FEBRUARY 2024

PLAT CHAT

Delray Villas Plat 4/5 Community Newsletter www.delrayvillas45.com NUMBER 015

<u>Board of Directors Meeting</u> Date: Tuesday February 13, 2024 Time: 7:30 PM "B" Building



<u>Rec Board Meeting</u> Date: Wednesday February 21, 2024 Time: 7:00 PM "B" Building

Message from the President:

Let me start my apologizing for not getting the New Year letter out for our January Edition. I had some personal issues to take care of and did not get the letter done. I am sorry but I truly wish all of you a happy and wonderful 2024.

The end of the year was hard on our board and community as we loss a wonderful man and a dedicated board member who loved Delray Villas. Russ Mayer will be missed.

We will be bringing in 2024 with two new board members, Betty Hillier, and Nancy Grasso. Welcome to the Board of Directors.

Our new landscapers, started tending to our properties in the first week of January and we have received good reviews from the homeowners. We are hoping with TLC they will be able to get the hedges back to a healthy status. Let us keep our fingers crossed.

Breezeline will be installing the new google app boxes in our homes. It is a quick box replacement and does not affect your internet connection nor your home phone service. But you will lose all your saved programs that you taped. Breezeline will be in touch with you shortly to schedule your appointment. Please remember if you call Breezeline for an issue with your service and they schedule you an appointment later than usual get a work order # and call me to see if we can expedite.

The "A" Building is complete and the 4/5 Board voted to get us all together for a meet and greet and get to know your neighbor event. We have reserved the "A" Building for April 6th from 7pm – 11 pm for the 4/5 get together. There will be no charge. Please let Dianne Stevens know if you will attend no later than March 20th, for planning purposes. No one will be turned away if they do not respond by then. <u>dstevens@delrayvillas45.com</u>

As always, I want to assure you that your entire DV Plat 4/5 Board is here for all your needs, please reach out if you need anything. Happy New Year and many healthy and joyous days ahead for all of us.

Mike and your DV Board of Directors

IMPORTANT INFORMATION INSIDE:

- ~ Contact Info for Delray Villas 4/5: pp. 2 and 3
- ~Architectural Review Committee (for exterior work): p. 19
- ~Theater shows by Lynne Cohen: pp. 8 & 9
- ~ Health and wellbeing articles: pp. 10
- ~ IMPORTANT: <u>Please</u> update your Birthday and Anniversary dates: p. 20



Call us envirement We are here to help you. Delray Villas PLA	T 4/5 P	LAT CHAT	PAGE 2
PLAT 4/5 BOARD OF DIRECTORS		Parliamentarian AND 55+	
Pres: Mike Montemurno		Bill Yesowitch	502-905-7973
VPres: Bill Yesowitch	502-905-7973		
Treas. Sheila Lane	561-381-7725	HOA FEES and STO	PPEL LETTERS
Sect: Dianne Stevens	413-222-7866	Sheila Lane	561-381-7725
COMMITTEES			
Alliance:		ACC Architectural Permits	
Alan Rossman	561-901-3002	Alan Rossman	561-901-3002
Rick Mancini	917-865-6563	13834 Packard Terra	ace for application
Anchitecturel		DV 4/5 Website:	
Architectural: Alan Rossman	561-901-3002	www.delrayvillas45.com	
Rick Mancini			
	917-865-6563	Interview Committe	
Betty Hillier	561-400-2392	If you are selling or	
Nancy Grasso	203-770-4481	any new occupants	
Rich Cohen	201-873-0458	Bill Yesowitch	502-905-7973
Inspections:			•
Ruth Mirailh	561-907-7884	Maintenance/Landscaping	
Rick Mancini	917-865-6563	Any info needed please contact:	
Betty Hillier	561-400-2392	Mike Montemurno	954-658-7295
Mike Montemurno	954-658-7295		
Pat Melito	561-933-0170	Plat Chat:	
Rich Cohen	201-873-0458	Hope Greenblatt	954-328-5136
		Todd Stevenson	561-704-3008
Interviews:		Decreation Accepted	
Bill Yesowitch	502-905-7973	Recreation Association	
Alan Rossman	561-901-3002	Pat Lazaroff	561-498-8691
Ruth Mirailh	561-907-7884		201-314-6537
Hope Greenblatt	954-328-5136	Camille Montemur	no 561-239-6844
Nancy Grasso	203-770-4481	SERVICES INCLUI	
Lakes and Canals:		Pest Control:	JED IN NUA FEES
Mike Montemurno	954-658-7295		
		Wise House	561-727-8239
Lollipop, Lights,		Cable /Internet	
Roads & FPL		Cable/Internet	
Rick Mancini	917-865-6563	Breezeline Communities	
Alan Rossman	561-901-3002		855-660-9868
I		Any questions you a	re not sure of
Maintenance:		Any questions you are not sure of; call Mike anytime 7 days a week:	
Mike Montemurno	954-658-7295	can mike anythine /	954-658-7295
			7 34- 030-7473

