

PLAT CHAT

FEBRUARY 2025

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

NUMBER 025

Board of Directors Meeting

**Date: Tuesday
February 11, 2025
Time: 7:30 PM "B" Building**



Rec Board Meeting

**Date: Tuesday
February 4, 2025
Time: 7:00 PM "B" Building**

A letter from your President....

Wow, one month gone already in 2025! Welcome February! The 4/5 Board of Directors want to thank Hope Greenblatt for all her time and dedication to the board, community, and her many issues of Plat Chat. We are all grateful and appreciative of her.

We would like to welcome back Ruth Mirailh to the Board of Directors. Ruth will be chairing Plat Chat, starting with this edition.

Over the summer we will be discussing making Plat Chat digital and posting it on our website. We can order some newsletters for those who want a paper copy, we feel this would be a more economical solution to the rising costs.

The 4/5 Board want to thank Patti Lazaroff and Marlene Mirsky who have been our welcome committee for new homeowners for quite some time. They were ready to pass the baton. Our new welcome committee chairladies are Maggie Bogner, Nancy Grasso, and Amy Kaplan.

Rick Mancini will be on the landscaping committee with me. Please contact either one of us for any landscaping questions or issues. The Board of Directors will be assessing providing our own landscaping equipment and personnel for our landscaping needs. Once again, this would be more economical in future years. More information to come during our upcoming monthly meetings.

2025 is going to be a busy year as we, the Board of Directors, become innovative and cognizant of the fact that the economy right now is everyone's biggest concern.

Please call board members during the hours of 8am to 4pm Monday-Friday. Any questions or issues after hours or on weekends, please contact me.

Thank you, and the entire board is looking forward to innovation and progress in 2025.

Mike Montemurno,
President DV Plat 4/5

**Quarterly HOA Fees has increase effective January 1, 2025
New Fee: \$810 per quarter**

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 and Re-inspections:

Betty Hillier 561-400-2392
Nancy Grasso 203-770-4481
Maggie Bogner 914-980-8532
Tom Rudolph (Tommy) 347-539-0194
Rich Cohen 201-873-0458
Mr. Wilson

Interviews:

Bill Yesowitch 502-905-7973
Alan Rossman 561-901-3002
Maggie Bogner 914-980-8532
Nancy Grasso 203-770-4481

Lakes and Canals:

Mike Montemurno 954-658-7295
Rick Mancini 917-865-6563

**Lollipop, Lights,
Roads & FPL**

Tom Rudolph (Tommy) 347-539-0194

Maintenance:

Mike Montemurno 954-658-7295
Rick Mancini 917-865-6563

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
Rick Mancini 917-865-6563

Plat Chat:

Ruth Mirailh 561-907-7884

Recreation Association Representatives:

Lynne Cohen 201-314-6537
Camille Montemurno 561-239-6844
Mark Cafiero 203-907-9505

SERVICES INCLUDED IN HOA FEES

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Any questions you are not sure of;
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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

PLAT CHAT

Monthly Newsletter delivered on or around the first of every month.

Harvey Lazaroff 561-498-8691

Alan Rossman 561-901-3002

WE CARE!

We provide medical equipment free in the event you need a cane, a walker, a wheelchair, etc.

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Rick Mancini 917-865-6563

Paul Mirsky 917-684-9115

Sam Fleishman 410-493-7842

WELCOME COMMITTEE

A friendly knock on the door bringing a small gift and loads of information that says:

"Welcome new neighbor"

Maggie Bogner 914-980-8532

Nancy Grasso 203-770-4481

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

Rich 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 our website under the tab "COMMUNITY INFO).

Mike Montemurno 954-658-7295

Alan Shwartz 561-376-4040

Valentines Day!

Valentine's Day is a holiday that is celebrated on February 14th every year. It is a day that is dedicated to expressing love and affection towards others, usually in the form of cards, gifts, or other tokens of appreciation.

The origins of Valentine's Day can be traced back to ancient Rome, where a festival called Lupercalia was held in honor of the god of fertility. During this festival, young men would draw the names of women from a box, and the couple would be paired together for the duration of the festival. This tradition eventually evolved into the modern day practice of exchanging cards, gifts, and messages of love on Valentine's Day.

