

PLAT CHAT

SEPTEMBER 2024

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

NUMBER 020

Board of Directors Meeting

**Date: Tuesday
September 10, 2024
Time: 7:30 PM "B" Building**



Rec Board Meeting

**Date: Wednesday
September 25, 2024
Time: 7:00 PM "B" Building**



FREE EVENT!

LABOR DAY

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HAPPY LABOR DAY



***** IMPORTANT NOTICE *****

The pool and all surrounding buildings will be closed from September 18th through the 25th due to the need to fumigate them for a termite issue.

- ~ Contact Info for Delray Villas 4/5: pp. 2 & 3,
- ~ Architectural Review Committee: P. 18
- ~ Theater shows by Lynne Cohen: P. 8

Call us anytime.
We are here to
help you.

PLAT 4/5 BOARD OF DIRECTORS

Pres: Mike Montemurno 954-658-7295
VPres: Bill Yesowitch 502-905-7973
Treas. Sheila Lane 561-381-7725
Sect: Dianne Stevens 413-222-7866

COMMITTEES

Alliance:

Alan Rossman 561-901-3002
Rick Mancini 917-865-6563

Architectural: (See P. 19 for details)

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

Inspections:

Ruth Mirailh 561-907-7884
Rick Mancini 917-865-6563
Betty Hillier 561-400-2392
Mike Montemurno 954-658-7295
Pat Melito 561-933-0170
Rich Cohen 201-873-0458

Interviews:

Bill Yesowitch 502-905-7973
Alan Rossman 561-901-3002
Ruth Mirailh 561-907-7884
Hope Greenblatt 954-328-5136
Nancy Grasso 203-770-4481

Lakes and Canals:

Mike Montemurno 954-658-7295

**Lollipop, Lights,
Roads & FPL**

Rick Mancini 917-865-6563
Alan Rossman 561-901-3002

Maintenance:

Mike Montemurno 954-658-7295

Parliamentarian AND 55+

Bill Yesowitch 502-905-7973

HOA FEES and ESTOPPEL LETTERS

Sheila Lane 561-381-7725

ACC Architectural Permits

Alan Rossman 561-901-3002
13834 Packard Terrace for application

DV 4/5 Website:

www.delrayvillas45.com

Interview Committee

If you are selling or renting your home
any new occupants must contact:

Bill Yesowitch 502-905-7973

Maintenance/Landscaping

Any info needed please contact:

Mike Montemurno 954-658-7295

Plat Chat:

Hope Greenblatt 954-328-5136
Todd Stevenson 561-704-3008

Recreation Association Representatives:

Pat Lazaroff 561-498-8691
Lynne Cohen 201-314-6537
Camille Montemurno 561-239-6844

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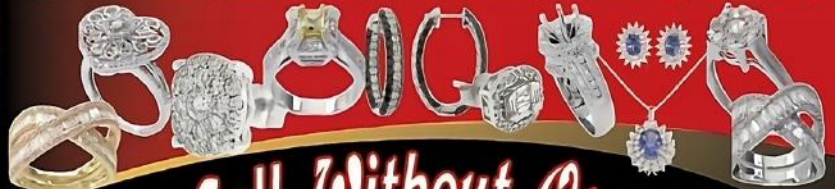
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Stinging Caterpillars - DON'T TOUCH THESE 3!!!

by Ralph Mitchell Posted: July 17, 2024 Photos by Lyle Buss

When you think of caterpillars, you think of worm-like leaf-eaters that are generally harmless to humans. Caterpillars may be hairless, fuzzy like a woolly bear or even tufted with hair – almost inviting you to touch them. But there are “stinging” caterpillars in Florida that should not be touched. To touch any of the different kinds of stinging caterpillars found in Florida can become a painful experience. Beware the “Big 3” – the IO moth caterpillar, the SADDLEBACK caterpillar, and the PUSS caterpillar. Stinging caterpillars have spines tipped with venom known as urticating spines. Many people who touch these caterpillars experience itching or burning; others may have severe reactions that require medical attention.