SENIOR SERVICES

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COMMUNITY ASSISTANCE THAT'S WHAT FRIENDS ARE FOR!

We are here for hurricane issues or any other questions throughout the year. (We are not able to provide any type of transportation services, due to insurance purposes.)

Noel Gordon	201-310-8626
Sam Fleishman	410-493-7842
Bill Yesowitch	502-905-7973

PLAT CHAT

Monthly Newsletter delivered on or
around the first of every month.Harvey Lazaroff561-498-8691Alan Rossman561-901-3002

WE CARE!

We provide medical equipmentfree in the event you need a cane,a walker, a wheelchair, etc.We are a phone call away to assist.Rick Mancini917-865-6563Paul Mirsky917-684-9115Sam Fleishman410-493-7842

WELCOME COMMITTEE

A friendly knock on the door bringing a small gift and loads of information that says: "Welcome new neighbor" Pat Lazaroff 561-498-8691 Marlene Mirsky 917-673-7830

Marlene Mirsky	917-673-7830
Amy Kaplan	203-257-9044

CITIZENS OBSERVER PATROL (COP)

Lloyd Lukens 561-251-3616

MINYAN

(call us to help you in your time of need) Alan Kaplan 316-253-7542 Richie Cohen 201-873-0458 Noel Gordon 201-310-8626

HOA MEETINGS VIA ZOOM

You can attend from home if you are unable to come to the Viking Room. You will receive an email from Dianne Stevens with the link for our monthly meeting, you may also access it through our website: www.delrayvillas45.com (If during the meeting you need help contact via text) Alan Shwartz 561-376-4040

WEBSITE/COMMUNITY CHANNEL www.delrayvillas45.com

Our community details are updated on an as needed basis for all your informational needs. (Community Channel is located on 591 on your television). Mike Montemurno 954-658-7295 Alan Shwartz 561-376-4040



Starting January 1, 2024, I will <u>no longer</u> be accepting checks for maintenance fees that are left on my porch. You can either:

~Mail your check directly to the bank in the envelopes you received with your coupons, *OR*

~ You can sign up for automatic withdrawal, by dropping off a VOIDED check to me.

~Any other checks left on my porch will be returned to you!

As a reminder, the maintenance fee for 2024 is \$714.00/Qtr.

Sheila Lane, Treasurer 561.381.7725





Valentine's Day Card, Circa 1909



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GAS PIPING WATER HEATER REPLACEMENTS PRESSURE WASHING TOILET & FAUCET REPAIRS/REPLACEMENTS	I am just a phone call away! (owner operator)

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Plat Chat Needs your Help!

We are looking for <u>vour</u>ideas to help us make Plat Chat better:

Please send us any interesting articles, recipes, tasteful humor, stories, or potpourri that you have. We can't guarantee when it'll be used, but it *will* be appreciated!

