

"I don't know the key to success, but the key to failure is trying to please everybody." --Bill Cosby

TAKING STOCK  
FINDING SOLUTION p4

# Boca Raton News

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Leading the community to a better tomorrow

51st Year/Issue 81

Thursday, April 26, 2007

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REAL ESTATE GUIDE



# If at first...



## Boca teacher chosen to represent county in the 2007 Ms. Florida US pageant page 8

## Water district, county eye land exchange

**By John Johnston**  
MANAGING EDITOR  
The county and the South Florida Water Management District (SFWMD) have agreed to pursue a land exchange that would accommodate further development of public facilities east of County Road 880 in District 6. Commissioners said that planned is a multi-use development ultimately consisting of four uses: a SFWMD Field Station, a Palm Beach Community College Public Safety Training Facility, and a Florida Fish and Wildlife Conservation Commis-



sion (FWCC) public shooting park – together with the existing county law enforcement training facility. SFWMD is involved in the process because it owns approximately 135 acres of property immediately to the west of the county's law enforcement training facility at 20 Mile Bend. Commissioners said that terms of the exchange agreement require the SFWMD to:

- Convey by quitclaim deed 11.57 acres for an expansion to the County's Law Enforcement Training Facility.
- Convey by quitclaim deed 84.61 acres for the development of a public shooting range.
- Dedicate by plat 5.51 acres for an internal circulation road.
- Grant an ingress/egress easement to access Boat Ramp Road.
- Donate 20,000 cubic yards of fill from a nearby storm water treatment area.

In turn the county is required

continued on Page 9

## FAU joins with Lockheed Martin to create self-directed buoy system

**By Dale M. King**  
CITY EDITOR  
Boca Raton-based Florida Atlantic University has partnered with Lockheed Martin to create a self-directed and self-positioning mooring buoy system for military and scientific uses. Unlike conventional buoys, which must be positioned by hand, the new system directs and positions itself. The mission of the mooring buoy – which can be launched from a plane, ship or submarine -- could include submarine detection and location; meteorological and oceanographic measurements; underwater vehicle communication and underwater navigation and positioning.

Prototypes for the system have been developed. Now, FAU and Lockheed Martin are working on the actual device. FAU and Lockheed Martin signed an exclusive license agreement to develop and produce the rapidly deployable mooring buoy system for military and scientific

uses. The new device - which incorporates an anchor, a combination anchor/air brake and a flotation buoy -- will allow sensors mounted on a floating buoy to be more successfully deployed on a station after being launched from either aircraft, submarines or ships. **Sea challenges** "The ocean provides many challenges to military operations because of its vast and diverse environment," said Dr. Rick Driscoll, associate professor at FAU's Department of Ocean Engineering in the College of Engineering and Computer Science, and an inventor of the technology. "One challenge is to rapidly deploy instruments in near-shore waters where deployment is

*"We are excited to work with researchers from FAU and the Navy to further develop this technology."*

Douglas Dapprich  
Director, Underwater Vehicle Division  
Lockheed Martin

continued on Page 9



(Dale King/Staff Photo)

### A tribute to VT students

Jillian Baronoff, a senior at American Heritage School and daughter of Boca Raton City Councilman Peter Baronoff, reads a tribute she wrote to the students at Virginia Tech at the opening of Tuesday's City Council meeting at Boca Raton City Hall. It was followed by a moment of silence for the victims.





(Special to the News)

## 'Pets are wonderful' month

Gertrude Maxwell, founder of Save a Pet, Inc., more than 30 years ago, was honored recently with a proclamation by Palm Beach County commissioners declaring April as "Pets are Wonderful" month. Shown are, from left: Commissioner Warren H. Newell, Commissioner Jeff Koons, Gertrude Maxwell, Commissioner Burt Aaronson, Commissioner Addie L. Greene, Commissioner Karen Marcus, Commissioner Mary McCarty and Commissioner Jess R. Santamaria.

## Automotive pioneer, philanthropist businessman Jim Moran dies at 88

By Dale M. King  
CITY EDITOR

Jim Moran, 88, an automotive pioneer, philanthropist and founder of JM Family Enterprises, died Wednesday, April 24.

Respected as much for his generosity as his numerous contributions to the automotive industry, Moran created a legacy both in business and in the community.

