

# Majestic Isles News

October, 2012

Volume 16

Issue 1



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**Manager's Corner**

Tropical Storm Isaac came to visit in August and although we missed a direct hit, we were still on the “dirty side” of the storm so we got just a ton of rain. The “dirty side” of the storm is always to the northeast of the storm center and brings the most damaging wind and rain. Even though the center of the storm was well west of Tampa, we felt the effects. Lake Worth Drainage District (LWDD) finally gave me permission to open the weir just before the rising water went into any of the garages. As I write, I’m hoping that at the meeting on September 19 with LWDD we are given more leeway to be able to open the weir earlier.

Although the storm didn’t actually hit us, we can consider this a practice run for any future storms.

As I was driving around the community in advance of the storm, I noticed that many residents had done very little to prepare their homes. Landscape decorations were left out in the beds, tables and chairs were still on back patios, even roll-up awnings were left extended over several back patios. All of these items could have easily become projectiles with just one strong gust of wind. All residents, full-time and Snowbirds, have the obligation to the community and their fellow residents to make sure their property and individual units are secure before a storm. This means picking up *everything* that could get blown around in the heavy winds and cause more damage than the storm itself. Most of the damage from storms comes from projectiles. One ceramic statue blown against a tile roof will break a few tiles and give the wind the opportunity to remove the rest of the tiles.

Before leaving for the summer, Snowbirds have to secure their property, making sure everything that can be blown away is safely stored inside. When a storm is approaching, Bonnie, Cris, Esther, and I, along with the landscapers, have plenty to do to secure the common areas – pool, tennis courts, gates, awnings, etc. – without tending to individual units. House sitters may help a little, but if they’re watching a whole bunch of houses, they won’t have time to pick up everything around your unit and put it away while they’re trying to do the same thing to the rest of the homes under their care.

We’ve made it through the first half of the hurricane season without incident and we all hope the rest of the season brings no further storms to our area. The bottom line is we just don’t know exactly where a storm will be going. Hurricane Katrina was supposed to hit us and Hurricane Wilma wasn’t. No matter what the experts and computer models predict, storms have a mind of their own and will go wherever they darn well please. Everyone still needs to “Hope for the Best, but Prepare for the Worst.”

Ken Miller, Association Manager



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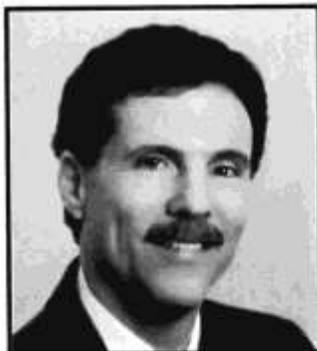
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## **Unofficial Highlights of M.I. Board of Directors Meeting, September 13, 2012**

*Minutes of the September 2012 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. (Note that the minutes of the August 2 meeting are included here, as well.)*

### **Treasurer's Report, Sy Kugelmas**

- *(Residents may request report of 9/13/12 cash positions and Statement of Operations at the office.)*
- Maintenance Receivable: The total amount currently outstanding is \$13,149. Of this total, \$1,032 is for a lost payment, which is being replaced. Two units owe a total of \$12,117. The Board must decide whether or not to foreclose on both properties, with the possibility of taking them over and renting them out in order to recover the losses for the unpaid maintenance. One unit needs extensive and expensive repairs. *[This report was given early in the meeting. As indicated below, action toward foreclosure is being undertaken.]*
- The budget is within current-year compliance requirements.
- Fifteen patio homes and six single-family homes were sold in 2012. The average single family was sold for \$208,983 and the average patio home was sold for \$164,200. Sales have doubled from 2011, but the average price has decreased slightly.

### **President's Report, Harvey Galan**

- The go-ahead for foreclosure on house in arrears on Swaying Palm was signed today [9/13/12] and will be returned to the attorney.

### **Committee Reports**

#### **Security, Steve Bayer**

- COBWRA will host the next meeting on Sept. 19 with Lake Worth Drainage District to discuss Flood Control. Several Board Members and Ken Miller plan to attend.

#### **Unfinished Business**

- Motion to contact Asphalt Restoration Technology Systems and have them paint the lines instead of using thermoplastic, thereby reducing the cost of the job, passed unanimously.
- Motion to rescind the previous Board vote re the height of the hedges on Cocowood Court, passed by unanimous vote.
- Motion, subject to attorney approval, to make concrete repairs to the tennis courts, per Hartzell's proposal for \$2,990, passed by unanimous vote.

- Motion to make concrete repairs to the valley [at the side of the road], per Hartzell's proposal for \$7,254, subject to attorney approval, passed unanimously.
- The Board approved "coffee and" for Candidates Night.
- Motion to set up a \$60,000 fund, as part of the Operating Fund, to cover damage to uninsured items and deductibles, failed by a 5-1 vote.
- Sy Kugelmas will contact the attorney re foreclosing on the house in arrears on Grand Harbour.
- Motion to amend Documents to allow a \$500 capital contribution for all new buyers, failed by a 4-2 vote.
- Motion by Steve Bayer to deny use of the clubhouse, pool and tennis to the owner of the house in arrears on Swaying Palm with past due maintenance fees, passed by unanimous vote.
- Motion to allow the Social Club to display a poster in the lobby highlighting this season's three shows, passed by 5-1 vote.

## **Meeting of August 2, 2012**

*Minutes of the Aug. 2012 meeting were approved at the Sept. 13 meeting and are excerpted below. Further information about this meeting is available at the office.*

*(Residents may request report of 8/2/12 cash positions and Statement of Operations at the office.)*

- Motion to accept the Flood Insurance Policy with \$500,000 building coverage and \$450,000 contents, and a \$1,000 deductible, at a cost of \$2,457, passed by unanimous vote.
- Motion to rewrite our Flood Insurance Policy to begin May 1, 2013 was tabled. (The date change would put all policies on the same schedule.)
- Motion to rescind the previous vote to accept Devcon's proposal passed by unanimous vote. The Board will revisit the issue after Ken Miller contacts other residential security companies for proposals.
- Motion to accept the proposal from Hometown Pest Control for treatment of the ficus hedges at a cost of \$5,544 per treatment, passed unanimously.
- Repairs to the fire sprinkler repairs were approved unanimously.
- The Board approved partnering with Publix to purchase three turkey dinners for Thanksgiving for Fire Station 41, which responds to emergencies in Majestic Isles. The Association will purchase two and Publix will provide the third.
- Motion to allow the hedge behind the homes on the south side of Cocowood Court to grow to 8' passed by unanimous vote. Ken Miller will send a letter to the other homes affected by this decision.

## MAILBOXES SPEAK. . .

By Liz Hopwood , ARC Chairman



As I take my so-called power walks, I see a lot of mailboxes in terrible disrepair. I've seen a couple of mailboxes with doors held on with a coat hanger or duct tape, others where the mailbox door does not stay shut and many mailboxes in need of new numbers.

Nothing lasts forever and if a mailbox has given 14 years of service, perhaps it is time to replace it. I don't think the Board will ever approve fish, frog, or boat, etc. mailboxes. However, if you need a new mailbox, you can contact Chris through the office and for \$50 get a PVC box or for \$55 get a metal mailbox. This amount would include new numbers and a new plate mounting that will keep the mailbox from going "catawampus." It might seem like a small point, but junky looking mailboxes bring down property values for everyone.

So, what about individualization? What about breaking up the long barren line-of-sight on Royal Caribbean or other streets? One friend pointed out that flowering shrubs or other plants around the base of mailbox posts provide individualization and break up the line-of-sight. The beautiful, dazzling flowering shrubs that some residents already have around their mailbox posts are a welcome sight. I think I will follow their lead and plant something soon. (Remember, you do need ARC approval before you do the same.)

### WELCOME NEW NEIGHBORS

By Elaine Jay

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

Neal & Susan Bernover  
Gerald & Cynthia Mallow  
Yury & Vero Minkin  
Gilbert & Harriet Polinsky  
Richard & Debra Waxman

## GOOD AND WELFARE

### GET WELL

Phil Chermak	Doris Kugelmas
Marilyn Friedberg	Thelma Mechanic
Edie Goodman	Irene Notinger
Herb Harcup	Neil Rodin
Lee Katz	Marvin Sherman

### SYMPATHY

To Arlene Brizel on the loss of her sister.  
To Allen Finer on the loss of his wife, Estelle.  
To Thelma Mechanic on the loss of her brother.

