

# Your Resident Township Team



# \_\_ When Selling Your Home...\_ Do Your "HOME" Work

Did you know that of all the "Township Realtors," we have SOLD more homes in the neighborhood than any other Township agent. As Township specialist realtors®, neighbors have been trusting Silva and Dennis to handle all of their real estate needs. We offer the experience, reputation and a true sense of community, so when it's time to sell your home or if you're looking for a home in one of the finest master planned residential communities built by Minto in South Florida, give us a call.

SILVA STOYANOVA, PA 18 Years Township Specialist

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In Sa	<b>le:</b> Co	Condos, Townhomes, Villas						
Applewood II	2 Bed / 2 Bath	Condo	Water	\$239,000				
Karanda VII	2 Bed / 2 Bath	Condo	Water	\$249,900				
GingerTree	2 Bed / 2 Bath	Villa	Water	\$349,000				
Karanda I	2 Bed / 2.5 Bath	TH	Courtyard	\$329,000				
Karanda III	2 Bed / 2.5 Bath	TH	Courtyard	\$339,000				
Karanda VI	3 Bed / 2 Bath	Condo	Water	\$319,800				
Baywood II	3 Bed / 2 Bath	Condo	Other	\$289,000				





FREE Comparative Market Analysis

# ~ Time to Sell or Buy ~

We Served Over 550 Satisfied Buyers and Sellers in the Township With Over \$75,000,000 in sales...

\*\*\*There are other Township homes available for sale, contact us for the latest updates.\*\*\*

Selling a property could be a grim experience if you are not partnered with a Realtor who is knowledgeable and experienced of your community to move your property swiftly. Whether BUYING, SELLING, LEASING or SHORT SELLING if it's time to make an exit or buy a home...

Call for All of your Real Estate Needs or Questions!

# TOWNSHIP COMMUNITY MASTER ASSOCIATION, INC.

# TCMA Directory

#### President

Ed Trees......954-973-8094 ext. 140 tcmapresident1@gmail.com

#### **Vice President**

Dan Center......954-973-8094 ext. 160 tcmadancenter@outlook.com

Carroll H. Baum ......954-973-8094 ext. 130 tcmatreasurer1@gmail.com

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#### Director

Warren Salomon......954-973-8094 ext. 150 wj15sal@aol.com

#### Administrator

Linda Di Salvio-Mancino......954-973-8094 ext. 101 tcmatownship@aol.com

## Office Manager/Architectural Review Coordinator

mmarino.township@gmail.com

#### **Security Systems Coordinator**

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## **Aquatic/Sports Park Director**

Shane Davis .......954-975-3507 reeftabor@yahoo.com

#### **Athletic Club Director**

Lee Price......954-968-3450 leonardorex@aol.com

#### **Theater Manager**

Michael "Rudy" McNeil .......954-973-8094 ext 105 tcmatheatermanager@gmail.com

#### **Theater Coordinator**

Alexis Mottesheard ...... 954-973-8094 ext. 106 townshipcoconutcreek@gmail.com

#### **Clubhouse Recreation Aide**

sharontcma@gmail.com

#### **Box Office/Ballroom**

Robin Powers ......954-970-0606 tcmatickets@aol.com

# Editor, Township Citizen Newspaper/Website

Linda Di Salvio-Mancino......954-973-8094 ext. 101

2424 Lyons Road Coconut Creek, FL 33063 Office 954-973-8094 • FAX 954-973-1762 Clubhouse 954-973-7022

www.townshipcoconutcreek.com











Dan Center

Ray Lebowitz

Warren Salomon

# Valentine's Day Trivia Questions and Answers

Question: Before "X" stood for a kiss, what did it represent at the end of a letter?

**Answer:** The cross

Question: Cupid has what name in Greek mythology?

**Answer:** Eros

**Question:** In Roman mythology, Cupid is the son of whom?

**Answer:** Venus

Question: In Roman mythology, with whom does Cupid fall in love?

**Answer:** Psyche

Question: What Valentine's Day candy was first created on equipment made for lozenges?

**Answer:** Sweethearts

Question: When did Sweethearts first get their shape?

**Answer:** 1901

Question: "Wearing your heart on your sleeve" has origins from honoring which Roman

**Answer:** Juno

Question: Who invented the first Valentine's Day candy box?

**Answer:** Richard Cadbury

**Question:** Who wrote the oldest-known Valentine's Day message?

**Answer:** The Duke of Orleans

Question: From where was the oldest-known Valentine's Day message sent?

**Answer:** Prison

Question: When was the oldest-known Valentine's Day message written?

**Answer:** 1415

Question: Sweethearts production was temporarily suspended in which year?

**Answer:** 2019

Question: About how many roses are sent for Valentine's Day each year?

**Answer:** 50 million

Receive Important Messages from your TCMA Board of Directors and TCMA Administrator; as well as information on Upcoming Township Events, Shows, Movies, Clubhouse Classes and more!

Send Us Your Email Address TODAY!! townshipcoconutcreek@gmail.com

# **TCMA Facility Hours of Operation**

#### Clubhouse

Mon-Thurs: 9 am - 10 pm Fri: 9 am - 5 pm Sat. 10 am - 4 pm Closed Sun.

**Athletic Club** Mon-Thurs: 7 am - 9 pm

Friday: 7 am - 8 pm Sat: 8 am - 5 pm Sun: 8 am - 3 pm

**Aquatic/Sports Park** Daily: 8 am - 9 pm

**Management Office** Mon-Fri: 9 am - 5 pm



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The publisher reserves the right to refuse the publication of any article or ad submitted, if such does not meet the standards set forth by the Township Community Master Association. Inquiries regarding display advertising in the Township Citizen should be directed to Copy Design Group. Deadline is the 5th of the month, preceding an isssue.

The office number is: 954-344-7667, or email: copydesigninc@aol.com

# AROUND THE TOWNSHIP

## **Attention All Residents**

If you would like to be on our e-mail list for upcoming events, register at townshipcoconutcreek@gmail.com. Please include your phone number.

#### **Bowling League**

This League bowls on Thursdays at 1:00 pm at AMF Margate Lanes. It starts on September 7th and runs through mid-May.

All levels of ability, men, and women are welcome. Come out, have fun and make new friends! If you are interested or have questions, please contact Sue Israel at 954-234-4502, Sue Bennet at 954-812-9908 or Mike Di Domenico at 954-336-0770.

## Canasta, Mah Jongg, Poker etc.

Calling all Mah Jongg, Canasta, Poker, Train Dominoes, Rummy Q and Bunco players that are looking for a game. Please call the TCMA Clubhouse to register your name and phone number.

## **Visit our Library**

The TCMA Library, located in the Clubhouse, is always available for our residents. Please stop by and check it out! Choose your books and return them when you are finished. No time limit – we operate on the honor system. We even have a large print section. We are not accepting donations currently so please only return what you take. Don't forget the library has comfy seating for your reading pleasure.