A highlight of his career, which spanned six decades, was the founding in 1968 of JM Family Enterprises, Inc., headquartered in Deerfield Beach. It stands today as an \$11.1 billion diversified automotive corporation and is ranked by *Forbes Magazine* as the 18th largest privately held company in the country.

"It's an unbelievable loss," said Marta Batmasian, a Boca Raton businesswoman and benefactor who is involved in many causes.

She said a number of youth groups that she supports also receive backing from the Morans.

Boca Ballet was particularly struck by Moran's passing. "Jim and JM Family Enterprises has been our corporate sponsor for the last 12 years," said Rome Saladino, who handles public relations for the ballet. "They sponsored us when we were just starting, and they are the anchor sponsor of our annual presentation of 'The Nutcracker.'"

"The world would be a better place if there were more people like Jim Moran," said Dan Guin, executive director of the Boca Ballet and co-artistic director with his wife, Jane Tyree.

A Chicago native, Moran sold soft drinks at sandlot baseball games at age seven, went on to coach Little League baseball and eventually built an automotive



marketing empire.

He got into the trade when he borrowed \$360 to purchase a Sinclair gas station in Chicago in 1939 and began selling used cars at that station just four years later. He then established himself as Chicago's "Jim Moran the Courtesy Man" becoming the No. 1 Hudson dealer in the country, the first ever to advertise new and used cars on television, the No. 1 Ford dealer in the world, and in 1961 became the only automobile

dealer to be featured on the cover of *Time* magazine.

Then in 1966 he moved to South Florida and became the largest volume Pontiac dealer for the 20 years he owned JM Pontiac in Hollywood. He then began his Toyota business.

He is survived by his wife, Jan; daughter and son-in-law, Arline and John McNally; daughter Pat Moran; son and daughter-in-law, Jim Moran, Jr. and Wanda; seven grandchildren and eight great-grandchildren.

A private ceremony will be held along with two public "Celebration of Life Gatherings" -- one at JM Family's Corporate Headquarters in Deerfield Beach and one at Southeast Toyota's Westlake Vehicle Processing facility in Jacksonville.

Dale M. King can be reached at 561-549-0832 or at dking@bocaneews.com.

## McCormick & Schmick's offering free lunch to children today

FROM STAFF REPORTS

McCormick & Schmick's Seafood Restaurant at 1400 Glades Road in Boca Raton will offer all school-aged children a free lunch meal today in support of the national "Take Our Daughters & Sons to Work Day."

"For more than 30 years, McCormick & Schmick's restaurants have hosted countless important business lunches. I can't think of a better business lunch than one with your child," said Doug Schmick, chairman and CEO of McCormick & Schmick's Seafood

Restaurants.

"What better way to connect with a child than to spend a quality meal together?" said J. Holmes, general manager of Boca Raton McCormick & Schmick's.

## Pinecrest Hospital to offer free 'CarFit' program Saturday

FROM STAFF REPORTS

In conjunction with its Adaptive Driving Program, Pinecrest Rehabilitation Hospital in Delray Beach will offer free CarFit evaluations to the public Saturday, April 28, from 10 a.m. until 3 p.m.

The CarFit program, which helps mature drivers make changes to their cars to make them "fit" better, will be conducted in the hospital's Fair Oaks Pavilion parking lot.

The CarFit program was created by the American Society on Aging and developed in collaboration with AAA, AARP and the American Occupational Therapy Association in 2005 to help mature drivers find their perfect fit.

The program includes a check-in, evaluation and recommendations. Call (561) 495-3038 for a free appointment or more information.

DEMAND  
YOUR  
BOCA  
NEWS

## Police Blotter

### Delray police search for 'take over' robbers

Delray Beach police are investigating an armed robbery at a gas station in that city about 4:30 a.m. April 14. Public Information Officer Jeff Messer said the robbery occurred at a Shell station and convenience store where money and merchandise were taken.

He called the robbery a "take over" type in which the two robbers armed with at least 1 shotgun entered the store, laid an employee and customers on the floor and took nearly 10 minutes to complete the crime.

Photos of from surveillance cameras show two men with their face covered stealing from shelves in the store. One man is seen carrying four boxes of Fanta soda.

An exterior photo shows the getaway car, which appears to be a black Chevrolet.

Anyone with information on the ownership of the vehicle or the identities of the suspects is

asked to call Delray Beach Police Detective Gene Sapino at 561-243-7828 or Crime Stoppers at 1-800-458-TIPS.

