

JOHN KNOX VILLAGE

A Life-Plan Continuing Care Retirement Community

where possibility *plays!*

Gazette

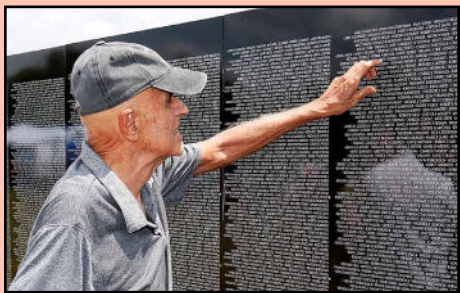
Published Bi-Monthly by John Knox Village • 651 S.W. Sixth Street, Pompano Beach, Florida 33060

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Westlakers Toast To ‘New Beginnings, New Adventures, New Neighbors’



John Knox Village Fitness Manager Marsha Dixon (center) emphasized the benefits of exercise to some 100 Westlakers during a recent “Meet Your Neighbor” event. Here, she and her Fitness Team, played water volleyball with residents.

Rob Seitz
Gazette Editor

Enthusiasm for Westlake—the most ambitious project in John Knox Village’s 55-year history—is as hot as a late spring day in South Florida. That was evidenced during a recent “Meet Your Neighbor” event held in JKV’s Cultural Arts Center.

Nearly 100 Westlakers sat at tables designated with the floor onto which they will be moving sometime during the right-on-schedule first quarter of 2024.

Welcome To The Neighborhood

“We purposely sat you by the floor you are going to be moving to, so you could meet your new neighbors,” Kim Ali, JKV Director of Sales, told the group. “We left forms at your table that you can put your information on and share with your neighbors, such as your name, new apartment number, phone number and email address.”

JKV Chief Marketing and Innovation Officer Monica McAfee welcomed the group as well, and after her well-wishes, proposed a toast.

“Thanks to the hard and diligent work of our building partner, Moss Construction, we are right on schedule for our opening in the first quarter of next year,” Ms. McAfee said. “Let’s toast to new beginnings, new adventures and new neighbors.”

Westlake consists of two conjoined tower buildings—The Vue at 15 stories and The Terrace at 11—with 147 state-of-the-art apartment homes. There will be two floors of covered parking and an amenity-filled first-floor common area including:

- **The French Press, a coffee bar by day; wine bar at night**
- **The bistro-styled Westlake Eatery**
- **High-tech projection theatre**
- **Technology hub**
- **Business center**
- **Art studio**
- **Library**
- **Sacred space**
- **Fitness studio**

During the “Meet Your Neighbor” event, Fitness Manager Marsha Dixon told the group how excited she was for the new Fitness Studio being built in The Terrace tower first-floor area.

Ms. Dixon provided useful information to the Westlakers on the health benefits of staying active, including having a volunteer do a timed set of bicep curls, another raise herself out of her chair and stand, then sit back down and repeat all within 30 seconds and a third raise himself from a chair, speed walk a distance, turn at a cone, and return to his seat as quickly as possible.

See “Westlakers at JKV” on Page 2

A Love And Marriage For The Ages

‘The best thing I ever did was marrying Rosa’ – Jimmy Carter

Nona Cree Smith
Gazette Contributor

June has long been the traditional month for weddings, as it is named for Juno, the Roman Goddess of marriage, home and family. The month of June offers spring weather and an abundance of colorful flowers ideal for beautiful weddings.

Many marriage vows or sermons begin with “Love is patient, love is kind ... It always protects, always trusts, hopes, always perseveres.” These poetic words certainly apply to the long successful marriage of former President Jimmy Carter and his wife Rosalynn.

Mutual respect, they said, is the secret to their marital success. That means giving one another plenty of space as well as enjoying each other’s company.

Oh Baby You’re Cute

Jimmy Carter met the love of his life when she was one day old, and he was three. In the small town of Plains, GA, Jimmy’s mother, Lillian Carter helped their next-door neighbor when she gave birth to a daughter.

The next day, Lillian took her toddler son to see the new baby. And so began a great love story and successful marriage.

James Earl “Jimmy” Carter Jr. is the eldest of James and Bessie “Lillian” Carter’s four children. James Sr. was a

successful businessman, and Lillian was a nurse. The Carters raised their family in Plains, where Jimmy was a good student, and where Jimmy dreamed of attending the U.S. Naval Academy in Annapolis, MD.

See “Lasting Marriage” on Page 3



The 39th President Jimmy Carter with First Lady Rosalynn. Image Source: Alamy.

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Westlakers Welcomed At A ‘Meet Your Neighbor’ Event

From “Westlakers at JKV” on Page 1

“These are just a small handful of the exercises our residents take part in today, whether in individual or scheduled group settings, in the pool, or outside the Aquatic Complex, or in our wonderful Fitness Studio,” she said. “Exercise is so helpful at all stages of life, but as seniors, exercise can help you prevent falls, guard against injury, preserve your cognitive function and even alleviate pain.”

The new neighbors created quite a buzz during the event, but that’s not the only place. Excitement continues to be high in the greater community, and even though Westlake is 85 percent pre-sold—meaning JKV has received a 10-percent deposit for more than 120 units—many outstanding apartment homes remain.

Benefits Of Reserving Your Westlake Apartment Home

In addition to which, *Gazette* readers who place a 10-percent deposit are automatically enrolled as Platinum-level members of the Westlake Village Club, which includes admittance to a variety of Life Enrichment events. June and July Life Enrichment events are highlighted on Page 5.

Westlake Village Club Members also have access to JKV’s \$6.2 million five-star resort-style Aquatic Complex, with its lap and resort swimming pools, Poolside Pub, Jacuzzi®, Pickleball and bocce ball courts and Glades Grill restaurant where residents, guests and family members enjoy indoor and pool-side dining.

Along with award-winning Life Enrichment programming, 10-percent depositors receive discounted, and often complimentary, admission to JKV community partner venues such as the Ft. Lauderdale Film Festival, Bonnet House, NSU Art Museum in Ft. Lauderdale, the historic Sample-McDougald House and Boca Raton Museum of Art.

Learn about JKV’s latest community partner—History Fort Lauderdale—formerly Fort Lauderdale Historical Society, on Page 13.

For more information about Westlake at JKV call 954-871-2655, or visit: www.JKVGrows.com or www.johnknoxvillage.com



Kim Ali, JKV Director of Sales, welcomes Westlakers during the “Meet Your Neighbor” Event.

Subscribe To The Digital Gazette And The New JKV Arts & Entertainment Edition

The John Knox Village Gazette is expanding. In response to increased interest in the Gazette, the newspaper is now an even more robust 16 pages.

Printed editions of the Gazette will continue to be direct-mailed to your home on EVEN-NUMBERED months, and in an exciting new development, the John Knox Village Gazette Editorial Team will be offering ALL DIGITAL EDITIONS on ODD-NUMBERED months in an easy-to-read horizontal digital format.

The catch is we need your permission to email the FREE monthly publication to you.

Email your subscription request to gazette@jkvfl.com

Please include:

Yes, I am interested in subscribing to the John Knox Village digital Gazette publications.

Name_____ and email_____ (required)

Address_____ and phone#_____ (optional)*

Beginning with the July DIGITAL edition, and every ODD-NUMBERED month thereafter, the Gazette will have a focus on Entertainment, Lifestyle and the Arts.

“We will feature recent concerts and other entertainment that have taken place at John Knox Village, as well as within the greater Pompano Beach and Ft. Lauderdale areas,” said Gazette Editor Rob Seitz. “In addition to which we will highlight the vibrant cultural scene in our community, and profile John Knox Village residents, many of whom have had amazing and inspiring experiences during their lifetimes.

“The Gazette will continue to be full of interesting and compelling stories illustrating life at South Florida’s premier Life-Plan Retirement Community and within the Senior Living industry. Thank you for the many years of continued readership and support. Remember to email us your subscription request at gazette@jkvfl.com so you never miss a complimentary digital Gazette.”

**DISCLAIMER: John Knox Village will not share your information with any other source.*

Thanks For Asking

Hey Dave, What Are Your Summer Vacation Plans?

Dave Bayer
Gazette Contributor

I recently mentioned to a group of friends that my wife Jackie and I were making our summer vacation plans. Laughter ensued – I guess they thought that because we are fully retired, enjoying good health, and living where we live, we are always on vacation. And of course, they are correct.

So, let’s call them “summer travel plans,” and they’ve already started. In April, we took a seven-day cruise from and returning to Port Everglades with 40 or so friends from John Knox Village. It was great. I enjoy being on a ship. After college, I spent 22 years in the Navy, with 16 of those on sea duty. After retiring from the Navy, I remained in the maritime business, involved with the shipping of propane and butane in and around the Caribbean while mostly living in the Ft. Lauderdale area. After retirement #2 in 2005, being on a cruise ship in the Caribbean was not high on my priority list. It was a bit like the proverbial “busman’s holiday,” but it seems that the urge has returned.

Cruises Remind Me Of My Navy Days

We’ve cruised with family and friends before, but spending a week on a ship with that many folks who you know was a very interesting experience and a great opportunity to turn acquaintances into friends. It also brought back some nice memories. I was reminded that being at sea in nice weather is hard to beat, and the various ports in the Caribbean all have their unique laid-back charms. I had visited them before, but it was always business related. Our return to Port Everglades coincided with the arrival of several Navy ships for Fleet Week. The first time I visited Ft. Lauderdale was as Captain of a Navy ship and we moored in Port Everglades. I fell in love with this area. That port visit revealed so much about what Broward County has to offer and was the main reason I moved here as soon as possible after retirement #1. That port visit was 50 years ago. Yikes, where does the time go?

The cruise really was enjoyable, and we are looking forward to one to the Panama Canal later in the year. We also will be visiting family and friends in Indiana during June. While the anticipation of getting away is always nice, the realization of hanging around here certainly has its benefits.

Several years ago, a friend was comparing living at John Knox Village to a cruise that she had taken. She wrote: “... these days, we’re really loving the cruise we’re on. This cruise provides optional eating venues 12 hours a day, housekeeping service, delightful and challenging cruise activities planned by a dedicated staff, two huge pools, unlike the postage stamp size pools aboard ship, and miles of walking paths surrounded by exquisite growing plants and trees. And instead of passing acquaintances, our fellow passengers are friends for life. The only things missing on this Good Cruise to Nowhere on the good ship JKV are the stormy, rolling seas and the folded towel animals on our bed at night. It’s a good life.”

Our Home Is Secure While We Travel

I couldn’t agree more. On our recent cruise, however, we had calm seas, but no towel animals. That cruise also served to reinforce why Jackie and I enjoy living at John Knox Village. When we do travel, we know that our home will be secure and well cared for. Recently, we did have two “first world problems.” On consecutive days, our under-the-sink garbage disposal and our dishwasher stopped working. Before JKV, I would have gone into my “handyman mode” to replace the garbage disposal myself and try to contact a technician to repair the dishwasher. Now, all we did was send a request to the JKV Maintenance Team. Within 24 hours, the dishwasher had been repaired and the disposal was replaced (at no charge). The repair guys even showed up at the agreed time. Who knew?

Great Dining And Entertainment At Home

One big attraction on cruise ships is the entertainment, both in variety and quality. Another is the

food. In both these areas, JKV compares favorably. The food service on ships may be a bit better, but (in my opinion) the quality and quantity of both the entertainment and the food are fairly equal to what we enjoy here. One big plus for JKV is our Aquatic Complex, which is head and shoulders above what cruise ships offer.

So yes, we do have summer travel plans, and we probably will refer to it as “going on vacation,” but our friends’ laughter was justified. We are fully retired, enjoying good health, and living where we live in John Knox Village, we are always on vacation.



Cassels Tower residents Dave and his wife Jackie Bayer at John Knox Village.

JKV Resident Dave Bayer is a retired Navy Captain whose 22 years of active duty included 16 years at sea, including three tours in the hostile fire zone in the Gulf of Tonkin as a ship’s Captain, Executive Officer and Staff Officer. Dave and his wife Jackie have both been involved in a variety of volunteer activities in the local community and at John Knox Village. Dave is a member of the Board of Directors of the Florida Life Care Residents Association.

'You Just Have To Have A Simple Faith.' – Jimmy Carter

From “Lasting Marriage” on Page 1

His First Proposal Was Rejected

Jimmy was pursuing his lifelong U.S. Navy dream and was in his final year at Annapolis when he came home on summer leave. He noticed what the pretty, shy 17-year-old Rosalynn had become. One night, when plans with another girl fell through, Jimmy asked Rosalynn to the movies. Jimmy was immediately smitten with Rosalynn after their first date, telling his mother that he had met his future wife. Rosalynn would later write, she too had noticed and admired him in his crisp military uniform.

The whirlwind courtship continued when they both returned to school, and that winter, Jimmy proposed. Rosalynn said “no,” as she wanted to finish her education at Georgia Southwestern College. But Jimmy persisted, and when Rosalynn visited Annapolis the following spring, they became engaged. Jimmy gifted her with a lady’s compact engraved with the letters “ILYTG,” an acronym for: “I love you the goodest,” which become their family motto.

Navy Career And Family Man

In July 1946, a month after his graduation from the Naval Academy, Rosalynn and Jimmy were married. She was 18. He was 21.

Over the years, the couple shared mostly highs plus a few lows. The most trying times were the constant traveling and moving because of Jimmy’s military duties. In 1947, Rosalynn gave birth to the couple’s first child, John William, in Portsmouth, VA. By 1950, the family had moved to Honolulu, HI, where their second son, James Earl “Chip” III, was born.

The following two years were particularly bitter-sweet for their marriage. Rosalynn gave birth to the couple’s third son, Donnel “Jeff” Jeffrey, in August of 1952, while the next year Jimmy’s father passed away.

Jimmy was honorably discharged from the Navy and the family moved back to Plains to take care of the family business: A decision Rosalynn was not happy with. She had become accustomed to living in Schenectady, NY, where Jimmy had been stationed, as part of a team working with General Electric and the nearby Knolls Atomic Power Laboratory.