Send to: Hope Greenblatt: <u>hopegreenblatt@gmail.</u>com or Heidi Elias: <u>info@Heidielias.com</u>



February is Black History Month



Black History Month is celebrated to honor and recognize the significant contributions of African Americans throughout history. It provides an opportunity to highlight the achievements, struggles, and resilience of the Black community, as well as to promote awareness and understanding of their rich cultural heritage. Black History Month serves as a time for reflection, education, and the promotion of equality and justice for all. One prominent figure celebrated during Black History Month is Martin Luther King Jr., a pivotal leader in the American Civil Rights Movement. King advocated for racial equality, nonviolent protest, and justice. His inspiring speeches, most notably the "I Have a Dream" speech, helped galvanize the nation toward positive change. King's dedication to civil rights paved the way for the dismantling of discriminatory practices, leaving a lasting impact on the quest for equality in the United States. Shirley Chisholm, the first African American woman elected to the United States Congress, made significant contributions to both politics and the fight for equality. Serving from 1969 to 1983, Chisholm was a vocal advocate for the marginalized and underserved. She co-founded the Congressional Black Caucus and fought for the rights of women and minorities. Chisholm's groundbreaking achievements shattered barriers, inspiring future generations and demonstrating the importance of representation in government. Maya Angelou, a renowned poet, author, and civil rights activist, is another figure celebrated during Black History Month. Angelou's literary works, such as her autobiography "I Know Why the Caged Bird Sings," not only captivated readers but also shed light on the struggles and triumphs of African Americans. Her powerful poetry and eloquent prose addressed themes of identity, resilience, and the human spirit, leaving an indelible mark on literature and contributing to the broader cultural conversation about race and equality. Maya Angelou's work continues to inspire and resonate with people around the world.

Submitted by Heidi Elias.

PLAT CHAT

TOGETHER WE SHARED 1,000,000 SOMETHING GOOD MOMENTS! LET'S CREATE MORE MEMORIES!!!

Theater Shows by Lynne Cohen

Delray Beach Playhouse, 950 NW 9th St., Delray Beach

561-272-1281

2/2-2/25- Grumpy Old Men 2/6- Harvey Granat sings Frank Sinatra 2/7- Life and Songs of John Lennon & Beatles 2/12-2/14- Funny Women of a Certain Age 2/19- From Broadway with Love 3/1- Edwards Twins 3/4- Couples Therapy 3/7- Johnny Cash Experience 3/9- Tapestry

Hard Rock - 1 Seminole Way, Hollywood,

866-502-7529

2/2- Bare Knuckle Fighting Championship
2/4- Pickleball Slam 2
2/8- Tim McGraw
2/9- Frankie Valli and the Four Seasons
2/13 & 2/14- Rod Stewart
2/16- Havasi
2/17- Gilberto Santa Rosa
2/21- Dancing with the Stars
2/24- Stevie Nicks
2/25- Comedy Tour
3/1 & 3/2- The Eagles

Arts Garage- 94 NE 2nd Ave., Delray Beach

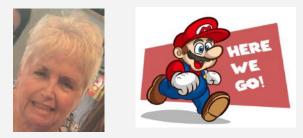
561-450-6357

2/3- Tom Glynn- Simon, Croce & Taylor 2/9 & 2/10- The Motowners 2/23- Amanda McBrown 2/24- Chris Cain 2/25- Steve Forbert Duo 3/2- Copeland Davis 3/3- The Boneshakers

Parker Playhouse - 707 NE 8th St., Ft Lauderdale, 954-462-0222 press 1

1/10- Vicki Lawrence
1/11- Gary Janetti
1/12- Harold Melvin
1/13- Flock of Seagulls
1/17- South Florida Symphony Orchestra
1/19- Life & Music of George Michael
1/20- Hyprov; Improv under hypnosis- Colin Mochrie and Asad Mecci
1/21- Jessica Vosk

1/25- Darcy & Jer



Kravis Center- 701 Okeechobee Blvd.. WPB, 561-832-7469

1/2- 1/7- To Kill a Mockingbird
1/13- Johnny Mathis- Romance Tour 2024
1/18- Music of George Michael
1/19- The Fair Phantoms in Concert
1/27&1/28- Opera Tosca by Giacomo Puccini
1/29- The Cleveland Orchestra