### MESSAGES

To all my Majestic Isles "good wishers," how could words ever express my feelings to YOU! Love,

*Lee Katz*

Thank you to all my friends and neighbors at Majestic Isles for your cards, visits and calls following my recent surgery. Your thoughtfulness was greatly appreciated.

*Estelle Levy*

My sincere thanks for your cards, donations and calls of encouragement during my rehab and your condolences upon the loss of my brother.

*Thelma Mechanic*

I want to thank all my friends and neighbors who have sent good wishes for Neil's speedy recovery.

*Merrille Rodin*

It's nice to be noticed.

*Herb Rosenfeld*

My heartfelt thanks for the outpouring of cards, calls and donations from the Majestic Isles clubs, friends and neighbors in memory of my beloved son, Jon. I am very grateful.

*Adele Siegel*

Thank you, Majestic Isles. I am overwhelmed by the cards, calls and donations received in memory of my dear son, Stephen. It helps when you know so many people care.

*Roslyn Talve*

Many thanks to all my friends at Majestic Isles for your cards and donations in memory of my beloved brother, Leo Cutler.

*Bert Weinberg*

*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](mailto:ElainJay@aol.com) with Good and Welfare as the subject. Acknowledgement of each email will be sent as verification of receipt.*

## MAJESTIC ISLES FLU SHOT DAY

### October 17, 2012



Flu season is just around the corner and anyone can be a potential target. Your best protection against the debilitating effects of this virus is to get a flu shot. For this reason, Majestic Isles is hosting an onsite flu shot drive from 9:00 a.m. to 12:00 noon on Wednesday, October 17 at the clubhouse.

#### About the flu

The flu is a disease of the breathing passages caused by the influenza virus. It affects people of all ages as it spreads through the air from person to person. The virus can be as contagious as the common cold and is easily transmitted from people who are already infected. You can also get the flu from those who have been exposed, but have not yet developed symptoms. This means that you can be exposed to the flu or contagious and not even know it.

The flu is more serious than a cold, with severe symptoms such as body aches, exhaustion, high fever, respiratory inflammation, as well as congestion, cough, and more. You could be ill for a week and some symptoms may linger for up to a month.

Annual vaccination against influenza is recommended for all people age 6 months and older.

#### A flu shot is your best shot at protection

The flu vaccine is 75 to 90 percent effective in preventing infection. Contrary to a popular myth, you cannot get the flu from the vaccine since it is made from highly purified egg-grown viruses that have been rendered noninfectious.

The vaccine causes your body to produce antibodies that protect it against the virus. Each year the flu strain changes and your body slowly loses its immunity to the flu. Even if you received a flu shot last year, you need to receive another one this year to remain protected.

As with any vaccine, the flu vaccine has some side effects. Less than one third of those who receive a flu shot will experience some soreness at the vaccination site, and only 5 to 10% will suffer mild side effects such as low-grade fevers and headaches. Anyone with a history of hypersensitivity to eggs or egg products should not receive a flu shot since the vaccine is grown in hens' eggs.

So, if you want to be sure you're healthy for the holidays or that much-awaited vacation, don't leave it up to chance. **Sign up for the Majestic Isles flu shot drive, and get vaccinated.**

**Details will follow, both on channel 63, and on the back lobby bulletin board.** If you haven't signed up yet, you can still do so. The forms are at the front lobby desk now.

**Pick up your appointment time cards from Bonnie at the clubhouse office from Monday, Oct. 8 to Tuesday, Oct. 16.**

Questions? Call Ralph Oppler (752-4492).

## SAFETY IN THE ISLES

By Steve Bayer

The summer is rapidly drawing to a close and the hurricane season reached its high point on Sept.10. I just want to remind you of a few basics. You might have noticed that experts increased their expectations for the season from 10 named storms, six hurricanes and two major hurricanes to 13 to 18 named storms, three to six hurricanes and two majors. As of the middle of September, we have already had 14 named storms and six hurricanes with probably more to come.

For those who attended the hurricane preparation presentation on July 23, thanks for coming. It was interesting that 90% of those in attendance were residents who were here in 2004 for Frances and Jeanne and in 2005 for Wilma. We were expecting that more newcomers who haven't been through a storm would attend.

Please remember, when a storm is approaching, you **must** bring all moveable objects indoors. Barbeque grills and lawn chairs become flying missiles, as do flower pots and other lawn ornaments. If you have any questions, feel free to give me a call (737-0495).

On another subject, I hope you have noticed the new benches that are around the community. Please enjoy them and relax on your walks, but don't leave items such as newspapers or the bags you've used to clean up after your dog for others to have to pick up.

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## **EXCERPTS FROM AUG. AND SEPT. COBWRA MEETINGS**

### **Highlights of the August 15, 2012 COBWRA Meeting at Platina**

Christine Ashburn is Director of Legislation and External Affairs for Citizens Property Insurance. She apologized she could not speak in person because of a meeting in Tallahassee and spoke to the Delegates via Skype. State Representative Lori Berman and State Senator Maria Sachs also participated. Ms. Ashburn explained that Citizens is Florida's insurer of last resort. Citizens has a state mandate to insure all who cannot obtain insurance from commercial carriers. They cannot stop writing policies because risk exposure is too high. • Citizens insures 1.5 million Floridians. • Citizens has \$6.9 Billion in assets but carries \$19.6 billion in risks. • For full actuarial coverage, premium rates would have to be 50% higher but this is uneconomical now. • Citizens transferred \$1.5 billion in windstorm risk coverage via reinsurance. • Citizens offers \$1 billion in credits for homes that have improved storm damage resistance. • Citizens is backed by the state and all claims will be covered but taxpayers will be assessed if Citizens does not have enough assets. • Policy holders are upset because Citizens dropped coverage for screen enclosures and carports – which most commercial carriers dropped several years ago. • To reduce risk, Citizens has been working to de-populate its policies by transferring policies to other companies, some of which are out of state. Citizens wants this to be a good deal for the policy holders, not just for Citizens.

- Rep. Berman brought up the problem many Citizens policy holders are having with re-inspections disapproving credits for windstorm hardening done to pass previous inspections and even under the My Safe Florida Home Grant program funded by the state. Ms. Ashburn stated there are procedures to challenge re-inspection reports and to reinstate credits after problems are corrected. Anyone with re-inspection or loss of credits concerns should contact Ms. Ashburn at christine.ashburn@citizensfla.com.

### **Highlights of the Sept 19, 2012 COBWRA Meeting at Valencia Isles**

Officials' Reports Commissioner Burt Aaronson, District 5, spoke on the recent flooding caused by

Tropical Storm Isaac. He said this prompts him to pressure the US Army Corps of Engineers to proceed as rapidly as possible with strengthening the dike around Lake Okeechobee. This is vital for public safety and for our future water supply in our next drought. State Representative Lori Berman, District 86, requested input for legislative issues for the next session that begins in March 2013. Call her office at 266-6645. She is also happy to meet with your Board. Ronald Crone, District Director of the Lake Worth Drainage District, stated Isaac was a 100-year storm with about 15 inches of rain in the West Boynton area. This does not mean we can't have another 100-year storm for a hundred years; we could have another next month. He said that our communities are designed for the streets to flood and store water once the lakes are full. The goal is that no water gets onto the floor levels of our houses and none did. Mr. Crone invited communities to send a representative to a Workshop on Community Flood Control on October 19, 2012 at 9:00 am. ...

PBSO District 6 Captain Mark Murray reported increase in house burglaries where doors were left unlocked. He said burglars are breaking in through sliding glass doors. He urges all citizens to protect their sliding glass doors with one of the many devices on the market for this purpose. Like all devices, they must be used religiously and all doors need to be locked. If you have an alarm with a permit, turn it on. He said most vehicle burglaries also happen with unlocked doors and with valuables left in sight. Bad guys go through a community at night and check every door of every car parked outside. If any door is unlocked, they rifle through the entire car and take everything of value. Moral: Always lock your house and car doors and never leave valuables inside cars.

