

# Majestic Isles News

June, 2009

Volume 12

Issue 9



## Book Talks and More

Wednesday, June 17

2:00pm at the Clubhouse

A review of Barbara Walters' "Audition"

Details on the meeting on page 29

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**[www.majesticisles.com](http://www.majesticisles.com)**

**MANAGER'S CORNER**

In case you haven't noticed yet, it's hot. In fact, the weekend of May 9 and 10 we had record-breaking heat in South Florida. I received notification from South Florida Water Management District that we're in the worst drought since record keeping began in 1932. As you look around the community the conditions are evident in the brown lawn areas, low lake levels, trees and plants with no flowers yet, and wilting landscape beds. South Miami-Dade and Monroe Counties are already under Phase III Watering Restrictions, which only allows for one day a week watering. Without significant rainfall soon, the restrictions will soon reach to Palm Beach County.

What does this mean for us? First, don't even consider planting anything new until the rainy season starts, which is evidently going to be a little late this year. While the Board approved new landscaping at the Woolbright entrance and several small beds throughout the Community, none of this planting will be done until we see the conditions improving. It also means that everyone is going to have to pay attention to their landscape beds and lawns and help out the irrigation system by hand watering dry areas themselves. Residents with odd numbered addresses can hand water on Wednesday and Saturdays before 10:00 a.m. and after 4:00 p.m. Even numbered addresses can water on Thursday and Sunday during the same hours. Give a little assistance where it shows the most to help make the community as attractive as possible.

I gave a few little hints in my last article about the upcoming hurricane season. Did you catch them? Unless you just moved here from Idaho, you know quite well that hurricanes are a fact of life in South Florida. Past experience seems to indicate that Boynton Beach might be a direct target. If you haven't started your preparations yet, it's time to get on the ball. Walk around your house and make a list of *everything* that needs to be picked up and brought inside if a storm threatens. Also note where you're going to store those items. Where do the patio table and chairs go? On patio homes with privacy walls, it's a simple matter to install two eyebolts into the wall, stand the table up flat side to the wall, and secure it with rope. That takes care of the table.

Test your generator...again. If it starts hard, make arrangements now to get it serviced. Let it run for at least 15 minutes to clean out the engine and fully heat up. Plug a lamp into the outlets and make sure they work. Check your non-perishable food supplies and start buying a few items now rather than trying to fight the crowds when a storm approaches.

If you're totally lost about prepping for a storm, copies of Resident Action Plans are available in the Information Center in the back lobby or the clubhouse and at Home Depot and Publix. In addition, several radio/TV stations and newspapers publish a hurricane guide every year. Hope for the best but prepare for the worst.

Ken Miller, Association Manager

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## Unofficial Highlights

### M.I. Board Meeting, May 7, 2009

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

#### President's Report, Joel Rosenthal

- The sidewalk at Woolbright and El Clair has been completed. An e-mail sent to thank Commissioner Aaronson for his assistance.
- Letter about the landscaping received from several residents along Seashell Terrace.
- Letter received concerning the security guards and locking the clubhouse at night. Board agreed to close the clubhouse at 11:00 p.m. to avoid this problem.
- TEM contract, for maintaining the gates and gate arms at the entrances to the community, expires the end of May.

#### Treasurer's Report, Sy Kugelmas

Cash on hand and in banks:

Operating Accounts	\$323,526.36
Reserve Accounts	<u>\$288,123.08</u>
Total Cash	\$611,649.44

- Total unpaid maintenance is \$3,956.
- Vendors due \$16,595.75, including amounts not due until completion of work and the balance due for insurance, which is on a payment plan.
- Audit for 2008 almost complete. Auditors asked for more information, which was provided 5/7/09.
- This year's income and expenditures running close to the budgeted amounts.

#### COBWRA Report, Martin Goodman

- Florida has a \$6.01 billion budget deficit. Senate looking into higher cigarette and gambling taxes.
- State Senator Dave Aaronberg sponsoring bill to allow Floridians to vote on expanding tax relief to all veterans disabled in combat.

#### Grounds Committee, Mort Goldstein

- Committee met 4/22 to review Advanced Mulch proposal to blow in mulch for under \$30,000.

#### Clubhouse Committee, Irene Weinstein.

- Pool looks good.
- The decorator had no samples last meeting. Committee to meet 5/13 to discuss card room chairs.

#### Documents Committee, Joel Rosenthal

- Many parts of Documents are outdated and need to be addressed.

#### Cable Committee, Sy Kugelmas

- Reps from AT&T and TCI made presentations to residents 4/28.

#### Finance Committee, Sy Kugelmas

- Committee met 4/30, discussed the following: renewing the CDs, foreclosed property, maintenance fees, bill with Rolyn and upstairs redecorating.

#### Insurance Committee. Irene Weinstein for Janice Davidson

- Invoices for all insurance policies have been received and are paid. Waiting for actual policies from Plastridge for 5/1/09 - 4/30/10.
- Electronic Data Processing Policy being reviewed. Recommendations will be made to the Board.

#### Old Business

- Motion to approve proposal by Advanced Mulch to blow in mulch to the entire community at a cost not to exceed \$30,000 passed 4-1-1.

#### New Business

- Presentation by Steve Bayer about installing video recording system at the guardhouse. Motion to table pending attorney's opinion passed 6-0.
- Motion to replace the plantings in 13 landscape beds at a cost not to exceed \$10,000 passed unanimously. Will wait for rainy season to plant.
- Motion to replace landscaping at Woolbright entrance for \$4,405, as proposed by M&P passed 6-0.
- Motion to not take out flood insurance, as recommended by Insurance Committee.
- Motion to have Stan Davidson monitor ficus hedges twice monthly for Ficus Whitefly damage and report to the Board to consider treatment options in the future tabled until the June meeting by 6-0 vote.
- Ken Miller and Bonnie Haberstick will go through residents' files to check for age verification. Residents who do not have this information on file will be contacted and asked to provide it. This should satisfy the requirements for our status as a 55+ Community.
- Motion to hire Hometown Pest Control for \$300 to treat the interior of home under foreclosure. Cost to be added to the lien against the property, passed 6-0.



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## PRESIDENT'S MESSAGE

By Joel Rosenthal



By the end of June, several projects should be completed. These include the power washing of sidewalks and mailboxes, as well as the final stage of mulching of the residential areas. The Grounds Committee has suggested some improvements to our landscaping and the Clubhouse Committee continues to plan renovations.

