The Seasoned Observer

Issue 151 "All that is needed for evil to triumph, is for good people to do nothing," March. 2015

Do you belong to a discussion group? I am not talking about those of us who might play cards, shoot pool, or go out to dinner with friends and eventually end up speaking to each other about something. More than likely, it's about Four Seasons, personal matters, the latest news reports, health issues, or whatever comes to the table. I am speaking about groups of residents who have formed discussion groups, where they meet in the clubhouse, or someone's home and discuss a specific topic that was given to each of them prior to their meeting. Accordingly, this gives each participant the opportunity to do a little research in order to best fulfill their involvement with the group. Topics like, "Should prostitution be legalized," or "Should we be going to war in the Middle East." Regardless of the topic, stimulating conversation can take place.

My first exposure to organized discussion came in my house when I was about 12-13 years old. My mother had a group of friends, who called themselves the WPP group, standing for "Women for Peace and Progress." I would stay in my bedroom, adjacent to our living room and listen in. At the time it gave me a good laugh how my mother and her friends were discussing world events and what we should do about it. I realized they had no influence or ability to change anything and found it silly to even meet to discuss it. And yet today, my mind set is completely reversed. Good conversation about significant topics, is as good a driving force to keep our brains working, and a guideline to help defer dementia in later years; To say nothing of the overall joy in good conversation.

Years ago, I was on a flight from the east to west coast and I ended up sitting next to Bishop Fulton Sheen. I recognized him immediately as he had a TV show on channel 5 as I best remember. My good friend Ned, then manager of our manufacturing plant, had just lost his middle child, Jerrod, who he affectionately called "Smokey" to leukemia at 17 years of age. Once a very religious man, he left his church challenging why his G-d would take his son. His wife, Kitty, took the opposing route in thanking him for the 17 years she had him. After a few polite hellos and introductions, I asked the Bishop how he justified the event. Without getting into all the conversation that took place from that starting point, it was the quickest trip across country I ever took as time just flew by. Good conversation can do that!

I do not belong to any formal discussion group, and yet as most of you know, I do love to give my opinion and will do so on a multitude of topics. Each month I am faced with space I need to fill and articles that I hope will be both informative and interesting to you the reader. So as I sat there thinking about topics and discussion groups, I began to center on those people or events that have influenced our lives more than any other over the past 100 or so years. So many things have happened that if we were to form a group and ask the question of what single event or person influenced your life, more than any other, over the past 100 years, who would you name and why?

With that thought in mind, let the rest of this article spur you to think of who or what made things better, worse, easier or whatever for you. Conversation is a wonderful thing. Maybe this article will stimulate such talks amongst your family and loved ones. I know telling my kids and their kids how things were back when I was their age, always brings an expression of disbelief. Imagine telling my granddaughter, now 19, that we never had such a thing as a cell phone and wouldn't know what texting even meant.

I thought about Orville and Wendell Wright and the first flight of an airplane in Kitty Hawk, North Carolina back in 1903. The plane flew for all of 120 feet. Todays' 747 aircraft is 231 feet long, almost twice the distance that first flight took. Can you imagine the Wright brothers returning to earth, looking up and seeing the type aircraft we have above them? I can't even imagine the thought that would go thru their minds, learning man stepped on the moon and within the next 10 years a trip to Mars is planned. Talk about an invention that changed our lives, I guess this one can be answered with , "If God wanted us to fly, he would have given us wings, or as it turned out, he gave us the Wright Brothers."

What's Inside

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- Our front page article opens the idea of discussion groups, and hopefully gives us all something to think about.
- As we watched our snow removed when we didn't need help and fumed when we did, it gave Marty something to laugh about.. Page 10
- In a continuing search to solve so many of our problems in a most efficient manner, we can see the Road to Excellence on page 11
- When fairness needs to be the guideline, Dan Prado challenges the Board in his article on Consistency. Page 14
- Last month we goofed. We were fooled and our due diligence was not up to par. Thankfully with a Letter to the Editor we have the opportunity to make our necessary apology. See page 17
- In what may be a controversial article for some, Marty takes a personal look at Race and how it breeds Hate. A thought provoking article starting on page 24
- Frank Loeb writes another of his thoughtful articles that always leave us thinking about ourselves and the country we live in. His latest begins on page 29
- George Jardine submits a Letter to the Editor detailing his findings with respect to the monies we spent on Transition. Based on the different amounts we have heard from others, the letter questions how such things can happen. Page 37
- When there is ice on the sidewalks in front of our homes, we must get rid of it. But who is responsible for all the sidewalks in front of common grounds? See Page 39

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Before I go any further, I am reminded of a few TV shows that I have seen which named the most important invention of all time and it was always the same. No, not the plane, and not as Mel Brooks and Carl Reiner discussed in their famous 2,000 year old man act, where Liquid Prell, in a squeeze tube that could be dropped and would not break, was tops. The answer has always been the printing press; because it allowed people to learn.

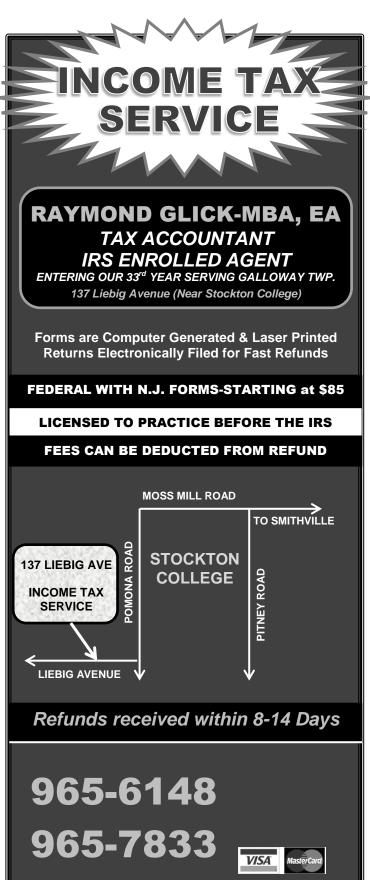
Getting back to the topic at hand. I thought about people and was surprised to learn that Adolf Hitler was Time Magazine's Man of the Year in 1938. For pure evil, who can match him? It does however seem some of these Middle East radicals are trying their very best. Hitler's drive to make Germany the purist and leader of the world, died under his reign, and yet today, Germany stands as the financial leader in Europe: A terrific turn around for a country that once represented such evil.

Jackie Robinson is well known for opening major league baseball to African Americans. His plight and the abuse he took is well documented. Today, his number, like no other in baseball, is retired from every major league team. No one can wear number 42 except that one day a year, when every player does in his honor. Do you all know who wore number 14?

Just 11 weeks after Robinson joined the Brooklyn Dodgers in the National league, Larry Doby, an African American joined the Cleveland Indians in the American league. In those days, the National League and the American league never played each other except for the World Series. Therefore, Doby more than likely got the same abuse as Robinson in the ballparks he played in, and yet, not too much said about him.

Continued on page 4





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Discussions...

Today, with most professional sports filled with African American players, a debt of gratitude is always extended to Robinson. For basic human rights, we see Dr. Martin Luther King the cause for the many changes over the years in making our country equal to all its citizens. Changes still have to be made, both in law, and more importantly, in the hearts of all of us.

I was watching a movie the other day, based on a true story and learned something I never knew or heard before. Rosa Parks had always been the person who said enough was enough and refused to move to the back of the bus, making a strong case for the antisegregation rules that followed. In the movie, some 11 years later, we see a young African American soldier, who is a lieutenant in the Army, get on a bus and sit next to what appears to be a white woman. She is however a very light skinned African American whose husband was a friend of the soldier.

The bus driver seeing this seating arrangement demands that the soldier get up and move to the back of the bus. Anti-segregation laws had just been passed for the military and so our young soldier refused to move. Two MPS were called to force him to move and upon his refusal, ended up with a general court martial against him. In the end, he was acquitted at the trial. The name of the movie you ask? "The Court Martial of Jackie Robinson." Yes the same Jackie Robinson who some years later wore number 42.

