenscrafters. Through an organization called One Sight, the donated glasses provide improved vision for people around the world who might otherwise continue to suffer from poor vision.

I'm also referring to you anonymous kind people who leave baggies of tabs from the lids of aluminum cans. The tabs are sold to recyclers and the money goes to MacDonald's to support the Ronald MacDonald House program.

Both are wonderful projects that do not cost us anything and still benefit so many needy people. Your donations are much appreciated.

Thank you,
Selma Friedman



Steven J. Levine

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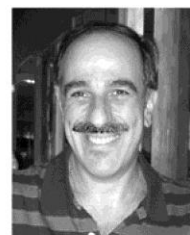
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Marcia Brandfon
Camille Capozzoli
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SYMPATHY

To Susan Brandt on the loss of her husband, Sandy.
To Rita Dick on the loss of her husband, Sandy.
To Peter Fazio on the loss of his wife, Helaine.
To Marvin Paul on the loss of his wife, Eileen.
To David Zeidler on the loss of his wife, Betty.

MESSAGES

Thanks to all for your calls, cards and goodies after my knee surgery. Your kindness will be remembered.

Marion Brandwein

To all my friends and neighbors in Majestic Isles: A special thank you for your outpouring of comfort, condolences and generosity at our time of sorrow.

Rita Dick and family

Thank you to my friends at Majestic Isles for your cards and calls on the loss of my sister.

Stan Fox

Many thanks for all the cards, calls, donations and good wishes for my recovery. Majestic Isles is a lovely community.

Doris Levin

My thanks to all of my wonderful friends and neighbors for all of your support, kindness, prayers and cards during my recent illness. I was overwhelmed by your thoughtfulness.

Nancy Leviton

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.

WELCOME NEW NEIGHBORS

By Elaine Jay

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

Steven & Natalie Herbin
Morris & Bayla Tilson

MAJESTIC ISLES ELECTION

By Bonnie Haberstick



It is that time of the year again.

Hopefully, by the time this article appears in the M.I. newsletter, we will have multiple candidates vying for the four (4) two-year seats that will become vacant at the end of the year.

We will hold Candidates Night on Thurs, Nov. 20 at 7 p.m. There will also be a video of the candidates on channel 63, and on our website.* This video will be played multiple times prior to the election, which will be held on Thursday, Dec. 18, 2014 immediately following 7 p.m. annual meeting. On Nov. 20, the candidates will have the opportunity to tell you about themselves and state their goals for our community. Candidate information sheets, written by the candidates about themselves, will be available in our back lobby.

All residents will be mailed a formal notification of our annual meeting. Included in the envelope will be: limited proxy forms, an absentee ballot, and an information sheet which will explain how to register an absentee ballot in order for it to be counted.

Please realize that in order to go forward with this election, we **must** have a quorum present on election night. It is of the utmost importance that if you do not plan to submit a limited proxy or absentee ballot, you attend the annual meeting so that we are guaranteed that quorum.

* www.majesticisles.com

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Highlights of COBWRA Meeting at Palm Isles, October 14, 2014

The October Highlights are abridged below. The full version is posted in the back lobby.

With the proclamation below, State Senator Joseph Abruzzo recognized COBWRA's efforts to make the Yellow Dot Program state law:

Whereas, the Yellow Dot Program was initiated in Connecticut in 2002 to assist First Responders in handling emergency situations safely and effectively and has subsequently expanded to more than 20 states, and in Florida and

Whereas, the Yellow Dot Program allows an individual to place a yellow decal on the bottom of the vehicle's rear window indicating to emergency first responders that the individual's contact and medical information can be found in a yellow booklet in the glove compartment and

Whereas, the Yellow Dot Program has proven beneficial in cases where serious life-threatening accidents physically impair an individual or leave him or her unable to communicate necessary information due to medical distress, and

Whereas, COBWRA has performed a great public service in offering the Yellow Dot Program at no cost to participants, **Now, Therefore,**

I, Senator Joseph Abruzzo, of Florida State Senate District 25, do hereby recognize COBWRA for encouraging participation in the life-saving Yellow Dot Program.

FIRST RESPONDERS REPORTS

Palm Beach County Fire Rescue Chief Doug McGlynn reported that most fire stations will have the Yellow Dot Program packets available after December 1, 2014. The packets can be obtained currently by going online to pbcyellowdot.com.

Captain Chris Keane, PBSD District 6, reported that auto burglaries are an ongoing issue and 65% of auto burglaries are due to unlocked vehicles.

ELECTED OFFICIALS REPORTS

State Representative Lori Berman reported the success of the Farm Share Program held this past Saturday and thanked the First Responders for their contributions to the success of the event. Rep. Berman announced that she is the new Chairperson of the Palm Beach Legislative Delegation.

School Board Member Karen Brill reported that the Palm Beach County School Board members are working with other school boards to address the issues associated with testing. She emphasized the

importance of renewing the funding for non-charter District schools for arts, music, physical education programs, career and academic programs as proposed in Ballot Referendum #2.

State Attorney Dave Aronberg announced that October has been designated Domestic Violence Awareness Month and that his office is working with various law enforcement agencies to find answers to this very complex issue.

By Bruce Brodsky

SAFETY IN THE ISLES

By Steve Bayer

AVOID IDENTITY THEFT



Here is your chance to avoid identity theft by securely destroying papers with sensitive information, such as Social Security numbers, credit card account numbers, etc.

Micro-Shred is an on-site document destruction and recycling company that specializes in secure destruction of sensitive papers. We will have their truck here in the clubhouse parking lot at 10 a.m. on Wednesday, Nov. 19 for a community shredding event. You will be able to see your papers being shredded on their video monitor. The line moves quickly and the truck will leave when there is no one waiting, so it is best not to delay your arrival in an effort to avoid the line.

Micro-Shred can process paper only (staples and/or paper clips are OK). Do not bring credit cards, CDs, DVDs, notebooks, sheet protectors or other plastic items. These will not be shredded.

Because the Majestic Isles Homeowners Association is subsidizing this event, there will be a charge of only \$2 per "box" for you. A standard box is 10" x 12" x 15" but you can bring your papers in any paper or plastic bag or in any size box. Micro-Shred will estimate the number of standard size "boxes" you are shredding to determine the price.