There are still openings in various committees, including the Architectural Review Committee. Residents are welcome to attend meetings and offer their input, even if they are not on the committees. Watch channel 63 for all meeting schedules.

The 2010 meeting schedule includes four evening Board of Directors meetings. In an effort to minimize activity when many residents are away we have cancelled the July meetings and we will make every effort to defer major decisions to the fall.

The TV Committee seems to have settled on either AT&T or Comcast. The committee has requested proposals from each.

The audit for 2008 is available to residents. Questions are welcome and can be answered by either Sy Kugalmas or Joel Rosenthal. Residents are encouraged to attend the June meeting, which will include a discussion of the audit.

## WANTED: More Veterans' Stories



The veterans' stories that ran in the May issue of the newsletter were so well received that we'd like to print more such stories in the November issue in observance of Veteran's Day.

We are looking for memories from our veterans, both men and women, telling us of their wartime experiences.

Please contact either Betty (739-6086) or Phyllis (740-1960) or submit your story by e-mail to: [brwachtel@comcast.net](mailto:brwachtel@comcast.net) or [floridaphy@aol.com](mailto:floridaphy@aol.com). The deadline is October 15.

## WE CARE *Stop, Thief!*

By Naomi Marcus

"What's all this," I muttered as I opened the mailing from Medicare. Ten pages, it was, 10 pages listing medical treatments with strange names and, on the last page, a note showing that several thousand dollars had been paid to a rehab center.

Uh, oh! The center was in Miami and I had never gone to Miami for medical care. Its name and the name of the person who supposedly had referred me to it were completely unfamiliar. Time to make some phone calls!

You know the drill. ("Listen carefully, we have changed our options." "Thank you for your patience. Your call will be handled by the next available operator" "Please hold while I transfer your call.") Eventually my fear that I had been the victim of identity theft was confirmed. Other complaints filed against the rehab center were being investigated.

Identity theft can happen to anyone. Dumpster divers, dishonest employees and computer hackers are a growing menace. Protect yourself as much as possible. Don't give out your Social Security/Medicare number or other personal information unnecessarily. Shred documents with personal information before discarding them. Carefully examine all bills and statements from credit card companies and Medicare. (Florida's Medicare Fraud Hotline number appears on all Medicare Summary Notices.)

If you suspect fraud or identity theft, take action! Report the theft and place alerts on your credit card accounts. Have pencils and paper ready and document everything. It will require time and patience but it will save tax dollars and may help to stop and catch a thief. Clip the boxed information below and save it for future reference

### Call If You Suspect Identify Theft

#### Federal Trade Commission (FTC)

Identity Theft Office

1-877-438-4338

#### Nationwide consumer reporting agencies

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

#### Palm Beach County Sheriff's Office

732-8116

## SAFETY IN THE ISLES

By Steve Bayer



What should we be doing in preparation for a serious accident or sudden illness at home? We all know that the first thing to do is call 911 and stay on the phone line until the operator establishes your location and what the emergency situation is. It is preferable that you call on a landline phone as opposed to a cell phone. This helps the operator locate your home on a GPS system.

To be fully prepared, we should all have a form that is titled “**Vial Of Life.**” The form asks for your name, address, date of birth, physician’s name and phone number and any major medical problems that you have. Most importantly, it asks you to list all medications you are currently taking and where they are kept. It’s important that you also list any allergies that you have.

Also important, is the information in the section for your insurance information. Phone numbers and plan numbers are always a big help. Indicate whether you have a living will and a notarized “Do Not Resuscitate Order” and where they are kept. Are you an organ donor and is this noted in your papers?

Probably the most important section is whom you want notified in an emergency. What are their home and cell phone numbers?

The **Vial of Life** form should be **kept in a plastic bag**, which is provided, and **attached to** the side of **your refrigerator**. Fire Rescue personnel are trained to look for this form when they arrive and first try to access your condition.

These forms will be available for the asking in the clubhouse office from either Bonnie or Ken. This could **save your life** in an emergency.

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Hurricane shutters may not be put up before June 1 and must be removed by Nov. 30.

Thank you, Harvey Galan  
Architectural Review Committee

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## GOOD AND WELFARE

### GET WELL

Gwen Bernklau  
Alan Ehrlich  
Irene Ehrlich  
Ira Friedenberg  
Ted Kalestein  
Sandy Kastner  
Art Katz  
Bernie Lerner

Irene Luxenberg  
Judy Radin  
Mitch Radin  
Bob Robin  
Bernice Rothenberg  
Jack Spinner  
Selma Wattenberg

### SYMPATHY

To the family of Ellie Dorskind.  
To the family of Herb Fischer.

### MESSAGES

Dear Majestic Isles Friends: Thank you so much for your many calls and cards during my recent hospital stay and thereafter. I really appreciate your thoughtfulness.

Marcia Vetstein

To my friends and neighbors in Majestic Isles: Many thanks for your cards, visits and phone calls during and after my recent illness.

Al Weinstein

*Please note: We reserve the right to edit for length (30 word maximum) and clarity. Submit articles to Elaine Jay be email at [ElainJay@aol.com](mailto:ElainJay@aol.com) with **Good and Welfare** as the subject.*



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## Highlights of the May 20, 2009 COBWRA Meeting

The May meeting of the Coalition of Boynton West Residential Associations was held at Banyan Springs.

### State Legislators Report

**Rep. Joseph Abruzzo, Dist. 85**, said he did not support the approved budget because it raised \$1B on working families by raising fees for drivers' licenses, car registration and other fees. While the budget used over \$3B in federal stimulus money, it left on the table some \$444M to increase unemployment benefits in Florida. The Consumer Energy Savings Act provides up to a 20% rebate on purchase of Energy Star appliances

**Rep. Kevin Rader, Dist. 78**, said he relies on COBWRA's leadership for legislative advice. The budget began with a \$6B shortfall. One billion was raised with \$1 increase in cigarette tax, \$1B from fees, \$1B from reserves and \$3B stimulus.

**Rep. Kelly Skidmore, Dist. 90**, said a good bill passed that monitors prescription drugs purchases. Florida leads in illicit prescriptions filled by people from other states. Another bill passed to allow up to a 10% per year increase in Citizens Insurance rates and allows companies like State Farm to raise rates to whatever they think the market will bear. Tri-Rail was not funded and is in peril.

**Sen. Dave Aronberg, Dist. 27**, believes the legislature is out of touch with the people of Florida. Part of his job is to stop bad legislation like selling our roads! A good bill that passed requires that state budgets be posted on line for everyone to see. Other bills passed to update our port security and required young horse riders to wear helmets.