Why didn't Rosa Parks, and then Jackie just stand up and move to the back of the bus? They knew that would justify the demand made of them that no one had the right to make. History shows that we must be thankful for those who came before us, challenged what was so obviously wrong and took the abuse in their quest to make change.

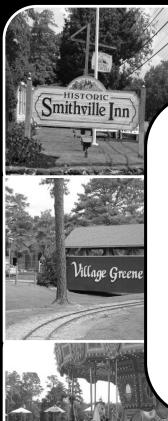
Moving on, I suspect the introduction of the personal computer played a large role in many of our lives. And today, the Internet has become one of my favorite tools for learning and I suspect keeps me occupied more hours per day, than any other media. One thing I do know, over the next ten to fifteen years changes to the Internet and what it can do for us is beyond anything I can dream of. My Kids and Grandkids will see things I never will and so all we can do is look back and enjoy the changes we have already witnessed. *Continued on page 6*



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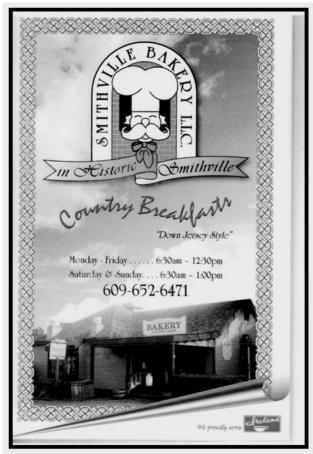
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Discussions... Cont. from page 4

For those of you who like to write or convey a thought, why not drop us a line and tell us what was the event or person who changed your life, for the better, or perhaps unfortunately for the worse. Let it be our discussion group, a place to share ideas, thoughts and a means to stimulate our brains. Age gives us a wonderful canvas to work with. We have seen so much change in the years since our birth. I grew up listening to a radio and it wasn't until I was six or seven that my parents purchased that 9-inch Dupont black and white TV. Watching the Texaco Star Theater with Milton Berle, Howdy Doody, and a test pattern most of the day is all but a distant memory. Back to those days, when was the last time any of us saw a set of "Rabbit Ears", those not attached to a bunny.

Listening to Alan Shepard say all systems A-OK over and over again during that first 15 minute trip into space to seeing the challenger space craft blowup in 1986 killing all aboard including Christa McAuliffe, a school teacher preparing to teach all of us about space upon her return. So many things, and so many stories to tell. Sharing our personal journey with others, especially the grandkids is as the commercial says, PRICELESS!



How Many Inches?

There are several sites on the Internet where one can go to see the amount of snowfall at a specific location for any day of the year. Some you pay for, many are free.

We went to see what the snowfall report was for the Atlantic City Airport on the day we had what appeared to be a dusting of snow and yet DTE was hired to clear it on February 14, and then again to see what fell when most of us found about 3-4 inches on our driveways and yet told that Atlantic City Airport only had 1.6 inches.

For some reason, the sites we went to said the Airport had 3.2 inches of snow, when our Board reported 1.6 and the day DTE was paid to remove it, the Airport reported .8 (less than one inch).

We fully agree that we need a standard location and if Atlantic City Airport is the closest one where an accurate measuring is always made, then that has to be acceptable. However, because of the significant cost to each of us, we need to establish a direct communication with the Airport and be assured we are getting the accurate number.

Additionally, our contract with DTE, or whomever we may select in the future has to have both parties, the contractor and us, agreeing on the site for the measurement. And if in fact, the airport says we had 2 inches and yet we all see Smithville with 4, the cost to remove that snow must be at the 2 inch rate in which case the contractor lost out. Alternatively, if the reverse takes place, it will be us who pays more than necessary. It is for this reason, one would hope there is a more local spot where we can get a measurement that more closely meets our actual snowfall amount, something we hear our Board is working on.



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Sometimes I have to Laugh...

Let's go back a few weeks to February 14 and remember that small amount of snow that fell and in most cases, at least on all the driveways we could see on Brewster Drive, the heavy winds blew them clean, down to the black top. My front walk and those of my neighbors appeared to have had a dusting, or at most about an inch of snow.

I went outside, shoveled the walk clean and when I turned my computer on, quite surprised to receive the mass e-mail telling us that DTE (Down to Earth) was on the job clearing snow. Now I know, my property and those near me did not have the 2 inch requirement before we start spending money on snow removal. I am not sure where we make the measurement to determine if in fact 2 inches was reached and so I will assume for the moment at that spot, perhaps with the wind blowing, the 2 inch criteria was attained. (I always felt we needed to go by some local standard, such as the Atlantic City Airport to eliminate any questions.)

In any case, sometime late in the day of February 15, the DTE crew was outside my home, clearing

By: Marty Horak

whatever snow was left on the driveway and cleaning the sidewalks. None of the walkways from the front doors were being touched. And then we received another mass e-mail telling us how the cold had kept the hand shovelers away and they would be returning the following day to clear whatever was left. And as promised, on Monday afternoon, February 16 there they were, doing that job.

The problem is, while they were outside my door, shoveling what had to be no more than a half inch of fluff, the weatherman was predicting a 5-8 inch snowstorm that night. All we heard is this massive snow storm coming up from the south and it would reach us late that Monday night, and they are shoveling my walkway.

And when I say, "Sometimes I have to laugh," I am being sarcastic. What many of us do not realize is how much this snow removal effort is going to cost us. And the reason is, we won't see it that day, or this month or anytime this year. But let me tell you how it is going to affect next year's budget.

Continued



Sometimes... Continued

To understand the expense we run up each time they remove snow, you have to go to the DTE contract, posted on the community website. And although dated for 2012, we can assume the rates are similar. There is an expense for one car driveways and another for two. There is a difference in using shovels vs plows and charges for heavy equipment being used on an hourly basis. Unfortunately, it does not appear one would know before the job was completed exactly what the expense would be, although we do believe that is the goal we should have contracted for. For example; if we have 2 inches of snow, the total cost will be, and a set number. There is a breakdown in 2 inch increments and so we went to the least expensive method we could see.

Based on the contract and based on our calculation using those numbers, we assume the cost of the February 14 snowfall will have cost our association about 40 - 50,000. Now I am sure if it is a penny off, one way or the other we will surely hear about it, and that's fine, it will only adjust the following:

When our budget is formalized for each year, there is a \$300,000 charge for snow removal as well as an approximate \$400,000 Weather Reserve Fund. If no money is used in the prior year, the \$300,000 unused rolls over as a reduction for the following year's budget. If we use \$100,000, then \$200,000 is rolled over effectively lowering our dues for the following year. But whatever amount we use in 2015 will be assessed to us in 2016. Accordingly, the act of removing the February 14 snow will cost each of us about \$3-4 dollars in our monthly maintenance fee.

The snow we received the day after, which did in fact exceed the 2-inch requirement, well cost us much more and that, justifiably will result in a cost to each of us approaching another \$6-9 per month. In all, just so we can understand the numbers, if we used all of the \$300,000 budgeted for 2015 and did not touch the Weather Reserve Fund's money, the replenishment of that \$300,000 would cost each of us, \$20.56 per month or \$247 for the year in 2016.

Now let's be fair. We cannot control; snowfall. We have a requirement to clear and remove when it reaches 2 inches or more. But what we can do is use a little common sense. Why were they hand shoveling my walkway late Monday afternoon,



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Sometimes I Have To Laugh...

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when the weather was predicting a massive storm of 5-8 inches later that night? I read in the Newsletter where the Board realized if a warming trend was coming and the snow would melt on its own, that would be taken into consideration. Good... They should! But don't shovel hours before a new storm is about to hit.

Now allow me to take your attention away from the cold and let's look at our Landscaping Contract.