### Car hits furniture store window

The Palm Beach County Sheriff's Office said a two-car collision about 1 p.m. Monday in the San Marcos Plaza off Jog Road in Delray Beach injured both drivers.

PBSO said Selma Sherman, 89, of Delray Beach, lost control of her vehicle, struck a palm tree that broke off and fell on a parked car. The report said her car continued, hitting four small palm trees and a pillar before striking the front window of Coastal Gardens Furniture. No one in the store was hurt, investigators said.

The other driver was identified as Leonard Sackler, 74, of Boynton Beach. Both were taken to Delray Medical Center for treatment, according to a report.

## OBITUARIES



### HERBERT L. ZWEIG DELRAY BEACH

Herbert L. Zweig, age 79, of Delray Beach, FL and formerly of Skokie, IL, beloved husband of Eloise, nee Ellyne; loving father of Barbara (Bob) Nemzin, Barry (Susan) Zweig and Murray (Harlene) Zweig; cherished and proud papa of Ross and Elliot Nemzin, and Ryan, Jenna, Alicia, Jacob and Zachary Zweig; dear brother of Marshall (Marylyn) Zweig and Stuart Zweig. Herby was the former owner of Zweig's Restaurant & Delicatessen, a favorite of many, for over 50 years. Chapel Service Wednesday 12:30 PM at Shalom Memorial Funeral Home, 1700 W. Rand Road, Arlington Heights. Interment Shalom Memorial Park. In lieu of flowers, donations may be made to Clearbrook Center, 1835 W. Central Road, Arlington Heights, IL 60005, 847.870.7711. For info, 847.255.3520.

### ANN E. MORRISON HIGHLAND BEACH

Ann E. Morrison, 68, of Highland Beach died Tuesday, April 24, 2007. Ann was born on August 27, 1938 in Detroit, Michigan to William C. and Laura M. Morrison. She graduated from Grosse Pointe High School and went on the University of Michigan in Ann Arbor receiving her B.A. in English Literature; she was part of the Pi Beta Phi sorority. Ann received her Masters Degree from Rockham Graduate School, where she majored in Guidance Counseling. Her career in teaching and counseling included Battle Creek High School in Ann Arbor, MI. She served in administration

from 1973-1998 at Boca Raton Community High School as Dean of Students, assistant Principal and Guidance Counselor. Ann was an inspiration and friend to thousands of young people she guided through life's challenges. Ann leaves behind her close friends, Patrick and Doreen Tobey of Coconut Creek and several loving cousins in Michigan. Visiting hours will be held on Friday, April 27, 2007 from 2-4pm and 6-8pm at Babione Funeral Home (east chapel 561-395-8787) where a prayer service will be held at 7:00pm. Private burial will take place at the Boca Raton Cemetery. In lieu of flowers, donations in her memory to Hospice of Palm Beach County or Pi Beta Phi at the University of Michigan would be appreciated.

### WALTER D. SULLIVAN JR. BOCA RATON

Walter D. Sullivan Jr., 81, of Boca Raton, FL, died April 23, 2007. Gary Panoch Funeral Home & Cremations, Boca Raton. Visitation Sunday, Funeral Monday.

### CARMINE J. ROZZO SR. BOCA RATON

Carmin J. Rozzo Sr., 83, of Boca Raton died Sunday, April 22, 2007. Babione Funeral Home of Boca Raton is in charge of arrangements.

### JOHN J. GELL SR. BOCA RATON

John J. Gell Sr., 83, of Boca Raton died Saturday, April 21, 2007. Babione Funeral Home of Boca Raton is in charge of arrangements.

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## Palm Beach Film Festival continues

The 12th Annual Palm Beach International Film Festival's "World Showcase of Films", continued Monday with films from South Africa. The highlight of the day was the U.S. premiere of *Red Dust*, produced by Anant Singh, (left) along with Carl DeSantis, Yvonne S. Boice, Angus Douglas. Singh is widely recognized as South Africa's pre-eminent film producer. Nelson Mandela called him "a producer I respect very much... a man of tremendous ability" when he granted him the film rights to his autobiography, *Long Walk To Freedom*. Singh is set to film *Long Walk to Freedom* next year. The South African film showcase was presented by Kwandwe Private Game Reserve, in the heart of South Africa's Eastern Cape. Kwandwe is owned by Carl DeSantis, former chairman of Boca-based Rexall/Sundown, Erika Stewart and Angus and Tracy Douglas.