Full information is available on a flyer in the back lobby of the clubhouse. If you want to take advantage of this opportunity, you must put your name on the sign-up sheet on the bulletin board in the back lobby by Nov. 15.

If you have any questions, please call Steve Bayer (737-0495).

VETERANS' DAY: REMEMBERING THE GREAT WAR

By Phyllis M. Cohen



"Boots on the ground, boots on the ground." In recent days it has become a mantra as politicians discuss "boots on the ground" in Syria, Iraq, Libya and West Africa. The term almost seems to minimize the fact that every pair of boots represents a young soldier who is going into harm's way. So this Veterans' Day, let us not forget our soldiers and our veterans and what happens to them in war and let's recall, too, the First World War* as November 11 commemorates the signing of the armistice ending that conflict.

Few of us know much about it. We had a disabled neighbor when I was a child who had been gassed during that war. Fifteen years later, teaching in a Brooklyn High School, my students looked at pictures of that war and asked, "Did they wear armor during that war?" They were looking at a picture of German soldiers wearing the spiked leather combat helmet (*pickelhaube*) common in the early part of the war. That war had been over for 40 years and was already ancient history, superseded by the horror of World War II and to be followed by Korea, Vietnam, Afghanistan, Iraq, etc., etc. My father-in-law had served 91 days in the army, all of them in the Brooklyn Navy Yard before being released when the war was over. Just enough time, he would later boast, to be classified as a Veteran and to earn the right to have a Veteran's life insurance policy for \$1,000.

On June 28, 1914, a young Serbian nationalist killed the heir to the Austrian-Hungarian throne, Archduke Franz Ferdinand, and his wife Sophia, the tipping point for the start of the First World War. Tensions were already high in Europe where aggressive colonialism, nationalism and militarism were rampant among the great powers, Germany, France, England, Russia, the Austro-Hungarian Empire and the Ottoman Empire. Earlier, England had engaged in a bloody conflict with the Boers in South Africa and had used both a scorched earth policy and concentration camps for civilians in their efforts to defeat the Boer settlers. France still smarted at its defeat in the Franco Prussian war and the loss of Alsace-Lorraine. A newly unified Germany was militaristic and imperialistic and was anxious to secure its place in the sun. Both the Austro-Hungarian Empire and the Ottoman Empire had

problems with ethnic and nationalist minorities and would both crumble by war's end. Russia, the other key player, had been humbled by the Japanese in the Sino Japanese war and revolutionary outbreaks in 1905.

All of these earlier wars had been small, localized conflicts fought mainly by small professional armies. WWI would eventually involve almost all of the countries of the world, millions of men and women, have huge civilian as well as military casualties, and change the map of the world, political institutions, customs and economies. There were an estimated 9 million total casualties and a recent British commemoration of the 100th anniversary indicated that over 888,000 members of their military died. Brand new weapons and strategies, poison gas, airplanes, machine guns, flame throwers and tanks made killing so efficient that many of the war dead remained unidentified, buried in mass graves. The sons of the great and poor, famous and unknown, died together: Quentin Roosevelt, James Bonar Law, John Kipling,** among others. The survivors, many with severe injuries and disfigurements, blinded or crippled by gas, traumatized by constant shelling in trenches or years of battle faced tragic post-war experiences. Hitler and Mussolini were both injured in the war but survived to inflict untold horror on the world. **Teddy Roosevelt's son; son of future English Prime Minister, Andrew Bonar Law; Rudyard Kipling's son, respectively

The end of the war seemed only a pause in the hostilities as a vindictive peace treaty stripped the belligerents of territory and property, created new states with artificial boundaries and ignored some of the still simmering resentments of ethnic groups and minorities. An ineffectual League of Nations could do little about the future aggressive actions of countries. A devastating flu epidemic wiped out millions more and a world-wide depression further rocked the world. The roaring twenties danced on but scarcely twenty years after the end of World War I, World War II broke out.

Philosophers say that those who don't study the past are doomed to repeat their failures. It's disheartening to see how all of the same destructive forces of bigotry, imperialism, and self-interest continue to dominate the politics of our time. *Remember!*

On this Veterans' Day let us pause to honor those men and women who bravely go forth to serve and bear the brunt of all of our mistakes. *Remember!*

*Martin Gilbert books on World War, *The History of World War I; The Somme*.

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FLAVORS OF FLORIDA

By Donna Shaneson

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www.historicalsocietytpbc.org

Courage under Fire: The history of WPB Fire Dept.
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Sugar Sand Park
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Military Trail, Boca Raton
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www.sugarsandpark.org

The park, which is open 365 days a year, has a
 children's science museum, a carousel, water splash
 area, nature trails and a picnic area. The hours are
 Monday through Saturday from 8 a.m. to 11 p.m. and
 Sunday from 8 a.m. to sunset.

Norton Museum of Art
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www.norton.org

"Master Prints Durer to Matisse" will open on Nov.
 6, 2014 and run through Feb. 15, 2015.
 For the Fashionistas! "Coming into Fashion: A
 Century of Photography at Condé Nast" will be on
 exhibit from Nov. 20, 2014 to Feb. 15, 2015

Boca Museum of Art
501 Plaza Real – Mizner Park, Boca Raton
(561) 392-2500

www.bocamuseum.org

A new museum store featuring works of local artists
 is opening on Nov 1.

Mizner Park Amphitheater
590 Plaza Real – Mizner Park, Boca Raton
 Veteran's Day Concert: Florida Wind Symphony
 From 7 – 9 p.m., free.



PET PATCH

By Molly



Hi everyone – hope you had a
 great summer – and welcome back
 Snowbirds and Snowflakes!

You won't believe this, but my
 Mom is going away the beginning
 of November for more than two

weeks – so I won't be able to submit an article for the
 next issue, cause I need her to type my article for me.
 But some super people will be taking care of me, and
 they keep one of my favorite treats – yum, yum! So,
 if you see me around, give me an extra hug in place
 of my Mom.

And my best wishes for a very Happy Thanksgiving,
 Happy Hanukkah, Merry Christmas, **and** a very
 Happy and Healthy New Year. See you next year!