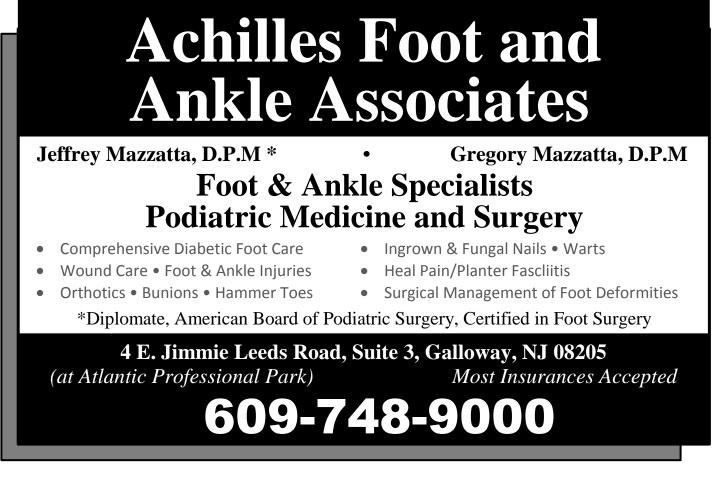
We read how we are assured of 24 cuts and we will save about \$16,000 for every cut under that at year-end. I will assume our mowing season begins in mid-April and ends at the end of November. Last year we found DTE mowing in December, but for this calculation. Let's assume all is completed by Thanksgiving. That equates to 229 days, or 33 weeks. So once again I get that feeling of "Sometimes, I have to Laugh." Based on the contract with DTE, they can miss 9 weeks and comply with the contract and not lose \$16,000 for missing a cut.

When we introduced the 8-day mowing cycle, the plan skipped one cut every 6 weeks.

If mowed on Monday of week one, it was Tuesday of week two and after Friday of week five, not mowed until the Monday of the week after the next. With 30 weeks of a mowing season, the 8-day cycle cut the lawns 25 times. And because our contract at that time was based on a fixed cost per cut, we saved about \$100,000 for the year.

Those who fought the 8-day cycle wanted their lawns cut the same day of the week, every week and wanted no more than 7 days between cuts. And look at what we have now. 24 cuts over 33 weeks. And if you think DTE will cut more than his contract requires him to cut, and based on a fixed contract amount, be prepared to see the grass grow an extra day or two.

<u>Conclusion:</u> Overall, we have seen the removal of snow done in a professional manner. The shovelers working hard were courteous when spoken to, especially working in such cold conditions. Changes to the L&G appear to be all moving in a positive manner and we look forward to a big change for the better, this summer season.



The Road To Excellence...

By: Marty Horak

We often write about a need for our Trustees to call upon other residents whose fields of expertise might be useful in helping them arrive at a decision. Those suggestions have always gone into the circular file (waste basket) as it is apparent to most of us, that once becoming a Trustee, their knowledge of all things related to Four Seasons and the running of a community such as ours is instantly made available by some unknown force, into their brains and memory banks.

I suggest we are never too old to learn, and never that good, not to need help. We have often said to play better golf; you must play with those who are better than you. It is the only way to learn.

But even the very best of the best, Tiger Woods, Phil Mickelson and most of the others all have a swing couch, a phycologist and whomever else they feel can give them that one little tip, or suggestion to make them that one stroke better.

In the case of most athletes, they are better than their coaches and yet rely on them to learn a thing or two. For anyone playing the stock market, one would surely try to learn the philosophy of the likes of Warren Buffet, or any other who has been so successful over the years. We learn from those who are better and in some cases the expression "Do as I say and not as I do" certainly allows for the expert to learn from the teacher.

Surrounding one's self with those who might be a little smarter, have a little more experience in a field you are interested in, or merely listening to the thinking of those who have been there and done that is a key to success. Not knowing an answer to a question is not a sign of being stupid, but failing to ask for that answer from others, is a sure sign of insecurity.

The better the doctor the more apt he or she is to recommend you get a second opinion when facing a serious condition. If the second opinion mirrors the first, it has enhanced the patient's view of his doctor. If different, perhaps one or both doctors will have learned something.

I am certainly not the brightest, the smartest, or the one with all the answers. What I am, is one who is willing to admit that and seek the help of others when needed. We all make mistakes.

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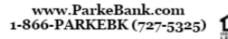
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Excellence... Continued from page 11

The question is; are you willing to admit it and move on, or do you compound the error by doubling down on your initial actions? There is no shame in asking for help. All too often

we find our Boards, and/or Committees sealing off



Consistency...

For a community to function in an efficient and just manner, it is essential that all residents be treated equally. Recently, I appeared before the Board with a letter detailing how another resident was treated in a similar situation as mine. I was told that accommodation was granted by a previous Board; suggesting that the current Board was not required to consider the past action as setting a precedent.

It appears to me that this mind-set is clearly unfair and denies justice to the residents whenever new Trustees are elected. The current Board, by their actions, is saying that the previous Board was wrong in granting an accommodation to a resident. Certainly, non-medically trained Trustees should not be second guessing written opinions from physicians.

This community is mostly comprised of seniors who may at some point in time require accommodations due to ill health or disabilities. It is very disturbing to have Trustees that fail to consider the hardships being encountered by some of their fellow residents. We have at least two physicians residing in this community. The Board should consult with these medical professionals in order to prepare written guidelines to address various conditions requiring accommodations. This will enable future Trustees to make decisions based on legitimate grounds and not on whims and bias.

One of our resident physicians could review a specific case, if the Board has any doubts that may not be addressed by the written guidelines. In my case, I have submitted letters from my doctors and their recommendations for a permanent accommodation have been ignored. The problem is that some Trustees feel they have more medical knowledge than a physician. I am hopeful that our resident doctors will agree to be on call to render a professional opinion when requested by the Board.

The residents should demand that the Board implement a consistent policy regarding medical issues requiring accommodations.

Continued on page 16





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Consistency ...

If we wait until a problem arises and the Board denies an accommodation, the resident may be subjected to a severe hardship. Also, one resident standing alone will not have the impact that many residents anticipating potential future illnesses will have on the Trustees.

I feel very uncomfortable that I have supported candidates for Trustees and later was forced to be critical of them. Obviously, for the most part I did not know them and accepted their promises as being factual. When elected, I was very disappointed to see them abandon their stated positions and support the policies that they had criticized prior to becoming Trustees. In one case, I thought I knew a candidate and trusted him to standup for his stated intentions. Unfortunately, this individual is not inclined to challenge the other Trustees. I suppose it is very tempting to want to be liked and therefore, go along with the others.

In the February issue I provided proof of the actual rule concerning storage of trash pending weekly collection and how Trustees have been enforcing a non-existent restriction.

Regardless of good intent, our Trustees should not mislead the residents. If they are comfortable to misrepresent something so obvious, what else are we being misled about?

Unfortunately, residents have a tendency not to become involved in important issues that are crucial to the community. We on the staff of the Seasoned Observer have been contacted by many residents with a problem and asking for help. We attempt to assist the residents to the best of our ability, but standing alone the Board ignores both us and the resident with the problem. It behooves us all to express our support for improvements at Four Seasons. Failure to do so will lead to hardships for many of us in the future. As matters stand today, many of us will be forced to leave this community because of a lack of compassion by our leaders.

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Letter To The Editor...

To the Editor:

Your readers are informed on page one of the **Seasoned Observer**, Issue 150, February 2015 (incorrectly dated as Feb.**2014** on the Masthead) of the extraordinary lengths to which the publication goes to "...do our very best to do our due diligence in representing a point of view or a fact with as much background checking as we can find."

On page 37 of that same issue, we find "How to create a social state by Saul Alinsky," presented therein without attribution.

A cursory check of **Snopes.com** would have shown you that the entire document is false. It is part of a long-standing, bogus attack on Alinsky, the original community organizer – a man who dedicated his life to giving voice to the poor and powerless.

In addition to its attack on Alinsky, the document implicates President Obama, who, I suspect, is the real target of this despicable smear. In its latest iteration, the alleged Alinsky list is imbedded in a January 2014 email that states, in part, as follows:

"Obama was influenced by the writings... (of) Alinsky, author of the book, Rules for Radicals...and followed (these) philosophies throughout his days as a Community Organizer...and apparently is still following these radical rules today." And what was supposed to be the #1 rule – 'Healthcare – control healthcare and you control the people.' Alinsky died in 1974, many years before anyone used the term 'healthcare,' further indicative of the fact that **these 'rules' are bogus. They simply do not exist!**

Alinsky did indeed have a list he called 'power tactics,' detailed in Rules for Radicals (1971). It is however nothing akin to the false material in 'The Social State.' For details about both the bogus list and correct information about Alinsky, go to Snopes.com (Saul Alinsky) and/or google 'Alinsky.'