**Sen. Ted Deutch, Dist. 30**, reported the legislature passed a bill to ban state pension funds from investments in companies selling banned equipment and technology to terrorist sponsoring states like Iran. The increase of cigarette taxes from \$.33 to \$1.33 per pack passed only because the leaders called it a public health initiative!

### Officials' Reports.

**Mary Lou Berger**, Administrative Assistant to **Commissioner Burt Aaronson**: The Flavor Pict traffic light installation will begin in June. Because of easement problems, the right-turn lane on Hagen Ranch Rd at Boynton Beach Blvd should be completed and open after the summer. The ABC Group asked the County Commissioners for a "Hurricane Preparedness" meeting. (We learned it will be on June 17.)

### COBWRA Reports

**Ken Lassiter, COBWRA President**, reported that the ABC Group—COBWRA, the Delray Alliance and West Boca Community Council—proposed a joint meeting early next year to invite a major figure such as Governor Crist as the speaker. A new committee, the South County Association Legislative Effort (SCALE) was created by members of the three organizations to study Chapter 718 (Condominium Law) and Chapter 720 (HOA Law) and make lists of suggested changes to present to our legislators for next year.

### Committee Appointments

President Lassiter announced appointments: **Health & Flu Shots Committee: Debbie Murphy**, alternate for Cypress Creek, as Vice Chair

**Media & Public Relations Committee: Sharon Geltner**, alternate for County Fair, as Chair

**Cultural & Entertainment Committee: JoAnne Groen**, Platina delegate, as Chair and, **Jerry Rosenberg**, Fairmont Place delegate, as Vice Chair. They will work on programs for the Canyon Town Center Amphitheater.

**Communications Committee: Dave Lamkin**, president, Lakeridge Falls, as Assistant Web Master

**Bethesda West Hospital Support: Myra Rosoff**, as Chair. Serving on the committee: Lew Doctor, Bonnie Cohen, Bob Katz and Mitch Rubin

**President's Forum: Stan Brizel**, alternate for Majestic Isles, Chair; **Stephen Kirschtel**, alternate for The Club at Indian Lakes, as Vice Chair

**Parliamentarian: Martin Goodman**, Majestic Isles delegate

### Committee Reports

**Legislative Affairs Chair, Bonnie Cohen**, reviewed the positives and negatives of bills passed by the legislature. COBWRA delegates passed motions to urge Governor Crist to sign Senate Bill 714 that helps condominium associations and to veto SB360 revising growth management standards to remove concurrency requirements for developers to fund new road construction making required roads a public expense.

**Joan Brunswick, Chair of the Health and Flu Shots committee**, announced 2 meetings of the committee: May 28, 3 pm at Valencia Shores and Aug 18, 3 pm at Avalon Estates.

### Future Meetings (Open to the public)

**June 2: 6:30 pm:** Growth Mgmt at PBSO Dist 6

**June 17: 9:30 am:** Delegates at Majestic Isles (Woolbright Road between Military Trail and El Clair Ranch Road)

**JULY: NO MEETINGS:** Except Flu Shot Workshop, July 16, 3:00 pm at Valencia Shores on Lyons Road

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## Gardening in the Isles

By  
Stan Davidson



It's hurricane season! Let's evaluate the wind-tolerance of plants that grow in Majestic Isles. Wind-tolerance can be classified as **Very High**: winds of 74 miles per hour to 155 mph (plants show very little damage in Category 1 to Category 4 hurricanes), **High**: winds of 74 mph to 155 mph (plants hold together *fairly* well in hurricanes from Category 1 to Category 4), **Medium**: winds of 74 mph to 110 mph (plants hold together pretty well in Category 1 and Category 2 storms) and **Low**: winds up to 74 mph (plants routinely show some damage even in Category 1 storms). Where Hurricane Andrew is mentioned below, the trees and shrubs were rated following that 1992 hurricane. Unspecified data is from other hurricanes.

Let's tour our community to see just how wind-tolerant our plantings are. The Royal palms in our Imperial Seas Blvd median are native to Florida and offer good wind resistance in storms up to Category 4. Even when canopies are lost in hurricanes, the Royal palm recovers quickly. The Sabal palm, our state tree, is an amazing tree with very good wind-tolerance. The Canary Island palms in our front entries are stately large palms that hold up well in very high winds. The Areca palms along Imperial Seas Blvd and adjacent to our pool stay in the ground well during hurricanes but the fronds get torn up. Therefore, this palm has a medium wind-tolerance rating. The Roebellini palm is one of the most wind-tolerant plants in Florida. Almost all Roebellini palms were still standing after the Category 4 winds of Hurricane Andrew.

While most palms are considered fairly wind-tolerant, the Queen palm in many of our front landscapes is the exception. Queen palms uproot easily, more than most other community-planted trees in Florida, and therefore are classified as having low wind-tolerance. All the available data on the Adonidia palm and Fox Tail palm indicates that they are high wind-tolerant trees.

Let's examine several hardwood trees we have growing in Majestic Isles. The live oak is ranked as the most wind-tolerant shade tree planted in Florida.

Data has shown that the live oak survived 145 mph winds of Andrew with 78% left standing after the hurricane. The mahogany tree is a low wind-tolerant tree, because the wood is very brittle and breaks off in low winds. The tabebuia is the tree with the beautiful clusters of yellow flowers we see in bloom in March and April. Because the tree can uproot in winds as low as 25 mph, it is considered one of the weakest trees planted in south Florida. After the 145 mph winds of hurricane Andrew, about 50% of the bottlebrush trees were left standing, so this tree has a medium wind-tolerance rating.

The gumbo limbo trees planted along the outer perimeter of the El Clair Ranch wall are known to do well in hurricanes and can be classified as high wind-tolerant. The bougainvillea, planted as a small tree in our Imperial Seas median, and also the hibiscus planted as a small tree, do not tolerate the high winds well and lose their leaves, but recover easily after staking. These differences make it difficult to classify these plants as low, medium or highly wind-tolerant. These plants deserve a high-wind tolerance ranking *if properly staked*.

Turning to the shrubs, we find that Crown of Thorns, which has survived winds of at least 100 mph, can be ranked as a high wind-tolerant plant. Crotons have done amazingly well in past Category 3 and 4 hurricanes. The Green Island ficus shrubs that are planted in our front median do very well in winds of at least 100 mph and can be classified as high wind-tolerant. Ixora, which are reported to keep their leaves in both Category 2 and 3 hurricanes, are a medium-high wind tolerant shrub. The Aboricola, known for its tolerance to high winds even up to 120 mph, can be rated as a high wind-tolerant shrub. All reports on bromeliads are good, even from reported winds over 120 mph.