#### **Clubhouse Youth Room**

Attention all kids! The TCMA Clubhouse has a room just for you. Come in and play pool, board games or our *new* air hockey table. Gather up your friends and come in for an afternoon of fun and games. The game equipment is available at the Front Desk.

# Attention All Ping Pong Enthusiasts

Calling all Ping Pong players, come enjoy, learn, or teach! The purpose of the game is to improve your motor skills, as well as meet new friends. TCMA has the space so come, bring family, friends, and neighbors. Interested in starting a Ping Pong Club, call the front desk at 954-973-7022 ext. 0.



# In Group-Israel Network By Linda Storfer

We are looking for people who have children, grandchildren and other relatives living in Israel to join our Networking group which meets in Wynmoor. This group meets monthly and is a supportive and networking group with guest speakers at each meeting. Our next meeting will be held on Tuesday February 27th at 11:30 a.m. at which time Ruth Margolin will speak and present her story. For reservations please call 412-818-6883.

# TCMA ID SECURITY SYSTEM

- If you are updating your present ID, please come to the ID office and bring with you a current bill showing your name and address and your ID card.
  - Renters, please bring in your current lease.
  - New residents must have a copy of their Warranty Deed.
- All residents must show their ID card when entering the TCMA Clubhouse, Athletic Club, Aquatic/Sports Centers, entrance to Movies and to purchase Theater Tickets.

If you need more information, please call Ron at 954-973-8094 X104.

# I/D Hours of Operation

Monday - Wednesday - Friday 10am - 1pm and 2pm - 5pm

Tuesday and Thursday Noon - 3pm and 4pm - 7pm

Obtaining NEW I/D Card - \$25 per card (Bring Warranty Deed or Lease)



# **ADMINISTRATOR'S BLOG**

# TCMA Annual Meeting/Election TCMA Ballroom Monday, February 5, 2024 at 7:00 PM



Linda Di Salvio-Mancino TCMA Administrator





# INSTRUCTIONAL CLASSES

#### **Adult Ceramics**

Friday, 1:00 p.m. - 3:00 p.m.

Unique and traditional designs taught by Garland Phillips with over 40 years of experience. Beginner's welcome. Register at front desk.

## **Martial Arts from the Modern Bujutsu Karate Center** Tuesday & Thursday, 6:00 p.m.

Sensei Cardona teaches adults and kids karate classes in the TCMA Clubhouse. Learn self-defense and develop awareness,

coordination, self-esteem, self-control, and discipline. Fun for all ages.

#### Yoga

Tuesday, 10:00 a.m. with Beth

Yoga benefits everybody. It promotes inner and outer peace; helps burn fat and detoxify the body; improves the respiratory, circulatory, and digestive systems; helps purge emotional and mental negativity; promotes inner balance and strength; tones the thighs, buttocks, calves, and abdominal muscles; strengthens the shoulders and back; opens all energy pathways and moves energy to promote expansion and creativity; helps dissolve stress and boost the immune system.

# Beginner's Yoga

Wednesday, 7:00 p.m. - \$8 per class

Have fun moving your body in safe ways that help you to breathe better, get toned, and create stability and balance in your step. Taught by a seasoned yoga teacher with over 25 years' experience, Paula will gently guide you through

a pleasant yoga experience. Contact the front desk to sign up!

# See You In Class

# -CLASS INFORMATION-

Registration forms are available at the Front Desk in the Clubhouse. Every class requires a minimum of 6 students - 4-week sessions only at this time.

Ballroom Dance	Monday	6:00 pm	Mark & Jelena	\$12 per week
Chair Exercise	Tuesday	11:15 am	Larisa	\$5 per class
Yoga	Tuesday	10:00 am	Beth	\$8 per class
Karate	Tues & Thurs	6:00 pm	Alexis	\$35 per month
Beginner's Yoga	Wednesday	7:00 pm	Paula	\$8 per class
Ceramics	Friday	1:00 pm	Garland	\$6 per class

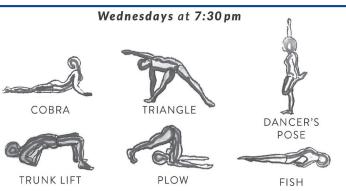
**NOTE:** Waivers must be signed by adults for each child. Shoes required upon entry of building. **There are no** refunds for classes. However, credit will be given only for medical reasons, accompanied by a doctor's note.



Awaken Thyself to the Mind Body and Soul Experience

# TCMA Clubhouse classes held on Tuesdays at 10 am





call Beth for any questions at 954.257.9270

# FREE! TOTAL BODY WORKOUT USING A CHAIR

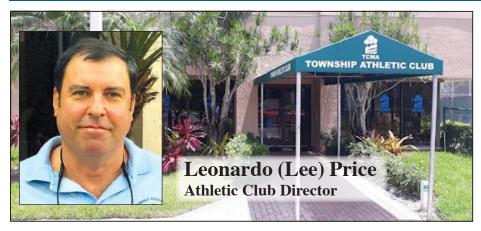
TCMA Clubhouse -Tuesdays 11:15 am - 11:45 am - \$5 per class for ALL Thursdays 11:00 am - 11:30 am - Free for Township Residents **Instructor: Larisa Agranovich** 

Class Goals: Preventing Falls, Weight Management, Coordination, Improved Health, Agility, Balance, Strength, Flexibility

The class is based around activities of daily living and independence. Exercises are standing and seated exercises using tension balls, a rubber ball, or light weights. This class is great for seniors, pregnant women, wheelchair bound or those looking to be more active or wanting to lose weight in a healthy way. This class is for all! To register, call the TCMA Clubhouse at (954) 973-7022 ext. 0. You will be required to complete a waiver. Space is limited to 12 participants per class so register ASAP!



# ATHLETIC CLUB - Sports & Fitness



## ATHLETIC CLUB UPDATES

Hope everyone is staying active and cool in these warmer temperatures. Come out and enjoy the A/C while working out in the Athletic Club. We ask that you wipe down your gym machines before and after use to minimize contaminants. We have added touch free reverse osmosis water fountains inside for your health and safety.

For our outside activities we have a very well attended pickleball group that meets Mondays, Wednesdays, and Fridays from 8:00am until 10:00am (all skill levels are welcome). We continue to lend out pickleball, tennis, racquetball, and basketball equipment. We just ask that you leave your TCMA ID at our front desk in exchange for the equipment.

Hope to see you soon!!

#### 55 + Basketball

Anyone 55 years or older interested in playing basketball, please email Gus at: Mrgusb@aim.com

## **Athletic Club Hours**

Mondays 7am-9pm
Tuesdays 7am-9pm
Wednesdays 7am-9pm
Thursdays 7am-9pm
Fridays 7am-8pm
Saturdays 8am-5pm
Sundays 8am-3pm



## Larisa Agranovich Personal Trainer

Larisa has over 20 years of experience in group fitness and personal training with nutritional guidance.

Feel free to contact Larisa for your complimentary assessment.

She can be reached at 786-223-1011.