IO moth caterpillars are brightly colored spiny larva. These large (around two and one-half inches long) caterpillars are pale green with white and red stripes. IO caterpillars may be found feeding on hibiscus, certain palms, and Royal Poinciana, and other plants including wax myrtle.



The PUSS caterpillar is also known as the southern flannel moth. The adult moths are very fluffy and soft in appearance – the Persian cats of the moth world! Up to one inch in length, the gray or brown caterpillars look like walking hair pieces totally covered in what appears to be soft hairs. Scattered amongst the soft hairs are the urticating spines.



Severe pain can be the result of touching this caterpillar when the toxic spines break off in the skin. The toxicity of the sting will tend to increase as the caterpillar grows – it is known as one of the most venomous caterpillars in the U.S. Keep an eye out for them on oaks and elms.

Saddleback caterpillars also give clues that caution is required with bright colors and bristly hairs. This insect larva is brown with a green mid-section outlined in white. A gap in the center of the back gives the entire pattern the appearance of a saddle. The adult moth is small and drab and otherwise unremarkable. Saddlebacks may be found on dozens of plants including viburnum, Brazilian pepper, a variety of different palms, hollies, hibiscus and Podocarpus.



If you are stung by these caterpillars, the literature suggests that placing common transparent tape over the affected area and stripping off the irritating hairs that stick to the tape will help. Applications of ice will help relieve the pain. As mentioned earlier, if the person stung has excruciating pain, asthma, or allergic reactions, obtain medical help immediately.

**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**

9/1-9/15 Chorus Line
9/19-9/29 Sidekicked (Life of Ethel Mertz)
10/10-10/11 The Mersey Beatles- A Hard Days Night
11/22-12/15 The Producers
12/16-12/18 Bachelors of Broadway

**Hard Rock- 1 Seminole Way,
Hollywood, 866-502-7529**

9/1 Meghan Trainor
9/8 Hans Zimmer
9/11 Young Miko
9/13 Bare Knuckle Fighting
9/14 The Serenade Tour: Maxwell
9/20 Banda MS
9/21 Weezer: Voyage to the Blue Planet
9/24 Jewel & Melissa Etheridge
9/26 Motley Crue
9/27 Rey Ruiz & Elvis Crespo
9/28 Chyno y Nacho: Eternos Tour
10/5 Boyz II Men

**Arts Garage- 94 NE 2nd Ave.,
Delray Beach 561-450-6357**

9/5 Jazz Show
9/6 Comedian Jimmy Shubert Ricky Cruz
9/7 Dion Kerr- Jazz
9/13 Zac Harmon
9/14 Bob Seger Tribute
9/15 The Kittens- Jazz
9/20 Kat Riggins Blues
9/21 Nestor Torres Jazz
9/27 Suenalo- Latin
9/28 Memphis Lighting- Blues/Rock n Roll

**Kravis Center 701 Okeechobee Blvd W Palm Beach
561-832-7469**

9/5 Spider Man Concert
9/20 Ali Siddiq
9/27-10/3 Shrek Musical
10/3 David Spade
10/4 Avatar
10/5 Rocky Horror Picture Show & Barry Bostwick



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

9/1 A Black Sabbath: Snowblind
9/5 Jake Walden Band
9/6 & 9/7 Comedian Pete Jr
9/6 Daniela Soledade
9/7 The Ultimate Cars
9/8 Luis Geronimo Abreu
9/12 Remy Connor
9/13 & 9/14 Erica Rhodes
9/13 & 9/14 Comedian Joselito Puppet- x rated
9/15 The Jersey Tenors
9/17 Medium Anthony Mrocka
9/19 Barely Manilow: Tribute
9/20 Comedian Claude Stuart
9/22 Chris Macdonalds Jukebox Memories
9/27 N2 Nation Motown
9/28 The Wilburys Tribute
9/29 Start Me Up: Rolling Stones Tribute
10/3 Elton Jonathan: Elton John Tribute
10/4 Uncle Lazer- Comedian
10/5 Tammy Pescatelli Comedy
10/6 Tribute to Linda Ronstadt
**Broward Center 201 SW 5th Ave Ft Lauderdale
954-462-0222 press 4**
10/30-11/3 International Boat Show
11/19-11/24 The Cher Show
12/18-12/23 Dr Seuss How the Grinch Stole Christmas

**Kings Point- 7000 W. Atlantic Ave. Delray Beach,
561-499-3335 x 102**

9/20- Across the Universe
10/18- Whitestone Band

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I'm not just a real estate agent, I'm your second generation Delray Villas neighbor and well versed in the neighborhood's value and features!