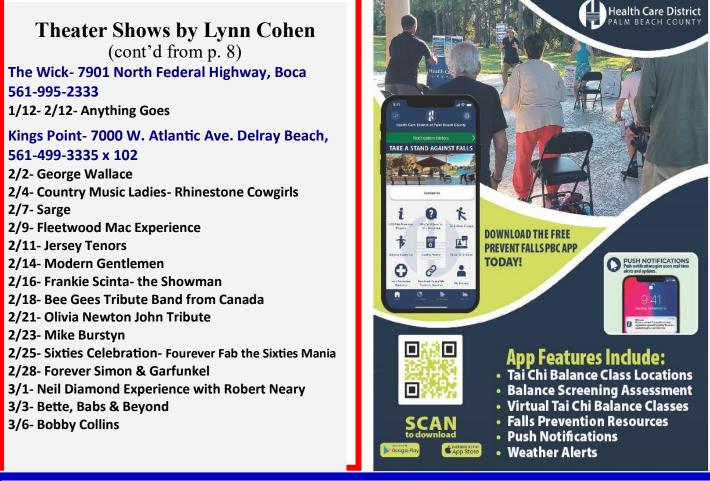
Delray Marketplace Starting Wednesday, Oct 4-April 24 FREE Concerts

Boca Black Box- 8221 Glades Rd., Suite # 10, Boca Raton 561-483-9036

2/1- Fleetwood Mac 2/2 & 2/3- Andrew Dice Clay & Comedian Luke Thayer 2/4- Tribute to Frankie Valli & The Four Seasons 2/6- Great Love Debate 2/7- Uncle Louie Variety Show 2/8- The U2 Experience 2/9 & 2/10- Rita Rudner & Magician/Comedian Kevin Lee 2/11- Big Game Viewing Party and Uncle Louie Variety Show 2/14- "Best of My Love" 7 Bridges Ultimate Eagles Tribute 2/15- Teddy Petty & the Refugees 2/16- The Music of the 60s & 70s and Comedian Al Romero 2/17- Comedian Al Romero and Don Jovi tribute to Bon Jovi) 2/18- Jeffrey Wands, Psychic Medium, Celebrate the Music of Marvin Gaye/Motown 2/20- Dube & Diamond 2/21- Comic- Hypnotist Frank Santos Jr. 2/22- Forever Simon & Garfunkel 2/23- Comedian Uncle Lazer and Tribute to Meatloaf 2/24- Comedian Uncle Lazer and Billy Joel Tribute 2/25- Jeffrey Wands, Psychic Medium and the Rolling Stones Tribute and Two Guys & A Doll Do Broadway 2/26- Music of John Denver 2/27 & 2/28 - Jew Man Group 2/29- MJ the Illusion

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Cabinet of Curiosities, by Heidi Elias Nostalgia at its Best



The act of "thrifting" (shopping in 2nd-hand stores) not only requires certain specialized skills, but it also can stir-up certain emotions and memories. The main technique involved in thrifting is cultivating the keen focus to sort through lots of stuff, only to then be able to zoom-in on an item that truly captures your interest.

The emotional aspect of thrifting emerges when encountering an item that takes you back to another time and place, because there is a familiarity to it. For example, a chip and dip bowl that is similar to the one your mom used while entertaining, or a dress that reminds you of the one your grandmother wore to your graduation, or a painting that reminds you of the one that you viewed year after year in your uncle's home.

Old found objects can conjure up thoughts and feelings about the person who might have owned the item years earlier, and make you wonder what untold stories they may hold. Thrift store "treasures" may also prompt you to remember your own relatives, including those from previous generations.

One can experience a strong nostalgic feeling when shopping in thrift stores, if one remains open to it, and is able to see beyond the surface.

In honor of Nostalgia and in the spirit of Valentine's Day, I wish to stroll down memory lane with you, and reflect upon some of my favorite things: Love songs from classic movie musicals from my youth (Does anyone remember "The 4:30 Movie"?).

I am certain that you will be familiar with at least some of these iconic songs, and maybe you know all of them.