# CLUBS & INTEREST GROUPS

#### **Fun with Friends**

Fun with Friends is looking for NEW FRIENDS. We play an assortment of games on Mondays at 11 a.m. in the TCMA Clubhouse. We plan all types of activities such as theater, movies, lunches, dinners, and bowling. Whatever floats your boat. We are open to all suggestions. For more information contact Maureen at 954-464-0221.

## Theater Group

We've been in existence thirty years and we're still here! We're a smaller group now but we continue to have great programs, theater games and Open Mic. After our meetings, many of us stay a while longer and share theater anecdotes and experiences. We're enjoying each other's company and hate to leave! Why not join us next time? We'll meet in the clubhouse Monday, February 26th at 1:30 pm. Any questions? Call Carole at 954-968-4176.

#### Woodworking Club...Built It...or Fix It

Membership is open for 2024 at the Township Woodshop. We continue to offer residents of the TCMA furniture repair, bulletin boards, shelving assist, and other wood-based projects and encourage donations necessary to cover our cost of consumables. New members (residents only) are welcome and the yearly dues remain at \$50.00 per year. If interested, call the front desk at 954-973-7022 ext. 0 to schedule a visit to our facility.

Our Motto...Keep It Safe...Keep It Clean...Keep It Fun.



# THINK TWICE...

Any malicious vandalism performed on TCMA property can result in prosecution!!!

PATRONIZE THE ADVERTISERS IN THIS PAPER WHENEVER POSSIBLE. TELL THEM YOU SAW THEIR AD. -THANK YOU.



**SPECIAL PRICING FOR TOWNSHIP** RESIDENTS

**IN-HOUSE PLANS** AND FINANCING **OPTIONS AVAILABLE FOR ALL PATIENTS** 

**INSURANCE BENEFITS** HAVE RESTARTED. **MAKE AN APPOINTMENT TO OPTIMISE THEM** FOR 2024.

# NEW PATIENT SPECIAL

Exam, X-Ray & Cleaning \$85

# **AQUATIC NEWS**



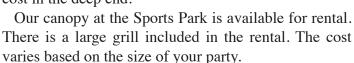
The swim team is ongoing. Give us a call about signing up, groups and

We are still offering a variety of swimming lessons for all ages.

Our SCUBA class with No Shenanigans SCUBA are ongoing with SCUBA Mike.

Anyone interested in participating in water aerobics can come in Monday

through Friday at 9:00 a.m. The class is offered at no cost in the deep end.





Call for more information about our programming at 954-975-3507.

Swim Lessons For ALL Ages - CALL for info. 954.975.3507

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The hiring of a lawyer is an important decision



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# Company Overview

# NetOne Business Solutions helps companies find BETTER, FASTER and CHEAPER IT Services!

As a leading South Florida IT Solution Provider with over 20 years' experience, we have helped hundreds of businesses find the right vendor and level of service, saving them time and money.

#### **Our Purpose**

NetOne Business Solutions knows every business is unique with goals and objectives, specific to them. That is why we work hard to align you with service providers that can supply the best technology to enhance collaboration, streamline operations, or improve security.

Our team of professionals will help you make the right decision when selecting a new vendor to meet your IT needs. We provide the following ....

- ✓ Free Review of Internet, Voice and Managed Service contracts and invoices
- ✓ Free Consultation to determine IT needs and vendor options
- √ Free Professional Services to help guide you from start to finish

#### **Our Services**

- Internet
- Cloud Services
- VolP
- Managed Services

#### How can we help?

NetOne Business Solutions can help you find the best service provider to meet your needs. Together with one of the largest master agents in the nation, we can bring you several options. You get direct pricing from each vendor with the added benefit of our 20+ years' experience at **No Extra Cost!** 

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#### What Our Customers Say About Us...

- "...very helpful when I needed to switch to VoIP and had no idea which company to choose."
- "...they provided great IT advise at no charge!
- "...they helped me save money and get a faster Internet connection!"

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- ✓ Vertical Industry Experts
- Serving Small and Enterprise Level Businesses
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   Platforms/Vendors
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# DONT BE A VICTIM

# Safety Solutions

By Scotty Leamon, Public Safety Information Officer, Coconut Creek Police Department

# Scam Alerts Keep You Aware Of What Fraudsters Are Up To



If you're active on Facebook or Nextdoor, you've probably seen the Scam Alerts we issue from time-to-time when we notice new scams the bad guys have come up with, or see upticks in old scams which must work or else why would the fraudsters keep using them?

I know some of you don't trust Facebook, which is why Nextdoor may be an acceptable alternative. It's more secure with your information than Facebook. It also makes you prove where you live before you're granted access to the site. If you're interested in joining Nextdoor, email me at **sleamon@coconutcreek.net**, or call me at 954-480-7196 and I'll walk you through it.

I don't mind Facebook however, which is why I put the Scam Alerts there as well. You can find our page by doing a simple search for it using the search engine on your Facebook page. Just type in "Coconut Creek Police Department."

#### In case you missed it, here's some of our more recent Scam Alerts: The Norton Antivirus Email Scam

Norton is a legitimate company. And it's in the legitimate business of preventing viruses from harming your computer. However, the bad guys often impersonate them by sending you an email claiming to be from Norton. They claim that your computer is infected with a virus. This happened recently to an 81-year-old Coconut Creek man. The scammers sent him to a bitcoin machine in order to pay for the "repairs," this was of course a huge red flag that it was a scam. But he fell for it so he had to file a police report

with us. Most companies, including Norton, have advice on how to avoid scams using their branding on their websites. A simple Google search can find Norton's scam detection website. The bottom line is... if you're ever asked to go to a bitcoin machine to settle a supposed debt, it's always a scam. **The Publisher's Clearinghouse Sweepstakes Scam** 

The victim in this case made a mistake but then did a couple of things right in order to stop the scammers. We'll explain. A few days ago, she got a call from a man calling himself "Dave," claiming to be from Publisher's Clearinghouse. He told her she had won a brand-new Mercedes-Benz. He explained she would need to go to the store and buy some pre-paid gift cards in order to receive her prize, which she did. That was the mistake. She gave the numbers on those cards to "Dave" and of course the money was gone. Remember any time someone asks you to buy pre-paid gift cards, it's a scam. But, after that, the victim did a couple of things we recommend. After "Dave" sent her a \$60,000 check, asking her to deposit it in her bank and send some of the money back to him, she picked up the phone and called one of her children. Her son said "Mom... you're getting scammed." One of our recommendations is to ask a trusted friend or family member before you do something you'll later regret. She then took the check to us here at the PD, which we also recommend, to confirm it was a scam. So she lost a little, but could've lost a lot.

You can find more scam alerts that we've issued by visiting <u>www.coconutcreek.net/scamalert</u>.

One more thing, we hope to see you at the Butterfly Festival coming up on Saturday, February 24th, from 2 to 8:30 p.m. at Sabal Pines Park. Our tent will be hard to miss!