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Andrea is fantastic to work with. She genuinely cares, takes the time to know you, and is highly knowledgeable about the market. Work with her for all your real estate needs!

Contact me at:
617-821-7822
andreaspectorrealestate@gmail.com



Wellness Toolbox

by Heidi Elias, LCSW, SEP



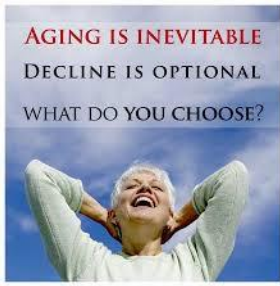
One small action was life altering, in an unexpected way.

A young friend of mine decided recently to have her childhood videos ("home movies") transferred to an updated format so that she could view herself as a child, something which she had been unable to do since her mom disposed of the VCR, many years back. She was delighted to see herself as an adorable baby, and charming toddler, and to observe all of the deep love and affection she received from her parents and extended family.

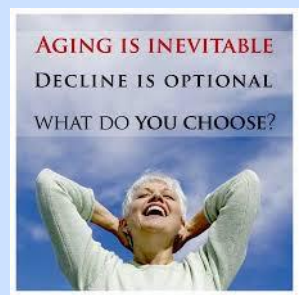
To her surprise, she also witnessed a very close relationship shared with her Dad, which she had no real memory of. With each video watched, she was more deeply touched by how he played with her, and doted on her, and at his kindness and care towards her. This moved her greatly, as her father and her had drifted apart, since her parents divorced 10 years prior.

Years of feeling unloved and resentful softened with each video. Eventually, she found herself needing to readjust and recalibrate her beliefs and feelings towards her Dad who she had only spent time with, out of obligation, for the years following the divorce. This one act ignited the start of reconciliation with her Dad, which positively impacted her outlook, and sense of self.

If you are holding resentment towards someone, there may be value in reflecting on what bonded you together before things soured. Regardless of whether it changes your current relationship with them, there still may be something to gain from remembering the remembering the good that you once shared, and to release long-held resentment that continues to torment you today.



Growing older gracefully...



Old age, I decided, is a gift.
 I am now for the first time in my life becoming the person I have always
 wanted to be.
 Oh, not my body!
 I sometimes despair over my body
 the wrinkles, the baggy eyes and the sagging butt.
 Often I am taken aback by that old person who lives in my mirror,
 but I don't agonize over those things for long.
 I would never trade my amazing friends, my loving family for less grey hair or a flatter belly.
 As I've aged,
 I've become more kind to myself and less critical of myself.
 I've become my friend.
 I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need,
 but looks so avant-garde on my patio.
 I am entitled to overeat!
 To be messy!
 To be extravagant!
 I have seen too many dear friends leave this world too soon;
 before they understood the great freedom that comes with aging.
 Whose business is it if I choose to read until 4:00 am and sleep until noon?
 I will dance with myself to those wonderful tunes of the 50s & 60s,
 and if I, at the same time,
 wish to weep over a lost love, I will.
 I will walk the beach in a swimsuit that is stretched over a bulging body and will dive into the waves with abandon if I choose to,
 despite the pitying glances from the bikini set.
 They, too, will get old.
 I know I am sometimes forgetful.
 But there again,
 some of life is just as well forgotten and I eventually remember the important things.
 Sure, over the years my heart has been broken.
 How can your heart not break when you lose a loved one, a cherished pet or when a child suffers.
 But broken hearts are what give us strength understanding and compassion.
 A heart never broken is pristine and sterile and will never know the joy of being imperfect.
 I am so blessed to have lived long enough to have my hair turn grey and to have my youthful laughs forever etched into deep
 grooves on my face.
 So many have never laughed and so many have died before their hair could turn silver.
 I can say "no" and mean it. I can say "yes" and mean it.
 As you get older,
 it is easier to be positive.
 You care less about what other people think.
 I don't question myself anymore.
 I've even earned the right to be wrong.
 So, to answer your question,
 I like being old.
 It has set me free.
 I like the person I have become.
 I am not going to live forever,
 but while I am still here,
 I will not waste time lamenting what could have been,
 or worrying about what will be.
 And I shall eat dessert every single day.