*P.S. Maybe one of you other pets would like to fill in for
 me for the December newsletter. If you want to do it and
 don't know how, call Betty Wachtel (739-6086) or Phyllis
 Cohen (740-1960).*

SING FOR FUN



"Sing for Fun" – that's exactly what it is – a
 group of people who love to sing and enjoy
 each other's company. The group has been
 learning much and is currently preparing to
 perform at the South County Civic Center on
 Jog Road in December. Other groups will be
 there also, sharing the holiday season with
 music.

Our group will also share its music with
 Majestic Isles at the Dec. 14 M.I.L.T.
 meeting. Please plan to be there to support
 the group. You are sure to enjoy the singing.

If you would like to join us, just show up at
 the clubhouse on Wednesdays at 11 a.m.
 Follow the music – you'll find us.

Selma Freedman

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BETWEEN TWO RIVERS

By Bill Harris

Election Day is only a few days away. By 2050 or sooner we will need more fresh water than we can pump out of the Biscayne Aquifer, south Florida's sole-source supply of drinking water. Should we wait until 2050 for the then-governor and other state and local officials to lament the loss of this precious resource? Or do we, as informed electorates, have an obligation to elect those who at least, if they don't understand the problem, will accept professional guidance, allowing them to propose and implement procedures that could solve the problem? *Hopefully, before and not after "the well is bone dry."*

We withdraw more than 800 million gallons of fresh water a day (MGD) from the Biscayne Aquifer, a fresh water-bearing subsurface zone, in Miami-Dade, Broward and southeast Palm Beach Counties, combined. The tri-county population now is almost 7.5 million people, and increases by about 125,000 each year. By 2050, south Florida will require an additional 600 MGD of drinking water that the aquifer will be incapable of supplying.

Why can't the Biscayne Aquifer supply 1.4 billion gallons of fresh water a day (BGD)? Since I started writing this column in April 2011, we have pumped almost a trillion gallons of water out of the Biscayne Aquifer. No way has natural rainfall, injection of excess storm water, or canal winter storage recharge replaced that volume of fresh water. As the amount of available fresh water in the aquifer decreases, so does the hydrostatic pressure it exerts to keep salt water out. An S-shaped, dynamic mixing zone forms both seaward and at the base of the aquifer where the salt and fresh water mix. With pumpage in excess of recharge this brackish water zone will progressively move landward and upward to "salt up" western tri-county municipal and private well fields. Salt-water encroachment and loss of water wells that result from increased pumpage demand will be compounded by a rising sea level-induced increase in landward salt-water pressure in the aquifer.

Beginning now and not later we need to create, develop and implement plans to maintain and safeguard our drinking water supply. Our available time frame depends on the rate of population growth, on the magnitude of global warming, in particular at the poles, and on the amount of ice in polar ice sheets that would melt. By popular scientific consensus, sea level could rise by from four to seven feet by 2050,

and dependent on percentage of polar ice melt, from 17 to 26 feet by 2100. The Biscayne Aquifer's brackish coastal mixing zone, depending on dispersion could migrate landward by from 1000 feet to one mile for each foot of sea level rise.

What specifically must be done now to assure that by 2050 Florida has available the 1.4 BGD of drinking water it will require?

1. We need to construct a "gray" water distribution system and a line of injection wells along the landward side of the aquifer's coastal zone of mixing. Treated wastewater injected into these wells will serve to form an underground ridge of high pressure designed to retard inland movement of the zone's brackish water and delay inland water wells from salting up...*and we must do this now!*

2. We must stop the wasteful, environmentally deleterious periodic discharges to the sea of fresh water from Lake Okeechobee through the Caloosahatchee and Indian Rivers. Instead, we should transmit the lake's overflow south through "Big Sugar's" natural-flow blocking acreage to existing, under construction or as yet unplanned water conservation impoundments and the Everglades National Park. Doing so will allow us to protect the Indian River Lagoon, restore natural flow to the park, and recharge the Biscayne Aquifer...*and we need to start to do so now!*

3. We eventually will have to tap the huge brackish groundwater reservoir that underlies the Biscayne Aquifer in the Upper Floridan Aquifer. We need to plan, site and build the requisite desalination plants and distribution systems necessary to purify and deliver this water...*and we must start now!*

All of the above or any other plans proposed to ensure our future drinking water supply must take into account the effects of rising sea level on both our natural and our built environment. *It's time for the scientists, engineers, planners and politicians to get on board and ride the same train.*



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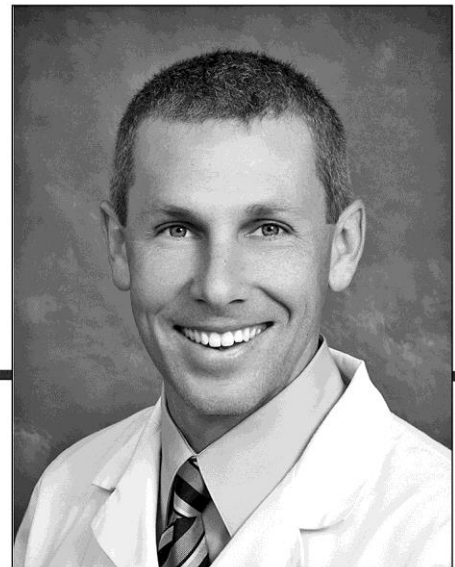
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INVESTOR DISCUSSION GROUP

By Bill Harris & Al Silverman, Co-Facilitators



At the October meeting, Bill Harris discussed ideas included in a recent Fidelity webinar on the state of the markets. What are the dominant forces that affect equities, interest rates, commodities and currencies?

Compared to the US, growth overseas, particularly in Europe, China and, to a somewhat lesser extent, Japan, is stagnating. Collapsing GDP's in these countries could reduce the amount of goods and services the US exports overseas. China's GDP rose 10% in 30 years; its present consensus GDP, however, now 7 are probably inflated and are more likely 4 or 5. Except for Australia and Austria, the world GDP is down from 4% to 2.5%. Emerging markets have underperformed for at least 3 to 5 years. Emerging market ETFs usually hold about 40% of their positions in China, Korea and Taiwan. Going forward, emerging markets e.g. Russia, Chile and Indonesia whose economies depend on the export of commodities viz. oil, copper and nickel to China, Japan and Europe will lose market share to countries e.g. Singapore, Taiwan and Korea who export manufactured goods to the US.