Your readers are entitled to an explanation as to who, how and why this false list appeared in your publication, and why it was not subject to your proclaimed 'due diligence.' It would also seem appropriate to offer an apology to the readers for passing on false and defaming information.

For truth, justice, and the American Way, I am, Joel Ollander, Wexford Village

Response...

Dear Joel,

I'll address the easy one first. Publishing our February 2015 book with a 2014 date is certainly a goof on my part. I probably signed a few checks in January with the wrong year's date as well. I guess old habits are hard to break. You will see 2015 on this issue with a thanks to you.

The references made to Saul Alinsky are far more critical and it appears we did in fact fall for a false set of facts. I will not defer to any reasoning of how a mistake is made, or in this case, how the facts which turned out to be not the facts got by. We goofed and we do apologize for the error.

As for doing our due diligence. That is something we hold dearly and attempt to do as best we can. Obviously, in this case we failed and do to your efforts we are able to make the apology the community deserves.

Our pages are always opened to Letters to the Editor whether favorable or not, and are presented without censorship or editing of any kind. It is via that voice that we welcome such criticism when wrong, and we will do our very best to avoid such errors in the future.

Marty Horak Editor-in-Chief



Letter To The Editor...

Dear Editor:

The results of our last election for Trustees resulted in a landslide victory for the two new candidates running. Dominick Morretti and Frank Murray provided hope for change and the beginning of the end for the "clique" mentality. I must confess that I made a mistake by placing my faith in these individuals and the changes they promised.

Listening to their pre-election rhetoric about how they were going to represent the community and vote their own conscience based on the desires of the residents was encouraging. Talk is cheap, but it takes intestinal fortitude to take a stand and resist voting with the rest of the herd. It appears that the Board still votes as a unanimous group and nothing has really changed. The new Trustees supported term limits and were in favor of replacing chairs of critical committees that have been in power far too long. Very little change has taken place and it appears that in spite of the overwhelming mandate from the residents, business as usual prevails. Results of any vote should be made public in the official newsletter. It would be refreshing to read that a Trustee dissented from the majority vote and the reason for the dissent explained to the residents.

The United States Supreme Court Justices publish the results of their votes and offer written dissenting opinions. It is amazing that our Trustees vote in private and unanimously for the most part.

Tony Annacone, who received the least number of votes of all the candidates in the last election, was infamous for stating, "We can do anything we want." The residents clearly sent Tony a message that they did not approve of his attitude. Why can't the recently elected Trustees understand that we expect them to keep their word and not allow the status quo to remain in place?

Apparently, Trustees derive a sense of power and importance once they are elected. Many people are elected to office with good intentions, but are soon overtaken by a feeling that their power and status has substantially increased. Continued



Letter To The Editor... Cont.

This is especially true if their work prior to retirement did not provide them with self-satisfaction. One former Trustee is totally lost without having the title of Trustee. This individual goes beyond wanting to serve this community. Our Trustees are behaving in a very similar manner as career politicians. Politics is a powerful drug that can overwhelm and control many people. Without this title, their lives can't be fulfilled. Eventually this results in a feeling that they know everything and they resent and ignore any advice from other people.

Four Seasons has many residents who held important and demanding positions prior to retirement. These residents are capable people who wouldn't need the title "Trustee" to satisfy their ego. We desperately need these competent residents to become Trustees and provide this community with proper leadership. Hopefully, one day soon we will have a Board that is competent and devoted to properly serving the community and not their own egos and agendas.

Stanley Kelley, D.O. Berkshire Village

Our Findings...

In our January issue, Dr. Stanley Kelley submitted a letter to the editor in which he once again called for Term Limits, something this publication has sought for many years. We were particularly surprised to see a response to his letter written and published in the March Four Seasons Newsletter by Linda Telli, suggesting that Term Limits could not be used based on the inability to get enough volunteers to fill any vacant spots.

To begin with, over the years we have heard from many residents who applied to the Judiciary Committee only to be turned down as the quota was filled. And even if there were no additional volunteers to fill the committee, there is no reason why other members could not assume the role of Chair or Co-Chair and have both Terry Lucarelli and Camille Lally step down from their leadership roles.

But above all, we are always surprised with a big smile on our face when criticism of anything published in our paper is made by one of the few residents who have elected not to receive the Seasoned Observer, Linda Telli being one of them.



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Arthroscopic Rotator Cuff Repair...



A Minimally Invasive Option

By: Gene J. DeMorat, MD

The rotator cuff is a series of muscles that provides essential function for overhead and lifting activities of the shoulder. Unfortunately, it is commonly associated with injury resulting from falls; from the repetitive motions of sports, like throwing a ball; or even simple lifting.

Depending on the degree of injury and response to conservative treatment, surgical intervention may be required to relieve the pain of a rotator cuff injury and restore function, according to Dr. Gene J. DeMorat of Shore Orthopaedics University Associates.

Traditional rotator cuff repair is performed by direct visualization of the torn rotator cuff through a three-inch incision through the deltoid muscle.

Arthroscopic repair is a new surgical technique that has evolved over the last decade; it enables the physician to repair the injury through several onecentimeter incisions on the shoulder through the deltoid.

Through these small incisions, the rotator cuff is viewed with a small camera called an arthroscope, and repaired using small instruments.

This less invasive technique has many benefits, according to Dr. DeMorat. The smaller incisions produce less scarring and damage to the deltoid muscle, limiting the risk that the muscle will not regain its full strength. Also, the damaged cuff can be better visualized, allowing for a more anatomic repair. With this superior view, surgeons are able to repair previously irreparable tears.



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Racism = Hate... By: Marty Horak

Hate, a word and a position one would hope would never appear or be acted upon, but for so many reasons, it seems to raise its ugly head and from time to time, we become a part of it.

Before I write another word, and ones that I know are going to create a problem for me, let me give you a bit of the background for even writing what you are about to read. As I have mentioned from time to time, one of our residents, a friend, reads our paper and calls me with his opinions. Some good, some bad and sometimes with observations that he suggests we act upon. Last month he pointed out how we have continually been harping on the First Amendment issue, Free speech and all that stuff about my fight with the Board. He suggested we move on to new stuff, things that would be of interest to the readers, new ideas, and so forth. As I told him, we will no longer be speaking about those free speech issues for reasons that will soon become apparent and we will leave those judgments to others as time will tell.

This left me with a thinking stage of what would be of interest and more important to my being able to write about it, what concerned me, as an individual and did it affect any of you as well. And so, at the risk of offending some, taking a side that the majority may not agree with, the following are my thoughts, written for the good or the bad, depending on your points of view. The topic is "Race" and what it has meant to me and what I have seen.

On that November day in 2008 when Barack Obama was elected President of the United States, I sent an e-mail out to all those residents and friends in my address book. I was so proud to be an American that day, not because the candidate I voted for won, but because our country was able to override so much of a racist attitude. *Continued*





Racism = Hate...

A very select few, responded to that e-mail, and those that did, all agreed with my feelings.

Several years ago, one of our residents had mentioned how he couldn't stand me. I won't use the word hate, but this man had no love for me. I had never met him, spoke to him or would even recognize him and I wondered why. Renée learned he graduated high school with her brother. She spoke to this man, and suggested he first meet me and then perhaps learn to either love or hate as a result. We met and have been friendly ever since.

The lesson learned is before we form an opinion, why not take the time to get to know the person or the facts and not base your feelings on the spin we all get from the various TV channels, sided strongly in one direction or the other, or here at Four Seasons, from one who feels one way and wants you to agree, thereby disregarding your own observations and conclusions.

Racism remains in my opinion, the biggest problem we as Americans have. Walking into a restaurant and seeing a group of people, it might be hard to tell if they are Irish, Italian, Jewish, Germans or what. But with a change in skin color, we are able to set our agenda and to all too many, our prejudice begins to show.

My recollections to meeting African Americans goes back to my earliest years as a kindergarten student. Both my parents worked and I had a Nanny. Some were Norwegian and white and some were African American, and I grew to love them all. In my early teens, my father unfortunately suffered from a rare spinal disease and needed constant care. Margaret, an African American, who happened to be our apartment house's superintendent's wife worked for us, caring for my dad for a good twenty years. Jimmy, her husband was my golf teacher, a good friend, and I have told his story before.