COBWRA Reports New COBWRA Members. Two new communities were welcomed into COBWRA as members... COBWRA (now has) 100 communities strong representing over 43,000 households and almost 117,000 residents. ...

Future Meetings (Open to the public) Oct 2, 6:30 pm: Growth Management, PBSO District 6. Oct 17, 9:30 am: Delegates at Coral Lakes, 12751 El Clair Ranch Road (between Flavor Pict & Pipers Glen Blvd.) State and local candidates for the November 6 general election.—Ken Lassiter for COBWRA Communications [www.cobwra.org](http://www.cobwra.org)



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## VOTER INFORMATION

**General Election:** Tuesday, Nov. 6, 7 a.m. to 7 p.m.

### Early Voting:

- Early voting will be held **Saturday, Oct. 27 to Saturday, Nov. 3 from 10 a.m. to 6 p.m.**
- Early voting sites will be announced on Oct. 1 and will be area daily newspapers. They will also be posted will be posted online at [pbcelections.org](http://pbcelections.org).

Registered voters living in Majestic Isles are in Precinct 5028, which votes at the Chabad Lubavitch of Boynton, 10655 El Clair Ranch Road, BB.

Majestic Isles residents are in U.S. House District 21, State Senate District 34 and State House District 91.

\*\*\*\*\*

**Voter registration deadline for the General Election is Tuesday, October 9, 2012.**

\*\*\*\*\*

To vote by mail you must request an Absentee Ballot. *Note: All previous vote by mail requests expired in December 2010. Unless you have re-requested since then you will not automatically receive an Absentee Ballot.* To request an absentee ballot or for other voting information, call the Palm Beach County Supervisor of Elections at 1-866-868-3321 (toll free within the county) or 561-656-6200. You may also make your request online at [www.pbcelections.org](http://www.pbcelections.org). Absentee ballots will mailed out starting on Oct. 2. The office is open Mon. to Fri., 8:30 a.m. to 5 p.m.

**VERY IMPORTANT: Voting requires that you show a photo/signature ID such as a Florida Driver's license or U.S. Passport, picture debit or credit card, Florida ID or other ID.** All registered voters are allowed to vote; if you forget your ID, you will be given or may ask for a Provisional ballot, to fill out and hand in at the polling place. These ballots are sent to the tally center where the Elections Department will verify that the person is a registered before the Provisional ballot is counted.

The three Presidential debates are scheduled for Oct. 3, 16 and 22 from 9 to 10:30 p.m. EST. The Vice Presidential debate is scheduled for Oct. 11 at 9 to 10:30 p.m. EST.

In the August primary election at Precinct 5028 Claire Deveney was elected Democratic Committee-woman with 88.07% or 214 votes. Her opponent

received 11.93% with 29 votes. Claire thanks the voters for their support.

M.I. Resident Claire Deveney (H: 742-7869. C:561-504-3842) will answer questions and offers to deliver your completed absentee ballots to the Supervisor of Elections office for the general election.



## WANTED: CANDIDATES FOR M.I. BOARD OF DIRECTORS

By Ken Keller, Election Committee Chairman

We need you! There are four [4] two-year seats open on the seven member M.I. Board of Directors. In the event we do not have enough candidates, the board will be reconfigured to five [5] members with two [2] seats available. We are seeking candidates to run in the election to be held at the M.I. Annual Meeting at the clubhouse on Thursday, Dec. 13, 2012 at 7:00 p.m.

If you intend to run, you must notify the election committee chairman no later than Wednesday, Oct. 24, 2012. Candidates will then submit their photos and a one-page biographical statement and goals to the election committee chairman by Tuesday Oct. 30, 2012. The candidates' photos will be published on the cover of the December issue of the "Majestic Isles News."

A candidate's night will be held at the clubhouse on Wednesday, Nov. 14 at 7:00 p.m. All candidates will give statements and answer questions prepared by the election committee and submitted by residents. The program will be taped and rebroadcast several times on channel 63 before election.

All M.I. residents will receive an information package on the election and on the candidates at their homes in early December. Proxy ballots will also be included, for use by residents who cannot make it to the clubhouse on Dec. 13, 2012.

Election committee members are: Ken Keller, chairman; Dave Aldoroty, Stan Brizel, Florence Cohen, Doris Davidoff, Rita Leidner, Harvey Vetstein.

If you do plan to run, or if you need further information, contact Ken Keller (738-9401).

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## *Gardening in the Isles*

*By  
Stan Davidson*



We have Zones in many of our sporting events, e.g., basketball, football, and hockey. Do you know that we also have Zones to identify plants that will most likely survive in given locations throughout the United States? In the United States, the Plant Hardiness Zone Map is based on the average annual winter temperature divided into 10 degree Fahrenheit Zones. Let's examine these planting zones that are usually labeled on plants that you purchase.

Most of South Florida is in the U.S. Department of Agriculture's (USDA) Climate Zone Map 10a and 10b. My rule of thumb for our immediate area, west of I-95, places Boynton Beach in zone 10b and locations east of I-95 Zone 10a. The approximate wintertime low temperatures for Zone 10b are 35 to 40 degrees F and for Zone 10a, 30 to 35 degrees F. Printed information on planting zone locations can vary. Planting zones can actually change depending on the weather. For example, the normal low winter temperature range in our area is 35-40 degrees F, but a four-day cold snap can catapult our area into Zone 9. If a super cold winter comes along, expect some damage even on cold-hardy plants.

In USA Today, a recent article pertaining to zoning changes said that "a new government map gave many gardeners in many parts of our nation a chance to turn over a new leaf for the first time in decades." The biggest change unveiled showed a northward warming trend, but not in South Florida. As a result of this warming trend, people have been led to experiment with many plants they may not otherwise have tried to grow.

Two new planting zones were added in 2012 bringing the total of 13 zones. Zone 1 is the coldest (-60 to -70 degrees F, found in Alaska), and Zone 13 is the warmest (60 to 70 degrees F, found in Hawaii and Puerto Rico). The new USDA plant zonal map uses 30 years of weather data gathered from 1976 to 2006 and is more precise than the 1990 version.

The experts say, "If you want to look up what might be the most politically correct thing, you can say something strange is happening. The climate is changing, spring is coming sooner and lasting longer, fall lasts longer and overall the weather is so much more erratic. Changes in zones are not reliable evidence of whether there is global warming".

However, much of the northeast is half a zone warmer. Nebraska, which was Zone 4, is now almost entirely Zone 5. Ohio was located mostly in Zone 5 and is now mostly in Zone 6.

The following is a note welcoming back our part-time residents. I came across a book entitled, "Snowbird Gardening" by Chase Landre. This book provides practical answers to the unique challenges South Florida part-time winter residents face. Readers will learn about the easiest plants to grow, how to deal effectively with garden pests, get answers to what plants to avoid, and keys to successful gardening for a part-time resident. Gardening information specifically for part-time residents is a topic rarely addressed in the many gardening books and articles that I have reviewed.

***Happy Gardening!***

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## INVESTORS DISCUSSION GROUP

Al Silverman, Facilitator

We are faced with glacial melting, mounting debt and tax crises, political conflicts, foreign policy problems in the Middle East, China and elsewhere, but as investors, we try to concentrate on **how to keep our finances above water**.

Everywhere we look there is something going on the might (or might not) threaten our financial well-being. While we should be aware of all of the above and more, at the meetings of the Majestic Isles Investors Discussion Group, we concentrate on that last item: how to best try to protect our principal and maintain or grow our income.

1) One analyst suggested that, for income with some growth, the following be included in your income portfolio (he must have been coming to our meetings): **American Capital Agency (AGNC)**, a REIT, holds agency pass-thru securities and collateralized mortgage obligations. Principal and interest payments of these securities are guaranteed by the U.S. Government agencies or sponsored entities. Current yield is 14.4%. **Linn Energy (LINE)**, a limited liability company, is acquisition and growth oriented; it buys depressed properties at bargain prices. Yield is 7.3%. **Seadrill (SDRL)**, a leading off-shore driller, has a fleet of 66 units (drill ships, jack-up rigs, semi-submersible rigs and tender rigs). It drills in deep water and provides higher risk with potential for higher rewards. (They charge up to \$600,000/day). Yield is **8.2%**.