The Family Business And Governorship

The turbulent 1960s, with the political and racial tensions, needed a man of great compassion and integrity to lead the country through trying times. Jimmy could not ignore the turmoil and knew he could help by running for office. Once he was sure the peanut farm and warehouses were in good hands he turned to politics.

Beginning in 1963, he became a state senator in Georgia, before running for governor in 1966 and 1970. During that time Rosalynn gave birth to their fourth child, Amy Lynn, in 1967. Although she now had four children in her care, she helped Jimmy with his speeches and used her organizational skills to keep everything on track.

A President For Peace And The Nobel Peace Prize

From the governorship in Atlanta, GA to his decision to run for President in 1976, Jimmy Carter was



First Lady Rosalynn joins President Jimmy Carter in the Oval Office. As the 39th President, Carter served only one term from January 1977 to January 1981. Image Source: National Archives and Records Administration (NARA).

a person of compassion, honesty and integrity, plus a profound decency. As President, he was deeply suspicious of politics and despite the popular perception that arose during the Iran hostage crisis, exceedingly tough-minded.

As President, Carter took office during a period of “stagflation,” with the economy experiencing both high inflation and low economic growth. After recovery from the 1973–75 recession, the economy and especially inflation, continued to be a top concern for many Americans in 1977 and 1978.

Additionally, the Iran Hostage Crisis, where 52 American diplomats and citizens were held hostage for 444 days by a group of militarized Iranian college students, preoccupied Carter’s presidency. The hostages were released on the final day of Carter’s presidency on Jan. 20, 1981.

While many remember only the problems of President Carter’s time in office, his triumphs made a huge impact on the world order. His masterful negotiation during 12 days at Camp David, MD, resulted in a pair of political agreements signed by Egyptian President Anwar Sadat and Israeli Prime Minister Menachem Begin, signaling an end to decades of conflict.

Additionally, the Panama Canal Treaty; his pre-scient concern for the deteriorating environment and the people’s struggle with a troubled economy were all noted by the world for his positive efforts.

In 2002, President Carter was awarded the Nobel Peace Prize “for his decades of untiring effort to find peaceful solutions to international conflicts, to advance democracy and human rights, and to promote economic and social development.”

A Southern Rock And Roll Couple

Jimmy Carter loves music and Rosalynn follows along with his musical tastes. They like all types — jazz, gospel, folk, soul, pop and rock. Among the artists who performed at the Carter White House were Loretta Lynn, Sarah Vaughan, Linda Ronstadt and Cher.

In June 1978, the White House South Lawn hosted a jazz festival that featured legends like Charles Mingus, Dizzy Gillespie, Herbie Hancock, Lionel Hampton, George Benson and many more jazz artists.

The documentary film “Jimmy Carter: Rock & Roll President” (2020), showed President Carter actually favored rock. While living in Georgia, he had a deep friendship with Southern rocker Gregg Allman of the Allman Brothers Band, who performed benefit concerts for his political campaigns. Even more impressively, Jimmy numbered Bob Dylan and Willie Nelson among his close friends.

The Carters: A Couple Of Deep Faith

The Carter family is well known for their deep Southern Baptist faith. Since he was 18 years old, Jimmy taught Sunday School at the Maranatha Baptist Church in Plains. Just as the hamlet of Plains was his home for many years, so too did the pretty, small Maranatha Baptist Church provide the pulpit from which Jimmy shared his Sunday school lessons, until recently.

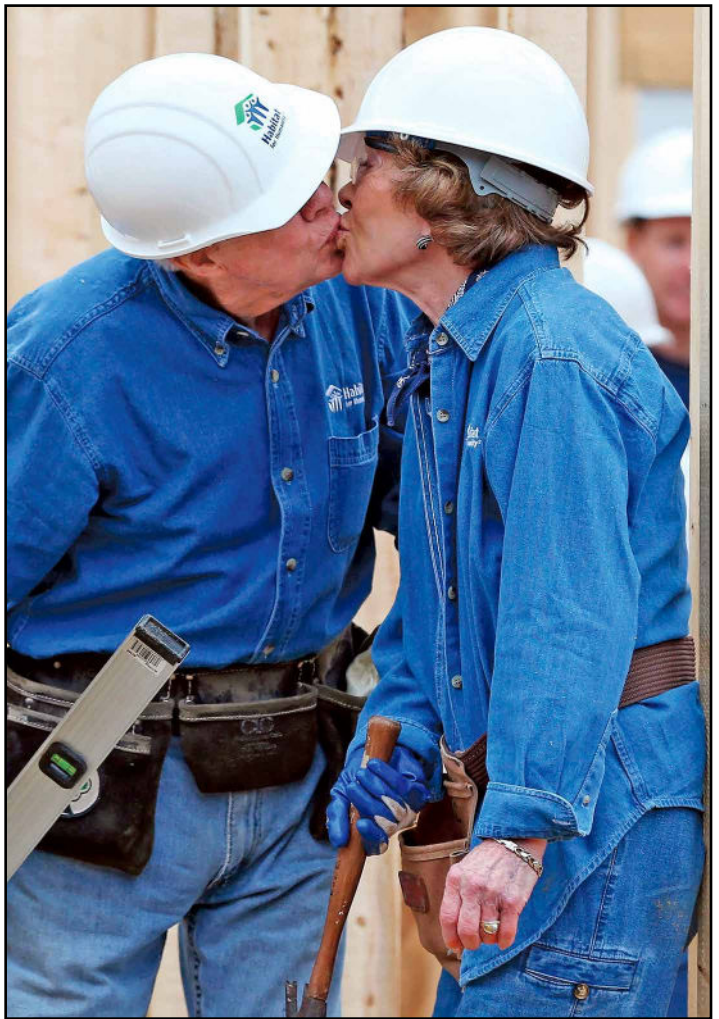
Continued Work After The Presidency

Jimmy and Rosalynn Carter left the presidency in 1981 and returned home to Georgia to their modest ranch house in Plains, but not to retire.

The couple actively continued to champion their causes and humanitarian efforts, by partnering with Emory University to build The Carter Center, a nongovernmental, not-for-profit organization whose

guiding principles are to prevent and resolve conflicts, advance human rights and democracy.

Carter helped secure the release of an American hostage in North Korea and observed 109 elections in 39 countries. The Center is active in promoting healthy habits and has helped improve life for people in more than 80 countries by clean water initiatives, eradicating and preventing diseases, and improving mental health care.



Former President Jimmy Carter sneaks a kiss with Rosalynn while the couple was working on a Habitat for Humanity build in Memphis, TN. Image Source: Alamy.

Habitat For Humanity

The Carters’ humanitarian work brought attention to many needs and problems, one of which was the need of underprivileged people to have decent housing in the U.S. and around the world. One organization to which the Carters have been particularly dedicated is Habitat for Humanity. The nonprofit housing organization has built and repaired thousands of homes worldwide for the underprivileged and economically disadvantaged populations. Using tools and Jimmy’s own favorite hammer, the couple put their backs into the construction efforts and worked hard. Their example and encouragement helped put the pride of ownership into the hands of many, who would otherwise not be able to afford a home.

Even in his late 90s, Carter continued volunteering for the organization until the Carter Work Project was suspended because of COVID-19. The Carter initiative resumed in 2023 after a three-year pause.

One of the reasons he chose to work with Habitat for Humanity, Carter said that the organization provides much more than a home. It was also an avenue for people of different backgrounds to come together to achieve those meaningful things for living life “... and to help people bond over the building up of walls and the breaking down of barriers,” he said.

This July, Jimmy and Rosalynn Carter will have been married for 77 years. As of this writing, President Carter is receiving hospice care at home in the company of family.



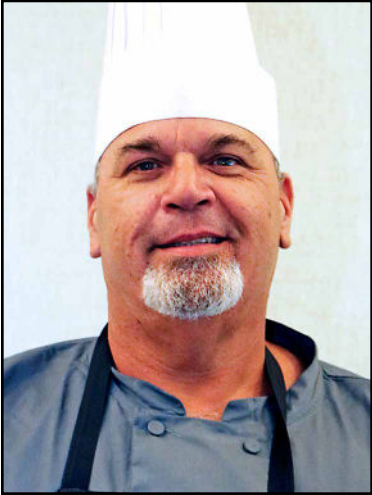
President Jimmy Carter and First Lady Rosalynn Carter, full-length portrait by Ansel Adams, Washington DC, USA, 1979. Image Source: Alamy.

In Good Taste: This Comfort Dish Has A History Dating Back To Civil War



JKV’s Chef Henry’s Salisbury Steak with Mushroom Gravy makes a hearty meal for you and your guests.

Rob Seitz
Gazette Contributor



John Knox Village Executive Chef Henry Sanchez

No doubt, over his many years in kitchens serving delicious food around the country, John Knox Village Executive Chef Henry Sanchez has been asked more than once, what are Salisbury Steaks? First, they are not steaks at all. They are, however, seasoned hamburger patties formed into the shape of steaks, but then in the words of a certain celebrity TV chef, they are: “Kicked up a notch,” thanks to cooking the patties in a luscious mushroom gravy and served over mashed potatoes. For culinary history buffs, the dish’s name comes from Dr. James Henry Salisbury, a 19th century physician who studied nutrition, was a big proponent of minced beef as a health food, and first served it to Union troops during the Civil War, according to the *Smithsonian* magazine.

This epitome of comfort food is a delicious way to wow family and friends with your use of ground beef in only 30 easy minutes. The breadcrumbs and egg will hold the patties together while cooking. Flour is used to thicken the gravy.

Salisbury Steak With Mushroom Gravy (Serves 4)

- 1 lb. ground chuck
 - 1 package dry onion soup mix
 - ½ cup dried breadcrumbs
 - 1 egg
 - ½ package flavor booster (homestyle beef stock)
- ### Mushroom Gravy
- 1 tablespoon flour
 - 3 tablespoons butter, divided.
 - 1 can condensed French onion soup
 - 1 cup beef broth
 - 2 tablespoons Worcestershire sauce

- ½ teaspoon dry mustard
- ½ package flavor booster (homestyle beef stock)
- Salt & pepper to taste
- ½ cup mushrooms

Method Of Preparation:

Preheat oven to 400 degrees. In a large bowl, combine dry soup mix, breadcrumbs, egg and flavor booster. Mix well. Divide mixture into 4 balls, form into patties.

In a large skillet or griddle over medium-high heat, sear meat well on both sides, about 5 minutes. Transfer to a large high-rimmed glass casserole dish. (If necessary, arrange steaks in two dishes). Set aside.

In a saucepan, combine flour and 1 tablespoon butter, sauté until well blended to create a roux.

Add French onion soup, beef broth, Worcestershire sauce and dry mustard. Stir to blend, bring to a low boil. Add flavor booster. Taste and adjust seasonings with salt and pepper.

Remove gravy from heat, blend in remaining 2 tablespoons butter until smooth. Pour over Salisbury Steaks. Top with sliced mushrooms. Cover with foil and place in oven to bake for 20-25 minutes.

Remove from oven, transfer steak to a rimmed serving platter. Spoon or ladle the gravy generously over the steaks and serve. Don’t forget the mashed potatoes and buttered peas.

Complimentary Wine



Chef Henry’s recipe pairs well with a bottle of JKV-labelled Cabernet Sauvignon. Call 954-871-2655 to schedule a campus tour with a Life-Plan Consultant and receive a complimentary bottle of either the red or a JKV Chardonnay. Mention this offer.

Speaking Of Dining

Residents and guests of John Knox Village enjoy a variety of dining venues offering a range of menu items. The Poolside Pub and adjacent Glades Grill offer freshly prepared, healthy fare including fresh fish, salads, burgers, sandwiches, daily specials and delicious desserts. Dine indoors or poolside in casual comfort.

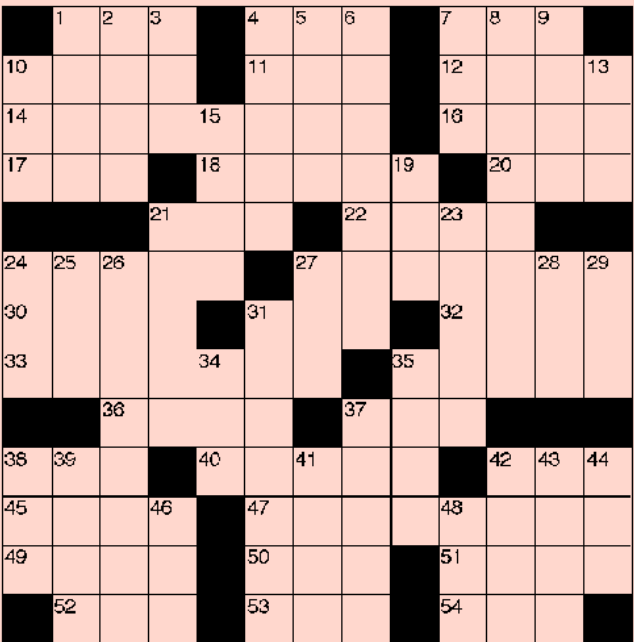
The Palm Bistro, located in The Woodlands, offers a casual and contemporary venue for residents and visitors to enjoy an array of dining options that are made to order from fresh produce and wholesome ingredients.

Located in the Pavilion, the Seaglass is open seven days a week, offering breakfast, lunch and dinner. The Pearl is JKV’s upscale steak and seafood restaurant with generous cuts of meat and fresh seafood. Classic dishes include prime rib, lamb chops, surf and turf, and more.

End your evening at Barton’s Nautilus Bar, a favorite watering hole on campus, open seven days a week, with a full-service bar offering wine, spirits, draft and bottle beer and daily drink specials.



Village residents cheer on the Kentucky Derby during a party at the Poolside Pub, located in the Aquatic Complex at John Knox Village.