The dollar is strong and continues to strengthen. As it does so, the cost to the US for imported goods and services decreases. Our favorable economy (high GDP; strong \$US) means that we still are the "highest priced house on the block."

We should be able to keep inflation below the 2% Fed target rate. The Fed will therefore keep short-term interest rates low, down near 0% or possibly even adopt a more neutral policy of 2 to 3% as the US economy continues to improve. Equities will do better the longer we have rising interest rates without a recession. This means we have about 2 to 4 more years of stock growth out to 2018. This includes even the type of volatility we are experiencing right now.

On Oct. 14, the S&P 500 fell through 1900, and the DOW went negative for the year blowing off all of the gains it accrued in 2014. On Oct. 15, the Dow dropped over 400 points by 2 p.m., as markets essentially crashed closing in on 10% correction territory. Hedge funds pulled out of the markets. WTI

crude oil fell towards \$80 a barrel. Brent crude hit its lowest value in 4 years. The Saudis threatened to undercut the price of western oil even though they need oil to be at \$92 a barrel to sustain their budget. The 10-year Treasury yield fell below 2%. Greece, Russia, China, ISIS, Ebola and Washington's apparent malaise, weighed heavily on the markets.

Where will the market be at the end of 2014? Will triple digit volatility continue? Will the market be up 5% or down 5% or more? Should we anticipate a Santa Claus rally? What should we do? Should we do nothing and just ride out this rollercoaster? Should we take our money out of the market?; if so, where should we put it? Should we view the falling market as a buying opportunity and search for bargains?; if so, what sectors or individual equities might present the best opportunity for growth.

Our approach to the market has been to research dividend paying equities for possible investment. We have usually concentrated on yield and have accumulated substantial databases on equities that pay around 3%, 6%, and 9% or more. At the 10/14 meeting, we studied an X-Y linear regression scatter plot on which the share price of our 4 to 6% and > 8% yield equities were plotted against quarterly dividends. Graphic analysis indicated the best equities in which to invest so as to maximize income relative to dollars invested. These include PSEC, PHK, FFC and BBEP in the \$10-\$20 price range, STON, KMI, BBEPP and MMLP in the \$20-\$40 price range, and TCP, ETP and BPL at share prices higher than \$60. AAPL's highly negative outlier suggests that Apple should sell for close to \$200 rather than \$100 and could possibly double its quarterly dividend. SDRL's extremely positive outlier suggests it is highly overvalued and probably won't be able much longer to support its current high dividend.

The above is presented as news information and is not to be considered as recommendations. Do your own research and always consult your investment advisor.

\$\$\$\$\$\$\$\$

"Experience taught me a few things. One is to listen to your gut, no matter how good something sounds on paper. The second is that you're generally better off sticking with what you know. And the third is that sometimes your best investments are the ones you don't make." Donald Trump.

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Another Book to Check Out: “ONE SUMMER – AMERICA, 1927”

By Stan Kaish



I don't think I would have read this one if a friend hadn't forced it on me. I doubted I wanted to spend my time reading 500 pages on the summer of 1927. "Try it. You'll like it," he insisted. It

turned out that he was right. Let me offer the same assurance.

Bill Bryson, (whose work I was unfamiliar with, but who lists 16 previous books) found a lot going on in the summer of 1927. Start with Charles Lindbergh's solo flight across the Atlantic. A prize of \$25,000 had been offered by one Raymond Orteig for the first flight from New York to Paris. Already several attempts had ended in failure with six fatalities. Then along came the youthful, good looking barnstormer and mail pilot, Lindbergh, to exploit a break in bad weather and take off, on his own in a plane so loaded with fuel that it barely cleared the trees at the end of the runway. Thirty-three hours later, dead reckoning brought him to Le Bourget airport where 100,000 Parisians greeted him.

Add in the colorful world of baseball during its spitball days when Jacob Ruppert's Yankees won 110 of 154 games that year and Babe Ruth hit a record 60 home runs accompanied by Lou Gehrig's 47. Babe's 60 home runs stood as a major league record until 1961. Then there is Jack Dempsey and Gene Tunney fighting in front of 150,000 fans in Soldiers Field when Tunney survived the "long count" and went on to defeat and retire the Manassa Mauler.

Bryson treats us to a long segment on the story of Nicola Sacco and Bartolomeo Vanzetti who, on scant circumstantial evidence, were convicted for a payroll robbery murder. It occurred during a period in which anarchists were throwing bombs in America and law enforcement was ready to punish someone. Who better than two Italian immigrants? Sacco and Vanzetti's conviction produced anti-American feeling around the world. Appeal after appeal was denied and when finally procedure had run its course, they were executed in August of 1927. Bombs went off all over the world. Bryson tells us that even though we don't know if they committed the original robbery and murder, they were "probably guilty of something."

Prohibition brought a decade of violence, the rise of the likes of Al Capone, and the emergence of Chicago as the crime capital of the country. The election of Warren Harding, generally acknowledged as our best looking and worst behaving president, was followed by his Vice President, Calvin Coolidge, our quietest president. Gutson Borglund began Mount Rushmore's majestic portraits; Al Jolson as the Jazz Singer doomed silent motion pictures; Henry Ford, master industrialist and megalomaniac changed manufacturing, but the details of his little known Fordlandia, a model city in the heart of the Brazilian jungle, and the Dearborn Independent, his anti-Semitic newspaper tend to tarnish the tale. Meanwhile, in 1927 the Holland Tunnel was opened, sterilization, inspired by the eugenics movement, flourished, and, of course, Charles Ponzi, who showed Bernie Madoff the way, awaited deportation in a Florida jail.