Submitted by Chelle Lukens

FAMILY TREE OF VINCENT VAN GOGH

His dizzy aunt ----- Verti Gogh
 The brother who ate prunes ----- Gotta Gogh
 The brother who worked at a convenience store ----- Stop N Gogh
 The grandfather from Yugoslavia ----- U Gogh
 His magician uncle ----- Where-diddy Gogh
 His Mexican cousin ----- A Mee Gogh
 The Mexican cousin's American half-brother ----- Gring Gogh
 The nephew who drove a stage coach ----- Wells-far Gogh
 The constipated uncle ----- Can't Gogh
 The ballroom dancing aunt ----- Tang Gogh
 The bird lover uncle ----- Flamin Gogh
 An aunt who taught positive thinking ----- Way-to-Gogh
 The little bouncy nephew ----- Poe Gogh
 A sister who loved disco ----- Go Gogh

The brother with low back pain ----- Lum Bay Gogh
 And his niece who travels the country in an RV --- Winnie Bay Gogh

I saw you smiling . . . there ya Gogh

Submitted by Maxine Geller

*I haven't lost all of
 my marbles, but
 there's definitely a
 hole in the bag....*



Today's CHUCKLE !



Clifford and Daisy May were married for many years.
 Whenever there was a confrontation, yelling could be heard deep into the night.

Clifford would shout, "When I die, I'll dig my way up and out of the grave and come back and haunt you for the rest of your life ol' woman!!"

Neighbors feared him. Old Clifford liked the fact that he was feared.

He died at the ripe old age of 98.

After the burial, Daisy May's neighbors, concerned for her safety, asked,
 "Aren't you afraid that he may indeed be able to dig his way out of the grave
 and haunt you for the rest of your life?"

She replied, "LET HIM DIG. I HAD HIM BURIED UPSIDE DOWN...

AND I KNOW HE WON'T ASK FOR DIRECTIONS."

Submitted by Chelle Lukens



13555 Whippet Way E



2 Bed, 2 Bath home, newly refreshed, upgraded white cabinets, granite countertops, new lighting along with paint, crown molding, refreshed 2nd bathroom w/tub. New garage door opener (newer impact garage door) oversized 1 car garage w/laundry area. A/C is only 5 years old. Double wide driveway, tiled & screened in front porch perfect for enjoying this peaceful & very desirable Delray Villas 4/5 Community.



Get to know Camille Montemurro

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8 signs you're a high class person (even if you don't have a lot of money)

by [Ava Sinclair](#) Last Updated August 2, 2024, 12:52 am

We often mistake wealth for class and believe that being rich automatically makes you high-class. But that's not quite true. See, class doesn't come from the money in your bank account. Instead, it's about your character, your values, and how you treat others. Being high-class is about maintaining dignity and grace, even when life throws curveballs your way. It's about making a positive impression on people, not with your designer clothes or fancy car, but with your demeanor and actions. So, you may not have a lot of money, but there are certain signs which show you're a high-class person. Let's dive into them in this article.

1) You treat everyone with respect True class isn't about how you treat those who can benefit you, but how you treat those who can do nothing for you.

2) You value experiences over possessions I've always thought that you can tell a lot about someone by the things they cherish. For me, my most treasured memories aren't tied to material possessions but to experiences I've had with people I care about.

3) You practice gratitude regularly Gratitude isn't just a virtue; it's a practice. High-class individuals make it a habit to appreciate what they have, rather than focusing on what they lack.

4) You are always learning High-class individuals understand that the pursuit of knowledge is never-ending. They have a deep-seated curiosity and an unwavering commitment to self-improvement.

5) You handle adversity with grace Life can be unpredictable and challenging. But it's not the hardships we face, but how we handle them, that truly defines our character. High-class individuals exhibit grace under pressure.