In summary, it's time for intelligent planting. Consider the wind tolerance of your Majestic Isles' landscape plantings and adhere to wind tolerance rankings. Remember.... "Plant the right tree in the right place."

***Happy Gardening!***

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## MORE THAN JUST THE BIG BAND ERA

By Josh Katz



### MCGUIRE SISTERS

The **McGuire Sisters**, **Christine**, **Dorothy** and **Phyllis**, began singing in a church in Middletown, Ohio where their mother was an ordained minister. Phyllis was only 4 years old. By 1949, they

were performing at military bases and church functions. In 1952, they won a spot on the "**Arthur Godfrey Talent Scouts**" show and the rest is music history. In the years that followed, the sisters performed before the **Queen of England**, as well as Presidents **Nixon**, **Carter**, **Ford**, **Reagan** and **George Bush**. They signed what was, at that time, an unprecedented contract with Coca-Cola, appeared on top TV shows, and played venues from Las Vegas to New York's Waldorf Astoria.

At the peak of their popularity, in 1968, The McGuire Sisters decided to put a wrap on their careers, with Phyllis flying solo and Dorothy and Christine devoting time to their growing families. For the next 17 years, the only time The McGuire Sisters performed together was at family functions. Then a unique twist of fate changed everything. When Christine and Dorothy were visiting Phyllis in New York City, they were repeatedly stopped by fans, who were asking for autographs and wondering where they would be appearing. They asked themselves "Why not?" Thus opened a new chapter in the lives of The McGuire Sisters. The three retreated to Phyllis' palatial Las Vegas mansion for six months of rigorous rehearsals. The hard work paid off. The rejuvenated McGuire Sisters made international headlines. They found longtime fans waiting in line, and new ones joining them. Their music quickly bridged the generation gap and The McGuire Sisters were a hit once again.

Phyllis, the most popular of the three was married for two years in the 50's – but it was the man she did not marry who caused the most uproar. For most of her adult life her beau was Mafia chief **Sam Giancana**. She was introduced to him by **Frank Sinatra** in 1960 in Las Vegas and she became his mistress for the remainder of his life. Sam was murdered in 1975.  
Next issue – Hal McIntyre

## SOME INTERESTING FACTS ABOUT BAND LEADERS.

**Charlie Barnet** was married 6 or 7 or 8 times, depending on which biography you read.

**Blue Barron's** real name was Harry Friedland.

**Count Basie** took piano lessons from **Fats Waller**.

**Bunny Berigan** was an extremely heavy drinker. Today he would be called an alcoholic. On more than one occasion while in the **Tommy Dorsey** orchestra, he fell off the bandstand. That would not have happened if he had played the saxophone instead of the trumpet. You see, the brass section (trumpets, trombones) was on a riser at the rear of the bandstand.

**Ben Bernie's** real name was **Bernard Anzelevitz**.

**Will Bradley's** real name was **Wilbur Schwitchenberg**.

### UNUSUAL SONG TITLES – LETTER "F"

Looking through my index cards, these are some unusual song titles beginning with F. What a great idea I had doing this – I keep finding misplaced cards.

FALLEN ARCHES	FAN MY BROW
FAT AND GREASY	FEE FIE FOO
FAT MEAT AND GREENS	FICKLEFAY CREEP
FIDDLE DIDDLE	FLEA ON A SPREE
FOO TO YOU	FLOOGI BOO
FIFTY MILES OF ELBOW ROOM	
THE FLIES CRAWLED UP THE WINDOW	
FOUR AND ONE HALF STREET	
FRY ME COOKIE WITH A CAN OF LARD	

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 Josh Katz  
 Sheriff Deadeye  
 Willy Lump Lump  
 Cauliflower McPugg  
 Bolivar Shagnasty

See you in the next issue.

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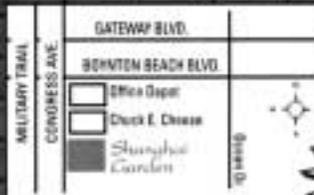
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## TAX CORNER

By Melvin Burstein

Many taxpayers may get a rude surprise when they file their 2009 tax returns. The "working tax credit" - \$400 dollars for individuals and \$800 for married couples - is distributed through a reduction in withholding taxes that results in larger take-home pay. The new withholding tables issued by the IRS could cause millions of taxpayers to receive hundreds of dollars more than they are entitled to under the "working tax credit." That extra money will have to be repaid at tax time.

Taxpayers at risk of having to pay back part of their increased take home pay, because too little was withheld include:

- married couples in which both spouses work;
- workers with more than one job;
- **retirees who have federal income taxes withheld from their pension, and**
- **social security recipients with jobs that provide taxable income.**

As part of the economic stimulus package, the Social Security Administration is sending checks in the amount of \$250 to taxpayers who qualify to receive social security benefits. The \$250 payments are meant for people who are not eligible for the "working tax credit," but in some cases the checks will go to retirees who also have earned income and have received the "working tax credit." **Retirees are not eligible to receive both the \$250 payment and the "working tax credit,"** so when they file their tax returns next year, the \$250 stimulus payment, if received, will be deducted from their tax credit.

Retirees who have federal taxes withheld from pension benefits are also receiving what looks like an income boost as a result of the new withholding tables. **However, pension payments are not earned income, so they don't qualify for the tax credit.** That money will have to be paid back next year when tax returns are filed.

\*\*\*\*\*

Just in case you were unaware of it, remember that if you move to an assisted living facility, a portion of the entrance fee and monthly and annual fees qualify as a medical expense.

The deduction for 2009 for use of an auto for medical purposes is 24 cents a mile and for charitable purposes is 14 cents a mile.

Normally, debt forgiveness results in taxable income. During the years 2007-2012 if your mortgage debt is partly or entirely forgiven on your principal residence you may be able to exclude up to \$2 million of debt. The limit is \$1 million for a married person filing a separate return. To qualify, the debt must have been used to buy, build or substantially improve your principal residence and be secured by that residence. If you qualify, you claim the special exclusion by filling out Form 982 and attaching it to your federal tax return for the year. Debt forgiveness on second homes does not qualify.

The Federal Deposit Insurance Corp presently insures your checking, savings, certificate of deposits, etc. up to \$250,000. After Dec. 31, 2009 the amount drops to \$100,000. IRA coverage will remain at \$250,000.