When Renée and I moved to Marlboro, our next door neighbors were African American and we lived side by side, enjoying each other's' company for all the years we lived there. Raising our three kids under those conditions was probably the most fortunate thing we could ever do. It raised them to be color blind, a position we happily now see passed on to our grandchildren.

I will never understand why the color of a person's skin can be so instrumental on how some people judge who or what you are.

Continued from page 24

When I was a youngster, my parents went to Miami Beach every year for a vacation. My mother's boss had his chauffer drive down to Miami, but he was not allowed to drive across the bridge into Miami Beach, based on the color of his skin. In the streets of Miami I saw the signs for whose water fountain that was and whose bathroom could be used by who. Those sights remain vivid in my memory today and it represents what remains the biggest problem we as a country have, and I am sure some will never admit that.

When Jackie Robinson broke the color line, his boss, Dodger Owner Branch Ricky, knew he had to choose the right African American, the one who could stand the abuse he would get and not react to it. Jackie proved to be the right man. And the doors he opened are endless. Professional sports are filled with top athletes, many of whom happen to be African American.

In 1936 at the Olympic Games held in Berlin, Germany, other signs of bigotry became the obvious. And once again hate raised its ugly head. *Continued*



Racism = Hate...

Jesse Owens, had just won three gold medals in track in front of Adolf Hitler and a 4 x 100 meter race was to be held. Owens was not a part of that 4man team but Marty Glickman and Sam Stroller were. At the last minute, the US coach informed both Glickman and Stroller they would not be running because they were Jews. Having a black win in front of Hitler was told to be bad enough, but to have two Jews win gold medals was not to be. Owens replaced Glickman and won his fourth medal. All this a few years before the holocaust, where there is no word to describe the evil that took place.

Like Branch Ricky's decision in selecting Robinson, when we finally elected an African American to the highest position in the land, President of the United States, we all needed to hope he too, would be the right man, the one who would receive all the racial abuse and not react openly to it.

I have no problem with disagreeing with policies or the manner in which he does his job. Your personal opinions on what is good for America and what is not is certainly your right and as long as it is not based on the color of his skin, I have no problem and respect your right to vote the way you do. As a matter of fact, here in South Jersey, the overwhelming majority of voters are Republicans and as a Democrat, I am in the minority.

Now I know back in 2,000 when George Bush was elected and all my Democratic friends were arguing over the vote count in Florida and why the Jewish population would never have voted that way except for the visual and confusing look of the ballot. And I likewise know of all the negative thoughts we had of the Bush administration and his war hungry Vice President. Let's chalk all of that up to politics. Although I must confess it has divided the congress into separate bodies that the word "Hate" is becoming more and more obvious. And I wonder how much of that is based on policy as opposed to the color of one person's skin.

Did you know that John McCain, who ran against Barack Obama in 2008 was not born in the United States? He was born in Panama where his father was serving in the military. Our laws state that if the mother is a citizen of the United States and away from the country when she gives birth, that person is considered a natural citizen of the United States, one of the requirements to run for the presidency. I do not recall a single word challenging John McCain's right to run ever uttered.

Does anyone really believe that Obama was born in Kenya, and his mother called the Hawaiian newspapers to publish his birth, and list it as happening in Hawaii, because she felt at the time of his birth, he would someday want to run for the presidency? That is to say nothing of the fact his mother was a citizen of the United States making him, just like John McCain a citizen as well. Sorry, but to me that is pure hatred and a denial by these folks that Obama is a legitimate person and therefore has no right to be in the White House.

He has been our President for 6 years with two more to go. You may like his policy and you may hate it, but the color of his skin cannot and should not ever be a determining factor. And I will argue that to many it is.

I do not know how you can eradicate racism. In the Broadway show and later movie South Pacific, there is a song that has the lyrics of: "You have to be taught to hate and to fear.. You have to have it drummed in your head, from year to year. You've got to be taught." Those words are so very true. We are what we were taught to be. We believe in the God we were taught to observe. We are taught what is right and what is wrong and by the time we reach adulthood, we are what we are and changing becomes a very difficult thing to do.

How the brain can be cleansed of anything remains a challenge. Most of us will never change from what we are and what we believe. And until such time as we really get to know our neighbor, especially the ones who pray to a different God, or whose skin is not the same as yours, we fear the unknown.

There was a 75 year old restaurant in Pleasantville called Wash's, which since has closed. They had great soul food, ribs, chicken collard greens etc. I recommended it to one of my neighbors. Upon his return he yelled at me for sending him to a place where only he and his wife were white. I asked him two questions. How was the food? "Very good" was the reply. Did he ever consider what an African American family feels like walking into an all-white restaurant? To that I got a shrug and a "Uh?"

Until such time as we do not see what my neighbor did, we will continue to live in a country where racism prevails. *Continued*

Racism = Hate... Continued

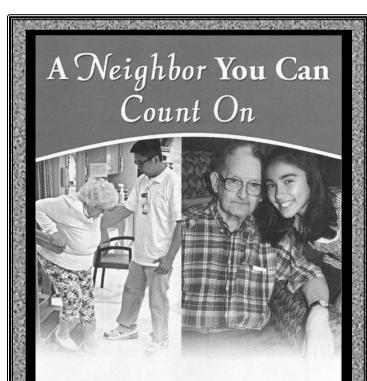
I understand most animals do not see color. As a photography hobbyist, I used to enjoy black and white photographs as well as color. Perhaps if we only saw in black and white we would begin to change. Not because the African American in the photo would be a black and the Caucasians white, but all would be seen in various shades of gray. And in some cases, the African American's shade would be a lighter gray then the Caucasian standing next to him. Maybe then, color will no longer be what it is today.

We as a people must learn to accept that which is different. If not it can escalate to things we see as not human. ISIS as evil a cult of people more than likely stems from religious beliefs. And what we all must understand, religion is a belief and should be separated from fact. We are what we were raised to be. If our parents were Jewish, more than likely we will follow that path, and if given to a Catholic couple at birth, I can safely assume any of us would have followed that belief.

Ask any five-year old, "who has the best mommy and daddy in the world," and their answer will be "I do." Do you point to their friend and say that they think their mommy and daddy are the best and therefore who is right and who is wrong? No, we recognize the belief to each of them which may appear to be factual is normal. All of us must learn to respect our neighbors' beliefs, without compromising our own.

If I offended anyone, I apologize. It is after all, just one person's opinion. However, I am convinced until this subject is discussed in an open and honest way, the problems we see on the News every day will continue.





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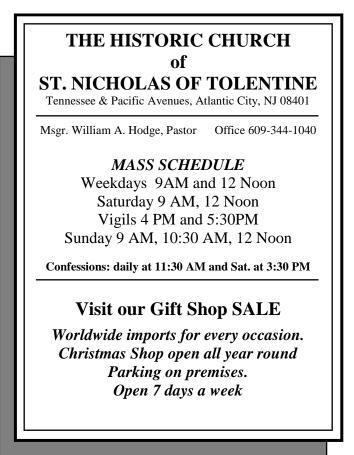


Here is this month's **Seasoned Observer Quiz**. <u>The</u> <u>**FIRST TWO people**</u> to e-mail the Observer, or Marty with the correct answer will win a \$10 gift certificate to one of our local retailers/restaurants. (In case of ties, prizes will go to first time winners whenever possible)

To be fair, and giving everyone a fair chance to read our paper, we will not accept answers until the 25^{th} of the month

Jen gave birth to her daughter Caroline on the first of January in a year following leap year. Starting in February, on the first of the month throughout the year, she made note of the day of the week. She noticed that the monthly anniversary of her daughter's birth fell on Friday, three times that year.

On what day of the week was Caroline born? And how many months old was Caroline before her "monthly birthday" fell on the original day for the third time (Not counting her actual day of birth)



Last Month's Quiz...

1- If we assume the earth is 24,900 miles at its circumference, approximately, how much further would a plane have to travel to circle the earth at a height of one mile?