## CTA concerned over teachers let go, transferred and overpaid

By Nicol Jenkins  
STAFF WRITER

Theo Harris received call after call this past week.

Teachers expressed confusion over too much money in paychecks. And others anger over being transferred or being let go.

"New teachers were not renewed. That's about 90," said Harris, the Palm Beach County Classroom Teachers Association (CTA) President.

He added, "The rest were veteran teachers that were involuntarily transferred."

That adds up to approximately 140 angry teachers. But "it could be more or less," Harris said.

Either way, Harris added the problem is "the district says its part of the restructuring but there's no measure of teacher performance involved in the movements. They were not moved because students were not performing or they were not performing."

"We have no idea why. There is no basis founding it," he said. "Once we are able to make it part of bargaining we'll look at the issue and put it on the contract. If we do anything we'll sit down together and develop a plan."

The other calls Harris received referred to overpayment on teacher paychecks.

"Several teachers are concerned about repayment and overpayment and schedules represented. We're going to work out an extended plan," he said.

But how many employees were

affected?

About 345 employees recently received notice they had been overpaid, according to Mike Burke, District Chief Financial Officer. Overpayments ranged from \$11 to \$9,000. The average overpayment was \$2,600.

And the culprit once again is PeopleSoft.

"The contract pay process within PeopleSoft has caused some inaccurate paychecks. Contract pay was originally designed for higher education and has proven not to be a good fit for the District's complicated business processes," Burke said.

Of the 13,000 teachers paid through contact pay, the vast majority approximately 12,000 worked perfectly, according to Burke. But "changes in employee records throughout the school year have created problems. Transfers, changes in leave status, changes in compensation mid-year to recognize outside experience or advanced degree supplements, and other adjustments mid-contract year lead to pay inaccuracies," he added.

### Must repay

However, employees overpaid must repay that money.

"Employees are being given a few options to repay the overage. Future paychecks will be reduced to recover the overpayment over a reasonable period of time. Originally we offered options up to December 2007, the end of the calendar year. In response to re-



*"Several teachers are concerned about repayment and overpayment and schedules represented. We're going to work out an extended plan."*

Theo Harris  
President  
Palm Beach County  
Classroom Teachers  
Association

quests for teachers to extend the collection time frame, we will now allow employees to spread the repayment over the remainder of the 2006-2007 school year and the entire 2007-2008 school year out to July 2008," he said.

### The solution?

"The District is modifying the teacher payroll process within PeopleSoft to meet the District's needs and avoid payroll inaccuracies next school year," Burke said.

Nicol Jenkins can be reached at [njenkins@bocaneews.com](mailto:njenkins@bocaneews.com) or 561-549-0844.

## Two-hour riot breaks out at Indiana correctional facility

GEO Group of Boca Raton provides security for prison

By Dale M. King  
CITY EDITOR

A two-hour riot broke out Tuesday at an Indiana prison where inmates set fires in the courtyard and injured two staff members, according to Indiana Corrections Commissioner J. David Donahue.

GEO Group of Boca Raton provides security for the prison. It is one of many staffed by GEO Group guards in the United States, Australia, South America and the United Kingdom.

"It is an unusual circumstance," said Jerry O'Rourke, chief financial officer of GEO Group, whose main office is in Boca Raton's north end.

### Opened last year

GEO Group is in the business of providing private security officers to correctional facilities. O'Rourke said GEO Group "actually opened

[the Indiana site] last year, under a contract with the Indiana Department of Corrections."

He said the facility in New Castle, Ind., has nearly 2,000 beds. About 1,000 of them are used by inmates from Indiana, he said. The Indiana DOC was in the process of moving about 1,000 prisoners from Arizona into the unused section of the jail. O'Rourke said about 500 of the Arizona prisoners had already been moved in.

According to Donahue, the riot began after a group of inmates from Arizona took off their shirts in the prison's recreation area to show the staff they would not comply with orders to keep them on.

He said corrections officials sent emergency squads and county and state police to the prison, and the mayor of New Castle activated the entire city police force.

### Superficial damage

O'Rourke said the prison sustained only "superficial damage." No prisoners were hurt. He said several staff members suffered cuts

and bruises, but were not seriously injured.

He said he felt the response by GEO Group's security guards was the correct one — and he noted that the Indiana Department of Corrections commended them for acting appropriately.