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By Al Silverman, Facilitator

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“The economy has stopped falling off a cliff. Glory Hallelujah! It’s now merely rolling briskly downhill.” “For not only

are things getting worse more slowly, but in the revival of euphoria, they are able to see green shoots of recovery in every compost pile. And then disclosure that Bank of America was in need of \$34 billion in fresh capital promptly sent its shares soaring 17% on Wednesday, May 6. Who can blame shareholders for wistfully wondering how high the stock would have jumped had the bank needed \$68 billion?” The above selected quotes are from Barron’s May 11, 2009 issue. They say it all.

Is high income with growth still attainable in this market? Or has it receded from our grasp as the market began to turn up from the lows of the recent past? The answer is yes in some cases and no in others. (Isn’t it always that way in the stock market?)

The real answer is based upon your expectations. The prices of many securities have increased in value approximately 10% to 30% and, if the dividend remained the same, then the current yield is now lower. If 5% to 8% **was** attractive; or 9% to 12%; or 13% to 16%, then there are quite a few candidates; tax frees, taxables or tax deferred. On the other hand, for many similar securities, the Board of Directors of the respective companies have chosen to reduce or eliminate the dividends in order to conserve cash during the current financially stressed period. Others are paying dividends as part cash and part stock. Careful research is necessary to properly evaluate the data that you find in such sources as Yahoo, etc. The yield published is often based upon the last dividend paid and may not reflect the possibly reduced forthcoming dividend to be paid in the next payment period.

As many of you have heard, the stock market, historically anticipates changes in the economy as well as individual company fortunes by approximately six to nine months. If you believe Mr. B--- and have faith in Pres. O--- and feel that all the government money poured into the economy will stimulate as planned, then you may feel the urge to

begin to dabble as the signs point up. You may, however, be riding on a roller coaster for some time. On the other hand, you may find it more advantageous to consider investing for income (with some upside potential) as indicated above and with fewer **ohs** and **ahs** and **oys**. In any event, go slowly.

Always remember to do your “Due Diligence” (Research), and check suitability to your investment objectives. And, finally, poetically speaking:

The Bulls and Bears are in a race  
Chasing each other all over the place  
Who will win is anyone’s guess  
Do you think you’re right---oh what a mess  
When the right answer is hard to find  
What ever you say---no one will mind  
If you pick a stock and pay your dues  
Just hope you’re right---with what you choose  
It may not happen right away  
No matter what anyone may say  
But if you wait two years or five  
It just may grow and come alive  
If you don’t want to wait so long  
Choose some income that is strong  
It should pay you every quarterly  
And you’ll walk ‘round feeling--- sportily.



## LOOKING FOR A FEW GOOD DOGS

We would like to put pictures of a few Majestic Isles dogs on the cover of the Summer newsletter. If you’d like to see your pet as a “cover dog,” please loan us a photo, black and white or color. Print the dog’s name and your name on the back of the photo, then put the photo in the newsletter box in the back lobby or deliver it to Betty Wachtel or Doris Davidoff. **ALL PHOTOS WILL BE RETURNED.**

If we receive too many photos for the one cover, we will select the ones to be used by drawing the names out of a hat.



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## ONLY IN THE MOVIES

By Thelma Mechanic

Have you noticed privileges that the performers enjoy in the movies – privileges that we ordinary citizens rarely, if ever experience?

As a movie junkie, I've become more aware of these peccadilloes, and perhaps you have your own list. For example, Michael Caine is driving a car to a business appointment in midtown. Isn't it great that he is always able to park directly outside the building he is visiting? Parking spots are always conveniently available, but only in the movies. Not only that, but taxis too, are always there when needed.

Detective stories like the Law and Order TV series are popular with movie audiences. For some reason, the detective is suspended from duty. Being resourceful, he manages to solve the case in his own way, and soon he's back on the force. Only in the movies!

Then there are the musical "oldies" we see on TV. Gene Kelly is getting wet, but enjoying it as he dances in the rain in the street. Fortunately there is no one there to interrupt his dancing because he had the entire street and sidewalk all to himself. Only in the movies!

Are martial arts and/or fighting your preference? It's almost predictable that Tom Cruise is always heavily outnumbered in a fight. Notice that his enemies attack one by one, while encircling him in a threatening manner. But good old Tom knocks out each enemy one by one. What a hero! But only in the movies. Clint Eastwood is also known to hold his own against great odds.

Perhaps you're a lover of car chases, hi-jacking, explosions, and even eruptions. It's miraculous how our heroes, particularly James Bond 007, extricate themselves. They go through fire, car accidents and true terror, but somehow emerge without shock or serious injury. Only in the movies!

Many of us have lost a key and been locked out of our home or car at some time. Not our movie heroes. They are able to pick a lock with a credit card or even a paper clip – but then again, it's a movie!

All laptop computers in pictures are so powerful that they manage to override the communication signals of any invading alien civilization. Try that on your computer.

Also amusing or amazing to me is when a movie character turns on the TV news and locates the story that affects him at the exact moment he turn on the TV. Such convenience!

On the romantic side, have you noticed how couples involved in kissing scenes never have a smudge of lipstick or a hint of makeup revealed on either man or woman?

Only in the movies are liberties taken in so many ways. Such is the **reel** world!



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## CARE AND FEEDING OF DINOSAURS

By Phyllis M. Cohen

There are a number of great stories about the origin of the word, "sabotage," but the one I like best has to do with the reactions of French workers to the industrialization of the textile industry. The story goes, that the handloom weavers were so distressed by the loss of their jobs that they threw their heavy wooden shoes (*sabots* in French) into the power looms, thus shutting them down. Hence the word, sabotage. The story may be apocryphal, but I recently felt very much like throwing my Jimmy Choos - all right, my Easy Spirits runners - into that vast tangle of computer, internet, electronic gadgetry that seems to run the world, and step back to an earlier time.

You have to understand that I always thought I was right up with modern times, using all the newest things that make our 21<sup>st</sup> century world go round. The clock on our VCR never blinked furiously for years because we didn't know how to set it. The DVD player was a snap to operate and didn't take long to master, though that's already obsolete now that blue ray is destined to rule. My cell phone has numbers programmed into it with most of the names spelled right. "Gracie," my new GPS, is such a friend that she never ceases to warn me, "You are exceeding the speed limit." Drat, I have to learn how to disable that command. And it only takes me twice as long to figure out how to get somewhere on my GPS as when I used a map, though I must admit on a dark night, it's easier to follow her commands.