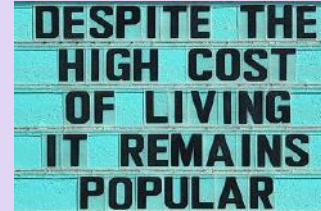
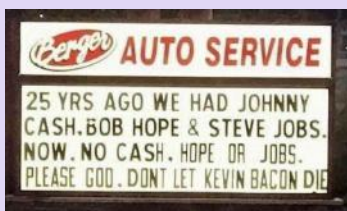
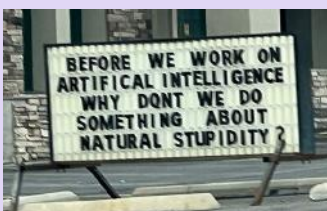
6) You make time for the things that truly matter We live in a busy world and it's easy to get caught up in the hustle and bustle of everyday life. But I've found that high-class individuals understand the importance of making time for what truly matters.

7) You possess emotional intelligence High-class individuals understand their own emotions and the emotions of others, allowing them to navigate social networks effectively and empathetically.

8) You stay true to your values At the core of every high-class individual are strong, unwavering values. It's these principles that guide their actions, decisions, and relationships.

Final thoughts: It's about character not currency In the end, being high-class isn't about your bank balance, but about your character. It's about the kindness you bring into the world, the respect you show to others, your thirst for knowledge, and your ability to bounce back from adversity with grace.

Bumper Stickers & Signs of the Times



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THE POEM THAT ONCE WAS US

Submitted by: Chelle Lukens

A little house with 3 bedrooms, one bath & a car on the street,

A mower you pushed, to make the grass look neat....

In the kitchen on the wall, we only had one phone,

No need for recordings, someone's always home....

We only had a living room, where we could congregate,
Unless it was at mealtime, in the kitchen where we ate....

We had no need for family rooms, or extra rooms to dine,
When gathering as a family, those two rooms worked out just fine...

We only had one TV set, and channels maybe a few,
But always there was one of them, with something worth the view....

For snacks we had potato chips, that tasted like a chip.
And if you wanted flavor, there was Lipton's Onion Dip...
Store bought snacks were rare, because my mother loved to cook,
And nothing can compare to snacks from Betty Crocker's book...

Weekends were for family trips or staying home to play,
We all did things together most every night or day..
When we did our weekend trips depending on the weather,
No one stayed at home because we loved to be together...
Sometimes we would separate to do things on our own,
But we always knew where the others were without our own cell phone...

Then there were the movies, with your favorite movie star,
And nothing can compare to watching movies in your car.
Often there were picnics at the peak of summer season,
Pack a lunch and find some trees and never need a reason
Get a baseball game together with all the friends you know,
Have real-time action playing ball and NO game VIDEO!

Remember when the doctor used to be the family friend,
And didn't need insurance or a lawyer to defend.
The way that he took care of you or whatever he had to do,

Because he took an oath and strives to do the best for you...
Remember going to the store and piling up your stash,
And when you went to pay for it you used your very own cash....

Nothing that you had to swipe or punch in some amount,
And remember when the cashier really had to count...

The milkman used to drive a truck and go from door to door,
And it was just a few cents more than going to the store.
There was a time when mailed letters came right to your door
Without a lot of junk mail ads sent out by every store....

Each mailman knew each house by name and knew where it was sent,
There were not loads of mail addressed to "present occupant".....

There was a time when just one glance was all that it would take,

And you would know the kind of car, the model and the make....

They didn't look like turtles trying to squeeze out every mile,
They were streamlined, white walls, fins and skirts, and really had some style..

Once the music that you played whenever you would jive,
Came from a vinyl large holed record called a forty-five.
The record player had a post to keep them all in line,
And then the records would drop down and play one at a time....

Oh sure, we had our problems then just like we do today,
And always we were striving to achieve a better way.
Oh, the simple life we lived still seems like so much fun,
How can you explain the game "kick the can and run?"
And all the boys put baseball cards between our bicycle spokes,
And for a nickel those red machines had little bottled Cokes....