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(Other brands available upon request) Prices subject to change without notice

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Includes: Digital thermostat, flood safety device, disconnect box, hurricane straps, armaflex insulation, heater, crane lift, permit fee, removal disposal of existing system, and labor.

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30 gallon water heater\$1	,250
40 gallon water heater\$1	,350
(excludes permit fee)	

Duct Cleaning and Sanitation \$399 - Plumbing by Alex WHOLE HOUSE DISINFECTANT TREATMENT... STOP THE SPREAD STARTING AT \$599

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A course for drivers to update their knowledge and skills.

Attendees may qualify for insurance discounts.

Check with your insurance company.

Registration Required

To register, contact:

Sharon at 954-973-7022 ext. 0

AARP Fees Apply:

Members \$20, Non-Members \$25

One check per person made payable to AARP

Friday: February 2 • March 15 10:00 AM - 4:00 PM TCMA Clubhouse

Please write AARP member # on the check.

# Learn To Ballroom Dance



Mark & Jelena



# **CLASSES NOW FORMING**

**Call Clubhouse for Further Information** 

(954) 973-8094 x 100

2424 Lyons Road Coconut Creek, FL 33063



# East is East and West is West

By Marcus Smith, Licensed Acupuncture Physician

In ancient China, people visited their doctor regularly and paid him to keep them healthy. If they got sick, they stopped paying him until their health was restored. Go figure.

This arrangement was one of necessity, in that when a patient was sick, they were usually unable to work and if they weren't working, they had no income with which to pay the doctor. It was in the doctor's financial interest to keep his patients healthy. Prevention was viewed as the highest form of medicine and the most esteemed doctors were the ones with few sick patients.

Here in the West, we do things differently. We usually wait until subtle symptoms worsen to the point where our lives are negatively impacted and then seek out the help of doctors. We incentivize them to treat our complaints rather than cure or prevent the illness which is causing them. We pay them to prescribe medications that suppress our symptoms and create other symptoms and illnesses for which we are then given different medications and the cycle continues. The root cause of our illness is seldom addressed, and we are made into lifelong patients who must see our doctors on an ongoing basis to monitor and manage our medication. This reflects the influence that large pharmaceutical companies have on our healthcare system. They sponsor most all the current medical research being done, and dictate, through their sponsorship, what medical students are taught (and not taught) and how they are trained in becoming doctors.

I am not suggesting that Western medicine is bad or that anyone should stop taking prescribed medication.

But I think patients would be better served by their healthcare providers if a more comprehensive approach to care were adopted. The ideal model

would be one where each person is viewed as a unique individual, and an honest attempt is made to empower that individual with the information and tools necessary to make optimal lifestyle choices which help maintain the highest state of health

and well-being possible. This could include dietary assessment and appropriate recommendations for using food as medicine as well as the incorporation of safe and effective herbal and nutritional supplements. It may include alternative or complementary medicine approaches such as acupuncture, functional medicine and naturopathy. Equally important would be the inclusion of exercise and mind-body practices such as TaiChi, Qigong, and yoga, which, through simple breathing, movement and mindfulness, help maximize the subtle self-healing mechanisms our bodies inherently possess. In the large teaching hospitals of China today, it is not uncommon to find an auditorium filled with cancer patients, for example, all being directed and led in breathing and movement exercises (Qigong) as an integral part of their care.

This model outlines how most acupuncture physicians are currently trained in the US. If you are tired of constantly changing medications and dealing with their side-effects or getting cortisone shots which help only temporarily or not at all, or if you have been told by your doctor that nothing else can be done for you and that you must simply "learn to live with it", it is important for you to know that other options may be available.

For more information about acupuncture and how it may benefit you, your family and your friends, please visit our website at MarcusSmithAcupuncture.com or call us directly at 954-907-1036.







# **GAMES**

# **CROSSWORD PUZZLE**

47. Unhappy

48. Indian dress

ACROSS
1. Adhere
6. Store
10. Assist illegally
14. Besmirch
15. Protagonist
16. Sticking point
17. Come up
18. Genuine
19. Indian music
20. Prodigally
22. "Wise birds"
23. Sweet pear-shaped fruit
24. A tree, leaf or syrup
26. Esophageal backflow
30. Appear briefly
32. Spring month
33. Boat shed
37. Encounter
38. Month before April
39. Beer

40. Peevishness 42. Subsequently 43. Chain of hills 44. Creatures 45. Cell alternative

49. Musical device
56. Millisecond
57. Big bash
58. Chocolate
59. Europe's highest vo
60. Ends a prayer
61. Body of values
62. Welt
63. Ribald
64. Not tall
DOWN
1. Talon
2. Former Italian curren
3. Nile bird
4. Bird home
5. Elated
6. Express indifference
7. Stiletto or wedge
8. By mouth
9. Savant
10. Fear of heights
11. Free-for-all fight
12. American symbol
13. It was

	47. Musical device
	56. Millisecond
	57. Big bash
	58. Chocolate
	59. Europe's highest volcano
	60. Ends a prayer
	61. Body of values
	62. Welt
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	8. By mouth
	9. Savant
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Use your logic to find the correct number for each square. When finished, all nine rows across, all nine columns down and all nine 8-by-8 boxes must contain all nine numbers, 1 through 9 with no repeats.

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# **BINOX PUZZLE**

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# How Are Your Investments Taxed?



Jordan T. Spohn, AAMS® Financial Advisor For EDWARD JONES (954) 973-0825

As we begin the new year, you may be receiving various tax statements from your financial services provider — so it's a good time to consider how your investments are taxed. This type of knowledge is useful when you're doing your taxes, and, perhaps just as important, knowing the type of taxes you

generate can help you evaluate your overall investment strategy.

To understand the tax issues associated with investing, it's important to understand that investments typically generate either capital gains or ordinary income. This distinction is meaningful because different tax rates may apply, and taxes may be due at different times.

So, when do you pay either capital gains taxes or ordinary income taxes on your investments?

You receive capital gains, and pay taxes on these gains, when you sell an investment that's increased in value since you purchased it. Long-term capital gains (on investments held more than a year) are taxed at 0%, 15% and 20%, depending on your income. Also, qualified dividends — which represent most of the dividends paid by American companies to investors — are taxed at the same rates as long-term capital gains. (Keep in mind that you'll be taxed on dividends even if you automatically reinvest them.)

On the other hand, you pay ordinary income taxes on capital gains resulting from sales of appreciated assets you've held for one year or less. You also pay ordinary income taxes

when you receive "ordinary" dividends, which are paid if you purchase shares of a company after the cutoff point for shareholders to be credited with a stock dividend (the ex-dividend date).

Because your ordinary income tax rate may be much higher than even the top long-term capital gains rate, you may be better off, from a tax standpoint, by focusing on investments that generate long-term capital gains. And the best strategy for doing just that is to buy quality investments and hold them for the long term. By doing so, you could also reduce the costs and fees associated with frequent buying and selling.