A-6 miles, B-60 miles, C-600 miles or D-6,000 miles

The answer is "A" The formula for circumference is Pi x D and Pi is 3.14 Therefore the diameter in which the plane flies is 2 miles greater than the 24,900 at the earth's surface.

2- If we subtract 32 from a number, divide that by 9 and multiply that by 5 what have we done?

You would have converted degrees in Fahrenheit to Centigrade



What You Might Be...

By: Frank Loeb

In my last letter to you I asked you a question. I hope you have spent a little time thinking about the answer. Compared to other great rivers of the journalistic industry, the Seasoned Observer isn't a whole lot more than a rivulet bubbling out of the side of a hill. On the other hand Ben Franklin's "Poor Richard's Almanac" had roughly the same circulation and, at times dealt with many of the same subjects. Whether that attests to the concept that time changes nothing or everything, like everything else, depends upon your perspective.

Writing in a small newsmagazine can be fun even though the salary sucks. When and if we get the chance to avoid throwing rocks at people and organizations with whom our editorial board has a beef we are, pretty much, encouraged to write whatever we like. Occasionally we are set free to write whatever we want with the request to pick up on a situation or activity that is changing fast and not necessarily in a good way. Last month I had the privilege of sniffing around some of the ways some people in positions of power have been and continue to hope to change the way we treat each other in light of what used to be the most powerful document known to mankind. The article started out by asking vou to identify what kind of American you are in the most general way I could think of and ended in the rather more specific of asking what kind of sacrifice you would be willing to make to insure the preservation of our basic human rights.

This article is not meant to do anything other than make us think about our lives and how we live them. There are no lessons here; simply things to look at somewhat like a mental picture book. It simply seems that today's human spends too much time pushing little plastic keys and not thinking about what should be really important.

It wouldn't be terribly productive to consider individual rights if we first excluded the 1st amendment. We've made a case for our first amendment being the only one that really carries punch, does most of the heavy lifting and is the one upon which all the rest are built. Over the past year I've discussed that on several occasions and it seems most people pretty much see how the 1st amendment offers a great deal of coverage and protection. The others are specialists of the sort spiritually dedicated to the right to raise pot-bellied pigs (or whatever) and preserve the need to guarantee such a manicured Hi Def future

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Continued on page 30

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activity snatches, res ipsa loquitur, its credibility. The corollary is, of course, should we lose our first amendment rights we will have lost all of them.

If you managed to stay awake long enough in Civics class you probably managed to remember the difference between those who saw the U.S. Constitution as a flexible changeable document we could and should bend and shape to face changing situations as history presents them to us.

These were the "loose" constructionists and, regardless of political persuasion, were usually the folks who were running the show at the time. They were opposed by the "strict" constructionists who, since they didn't want the opposition running around cutting everyone's heads off, thought the Constitution was, verbatim, the LAW and shouldn't be changed in any way. Usually these folks were the people who had recently been in power but lost it and no longer controlled the government so they felt a need to rein in the opposition and limit their ability to change the constitution in ways that might increase their power. Basically the "strict" constructionist felt: "If it ain't broke, don't fix it" to which they often add the paradigm: "and that ain't often bro'. Of course, lately, it would seem that "loose constructionism" is more akin to "convenient destructionism" but that's another matter.

Now here is a rare condition when it comes to government insofar as it is itself unchangeable, immutable and as everlasting as is the fundamentalist Christian's view of the Bible. You can bank on the guys who are "in" wanting to change the constitution any way they want whenever they want to (or, in some cases ignore it completely as in "I can do anything I want!)

As usual when it comes to issues like this one there are times when both sides hold valid points of view. In times of war it is probably not a good thing to hold the constitutional reins so tight as to limit flexibility and thus jeopardize the nation's safety. At other times we allow the head of the executive branch to exercise the right to do anything he wants to a point where the nation has been endangered to a point from which it will possibly never recover.

Continued

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What You Might Be...

Regardless of one's constitutional leanings it is absolutely imperative that they be held subservient to the good of the nation and its citizens.

Unlike almost every other country in the world, the U.S. allows its citizens to take positions that are so opposed as to be impossible to resolve. It is inevitable that some few will take the extreme position on any issue and remain recalcitrantly unwilling to change in any way. The fact remains that we are faced with problems both national and international that can and will ultimately lead to our destruction if we refuse to learn to compromise. Some problems like illegal commerce across borders have been around for a long time while some like massively inflated population shifts across those same borders have never been seen before. While seemingly insoluble these two are rooted in the same socio-economic imbalance and when compared to some of our other problems, should be a snap to solve. While those of us who live under the Judeo-Christian code have faced another huge group which would be quite happy to slaughter us all, it was only recently that this group had the wherewithal to act upon their ambitions. Such are the kind of mind bending problems with which we must

deal. Perhaps there is no way to avoid mass extermination(s) but we have to try!

Maybe it is a little simplistic but one way to start looking at the problem is to identify yourself. First I'll ask you to identify yourself as an internationalist or a nationalist. The easiest way I can make the differentiation is to ask: Are you more concerned about the welfare of the world than you are about the welfare of the United States. That then proceeds to: How much should we, As Americans, give up for the benefit of other populations especially in view of those very population's unwillingness to give up anything whatsoever to benefit itself. For example, there is a terrific amount of jaw exercise going on about the environment, the ozone levels and water pollution to name just a few.

Stringent mandates are in the process of being drawn up to direct the governments of different countries what they must do to avoid the wrath of the rest of the world. It should come as no surprise that the shoulders selected to bear the heaviest burden(s) are those of the U.S.

At the time of our first visit to the U.S.S.R there was a great hue and cry *Continued on page 32*



What You Might Be...

about the various countries' contribution to air pollution. Of course our pals of the red persuasion placed the entire blame in the lap of the good ole' U.S. The result was a rash of epidemics seemingly greatly enjoyed by the participants. These protests were then followed by a great leap of faith (engendered by a Moscow shock jock) that all the greenhouse gas being produced were, in effect, a form of chemical warfare being conducted by the U.S. against the world's poor people (a group into which the Soviet population was disingenuously poured)

Awakening at about six am in my first morning in Moscow I found it almost impossible to see even the dreariest of images of St. Basil's Cathedral across the street. The air was thick with something and I was foolish enough to open the window only to find out that "something" was so caustic that breathing it was virtually impossible. That all put together resulted in a resolution to find the facts about petrochemical air pollution in the U.S. vs the U.S.S.R. I was not surprised to find that the Russians were far ahead in killing their people simply because they did absolutely nothing to reduce exposure and less to increase mileage. They refused to even consider the international standards yet railed long and loud demanding we do even better than the standards they demanded!

The city of Kiev is blessed with a beautiful river that runs serenely through the middle of town. It is flanked its entire length by a park which, from a distance, seemed a perfect place to relax, walk and just "hang out". That is until you get closer to the river where the stench from untreated chemicals and raw sewage made any experience there far from pleasurable. I had learned enough from my reading about petrochemicals to realize it would be no different with water pollution.

I have had similar experiences walking beside the Mekong, The Seine, The Thames and other major waterways around the world but never have I found the Mississippi, Delaware, Colombia or any other major U.S. River flowing to the sea in stinking grandeur. Now I am certain some of you may have snuggled up to one of our rivers and found it to be odoriferous BUT it is a rare experience. With the possible exception of Los Angeles is it your experience to be required to punch through a thick

Continued



What You Might Be...Continued

layer of smog when landing, I can give L.A. a semi nod because it sits in a deep geographical bowl that simply seems to yearn to be filled with atmospheric crap.

Are there cleaner countries than the U.S.? Of course there are. Most of the Scandinavian countries and Switzerland do better than we seem to. Japan does a good job in most of the places but can really get it on in places like Tokyo where the smog is thick enough to deny you the glimpse of your own thumb. The rest of Asia, especially the countries with large populations and or heavy industrialization are a bit grim. I have yet to make it to China but on the basis of industrial production and population size alone I think I have a hunch where I'd start looking for trouble.