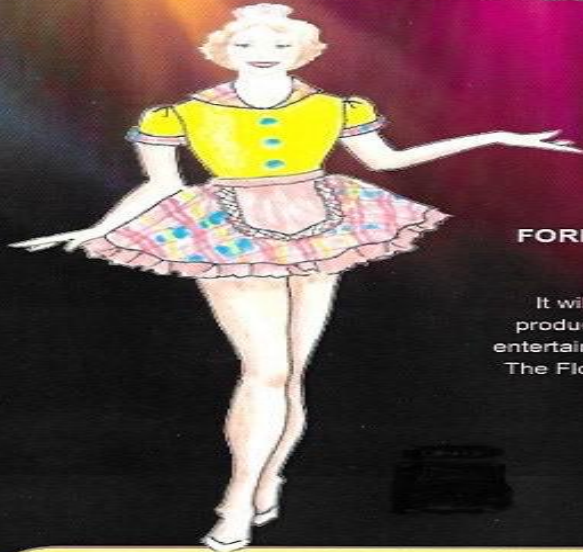
This life seemed so much easier and slower in some ways,
I love the new technology but I sure do miss those days.
So time moves on and so do we as nothing stays the same,
But I sure love to reminisce and walk down memory lane....
With all of today's technology I grant that it's a plus,
But it's fun to look way back and say
Hey look guys, THAT WAS US!

***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**

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The Florida Follies performers create a unique entertainment
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Bill and Judy Yesowitch would like to thank the people in our community for their prayers and good wishes during Bill's surgery and recovery.

Camille Montemurno is offering her Notary Public Services



free to all residents of Plat 4/5.
She is licensed and bonded.
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September BIRTHDAYS

Fran Haskell Sept. 7

Lynne Cohen Sept. 24

Sandra Clifford Sept. 29

Alan Rossman Sept. 29

September ANNIVERSARIES

The Mirsky's Sept. 1

The Guanci's Sept. 5

The Hadkells Sept. 8



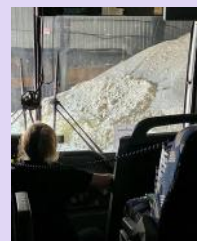
Sugarcane in Sugarland!

by Nancy Grasso

The Sugarcane Farm in Clewiston, FL has been enjoyed by Delray Villas residents on numerous bus trips over the years. Personally I'm looking forward to participating again next time & I definitely recommend it!

Arranged by DVRA, it was a comfortable guided tour bus that left from our clubhouse in the morning and arrived home again the same day. First we saw Lake Okeechobee, the second largest natural fresh water lake contained within the contiguous 48 states. (Lake Michigan is the first). It's estimated that Lake Okeechobee

is home to approximately 30,000 alligators! The lake spans 5 counties in Florida! (Glade, Okeechobee, Martin, Hendry & Palm Beach) As the bus traveled we learned that many of the vegetables sold in stores all along the East Coast are grown right here! So when people in NY, NJ, CT, ME, etc. enjoy lettuce, cabbage, celery, radishes, tomatoes, peppers & broccoli they come from the Clewiston area because during certain times of the year only Florida has a growing climate. Our Tour Guides shared very interesting information about growing & processing sugarcane. We parked in the fields so that whoever wanted to walk around could explore! The bus also drove inside the processing center & we saw a Huge Mountain of sugar!! I was given two sections of plantable sugarcane which is now growing in my garden! Lastly we were treated to a delightful lunch and taken into a small, but very interesting museum. As we boarded the bus to go home, our guides gave everyone gifts, including a bag of organic sugar! Lots to learn, lots of fun & laughter!



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.

September meetings will be September 3rd, the 16th, and the 30th.

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
Betty Hillier 561-400-2392
Rich Cohen 201-873-0458

Rick Mancini 917-865-6563
Nancy Grasso 203-770-4481

The LEGAL CHIT-CHAT

By: Alan Jay Lewis, Esq.



Yes... It continues to be a Long Hot Summer- What else is new? Some people insist that Florida has a Summer Season of at Least 10 months...