Bryson organizes his history of that summer more or less chronologically in five monthly chapters from May to September. Events overlap throughout, but the two spanning the entire period and dealt with in most detail were Lindbergh's flight and the adulation that followed him from that day right up until his ill-advised embrace of Hitler and Nazism, and Babe Ruth's climactic season running from May to September. And so we visit and re-visit them on their journeys, Lindbergh's cross country tour hopping from town to town to promote aviation, and Ruth, beloved despite his boorish behavior, gorging himself with food and sex, ultimately bedding Gehrig's new bride one drunken night and earning the Dutchman's enmity for the rest of his career. We are fed a steady stream of facts that we feel must be exaggerations and yet...

For example, we learn that after Lindbergh's Ticker tape parade up Broadway the sanitation department picked up 1,800 tons of paper. In comparison, a mere 155 tons were collected after the Armistice Day parade. In the first four days after landing, American newspapers published 250,000 stories on Lindbergh and his flight. Not realizing how much attention the flight would get, Lindbergh subscribed to a clipping service with articles to be sent to his mother. A fleet of trucks delivered several tons of newspaper articles by the end of the first week.

There's more, but you get the idea. If you like pop history, you'll enjoy "One Summer."

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Gardening in the Isles

By

Stan Davidson



Why should one garden? In the past, everyday activities for the avid gardener included tilling the soil, transplanting, or sowing a packet of seeds with a strong desire to see the plants grow. Today, part of our daily life is consumed with watching TV, sending and reading e-mails, listening to MP3 players and texting on our smart phones. Then, many of us wonder why gardening is not very important to our everyday activities.

Gardening is like digesting safe and healthy foods. We see that our supermarkets shelves are stacked with organic “greenwise” foods free of pesticides. However, pesticides are used on many other vegetables sold in supermarkets. One solution is to grow your own vegetables. This time of year, seniors can transplant a variety of vegetables into a five gallon container. Tomatoes, peppers, cucumbers and zucchini, to name a few, are adaptable to container growing. If you plant your own container-grown vegetables, you know that the food you are eating is fresh and safe, which is not always the case with food found in the supermarket.

Why go to the gym, when you can get a good workout without even thinking about it by picking up a shovel, rake or pruning shears? They all provide both cardio and aerobic exercises. Studies show that one hour of moderate gardening can burn up to 300 calories for women and 400 calories for men. For seniors, especially women, gardening can help reduce osteoporosis. Adaptive gardening tools, such as a kneeling bench with arm lifting sidebars can help those with physical disabilities. Bending and stretching to plant a container garden can be compared to an exercise class.

The garden and landscaped beds add beauty to your property. It is a pleasure to look at and enjoy the view. If you plant a few colorful flowering containers in your front entry, it makes your home more inviting to enter.

Did you know that gardening can be a learning tool? The more you want to learn about plants and gardening the more you want to know. I have been experiencing this stimulus for some 50 years. Moving from up north to South Florida meant leaving memories of roses, tulips, daffodils and lilacs, but it also provided me the opportunity to discover a world of new plants and their tropical growing conditions. It’s been a wonderful way to increase my gardening knowledge.

Real estate agents estimate that attractive landscaping can increase your home’s value by up to 15 percent. When a prospective homebuyer is driving past your home that has an attractive landscape, the driver may stop to take a closer look.

Gardening can provide the homeowner with an outlet for creative and artistic expression. Your personal sense of style and design can be reflected in your landscape. With the variety of new plants available in gardening centers it’s easy to experiment with the newer plants or change a garden’s color scheme every year.

I encourage every resident in our community to take some interest in some level of gardening; that may only be a few container plants indoors or outdoors. Whatever level appeals to you, gardening can become a satisfying activity that can provide a lifetime of benefits. During the upcoming holidays, whether inside or outside your home, think of your landscape as one other room to enjoy.


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MY FAVORITE HOLIDAY

By Doris Davidoff

My favorite holiday has always been Thanksgiving. In part, that's because it is a holiday that does not belong to any religion or ethnic group. Also, Thanksgiving is centered around a wonderful meal that most families celebrate together. And...all the challenges involved in gift giving or receiving are blissfully absent. It is just a beautiful family occasion centered around good food and being thankful for what we have.

In my childhood, Thanksgiving was the same year after year. We all looked forward to that meal, knowing exactly what would be on the table. It wasn't a time for experimenting or introducing new recipes. We kept our own traditions. The turkey was always huge so there would be plenty of leftovers for the next few days. In fact, I sometimes enjoyed those leftovers even more than the original meal – especially turkey sandwiches with cranberry sauce.

The turkey was the centerpiece, and my father was an expert at carving it. He had learned how from my maternal grandfather, who was a butcher. We had stuffing, cranberry sauce, a sweet potato pineapple dish with marshmallows on top, string beans for the required green vegetable and some rolls or biscuits. Today's "foodies," who might look askance at those old favorites, are overlooking the memories that are summoned up by familiar foods.

Once my husband and I had our own children, we hosted Thanksgiving dinners and most of our family came to our house in Maryland for the holiday. It was the one holiday when family would drive or, in later years, fly so we could be together. The meal was always exactly the same as the one served in my childhood. I learned how to make the stuffing from my mother, and my husband and children liked it as much as I did. Leftover stuffing was the perfect accompaniment to those next day(s) turkey sandwiches.

As our children left to start their own family traditions, each of them called me when they were preparing their first Thanksgiving dinner to find out how I made the stuffing. Even my two sons wanted the stuffing they grew up with rather than the one their wives made. My daughter also makes our stuffing even though her husband had grown up with a different one. The recipe is very basic and simple, but it has stood the test of time for my family.

When I moved to Florida in 2003, I thought I would be finished with hosting Thanksgiving. The first few years we traveled to one of our children's homes for the holiday, but we found traveling for Thanksgiving to be a major hassle. Instead, we joined my sister and brother-in-law at a restaurant for dinner for a few years, but never really liked eating at a restaurant for this special time.

First of all, there were no wonderful leftovers, and the stuffing the restaurant served wasn't that same comfort food I had always looked forward to eating on Thanksgiving. A couple of years ago, I decided to again host Thanksgiving at my home. By that time, my husband, Phil, was no longer with me, but I had my sister and her husband, Phil's sister and her boyfriend and several friends. Once again, I could have the Thanksgiving meal I remembered, *and* I could have those delicious leftovers!