The investment tax situation has another twist, though, because not all ordinary income is taxable — and if it is, it may not be taxable immediately. The most common example of this is tax-deferred accounts, such as a traditional IRA and 401(k). When you take money from these accounts, typically at retirement, you'll pay taxes at your personal tax rate, but for the years and decades before then, your taxes were deferred, which meant these accounts could grow faster than ones on which you paid taxes every year. Consequently, it's generally a good idea to regularly contribute to your tax-advantaged retirement accounts.

Finally, some investments and investment accounts are tax free. Municipal bonds are free from federal income taxes, and often state income taxes, too. And when you invest in a Roth IRA, your earnings can grow tax free if you don't start taking withdrawals until you're at least 59½ and you've had your account at least five years.

Ultimately, tax considerations probably shouldn't be the key driver of your investment choices. Nonetheless, knowing the tax implications of your investments — specifically, what type of taxes they may generate and when these taxes will be due — can help you evaluate which investment choices are appropriate for your needs.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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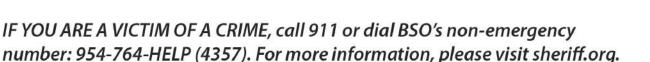
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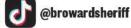






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# **ROAD SCHOOL**

## **Part Three**

By Wanda Joy Spencer

This New Year's Day, I had the driving experience of a lifetime. I was on the Sawgrass

Expressway at 6 am and there was NO ONE THERE. That's right. For the next seven miles, I got to make one smooth, breezy S-curve back and forth across fifty yards of pavement. It was *exhilarating* – like windsurfing without getting wet. And yet more exhilarating – every single move was LEGAL. I even used my blinkers, though the only witness to that was Sunpass.

Now, you might ask what I was doing on the Sawgrass at 6 am on New Year's Day when the rest of the world was still sleeping it off? I was headed across the state to Ft. Myers to care for an ailing relative. This was one of many trips I'd made in the past months, each one introducing me to more of that misty, murky mystery known as Alligator Alley. Every time I told someone I was taking it, they responded "oooh."

Not quite as menacing as it sounds, Alligator Alley is named more for the rubber than the reptiles on the road. It transverses only 80 miles – barely the distance from Palm Beach to South Beach. Yet instead of five million creatures in luxury living apartments and active adult communities, it's home to five zillion flying and crawling and burrowing creatures in the Everglades – a Miccosukee word meaning no overnight parking.

With a little time you can sight one of the highway's living namesakes at the recreational areas or join a Miccosukee for a Dunkin (the only watering hole) or bravely venture through the Florida Panther National Wildlife Refuge. That's what I did one trip, thinking it might be a good place to stretch my legs. The road was flanked on both sides by a fence the size of the Berlin Wall, so it looked safe enough.

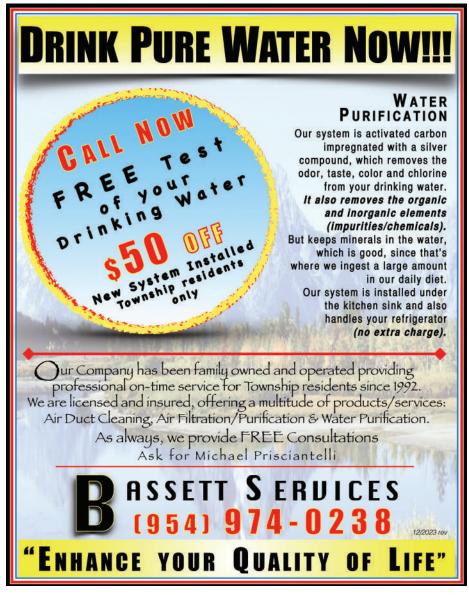
As I crept along searching the palmetto thickets for any movement, suddenly the fencing disappeared. Just ahead was a warning sign bearing the shadowy shape of a cat – a Panther Crossing! In the distance I spotted something tan and white on the shoulder, so I rolled up my windows, swallowed hard

and inched closer. Little by little I made out the shape of ... a roadside memorial. What fate had befallen some poor soul here? It spoke no clue. But a little voice hinted I should do my stretching elsewhere.

Alligator Alley itself is a feat of mankind that requires a steady stream of maintenance and dump trucks just to keep it up out of the swamp. On one journey, I witnessed at least 55 trucks waiting to unload their terra firma, and that was all I could count as I breezed by at 70. When I first saw a TWO LANES CLOSED AHEAD sign, I thought those practical jokesters at FDOT were pulling my leg since there were only two lanes to the highway! But – haha - the joke was on me. Both lanes *were* closed for paving and we all had to turtle the shoulder for 19 miles. This, it turned out, became a ritual part of the journey.

And I'm not complaining. The many times I was brought to a halt on Alligator Alley, I got to roll my windows down and open my sunroof and watch the birds and feel the breeze and breathe in the rare nature of the amazing, expansive Everglades. It was a transcendent experience which I highly recommend if you're ever feeling cramped and a bit too citified. Or you might try the Sawgrass Expressway, but you'll have to wait til sunrise New Year's Day.





# **Performing Arts Trivia Questions**

These questions shine a spotlight on the performing arts, i.e. theatre, musicals, and dance.

After all, the show must go on.

TRIVIA

Who played Anita in the first Broadway production of West Side Story?

**Answer: Chita Rivera** 

In which US city is Broadway located?

**Answer:** New York City

What is the longest-running Broadway show?

**Answer:** The Phantom of the Opera

Which show is the highest-grossing production on

**Broadway ever?** 

**Answer: The Lion King** 

In what year was Broadway established?

**Answer: 1750** 



In which period did ballet originate?

**Answer: Italian Renaissance** 

During which time of the year is the

**Nutchracker primarily performed? Answer: During Christmas season** 

What French ballet term means 'in front'?

**Answer: Devant** 

Who was the greatest male ballet dancer of the early 20th

century?

**Answer: Vaslav Nijinsky** 

What is a plié in ballet?

**Answer:** Bending at the knees



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# Winter Series 2024

# **Broadway At The Movies**

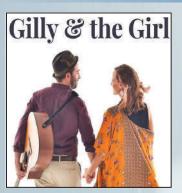
STARRING JOSH YOUNG AND EMILY PADGETT



Join husband and wife Broadway stars, Emily Padgett and Josh Young, on a musical journey through the 80 year union of cinema and musical theater with Broadway At The Movies. Featuring the most beloved and universally celebrated songs from classics such as "The Wizard of Oz," "West Side Story", "Carousel," "The Sound Of Music" and more recent adaptations like "Les Miserables," "Into The Woods" and "The Little Mermaid."

> Saturday, February 3, 2024 - 8PM YouTube Video: https://youtu.be/iySZ3fVEsV4

# Gilly & the Girl



GILLY AND THE GIRL are a contemporary, acoustic duo based out of Central Florida who tell the story of their serendipitous Love story through songs they heard on the radio growing up. Their show 'Raised by Radio' consists of Mike Gill on guitar/vocals and his wife, Charity, on lead vocals and hand percussion. Entertaining guests across the globe by land and sea, these two bring

a certain warmth and charm to the stage as they cover hits from many decades and genres. Some of their musical idols include James Taylor, The Beatles, Whitney Houston, Jim Croce and Patsy Cline.