Our long hot 2024 summer has, at times, morphed into a rainy and muggy season with "feels like" temperatures that are sometimes in the 103+ degree range. This long, hot, rainy, muggy Summer season is sometimes also referred to by Floridians [and by other non-Floridians alike] as the start of THE Hurricane Season.

So, as we move from one of Mother Nature's challenges to another we have to meet those challenges with logic and common sense. First and foremost we must respect the high heat/humidity and make sure that we use sunblock and hydrate. Our health and wellbeing is insured by taking the proper steps to keep our body temperature cooled.

The rain and potential hurricanes present other safety issues. Florida has been known to be the lightning capital of the United States. Thunderstorms and lightning may not only be a problem for driving visibility but also for walking safety. Standing under a tall tree during a lightning storm....Or, walking in a storm that has lightning and thunder, with an umbrella, which is also fondly referred to as a moving lightning rod, might not be the smartest thing to do.

A prudent thing to do is waiting until flooding and standing water subsides. Standing water has a sneaky way of hiding all types of dangers....from snakes, hidden holes or downed power wires.....avoidance is the best policy!

What has all these physical safety issues have to do with Estate planning? I am so glad you asked!

Even the best Estate Planning Documents that you may create with the assistance of an Attorney who practices in this area of the law [regarding what happens to your physical assets and properties when you pass away] may be negated or nullified if the physical assets and properties that you seek to distribute at the time of your passing, are destroyed by a casualty loss [a lightning rain storm, a Hurricane, a flood] during your lifetime.

I have touched above on how you can protect your physical wellbeing....but everyone needs to contemplate, be aware of and focus on "things" that might not be so transparent.....for example:

Do you have sufficient Casualty Insurance Coverage for your Home and automobile? [Living in Florida we are all-too aware of the recent, precipitous rising costs of Homeowners Insurance Policies and Automobile Insurance Policies. One way to try to reduce the costs of these Insurance policies is to increase the deductibles and perhaps try to limit the amount of the insurance coverage – assuming that, if you have a mortgage on your Home, taking such course of action [to increase deductibles and/or reduce the extent of such insurance coverage] does not violate the terms of your mortgage.

However, if taking such course of action [for example, increasing your Home Owners Insurance deductibles and/or reducing the extent of such insurance coverage on your home violates the terms of the mortgage that you may have on your home] could cause you to be in default of your mortgage, then and in that event, your lender can "force-place" your Homeowners Insurance coverage at a considerable cost and expense to you, the Homeowner.

Some people, who do not have a mortgage on their home, have even considered [with regard to their planning strategies] taking the ultimate risk of loss by being "self-insured" – or another term for being self-insured is to "go bare"—meaning cancelling their Homeowner's Insurance Policies – which translates to if there is a partial loss or total destruction to their home, the home owner is solely responsible to pay the FULL, TOTAL cost and expense of repairing/remediating any such casualty loss.

Even if your home is not situated in a Flood Zone, you should ask yourself if you should you consider obtaining Flood Insurance that protects you in the event of rising waters that flood and potentially destroy your home.

Also, are your important papers safe from the elements, as well? You should have, at a minimum, DUPLICATE copies of your important papers in a different location than your home or possibly with a trusted member of your family or with a friend.

You should always keep your ORIGINAL Documents/ important papers in a "safe" place. Some people keep these originals in a Bank Safe Deposit Box/Vault. You should always let a trusted relative or friend know where the papers are located. Other people may want to keep their important/original papers close at-hand....maybe in a home safe or file cabinet. Unless those "safe places" in your home are waterproof/water-tight you need to place those documents in some sort of waterproof protective envelope.

As we transport through our mature/older years it is important to take stock of and make sure we are the best that we can be! That notion takes into account not only our physical, but also our mental, emotional and financial wellbeing. It is never too early to audit and review our personal planning situations and maybe tweak and/or modify what we need to do to make our personal **situation better!**

Alan Jay Lewis, Esq Admitted to the Bar of the State of Florida and the Bar of the State of New York. I am a Resident of Delray Villas, Plat 4/5

**This Legal Chit-Chat Column has been written by and is submitted by Alan Jay Lewis, Esq. for publication in Delray Villas Plat 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.*



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