Today, Valentine's Day is celebrated all over the world, and it has become a major commercial holiday. Many people exchange cards, flowers, and chocolates with their loved ones on this day, and some couples even go out on special dates or take romantic vacations to celebrate.

Despite its commercialization, Valentine's Day remains an important day for people to express their love and appreciation for one another. It is a day to show gratitude and affection towards those who are important in our lives, and to reaffirm the bonds of love and friendship that bring us closer together. So, it is a very special day for couples and others who want to show their love and appreciation towards their loved ones.



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Self Love

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You start **looking** better, and

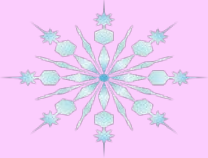
You **attract** better.

It starts with **You**,

Because the most important
relationship in your life is with

Yourself!





AS A NEW YEAR BEGINS

Submitted by: Chelle Lukens

'Twas the month after Christmas and all through the house,
 Nothing would fit me not even a blouse.
 The cookies I'd nibbled, the eggnog I'd taste,
 All the holiday parties had gone to my waist.
 When I got on the scale there arose such a number,
 When I walked to the store, less a walk than a lumber.
 I remember the marvelous meals I prepared,
 The gravies the sauces and beef nicely rared..
 The wine and the rum balls, the bread and the cheese,
 And the way that I never said "no thank you, please."
 As I dressed myself in my husbands old shirt
 And prepared once again To hide my hurt.
 I said to myself, as only I can, "I won't spend a winter dressed as a man."
 So away with the last of the sour cream dip,
 Get rid of the fruitcake, every cracker and chip.
 All of the food that I like must be banished,
 Til all the added ounces have vanished.
 I won't have a cookie, not even a lick,

 I'll be miserable chewing on a celery stick.
 I won't have hot biscuits or cornbread & pie,
 I'll munch on a carrot and quietly cry. "I'm hungry,
 I'm lonesome and life is a bore,
 But isn't that what January is for? Unable to laugh & giggle, no longer a riot,
 Happy New Year to all And, to all a good DIET.



Camille Montemurno



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CAMILLE@REEFREALTYSMGMT.COM



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...WHO AM I?

You are not your age, Nor the size of clothes you wear.

You are not your weight, Or the color of your hair.

You are not your name, Or the dimples in your cheeks.

You are all the books you read, And ...
... And the future you dream of.

You're made of so much beauty, But it seems that you forgot.

When you decided you're defined, By all the things you're not.

Submitted by: Chelle Lukens

Plat Chat Needs Your Help!

Share your *ideas* and *talent* with Plat Chat

Contact: Ruth Mirailh
Platchat@delrayvillas45.com
RMirailh@delrayvillas45.com

Camille Montemurno
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Hello Neighbor!

I'M ANDREA SPECTOR



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!

Learn more about how I can help you with your real estate goals; whether you are looking to buy, sell, invest or know someone ready to relocate!



Your Home. My Priority.



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



Your Home. My Priority.

88-Year-Old DV Plat 4/5 Resident Pool Shark Steve Saunders

Submitted by Sam Fleishman

Our friend and neighbor Steve Saunders has been playing in the DVRA men billiards leagues (now called the Rich Kriz Men's Billiards Leagues) for about 10 years now.

Steve grew up in Bronx, NY shooting pool. After he got out of the military (where he didn't shoot pool) he

became a policeman, raised his family and didn't pick up a pool stick again until he retired and started playing here at Delray Villas.

He seems to be getting better with age, which is pretty special. Also amazing is that after not shooting pool for around 40 years, he picked it up like it was second nature. Some people have a G-d given talent to shoot pool well. He obviously is one of those people.

We are honoring him with this article because on Thursday Jan 9th, Steve won all 10 out of 10 games played. In the last game, he made the 9 ball on a combination, hitting the cue ball into the 6 ball so it went into the far-left corner and after hitting the six ball the cue ball went into the 9 ball knocking the 9 ball in the left side pocket (that won the game). (See Picture).