2) Seeking Alpha (seekingalpha.com) is a website that provides interesting analyses and commentary on various securities, many of which have strong income orientations. On Aug. 22, 2012, article #821221 headlined "Analysts have given this 9.4% yielding stock a strong BUY rating." On Sept. 5, 2012 another article #847001 said "A great growth stock (the same stock), with an 8.23% yield." Oops, the dividend dropped. No, it didn't. The market value increased!!! The name of the stock is Calumet Specialty Products Partners, LP with heavy recent insider buying. Is it a good buy today? You be the judge.

3) The construction of the Keystone Pipeline, stretching from Canada to the Gulf, has been a major news item, a bone of contention, and a political football, preventing its completion and permitting, to date, only partial construction due to environmental concerns, etc. However, there is a major rival to the

controversial Keystone which is avoiding the same scrutiny that the federal regulators, environmentalists and landowners are giving Keystone owner TransCanada. Rather than building a single new pipeline, Enbridge Pipeline Co. is replacing smaller, existing pipelines with bigger pipes, and adding pumping capacity and supplying lines alongside existing ones.

4) There is a potential danger threatening investments that produce income. Fed Chairman Bernanke indicated the Fed would keep interest rates low for at least two years to help stimulate the economy. This policy is beneficial to many interest sensitive securities at this time. When interest rates eventually rise, however, these securities will take a severe hit to their market values and some could experience severe reduction in payouts. Analysts have been warning, screaming and jumping up and down and ringing the alarm bell over the eventual rise in interest rates. Yes, they may be right -- eventually. When the economy, the job market and housing show signs of improving, the scramble may begin for possible alternate investments, but high income investments are currently considered by many to be a reasonably good risk for Bernanke's time frame -- and you are being paid to wait for any revised scenario.

5) An interesting article by Henry Blodget (The Daily Ticker) appeared in Yahoo Sept. 3, 2012. Ex-stock broker, Josh Brown said that most of what he did was bad for clients (since his primary goal was to push his company-promoted securities and earn high commissions), so he quit as a broker and became a financial advisor. There is a difference, since he is now held to a higher standard and theoretically has a fiduciary responsibility to his client. He writes a well-read financial blog called "The Reformed Broker."

Please remember that all of the above are from a Financial News Reporter (Facilitator) and not a hot tip sheet. The subjects provided are for information only and are not to be considered as recommendations. If any of the above vehicles interest you, do your own research and due diligence and consult with your advisor.



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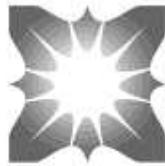
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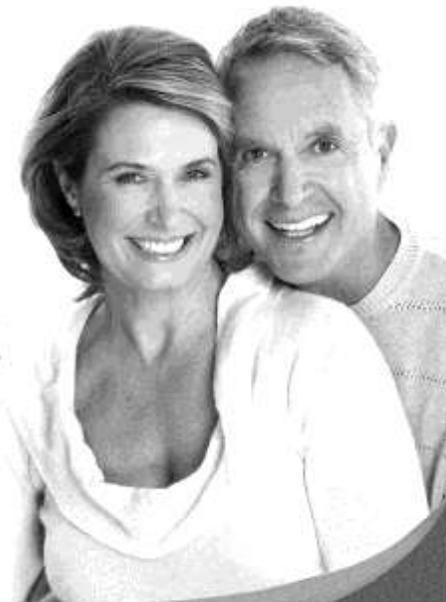
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## BETWEEN TWO RIVERS

By Bill Harris

Barbados is my “Island in the Sun.” It sits atop a submarine ridge in the Atlantic Ocean 90 miles east of St. Vincent in the West Indies. My eldest daughter was potty-trained there. My middle daughter first visited there in her mother’s womb. I spent two successive summers there while I pursued my doctoral research.

I crab-walked or crawled, climbed over areas of roof collapse, even swam through miles of caverns, some as deep as 250 feet below land surface. Access to these caverns and to the underground rivers that are used as part of the island’s water supply was either by a cave entrance hole or was made sitting on the lip of a bucket lowered into an 8-foot diameter well, cut by Bajans (people of Barbados) through the island’s coral rock. From the well bottom, 200 feet down, that eight-foot diameter circle of sky looked no bigger than a quarter.

Earth’s surface is fractured into many small to gigantic jigsaw puzzle-shaped rigid tectonic plates. Each plate is free to move independently of other plates above a deeper nearly molten rock layer. Plate boundaries, where either plates spread apart, collide or slip past each other are regions of volcanic activity, mountain building and earthquakes.

Plates spread apart in response to upwelling of molten rock along the so-called “Ribs of the Earth,” a 13,000-mile long undersea ridge of volcanic mountains rising 10,000 feet from the sea floor and sometimes breaking the surface, as at Iceland and the Azores. Beginning about 185 million years ago, Europe and Africa began to separate from the Americas at rates of from two to four centimeters per year as new seafloor formed along the Atlantic Ocean’s mid-Atlantic Ridge. Barbados represents an emergent portion of the Barbados Ridge, which in turn represents a prism of sediment scraped off the North and South American plates’ sea floor as they sink beneath the Caribbean plate in the Puerto Rico Trench collision zone.

Tectonic uplift along this ridge, at an average rate of one foot/1000 years produced a shallow submarine bank in the area of what is now Barbados about one million years ago. At that time, the submarine ridge in this area came within the depth range of coral colonization. During this uplift, coral reefs formed periodically around the island in association with

high sea stands, caused principally by melting glaciers and climatically warm episodes. The interaction between tectonic uplift and Pleistocene sea level fluctuations has resulted in the formation of successive reef tract terraces about the island. These range in age from 60,000 years old near the northwest shoreline to 600,000 years old at the island’s highest elevations. Successive terraces differ in age by about 19,000 to 26,000 years, close to the Earth’s 22,000-year precession cycle (see the next paragraph).

Precession is a measure of the oscillation between the earth-sun-distance at any season. Earth’s axial tilt varies from 22 to 25 degrees and back again every 41,000 years. Like a top as it spins down, Earth’s axis of rotation wobbles making one revolution around a circular path every 26,000 years. If the rotational axis points towards the sun as it now does on June 21st, the beginning of summer in the northern hemisphere, then 11,000 years in the future, summer will begin when it points towards the sun on December 21st. After another 11,000 years, Earth will wobble its way back to its present axial orientation.

Changes in summer sunlight intensity calculated for different latitudes over the past 600,000 years are dominated by the tilt cycle at high latitudes and by the precession cycle at low latitudes. Periods of low summer sunlight intensity at high latitude are identified with Northern Hemisphere ice ages. Periods of high summer sunlight intensity at low latitude correspond to Barbados high sea stands and coral reef formation.

There is a Bajan legend that says a duck thrown into an island well reappeared four days later, none-the-worse for its journey, a mile offshore in the Atlantic. As a team of three, I descended many times to Barbados’ sunken rivers. We usually stayed below for no more than four hours, and usually returned to land surface from the same cave entrance or water well that we began our journey. In total blackness, illuminated barely by the narrow light beams from our hardhat searchlights, time passed very slowly. To me, like the Bajan “duck,” our spelunking explorations seemed to last not for four hours but rather for four days -- or were they four nights?



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## SCHOOL DAYS REVISITED

By Phyllis M. Cohen

Back to School



I remember the first day of school. New clothes and polished shoes were laid out ready to wear. Pencils, pens, notebooks were neatly arranged in a bag. But despite my preparations, I would

be overcome by panic and at 7 a.m., I would still be cowering in my bedroom, my mother frantically knocking at the door, yelling, “Come on, come out. You have to go to school. You’re the teacher.”

Well, maybe it was not quite as bad as that, but few of us can forget our own school days, whether as pupil, teacher or parent. I remember a story that in the 15<sup>th</sup> century, a father bringing his young son to start at a Scottish university dropped the boy off with a sack of oats and a barrel of herring for provisions for the year and left the boy to become a scholar. If that medieval tidbit sounds archaic to you, then memories of our own school experiences must sound equally as ancient to our children and grandchildren.