Saturday, February 10, 2024 - 8PM YouTube Video: https://youtu.be/zCztgahifUU

# "The Showman" STARRING FRANKIE SCINTA



This is a man who lives to perform. From the moment he steps on stage, the audience embraces Frankie Scinta with laughter, applause and genuine awe of his talent. With his tremendous ability to entertain, a performance by "The Showman" is anything but typical. You might think you're buying a ticket to see a world class vocalist and musician, but Frankie is also a comedian and a spot-on impressionist. In his show along with his incredible band of musicians,

he will take you on a musical, comedy journey of some of the greatest moments in entertainment history.

> Friday, February 23, 2024 - 8PM YouTube Video: https://youtu.be/04kQ4uJIIGo

# THEATER NEWS...

Hello Folks,

Our January shows were a "big hit" with *outstanding performances!* We're sure you will enjoy our February lineup as well. Get your tickets now for, *Broadway at the Movies* and their 6-piece Band on Saturday, February 3rd, *Gilly & the Girl* on Saturday, February 10th and don't miss *The Showman-Frankie Scinta* and his 8-piece Band on Friday, February 23rd. We'll see you soon.

I do appreciate all the **nice comments & happy faces** in the theater. Let's keep it up in 2025! We are actively working on putting together our **2025 Winter Series.** The lineup is going to be another wonderful season of the **Best Shows available**. We will announce the 2025 Ticket Lottery soon.

Once again, we offer 2 **FREE** Movies this month for our residents & their guests. On Wednesday, **February 7th** we'll feature "**Oppenheimer**" staring Cillian Murphy, Emily Blunt, Matt Damon, Robert Downey Jr., Florence Pugh, Josh Hartnett, Casey Affleck, Rami Malek and Kenneth

Branagh and on Thursday, **February 29th** we will present "**Jules**" starring Ben Kingsley, Harriet Sansom Harris, Zoë Winters, Jade Quon and Jane Curtin. See Movie details below.

To view our shows, simply visit our website at: www.townshipcoconutcreek. com, go to the "Theater" tab and click on LIVE Upcoming Shows 2023-2024. Click the yellow "Buy Tickets" button to purchase tickets online or stop by the Box Office!



Rudy McNeil Theater Manager

Please be sure we have your updated email information. Simply send it to: townshipcoconutcreek@gmail.com and please state that you are a resident.

See you at the theater!









# **OPPENHEIMER**

**WEDNESDAY, FEBRUARY 7, 2024 - 2:00 PM & 7:00 PM**BIOLOGICAL THRILLER

RATING - R, RUNTIME - 3 HRS.

**CAST:** Cillian Murphy, Emily Blunt, Matt Damon, Robert Downey Jr., Florence Pugh, Josh Hartnett, Casey Affleck, Rami Malek, Kenneth Branagh

**Synopsis:** During World War II, Lt. Gen. Leslie Groves Jr. appoints physicist J. Robert Oppenheimer to work on the top-secret Manhattan Project. Oppenheimer and a team of scientists spend years developing and designing the atomic bomb. Their work comes to fruition on July 16, 1945, as they witness the world's first nuclear explosion, forever changing the course of history.



# **JULES**

THURSDAY, FEBRUARY 29, 2024 - 2:00 PM & 7:00 PM SCI-FI/COMEDY

RATING - PG-13, RUNTIME -1 HR. 30 MINS.

**CAST:** Ben Kingsley, Harriet Sansom Harris, Zoë Winters, Jade Quon, Jane Curtin

**Synopsis:** A man's quiet life gets upended when a UFO crashes in his backyard in rural Pennsylvania. As he befriends the mysterious extraterrestrial, things start to get complicated when two neighbors discover it and the government quickly closes in.

OUR MOVIES ARE SHOWN FREE OF CHARGE TO RESIDENTS AND GUESTS AT 2:00PM & 7:00PM ON SHOW DATES.

Dates and titles are subject to change without notice. Hearing impaired devices available upon request



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- Birthday/Anniversary Reminders & Cards
- Appointment Scheduling & Reminders
- Observe Mental/Physical Changes

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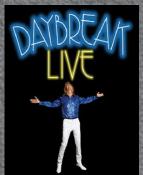
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# WINTER SERIES 2024

# **D**AYBREAK

THE MUSIC AND PASSION OF BARRY MANILOW



Led by veteran musician and accomplished pianist Joe Hite, DAYBREAK brings to life timeless classics like "Mandy", "Can't Smile Without You" and the foot stomping rhythm of "Copacabana" just to name a few. You won't believe your eyes or ears as this 8-piece ensemble presents the music and passion of Barry Manilow to perfection while keeping the music alive for generations to enjoy.

Saturday, March 2, 2024 - 8PM

YouTube Video: https://youtu.be/W287nRRLROc

# MIAMI SOUND REVUE

A Tribute to Gloria Estefan & Miami Sound Machine



Miami Sound Revue is an electrifying, theatrical concert experience! Featuring members of the original Miami Sound Machine, Gloria Estefan & Miami Sound Machine and original cast members of the Broadway hit On Your Feet. Add to that the amazing Katherine Torrivilla on vocals and you've got a killer lineup and stage show, comprised of

acclaimed music industry veterans who have performed with Grammy winners, Rock & Roll Hall of Famers and some of the most iconic artists in the history of popular music!

**Saturday, March 16, 2024 - 8PM** 

YouTube Video: https://youtu.be/3-8BzPBaYv8

# THE BLACK JEW WITH A CHAI I.Q. STARRING SARGE



Spend the evening with Sarge as he relates a veritable blizzard of hilarious stories about his extraordinary life. From his bi-racial background, his adoption, his crazy family and his addictions, which at one point rendered him homeless, he shares his ultimate comedic celebration of life. He will also awe you with his mastery on the piano which he has played by ear since he was six years old. Audiences walk away saying they have never laughed so much in their lives and that his show was an infusion of joy!

**Saturday, March 23, 2024 - 8PM** 

YouTube Video: https://youtu.be/TlbsqBXh2eU

# **Township Center For Performing Arts**

## STAGE

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#### **Left Loge**

#### **Left Mezzanine**

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**Right Loge** 

#### Right Mezzanine

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U	5	4	3	2	1
V	5	4	3	2	1

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Out of respect for your Theater, please dress appropriately for TCMA shows.

#### **USHERS NEEDED**

If you are not already on our list, please drop by, or contact the Box Office with your interest. Thank you.

<b>WINTER SERIES 2024 TICKET PRICES</b>								
Residents Non-Residents								
NINE Show Package	\$162 per person	\$180 per person						
Individual Shows	\$ 25 per person	\$ 27 per person						
Online Tickets	\$ 32 per person	\$ 32 per person						

Tickets are per person and include tax and fees. Residents & Non-Residents SAVE \$63 with the purchase of a Winter Series Package!