What a way to cap a remarkable night of shooting and win game #10 out of 10!

If you see Steve, please tell him how proud we all are of him!!



DELRAY VILLAS 4/5 HOME INSPECTIONS

INSPECTIONS HAVE STARTED ON HOMES IN OUR SUBDIVISION. IF YOU SEE THE INSPECTION COMMITTEE EITHER WALKING OR RIDING IN THE GOLF CARTS ON FRIDAYS OR SATURDAYS, THEY ARE DOING THIS FOR A POSITIVE OUTCOME FOR OUR SUBDIVISION.

THE COMMITTEE WILL BE LOOKING TO SEE IF HOMES NEED PAINTING, PRESSURE WASHED, CLAM SHELLS REPAIRED, SCREENS NEED REPLACED, DRIVEWAYS NEED PRESSURE WASHING AND PAINTED, LOLLIPOP LIGHTS NEED PAINTING, PLANTS IN FRONT OF HOME NEED TRIMMED AND OTHER ITEMS.

ONCE INSPECTIONS ARE COMPLETE A LETTER WILL GO OUT TO THE HOMES IN NEED OF ATTENTION. THE OWNERS WILL HAVE 60 DAYS TO FILE FOR A HOA PERMIT. APPLICATIONS FOR IMPROVEMENTS ON HOMES CAN BE FOUND ON THE DELRAY VILLAS 4/5 WEBSITE OR AT THE HOME OF ALAN ROSSMAN 13834 PACKARD TERRACE.

ANY QUESTIONS PLEASE CALL BETTY HILLIER 561.400.2392
INSPECTIONS HAVE STARTED ON HOMES IN OUR SUBDIVISION. IF YOU SEE THE INSPECTION COMMITTEE EITHER WALKING OR RIDING IN THE GOLF CARTS ON FRIDAYS OR SATURDAYS, THEY ARE DOING THIS FOR A POSITIVE OUTCOME FOR OUR SUBDIVISION.

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ANY QUESTIONS PLEASE CALL **BETTY HILLIER 561-400-2392**



LET'S CREATE MORE MEMORIES!!!



Upcoming Entertainment

By Lynne Cohen



**Kings Point 7000 W Atlantic Ave
Delray Beach 561-499-3335 x102**

2/9- Music from 60's-80's direct from Branson
2/12- Music from Coasters, Drifters & Platters
2/14- Tribute to Celine Dion
2/16- Hermans Hermits Peter Noone
2/19- The Lovin Spoonful
2/21- Tribute Bands of 60's & 70's
2/23- Frankie Valli & Four Seasons Tribute
2/26- Comedy Corner
2/28- L'Chaim- Broadway Jewish Legacy
3/2- Detroit Motown Experience
3/5- Kenny Rogers Band- Through the Years
3/6- Kings Point Players
3/7- Brooklyn Bridge
3/8- Kings Point Players
3/9- Dudu Fisher
3/11- Delray Orchestra
3/12- Neil Berg's 50 years of Rock n Roll
3/14- Latin Divos
3/16- Tribute to Queen
3/19- Clint Holmes Replacing Melissa Manchester
3/21- Bachelors of Broadway
3/23- Andre Philippe Gagnon
3/26- Tribute Night
3/28- Viva Pavarotti Returns
4/4- Jive Talkin USA
4/11- Renditions of South Florida
4/25- Vintage Vinyl

**Delray Playhouse 950 N W 9th St
Delray Beach 561-272-1281**

2/27- Edwards Twins
2/28- Italian Bred
3/6- Ultimate Johnny Cash Experience
3/12- Tevey in N.Y.
3/19- Harvey Granat sings Marvin Hamlisch and Carole Bayer Sager
3/21- Murder on Orient Express
3/24- John Lloyd Young- Broadways Jersey Boy
4/1- Female Singer-Songwriters of 60s & 70s
4/3- Songs of Gwen Verdon by Judi Mark
4/4- Tribute to Burt Bacharach
4/15- Tony Danza
4/18- McCartney years
4/24- Dry Powder