O'Rourke said the company will "take a team in" to review what happened.

In its contract, the GEO Group provides "secure care, custody and control" for Indiana DOC offenders. Services include security, programs and transportation. The prison houses maximum, medium and minimum security offenders as well as special needs inmates.

The GEO Group provides security at three prisons in Florida: Morehaven Correctional Facility, a 750-inmate lockup opened in 1995; South Bay, which holds 1,500 and the Broward Transition Center in Deerfield Beach.

Dale M. King can be reached at 561-549-0832 or at [dking@bocaneews.com](mailto:dking@bocaneews.com).

## Sleep enforces memory

FROM STAFF REPORTS

We have usually quite strong memories of past events like an exciting holiday or a jolly birthday party. However it is not clear how the brain keeps track of the temporal sequence in such memories: did Paul spill a glass of wine before or after Mary left the party?

Previous findings from a research group headed by Jan Born at the University of Lübeck have confirmed the widely held view that long-term memories are formed particularly during sleep, and that this process relies on the brain replaying recently encoded experiences during the night.

The same research group now provides evidence that sleep not only strengthens the content of a memory but also the particular order in which they were experienced, probably by a replay of the experiences in "forward" direction.

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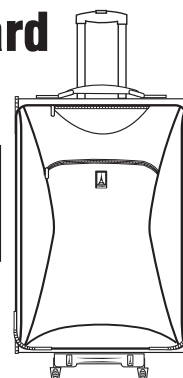
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## RailAmerica reorganizes; five smaller regions

By John Johnston  
MANAGING EDITOR

In a further realignment of its management structure, RailAmerica, Inc., has announced it will reorganize from three business units into five operating regions, led by Regional Vice Presidents.

This follows management changes announced earlier this month, also involving new vice presidents. Earlier this month, CEO John E. Giles said that David, J. Rohal, Charles M. Patterson and Paul A. Lundberg had joined the firm as vice presidents.

To better align departments, improve communication and enable effective solutions, RailAmerica, Inc.—a leading operator of regional and short line railroads—today announced that it will reorganize from three business units into five operating regions, led by Regional Vice Presidents.

John Giles, CEO of RailAmerica, says the changes are being made to allow quicker responses to the needs of each road and each employee.

Giles succeeded former CEO Charles Swinburn who retired in February after 11 years serving as a Board member and two and a half years as CEO.

And “roads” in this case is not meant to be read literally — Giles using the term railroads use referring to the railways themselves — in RailAmerica’s case, 42 railroads, and approximately 7,800 miles or rail lines in the United States and Canada.

Giles said the new management move make RailAmerica’s operation “more manageable in size, scope and complexity.”

“While these territories are substantially smaller in size, the impact these skilled individuals can make in teaching and coaching

*“While these territories are substantially smaller in size, the impact these skilled individuals can make in teaching and coaching will be remarkable.”*

John Giles  
CEO of RailAmerica



will be remarkable,” said Giles. “I believe we will quickly see improved effectiveness and productivity, the introduction and execution of new programs and significant assistance in problem solving.”

The West Region will be led by Robert “Bob” Jones, a veteran railroader who has been with RailAmerica for four years. Prior to joining RailAmerica, Jones worked with Union Pacific for 30 years in a variety of management positions in the operating department. The railroads that comprise the West Region include: Cascade and Columbia River Railroad (CSCD); Puget Sound and Pacific Railroad (PSAP); California Northern Railroad (CFNR); Central Oregon and Pacific Railroad (CORP); San Joaquin Valley Railroad (SJV); Ventura County Railroad (VCCR); Arizona and California Railroad (ARZC); Lahaina, Kaanapali and Pacific Railroad (LKPR); and San Diego and Imperial Valley Railroad (SDIY).

Ray E. Stephens will lead the Central Region, and has been with RailAmerica for over two years. He was most recently president of the now-former Western Business Unit. Prior to joining RailAmerica, Stephens worked for Burlington Northern Santa Fe in the operating department. The railroads that comprise the Central Region include: Otter Tail Valley Railroad (OTVR); Kyle Railroad (KYLE); Missouri and Northern Arkansas Railroad (MNA); Bauxite and Northern Railroad (BXN); Kiamichi Railroad (KRR); Texas Northern Railroad (TNER); Dallas, Garland and Northeastern Railroad (DGNO); the Rockdale, Sandow and Southern Railroad (RSS); and Point Comfort and Northern Railroad (PCN).