Recipe for Very Simple Stuffing

2-3 loaves of white bread
2 large onions chopped
1 cup of chopped celery
Salt, pepper, garlic powder & onion powder

The night before, tear the bread and soak the bread in water, then squeeze out as much water as possible. Combine the chopped onion and celery and sauté it in a large frying pan. When the onion/celery mix is fully heated add the damp bread. Mix it so the onions and celery go throughout the bread. Cook until it is well mixed. Then put the stuffing in a bowl in the refrigerator until you are ready to stuff the turkey. Put the stuffing that won't fit in the turkey in a separate pan. Use a baster to put some of the liquid from the turkey over it for flavor and bake for 20 minutes.

Recipe for Sweet Potato Dish

2 cans of yams with or without sauce
1 can crushed pineapple
Bag of marshmallows (full size, not mini)

Mash the yams in a casserole pan. Add the crushed pineapple and mix together. Put marshmallows on top of the mixture. Bake until marshmallows are browned on top.



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SOCIAL CLUB

By Joan Sorkin

Our first open meeting of the new season will be on Sunday night Nov. 12, at 7:00 p.m. The Theatre Academy of Boynton Beach Community High School will provide the entertainment. Please join us and support this excellent group of local students. Of course, we will serve refreshments.

We are happy to welcome Phyllis Moss and Helen Mai to our Social Club Board for 2015 as members-at-large.

Our fabulous Series for 2015 starts with Sarge on Saturday, Jan. 17. Individual tickets are \$30 per person. When Sarge played on our stage to a sold-out audience in 2011, he had us "holding our sides" with laughter and begging for more. He'll appear in January with a new show of clean, high-energy humor and amazing piano skills. We are delighted to welcome him back. Call Arlene Koch for tickets.

We will again collect toys for the Caridad Center right here in Boynton Beach. We decided we would give to the local children again this year. They were so thrilled with all we donated last year. Let's make this year even better. We will have a box in the back lobby starting November 1. Val Petroff and Myrna Bader will again chair this event.

We are planning for Grandkids' Activities during the winter recess. Friday morning Dec. 26 at 11:00 a.m., the Palm Beach K-9 Corps with their staff of German Shepherds will appear at the clubhouse. We know "children" of all ages will enjoy these wonderful animals and their trainers. A pizza party lunch in the clubhouse will follow the show.

We would love to again have the fishing in Lake One on Sunday Dec. 28. Morris Berman, who has taken over the fishing the last few years, cannot do it alone. Many people volunteer to come, but prefer to fish themselves. We need experienced fishermen and women who will help the children bait the hooks, take out tangles and cast-off for them. The children really love this activity, and we would hate to cancel it because of lack of help. Please call me at **733-8380** if you can help.

We will soon collect dues of \$10/person for 2015. Please support the Social Club so we can continue to provide excellent entertainment, holiday parties, first-run movies, community outreach collections, etc.

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STOP On a commercial flight at 40,000 feet, federal air marshal Bill Marks starts receiving text messages from a threatening blackmailer who claims he's on the airplane too. Can Marks identify his camouflaged adversary before he begins killing passengers?

NOTE: We show our films with closed captioning.

The film descriptions are taken from the Netflix website.

SINGLES

By Ellin Goldstein

I'm happy to tell you that Harid's is a sell-out. Elaine Grossman worked very hard and we have 25 paid-up people attending the ballet. That includes two very special grandchildren (mine). We hope to go to Kee Grill for dinner. We've been there once before and the dinner and service were great.

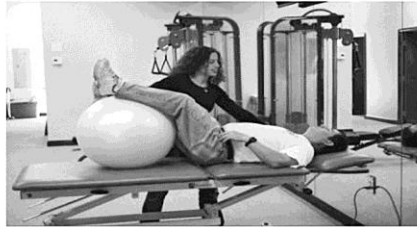
On Oct. 18 we went to Stage Door Theater to see "What's New Pussycat," which was quite enjoyable. We ate in smaller groups, but enjoyed that too.

Our next meeting is Nov. 7. If you haven't made the final payment for New Year's Eve, please bring a check at that time. We'll also be collecting dues at that meeting, so please bring your check for \$10.

Have a good month. See you at the meeting.



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WOMEN'S CLUB

By Ruth Oppler, President

Time to bring you up to date: Our Friendship Supper was enjoyed by all who attended.

Get your checks in for our next event, the **Card Party** at the Delray Country Club on **Nov. 10, 11:30 a.m.** Cost is \$25 per person. Drop your checks in mailbox in back lobby, with food selection written on the check. Flyers in back lobby show food choices. Mark your envelopes with names of players, checks and your choice of game. This is open to all, friends, family, etc. We want to extend a special invitation to all men to attend with their choice of games.

Dec. 8: Welcome Back Luncheon in our clubhouse, with Chinese food. The price is \$10 per person. Women's Club subsidizes this event, so it is for members only. Guest speaker is Marjorie Wolf.

Jan. 12: Installation luncheon at Copenhagen restaurant. The price is \$20 after the Women's Club subsidy, so this event is for members. Guest speaker is Sondra Steinhauer.

Dues are \$15. Please put your check in our mailbox in back lobby. Dues paid by November will be good for the rest of this year *and* 2015. When a function is subsidized by the club it means part of the cost is coming out of our treasury, so you pay less than cost.

Please support your Women's Club. Hope to see you all at our meetings and functions

Further info is on channel 63 or flyers in back lobby.

MEN'S CLUB

By Joel Cohen, President



The Men's Club will have a **loxx** breakfast and a speaker on Sunday, Nov. 2.

By the time you read this, we will have had our Oct. 30 trip to Gulfstream Casino, but we have additional trips to Gulfstream planned for Jan. 21 and March 18. Both dates are Wednesdays.

We have made our arrangements with the Women's Club for our annual Valentine's Day party to be held at the Delray Golf Club on Sunday evening, Feb. 8, at 6:00 p.m. We will have a wonderful buffet dinner and, of course, an entertainer.