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

2/11- Mary J Blige
2/15- Gilberto Santa Rosa
2/23- Kelsea Ballerini
2/28- Dancing with the Stars
3/1 & 3/2- Rod Stewart
3/6- Gladys Knight
3/7- Brett Young
3/8- Il Volo
3/9- Magic City Blues Festival
3/13- Foreigner
3/15- Gary Clark Jr
3/21- Celebrating Diana Ross
3/28- Iliza: The Get Ready Tour
3/29- Havasi
4/3-4/5- Sebastian Maniscalco

**Arts Garage 94 N E 2nd Ave
Delray Beach 561-450-6357**

2/1- Reverend Peytons Big Damn Band
2/2- Copeland Davis
2/8- Thornetta Davis- Blues
2/14-2/16- The Motowners
2/22- Tribute to 70s & 80s Soft Rock
2/28- Yoko Miwa Trio
3/1- Selwyn Birchwood-Blues
3/2- Renegade -Classic Rock
3/7- Learn more Jonasi- Comedy
3/8- Bad Apples Brass Band
3/9- Caro Pierotto: Sambalismo Brazilian Music
3/14-3/15- Santana Tribute Band
3/16- Kelli Baker Band with NoeSocha- Blues Rock
3/21- Fred Hersch- Jazz
3/28- Jimmy Vivino- Blues & Rock n Roll
3/29- Latin Groove- Jazz

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

2/1- O-Town Motown
2/2- Return of Sinatra- A man, his music, & 20 pc Orchestra

Boca Black Box (cont.)

2/2-Return of Sinatra-A man, his music & 20 pc Orchestra
 2/2-Songs of 70's by Gordon Lightfoot, Harry Chapin & more
 2/3-The Ultimate ABBA tribute
 2/4-Comedian Sarah Hester Ross
 2/5-Ultimate Fleetwood Mac Tribute
 2/6- Vanilla Fudge
 2/7 & 2/8- Comedian Marc Skippy Price
 2/7 & 2/8- Comedian Andrew Dice Clay w Vanilla Fudge
 2/9-2/12- Acro-Cats ft. Tuna & the Rock Cats
 2/13- Smooth Jazz w Leon Pressley
 2/13- Atlantic City Boys
 2/14- Chicago Tribute Band
 2/14 & 2/15- Comedian Jimmy Shubert
 2/16- Uncle Louie Variety Show
 2/16- Neil Diamond Tribute w Jay White
 2/18- Magician Apollo Riego
 2/19- Crystal Ship- The Doors Renaissance
 2/20- Tribute to the Wilburys
 2/21 & 2/22- Comedian Carl Guerra
 2/21 & 2/22- Comedian Vic DiBitetto
 2/23- Jeffrey Wands, Psychic Medium
 2/23- International Rolling Stones Tribute
 2/24- Everly Bros Duo Tribute
 2/25 & 2/26- Comedian Kevin Nealon
 2/27- Comedian Greg Warren
 2/27- Bob Seger Tribute Band
 2/28- Zeppelin Experience
 3/1- Soul town w Soul Cruisers
 3/2- Jersey Tenors
 3/3 & 3/4- Psychic Medium Anthony Mrocka
 3/5- Genios Humor
 3/6 & 3/7- MJ the Illusion- King of Pop
 3/8- NY Bee Gees Tribute Show
 3/9- Karin Wrens Taylor Swift Experience
 3/10 -3/12- Edwards Twins
 3/13 & 3/14- Rita Rudner- Comic
 3/15- Bobby Collins- Comic
 3/16- ICONS
 3/18- 60s & 70s Rock Show
 3/19- Music of Whitney Houston, Tina Turner & other Divas
 3/20- Eagles Tribute
 3/21- Midget Wrestling
 3/22- Billy Joel Tribute
 3/23- Tribute to Motown
 3/25- 50s & 60s Swing
 3/26- Sounds of Simon & Garfunkel
 3/27- Michael D'Amore
 3/28- Tribute to Foreigner & Journey
 3/29- Tribute to Meatloaf

3/30- Tribute to REO, Loverboy & Survivor
 3/30- Music of Frankie Valli, Four Seasons & More