Crossword Puzzle Of The Month

ACROSS

- Family member
- Signed (abbr.)
- Atlantic (abbr.)
- Amorphous mass
- Haw. garland
- Thunderfish
- Apropos
- Besides
- Soft drink
- Keen
- Thus (Lat.)
- Query
- Charity
- Weapon
- Native
- Wings
- Skate
- Berne’s river

DOWN

- Rosebud, e.g.
- Captive of Hercules
- Compass direction
- Loose
- Bend
- Aromatic herb
- One hundred square meters
- Magic charms
- Continue
- Bikini top
- Drug Enforcement Admin. (abbr.)
- Container
- Ancient times
- Sharp
- Resources
- Science class
- According to (2 words)
- 4th incarnation of Vishnu
- Auricle
- Fury
- Wax (pref.)
- Leavings
- Interstate Commerce Commission (abbr.)
- Daughter of Eurydice
- Santa’s reindeer
- Jap. volcanic crater
- Cork County port
- Firstborn of Benjamin
- Of the kind of (suf.)
- Journey
- Sheep’s cry
- Lumberman’s boot
- Capture

Answers On Page 10.

Join Us For Great Entertainment At JKV

Jody Leshinsky
Gazette Contributor

We all have our special memories of summer. Longer days. Picnics on the beach. Sunshine bronzing our skin. Barbeques and iced tea. Spending more time outdoors. Families coming for visits. The scents of flowers and fresh cut grass.

At John Knox Village, we will present programming that will help to make new summer memories.

Jenna Pastuszek: June 9 & 10

On June 9 and 10, John Knox Village presents Jenna Pastuszek for two evening concerts. Each concert examines the extraordinary talents of two iconic performers.

On Friday, June 9, Jenna will celebrate the 100th birthday of one of the world’s greatest entertainers. It’s been 84 years since we first heard Judy Garland sing about a place, “*Somewhere Over the Rainbow*,” and her star power is just as potent now as it was then. So, “*Forget Your Troubles, Come on, Get Happy!*”

Did you ever wonder what might happen if you stop waiting for permission and start believing in yourself? Join us on Saturday, June 10 for a musical tribute to Barbra Streisand. Learn how Barbra’s self-confidence, power and unique panache inspired a young performer to get out of her own way and embrace her own kooky self, weird last name, and all. The Saturday, June 10th concert features Jenna performing Barbra’s early hits like “*Happy Days Are Here Again*,” “*Miss Marmelstein*,” “*Bewitched*,” and “*Don’t Rain on My Parade*.”



Matthew Sabatella and the Rambling String Band salute traditional American music in concert on July 4.

Rambling String Band: July 4

On Tuesday, July 4, take a journey through time and celebrate the multicultural nature of America’s music. Matthew Sabatella and the Rambling String Band perform the songs and tell the story of America and its history through folk, bluegrass, spirituals and jazz.



Jenna Pastuszek will join us on the Cultural Arts Center stage at JKV for two shows. On Friday, June 9 Jenna pays musical tribute to Judy Garland. Then on Saturday, June 10 Jenna returns with her tribute to Barbra Streisand.

Last Laugh Wednesday: July 26

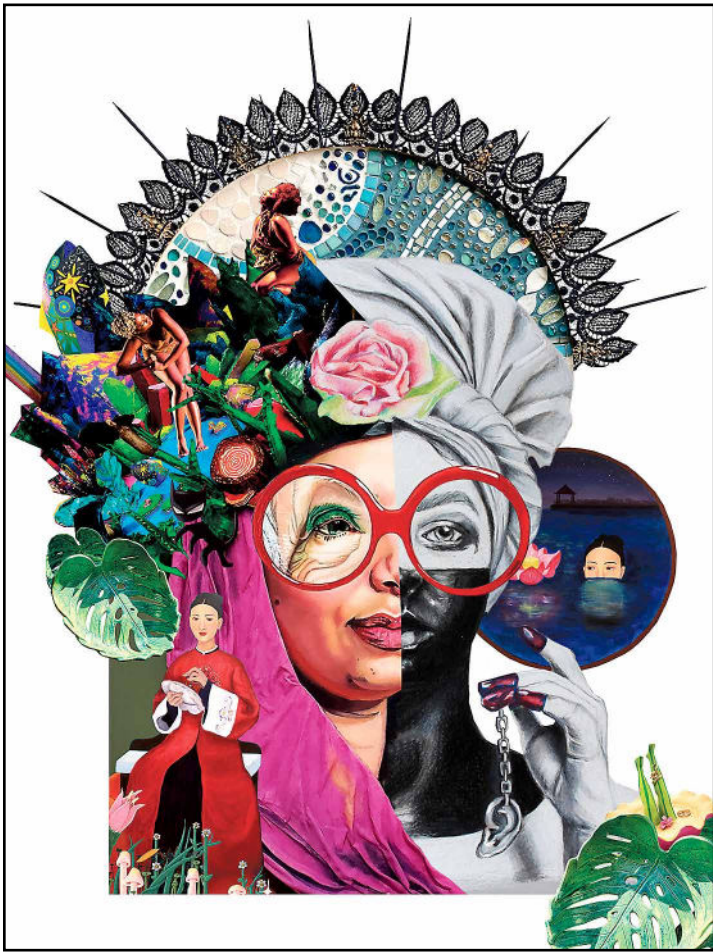
Are you ready to laugh? Come out to Laugh Last Wednesdays for an unforgettable night of uncontrollable laughter with some of the country’s funniest comedians. On Wednesday, July 26, Randy Lubas will grace our stage. Randy has not only performed in 40 states, four Canadian Provinces and across the globe, but he also owns his own comedy club and has produced thousands of comedy shows.

Most tickets for these performances are \$26 per ticket for *Gazette* readers. To RSVP for these concerts, visit www.JohnKnoxVillage.com. If you have questions about these events, please call the John Knox Village Life Enrichment Department at 954-783-4039 or visit: www.johnknoxvillage.com/events/ for a full list of upcoming performances at JKV.

Pompano Beach Arts & Music

There’s A Great Schedule Of Events, Concerts And Exhibits In June

Kay Renz
Special To The Gazette



The Fin Exhibition features works by the 2022-23 Artists in Residence program.

Old Town Untapped Summer Sizzle Featuring The Fin Exhibition

Pompano Beach Arts is thrilled to announce the launching of Old Town Untapped Summer Sizzle, running from June through September. The June edition will feature Fin, the final group exhibition of the 2022-23 Artists in Residence (AiRs) program.

This summer block party will showcase the residents’ artwork in the BaCA main gallery and will feature the band Girlfriend Material on the main outdoor stage.

The fun kicks off on Friday, June 2 at 6 p.m. Food trucks will be on site, but vendors will not be present.

The exhibition will be on view until June 30. The rest of the Summer Sizzle lineup will be announced in the next issue of the *Gazette*.

During the June event, guests will meet the outstanding artists who participated in the newly revamped AiRs program and view the culmination of their works.

As part of the residency, each artist was provided with a studio, allowing them to create in a dedicated space within an inspiring atmosphere. The participants advanced their public engagement skills through featured roles during Old Town Untapped events and by teaching arts workshops. The program also provided the artists with training in marketing, branding, and intellectual property rights; necessary skills to enhance their careers.

This semester’s AiRs include Leonardo Montoya, Gregory Dirr, Kim Ferguson, Gerard Pastor, Shanna L. Woods, Darcy Roberts and Manzi Liu.

A Taste Of Jazz

Meet and mingle with fellow music lovers at this audience favorite every second Thursday at BaCA. Enjoy entertaining and educational encounters with Gold Coast Jazz Society musicians as they explore the origins of jazz and how it transitioned to the sounds of today.

Thursday, June 8, from 7 to 7:30 p.m. wine tasting, followed by music from 7:30 to 8:30 p.m. Tickets are \$20 for adults; \$15 for Pompano Beach residents.

Live And Local Concert Series: Kirk Green

An accomplished multi-genre Grammy-nominated bassist, Kirk Green has created an innovative way of using his six-string bass to play both keyboard and bass parts simultaneously while singing his songs. Skill and technology join forces with amazing natural talent to create music that will delight any audience.

The Ali Cultural Arts Center continues to expand the South Florida musical landscape by providing a stage for the area’s best bands with this series, showcasing all genres, including rock & roll, hip-hop, grunge, reggae, blues, classic pop, alternative and more. Friday, June 16 at 7 p.m. Tickets are \$10.

Melton Mustafa Orchestra Concert

A night of music, good vibes and storytelling. This free concert celebrates music’s resilience and strength throughout history. The Ali Cultural Arts Center welcomes The Melton Mustafa Orchestra to its stunning outdoor covered courtyard venue. The orchestra was started by the late Grammy Award-winning artist Melton Mustafa, but is now led by his son, Melton Mustafa, Jr., a renowned saxophone player. The orchestra is the only African American-led 18-piece jazz big band in South Florida.

The audience will be led through the history and impact of jazz as told through musical performances



Grammy-nominated bassist Kirk Green performs at the Ali Cultural Arts Center on June 16.

and the art of spoken word by renowned poet Eccentric. There will be a cash bar and light snacks. Saturday, June 24 at the Ali Cultural Arts Center at 6 p.m.

Ongoing Art Exhibitions

Exhibition at the Ali Cultural Arts Center:
ANN APRESYE ZEV ATIS AYISYEN – Let’s Appreciate the Works of Haitian Artists

A showcase of the art of Carl-Philippe Juste, Vladymir Acloque, Cynthia “Teeyah” Zamor and Asser Saint-Val, all Haitian born, and Katiana Jarbath Smith, whose parents emigrated from Haiti, the varied work explores social themes, and includes cityscapes and landscapes, religious imagery and figurative portrayals. Through July 21.

Exhibition at Pompano Beach Cultural Center:
Boil Notice by Ruth Avra and Dana Kleinman

Informed by the environmental conditions of Southern Florida, this installation focuses on the rising water levels due to climate change, a lack of access to potable water, and industrial waste pollution by artistically reflecting data related to boil water notices issued across Broward County during 2022. Through July 3.

For more information: www.pompanobeacharts.org

Summertime ‘And The Living Is Easy’

‘Spring being a tough act to follow, so God created June.’

— Al Bernstein

Angelica Blakely
JKV Spiritual Life Coordinator



Angelica Blakely

the corner (June 21). Perhaps the most important thing

We all have our favorite season of the year. Maybe it’s summer – you love taking it down a notch, being outdoors, basking in the heat, or even summer thunderstorms. Maybe it’s winter – you love cuddling up by the fire, cooking comfort foods, and settling in.

Whether you love, hate, or simply tolerate summer, there is a lot we can learn from it and it’s right around

is to slow down, simplify life, and just be. My fondest childhood memories of summer involve trips to the beach, water polo games in the pool, waterslide games, catching lightening bugs, and evening bike rides. Although not all my summer memories involved fun, almost all of them involved the freedom of playing outside in the sun. Sure, my siblings and I had to mow the lawn, pull the weeds, clean the pool and wash the dogs, but even those chores allowed family interaction, exercise and the liberation from being stuck indoors.

Sunshine And Freedom

Let’s take a look at what summer actually means, as it is different to different people: Summer jobs, summer romance, summer school, or perhaps, ice cream, boating or congregating at the lake or at the pool. The two words that come to mind when I think of summer are sunshine and freedom.

In my head, summer means long days and even longer nights: A paradox that may not make sense logically but makes plenty of sense when you really stop to consider it. It’s a lapse of concentration and a fall in productivity for some. Summer brings warmth and drowsiness, contentment and thoughts of bright, happy

days. It means spending more time outside than inside – walking, exploring, visiting and remembering. The memories and feelings are thoughts that will verge on the edge of consciousness, but never be quite forgotten.

It’s gulping down mouthfuls of water to soothe your parched throat and trying not to rub your itchy eyes. It’s the constant plague of ants, lizards, snakes and more. It means panting dogs and tired cats. It’s more beach trips, more sandcastles, more walks in the evening and more festivals.

It’s the sudden downpours and morning dew – the necessity of carrying a raincoat and sunglasses with you wherever you go. And there’s always the chance of a storm with a specific name. It means family and friends, entertainment, relaxation, travel, and some of the best memories the year can bring.

Refresh, Renew, Recharge

It’s a time for renewal and relaxation. A certain freedom from the focused months before it. Summer is a season unlike any other. Here it comes and I’m so ready for it. Slowing down is not only OK, it’s necessary. If you haven’t yet, let yourself slip into the rhythms of summer. Relax, recharge, let go. If you need permission, it is granted.

Seven Great Reasons For Pet Friendships

Our Four-Legged Friends Give Us Much More Than Love And Companionship

Yael Fishman
Gazette Contributor



Yael Fishman

Walk The Dog And The Dog Walks You

Research shows that dog owners walk approximately one hour longer each day than those without a four-legged friend. The regular activity that often comes along with taking your furry friend out for a walk can help lower your blood pressure, cholesterol levels, and triglyceride levels. Walking your dog on a regular basis has even been linked to improving your cognitive function and lowering your risk of having a heart attack.

Pets Can Improve Your Mental Health

If you find yourself living alone, having a pet can be extraordinarily beneficial for your mental health. Dogs and cats can stave off loneliness, reduce our stress, and help combat depression and anxiety. Having a pet has even been associated with lessening the effects of PTSD. It’s been increasingly recognized that dogs and cats have healing power by reducing stress hormones. A dog that sits by our side, or a purring cat that curls up on our lap when we convalesce, can be therapeutic when recovering from illness or a setback.

Pets Boost Our Paw-sitivity

One of the most rewarding aspects of having a pet is all they do for our emotional well-being. Pets love us so fully and unconditionally that the bond created between pets and their owners is unlike any other. They hold us in the highest esteem and see us as the best version of ourselves. Who wouldn’t love that? Pets are great listeners. They think we’re “the cat’s meow” for being nothing more than our genuine selves. Spending time with your pet and experiencing the love that goes both ways can promote the release of endorphins, brain chemicals that help us de-stress.

Dogs Improve Our Social Life

Pets help us form connections with other people. Pet owners are 60 percent more likely to get to know people in their neighborhood. Walking your dog brings a natural interaction with other people and is an automatic icebreaker. It’s human nature for us to stop to chat, scratch a furry head, smile, and acknowledge a pet and its owner when they pass on the street. Even for cat owners or dog owners who don’t



John Knox Village has a dedicated 1/3 acre Wellness Park, affectionately known as the JKV Dog Park. Every day, residents meet for conversation while their pets run and play with their doggie friends.

take their dogs out themselves, our pets become a natural subject of interest to talk about with family, friends and caregivers. Animals just create that space for conversation.