In New York City at the end of World War II, a huge centralized system was in place with a largely standardized curriculum dictated, in New York City anyway, by the dreaded Board of Education. Almost all of the schools were two to three story pre-depression buildings of brick and cement characterized by asphalt playgrounds without playground equipment, bolted down desks and recycled text books. And every teacher seemed to be at least 100 years old, the women dressed in long dark dresses, and the few men always in suits. This would all change in the post war era as more and younger teachers came into the system.

It was not unusual for 30 or more children to be in a classroom, and decorum and discipline were important. School was supposed to have a civilizing effect on children and expose children, especially in our ethnic neighborhoods, to the American culture--everything from patriotism to Santa Claus. Though public schools had no uniforms, every child was expected to be properly dressed, and inspections were conducted daily, at least in the lower grades, for clean nails and handkerchiefs. A scarier event was the periodic lice inspection, when the teacher or school nurse would ask you for a pencil so she could lift strands of hair and search for bugs. The treatment in those days was a kerosene wash and a fine comb session. Ouch. My head still hurts. As a side note, the

problem still exists today in schools for both the well-to-do and the poor. My granddaughter was invaded on a class wilderness camping trip where everyone shared sports headgear. In California, special hair salons exist just for the treatment of those critters.

As a child, shopping for back-to-school clothes was almost always limited to a couple of new items to round out older things that still fit or were handed down from older siblings. If you had a thrifty mom, your dresses or pants were likely to be a size too large to allow for growth during the year and would sport an enormous hem to be let down as you grew. Parents didn’t seem to be concerned that your psyche would be damaged if you did not have the same outfits that the other kids wore. My husband lamented that he had longed for a pea coat, a popular jacket reminiscent of the jackets sailors wore during the war, but had to wear a hand-me-down jacket from an older cousin. A classmate who still wore corduroy knickers in 1945 was teased for this outdated fashion. And life repeats itself when I think of how my own gang of three complained to me that I had traumatized them by making them wear the inexpensive Sears’ Toughskin jeans in grade school when all of the cool kids were wearing Levis.

A few sharpened pencils and a notebook with that black and white mottled cover were enough school supplies for me as a third grader. Did I feel grown-up when junior high required a loose-leaf binder, three-holed paper and exotic things like compasses and protractors for math and sneakers and gym shorts for gym! Everyone carefully covered textbooks with brown paper covers made from grocery bags and put reinforcements, life-saver sized gummy circles, over the holes in our loose leaf pages. Ah simplicity. My friend’s grandson started first-grade in a Long Island school and was required to have a version of an iPad as part of his supplies. The teacher reassured the parents that it would suffice until the sixth grade.

My daughter reminisced with me that for a ninth grade project, she and her friends baked a cake to illustrate a scene from Dante’s *Inferno*. Now our ninth grade niece and granddaughter wrote a Smart Phone app to locate special diet foods as her project.

I’m not sure the children nowadays are learning any more than I did back when I used pencil and paper or that Scottish lad with a barrel of kippers--but I am glad my school days are over!

*Are you a Phyllis Cohen fan? See notice on page 23.*



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## The Reel Story THE WORDS

by Judy Radin



“The Words” is a film that tells a complicated and compelling tale of plagiarism. It is a story within a story...within a story that describes a series of unbe-

lievable life-altering coincidences.

Amazingly, Brian Klugman and Lee Sternthal, co-writers and co-directors of “The Words,” possess the enterprise and talent that enables them to convert an otherwise trite concept into an emotional, albeit genuine film. We could easily attribute the film’s success to their ability to extract sharp and unique performances from their cast:

Bradley Cooper, who stars as the struggling New York writer, Rory Jansen, is most convincing. Zoe Saldana, who previously played the blue-skinned Avatar, is sensitive in the real world of Dora, in a relationship that has its ups, its downs and its anxieties.

Jeremy Irons, who plays the role of “the Old Man,” is spellbinding, yet impishly naughty. He is an obscure figure who sits down on a park bench alongside Rory, now the author of a best-seller called “The Window Tears” and mocks the book’s terrible title. Irons plays a stranger who, flashing back decades into the past, shakes Rory’s world to its core.

“The Words” is about ambition, desire and art. It’s about a guy who dreams of success and works hard, but hasn’t accomplished much. Suddenly luck falls in his lap: On their honeymoon in Paris, Dora finds an old leather satchel. Back at home in their Brooklyn apartment, Rory discovers a hidden compartment in the briefcase, and finds a tattered document inside. As he reads it, the words come alive. It is one of the best stories he has ever read.

He then he finds himself copying the novel onto his computer, word for word. His wife surreptitiously reads it...then his agent... then a publisher... and then everybody!

Early in “The Words,” Rory Jansen is accepting a prestigious award. After the formal dinner, he and Dora, dressed to the nines, climb into a limo. He lowers his head onto her lap...it is a moment of beautiful tenderness...but also something else. The

guilt of a liar, a plagiarist, is weighing on him...he wants to burrow into the folds of her gown and disappear.

Klugman and Sternthal (who, along with Cooper, are childhood friends and Philadelphia boys), place their tale of intellectual property theft inside the pages of another book, by another best-selling scribe. Dennis Quaid plays Clay Hammond, a veteran writer whose new book, “The Words,” is the story of Rory and Dora Jansen and that miraculous manuscript. Clay is at a reading, the audience intent on his every word... particularly Olivia Wilde, as a stylish seductive literary groupie who recounts the moment when the Old Man and Rory meet. And then we’re back in Paris, just after World War II, when a young American soldier (Ben Barnes) falls in love with a cafe waitress (Nora Arnezeder). They live together in a basement flat, and later have a baby. Then something terrible happens!

The consequences of Rory Jansen’s actions may not measure up in the end - you could disagree that the writers go easy on their protagonist, and that forgiveness and death come too conveniently in their narrative. But “The Words” resonates...wonderfully, surprisingly.

This movie grips you with its real-unreal, truth-fiction, and unrelenting tension that constantly challenge your senses.

\*\*\*\*\*

## THE MEN’S CLUB

By Joel Cohen

The Men's Club will have their next breakfast on Sunday, Oct. 7 at 9:30 a.m.

We will be going to the Hard Rock Casino on Wednesday, Oct. 24 at 10:00 a.m. Following that trip we will be going to Gulfstream Racetrack & Casino on Thursday, Dec. 20 and Wednesday, Feb. 20.

We have finalized the arrangements for our joint events with the Women's Club for Valentine's Day dinner on Thurs. Feb. 14 and Parent's Day brunch on May 5.

For those who have not paid their dues for 2012 you can pay now and be paid through 2013.

## SOCIAL CLUB

By Joan Sorokin

We hope you've all had an enjoyable summer and are ready for great Social Club activities:

Our first general meeting of the season will be held on Tuesday, Oct. 16 at 7:30 p.m. After a short business meeting, we will be entertained by The Venetian Isles Choraleers. They will present many familiar songs as well as original parodies. Of course, refreshments will be served. Please mark your calendars and join us for a fun evening.

Saturday, Oct. 20 at 8:00 p.m. Showtime presents "The Rhythm Chicks." See their picture and bio on this page.

There is still room at our New Year's Eve Bash with music by Lawrence of Florida and featuring our favorite DJ and backup dancers. Deli platters are again from 3G's along with scrumptious desserts. Price is only \$50 per person. Please call Rita Dick for table assignments.

Our movie program is very successful thanks to Marge Chappell and Florence Cohen. Profits allowed the Social Club to purchase a new Blue-Ray DVD player. Besides making the movies brighter and clearer, we are able to get them even faster from Netflix. All movies are shown with closed captions.

### MAJESTIC ISLES SOCIAL CLUB 2013 WINTER SERIES

**January 27: FABULOUS TALENTS  
OF EARL TURNER**

**February 23: SINGER KATHLEEN KANE  
AND  
COMEDY OF KAREN RONTOWSKI**

**March 16; SINGER JON PETERSON  
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## THE RHYTHM CHICKS



These three talented vivacious ladies do it all: fabulous vocal harmonies, exciting choreography and glamorous costumes. Donna, Monica and Erica will entertain us with a variety of material including Pop Classics, Latin Rhythms, Broadway's Best and a delightful tribute to the girl groups of the 60's. This is a must-see feel good show!