As Long as He Needs Me. Oliver I Must Have Done Something Good, The Sound of Music Do You Love Me, Fiddler on the Roof I Don't Know How to Love Him, Jesus Christ Superstar

Here is my Top 10 list: Mv Man. Funny Girl We Kiss in a Shadow, The King and I

Somewhere. West Side Story If I Loved You, Carousel Younger Than Springtime, South Pacific How Can I Ignore the Boy Next Door, Meet Me in St. Louis

In case you did not know, you can look up and view all of these songs on your computer or smartphone, and watch the actual song being sung by the original actor in the original movie clip, on YouTube. Try it. It's free. And sing along. You may just fall in love all over again!

Wellness Toolbox

by Heidi Elias, LCSW, SEP



All You Need is Love

In honor of Valentine's Day, I wish to share some ideas about how we can better love ourselves. Last month we already established that putting ourselves first is not selfish, but instead is self-affirming and necessary.

According to Louise Hay, author of <u>You Can Heal Your Life</u> (A New York Times Best Seller), "You deserve love, just because you exist." Meaning that you do not have to achieve anything special, or reach a goal, or do anything else, in order to be worthy of love. This is what is known as "unconditional love." To me it is love in its most purest sense. And each and every one of us deserves love, especially from ourselves.

So, how do we do this? Where do we begin? Below are some small easy actions that we can take in order to begin to love ourselves right now:

1- Stop all self-criticism. There is nothing to be gained from criticizing or badgering ourselves. It just makes us feel bad and at times hopeless. In the old days of parenting, the thinking was that if I put my child down, and shame them, then they will do better. However, modern behaviorists will tell you that this method actually does not work, and actually can be counter-productive. We now know that offering support and understanding is much more motivating for making positive change. So commit to being on your own side, and think supportive, loving thoughts to yourself, as often as you can.

2- Stop scaring yourself. Worry is something that many of us were conditioned to do, but it does not change anything, it only hurts us. Worry keeps us stuck in our heads, often ruminating, and sometimes sick over what MIGHT happen. Worry offers a false sense that we have power over the thing that we want to happen, when really we are powerless. How often have you worried about something that never even happened? What a waste of energy!

Believe it or not, it is absolutely ok, and advisable, to give up worrying. In fact, those who believe in the "power of positive thinking," or in the premise of the book, <u>"The Secret</u>" which describes that what we believe can, in fact, assist in drawing the outcome that we desire to us. While the jury is still out on whether or not this is true, in the off-chance that it is true, wouldn't you rather put your energy towards a good outcome occurring, rather than a bad one?

3- Begin to actively love yourself. You can interpret this however feels right for you. Treat yourself with kindness always. Make yourself a priority. Rest when you are tired. Take a bubble bath. Bring out the nice dishes when dining alone. Buy yourself flowers regularly. Stop standing on ceremony and make that call. Set boundaries with people. Do things that will make you feel good afterwards, like cleaning out a closet, or trimming your own garden.

Still, the number one act of self-love that I know of, is to get out of ourselves and <u>give service</u>. Help someone out. Smile at a stranger. Visit someone that you know is alone or lonely. Volunteer. In case this is new for you, or that it is a reminder, when you give-of yourself freely, something magical happens ... You end up feeling so good within yourself.

As an experiment, for the month of February, (the month of love) choose to change the way you treat yourself. Commit to treating yourself with kindness everyday, and challenge yourself to offering one act of kindness per week (or more often, if possible). Then check-in with yourself, and see how you feel. Just remember that it will not cost you anything to repeat it the next month, and the next, and so on.

The Beatles said it best: "All you need is love." XO



IN LOVING MEMORY OF RUSS MAYER



Russ was a man whose heart always belonged to Delray Villas Plat 4/5. He will be missed!!!! Rest in Peace



PLAT CHAT

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The importance of catching your ZZZ'S

As we embark on a new year, many choose a goal to focus on or a new year's resolution. It might be to lose weight, be more active, eat healthier, but how about getting enough sleep? Did you know that 1 in 3 adults do not get the recommended 7-9 hours of sleep daily? Adequate sleep affects how our body functions and lack of sleep puts our health at risk which can have long-term consequences. What does sleep affect?