MAJESTIC BOWLING LEAGUE

By Arnie Everett



In this era of declining recreational facilities such as golf courses and bowling centers – due in part to the declining participation and rising land values – it is interesting to note the renovations that the Greenacres Bowling Center are making to their present facility. As we have seen in the past several seasons, the exterior parking areas have been re-coated and new lines painted. Concrete work has been done at the entrances as well as exterior building painting. The interior work has included the installation of all new alleys, with associated overhead scoring consoles with new software and graphics. This past summer the rest room and ball locker storage areas were also refurbished. These improvements will not raise your scores, but it does lead to an enhanced overall bowling experience.

With the normal first week hiccups behind us, the league has settled into its usual bowling routine. Among the highlights of the past several weeks:

Toni Kohn bowled a very nice 162 on her first game of the season. Not to be out done, Joyce Stoudermire rolled a 168 on week 3, and that included free dance lessons. Bob Wolff held up the boys' end and scored a very nice 179, also on week 3.

Team Foxes continues with the high team handicap series of 2349 pins and Team Wolves continues with a high scratch game of 534 pins.

We all welcome new bowlers Zita Granoff and Natalie Herbin to the League.

As we all know, the leagues' long time president, Dave Feinberg, has been advised to discontinue his bowling activities for health reasons. The members of the league all join in wishing him a speedy recovery. We look forward to his visiting us and sharing his bowling knowledge.

BOOK TALKS AND MORE...

Wednesday, Nov. 19 at 2 p.m.

Donna Shaneson will facilitate a discussion of "Orphan Train" by Cristina Baker Kline

Returning to the Boynton/Delray Beach area... Ricky Shaffren, DMD

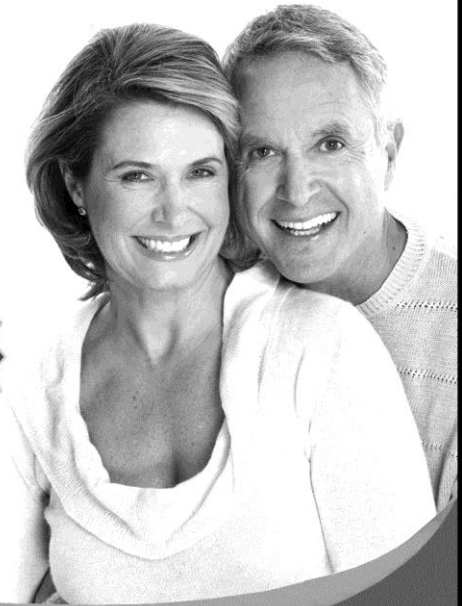


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MAJESTIC ISLES PAP CORPS

By M. Chermak, C. Deveney, R. Stichel



Our opening event, Wine and Hors d'oeuvres, held on Thursday, Oct. 23, from 3 to 5 p.m. at the clubhouse was a wonderful success. A talented young tenor James Perkowski entertained us. Hot and cold hors d'oeuvres were provided by members of the Pap Corps board of directors. Many thanks to volunteers on hospitality for set-up and to Paul Mendelsohn, who served as *maitre d*, and to wine stewards Ed Bloom, Ed Gerard, Erwin Silling, and Ed Strauber.

Mark your calendar for the spectacular **Fashion Show** by Sondro Boutiques of Deerfield Beach and Ft. Lauderdale. Our own members will model the outfits on **Thursday, Nov. 20**, at 12 noon. A buffet of Chinese food with an ice cream dessert will be offered. Vice Presidents of fundraising Marsha Steiner and Suzanne Skinner have planned this fabulous event. Tickets are \$21 per person. Place your checks and table grouping in the M.I. mailbox in the back lobby.

The **"Coins for the Cure" Brunch** will be held on **Sunday, Dec. 14**, at 10:30 a.m. and will feature the "Women of Note" chorus for entertainment. Watch Channel 63 and flyers for more information and ticket price.

Latest fashions in costume jewelry from our Jewelry Boutique in New York City are available at our meetings or through Renee Stichel at 733-2871.

A big thank you to all who contributed clothing, shoes and accessories by Oct. 15, and brought the items to Renee Stichel's garage for pick-up. The Pap Corps is working with a thrift shop in Lake Worth. Over 30 huge black bags were donated!

Every week a Football Mania winner of \$25 is posted on Channel 63 during the football season. Many thanks to Ed Gerard, Ed Strauber and Paul Mendelsohn for their dedicated work.

For all the latest news on research and lectures go to the website "www.thepapcorps.org." The Pap Corps Champions for Cancer Research is dedicated to finding a cure for all types of cancer and solely supports cancer research at Sylvester Comprehensive Cancer Center at the University of Miami Miller School of Medicine.

MAJESTIC ISLES LITTLE THEATER

By Selma Friedman



The evening began on a bright note, and went steadily along, sparkling from bright star to bright star. Truly magical, creative, original, and what else can I say? It was wonderful.

At the beginning of the meeting, President Ed Strauber announced something new: following the pledge to the flag, a patriotic song will be sung, led by Selma Friedman and the Majestic Isles Sing for Fun Singers, for all the members to sing. Each month there will be a different patriotic song, all of them familiar to us.

Barbara Portnoff and Doris Davidoff came up with the idea of reciting the lyric of a song as if it were a monologue, leaving it up to the performer to interpret the text, and express the emotions that lay behind the words. And it was quite powerful. They added film clips, art work and sound effects at times to give another dimension to the selection.

Seventeen of our M.I.L.T. members recited lyrics, both serious and comical, to the audience that was wonderfully supportive. It just shows you do not have to have a big splash for a performance, just good material and a well-directed cast ready to perform. Many thanks and much appreciation to Claire Deveney, Isabel Lubchansky, Seena Calder, Ed Mordis, Francine Gitto, Irene Mordis, Sy Lubchansky, Linda Kessler, Paul Mendelsohn, Ed Strauber, Doris Davidoff, Enid Bayer, Rita Goldman, Gloria Steingart, Ira Schneider, Marilyn Chermak, and Estelle Snyder. Bravo to Barbara and Doris. Thanks, also, to Stan Rothstein for the camera work and to Marty Baron and the refreshment Committee for all their efforts. That's real team work.

What a great start to the new season. See you Nov. 2, when Ed Strauber will present another Old Tyme Radio Show. If it's anything like his other shows, it will be fun!