# TOWNSHIP THEATER

# **BOX OFFICE - 954-970-0606**

**Sunday & Monday** - CLOSED **Tuesday** - 2:00 pm - 8:00 pm **Wednesday** - 10:00 am - 6:00 pm **Thursday** - 10:00 am - 6:00 pm Friday - 10:00 am - 4:00 pm

Saturday - 10:00 am - 2:00 pm

We are also open one our prior to curtain on all Show Dates

SHOW MUST GO ON

Theater Department - 954-973-8094, ext. 106



# Are You Living With, Or Worried About Someone Suffering With Chronic Back Pain?

By Leading Back Pain Expert, Todd James

Do you, or someone you love, suffer with back pain? Does the pain get worse when you stand or walk? Do you experience pain, numbness or tingling into your butt or down your leg? Do you have pain when you sit for long periods or drive? Are you afraid your pain will get worse if you don't do anything about it? Has the pain gotten so bad, that you avoid many activities that you used to enjoy?

If you are 55+ and answered YES to any of these questions, then please read on because I have some special information about relief of your back pain.

It's a shame so many people think their options for dealing with back pain are rest, pain killers, or maybe worse, injections or even surgery. Often these solutions are only

temporary, because they don't address the true cause of your back pain, but just mask the symptoms. Others believe there is nothing that can be done, and they will just have to suffer through the pain.

If you or someone you love is experiencing back pain and are wondering if you are doing the right things for your back, I would like to offer a free guide I have created to answer those questions. In this guide, **Erasing Back Pain:** How to Avoid the 9 Most Painful Mistakes and What You Should Be Doing Instead, you will find information about what will not help ease your back pain and how to make the right choices to get you out of back pain and on the road to enjoying an active, healthy lifestyle again.

I'm Todd James, Physical Therapist and I have been helping 1000s of people 55+ over the last 2

decades find quick, natural, long lasting relief from back pain. I've put together this guide because in easing your back pain it's not just about doing the right things, but also about avoiding the wrong things. When you choose the right path, your recovery from back pain will be much more effective.

If you are currently held back from getting a good night's sleep, being able to walk with friends, getting out on the golf course, or playing with the grand-kids, I invite you to visit **www.coconutcreektherapy.com/backpain** to claim your free guide. If you prefer, give us a call at **954-972-1200** and we'll be happy to assist you.

Don't let back pain take the joy out of your life. Get started on your path to a pain free active life!

# **Donald Buikus, Attorney**

(954) 974-2704

REASONABLE FEES

Real Estate Closing \$695\* • Quit Claim Deed \$195\* Simple Will \$150 • Durable Power of Attorney \$195

Living Will \$75 • Probate (call for price)
\*Plus costs, recording fees, filing fees or title insurance premiums

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Before you decide, ask us to send you free written information regarding our qualifications and experience





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Marcus Smith, AP Florida Licensed (AP1954) Nationally Certified (NCCAOM) 26 years of clinical experience

954-907-1036

www. Marcus Smith Acupuncture. com

4974 West Atlantic Boulevard Margate, FL 33063



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# 2024 SCHEDULE

All Shows are 2:00 PM Matinees \* Tickets \$35 each \* Discounts for 25 or more \*

## Township Center For Performing Arts

Township Center for Performing Arts 2452 Lyons Rd., Coconut Creek, FL 33063

Sunday, January 28 Sunday, February 25th

#### Tickets:

https://boxoffice.townshipcoconutcreek.com or call (954) 970-0606

## Lillian S. Wells Hall At The Parker

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Lillian S. Wells Hall at The Parker (the reimagined Parker Playhouse) 707 NE 8th St., Ft. Lauderdale, FL 33304

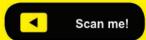
Sunday, March 10

#### **Tickets:**

www.parkerplayhouse.com or call (954) 462-0222

You can buy tickets and learn more about our organization at our website: thenewfloridafollies.com





# **PURCHASE YOUR TICKETS NOW!!**

Don't miss this unique entertainment experience!

Join us in supporting children in need in South Florida. Proceeds from ticket sales go to children's charities.

"We are the older generation taking care of the younger generation!"



# Automatic Renewal for the Limited-Income Senior Exemption

A change in the Limited-Income Senior Exemption renewal process no longer requires seniors to sign and return a renewal card. After the initial application approval, the Senior Exemption automatically renews each year unless the senior notifies our office that they exceed the income requirement for this exemption. People who received the Senior Exemption in 2023 and are still living at the same address do not need to send in a signed renewal card to continue receiving this exemption.

Our office will mail the 2024 Senior Exemption income limit information later this month as set by the state of Florida.

• If your 2023 adjusted household gross income does not exceed the amount set by the state for the 2024 tax year, you DO NOT need to do anything to continue receiving this valuable exemption for 2024. Your exemption will automatically be renewed provided you are still living at the same address and receiving Homestead Exemption.

• If your 2023 adjusted household gross income did exceed the income limitation, you must notify our office that you no longer qualify for this tax year when you receive the annual income notification from our office.

If you did not receive the Senior Exemption for 2023 and you believe you may qualify, please visit our website at web.bcpa.net and click on the "Senior Exemption" icon to view this exemption and all the other available exemptions. You can also apply online at https://web.bcpa.net/bcpaclient/#/SeniorExemption. The deadline to apply for any 2024 exemption is September 18, 2024.

If my office can ever be of assistance to you, please call us at 954-357-6830 or email me directly at martykiar@bcpa.net.

Take care

Marty Kiar, JD, CFA

Broward County Property Appraiser



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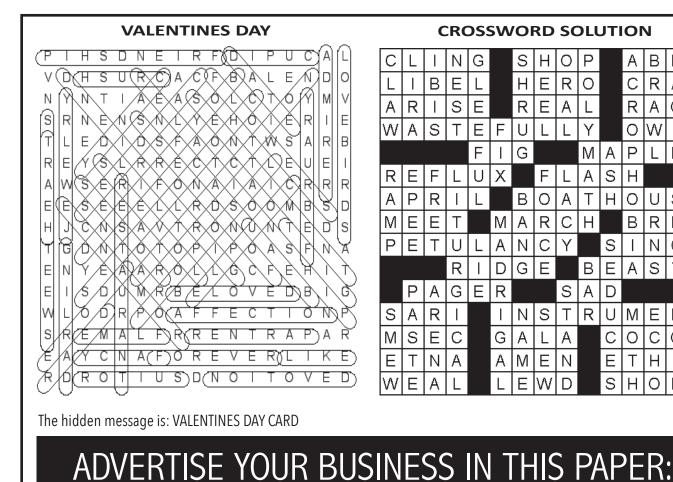
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# **GAMES**



CALL 954-344-7667 FOR RATES & PLACEMENT

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# **Management Companies**

Listed Alphabetically by Management Company and Sub Division Name.