Sleep has an impact on everything! Let's start with our heart health, as you sleep your blood pressure goes down which is needed for a healthy heart. If you have poor sleep, your blood pressure stays elevated which can lead to developing high blood pressure, heart disease, and even strokes. During sleep, your body releases hormones to heal and repair cells all while storing energy needed for when you wake. It also affects how your immune system reacts to viruses or other infections. Other chronic diseases that sleep affects include diabetes and obesity. Lack of sleep can affect how your body reacts to insulin and as a result, can cause glucose to rise. A balanced diet leads to better sleep and promotes healthy weight. Poor sleep can increase your appetite and lead to unhealthy eating either in food selection or quantity chosen, which can result in gaining weight. Obesity also puts you at risk for sleep apnea as it can affect your breathing as well. When we have gotten the ZZZ's we need each night we wake up refreshed improving our mood and feeling energized throughout the day. This helps with our concentration to make decisions and focus on the task we are trying to complete. It is vital for our physical and mental well-being.

How can I improve my sleep?

First, stick to a sleep schedule! Waking up and going to sleep at the same time daily will help prepare your body for the rest you need. Second, be active each day, but earlier in the day. Avoid exercise a few hours before bedtime, choose a morning workout or a walk at lunchtime. Third, focus on healthy foods and beverages throughout the day, but a few hours before bed cut it off! Skip alcohol, caffeine, and foods high in sugar as they will not help you get that perfect night's sleep you are longing for. Preparing for bed does not only include cutting off your food intake, but the light from TVs, cell phones, and e-readers can prevent you from falling asleep. Use a blue light filter on your smartphone as an alternative. Food, light, and don't forget temperature! Keeping your bedroom quiet, dark, and cool is one more way to improve your sleep quality. There is no one diet to follow for the perfect night's sleep, but the Mediterranean Diet which improves heart health, and the DASH diet which reduces blood pressure have been shown to lead to a better night's sleep.

In the coming year, what can you change to improve your sleep? It's an important piece of the puzzle to achieving that healthy lifestyle we all hope to achieve as we start every new year.

by **Lori Johnson**

Posted: January 3, 2024

Category: Health & Nutrition, UF/IFAS Extension

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NEED HELP WITH YOUR COMPUTER?

Let me help you using your PC, printer, scanner and other PC connected devices.

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Computer Repair, Virus Removal, Internet Browsing, Word Processing and Email.

I will come to you at times convenient for you! Please call: Peter Sobel Resident of Villa Borghese Office: (561) 749-4300

Notable Quotes:

If at first you don't succeed, then skydiving's not for you. I used to be addicted to the Hokey Pokey...but I turned myself around.

> Contrary to popular opinion, you can skydive *without* a parachute....once.

I lost my new job at the bank on my first day at work! An old lady asked me to check her balance.... so I pushed her.

Don't tell me that I need to learn how to multi-task. I can't even walk and chew gum at the same time.

My Favorite Crockpot Recipe, by Fran Rubenstein

Pork chops smothered in a sweet and sour sauce <u>Ingredients</u> 2 chops with bone



8-12 ounce bag of sauerkraut small apple small onion 3 tablespoons of rum <u>Preparation</u> 1. Slice onion 2. Cube apple (leave skin on) 3. Season chops with salt and pepper {not too much} 4. Place cops in crock pot 5. Add all other ingredients on top of the chops including sauerkraut and rum...use all the liquid in the sauerkraut 6. Cook in crock pot for 4 hours on High. 7. Serve and enjoy





I recommend this book: "The Mediterranean Diet Cookbook For Beginners" by, Elena Paravantes, RDN.

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2024 – New year's gardening resolutions – don't go dormant – spring into gardening!

The New Year is a great time to make some horticultural resolutions that will benefit any landscape. Below are some University of Florida links that will make your landscaping experience in South Florida the best in 2024. Be sure to bookmark them.