Pets Keep Us Mindful

Taking care of a pet creates a routine for us and adds structure to our day. The responsibility of caring for another living creature creates mindfulness and can help strengthen our cognitive functioning. Pets also have a way of keeping us in the moment, as we focus our love and attention on our fuzzy friends.

Dogs And Cats Can Help Keep Us Safe

Having a dog is like having an extra set of eyes and ears. Dogs will let you know when someone comes to the door and can be a measure of protection to shield us from possible danger. At the very least, the heightened senses of dogs and cats can serve as a kind of alarm, and alert you to things that might warrant your attention.

Pets Give Us A Sense Of Purpose

Knowing how much our fur babies depend on us can remind us that we make a difference in the life of another. Having someone who needs us gives us a sense of purpose. There is great benefit to having that type of responsibility, and knowing we are providing a good life for our animals as important members of our family.

Spend Time With Animals, Even If You Don’t Have Your Own

Some people understandably are not in a position to own a pet. But you can still reap some of the benefits by interacting with animals when you have the opportunity. Spending time with other people’s pets still enables you to benefit from the human-pet connection, and the endorphins that make us feel joyful and calm.

Pets can boost your quality of life. They bring humor and laughter to our days, offer comfort and companionship. They can make the difference between a life “endured,” and a life well-lived. Not sure

what kind of pet to have? Older dogs make wonderful pets, and cats are especially good pets for people who may have arthritis, or any physical challenges.

At John Knox Village, we are a pet-friendly senior living community where pets are not only allowed but treasured. Our 70-acre campus includes the Wellness Park, a dedicated dog park enjoyed by all JKV residents, even those who don’t have a dog of their own. We offer lots of “pet-centric” activities and events throughout the year for all our residents to enjoy, including regular visits from Ft. Lauderdale’s Canine Assisted Therapy dogs, pet parades, photo shoots, pet costume contests and more. It’s just one of the things that makes John Knox Village so special.

We’d love to tell you more. Call us at 954-871-2655 or visit: www.johnknoxvillage.com to schedule a tour.

Yael Fishman is JKV’s Digital Marketing Coordinator and periodic contributor to the Gazette.

Sudoku

Answers On Page 10.

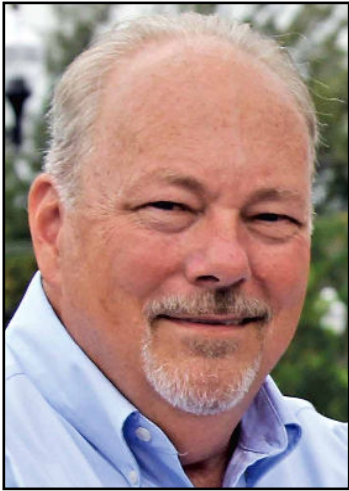
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Local History: The Man Who Named Pompano

The Gazette Welcomes Our Newest Columnist: Daniel Hobby, Pompano Beach City Historian

Daniel Hobby
Pompano Beach Historian



Daniel Hobby

to Dade County:

“Messrs. Franklyn Sheen, John B. Nokes and two others in coming to this section brought a sail boat 16 feet long from Orlando on the [railroad] cars to Titusville, where they launched it to come the remainder of the way by water, hunting and fishing en-route. The frail ill-modeled affair was heavily laden and none of them were experienced sailors or had ever made the trip before. All went well, however, until they reached Jupiter Inlet, having come on the outside at Gilbert’s Bar, up the river. They reached the former place after dark. In addition to this and a high sea, a severe squall hit them just as they were trying to get in, and over the treacherous boat went.

“Although nearly a half mile from the shore, they managed to reach shore, but in an almost exhausted condition, minus nearly all their clothing and all their baggage and other property in the boat...”

How did Pompano Beach get its name? According to various accounts, we have William Franklin Sheen to thank for giving the little settlement its fishy moniker. Exactly how is open to question.

He had come to South Florida from the Orlando area before the railroad provided access to this region, and an account of his arduous journey was recorded in an early history and guidebook

Luckily the tide was running in or they would have never reached the shore.”

Surveyor Initiates Pompano History

Despite his ignominious arrival in South Florida, Sheen’s timing was perfect; with the area just opening up, there was plenty of work for a surveyor and a real estate agent, and it appears that he prospered.

It was as a surveyor that he became a part of Pompano Beach’s history.

In one account, Sheen was conducting survey work for the Florida East Coast Canal Company around 1895, had a fish dinner at the home of a local pioneer and noted the type of fish on his map, so that he would remember its name — Pompano. The appellation stuck and the henceforth the settlement and subsequent town went by that name.

A second version, published in the early 20th

century by a Pompano resident, claimed that Sheen purposely named the settlement “Pompano,” because only the fish that was “the best in the sea” was an appropriate name for “the beautiful tract of land he had found.”

Yet another account has Sheen eating Pompano at a West Palm Beach restaurant with potential land investors when he decided to name the property being discussed after the fish.

Thank The Fish For The Name

Whatever the reasoning, and whether any one version of the story is true in every particular, there is no alternate account of how the name came about, and we do know that by the final years of the 19th century there were written references to the small community of Pompano.

Sheen was never a permanent resident of Pompano. He conducted his business out of West Palm Beach,



Early photo of surveyor William Franklin Sheen, reputed to have given Pompano its name.

where he lived out his life with his wife Jessie and five children. Franklin died in 1917 at the age of 53; Jessie, 12 years his junior, lived until 1962. Both are buried in West Palm Beach.

Sheen gets credit for giving Pompano its name, but how did Pompano become Pompano Beach? That didn’t happen until 1947 and is a story for another time.

Daniel T. Hobby, a lifelong Floridian, grew up in St. Petersburg. He moved to South Florida in 1979, and has worked for various historical agencies, most recently the Sample-McDougald House. He is the author of five books on local history, including: “Pompano Beach: A History of Pioneers and Progress.” In 2021, he was named City Historian by the Pompano Beach City Commission.

Knees, Shoulders Arthroscopy: Perfecting Big Repairs Through Tiny Incisions

Dr. Fernando A. Moya
Gazette Contributor



Dr. Fernando A. Moya

Shoulder and knee arthroscopy—requiring only a very small incision—is more successful at reducing or eliminating pain associated with cartilage or soft tissue damage.

Both patients and doctors prefer arthroscopic procedures instead of arthrotomy, which refers to traditional open “bigger-incision” surgery that requires cutting open a joint. For example, you don’t need to have a four-to six-inch incision in your shoulder. I do a very small 0.7 cm incision, and I can fix all of these very

Arthroscopy Advantages Versus Open Surgery

If you have a big wound in the knee or in the shoulder from traditional open surgery, in the first six weeks, you’re going to have more pain. You’re going to have problems doing simple activities with your extremities. However, by doing the procedure arthroscopically, you have tiny wounds, and the recovery is much easier.

Of course, arthroscopy is just one option for patients with shoulder or knee issues.

When you come to me, I’m going to be able to figure out exactly the cause of your pain and give you the best choice of treatment. And that treatment may be medication, physical therapy, rest, or maybe injections. And in those patients who have things that are torn that are not getting better, arthroscopic procedures may be needed.

Common Knee And Shoulder Injuries

In the knees, the most common issues are related to the ACL (anterior cruciate ligament) and the meniscus.

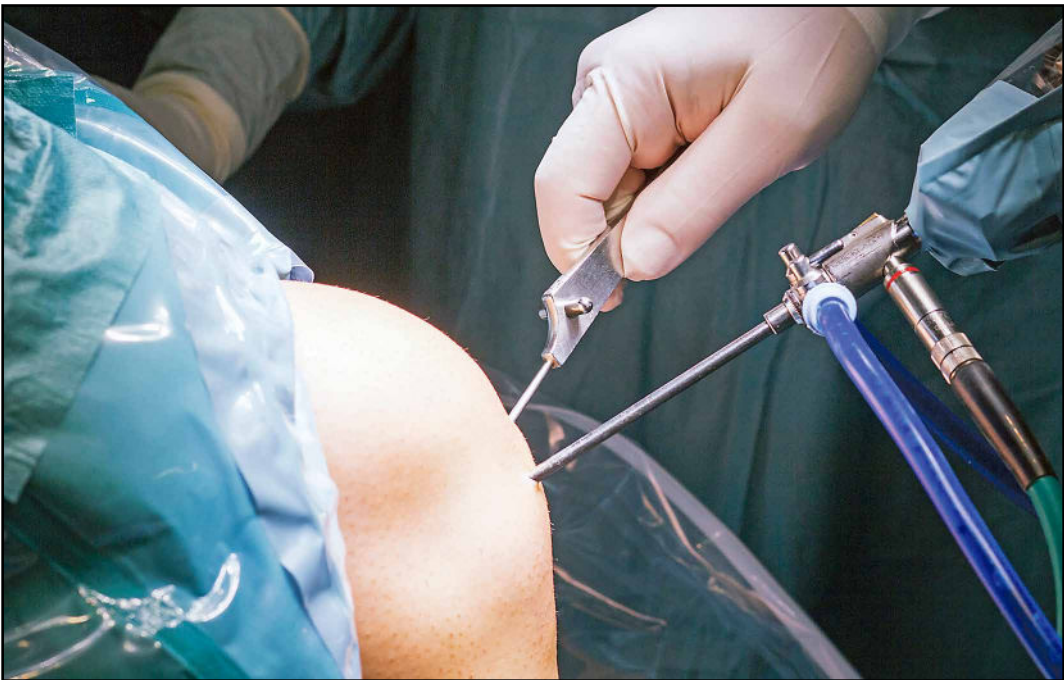
Symptoms include knee swelling, instability and pain.

A torn meniscus is one of the most common knee injuries, occurring in the rubbery cartilage that cushions the shinbone from the thighbone. Forcefully twisting or rotating your knee, especially when putting your full weight on it, can lead to a torn meniscus.

Common shoulder injuries often involve the rotator cuff. The arm is kept in your shoulder socket by the rotator cuff, a group of four muscles that come together as tendons to form a covering around the head of the humerus. Rotator cuff tear is a common cause of pain and disability among adults. You don’t have to be a tennis player to require repairs of rotator cuff tendon tears, sometimes also involving the bicep muscle of the upper arm.

And then there’s arthritis, a common cause of knee pain, discomfort or mobility issues. Patients need to know that arthroscopy does not work for treating arthritis.

We do treat knee arthritis, and we do give patients the non-surgical options to avoid total knee replacement, but arthroscopic knee surgery does not work for arthritis.



Arthroscopy, utilizing a very small incision, is successful at reducing or eliminating pain associated with cartilage or soft tissue damage.

browse our free community health programs by visiting: [www:BaptistHealth.net/CommunityHealth](http://www.BaptistHealth.net/CommunityHealth) or email to: programs@BaptistHealth.net for more information.

Fernando A. Moya, M.D., Ph.D., is a board-certified orthopedic surgeon at Baptist Health Orthopedic Care and a fellow of the American Academy of Orthopedic Surgeons. He holds a Ph.D. in pharmacology and completed post-doctoral research fellowships at Harvard University and Pfizer Pharmaceuticals. When working with patients, Dr. Moya takes an evidence-based approach to find the right treatment option and help patients recover to live healthy lives.

To sign up for the Baptist Health Community mailing list, scan the QR code to the right. Go to the camera app on your phone or tablet. Aim the camera at the code and wait for a window to appear that will direct you to the content.



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everything JKV
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Thursday, June 8th
Thursday, June 22nd
Thursday, July 13th
11 a.m. – 12:30 p.m.

Call to RSVP for brunch today **954-871-2655**



Did you know?

Your health care is included for the rest of your life when you live at John Knox Village.

Think Pre-Paid College, But For Your Health Care

There is a misperception among some prospective residents about what exactly John Knox Village is selling. Many prospects visit South Florida’s premier Life-Plan Retirement Community thinking they will be purchasing an apartment or villa home.

However, as a Life-Plan Continuing Care Retirement Community, what JKV is providing its residents with is a Life-Care contract which secures their care, if, when and for whatever health care circumstance that may arise.

“Think of it as buying a college pre-paid plan, where you lock in—in this case—your health care costs for today, and the future, should you ever need those services,” Kim Ali, JKV Director of

Sales, told the *Gazette*. “Along with the peace of mind knowing your future health care needs will be met, JKV residents appreciate living in a state-of-the-art apartment or villa home, all while enjoying our award-winning amenities and our robust Life Enrichment programming.

“With skilled nursing [24-hour monitored] care averaging around \$14,000 per month, assisted living at about \$5,000 monthly and memory care at \$8K-plus; over the course of just a couple years a \$200,000 entrance fee that gets you into JKV can get eaten up pretty quickly.”

To learn more, “Ask Kim” by calling 954-871-2655 or emailing at askkim@jkvfl.com



John Knox Village 400 SW 3rd St. (Main Entrance), Pompano Beach, FL 33060
Johnknoxvillage.com | 954-871-2655

The Intricacies Of Medicare Explained

Ketsia Levasseur, MA, CCM
Gazette Contributor



Ketsia Levasseur, Owner and Founder Premier Concierge Care Management, LLC

U.S. citizen OR a legal resident who has lived in the U.S. for at least five consecutive years.

Medicare Enrollment Periods

Your Initial Enrollment Period (IEP) is seven months long. It includes your 65th birthday month plus the three months before and the three months after. You may enroll in Part A, Part B or both. You may also choose to sign up for a prescription drug plan (Part D) or a Medicare Supplement Plan. Annual Enrollment Period is Oct. 15 – Dec. 7. During annual enrollment you can add, drop or switch your Medicare coverage. Medicare Advantage Open Enrollment Period is Jan. 1 through March 31. If you are already a Medicare Advantage plan member, you may disenroll from your current plan and switch to a different Medicare Advantage plan one time only during this period.