The price is only \$12 per person. Seats will be assigned when checks are received. Please put your checks in back lobby mailbox as soon as possible.

## PET PATCH

By Molly



Wow, it sure was a wet and hot summer! It made it hard to get out for our walks.

I went to camp for two weeks while my Mom went on the Travel Club's Mediterranean Cruise – which she said she thoroughly enjoyed. First, I went to Camp Florence – we had a great time, and she got lots of laughs at some of the silly things I do – dancing around when she said, "Let's go for a walk", and other stuff. She was sure surprised when I did my normal "charge" at Oreo – but it's just my "approach" to him – we really do like each other.

The second week, I was at Camp Ilse. My boyfriend Andy lives there – and we always have a good time together, and sometimes I get chopped liver with my dinner – I love that.

And now Fall has arrived and some of our Snowbird neighbors are returning – maybe we will get some cooler weather! I sure hope so.

Happy Halloween!!

## GOURMET CLUB

By Joan Sorkin

The Gourmet Club met on Aug. 19 at the home of Marvin and Joan Sorkin.

We were delighted to welcome our newest members Alene Kristal and Stephen Karten.

Sitting in the living room, we feasted on a white Gazpacho by Joan Peckins, meatballs made by Flo Kalestein and a potato tortilla made by Joan Sorkin. Then it was on to the dinner, which consisted of a Seafood and Chicken Paella made by Paul Mendelsohn, Orange Glazed Pork Tenderloin made by Seena Calder, Roasted Pepper and Tomato Salad made by Judy Zied. and, Roasted Asparagus with Romanesco sauce made by Alene Kristal. Sangria flowed along with the conversation.

Dessert, coffee and tea followed. Janice Berger amazed us with her Orange Torte served with sautéed apples and date, raisins and nut rolled finger cookies. We all look forward to our next gathering in October.

## MAJESTIC ISLES LITTLE THEATER

By Selma Friedman



If you were here eight years ago, you will remember the hilarious show, "Politically Incorrect," which was co-written by Thelma Mechanic and Naomi Marcus and presented at a meeting.

Well, many of our M.I.L.T. members have worked creatively and put together a new, up-to-date "Politically Incorrect." The date is October 14, and the time is 7:30 p.m. As a treat for the community, all residents and their guests are invited free of charge to the performance. There will be a sign-up sheet in the back lobby.

On November 11, we will feature our own Dr. Harvey Vetstein who will present a discussion on, "Who Am I This Time?"- our roles as actor on stage and off.

At the December 2 meeting, the performance is titled "Color of the Rainbow" and will be a multi-sensory musical, offering a salute to our glorious rainbow.

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

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

**SAT., OCTOBER 6: THE TOURIST** Watery Venice, Italy, provides the setting as Johnny Depp, playing an American tourist seeking solace for his shattered heart, instead finds it in danger again after encountering a beautiful Interpol agent (Angelina Jolie). Little does the Yank know that the artful lady has gone to great lengths to arrange their "chance" meeting and is using him to trap a thief who happens to be her ex-lover.

**SAT., OCTOBER 27: CHIMPANZEE** Spinning documentary footage into family-friendly fare, this DisneyNature film follows an orphaned chimp named Oscar on his quest to find a home. In the end, he finds a new family in the unlikeliest of places.

**NOTE: We show our films with closed captioning.**

*The film descriptions are taken from the Netflix website.*

## THE ROYALS BOWLING TEAM

By Shelly Mehlman



The Royals are back bowling again for the fall season. It was good to see everyone after a long summer of inactivity.

The aches and pains were noticeable as we are a bit rusty from being lazy during the summer. As the season moves along I am confident we will improve our game. I want to extend a hearty welcome to Liz Hopwood who has joined us.

Eileen and I want to wish all our neighbors in Majestic Isles a Healthy and Happy New Year.



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## SINGLES

By Ellin Goldstein

The Singles' group is going to have a very busy fall and winter. Don't forget to sign up for flu shots on October 17. On October 21, we will go to Prime Catch for a luncheon. If you haven't already paid, check with Mimi Hauser. On November 15, the collection for Abused Women will be held outside the clubhouse. Please give all that you can: clothing, toys, and other items. See flyer for more details. In December, we will be going to the Harid Ballet's Christmas Presentation. Roberta (736-6387) has details.

The Singles will celebrate the New Year in Naples – at the Naples Dinner Theater, with a celebration for New Year's Eve, and a great boat trip the next day. There will, of course, be time for some shopping. After that, we will come home, thoroughly exhausted. Your fifty-dollar deposit is due as soon as possible; please put it in the Singles' mailbox.

In the New Year, the Singles' will again head to Kravis for the Senior Leisure Series. There are six shows, all on weekdays at 2:00 p.m. Those who want to, will go out as a group to an early dinner after the show. We had a great time last year. Call Marge (742-7719) or Ellin (740-9050) for details.

Here's hoping that by the time this comes out, Thelma Mechanic is on the mend. Our condolences to her on the loss of her brother, as well. We miss her at our meetings.

### Christmas Toy Collection

The Social Club will again be collecting Christmas toys. This year, thanks to the suggestion of Myrna Bader we will be donating to the Boynton Soup Kitchen. Children from ages 1-12 will appreciate any unwrapped toys you can donate. We will have a box in the back lobby starting next month. Please check Channel 63 for date and please give generously to our local children.

## BOOK TALKS

By Judy Markowitz



*This item appeared in the Summer issue of the newsletter, but we're repeating it. In case you missed the article, we don't want you to miss the discussion.*

On Wednesday, Oct. 17, 2012, I will facilitate a discussion of "Room" by Emma Donoghue. "Room" is unlike any book I have ever read. It grabbed me from the very first page and didn't leave my thoughts for the two days it took to read it.

The story is told from the perspective of five year old Jack. Jack was born into a small, windowless "Room" and has lived there his entire life with his mother, who is being held prisoner by a sexually abusive man. Now that Jack is five and increasingly curious, Ma knows they can't stay there much longer without going crazy, yet escape seems impossible.

Despite its horrifying premise, "Room" isn't a scary book. "Room" is about Jack – the story is told by him in a stream-of-consciousness narrative. The reader recognizes the similarities Jack shares with other children his own age. We see the differences caused by living in almost solitary confinement, not knowing about the existence of an outside world and everything it contains. Mostly, it is about the love between a mother and child regardless of circumstances.

"Room" is a unique and amazing book. Addictive from the start, readers of all sorts won't want to put "Room" down. Copies are available in our local libraries. I recommend reading "Room" over the summer.

### Now In Book Form: Phyllis Cohen's Columns

Phyllis Cohen's columns have enlivened the Majestic Isles' newsletter with humor and nostalgia for twelve years. That's 120 columns, folks! For almost that length of time, people have been telling Phyllis that she should compile the columns into a book. Now she's done it with "Florida Daze." For further information, please call Phyllis (740-1960).

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## MAJESTIC ISLES TRAVEL CLUB

By Doris Davidoff



Our long-anticipated Mediterranean cruise departed on schedule on Aug. 24 and after an overnight non-stop flight from Miami, arrived in London the next morning.

After a ride to Southampton, we boarded Royal Caribbean's beautiful *Independence of the Seas* for a wonderful 15-day cruise. We were concerned about the hot, rainy weather in the days before our trip, but we were lucky. The weather broke by the time we arrived and we had close to perfect weather for our entire cruise, with just a little rain on one day.

Our first two days were spent cruising at sea, which let us adjust to the five-hour time change and gave us time to check out the ship. We all got together on the second night for our first private cocktail party, with drinks and delicious hot and cold hors d'oeuvres.

On Aug. 28, we docked at our first port – Gibraltar, which exceeded everyone's expectations. The monkeys were a hit with all of us – especially the babies hopping on their mother's back for a ride. We were in awe at the beauty of St. Michael's caves and the unbelievable miles of tunnels inside The Rock, with their rich history of protecting the area. None of us had ever visited this port, and it became the favorite stop for many of us – although it was hard to pick a favorite.