I love the ATM's ability to return a deposit slip to me with pictures of my checks, I scan my books at the library automatic check out line and weigh my packages on the Post Office's automatic postage machine. I even saw the movie "Wall-e" and cried over the lovesick robots.

Of course, I've been banging away on a computer for over 20 years, surfing the Internet, using Instant Messenger, and chatting with one of my sons via our web cams. I even have a blog so that far away friends and family can read or ignore my columns.

Yet a few weeks ago, I was "dissed" as the kids say, by the savvy technocrats that now rule the country.

My five-year old computer is obsolete, or at least on its way to computer heaven. And though my kids admire my ability to blog, I apparently have already been left behind. I don't have an account on Facebook, sign on to YouTube, or have a Twitter account. (Twitter is the latest version of what could best be described as text messaging on steroids, enabling you to reach many people quickly with short messages). Eat your heart out, Ashton Kutcher (who apparently has received the most "Tweets" or messages). I am not ready to tweet you anytime soon. If you don't know what I am talking about, like me, you are still stuck in the year 2000, if not earlier.

My grandson provided the most disconcerting evidence of my failure to keep up with the times. Left unattended for five minutes by my machine, he proceeded to log in, google his desired site and play a game so quickly that I was stunned. Disappointed in my machine's performance, he turned to me and sighed. "Grandma, you need to trade your computer in for an iPhone." I could then get rid of the GPS and cell phone. I would write my columns using the "notes" function and just e-mail it into the newsletter. Using his mother's phone, he demonstrated about 20 other functions, from alarm setting to picture taking, that I could then do. And he's only six years old.

I remember visiting my grandmother when I was a child, and even my parents when they were elderly (there were no such thing as seniors, then) and I thought how old fashioned and out of touch they were with the times. Alas, I wonder if that is how my children, let alone my grandchildren view us, just old fossils, stumbling along in a new age?

But luckily, there are still some things that even an old dinosaur is good for. My grandchildren still wanted to cuddle and listen to me "tell" real stories about the family, not read them, and when computers and video games were put away, they played "Clue" and "Boggle" with me for hours. True California kids raised on health foods, bean sprouts and organic fruits and veggies, they loved Grandma's old fashioned cooking. Maybe they'll keep me around a little longer. Maybe I could even learn to twitter.



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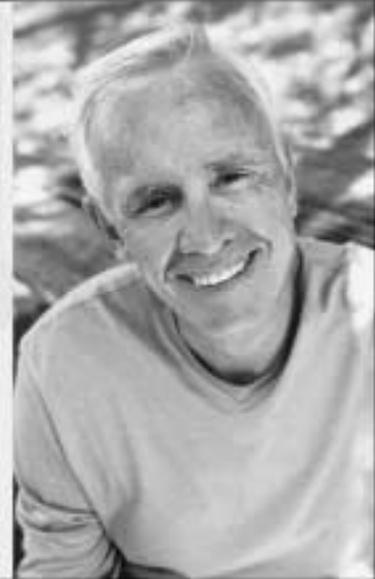
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## INTRODUCING Joe and Rhoda Bloom

By Claire Deveney



As a young couple, in 1950, Joe and Rhoda appeared on a program featuring dancing with a live band on WOR-TV in New York telecast every Saturday night. “We have been dancing ever since,” says Rhoda with her beautiful smile and sparkle in her eyes. “We dance every dance at all occasions – bar mitzvahs, weddings and parties.”

Joe and Rhoda Bloom were the ninth or 10<sup>th</sup> couple to move into M.I. in March 1996. “There was no one across the street from us for two years,” said Rhoda.

On April 2, the Blooms celebrated their 60<sup>th</sup> wedding anniversary with a show and dinner at The Manors in N.J. This June Rhoda will celebrate her 80<sup>th</sup> birthday. She recalls that when she turned 75 they enjoyed a European cruise from Venice to England.

Joe was born and raised in Brooklyn’s East New York section. He went to P.S. 63 on Williams Avenue and Junior High School 149 and graduated from Thomas Jefferson High School, as did Rhoda three years later. He entered NYU for one year until he was drafted into the U.S. Army. He served stateside at the end of war from 1945 to 46 and became a radio repairman in the Signal Corps. He did his basic training at Fort Knox, Kentucky.

Joe and Rhoda met in high school, when he was a senior and she was a freshman. He asked me out a few times and Rhoda remarked, “I was always going steady.” When Joe returned home after the service, he called Rhoda’s mother and asked, “Is Rhoda still going steady?” “I couldn’t get her mother off the phone,” Joe said. He called later and made a date. They went to downtown Brooklyn on their first date. Upon returning from the service Joe re-enrolled in NYU under the G.I. bill.

A stunning woman, Rhoda’s portrait as a young woman with long blonde hair and her beautiful, twinkling blue eyes was featured in a photo studio store window in Brooklyn, Joe remarks proudly.

Joe left NYU, got a job and they became engaged a year later. Joe, a natural born salesman, worked in sales in the New York Garment District for over 20

years. In 1982 he decided to continue in sales at the New Montefiore Cemetery in Long Island, where he advanced to sales manager. He retired from there in Dec. 1995. He continues his profession on a part time basis, working in pre-need planning and sales at the Gutterman Funeral Home in Boca Raton.

When Joe and Rhoda were married they moved to Brooklyn’s East Flatbush, Crown Heights section. In the early 60s they lived in White Stone, Queens and in 1966 they moved to Huntington, Long Island – their home for 26 years. Then they moved to Commack, L.I., for eight years before they decided to relocate to Florida.

Rhoda grew up in East New York in Brooklyn and attended P.S. 202 elementary school. She worked as a secretary in the Garment District in men’s clothing and later worked for Elizabeth Post cosmetics and Lander cosmetics. After she was married, Rhoda worked for Bendix Radio and Aviation Company and at WGSM radio in Huntington. “I decided to study to be a travel agent and worked for 34 years as a part-time travel agent with wonderful and loyal clients,” explains Rhoda.

Upon relocating to Florida, Rhoda worked part time in a travel agency in the Boca Raton-Delray area and then she worked for a builder. She officially retired about five years ago, and adds she would like to return to work part time. Rhoda proudly relates that she is a cancer survivor.

Joe and Rhoda were born in the same hospital, Brooklyn Women’s, where their son, Stuart was also born in 1953; their daughter, Jan, was born at Mt. Sinai Hospital in Manhattan in 1957. Stuart died tragically 19 years ago, and their daughter, Jan, lives with her husband, Mark, in Manalapan, N.J., with their two sons (grandsons) -- Lonny 21, at William Paterson College in N.J., who is interested in the music industry, and Scott, 18, a student at Johnson and Wales College in Providence, R.I.