Special Enrollment Period

Depending on certain circumstances, you may be able to enroll in a Medicare plan outside of the initial enrollment or annual enrollment time frames. Some ways you may qualify for a Special Enrollment Period are if you:

- *Retire and lose employer coverage.*
- *Move out of the plan’s service area.*
- *Receive assistance from the state, diagnosed with certain qualifying disabilities or chronic health conditions.*
- *Or qualify for extra help.*

Original Medicare

Original Medicare is the traditional fee-for-service program offered directly through the federal government. It is sometimes called Traditional Medicare or Fee-for-Service Medicare. Under Original Medicare, the government pays directly for the health care services you receive. You can see any doctor and hospital that takes Medicare (and most do) anywhere in the country. **In Original Medicare:**

- *You go directly to the doctor or hospital when you think you need care. You do not need to get prior permission from Medicare or from your primary care doctor.*
- *You pay a coinsurance for each service you receive.*
- *There are limits on how much doctors and hospitals can charge for your care.*

Original Medicare includes:

- *Part A- Monthly premium = Typically \$0*

The Following Services Are Covered Under Medicare Part A:

Inpatient Hospital coverage: There is a deductible for inpatient hospital stays.

Skilled Nursing coverage: Medicare covers a maximum of 100 days in a skilled nursing facility each year. The first 20 days are covered at no cost to the patient. Days 21 – 100 would incur a daily copay.

Home Health Care: Services are based on medical necessity and requires a doctor’s order.

Hospice Care: You must meet criteria under Hospice.

Medicare Part B:

- *Part B - 2023 Standard Monthly Premium = \$164.90 (recipients who earn above \$97,000 a year will have an added charge).*

The following services are covered under Medicare Part B: Office visits, Surgeons, Ambulance, Emergency Room Visits, Urgent Care Visits, Radiology Services, Laboratory Services, Durable Medical Equipment.

Medicare Part B has an annual deductible of \$226 as of 2023. After the deductible has been met, you would be responsible for 20 percent of the Medicare-approved amount which helps keep costs reasonable for most services.

Coverage Options

Once enrolled in Original Medicare (Part A and B), there are two ways to get additional coverage. Your costs vary depending on your plan, coverage, and the services you use.

- **Option 1: Medicare Supplement Insurance Plan.** Helps pay for some of the out-of-pocket costs that come with Original Medicare.
- **Medicare Part D - Helps pay for prescription drugs.** You can choose to purchase one or both plans to help in offsetting out-of-pocket costs. Both plans are offered by private companies. Monthly premiums apply based on the coverage you choose.
- **Option 2: Enroll in a Medicare Advantage Plan.** Such plans combine Part A and Part B in one plan and usually include prescription drug coverage. They may also offer additional benefits not provided by Original Medicare. Many plans have a \$0 premium, and you would pay copays for services received. Insurance companies usually offer HMO or PPO plans and have a network of doctors from which to choose. Keep in mind that with this option you must continue paying your Part B premium and you generally must work within a network of doctors and hospitals. Most services (non-routine) also require prior authorization from the health plan.

Services not covered by Original Medicare include over-the-counter drugs, routine hearing exam and Hearing Aids, routine dental services, and routine vision exams and eyewear. You can always shop around to see what coverage is offered by private insurances or supplemental medigap insurance plans.

Food For Thought:

- **Shopping tips for Medicare Rx insurance (Part D).** From Oct. 15 to Dec. 7 each year, Medicare enrollees have the option to change their insurance plans. For prescription drug coverage—Part D—which is only offered by private insurance companies, it pays to shop around. Even if you have been happy with your current plan, drug prices and premiums change from one year to the next. It’s a good idea to compare. There could be hundreds of dollars at stake.
- The federal government makes Medicare prescription plan rules, so some things are the same no matter the company.

Here Are Some Factors To Consider:

- **The price of your medicines.** Compare plans and research the prices in each plan’s “formulary” for each of your prescriptions. A plan that charges \$200 for a month’s worth of pills will land you in the coverage gap sooner than a plan that charges \$100.
- **The cost of the deductible.** This is what you must pay before insurance kicks in. Some policies have a \$0 deductible. Others go to the 2022 Medicare maximum: \$480.
- **The cost of copays.** Typically, once the deductible is met, you need to pay a set fee per prescription or a percentage of the price of each drug. This is called the “copay.” It varies widely from one company to another, as does the price or percentage that is required in the coverage gap.
- **The price of the monthly premium.** The lower the premium, the higher the copays.
- **Customer service.** Each plan has a Medicare star rating based on customer satisfaction and other performance factors. These are updated yearly. A rating of fewer than four stars probably indicates slow service,

which could cost money or cause health problems.

- **Other services tied to the drug plan.** If you have a Medicare Advantage plan, prescriptions may be bundled with your coverage for doctors and hospitals. A plan that might be better for medicines may not include the doctors you have been seeing. You may need to choose which is more important.

Change To Medicare Advantage?

Medicare’s annual “open enrollment” period also gives you the option to switch plans. Are you getting a lot of mail about the cost savings of Medicare Advantage (MA)? The initial outlay may seem less than your current plan. And if you have “Original Medicare,” plus a supplemental plan for the 20 percent Medicare doesn’t cover, and prescription coverage, bundling it all together is tempting. Contrast the options. There is no doubt that having facilities (Medicare Part A) and providers (Part B) and prescriptions (Part D) all through the same company offers simplicity. In theory, one payment covers everything. There’s no need to shop for supplemental insurance or track whether the insurer paid its part of a bill. But it’s not an apples with apples comparison. MA plans have some serious drawbacks:

- **Limited selection of providers.** You can only see providers listed in the plan. If you want to go to a research hospital for cutting-edge cancer treatment, that would not be covered.
- **Providers change.** An MA plan may drop your doctor or hospital at any time.
- **Limited geographically.** Do you travel? Have a second home outside the area? Clarify the coverage if you are away from your home base.
- **Higher overall fees.** While the monthly premium may be eye-catchingly lower, the devil is in the details. Check out the deductible, the copayment per visit, and the coverage for your particular set of prescriptions. Also look at annual caps. For instance, MA plans do not have an annual cap on out-of-pocket expenses for medications. These nonpremium expenses can really add up and result in net higher cost.
- **Extras you do not need.** It’s become common for MA plans to add components such as dental, hearing or vision care, or a gym membership program. Be sure these are services you really want and will use.

No looking back. If you leave a supplemental program paired with Original Medicare, there may be no way to return. The plan may no longer be offered, or you may fall within a “preexisting condition” category that allows the plan to refuse you or significantly raise rates.

If you are considering a change, even from one MA plan to another, be sure to compare apples with apples by running through some hypotheticals. What would your out-of-pocket expenses be if you were hospitalized? Or in skilled nursing? Are your preferred doctors and hospitals in the network? What if you were traveling and got sick or injured? What are the likely costs by the end of the year for the medication you currently take? Take a proactive approach in your care by understanding your health care coverage to ensure that you receive the care you need for you when need it the most.

Ketsia Levasseur, MA, CCM is a certified case manager with a master’s degree in gerontology. She has been working in eldercare since 2004, most recently as a hospital case manager. In 2019, she opened Premier Concierge Care Management to address the gaps she saw in the medical system. Now she can devote herself to making sure her clients have the seamless care and quality support they deserve.

Answers to Crossword Puzzle on Page 4 and Sudoku on Page 6.

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A Life-Plan Community Is A Wise Investment

It's A 'Moral Responsibility' To Discuss Long-Term Care

Kim Morgan-Vagnuolo
Gazette Contributor



Kim Morgan-Vagnuolo

The decision to move to a Life-Plan Retirement Community (also known as Continuing Care Retirement Community, or CCRC) is a wise investment in many ways, especially when older adults consider where they would like to age well with purpose, and what a perfect life looks like in retirement.

Many Life-Plan Communities (LPCs) offer rich social and cultural experiences, excellent health care, security and peace of mind. Financial professionals and estate planners are increasingly advising clients to consider a move to an LPC, as it is a responsible option that provides a rewarding lifestyle and ensures long-term health care if the need should arise. Seniors who choose to live in LPCs are relieved of the stress of becoming a burden to their family, friends, and possibly the state, as they age.

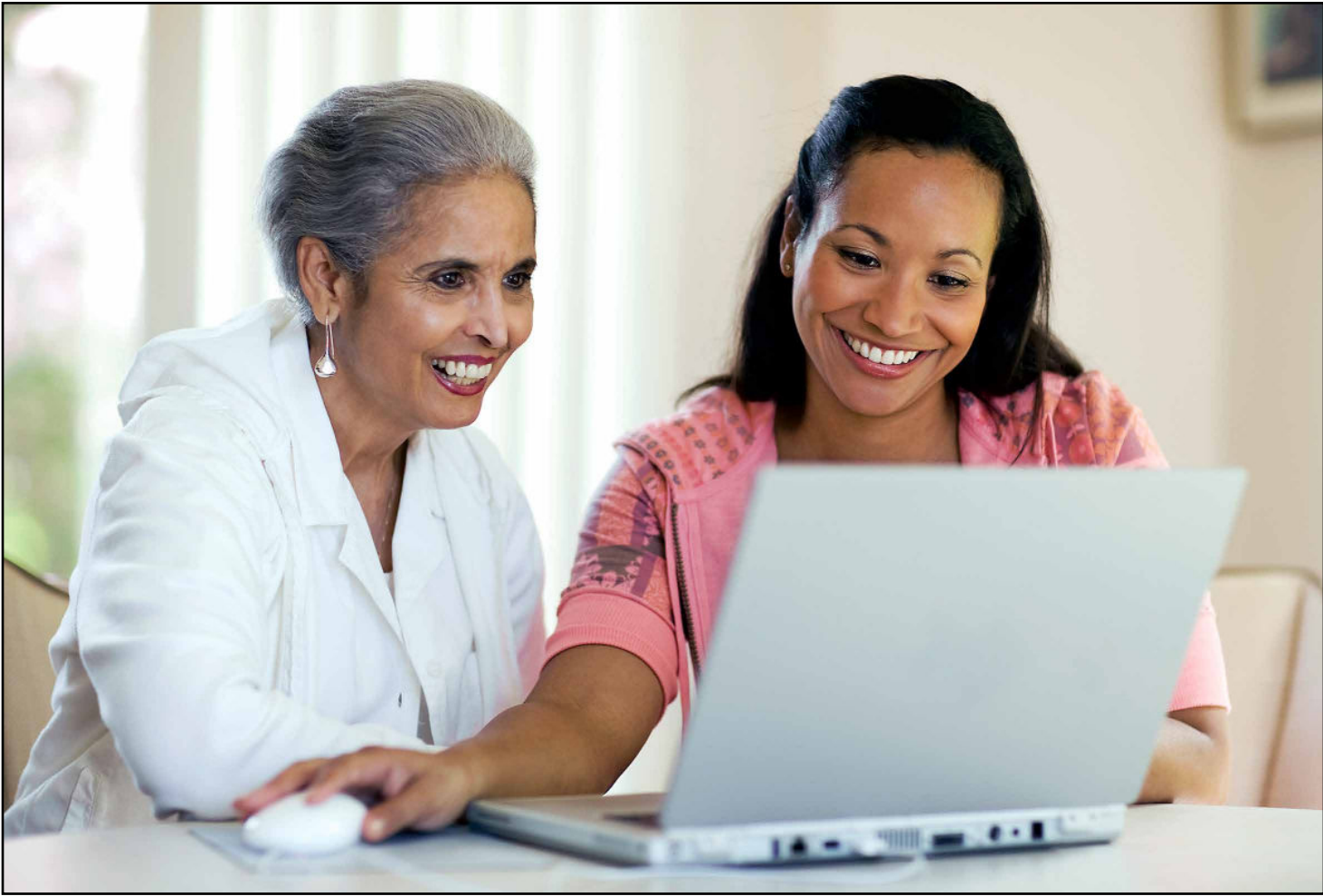
According to AARP, “The chief benefit of LPCs/CCRCs is that they provide a wide range of care, services and activities in one place, offering residents a sense of stability and familiarity as their abilities or health conditions change. A resident can start out living independently...and later transition to assisted living to get more help with daily activities, or to skilled nursing to receive more medical care, while remaining in the same community.”

The Move Makes \$\$\$ Sense

Older adults face a variety of choices when planning for their future lifestyle and health care needs. The rising cost of medical care in the U.S., especially long-term care, has made understanding options very important.

Investing in the future at an LPC, like John Knox Village in Pompano Beach, is a proactive move. It comes with the added value of providing health care that may be needed and affords a tangible sense of security for aging in place. An LPC, like JKV, requires that a resident be in good health when moving in, who can then enjoy independent living in a beautiful home with an active lifestyle for as long as possible.

Scott Montgomery, Financial Advisor to high-net-worth families at Provenance Wealth Advisors in



At some point in life, every family needs to have the discussion about what is the best decision to assure a comfortable and caring future in a senior's later years.

Ft. Lauderdale, FL, says he often sees clients procrastinate on making a plan by thinking: “I still have time.” But as he notes, “Things can change quickly. This is another strategy—a way to ensure that if you run through your money, you’re not going to have to rely on your children.”

He feels it is a “moral responsibility” for professional advisors to talk to their clients about long-term care, adding, “If your financial advisor is not counseling you about long-term care, then reach out to someone who is,” he told the *Gazette*.

LPC Options

The National Continuing Care Residents Association (NaCCRA) publishes a Consumer’s Guide reference on what to consider when choosing such a move. According to NaCCRA, “It is important, when contemplating a CCRC/LPC, and especially when comparing one to another based on price, to be sure to understand the different types of contracts which are offered.”

There are variations in contracts, however. The two main contracts to consider for moving to an LPC are “Type A” and “Type C.”

The Type A contract is often referred to as a full-

care, inclusive contract. At JKV, this contract covers:

- The entrance fee.
- The monthly service fee based on the size of the home selected.
- Unlimited future health care needs with admission to assisted living or skilled nursing.
- All located on JKV’s lush botanical 70-acre campus.