Our group of twelve chose a variety of shore excursions during the cruise, some of which were quite strenuous, while others allowed us to see an area in a more relaxing manner. In Livorno, we visited the Leaning Tower of Pisa and the charming Renaissance city of Florence. Next, we sailed to Civitavecchia, the closest port for Rome, with its rich history everywhere we turned. Most of us took long shore excursions in these two major ports – exhausting, but well worth the effort.

Other ports we visited were Ajaccio, the capital of Corsica; Provence in France; Cadiz, Spain with its beautiful scenery; Lisbon, Portugal and Vigo, Spain, located on the border between Spain and Portugal.

We enjoyed five days, at intervals throughout the cruise, when we just cruised at sea and enjoyed the

wonderful activities onboard the ship. The *Independence of the Sea* is one of the larger Royal Caribbean ships, carrying more than 4000 passengers. This particular sailing was intriguing, as there were only 75 passengers from the United States, including our twelve, and more than 3,600 "Brits," passengers from the United Kingdom.

We enjoyed meeting many of the Brits and discovering some of the many differences between us. Some in our group were surprised to find baked beans a staple at the breakfast buffets, along with British bacon and American bacon, but not Canadian bacon. Some of us learned to play British Bingo, which is quite different from our Bingo. We didn't win any games, but we had fun playing.

Among our treasured memories are meals as a group in both specialty restaurants on the ship – Chops, a gourmet steakhouse and Portofino, a fine Italian restaurant. We also experienced a wonderful cooking demo with lunch in Portofino. The Master Chef presenting the demo was wonderful and answered our many questions as we all sat watching while wearing our chef's hats.

The Cruise Director and his staff were excellent and he and the Captain each had a great sense of humor. There was one late-night game where our own Francine Gitto was a captain of one of the teams in the game.

We all came home tired, but full of wonderful memories.

The Travel Club usually meets on the fourth Sunday of each month to discuss future trips and other travel related interests.

Our next trip, a one-day excursion to Costume World on November 7, is almost full as this is being written. Together with the Snowbirds, we are planning a one-night trip to Naples January 29-30. Flyers for both trips are in the back lobby.

The Travel Club is open to all Majestic Isles residents and their friends and relatives, even if they don't live here. There is no membership fee. Visit our website at [www.majesticisles.com/travelclub.htm](http://www.majesticisles.com/travelclub.htm) to see what trips are available along with pictures from past trips.

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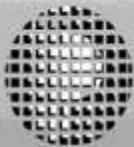
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## M.I. CANCER RESEARCH

By Marilyn Chermak and Claire Deveney



Thanks to all who attended the gala Summer Italian Festival with guest folksinger Ellen Bukstel held Aug. 4 at the clubhouse. We had 89 guests. Special thanks to:

Fundraising organizers Suzanne Skinner and Marsha Steiner, who worked with co-presidents Marilyn Chermak, Renee Stichel and Claire Deveney. Thanks, also, to Doris Davidoff, who arranged the entertainment; Ed Strauber who helped with sound; Bunny Eisenberg for the colorful table centerpieces; and to everyone who helped make this fundraising event successful for the Pap Corps.

New members are welcome anytime. Annual membership is \$35 for the year, which runs from June 1, 2012 to May 31, 2013. Annual members may renew by placing their checks in the Pap Corps mail box in the back lobby. For this coming year only, every man who upgrades to Life Membership or joins as a Life Member will pay only \$160, saving \$140.

Our first event of the season will be a wine and hors d'oeuvres reception on **Thursday, Oct. 25** from 3:00 to 5:00 p.m. at the clubhouse. The cost will be \$5/person. Place your check in the back lobby box.

Football mania has started for the fall season. Tickets are \$20. There is a guaranteed winner every week; the prize is \$25. For tickets contact Ed Gerard, Ed Strauber or Paul Mendelsohn.

Save **Thursday, Nov. 15** for the Fashion Show with clothes from Patchington's and lunch by Famous Catering. Tickets are \$25/person and there are two outstanding door prizes! This event is jointly sponsored by M.I. Pap Corps and Hadassah.

M.I. Pap Corps and Hadassah are also joining forces for a seven-night Western Caribbean Cruise aboard the Royal Caribbean's Allure of the Seas ship from **Sun., Jan. 13 to Sun., Jan. 20, 2013**. The ship will depart from Ft. Lauderdale. Informational flyers are in the back lobby and contact is J.B. Travel at 880-2790. Full payment is due Oct. 13, 2012.

### M.I. Cancer Research Future Activities:

**Dec. 16:** Coins for the Cure Brunch at clubhouse

**Feb. 21:** Member Appreciation lunch

**March 7:** 11 a.m. Card Party

**March 16:** Walkathon at FAU

## Have We Got

## A Great Hadassah Year For You!!!!

By Fran Ost and Judy Radin



Join us at our first general meeting on **Monday, Oct. 22**. Meet with old and new friends and enjoy the vocal styling of Rachel Klein whose amazing soprano voice has wowed countless theater audiences. In fact you may also recognize her from some of the television commercials that may have come across your tube.

We are proud to announce a joint effort of M.I. Hadassah and the M.I. Pap Cancer Unit on **Thursday, Nov. 15**. Members of both organizations will model fashions by Patchington. You are invited to view the latest trends in ladies' attire and enjoy a sumptuous dairy luncheon. Flyers with important information about this event will be available in the clubhouse soon.

Our Monday, **Nov. 26** general meeting features Stan Rothstein who will treat us to a virtual tour through the Hadassah Centennial in Jerusalem, including the Hadassah Ein Kerem Hospital and the magnificent Sarah Wetson Davidson Tower...a dream which we all helped bring to fruition. Members will prepare and serve an Israeli Luncheon following the presentation.

On **January 13-20** M.I. Hadassah and the M.I. Pap Cancer Unit plan yet another team endeavor. Their members and guests will board *Allure of the Seas* destined for selected Caribbean ports for a week of luxury on the high seas. Flyers are in the back lobby.

On **Thursday, Jan. 24** plan to attend our Hadassah card party that will take place at the Lakeview Terrace in Boca Raton. Enjoy a spectacular buffet with luncheon choices that will please the most critical palates. Start organizing your games in advance. Flyers with important information about this event will be available in December.

More exciting events, including a barbeque in February and an extravagant Woman of the Year gala in March are scheduled so we are planning a wonderful year. In addition, our Study Groups will resume soon and our monthly programs promise entertainment and education.

*All of us could take a lesson from the weather. It pays no attention to criticism.*

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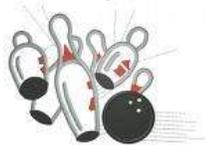
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## MAJESTICS BOWLING LEAGUE

### Spares and Strikes

By Dave Feinberg, President



A new season has started and we have already had some pretty high scores. I hope every one had a very nice summer and a healthy one also.

#### **WEEK 1 – MEN: HIGH GAME HIGH SERIES**

Fred Katz	164/154	Fred Katz	434
Bill Harris	163	Bill Harris	400

#### **WEEK 1 – WOMEN: HIGH GAME HIGH SERIES**

Gladys Feldman	144	Gladys Feldman	341
Estelle Snyder	--	Estelle Snyder	356
Shirley Scheffel	--	Sandy Gardner	345

#### **WEEK 2 – MEN: HIGH GAME HIGH SERIES**

Fred Katz	169/139	Fred Katz	427
Dave Feinberg	168/164	Dave Feinberg	448
Al Lynn	152/140	Al Lynn	429

#### **WEEK 2 – WOMEN: HIGH GAME HIGH SERIES**

Estelle Snyder	158/131	Estelle Snyder	417
Shirley Scheffel	152	Shirley Scheffel	392

From the bowlers of the Majestics Bowling League:  
We wish all our residents a happy holiday and a very, very healthy year.

Come on down and join us for a day of fun and companionship.



## THE YIDDISH CLUB

By Reggie Zimmerman

The Yiddish Club had a wonderful event in September with Cantor Manny Silver, and they are now looking forward to a big Chanukah Party on December 3. Watch channel 63 for more information.

The club needs more help so please volunteer to assist Reggie and help keep the Yiddish Club going.