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

2/1-2/2- Funny Girl
 2/3- Chris Botti
 2/5- Michael Feinstein- Tribute to Tony Bennett w Big Band
 2/6- Gil Shaham
 2/7- Ryan Hamilton
 2/7-2/9- Riverdance
 2/10- Gipsy Kings
 2/12-2/16- Peter Pan
 2/16- David Nihill
 2/24- Daniel Hope
 2/26- Blippi
 2/28-3/2- Nick Swardson
 2/28- Rick Springfield & Richard Marx
 3/1- London Symphony Orchestra
 3/3- Voctave
 3/5- Harry Connick Jr.
 3/6- The Beach Boys
 3/8-3/9- Miami City Ballet
 3/10- Itzhak Perlman
 3/11-3/16- The Book of Mormon
 3/14-3/15- Steve Trevino
 3/17- Peter Bence
 3/20- Israel Philharmonic Orchestra
 3/21- Naruto- The Symphonic Experience
 3/22- Patti LuPone
 3/23- National Symphony Orchestra- Hilary Hahn
 3/25-3/30- Moulin Rouge

**Broward Center 201 SW 5th Ave
Ft Lauderdale 954-462-0222**

2/6- Mandy Patinkin
 2/8-2/23- Parade
 2/8- Burton Cummings
 2/12- Gold Coast Jass
 2/13- Florida Grand Opera
 2/18- Alton Brown
 2/19- Paul Anka
 2/20- Nikki Glaser
 2/22 & 2/23- Miami City Ballet
 2/25- The Ugly Duckling
 2/25- Copland and Gershwin
 3/1- Beach Boys Celebration
 3/2- Sons of Cream
 3/6-3/30- The Lion King