John “Brad” Ovitt, formerly vice president of operations for the Central Region and a six-year RailAmerica employee, will lead the Midwest Region. Ovitt started his railroad career in 1987 on the former Central Vermont Railroad.

The railroads that comprise the Midwest Region include: Grand Rapids Eastern Railroad (GR); Mid-Michigan Railroad (MMRR); Michigan Shore Railroad (MSR); Huron and Eastern Railway (HESR); Indiana and Ohio Railway (IORY); Central Railroad of Indiana (CIND); Toledo, Peoria and Western Railway (TPW); Central Railroad of Indianapolis (CERA); and Chicago, Ft. Wayne and Eastern Railroad (CFE).

Peter A. Touensnard, formerly vice president of operations for the former Eastern Business Unit, will lead the Southeast Region. Touensnard has been with RailAmerica for 10 years and is a veteran of both the steamship and trucking industries. The railroads that comprise the Southeast Region include: Indiana Southern Railroad (ISRR); Alabama and Gulf Coast Railway (AGRR); Eastern Alabama Railway (EARY); Carolina Piedmont Railroad (CPDR); South Carolina Central Railroad (SCRF); Virginia Southern Railroad (VSRR); North Carolina and Virginia Railroad (NCVA); and the Chesapeake and Albemarle Railroad (CA).

Jan Polley, formerly president of the Eastern Business Unit and an eight-year veteran of RailAmerica will lead the Northeast Region. Polley came to RailAmerica after 24 years with Canadian National in the operating department. The railroads that comprise the Northeast Region include: Cape Breton and Central Nova Scotia Railway (CBNS); Ottawa Valley Railroad (OVR); the Southern Ontario Railway (SOR); Goderich-Exeter Railway (GEXR); the Massena Terminal Railroad (MSTR); Connecticut Southern Railroad (CSO); and New England Central Railroad (NECR).

## TAKING STOCK

### Finding the million-dollar solution

Dear Mr. Berko:

*I'm an attorney in Cincinnati and sometimes agree with your harsh comments of members of my profession. It's often deserved but as often it's undeserved. I've been reading your column for years and have learned to respect your opinions and commonsense approach to readers' questions. Now I find myself in need of your expertise. A client recently received a \$1 million insurance settlement. She's a wonderful and healthy 79-years-young lady who needs to earn no less than 7.5 percent after taxes on this sum, or \$6,250 a month, or \$75,000 a year (she's in the 25 percent bracket). I know that sounds like a lot of income for a single senior citizen, but for reasons I can't discuss, this income is vitally important to her. My client insists the \$1 million principal be entirely intact so when she meets her Maker, all of it will pass to a very important great-grandchild. I've consulted with several brokers and advisers each of whom had suggestions but none could provide a tax-free risk-free 7.5 percent return plus 100 percent principal return. If you can provide this lady with a risk-free \$75,000 a year in income plus a 100 percent return of her money you would be doing this wonderful lady a great service. However, I fear this might be impossible.*

D.S.  
Cincinnati

Dear D.S.:

Difficult things are easy to do, but the impossible takes me a little bit longer. Your quest is far from difficult - if one will think outside the box.

It's possible to generate 10 percent to 12 percent returns with high-yielding preferreds and junk bonds. But their safety factor is not unlike lighting a (very tiny) match in a room of gas fumes. Hedge funds have produced some impressive positive returns during the past few years, but now they're beginning to produce some impressive negative returns, too. The yields on U.S. Treasuries, bank certificates of deposit, triple-A corporates, municipal bonds, etc., don't come within a league of solving your wonderful lady's problem.

However, there's an easy, commonsense, guaranteed and bankable solution. It's a combination of a single premium immediate annuity (SPIA) plus an irrevocable life insurance trust, or ILIT. Here's how it spills.

Invest that \$1 million into a SPIA. Because your client is a female, age 79, a SPIA would pay her 12 percent on her \$1 million, or \$120,000 each year. At age 79, the amount of income excluded from taxation will be 85 percent. This exclusion lasts for her life expectancy, based on current government tables. So at her age, the exclusion will last for 11 years at which time she will be 90 or playing bridge with the angels.

Now the following example is going to get old-bone dry, but stick with me while I pound the numbers.