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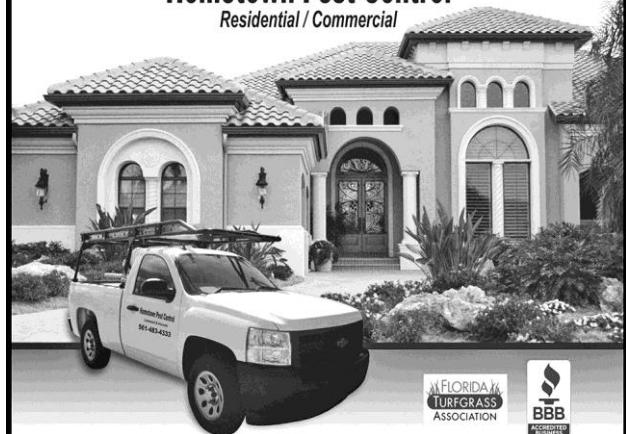
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HADASSAH

By Ellin Goldstein



Hadassah welcomes the New Year with a calendar of wonderful events and activities.

The donor luncheon is on **Nov. 12**, at Benevento's. Flyers and menu are in the back lobby.

We'll have a combination Installation, Membership Appreciation, and Chanukah Party on **Dec. 15**.

Get your games together now for the Card Party on Monday **Jan. 26**.

On **March 4**, we will be holding a MISS (Majestic Isles Sweet Sixteen) event, sponsored by Janice Davidson and Adele Frietag. There will a luncheon and entertainment.

To buy a brick on our 6th Brick Lane, call Lee Katz (733-6702) or Lucille Garelick (364-0533).

The next dine-around will be on **Jan. 11**; Elaine Grossman will announce the restaurant. This project helps support Camp Judea. The camp is already beginning to process enrollment for the summer of 2015. M.I. Hadassah works hard to aid the camp in providing scholarships. We have almost completed our pledge. Thanks to everyone who helped by contributing or attending any of the dine-arounds. Please look around your house to see if you can donate kappot, tallitot, talit bags and t'filot for the campers. Call Elaine at 736-3636 or just leave these things in her foyer.

Remember, there is a \$2 charge for a light lunch at our meetings. If you are willing to bake, so we can also serve "coffee and..." call Marcia Steiner.

The 2014-2015 calendars have been delivered. If you didn't get yours and you put in a personal ad, please call me or come to the meetings. I have them and am more than happy to give one to you. We will sell the extra calendars. If you want one, call Evelyn Harris.

The Book of Remembrance also has been delivered. Call Lee Katz to find out when you can get yours.

Elayne Rovner will be the chairman of the Chai Society. Details to follow.

Before you know it, Bev Jaffe will be selling Mah Jongg cards. We got a very nice donation back from the Mah Jongg league this year. Bev and the Board thanked Irene Mordis for typing all the names for her.

MAJESTIC ISLES TRAVEL CLUB

Doris Davidoff



Four years ago, the Travel Club took its first trip – to Key West – with 21 people. Since then, we have offered 20 trips, from one-day excursions visiting a

variety of locations close by to many trips to destinations requiring one or more overnights. In 2014 our repeat visit to Key West sold out with 51 passengers.

We have even hosted some major trips, such as a Mediterranean cruise and Branson. When this issue of the newsletter comes out, some of us will be enjoying ourselves **in Europe** as we sail from **Prague to Budapest** on the Blue Danube River.

Our exciting Alaskan cruisetour, departing the end of May, is already sold out, with 32 passengers who are excited about visiting this magnificent "last frontier" destination.

We have had to cancel a few trips during these past four years, but most of our trips have been quite successful. We are now planning a number of trips for the future. Our next **one** will be visiting Mt. Dora December 16-17 to enjoy their spectacular holiday lights. During the day we will visit their Hall of Fame Museum and the Historic Village Museum. We will also tour the Lakeridge Winery & Vinyards. Flyers about this trip are in the back lobby.

Our Planning Committee is in the process of finalizing some trips for 2015, and we are already making plans for 2016.

Stay tuned for more information on these and other trips as they are developed. Come to our monthly meetings and watch Channel 63.

The Travel Club is open to all Majestic Isles residents and their friends and relatives, even if they don't live here. We meet on the fourth Sunday of each month (check Channel 63 for any changes). Our trips have a mixture of couples and singles. There is no membership fee to belong to the Travel Club.

"A vacation is what you take when you can no longer take what you've been taking."

Earl Wilson

November 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 8 p.m. – Movie Time:
2 9:30 a.m.: Men's Club Breakfast 7:30 p.m. MILT	3 Travel Club Riverboat Trip starts (Trip ends on 11/18)	4 11a.m. Calendar meeting. ELECTION DAY	5 Travel Club trip 11:a.m. Sing for Fun	6 2 p.m – B.O.D. meeting	7 4:30 p.m. Singles meeting	8
9	10 11a.m. Women's Club Card party 4 p.m. : Investment grp.	11	12 11 a.m. Sing for Fun 11:30 a.m. Hadassah Donor	13 10 a.m. - Habitat Collection	14	15 8 p.m. – Movie Time
16 7:30 p.m. Social Club Mtg	17	18 Travel Club trip ends	19 10 a.m. SHREDDING 11 a.m. Sing for Fun 2 p.m. Book Talks	20 12 noon – Pap Corp Fashion Show 7 p.m. Candidates Night	21	22
23 11a.m. – Travel Club mtg.	24 11 a.m. Hadassah mtg.	25	26 11 a.m. Sing for Fun	27 	28	29
30						



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<p>Sold 10/25/13 CONTRACT IN 8 DAYS</p>	<p>Sold 03/22/13 CONTRACT IN 8 DAYS</p>	<p>Sold 08/30/13 CONTRACT IN 14 DAYS</p>
<p>Sold 11/25/13 CONTRACT IN 15 DAYS OVER ASKING PRICE</p>	<p>Sold 03/19/13 CONTRACT IN 16 DAYS</p>	<p>Sold 05/17/13 CONTRACT IN 19 DAYS REALTOR FOR BUYER & SELLER</p>
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