Joe and Rhoda are members of the M.I. Cancer Research Unit of the Pap Corps and M.I.L.T. Rhoda is a member of Hadassah and enjoys playing mahjong. Joe previously served on the M.I.L.T. Board of Directors and plays gin.

You’ve got to love Joe and Rhoda from the first time you meet them. They are warm and caring, well informed, gracious and wonderful. Having them as our neighbors at M.I enriches us all.

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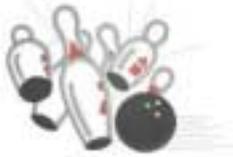
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## SPARES AND STRIKES

By Dave Feinberg



The sign-up list for the coming season is now posted in the rear lobby of the clubhouse. If you have previously signed up, there is no need to sign again.

The new season will begin on Sept. 8, 2009 and end on March 16, 2010. We will have our awards dinner dance on Thursday, March 25, 2010 at 6:00 p.m. Please mark your calendars for this important date.

Fun Bowl is still every Tuesday at noon. Come out and join us for a few hours of fun bowling at STRIKE ZONE BOWLING on Military Trail just north of Hypoluxo Road.

## MAJESTIC ISLES CANCER UNIT

By Bobbe Greene

This was an amazing year! The Papanicolaou Corps raised \$3,000,000 for the Sylvester Center for cancer research. We are so proud to be among the contributors. Thanks to a great, hard working committee: Edie Goodman, Simmy Rabinowitz, Barbara Lader and Marion Brandwein, the luncheon/card party at Broken Sound Country Club was a huge success.

The April meeting honoring life members was lovely. One hundred fourteen life members were presented beautiful certificates, created by Ira Schneider.

**Thursday, July 16...** It's "More Than a Lunch" features an elegant luncheon at the Tealicious Tea Room. Space is limited so get your checks for \$20.00 into our mailbox soon. This promises to be a great afternoon. Questions? Call: Marilyn - 735-0695, Arlene - 733-9180 or Renee - 733-2871. Watch channel 63 for more details.

**September 10,** Installation of new Officers at the first meeting after the long hot summer.

It's time to pay annual dues of \$35 for 2009-2010. Life membership is \$300 and can be paid out in quarterly installments. Drop your checks in our box in the rear lobby and remember to indicate on the envelope that it is for dues.

**SAVE THE DATE:** Enid Bayer and Rhoda Shenkman will chair a Fashion Show by Patchington and luncheon that will take place on **November 13** in our beautiful ballroom. More information will be available as the date approaches. So long snow birds. We wish everyone a great summer. Stay cool!!!

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## MOVIES MOVIES MOVIES

**SATURDAY, JUNE 6 at 8 p.m.:**

**DOUBT** In a Catholic elementary school in the Bronx, Sister Aloysius (Meryl Streep) begins to have doubts about one of the priests, Father Flynn (Philip Seymour Hoffman), who seems overly involved in the life of a young African American pupil. Is she overreacting to the situation or is there a truth that needs to be discovered?

**SATURDAY, JUNE 20 at 8 p.m.:**

**THE CURIOUS CASE OF BENJAMIN BUTTON** This adaptation of F. Scott Fitzgerald's classic tale, set in the early 20<sup>th</sup> century, follows Benjamin Button (Brad Pitt), a man who was born in his 80s and continually grows younger. Cate Blanchett co-stars.

A \$1 per person donation is collected at the door. If you plan to attend, we do ask that you sign the sheet in the back lobby to give us an idea of how many people to expect.

## SOCIAL CLUB

By F. Cohen, R. Dick and S. Fefferman

On April 25 we were entertained by the melodious voices of The Gold Coast Singers. As part of their repertoire they sang Broadway show hits, songs from the great songwriters of years past, and dazzled us with spectacular costume changes. It was a very pleasurable evening for all.

Our last show of the season will be on Saturday, June 27 featuring singer Michelle James and comedian Bobby Kelton. As a special incentive, we have reduced the ticket price from \$14 to \$12 per person. We hope that you will take advantage of the lower cost and join us for a great show.

The Social Club's twice-a-month movies in our clubhouse have been very successful. At our May 9 movie over one hundred people attended. We are very indebted to our audio-visual staff of Jerry Blacker, Buddy Koch, Jack Moss and Eddie Strauber. Many thanks also go to Marge Chappell and Fran Weiner for their assistance.

However, we need more volunteers to be trained by Ken Miller to work the sound system. Please call Marvin Sorkin at 733-8380 if you can spare some time to help the community. Without more volunteers, we may be forced to reduce the number of movies.

At the time this is being written, we anticipate a good response to our Memorial Day Party and an enjoyable evening. Our Independence Day Pool Party will take place on Saturday, July 4 from 2:00 p.m. to 4:00 p.m. Fresh fruit, cookies, snacks, champagne punch and iced tea will be served at a cost of \$4 per person. Look for flyer with details.

Anyone interested in joining the Social Club Board, please contact Lee Katz (733-6702). We are an integral part of Majestic Isles and welcome residents to fill any vacant positions.

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## WOMEN'S CLUB

By Myrna Levine



In early May, we joined the Men's Club for Parents' Day which was an overwhelming success. One hundred forty-three members enjoyed the food, the service, the mimosas and the entertainment - plus each lady received a rose and each gentlemen was given a scratch-off lotto.

This was our second go-round for the joint Mother's/Father's Day get together and we believe it will now become an annual event. Thank you to Joel Cohen, Sy Lubchansky, Sandy Gardner and Sandy Kastner for their extraordinary efforts to make this event so outstanding.

Please mark your calendars for future dates.....

Aug. 10 Canasta Tournament  
Oct. 12 Card Party  
Nov. 9 Welcome Back Luncheon

We thank you for your support in the past and look forward to creating new memories in the future.

Happy Father's Day!!!

## SINGLE SCENE

By Thelma Mechanic

The bowlers who participated in the bowling games and dinner on May 8 had a great time. Don't miss out on the next bowling event

Join us for our upcoming events:

### June 5, 2009

3:00 Board meeting.  
4:00 Membership meeting followed by games, Dominoes, Scrabble. Make your own game.  
Plans are being made for future activities. Your suggestions are always welcome.

### July 19, 2009

"Some Kind of Wonderful," musical at Florida Stage. \$40.00. Put check in Single's Box at Clubhouse ASAP.