The Type C contract is usually referred to as a fee-for-service contract. At JKV, the Type C contract provides:

- The same services as the Type A, without the health care benefit.
- With Type C, the resident pays out-of-pocket for assisted living or skilled nursing care services as needed.
- JKV residents are charged the prevailing rate for these services, with a 10-percent discount.

To learn more about whether JKV is a wise investment for you, schedule a one-on-one visit and lunch with a Life-Plan Consultant at 954-871-2655 or visit the website at www.johnknoxvillage.com

Go to: www.naccra.com/content to download NaCCRA’s “Consumer’s Guide to Continuing Care Retirement Communities.”

Kim Morgan-Vagnuolo is JKV’s Public Relations Senior Specialist and periodic contributor to the Gazette.

Do We Know How To Dewey?

Libraries Remain Relevant Even In These Digital Days

Jason Cook
Gazette Contributor



Jason Cook, JKV's Technology Engagement Coordinator

Sadly, today not as many people know how to use the Dewey Decimal Classification, colloquially known as the Dewey Decimal System.

Invented by American librarian and self-declared library reformer Melvil Dewey, his system of decimal-number classification has been keeping libraries organized since 1876.

Library’s Value

We have so much information available to us at our fingertips with mobile devices, that it is often easier to just look it up on our smartphone, rather than make a trip to the library. This being the case, I reached out to our local Pompano Beach library, close to John Knox Village, to see how they were adapting and was pleasantly surprised with how they are embracing technology.

A library representative let me know the interesting activities provided by the library. These include things

like robot demonstrations, 3D printing, and Augmented Reality and Virtual Reality to mention a few.

Resources Available At The Library

3D printing, also known as additive manufacturing, is a very impressive technology that allows you to create a variety of items for a very reasonable cost. With a 3D printer you can make all sorts of things that can help seniors navigate through each day.

For example, you could print out a pill holder that has separations for each day of the week, including mornings and evenings. You could print out some handles for places you need to have extra support for balance, like getting in and out of the shower. The cost of a one-kilogram spool of filament is around \$25 and this would allow you to print the equivalent of approximately 400 average sized chess pieces.

So, you can see how affordable it would be to make most reasonably sized items. There are a variety of websites that provide you with the “blueprints” for the different items, so what ends up happening is that while you are looking for the blueprint you want, you end up seeing a bunch of other ideas.

Finally, one of the big ways the library is staying relevant is by using programs like Libby. This library reading app allows you to access audio and regular books online and check out electronic versions by using your library card.

Even though these are electronic copies of the book they still treat it like a physical book – meaning

the library will have a limited number of the books to lend out and there will be times when you must wait to get the book you want.

You can then read these on most mobile devices, including Kindles. Let’s take a trip to the local library and see what interesting surprises are waiting for us.

JKV's Dedicated 'IT' Guy

Recognizing technology is not going anywhere and, in fact, continues to become more entrenched in people’s day-to-day lives, John Knox Village made a conscious decision last year to provide a full-time technology support team member for its residents.

By most accounts, JKV is one of only a handful of Life-Plan Continuing Care Retirement Communities in the country to provide its residents with a full-time dedicated employee to assist residents with their technology questions, issues and concerns.

Jason Cook, John Knox Village’s well-credentialed Technology Engagement Coordinator, provides residents with personal assistance, as well as classroom-style training. Residents have overwhelmingly embraced having Jason as their “IT Guy.” (Information Technology).

Last month, Jason taught residents how to navigate the online world with more confidence after learning about threats and how to mitigate them with his “Oh Hack No” Online Security presentation.

Good Morning: Let The Stress Begin

Burn Loeffke
Gazette Contributor



Burn Loeffke

that reads, “Good Morning, Let The Stress Begin.” Those words are a reminder to me, to keep all things in perspective.

Seeking Peace In Life

In an effort to reduce the stress in my life and to guarantee my life-care security, I moved to John Knox Village in January. I was enthused meeting new friends, gathering with neighbors for meals at our great restaurants and exploring all the services and activities available to me in my new home. In a community of 1,000 residents, I have the opportunity to speak with people who have different opinions on critical situations facing our world. I understand we do not agree on everything. My world view is based upon my decades of service and experience in the military, in government, and as a medical missionary in many parts of the world. Those experiences have shaped my thinking. A few weeks ago, I made a derogatory remark about one of our political leaders to a new friend. Little did I foresee the depth of negative emotions it would cause. I had forgotten that our country is divided, with some of us deeply alienated from those who believe differently.

How Can We Live In Harmony?

In my case, I realize that I need to listen as much as I speak. I try not to criticize. I keep an open mind to others’ opinions. Is this enough? The Bible tells us, “Do unto others what you want others to do unto you.” Then, I am reminded that many of history’s great leaders have failed to bring us together: Jesus was

crucified. India’s Mahatma Gandhi was killed. Here in the U.S., John F. Kennedy, Martin Luther King Jr. and Robert Kennedy were all assassinated by an attacker’s gun. I often wonder, ‘Where is the good news?’

Inspiration In Those I Meet

At JKV, I have met several couples who have been married more than 50 years. Somehow they have all found love and compatibility through the decades. I had breakfast with a delightful couple who have been married for many years, and I asked them the secret to their successful marriage. Their last names before marriage gave me a clue. His last name is Sweet and her maiden last name was Saint. “Hmm” I thought, “that may be the key to successful relationships.”

Trying To Be Sweet

Many of us turn to our God for help. I imagine my God telling me to relax and breathe deeply. I Inhale for five seconds, hold it for four and then let it go for three. After a few repetitions, the pain and stress subside enough to allow me to be sweet to those who are near.

We are told that, as a society, we have grown more anxious and restless. We are bombarded constantly with TV commercials promising relief, supplements, air purifiers, special beds, music. At JKV, lectures that deal with reducing stress are well attended.

During my military years, I had spent time in Russia. For those of us who know Russia, these are dangerous times. Our anxiety level has risen now that we no longer have a treaty on inspections of our nuclear sites. Few of our citizens are aware of the consequences of not having inspections. More than ever, we need to dialogue and cooperate.

Calling countries enemies makes relationships difficult. We have formally labeled Russia and China as our enemies. In turn, they have responded with resolutions against us. This need not have happened. We have no disputed borders. We have a large number of Russian-Americans and Chinese-Americans who want us to have good relations.

Cooperation Not Confrontation

There are so many areas where the countries of the world need to work together. We can explore space for mutual benefit and understanding; cooperate in medicine to stave off pandemics; mitigate on climate changes and rising seas. These are all areas of worldwide concern.

We need to come together in worldwide efforts that are mutually beneficial to protect our Earth and its people. We all live on the same planet, suspended in



A figurine on Burn Loeffke’s kitchen counter reminds him each morning to keep things in perspective.

space and time, in balance with the larger cosmos. As the late cosmologist Carl Sagan said, when seeing the photo of the Earth entitled the “Pale Blue Dot,” taken on Feb. 14, 1990, at a distance of 3.7 billion miles, by the NASA spacecraft Voyager 1.

“Look again at that dot. That’s here. That’s home. That’s us. On it, everyone you love, everyone you know, everyone you ever heard of, every human being who ever was, lived out their lives.” – Carl Sagan

Bernard “Burn” Loeffke is a retired Major General of the United States Army. He fought and was wounded in the Vietnam War. In four years of combat as a Captain, Major and Lt. Colonel, he was awarded several valor awards including the silver star, bronze star and others. He later served as the commanding general of U.S. Army South. In the 1980s, He was the first American Army General to serve as Defense Attaché in the Peoples Republic of China and was also Army Attaché in Moscow. In 1992, he retired and was called back four months later to head a year-long delegation looking for POWs in the former USSR. He retired again in 1993, and immediately started his second career in medicine. He finished his medical studies in 1997, and participated in medical missions in war-torn or impoverished areas, such as Bosnia, Haiti, Kenya, Iraq, Niger, Darfur and the Amazon jungles. Burn is now a resident of John Knox Village in Pompano Beach, FL.

Let Us Always Remember

Marty Lee
Gazette Contributor

“Desert Storm,” “Afghanistan.”

The men, women and children of every age walked or were wheeled along the wall. They stopped to see a name – a name that memorialized a buddy lost; a family member who was killed in combat; or just to gaze at more than 58,000 names of others they never knew, in patriotic respect to those who died during the Vietnam conflict between 1957 through 1975.

This was the scene the first weekend of May as “The Moving Wall,” a half-size replica of the Vietnam Veterans Memorial, made its stop at the Sportplex Park in

They arrived in solemn tribute. Grandchildren with their parents, grandmas and grandpas – some of those grandpas were in wheelchairs. Many more wore ball caps that read “Vietnam Veteran,” “Korean Veteran,”

Coral Springs, FL. “The Moving Wall” was the inspiration of John Devitt, Norris Shears, Gerry Haver and other Vietnam veterans who built The Moving Wall in 1984. Now, for nearly 30 years, two structures of the wall travel the USA from April to November spending about a week at each site.

Col. Connie Christensen

Those in attendance heard the inspiring speech by retired Col. Connie Christensen of the Women’s Army Corps, a nurse who served in hospitals in Vietnam. Col. Christensen treated some of the Veterans honored on the Wall – those who never recovered from their wounds. She was often the last person these dying veterans saw or spoke to, as each took their last breath.

Maj. Gen. Bernard “Burn” Loeffke

We heard from John Knox Village resident, retired Army Maj. Gen. Bernard “Burn” Loeffke, who spent four years commanding combat troops in Vietnam. He received four Silver Stars, five Bronze Stars and a Purple Heart. Thirty-four names on the Wall honor soldiers who lost their lives in combat while under his command. In his speech, Burn explained that his time in Vietnam shaped his life. “To me, Vietnam is my whole history. I graduated from West Point in ‘57. In ‘59, I was with the first team to go into Southeast Asia with special forces. So I was there at the beginning of the war.” Burn spoke of two soldiers under his command that he will always remember. “Lt. John Little had been a cadet at West Point and was a student of mine when I taught Russian. He was one of my best students.” Years later, Lt. Little was assigned to Burn’s unit in Vietnam. “I was on a radio when he was killed. The last person he talked to was me. To this day Little has a spot in my heart that I will not be able to erase. “Another was Sgt. Larry Morford, who saved my life and was killed a week before coming home. “These are people that you can’t forget. To be remembered is to live.”



Pompano Beach High School JROTC Cadet Christian Briceno accompanied Burn Loeffke at “The Moving Wall.” The retired Major General found the name of Sgt. Larry Morford, who died in Vietnam just days before he was scheduled to return to the States.



A portrait of a soldier left by the wall. The dog tag reads: “Freddie Fritts, Gone but never forgotten. Rest in peace Sky Soldier.”

June Events At NSU Art Museum Fort Lauderdale

For Immediate Release
Special to The Gazette

NSU ART MUSEUM
FORT LAUDERDALE

Explore NSU Art Museum App

The mobile guide takes you behind the scenes at NSU Art Museum with exclusive multimedia perspectives from artists, curators and more. Use the app to plan your visit, then easily access helpful insights on site. Afterward, dive deeper into your favorite works at home—or anywhere, anytime.

Scan the QR code below to download the app, and search for or scroll to NSU Art Museum to start planning your visit.

In addition to NSU Art Museum, “Bloomberg Connects” lets you explore more than 150 museums, galleries, sculpture parks, gardens, and cultural spaces around the world, all with one free download from the App Store or Google Play.



William J. Glackens, *Portrait of Edith, Ira and Lenna in the Living Room (unfinished)*, 1920. NSU Art Museum Fort Lauderdale; bequest of Ira D. Glackens.

Exhibits Now On View

“House of Glackens:” Through Fall 2023

“Henri Toulouse-Lautrec: The Follies of Fame:” Through Oct. 1

“Emilio Martinez: Van Gogh, Lautrec and Me:” Through Oct. 1

“Hooray for Hollywood:” Through Oct. 1

“The Eye of CoBrA:” Through Aug. 6

“The Swans: Karen Kilimnik and Stephanie Seymour Paintings and Dresses:” Through Oct. 1

“Kathia St. Hilaire: Immaterial Being:” Through June 25

“Scott Covert: I Had a Wonderful Life:” Through June 25

“By the Sea, By the Sea: Waterscapes and Beach Scenes by William J. Glackens and the Ashcan School:” Through Fall 2023

“Cosmic Mirrors: Haitian Art Highlights from the Collection:” Through Fall 2023

Since the 1970s, Haitian art has been a cornerstone of NSU Art Museum Fort Lauderdale’s Collection. This exhibition brings together some of the most striking artworks within these holdings, including paintings and sculptures by globally renowned contemporary Haitian artists such as Serge Jolimeau (b.1952, Croix-des-Bouquets), Pascale Monnin (b.1974, Port-au-Prince) and Frantz Zéphirin (b.1968, Cap Haitien, Haiti).

These artists are presented alongside masters of the Haitian Renaissance, such as Roland Dorcelly (1930-2007), Néhémy Jean (1931-2007), Louisiane Saint Fleurant (1924-2005) and Ismael Saincilus (1940-2000), who in the early and mid-20th century, established the ateliers (workshop studios), movements and markets that formed the country’s modernist aesthetic.

This exhibition is mounted in dialogue with the Museum’s concurrent show, “Kathia St. Hilaire: Immaterial Being,” the first institutional presentation by the South Florida born artist. As the child of Haitian émigrés, the artist combines found objects that act as symbols of Black American experience – such as packaging from hair relaxers and skin lightning creams – with visual and material references to Haitian culture. These combined elements create a visual representation of the artist’s identity formation, growing up within the diasporic Afro-Caribbean community in Florida.

The exhibition thematically guides viewers across an arrangement of work by 27 artists, that together illuminate facets of Haiti’s political history and creative abundance. Subjects include depictions of the nation’s founding – resultant of the only successful slave-rebellion in modern history – along with representations of the country’s spiritual syncretism between colonial Catholic beliefs and Vodou cosmology, and portrayals of the country’s lush terrain, presented as a pastoral idyll.