Florida-Friendly Landscaping™ for 2024

The overarching "mother ship" of all of our horticultural recommendations and educational outreach is Florida-Friendly Landscaping[™]. Always remember the nine <u>Principles of FFL</u>: 1. RIGHT PLANT, RIGHT PLACE, 2. WATER EFFICIENTLY, 3. FERTILIZE APPROPRIATELY, 4. MULCH, 5. ATTRACT WILDLIFE, 6. MANAGE YARD PESTS RESPONSIBLY, 7. RECYCLE YARD WASTE, 8. REDUCE STORMWATER RUNOFF and 9. PROTECT THE WATERFRONT.

To review more details on this, please see our on-line resource – <u>https://ffl.ifas.ufl.edu/media/</u><u>fflifasufledu/docs/FFL-Handbook_03172022_web.pdf</u> – The Florida Yards & Neighborhoods Handbook, where the details of common-sense landscaping are outlined and discussed. One additional resource to familiarize yourself with concerning recommended local landscape planting materials is this publication – <u>https://ffl.ifas.ufl.edu/media/fflifasufledu/docs/FFL-Plant-</u>

<u>Guide v03222022 web.pdf</u> – The Florida-Friendly Landscaping[™] Guide to Plant Selection & Landscape Design. This on-line guide not only has pictures of the plants, but also hardiness, sun or shade requirements, salt and drought-tolerance, size, etc. to help with your selections. Everyone with a Florida yard needs to see it!

Annual Flowering Plants Info

https://edis.ifas.ufl.edu/publication/MG319 – GARDENING WITH ANNUALS IN FLORIDA.

Butterfly Gardening Info

https://edis.ifas.ufl.edu/publication/UW057 – BUTTERFLY GARDENING IN FLORIDA

Horticultural Fact Sheets

http://edis.ifas.ufl.edu/. PLANTS, WEEDS, DISEASES, INSECTS, AMD MUCH MORE!

DATES TO REMEMBER FOR THE ARCHITECTURAL REVIEW COMMITTEE

The ACC will meet every other Monday at 10 am to review all ACC applications for exterior work to be conducted by you the homeowner on your property. Have your applications in by Sunday night before the meeting.

If it is exterior work you are *required* to get permission through the ACC committee.

February meetings will be February 12th and February 26th.

Please pick-up and drop-off applications on the porch at Alan Rossman's home: 13834 Packard Terrace. Questions? Call any ACC member below:

Architectural Committee Members:

Alan Rossman	561-901-3002	Rich Cohen	201-873-0458
Rick Mancini	917-865-6563	Betty Hillier	561-400-2392
		Nancy Grasso	203-770-4481



PLAT CHAT

The LEGAL CHIT- CHAT By: Alan Jay Lewis, Esq.

In Florida, what does the term "Florida Homestead" mean? What appears to be a rather simple question is not necessarily so simple.

Actually, the term "Florida Homestead" can have 3 different meanings.

Many people think of Homestead as only 1 of the 3 homestead meanings—which is that a person who owns a home as their principal residence and timely files a Homestead Application with the Property Appraisers office is able to receive a <u>Homestead Tax exemption</u> (plus in certain cases additional Homestead tax benefits) which results in saving on their annual real estate taxes.

<u>So, if a person becomes a new permanent resident of Florida</u> and owns their Florida home, as their Primary Residence, it is important for them to make sure they file a timely Application for the Homestead Tax exemption. After a new resident initially files an Application for Homestead Tax Exemption status and qualifies, [assuming that their status as the owner of a Florida Homestead does not change in each succeeding year that they own their Florida Homestead], that Homestead Tax Exemption will <u>renew</u> from year-to-year without having to file another Application.

The above definition of "Florida Homestead" for <u>Real Estate tax purposes</u>, is only 1 of the definitions of Homestead — <u>there is a 2nd definition of Homestead in Florida and that is as follows</u>: If you reside in your Florida home, as your principal residence, then if someone were to obtain a Court Judgment against you and if they then attempted to satisfy that judgment by taking away your Homestead, they would not be able to do that.