Elliot Cocoplum 954-710-5193

# Castle Management 954-792-6000

Applewood Village II Bayport Village Bayview Village Baywood Village III Karanda Village II Karanda Village VI Tamarind Village

First Service Residential 866-378-1099

Karanda Village I

# FYVE Florida LLC 954-979-3620

Applewood Village III Applewood Village IV Golden Raintree I Golden Raintree II Golden Raintree VI Pond Apple Place II

# Hawkeye Management 561-392-1600

Golden Raintree IV

# J & L Management 954-753-7966

Applewood Village I
Baywood Village II
Baywood Village II
Centerpointe
Gingertree
Karanda Village V
Karanda Village VII
Sawgrass Village I

#### M & M Management 954-582-4400

Karanda Village III Pond Apple Place III Pond Apple Place IV

> Olivine 954-956-9561

#### **Owners**

Sawgrass Village II Township Estates

# Phoenix Management 954-640-7070

Golden Raintree III

**Real Manage** 866-473-2573

Golden Raintree V

# Residential Management Concepts 954-426-0151

Pond Apple Place I

# Spectrum Managment 954-304-2440

Karanda Village IV

Tri County Property Services & Mgmt. 954-866-4256

**Tradewinds** 



# Call your neighbor, the Township specialist!

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#### TAMARIND VILLAGE

HARD TO FIND 3 BEDROOM 2 BATH WITH ONE CAR GARAGE AND LONG DRIVEWAY FOR MULTIPLE CARS\*RENOVATED KITCHEN WITH WOOD GRAIN CABINETS AND GRANITE COUNTER TOPS\*LARGE PANTRY\*IMPACT KITCHEN WINDOW \*ALL NEW APPLIANCES INCLUDING FULL SIZE WASHER & DRYER IN SEPERATE LAUNDRY RM\*SPACIOUS FLORIDA

ROOM W/ IMPACT SLIDING GLASS DOORS\* NEW WATER HEATER\*A/C 2021\* GARAGE DOOR REPLACED 2008 \*UPDATED BATHROOMS \*HUGE WALK IN CLOSET W/ CALIFORNIA CLOSETS\*TRELLIS COVERED FRONT ENTRANCE \*LOTS OF STORAGE SPACE IN GARAGE\*PRIVATE GARDEN VIEW BACK YARD\*NO RENTALS ALLOWED\*2 PETS UNDER 35 LBL. OK\* PRICED TO SELL \$438,000.

#### **GINGER TREE VILLAS**

POINT LOT LAKE VIEW VILLA IN GINGER TREE \*MORNING SUN FILTERS THROUGH THE SLIDING GLASS DOORS TO THE FLORIDA ROOM\*SPACIOUS HOME WITH ALMOST 1500 SF OF LIVING AREA\* UPDATED KITCHEN CABINETS WITH PLENTY OF STORAGE SPACE\* MAIN BATHROOM FEATURES A SPOTLESS SHOWER WITH NEW GLASS ENCLOSURE AND NEW VANITY\*SEPERATE ROOM FOR FULL SIZE WASHER & DRYER WITH STORAGE CABINETS AND NEWER AIR CONDITIONER\*BALANCE OF CAC CONTRACT IS INCLUDED\* \*HUGE MAIN BEDROOM WITH ENSUITE & LARGE WALK IN CLOSET\*GUEST BEDROOM/DEN LOCATED AT FRONT OF HOME, HAS FRENCH DOOR ENTRY WITH UPDATED GUEST BATHROOM RIGHT NEXT TO IT \*YOU WILL FIND A REALLY SPACIOUS STORAGE ROOM IN THE 18 X 10 FLORIDA ROOM \*SORRY NO LEASING PERMITTED \*SMALL PETS ARE WELCOME\*AVAILABLE FURNISHED OR UNFURNISHED \* \$329,900. PRICED FOR QUICK SALE.

RARELY AVAILABLE\*BAYVIEW AT THE TOWNSHIP\*LAKE VIEW SECOND FLOOR SPACIOUS CONDO W/CENTRAL ELEVATOR SURROUNDED BY LUSH FOLIAGE\*SLIDING GLASS DOOR ENCLOSED PATIO W/ LAUNDRY ROOM\*FULL SZ WASHER/ DRYER\*A/C 6 YRS NEW\*WATER HTR NEW\*2 SPACIOUS BEDROOMS\*SPLIT FLOORPLAN\*PRIMARY SUITE HAS WALK-IN CLOSET & LARGE MAIN BATHROOM WITH WALK IN SHOWER\*THE SPACIOUS EAT IN KITCHEN HAS AMPLE CABINETS & PANTRY\*GLASS BLOCK WINDOW ALLOWS EXTRA LIGHT FROM THE CENTRAL ATRIUM\* CONVENIENTLY LOCATED NEAR SHOPPING AND TRANSPORTATION\* COMMUNITY SWIMMING POOL & CLUBHOUSE PLUS TCMA MASTER ASSOCIATION AQUATIC & FITNESS CTR\*AMENITIES FOR ALL AGES INCLUDING RACKET BALL, PLAYGROUNDS, TENNIS, BASKETBALL, WALK/JOG/BIKE PATHS, BILLIARDS, CLASSES, GAME ROOMS, . ESA/SVC ANIMALS OKAY. NO RENTALS. MIN 10% DOWN. ALL NEW ROOFS 2022! PRICED TO SELL \$254,000.

#### SEASONAL RENTAL IN TOWNSHIP

2 BEDROOM GARDEN VIEW WITH GLASS ENCLOSED PATIO\*ALL TILE FLOORS\*NICELY FURNISHED\*NEWER APPLIANCES\*3 MONTHS OK\*\$2000. MONTH.



# REAL ESTATE UPDATE

THE REAL ESTATE MARKET IS EXPERIENCING A SMALL CORRECTION DUE TO RISING INTEREST RATES, BUT THERE IS STILL HIGH DEMAND FOR RENTALS AND PROPERTIES FOR SALE. IF YOU ARE CONSIDERING PUTTING YOUR HOME ON THE MARKET, NOW IS THE TIME TO DO SO. CALL US FOR A COMPLETE AND COMPREHENSIVE MARKET ANALYSIS OF YOUR HOME. WE WILL SELL YOUR HOME IN THE LEAST AMOUNT OF TIME, FOR THE BEST PRICE AND WITH THE LEAST AMOUNT OF STRESS TO YOU AND YOUR FAMILY.

## BUY \* SELL \* RENT \* INVEST

IF YOU ARE THINKING ABOUT SELLING OR LEASING GIVE US A CALL, TEXT OR EMAIL\*WE ARE HERE FOR YOU\*WE SERVICE ALL AREAS OF SOUTH & CENTRAL FLORIDA



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Why? It can be uncomfortable, complicated, time-consuming, and expensive. As your financial advisor, part of my commitment to my clients is to ensure this important task is completed. We have teamed up with expert legal resources to address your estate-planning needs in a simple and extremely affordable way, and we can do it right in our office (or via a web meeting).

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