The exhibition’s title refers to the Haitian Vodou belief in a parallel universe, referred to as Lavaloka or Afrik Ginen. This land is both real and divine, functioning as an inverse reflection of our own realm. This cosmic sphere is populated by the immortal spirits of the country’s African ancestors and spiritual divinities, and through spiritual ceremony, reaches into our own profane realm. Beyond this understanding of another dimension, the title points to the leitmotif of doubles, reflexives and equivalents found in Haitian culture.



Gérard Fortuné, *Untitled, n.d.* Acrylic on canvas. NSU Art Museum Fort Lauderdale; gift of Linda Marks. Photography by Mateo Serna Zapata.

“Cosmic Mirrors” showcases a selection of recently donated gifts to the NSU Art Museum Collection, presented by Carol J. Horning and Linda Marks. These generous offerings have enriched the Museum’s representation of Haitian culture, which remains critical to its mission to reflect and engage with the culture and communities that define the region.

Upcoming Events:

Sunny Days/Starry Nights: Free First Thursday, June 1 from 11 a.m. to 7 p.m.

Enjoy free museum admission and two-for-one wine, All-Day Happy Hour on the first Thursday of every month from 11 a.m. to 7 p.m. during Free First Thursday Sunny Days/Starry Nights.

Mini Muse from 4:30 to 6:30 p.m. Drop in art-making activities for children inspired by Kathia St. Hilaire. Starry Nights is presented by Broward Health.

Bank of America Museums on Us: Saturday, June 3 and Sunday, June 4

Bank of America, Merrill Lynch and U.S. Trust credit and debit cardholders receive free admission on the first full weekend of each month. Cardholders need only present their card and a photo ID to gain free general admission. The promotion does not include access to special exhibits, ticketed shows or fundraising events.

Ft. Lauderdale Neighbor Day: Sunday, June 25 from Noon to 5 p.m.

The last Sunday of every month, Ft. Lauderdale residents receive free admission to NSU Art Museum as part of Ft. Lauderdale Neighbor Days.

Ft. Lauderdale residents receive: Two-for-one wine in the Museum Café and free admission. Residents must show a photo ID, driver’s license, or residential utility bill with proof of Ft. Lauderdale address.

Visit the Museum Cafe & Store and receive 10 percent off books published by NSU Art Museum.

NSU Art Museum is located at One East Las Olas Blvd., Ft. Lauderdale, FL 33301. For more information about NSU Art Museum Fort Lauderdale, visit the website at: www.nsuartmuseum.org

Community Partnership: History Fort Lauderdale

June Feature In A Multi-Part Series Presenting JKV's Community Partners

Jody Leshinsky
Gazette Contributor



Jody Leshinsky, JKV Life Enrichment Manager

Lauderdale, bus tours of historical sites in Ft. Lauderdale, workshops with the Museum’s co-op artists, and a guided walking tour of downtown Ft. Lauderdale’s historical sites.

To learn more about these community partnership benefits, please contact the Life Enrichment Department at John Knox Village at 954-783-4039.

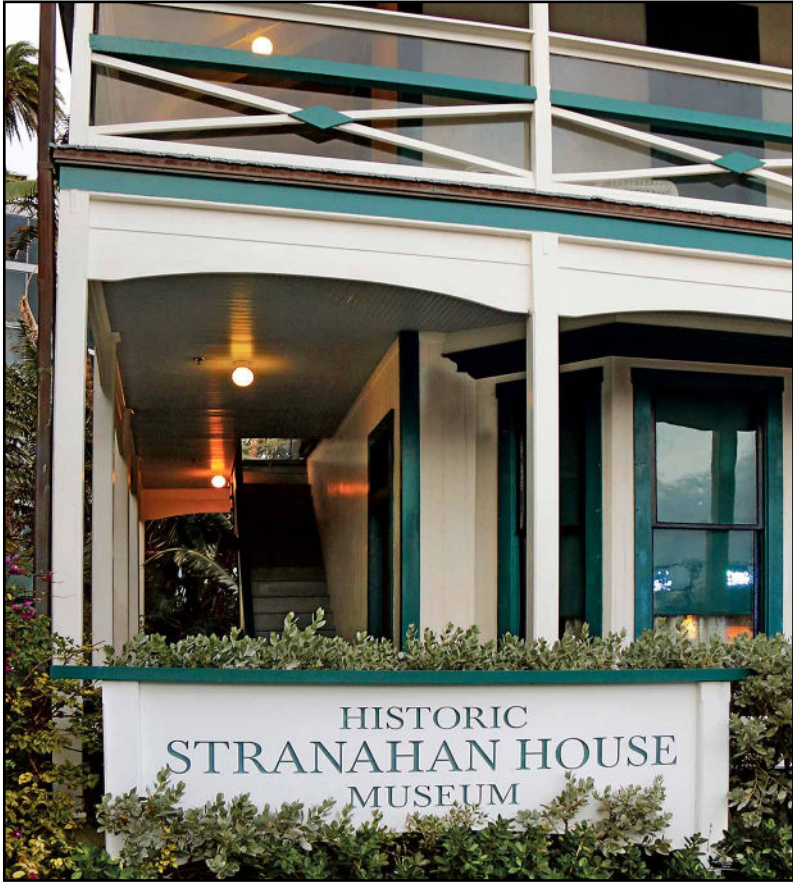
Although the history of Ft. Lauderdale began more than 4,000 years ago with the arrival of the first aboriginal natives, and later with the Tequesta Indians, who inhabited the area for more than a 1,000 years, it remained largely undeveloped until the 20th century.

While a few pioneer families lived in the area since the late 1840s, it was not until the Florida East Coast Railroad built tracks through the area in the mid-1890s that any organized development began. The city was incorporated in 1911, and in 1915 was designated the county seat of newly formed Broward County.

Ft. Lauderdale’s Origin And History

The staff of History Fort Lauderdale, formerly Fort Lauderdale Historical Society, believe that a sense of history is fundamental to understanding human experience, and therefore, collects, preserves and shares material from our community’s past, so that present and future generations can comprehend more fully their predecessors, their community and themselves.

John Knox Village developed this Community Partnership with History Fort Lauderdale to provide opportunities to learn more about this important history. Benefits include lectures on the JKV Campus, group tours at the Museum, which is located along the New River in downtown Ft.



The Stranahan House located on the New River is an essential visit in reseraching the history of Ft. Lauderdale.

The Difference Between An Elder Law And Estate Lawyer

Heidi Friedman
Gazette Contributor



*Heidi Friedman,
Elder Law Attorney*

prevent you from running out of money paying for the cost of long-term care.

Estate lawyers do typical estate planning. As an elder law attorney, I help clients with Smart Estate Planning (SEP). So, what is SEP, or what we refer to as Life Before Legacy Estate Planning? It’s planning for your life so you can leave a legacy.

SEP consists of three specific principles: 1) You get what you pay for; 2) Where there is a will there is a probate; and 3) Preplan while you can.

You Get What You Pay For

We have all heard the adage, you get what you pay for and that is true when it comes to preparing your incapacity documents. Incapacity documents allow you to choose who you want to make decisions on your behalf when you can no longer make them. I am specifically speaking about Durable Powers of Attorney (DPA) and Health Care Advance Directives (HCAD).

Many people do not realize the importance of DPA and HCAD, so they will either download forms from the internet, or seek the advice of any attorney who is willing to prepare a form for them. The penny savings that occur with these documents, oftentimes, ends up costing them and their family significantly, both in dollars, as well as time, emotions and energy.

A DPA allows you to choose who you would like to act as your agent/attorney-in-fact to make decisions for you with regards to your property, finances, businesses and legal rights. HCAD allows you to choose who will make health care decisions for you.

Florida law is very specific as to how the DPA needs to be signed, what language should or should not be included in the DPA, and what your agent can do once your DPA is signed. Failure to follow these rules can result in your DPA being inadequate, which could lead to you requiring guardianship if you become incapacitated.

Guardianship removes your legal rights to make decisions and allows a judge to decide who will act for you. Guardianship is expensive, time consuming and can cause significant fighting within the family.

HCADs usually include both the naming of a surrogate, as well as preparation of a living will. A living will is the document that sets forth your wishes regarding life-prolonging procedures if you are terminal.

Without this document, many families find themselves at odds when a family member is living only because of machines. Again, having this document prepared by an appropriate attorney is vital to ensuring that your wishes are abided by at a time when you can no longer communicate. In my practice, DPAs and HCADs that are not proper, not legal and do not abide by the Florida laws, are commonplace.

Luckily, most of my clients are still capacitated enough to be able to sign new documents, but for those who are no longer capacitated, the families are devastated when they are told that a guardianship is required for them to act for their loved one. Many are frustrated and surprised to find that the document they found online, or that was prepared by an attorney does not do what they expected it would do.

Although hiring a proper attorney to prepare these documents for you may be a little more costly than simply using a form from the internet, in the end, this extra expense will save you time and money, as well as prevent any fighting or emotional turmoil within your family.

Where There’s A Will There’s A Probate

“I have a will, isn’t that enough?” is a question I get asked often, and the short answer is: It depends.

There is a misconception that if you have a will, then you will avoid probate upon your death. This is not true. In fact, the only difference between having no estate plan when you die, and having a will, is that in the situation where you have nothing, a Florida statute guides who receives your assets (called dying “intestate”).

If you have a will, probate is still necessary, but the

As an elder law attorney, I am often asked what is the difference between an elder law and an estate lawyer, and my answer is always the same:

There is typical estate planning—planning you do with an estate lawyer to ensure that your assets are distributed to the people you want to have them when you die—and there is Smart Estate Planning: Using your estate plan to protect your assets, keep you in control of your money and your health, and



Evaluate your goals when planning your estate, then decide if a Smart Estate Plan (SEP) is right for you.

will, not a Florida law, instructs the court as to who you want to receive your things after you die. There are several ways to ensure that your assets are distributed to who you want receiving them upon your death without the need for a probate:

- 1) *Naming a person as a beneficiary.*
- 2) *Adding a person as a joint owner with rights of survivorship.*
- 3) *Or having a revocable trust.*

Depending on how much control you want to have as to who should receive your assets upon your death, determines which of these you should use. Simply naming a beneficiary on an asset will allow that asset to be distributed to the beneficiary at the time of your death with just a death certificate.

Even if you have a will stating that your assets should go to someone else, the named beneficiary receives the asset. If you own an asset with another person as a joint owner with right of survivorship, upon your death, the joint owner becomes the sole owner, even if you also have a beneficiary named.

In either the beneficiary or joint owner situation, once the asset is passed to this person, you no longer have control of what happens to that asset. For example, if you name your son as a beneficiary or joint owner on your account, but you do not love his wife, and would rather see that if something happens to him, your grandchildren receive your assets, you will not have the ability to do that if you have named him as either a beneficiary or a joint owner.

Instead, once the asset is in your son’s name, he can do with it as he wants, including giving it all to his wife upon his death. The better strategy to use, if you want to continue to control your assets through to the grave, is to use a revocable trust. Many people do not believe that they have an estate that is large enough to warrant a trust, but even the smallest estate can benefit from a revocable trust.

A revocable trust is an estate plan that allows you to have the most control over your estate, even after your death. Within the trust, you can include instructions as to who receives your assets, whether they receive those assets outright or in another trust and what happens to those assets if your initial beneficiary dies.

Additionally, a revocable trust allows you to continue to control how your beneficiaries receive the assets that you are leaving to them; how much they receive at a time; and if your beneficiary becomes a special-needs person, how to ensure that your assets do not affect your beneficiary’s government benefits.

In the above example, if you left your assets to your son using a revocable trust, you can ensure that if something happens to him, those assets would be passed on to your grandchildren. Revocable trusts also provide you with great flexibility as to who you want to manage your assets if something should happen to you during your lifetime.

Revocable trusts do not, however, provide any type of creditor protection or government benefit planning and in most situations, you are in complete control of your assets during your lifetime, as long as you remain capacitated to handle them.

Preplan If You Can

One of the most significant costs of aging is long-term care. Unfortunately, many do not want to think about this or believe it will not happen to them. Misinformation regarding what Medicare and other programs will pay for when you need long-term care is rampant.

This leads to many frantic calls from adult children once their parent becomes ill (either through an illness, fall or some other health event). Those adult children are usually in a crisis, because they do not know how they will continue to pay for their parent’s care with the assets that their parent has (which the children are often not even aware of how much or how little their

parent has until this time).

Often, the overwhelming cost of care will result in their parents running out of money. As a parent myself, one of my biggest concerns is not being a burden to my children as I continue to age. Therefore, I am taking steps now to do what I can to prevent this in the future.

There are two specific government benefits that help pay for long-term care for those who are 65 and older: Medicaid Long-Term Care and VA (Veterans Affairs) Aid and Attendance.

Medicaid offers two programs to assist seniors with paying for long-term care needs, whether they reside at home, in an assisted living facility or in a nursing home.

VA Aid and Attendance pays a tax-free monthly benefit to wartime veterans, or surviving spouses, to assist with paying for care. Both programs require the recipient to meet stringent financial requirements.

Unfortunately, if you spend down to these requirements, there is usually nothing left to pay for those services that you will need, but these programs do not cover. To prevent that from happening, a good estate plan that includes preplanning for this situation is a must, and one that usually can only be prepared by an elder law attorney.

A good preplanning estate plan includes an irrevocable trust to protect some of your assets while still allowing you to be able to qualify for these government benefits in the future. The assets contained in the irrevocable trust can be used by your family to assist you with your needs, even if you are receiving Medicaid and/or VA Aid and Attendance benefits.

While there is some control that you must give up by doing this planning, an irrevocable trust isn’t as bad as many believe. A properly drafted irrevocable trust provides you with some flexibility and control.

For example, you can change your trustees if you are not confident or satisfied with how your current trustee is handling your assets. You can also change who receives your assets upon your death, if you are not happy with how your lifetime beneficiaries are acting. With an irrevocable trust that is created for Medicaid purposes, you can also remain the beneficiary of the income produced by the assets in the trust.

Finally, you can decide how much of your assets you want to transfer into this trust, leaving you with plenty of assets outside of this trust that you can use and control for your own benefit. An elder law attorney can explain to you the pros and cons of the irrevocable trust, and how it can prevent you from running out of money as you age and need more care.