Watch channel 63 for other news of events and meetings for the Singles' group.

## MAJESTIC ISLES HADASSAH

By Bobbe Greene



On Monday, May 18 Hope Cohen of the Florida Atlantic Region led an inspiring Installation of Officers. A luncheon was held in our clubhouse and the new board is already busy making plans for the coming year.

Plans are in the works for an informal get together-card party during the summer. More details will follow next month.

Since the High Holidays fall at the end of September there will not be a general meeting until October 26.

Summer might be rapidly approaching but our fund raising team never stops. If you need anything call one of them:

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## BOOK TALKS AND MORE

By Judy Markowitz



On Wednesday, June 17 at 2:00 p.m. Rita Leidner will facilitate a discussion of "Audition," a memoir by Barbara Walters.

Barbara Walters is the first woman to co-host a network news program. She has interviewed many of the world's leaders, movie stars and other famous celebrities and is the recipient of numerous awards. An ABC News correspondent, she is also host of The Barbara Walter's Specials and the creator, co-host, and co-executive of ABC Daytime's "The View."

In "Audition," Barbara reveals much about her life, including the love mixed with resentment she felt toward her mentally challenged sister Jackie, her amazing career in television, the adoption of her beloved daughter, Jackie, whose teen years were very troubled, her three marriages and her many affairs.

The overall lesson from this book is to be conscious of the price you'll pay for success in any arena, including motherhood – and if this is still what you want, go for it.

This is our last Book Talks meeting until the fall. Please try to attend!

## MENS' CLUB

By Sy Lubchansky

The Men's Club is planning a trip to Lake Wales/Mount Dora on July 27-28.

The trip will include transportation and an overnight stay at a motel. We will have a Chinese buffet lunch, soup cannery tour, Bok Tower and gardens tour and will end with a mystery dinner show on the first day.

On the second day we will spend the afternoon at Mount Dora (lunch on your own).

The cost is \$121 per person, (double occupancy, o with a \$28 supplement for a single.

Bingo will be suspended for the summer.

## A SUMMER READING LIST

*From Book Talks and More*



Nothing is better on a hot summer day at home, on the beach, or on a cruise than a good book. Here are some suggestions for summer reading from our

Book Club leaders:

**Three Cups of Tea** – Gregg Mortonson  
and David Oliver Relin

**Dreams From My Father**  
**Audacity of Hope** – Barack Obama

**The Associate** – John Grisham

**Sarah's Key** – Tatiana de Rosnay

**Epilogue** – Anne Roiphe

**A Prisoner of Birth** – Jeffrey Archer

**American Wife** – Curtis Sittenfeld

**Handle With Care** – Jodi Picoult

**The Gatehouse** – Nelson DeMille

**Beautiful Boy** – David Sheff

**Family Man** – Elinor Lipman

**The Sign** – Raymond Khoury

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## MAJESTIC ISLES LITTLE THEATER General Meeting, Friday, May 8, 2009

By Selma Friedman



"Let the games begin!" That was Seena Calder's thrust for the wonderful evening of our May 8 meeting. The audience quickly got into the spirit of the presentation that featured games around each table using improvisation and communication.

Seena explained that these activities are based on observation, listening and reaction. A relationship is established and each member must trust the others in the cast.

Our hearty performers who entered phase 2 (getting up on the stage) were Enid Bayer, Marilyn Chermak, Phil Chermak, Ed Gerard, Georgie Gilbert, Francine Gitto, Linda Kessler, Agnes Lee, Jack Lust, Joan Peckins, Norma Schneider, Ira Schneider, Lenny Schwartz, Erwin Silling, Doris Silverman, Al Silverman, Estelle Snyder and Ed Strauber.

Participation gets easier and easier each time you volunteer. Try it, you'll like it!

## MAJESTIC ISLES YIDDISH CLUB The Joys of Yiddish

By Jerry Raske

Reversal of fortune at the May 1 meeting: We had coffee, cakes and other delicious desserts *first!*

After the singing of "Hatikvah" and "God Bless America," Jessica Shirley, a repeat guest, favored the meeting with a brief, enjoyable medley of songs.

Lucky Buck winners were Leo Zimmerman, Martin Goodman and Al Small. Ted Lipschitz won the raffle prize offered by Schwartz Family Home Care, who sponsored our entertainer, Pninah Lipsky.

Arlene Koch requested pictures of our veterans for exhibit at the May 25 Memorial Day party.

There is no meeting in June. Our next meeting will be on July 5.

Remember, you **don't have to speak or understand Yiddish** to enjoy our great evenings.

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**SPECIAL EVENTS**  
**JUNE 30, 2009 – AUGUST 31, 2009**



**JUNE 2009**

- June 6, Sat.** 8 p.m., Social Club: **Movie Night** (p, h)  
**June 14, Sun.** 7:30 p.m., MILT: **Good Humor** (members free, \$2/non-member, h)  
**June 17, Wed.** 8 a.m. to 12 noon, COBWRA: **Delegates meeting** open to residents (f, h)  
**June 17, Wed.,** 2 p.m., **Book Talks** (f, h)  
**June 20, Sat.** 8 p.m., Social Club: **Movie Night** (p, h)  
**June 21, Sun.** 7 p.m., Men's Club: **Bingo** (p, h)  
**June 27, Sat.** 8 p.m., Social Club: **Show Time** (p, h)

**JULY 2009**

- July 4, Sat.** 2-4 p.m. Social Club: **Independence Day Party** (p, h)  
**July 16, Thurs.** 1 p.m., Cancer Unit: **Luncheon** (p, a)  
**July 18, Sat.** 8 p.m., Social Club: **Movie Night** (p, h)  
**July 25, Sat.** 8 p.m., Social Club: **Showtime** (p, h)  
**July 29, Wed.** 10 a.m., Men's Club: **Casino** (p, a)  
**July 31, Fri.** 8 p.m., Social Club: **Movie Night** (p, h)

**AUGUST 2009**

- Aug. 10, Mon.** 12:30 p.m., Women's Club: **Canasta Tournament** (p, h)  
**Aug. 15, Sat.** 8 p.m., Social Club: **Movie Night** (p, h)  
**Aug. 22, Sat.** 8 p.m., Social Club: **Showtime** (p, h)  
**Aug. 28, Fri.** 8 p.m., Social Club: **Movie Night** (p, h)

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

For additional information, please contact an officer of the appropriate club,  
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**f = free, p = paid, a = away, h = home**

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