However, In order for an owner of a Florida Homestead to be "protected" from having a Judgment Creditor try to take away their Homestead, the owner of the Florida Homestead needs to be able to establish as many of the following <u>criteria/factors as possible</u>: 1. The Homestead owner spends more time at their Florida residence than at any other residence outside of Florida's - like a vacation home); 2. They file and pay their IRS taxes from their Florida Homestead address; 3. They have either a Florida Driver's license or a Florida ID card; 4. They register to vote and actually cast their vote in national and local elections from their Florida Homestead address; 5. They try, to the extent possible, to join and participate in Florida organizations and clubs; 6. They obtain a Florida Library card; 7. They have their Credit and Debit Card Accounts and the payment of all of their regular monthly bills/debts reflect their Florida Homestead address; 8. When they purchase OTHER property or assets, they reflect their Florida Homestead address as their principal residence address.

And, here is the 3rd definition of Homestead in the State of Florida. If someone were to pass away, and one of the assets that they owned at the time of their death in their individual name, was the Florida principal residence/ homestead, the attorney who would be handling their probate proceeding, could protect that Homestead from creditors of the decedent's estate.

If a creditor of the decedent's Estate were to file a CLAIM in the Probate Court against the decedent's Estate state, the attorney who handles the administration of the decedent's Estate can file a proceeding in the Probate Court to remove the decedent's Homestead from the assets of the decedent's Estate and if that proceeding is properly handled and successful, all creditors of the decedent's Estate would not be able to satisfy their Judgment against the Decedent's Homestead and the decedent's Homestead would pass "outside of the Decedent's Estate" to the decedent's heirs/ beneficiaries in accordance with Florida law.

Please note the filing of a Probate procedure to remove the decedent's Homestead from the assets of the Decedent's Estate [that protects the decedent's Homestead from being taken away by a Creditor of the Decedent's Estate] <u>does</u> <u>NOT apply to a valid, binding Mortgage on the Decedent's Homestead that was voluntarily obtained by the Decedent during the Decedent's lifetime and recorded in the Public records of the county in which the Homestead is located. A Mortgage voluntarily obtained by the Decedent during the Decedent's lifetime CANNOT be terminated or extinguished by virtue of the filing of a Proceeding in the Probate Court to remove the Decedent's Homestead from the assets of the decedent's Estate.</u>

Such a small word – Homestead – but a small word with 3 different legal definitions and implications!

Alan Jay Lewis, Esq. Admitted to the Bar of the State of Florida and the State of New York

I am a Resident of Delray Villas, Plat 4/5

*This Legal Chit-AChat@ Column has been written by and is submitted by Alan Jay Lewis, Esq. for publication in Delray Villas APlat Chat@ monthly Newsletter, solely for general educational purposes and is not a solicitation nor intended to provide any specific legal advice to whomever reads this Column.



Presidents Day

Presidents Day originated in 1879 as a day to honor President George Washington in the district of Washington, D.C. In 1885, this event expanded across the country, with all federal offices recognizing the holiday. Nearly 100 years later, in 1951, the Presidents Day National Committee was formed to choose a day of commemoration for all presidents. Initially, the date of March 4 was selected, as this was the date of the first presidential inauguration. However, the committee later settled on a date in February to be closer to George Washington's birthday. In 1971, it was decided that the holiday would take place on the third Monday in February, and the holiday has been celebrated that way ever since.

Camille Montemurno is offering her Notary Public Services

free to all residents of Plat 4/5. She is licensed and bonded. 561-239-6844



If you plan on attending the April 6th Plat 4/5 Party, no charge in the "A" Building from 7 pm - 11 pm Either email or text Dianne Stevens

Email:dstevens@delrayvillas45.com

Text: 413-222-7866

NEW DELRAY VILLA RESIDENT



Welcome

Timothy M. Diener 6125 Stanley Lane

FEBRUARY BIRTHDAYS

Nancy Grasso February 8 Betty Brownell February 12

Tony Costa February 22

FEBRUARY ANNIVERSARIES

None to report

<u>PLEASE</u> update your records with us-see below*

1 + as applying further

***Attention All Residents**

Please update your BIRTHDAY AND ANNIVERSARY DATES with us, so that we can include them in Plat Chat (Even if you've previously done this)

> Send an email (or call or text) Hope Greenblatt: hopegreenblatt@gmail.com, 954.328.5136