Be Like a Tree

Stay grounded

Connect with your roots

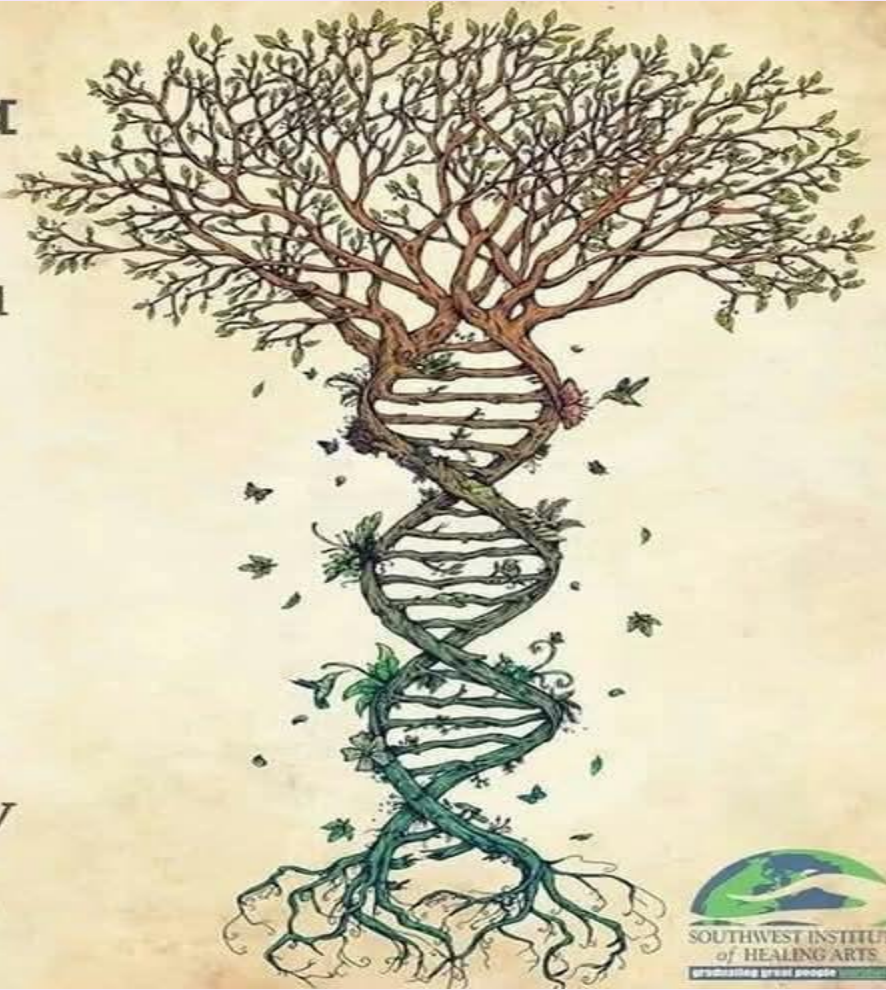
Turn over a new leaf

Bend before you break

Enjoy your natural beauty

Keep growing

Art by Renee Campbell



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References Available

CGC 1509040
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DO YOU REMEMBER ??

Heavens to Mergatroyd!

The other day a not so elderly (I say 75) lady said something to her son about driving a Jalopy; and he looked at her and said, "What the heck is a Jalopy?" He had never heard of the word jalopy! She knew she was old ...But not that old.

Well, I hope you are Hunky Dory when you read this and chuckle.

About a month ago, I illuminated some old expressions that have become obsolete because of the inexorable march of technology.

These phrases included: Don't touch that dial; Carbon copy; You sound like a broken record; and Hung out to dry.

Back in the olden days (my kids use that term) we had a lot of moxie . We'd put on our best bib and tucker, to straighten up and fly right.

Heavens to Betsy!

Gee whillikers!

Jumping Jehoshaphat!

Holy Moley!

We were in like Flynn and living the life of Riley; and even a regular guy couldn't accuse us of being a knucklehead, a nincompoop or a pill. Not for all the tea in China!

Back in the olden days, life used to be swell, but when's the last time anything was swell? Swell has gone the way of beehives, pageboys and the D.A.; of spats, knickers, fedoras, poodle skirts, saddle shoes, and pedal pushers (now called capris).

Oh, my aching back! Kilroy was here, but he isn't anymore.

We wake up from what surely has been just a short nap, and before we can say, "Well, I'll be a monkey's uncle!" Or, "This is a fine kettle of fish!"

We discover that the words we grew up with, the words that seemed omnipresent, as oxygen, have vanished with scarcely a notice from our tongues and our pens and our keyboard

Poof, go the words of our youth. Where have all those great phrases gone?

Long gone: Pshaw, The milkman did it. Hey! It's your nickel. Don't forget to pull the chain.

Knee high to a grasshopper.

Well, Fiddlesticks! Going like sixty. I'll see you in the funny papers. Don't take any wooden nickels. Wake up and smell the roses.

It turns out there are more of these lost words and expressions than Carter has liver pills.

This can be disturbing stuff! (Carter's Little Liver Pills are gone too!)

Leaves us to wonder where Superman will find a phone booth.

See ya later, alligator! After a while crocodile. Oki-Doki artichokey!

HOPE YOU ENJOYED.

Submitted by: Chelle Lukens



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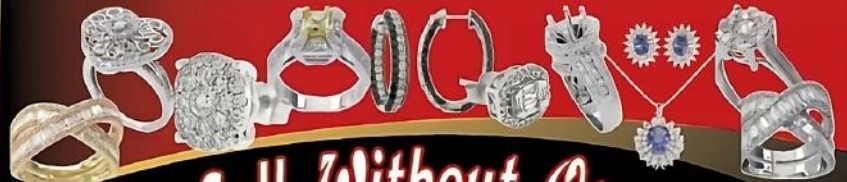
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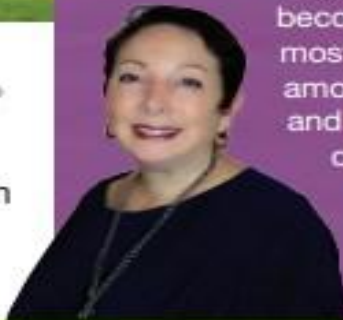
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*Help! I want to plant a tree in my front yard ... I want to re-pave
my driveway ... I want to paint the exterior of my house ...*

The Architectural Control Committee (ACC)
will meet this month on
February 3rd & 17th
to review applications for any
exterior property work you wish to start.

But how do I get approved?
Pick-up and complete an application.
Drop it off by February 2nd & 16th for committee review.