OK, I've made my point (I hope). While being blamed for the source of all foul smelling, toxic, cancer causing and misanthropic substances known to mankind, it turns out the U.S, in general, owns a much greater slice of the pollutional pizza than we deserve and the rest of the world (especially the U.N.) would have us believe. The facts are there and while there is always room for improvement but if you want to go after the heavy duty industrial strength polluters you certainly shouldn't want to start here.

O.K., that's a lot of ink spent on a comparatively narrow subject but I start out with it because it holds so many interesting and different perspectives. Of course I am interested in detrowsering the "Blame America First" people who simply can't resist making the U.S. the source of everything evil. Let's at least try to lift a quivering finger to try to keep things fair.

I suppose that is enough "hug a tree" stuff for now. Lord knows we must like trees because we certainly have lots of them. But I wonder how long that is going to last. Anyone who drives through the North West will see hundreds of square miles of forest that can only be described as "delicious". The sky scraping Redwoods are some of the oldest living things on the planet but, for pure density of growth, the Douglas Fir is simply astounding. The trees can be seen in two forms. Many remain in their natural state, still upright and attached to the ground. But look fast because literally tons of them are sailing off over the horizon to the orient leaving only ugly stumps for us to ponder.



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What You Might Be...

Yes we make a nice monetary profit on them but it seems a pitiful diminution of our nation's natural heritage. We fail to realize that "them critters" are making the oxygen that keeps us alive and also provide a breath taking sort of beauty that also gives our inner selves life.

A sad fact is that these trees are vanishing faster than they can be replaced. The propaganda put out by the lumbering industry would have you believe they are improving the forests. The last trip out there we saw the same stump fields we saw the time before. There seemed to have been little growth replacement, only yawning scars of one Paul Bunyan's golf course after another.

There are those who would argue that the U.S. "owes" others something. The internationalist seems to feel this way and is inclined to put our resources, indeed even our legal system in the hands of the U.N. The U.N has done such a marvelous job over the years in managing other people's affairs that it seems terribly arrogant that we should hesitate to let them assume control over ours but fortunately some of us do!

To those who would complain that there is an outstanding debt I would ask how many countries have shed a single drop of blood to sustain our freedom to believe and do as we see fit. On the other hand, look over the acres of little white markers on the carefully maintained cemeteries on the coast of France. Gallons of our blood are soaked into the soil of those sandy soils. How many Europeans would still be speaking their native languages had it not been for the sacrifices we made to allow them to do so. If there is a debt of any kind it is a debt of blood spilled by American troops to allow others to live in freedom. Where then should we send the bill and in what currency should it be asked?

For those of a pecuniary bent imagine the cost of running this very expensive stuff. I read that to kill one enemy soldier in World War Two over two thousand cartridges on average were required! Imagine how many artillery shells missed their target. How many expensive ships and airplanes were lost? All of these came out of the funds of the government which are really yours. The resources used to manufacture the weapons came out of the U.S. stores and were not even repaid in good wishes.

In the past hundred years we have fought and died in countless countries to sustain one commodity only. We have never fought for gold, or oil, or territory, or power. The one commodity for which we have been willing to die is freedom and our freedom has been threatened only when other countries have established environments injurious to their survival. But fighting for other's freedom has not been the only arena in which we have been generous. How much has been given to an endless list of money, food, medical care, education and other benefits unknown until given by the American People during and after. True we have a great deal but the fact remains we have been more generous than any other country or coalition of countries that I can think of.

However there is that commodity we should sustain in other lands but never replace in our own. While we can give our lives for freedom we can never allow our freedom itself to be taken from us. Even worse is if we allow ourselves to give that freedom away voluntarily as we will never, never, never get it back and shouldn't because we have clearly shown we don't deserve it!

The opening into San Diego Bay is not nearly as geophysically impressive as Golden Gate or Gibraltar. Point Loma rises only a few hundred feet into the air. Most of it on the bayside is parkland. Rarely does one see tourists spill over into the military cemetery that seems to grow out of the ocean but a visit in the late afternoon is valuable when some of your nuts and bolts need tightening. The sunshine is exactly the color and intensity to allow conversation with the guys lying in those graves. The two words they use most commonly are 'freedom" and "buddies" which, when you think about them and what they mean in terms of their allowance for sacrifice, are almost synonymous.

Freedom can be looked at as a way of behavior. Through its eyepiece it allows you to look at not only your behavior but how you relate to the others who happen to be members of your national family. In our case we have a bit over two hundred and eighty million such people in our country. How we treat them and how they treat us is the operational equivalent of freedom and it is the reason so many other people want to come here and put down roots. You have probably never thought about him this way but the citizen of this country is your buddy for whom you have a great deal more affection and dedication (and vice versa) than you realize. There may be a time when you are called to select a weapon and fight for that buddy and, when the time comes, most of you will do what your country asks. You will meet a subset of citizens in military training with whom you will become extremely tight

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and for whom you will do virtually anything as long as it is legal (and sometimes not.

These are the kinds of social interaction which stimulate the deep concern that everyone gets the same chance to live and live effectively. They are the generators of the concerns that some people will not be given the same opportunity, which might be treated unfairly or abused by people holding too much power and (having no idea of how that power should be used). While it might not be what you will find in the dictionary, what drives the way people in the U.S. treat each other is the freedom to do it that way and, while they may have the ability to do it another way, this freedom can allow kinds of behavior that, while deviant are not necessarily harmful but the freedom to behave as the majority has been seen as most beneficial simply on the basis of experience. It allows encouragement of acceptable behavior while also allows its gentle enforcement.

Americans hold certain rights as virtually biblical in their importance. They will shed blood for those rights and the rights of their "buddies" to enjoy the same rights which is something the people of few other countries will do. Hundreds of wars have been fought over territory, over power, over money but how many can you think of were fought over the rights of your people to worship in the way they wished and in the church they choose. The freedom of religion is quite intimately included in our very first constitutional bill of rights yeo, over the history of mankind, paradoxically, religion has been one of the most common reasons used as an excuse to go to war (but that's a reason for another entirely different paper. So why the big nine page blah?

We are different. Most of the members of the Judeo-Christian socio-political belief schedule have, for centuries, treated each other in much the same way. That is not to say that most people are not capable of the kind of behavior. It is also true that those living within the Judeo-Christian are quite capable of treating each other in a way that can only be referred to as "terrible". However, the general day to day trend is more toward kindness and ways in which we might help rather than rudeness and conflict.

It is probably no accident that these rights we hold so dear came directly from the teachings of one man who claimed to be speaking for their monotheistic deity and that deity was his father. That sort of claim would tend to claim a fair amount of attention

regardless of whether or not you happened to believe it. It would be hard to question that these points of view would appeal to the classical teachings of the mother religion which, by the time the bill of rights was written, had a wide following in diaspora of Europe and Asia Minor and whether or not you had yet to fully grasp the three great teachings of Jesus Christ you had certainly had ten clearly anthrophillic concepts presented to you by a rather impressive fellow named Moses! Taken away from the Sadducees and the Pharisees, the messages, especially the feelings of the messages presented by Jesus and Moses expounded upon the basic possibility that "man" was good and could get better. Of course in the face of life's rigors simply being told this by people who were admired as opposed to line after line of predatory dictators. After all, it was only logical. If man could get better might not life be able to follow suit?

Despite being raised in a more nurturing atmosphere, these folks faced some enemies that must have seemed like cannibals. The truly exotic tribes that swept out of the Far East arriving in locust sized tribes that looked as bad as they must have forced the Westerner into the arms of their neighbors if for no other reason than to soften the kind of psychological blows that necessarily accompanied that kind of cultural shock.

While the neighbors perhaps looked a bit more as if they might have belonged to the same species, their religion demanded they kill Judeo-Christians as well as virtually any other biped who didn't agree with Islam. I will say no more about our crescent enamored neighbors except that they didn't sound like especially good playmates for your child. More simply stated: we were far more comfortable sticking to our own kind and found it far easier to cut them a break when friction developed in any social interaction. In fact we were pounded every Sunday with the idea that we treat everyone else in the way we would like to be treated. While this concept was in no way unique to Christendom Lil' ole Mrs. Barker, my Sunday school teacher peered through her pince-nez glasses and certainly made it seem so! How would it have been possible for the same messages so clearly communicated and richly codified in the book to which most of us looked for direction not to be the basis for our constitution? And what's wrong with that?