We are all aging, and today we are living longer than ever, however, we are all not living healthier, and our risk of needing some type of long-term care in the future is significant. The cost of long-term care is increasing and for most, can be overwhelming.

Using your estate plan now, while you are healthier to allow you to qualify for these government benefits in the future, is simply Smart Estate Planning. Most of my clients have not done Smart Estate Planning, and while we are still able to render them qualified for Medicaid and/or VA Aid and Attendance Benefits under crisis planning, it is more costly and emotional than those who thought ahead, realized that long-term care is in their future, and preplanned for this time using their estate plan to protect them and bring some peace of mind to their family.

No one can predict the future, but with Smart Estate Planning, you can prepare and protect yourself and your loved ones from an uncertain, emotional and scary future as you continue to age.

Heidi Friedman is one of only a select few Board-certified Elder Law attorneys with extensive experience in Elder Law, Medicaid programs, Veteran’s Administration programs and Special Needs programs. She runs Friedman Elder Law Department, based in Coral Springs, FL.

Taking The Roads Less Traveled

JKV Resident Was 25 Years Old Before Realizing Timbuktu Was A Real Place

Marty Lee
Gazette Contributor

There are a few places on Earth that are veiled in mystery. Many of us have heard the name of such a place, yet few of us could locate that place on a map. A miniscule few can even claim they have visited.

Author David Tang once wrote about such a place: *“I’ve always wanted to go to Timbuktu. First of all, I think it has the best name of anywhere in the world.”*

John Knox Village resident and world traveler, Janet Anding was 25 years old when she realized Timbuktu was a real place and was determined to visit. In 1994, she got her chance to travel to Timbuktu, Mali, West Africa.

Janet along with her late husband Jim were serving in U.S. government positions in Africa. After three years at the U.S. Embassy in Ghana, the Andings would relocate to Washington, DC.

That gave Janet just enough time, before moving back to the States, to plan her adventure to Timbuktu. Along with two ladies from the Peace Corps, and her girlfriend June from the U.S. Agency for International Development (USAID), Janet was ready to go.

Janet described her meticulous plans with a chuckle: “The best we had were poor quality maps and an old *“Lonely Planet - West Africa”* travel book. None of us spoke French, needed in the countries we would visit. No cell phones or internet.



Janet (left) and her three intrepid travel companions camp out in the desert along with their Malian guide.

“We drove from Accra [Ghana] to Ouagadougou, Burkina Faso [formerly Upper Volta], stopping in Yamoussoukro, Côte d’Ivoire [Ivory Coast]. There we visited the magnificent Basilica of Our Lady of Peace – the largest, and one of the most beautiful churches in the world, consecrated by Pope John Paul II in 1990.

Let’s Go Home

“Next, we traveled on to Djenné, Mali, a United Nations UNESCO Heritage site of the Great Mosque. With five miles to go, we found the bridge on the Bani (Niger) River had collapsed. The next bridge was hundreds of miles away. Three of my fellow travelers said, ‘Let’s go home.’ I said, ‘I would send them a postcard of Djenné



The adobe mud huts of the Dogon villages in Mali, West Africa.

and Timbuktu.’ They stayed and I drove the SUV up two skinny single planks about 20-feet-long by one-foot-wide to get to a questionable ferry to cross the river.

“It was the scariest and stupidest thing I ever did, and not even in my own vehicle. We all got to Djenné and saw the outstanding 12th century mud mosque.

“We met warm, wonderful people. Everyone around us was so friendly and many invited us to their homes.

Their dinners were the hottest and spiciest I ever tried to eat in my life.

“From Djenné, it was on to the Mopti Airport for a flight to Timbuktu, aka “Tim.” I immediately gave the aircraft three strikes out: It was 1.) Russian built and 2.) from the 1940’s. The third strike was that all the tires were bald. Oh, and a 4th strike: On the in-flight barf bag, ‘Air Mali’ was misspelled.

“Timbuktu flourished from the 13th to 16th centuries as a world trading center.

Even now, there are no roads – only ancient camel paths. One can see these when flying overhead today and Timbuktu is just about a ghost town.

Camping In The Desert

“Friends connected us with a family of the Tuareg Tribe, always dressed in beautiful sapphire blue robes and turbans. They showed us the small, but very good museum of Timbuktu’s history, then we rode camels to stay with their extended family in the desert. Their nomadic tents were too small, so we slept in the open desert. We helped with chores, cooking, dishwashing and milking the camels and the goats. Each meal was the same, goat meat in goat yogurt. It was delicious, not too spicy.

Tasty bread was made in an iron pan over the open fire. These were very gentle people, and I will never forget them and all their kindness. They wanted nothing from us in return, no food nor money.

Always Take A Roll Of String

“The only mishap we had was one of the Peace Corps gals got lost one night looking for a bush for a relief spot. She wandered off and we heard her wailing. We could respond to her but had no idea where she was. It took over an hour to find her. Finally, we all got back to our mats and bramble bush quarters. I wished we had used a roll of string to unroll and attach one end of the string to her, so we could retrieve her back.

“Our final stop was the base of a second UNESCO site, the Dogon Cliffs and Caves, plus the Bandiagara Escarpment. We did as much hiking as we could up the 1,600-foot cliff, then onwards to the caves. Some of the caves have been inhabited since the Stone Age.

“The welcoming and hospitable folks in the village insisted we stay overnight, and we did. We crawled up a ladder made of tree branches and settled on mats on the roof of an adobe dwelling. We shared our peanut butter and jelly with our hosts. We offered, but they would take no money from us.

“To this day, except for the four of us, I only know two other people, a couple, who in 1976 traveled to Timbuktu. They were my inspiration. It is very difficult to get there; it took us three weeks and over 3,000 miles to do this trip. It was worth all our efforts. Our trip to Timbuktu was a wonderful experience.”

Janet Anding enjoyed a 22-year career with Trans World Airlines and traveled the world. She married her late husband Jim, a U.S. Embassy official in 1990 and was based in several countries in Europe and Africa. Janet has visited 154 of the 193 countries in the United Nations. Janet is now a resident of John Knox Village in Pompano Beach, FL.

A Musical Celebration: EleMenTrio At JKV

Marty Lee
Gazette Contributor

I have always had a passion for the fine-tuned harmony of a group of male singers. From the Temptations, Four Tops and Five Seasons of the ‘60s, to the Beach Boys; Simon & Garfunkel; Crosby, Stills, Nash & Young of the ‘70s and beyond.

The Three Tenors

A new force in harmony, showmanship and acclaim began when three operatic tenors: The Italian Luciano Pavarotti and Spaniards Plácido Domingo and José Carreras joined forces in a performance in Rome, Italy, July 7, 1990, on the eve of the 1990 FIFA World Cup Final, watched by a global television audience of around 800 million.

From that day, the male tenors became a popular trend in music that is now stronger than ever.

Since its opening last year, the John Knox Village Cultural Arts Center has been the venue for some outstanding harmonic trios including the Latin Divos, Bachelors of Broadway, and Shades of Broadway. Each group thrilled JKV audiences with their renditions of Broadway Musical showtunes, pop and traditional songs – many reflecting the songbooks of Andrea Bocelli and Josh Groban.

EleMenTrio

Last month, the JKV audience was treated to a performance by EleMenTrio, three men with voices



EleMenTrio on stage at JKV’s Cultural Arts Center. Pictured are (l to r) Vincent Connor, Victor Valdez and Terry Barber.

perfectly matched in tone, pitch and harmony. Musical director, pianist and vocalist Victor Valdez with singers Vincent Connor and Terry Barber, accented by the cello and double-bass of Jackie Robbins wowed the JKV audience.

Their unique arrangements of “Danny Boy,” “You Raise Me Up,” “The Prayer,” “Music of the Night,”

and “Hallelujah” brought the enthusiastic audience to a standing ovation as the final curtain dropped.

You are invited to join us at John Knox Village for great entertainment. For a full list of upcoming performances at JKV, please call the John Knox Village Life Enrichment Department at 954-783-4039 or visit www.JohnKnoxVillage.com

Renew Your Vitality: Live Your Best Life Now

Melissa Jill Clark
Gazette Contributor



Melissa Jill Clark,
Life Wellness Coach

I get nostalgic when reminiscing of my childhood days in June, awaiting the first day of summer break. The excitement was in the air as I completed all my final exams, signed my classmates’ yearbooks, and wrapped up another school year.

Summertime always brought warm sunshine, carefree days, and peaceful relaxing nights.

Once I became an adult, each season just started to run into the next, as I worked so hard, took care of my

family and my home, and fell into the never-ending routines of life. It is so easy for us to get caught up in the day-to-day, the to-do lists, the tasks, the responsibilities, and everything that goes along with them. Summer breaks are no longer built into our

schedules, however, we can create our own. This June, I intend to celebrate the summer season. I’m going to take time to rest and relax. Of course, I don’t have a school break, but I have the opportunity to embrace a new season, and all that I desire summer to give me at this juncture in my life. I’d also like to encourage you to embrace this season, and all that it means to you.

Embrace The Warmth Of Summer

For me, summer is a time for peace, relaxation, self-care and lots of fun. We don’t have to change everything that’s going on in our lives in order to take the time to smell the roses and appreciate the present moment.

As we enter into this new season, I will create a summer break for myself. Of course, I am no longer in school, so I will not be taking two months off. Chances are, you are in such a position now, but ask yourself this question: *How can I take the new season into my life and enhance my experience without actually taking a summer hiatus?*

For me, I will take the time to relax and enjoy more of the things that represent what summer means to me. I will do more of the things that make me feel carefree and alive. This means more fresh air, more play and more

rest. I really enjoy the sunshine, nature walks, yoga, Pickleball and swimming. I will do more of these. I will also take time to relax on my balcony and get lost in a good book. I am making these commitments to myself, as I write this. This will be my first summer break in many, many years.

Now For You

- How can you take your own summer break?
- What is it that you enjoy most?
- What is it that makes you feel most peaceful?
- What is it that makes you feel most alive?
- What brings you the most joy?

Ponder on these things and then make a plan for your own wonderful summer and commit to following through for you.

How can we stop the seasons from running into each other and prevent life from passing us by? We can embrace each new season with gratitude and joy. We can be present to fully enjoy each season, each day and each moment.

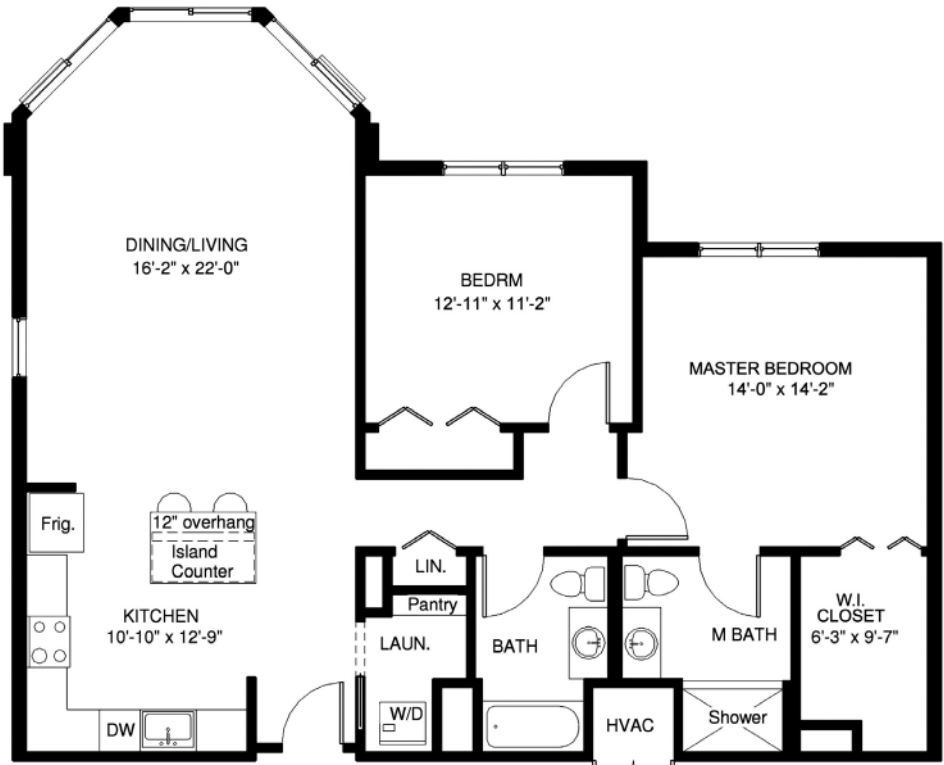
Life is truly a gift and our time is so very precious. Make the most of this valuable gift to live your best life now.



The Poinciana Apartment Home In Heritage Tower

John Knox Village will be ready for you when you are ready to make the move to resort-style living with Life-Plan health care security. Schedule a visit and take a tour of the new Pavilion with its Cultural Arts Center, dining venues and Barton’s Nautilus Bar. Learn how John Knox Village will take care of your health care needs today, tomorrow and every day in the future. For the ultimate in Life-Plan security and gracious convenience, tour June’s featured two-bedroom/two-bath Poinciana apartment home in Heritage Tower.

The Poinciana in Heritage Tower
2 Bedrooms / 2 Baths / 1,385 Sq. Ft.



As a resident of JKV, you will enjoy a comprehensive long-term care insurance policy, unlimited use of the Aquatic Complex with two pools, Glades Grill, Poolside Pub, Pickleball and bocce ball courts, Fitness Studio, the Rejuvenate Spa & Salon, Palm Bistro, the Pavilion with Cultural Arts Center, the Pearl and Seaglass restaurants, Barton’s Nautilus Bar and much more.

Call the Sales Department at 954-871-2655 to schedule a tour.

web JohnKnoxVillage.com
f t y JohnKnoxVillage

651 SW 6th Street, Pompano Beach, FL 33060
(954) 783-4040



Enjoy great views of the cityscape from the bay window of the Poinciana Apartment Home.



Spend a relaxing afternoon at the resort or lap pools at JKV’s Aquatic Complex.