## WOMEN'S CLUB

By Ruth Oppler, President

I hope you all had a healthy summer. Now we have planned our fall, winter and spring events and look forward to having you join us. There are flyers in back lobby for all our events. Happy, healthy New Year to all.

**Oct. 4:** Narrated boat ride out of Delray Beach, 1:00 - 3:45 p.m., at a cost of \$20 per person,. All are welcome. Brunch/lunch are on your own. Again, checks placed in our mailbox marked "boat ride" will be your reservation.

**Nov. 12:** Canasta, mahjong, dominoes, bridge or any game can be played at our card party at Delray Country Club. Open to all, including guests. The cost is \$25 for a hot lunch (choices) plus noshes while we are playing. Check the flyer in back lobby

**Nov. 15:** Our outreach program will benefit Habitat for Humanity and Abused Women. Home furnishings are preferred, i.e.: electronics in working condition and no older than 10 years, furniture, dishes, pictures, sheets, blankets, etc. All items should be clean and in good condition. Contact Joyce Rogers Milbauer 731-3164 or Marsha Vetstein 742-9300 with your questions.

**Dec. 10:** We'll welcome the snowbirds back with a luncheon at our clubhouse with box lunches from TooJays for \$15. Our guest, Suzi Cruz, will do a make-up demo and we'll have a boutique for us to 'shop till we drop.' You must be a member to attend.

#### **Future Events:**

January: Installation/membership appreciation

February, Valentines Day dinner dance

March and April: Food tasting, tour and then lunch at Whole Foods in Wellington (two sessions because numbers are limited).

April: Canasta tournament

May: Parents' Day brunch

June: TBA.

Watch channel 63, the Majestic Isles' news-letter, and flyers in back lobby for information about what is going on in Women's Club.

**Dues for 2013 will be \$15.**

We would like to welcome Nadine Erlich and Joyce Spiess to our board; they will be doing publicity. Hope to see you all at our planned programs.

## ACTIVITY CALENDAR

October 1 – November 26, 2012

**OCTOBER**

<b>1</b>	<b>Mon.</b>	<b>2:00 p.m.</b>	<b>Board of Directors</b>	<b>Meeting (f, h)</b>
<b>3</b>	<b>Wed.</b>	<b>11:00a.m.</b>	<b>All Club Presidents</b>	<b>Meeting (f, h)</b>
<b>4</b>	<b>Thurs.</b>	<b>1:00p.m.</b>	<b>Women's Club</b>	<b>Boat Ride (p, a)</b>
		<b>7:30 p.m.</b>	<b>Board of Directors</b>	<b>Meeting (f, h)</b>
<b>5</b>	<b>Fri.</b>	<b>4:30</b>	<b>Singles'</b>	<b>Meeting (f, h)</b>
<b>6</b>	<b>Sat.</b>	<b>8:00 p.m.</b>	<b>Social Club</b>	<b>Movietime (p, h)</b>
<b>7</b>	<b>Sun.</b>	<b>9:30a.m.</b>	<b>Men's Club</b>	<b>Breakfast (f, h)</b>
<b>8</b>	<b>Mon.</b>	<b>4:00 p.m.</b>	<b>Investment Group</b>	<b>Discussion (f, h)</b>
<b>14</b>	<b>Sun.</b>	<b>7:30p.m.</b>	<b>M.I.L.T.</b>	<b>Workshop (\$2 non-members, h)</b>
<b>15</b>	<b>Mon.</b>	<b>2:00p.m.</b>	<b>Hadassah</b>	<b>Study group (f, h)</b>
<b>16</b>	<b>Tues.</b>	<b>7:30 p.m.</b>	<b>Social Club</b>	<b>Meeting (f, h)</b>
<b>17</b>	<b>Wed.</b>	<b>9-12 a.m.</b>	<b>Community</b>	<b>FLU SHOTS (h)</b>
		<b>2:00 p.m.</b>	<b>Book Talks and More</b>	<b>Discussion (f, h)</b>
<b>18</b>	<b>Thurs.</b>	<b>7:00 p.m.</b>	<b>Board of Directors</b>	<b>Budget Meeting (f, h)</b>
<b>20</b>	<b>Sat.</b>	<b>8:00 p.m.</b>	<b>Social Club</b>	<b>Showtime (p, h)</b>
<b>21</b>	<b>Sun.</b>	<b>12 noon</b>	<b>Singles</b>	<b>Lunch Prime Catch (p, a)</b>
<b>22</b>	<b>Mon.</b>	<b>11:30 a.m.</b>	<b>Hadassah</b>	<b>Meeting (f, h)</b>
<b>24</b>	<b>Wed.</b>	<b>10:30 a.m.</b>	<b>Men's Club</b>	<b>Casino Trip (p, a)</b>
<b>25</b>	<b>Thurs.</b>	<b>3:00 p.m.</b>	<b>Cancer</b>	<b>Reception (p, h)</b>
<b>27</b>	<b>Sat.</b>	<b>8:00 p.m.</b>	<b>Social Club</b>	<b>Movietime (p,h)</b>
<b>28</b>	<b>Sun.</b>	<b>11:00 a.m.</b>	<b>Travel Club</b>	<b>Meeting (f, h)</b>

**NOVEMBER**

<b>3</b>	<b>Sat.</b>	<b>8:00 p.m.</b>	<b>Social Club</b>	<b>Movietime (p, h)</b>
<b>4</b>	<b>Sun.</b>	<b>9:30 a.m.</b>	<b>Men's Club</b>	<b>Breakfast (f, h)</b>
		<b>7:30 p.m.</b>	<b>Yiddish Club</b>	<b>Meeting (f, h)</b>
<b>5</b>	<b>Mon.</b>	<b>2:00 p.m.</b>	<b>Board of Director's</b>	<b>Meeting (f, h)</b>
<b>7</b>	<b>Wed</b>	<b>9:00 a.m.</b>	<b>Travel Club Trip</b>	<b>Custom World (p, a)</b>
<b>8</b>	<b>Thurs.</b>	<b>7:30 p.m.</b>	<b>Board of Directors</b>	<b>Meeting (f, h)</b>
<b>9</b>	<b>Fri.</b>	<b>4:30 p.m.</b>	<b>Singles'</b>	<b>Meeting (f, h)</b>
<b>11</b>	<b>Sun.</b>	<b>7:30 p.m.</b>	<b>MILT</b>	<b>Workshop (non-members \$2, h)</b>
<b>12</b>	<b>Mon.</b>	<b>12:00 p.m.</b>	<b>Women's Club</b>	<b>Card Party (p, a)</b>
		<b>4:00 p.m.</b>	<b>Investment Group</b>	<b>Discussion (f, h)</b>
<b>14</b>	<b>Wed.</b>	<b>7:30 p.m.</b>	<b>Candidates Night</b>	<b>Meeting (f, h)</b>
<b>15</b>	<b>Thurs.</b>	<b>10:00 a.m.</b>	<b>COLLECTION FOR ABUSED WOMEN</b>	
		<b>12:00 p.m.</b>	<b>Cancer/ Hadassah</b>	<b>Fashion Show (p, h)</b>
<b>17</b>	<b>Sat.</b>	<b>8:00 p.m.</b>	<b>Social Club</b>	<b>Movietime (p, h)</b>
<b>18</b>	<b>Sun.</b>	<b>11:00 a.m.</b>	<b>Travel Club</b>	<b>Meeting (f, h)</b>
<b>19</b>	<b>Mon.</b>	<b>2:00 p.m.</b>	<b>Hadassah</b>	<b>Study Group (f, h)</b>
<b>20</b>	<b>Tues.</b>	<b>7:30 p.m.</b>	<b>Social Club</b>	<b>Meeting</b>
<b>21</b>	<b>Wed.</b>	<b>2:00 p.m.</b>	<b>Book Talks and More</b>	<b>Discussion (f, h)</b>
<b>22</b>	<b>Thurs.</b>		<b>HAPPY THANKSGIVING</b>	
<b>26</b>	<b>Mon.</b>	<b>11:30 a.m.</b>	<b>Hadassah</b>	<b>Meeting (f, h)</b>

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

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

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



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