Letter To The Editor ...

Dear Editor,

When the Beneficial Members are given various amounts as to what transition actually cost us, and apparently disregard, or alter the results from the Board of Trustees approved audits, many questions are raised.

Over the past several years I have secured and read many of the financial reports from the association as well all copies of the Board of Trustees (BOT) approved year-end audits with one exception, that being only a draft copy for 1998.

On numerous occasions I have reported the Transition expensed dollars that I found to the BOT, First Service Residential (formerly Wentworth), and many Beneficial Members via several emails.

Here are my Association Transition spending dollars taken from the BOT approved audit reports 1999, 2006, 2007-2012, 2013 Unaudited BOT 2014 plus thus far a legal expense paid on 1/21/15 that was invoiced 12/31/14.

#1 Transition Spending	
Legal:	\$ 333,729
Engineering:	264,927
Other:	38,395
Total:	637,051
KHOVSettlement:	737,500
Net Gain:	\$ 100,449

Allow me to show you another Association BOT Transition Spending report where the 2007-2012 was increased by about \$130,000 with a change in the spending mix between Legal, Engineering and Other as compared to the above Chart #1.

#2 Transition Spending (with 2007-2012			
increase change only)			
Legal:	\$ 284,577		
Engineering:	240,560		
Other:	242,348		
Total:	767,485		
KHOV Settlement:	737,500		
Net Loss:	< \$ 29,985 >		

As you review the spending to date shown in Chart #1 of \$637,051 as compared to Chart #2 with \$767,485 in spending we see an increase of **\$130,434**.

To date I have not heard or seen any mention of changes made to the audit reports or proper

accounting entries accomplished by following our Declaration and By Laws to get our Association Accounting right. It appears there is a positive gain that makes sense to me shown in chart #1 of **\$100,449** which could be reserved to reduce our monthly fee next year.

Please allow me to show you another Association Financial Report that shows Transition spending thru 10/31/14 based on a reasonably close relationship to the Chart #2. I assume this spending is from 2007 thru 10/31/14

#3. Transition Spending	
Legal	\$ 263,508
Engineering:	232,637
Other:	291,245
Total:	787,390
KHOV Settlement:	737,500
Net Loss:	< \$ 49,890 >

With my estimated inclusion of the November and December 2014 Transition expenses from our Association's Financial Reports, plus a 1/21/15 Legal invoice paid for; plus the probability that the BOT approved the audit reports for 1999 and 2006, our Total Transition Spending would be about \$806,000. And by doing so, our net loss would be an estimated \$68,000 (Our total expenses minus the \$737,500 settlement from K. Hovnanian)

Now here is Chart #4 Transition spending to date from our Trustee/Treasurer as shown in the February 2015 page 10 Four Seasons@ Smithville Newsletter with my adding the total.

Logol	$\phi \alpha c c c \alpha \alpha$
Legal:	\$ 266,533
Engineering:	232,637
Other/Fin:	26,021
Total:	\$ 525,191

I believe this chart #4 from our Trustee/Treasurer is misleading. Please write the four items in his Chart #4 with titles on a small piece of paper and compare them with Chart #2 and #3 which are also misleading and must be resolved by our BOT and First Service Residential to all Beneficial Members.

Continued on page 38

Letter To The Editor...

What concerns me and I suggest should concern all Association Beneficial Members. Were our year-end audit reports for the years 2007-2012 altered to make figures fit? Normally, when an audit is submitted and approved by the BOT, it is set in stone. Any subsequent change must be documented following our Declaration of Covenants and By Laws and normal corporation accounting practices.

Let us not forget the \$130,000 increased BOT Transition spending that took place in 2007-2012 is misleading and in my opinion there should be an unqualified audit of Transition, in its entirety, something that I have requested to the BOT, FSR and all Beneficial Members many times before. The Board's spending for those years of \$493,000 were presented at the Transition Presentation Meeting in the clubhouse ballroom on February 27,2013, with a copy for all attendees.

Let us also not forget the BOT approved Transition Fund Resolution at a January 15, 2013 Workshop that stipulated the cumulative expense for Transition Litigations would not exceed \$500,000 without first taking a Beneficial Member 2/3 vote for approval (one vote per home owned). But they did it anyway with, in my opinion, a nonstop lack of fiduciary responsibility by our Board and First Service.

Based on my review of Association Financials, Transition spending and criteria set in BOT approved Resolution(s) here are my estimates for transition litigation spending from January 1, 2013 through January 31, 2015 (shown in dollars).

	2013	2014	2015	Total
Legal:	94,505	97,081	3,655	195,241
Engin:	37,820	22,225		60,045
Other	1,637	6,149		7,786
Total	133,962	125,455	3,655	263,072

Let us not forget that the Hovnanian lawsuit was filed on May 2, 2012 by our BOT without our Beneficial Members knowledge and the 2/3 approval for the lawsuit and the expenses it represented. The spirit of our Governing Documents certainly require the approval of the Beneficial Members before \$500,000 can be spent. Let us also not forget the Transition Presentation of February 27, 2013 where the BOT told us what they were going to do, and dictating that there will be no interference from anyone and they will handle everything. No minutes were allowed to be taken at that meeting.

We were told that Hovnanian had offered us \$250,000 to complete in its entirety, the Smithville/Four Seasons Homeowners Association, Inc. the development they built for all of us. The BOT refused to tell us what they were asking for in the ongoing legal action.

They likewise never told us the amounts or the basis for the dollars they were seeking in the litigation. There were rumors of 1.2 - 1.4 million.

Since its inception, certain costs have been incurred to repair and/or replace materials, products, trees, etc., that our Association felt were the responsibility of the developer, K Hovnanian and would be replenished (paid back) by him at Transition. We assume K Hovnanian's offer of \$250,000 was to cover those expenses.

However, from our audits and other financial statements we have no way of knowing exactly what that amount was. Evidently, many of those expenses were satisfied from ongoing accounts and only a "punch list" (never seen) as has been mentioned by the Transition Committee chair seems to exist.

Let me be clear. Good accounting does not have estimates; it does not have missing amounts and it does not offer an approximate amount for anything. The Beneficial Members deserve to know exactly how much was spent and for what to the very last dollar. The Beneficial Members deserve a certification by our Board of Trustees exactly what the Total Transition Costs were.

They likewise deserve a certification by our Board of Trustees that our books balance, and that all our Association Banking and Investments are in our Corporate Name "Smithville/Four Seasons Homeowners Association Inc." and every dollar is fully covered by FDIC and/or US Government Insurance signed and dated by our Trustee Treasurer.

Sincerely

George Jardine Beneficial Member Nottingham Village

Who's Responsible?

Each of our property lines end about 1-3 feet from the home's side of the sidewalk in front of your house. However, as is the case in most municipalities, the responsibility to insure safe passage for anyone walking on that sidewalk is yours, the home owner.

When we have a dangerous crack or lifting of a cement panel, our HOA will repair it. If and when we have more than 2 inches of snow, our HOA will remove it. However, when less than two inches fall, or ice covers the walkway, it becomes every homeowners' responsibility to remove the hazard. If someone falls and gets hurt, you may be libel.

When the last snowfall in February occurred, we all got a telephone message from the HOA reminding us that it was our responsibility to clear our own sidewalks and that the HOA found the amount less than 2 inches and therefore would not be doing the work for us. However, they did say they would be clearing the clubhouse area, including the sidewalks in order to provide safe passage for anyone wanting to come.

On March 3rd several days after the last February snowfall and when most had already melted, I saw a resident walking to the clubhouse from Chatham Way have to climb over a snow pile because a portion of the sidewalk leading to our clubhouse was covered with snow and ice.



Needless to say, we did not provide the safe passage required. I also find that many common area sidewalks throughout the community are left untouched if less than 2 inches falls. Is that not the responsibility of our HOA?

Several years ago we eliminated the clearing of snow from our walkways, the blacktop ones that many of us (both residents and others) use to take our daily walks. Our Governing Documents called for all walkways to be cleared. Once again, are we playing with a loaded gun, waiting for someone to get seriously hurt? Whose responsibility is it?

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