Where do I get an application?
Pick it up at 13834 Packard Terrace Or
Contact: Alan Rossman
(561) 901-3002



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

This Legal Chit-Chat Article is NOT devoted to Issues Relating to the Law – Rather it is related to the New Years Resolutions that each of us hopefully made in December 2024, which are now about One-Month Old --- and perhaps need Affirmation, Re-Visiting and Confirmation to maintain and keep those Resolutions in full force and effect!!

Usually those Resolutions cover, at the very least,
THE FOLLOWING BIG FOUR:

Health, Happiness, Adventure and [Financial and Emotional] Wealth

HEALTH: Besides all our regular doctor visits, be your own advocate and take stock in yourself. Health includes not only physical, but mental health, as well. You might consider the possibility of de-cluttering. De-cluttering helps clean up our mental RAM. As a start, go through all those old receipts and manuals for items you haven't owned in ages. Reach for the stars! Stand tall.....getting out of bed each morning and stretching is a great way to start the day!

HAPPINESS: Find a friend.... make a friend...reconnect with an old friend. Hug a loved one. Volunteer (in person or online). Gratuitous acts of kindness are within your control. You never know what type of day the cashier at Publix [or any other Retail Establishment] is having. You, taking the time to smile, ask how her day is going or just wishing her a nice day costs nothing but might really make an impact on someone else.

ADVENTURE: Try something new! You CAN teach an old dog new tricks. Watch a new television show, listen to a new type of music, try a new craft/hobby. AARP and Senior Planet has numerous free events that you can participate in from the comfort of your own home. They have classes, seminars, discussion groups, chair-side travel, clubs and numerous "let's learn" special interest topics. If you want something more structured, take a look at Khan Academy or even Harvard University, who both offer a number of free On-Line courses.

WEALTH: Perhaps, you are not inclined to look for and obtain employment, but Wealth [separate and apart from financial considerations] can be counted Emotionally as well. Feel good about what you have. Revisit your assets, documents, liabilities, insurance, beneficiaries, etc. and see if everything is in order. You may find a different or more lucrative vehicle for your money. Put in the time and do the research.... REMEMBER to be aware of risky opportunities.... if it sounds too good to be true, it probably is!

Let 2025 be the year of "AH-HA"AH-HA-I never know that would make me laugh....AH-HA-I never thought I could do that.....AH-HA-I never thought that simple act would bring joy and happiness to others and most importantly... AH-HA never thought 2025 could be so good!

**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**

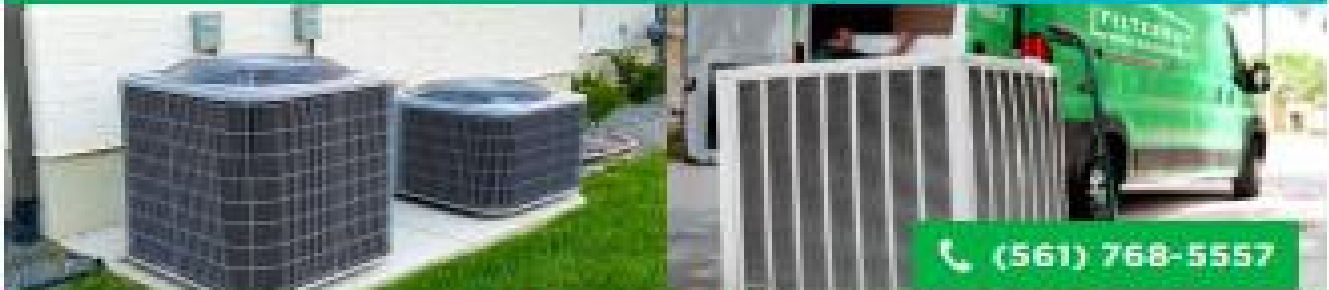
***This Legal Chit-Chat@ Column has been written by and is submitted by Alan Jay Lewis, Esq. for publication in Delray Villas Plat Chat@ monthly Newsletter, solely for general educational purposes and is not a solicitation nor intended to provide any specific legal advice to whomever reads this Column.**





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