Your lovely lady would receive from the SPLI and 15 percent of



Malcolm Berko

*It's possible to generate 10 percent to 12 percent returns with high-yielding preferreds and junk bonds. But their safety factor is not unlike lighting a (very tiny) match in a room of gas fumes.*

that amount or \$18,000 is taxable. Because she is in the 25 percent bracket, she would pay (25 percent of \$18,000) \$4,500 in taxes and so her net after tax income would be (\$120,000 less \$4,500) or \$115,500 annually, or \$9,625 every month. That's 11.5 percent after tax return.

She will get \$120,000 (before taxes) annually even if she lives to be 109 or 117 or 136 years old. That's the risk the insurance company takes. However, if she passes next year or four years hence, the insurer keeps every remaining penny of what's left. And that's the risk your client must take. But this doesn't solve the problem of a \$1 million bequest to her great-grandchild.

Here's the \$1 million solution: A \$1 million life insurance policy will cost your client \$36,000 in annual premiums, or \$3,000 a month. So after paying and subtracting a \$36,000 life insurance premium from the \$115,000 SPIA income, your client keeps \$79,000 in annual income, or \$6,625 each month for every month she's vertical. That's a healthy 7.9 percent tax-free return and \$4,000 of wiggle room from her necessary \$75,000 yearly income. So when this lovely lady passes, the \$1 million death benefit (owned by an ILIT) will be excluded from income and estate taxes. Now, my friend, seems to me that most complicated problems usually involve simple solutions. And I hope you will bill this lovely lady according to the solution.

**Please address your financial questions to Malcolm Berko, P.O. Box 1416, Boca Raton, FL 33429 or e-mail him at malber@adelphia.net.**

## Drought Tolerant Trees

### Sixth in a Series

If this year's drought has turned your yard into a Sonoran Desert, consider tough plants for these tough times. It could be the first step to restore your yard to tropical splendor.

OK, OK...the term xeriscaping makes your mouth feel parched and brings to mind a few spindly cactus. On the other hand, St. Augustine turf grass simply sucks up too much water to survive on natural rainfall. With water restrictions already in place, and stricter ones on the horizon...do you have to forgo gardening altogether?

“Many trees are amazingly drought tolerant if just given a chance,” said Bill Schall, Palm Beach County extension agent. “Homeowners don't need to water mature trees.”

Some of the best drought-tolerant trees might surprise you. For instance, the lacy leaves and cornflower blue petals of jacaranda trees hardly bring to mind the Mojave. That's just one variety of drought-tolerant trees you can plant to provide some shade, a step that in itself cuts down on water evaporation.

“The current water restrictions do not prevent you from planting new landscaping...you have a 30-day establishment period to water new plantings as needed,” said Bruce Adams, water conservation officer at the South Florida Water Management District. “Hand watering during this period is recommended for trees. Remember to mulch them with three to four inches of mulch outside the root ball area to conserve water.”

“With mulch, you never want to pile it up against the stem of any plant. The newest recommendations are to spread the mulch only up to the tree ball,” Schall said. “Use the mulch to make a tree well to hold the water and then just sprinkle some over the root ball to make it look good.”

The list of drought-tolerant trees below is by no means all-inclusive, but does indicate a range of shapes and sizes that is widely available in garden centers.

These drought-tolerant trees will need little if any water once they're established: Wulnesia, Live Oak, Jacaranda, Dwarf Poinciana, Frangipani, Hong Kong Orchid, Orange Geiger, Pink Trumpet, Royal Poinciana, Bottlebrush, Silver Trumpet, Japanese Tree Ferns, Buttonwoods (silver and



green), Simpson Stopper, Podacarpus, Dahoon Holly, Bamboo, Palms and Cycads.

If you have questions about any of these Water Smart techniques, call the South Florida Water Management District at 561-686-8800 or the Palm Beach County Extension Master Gardener Hotline at 561-233-1750.

### Beth Adam sets events for May

FROM STAFF REPORTS

Congregation Beth Adam has scheduled the following May events:

**May 13** -- Congregation Beth Adam, South Florida Center for Humanistic Judaism invites the public to join the Contemporary Lecture Series Sunday, May 13, at 10:30 a.m. at the South County Civic Center, 16700 Jog Road, Delray Beach as it presents Dr. Sheldon Gottlieb discussing “Why I am a Secular Humanist and still a Jew.”

Dr. Gottlieb has lectured on science and religion and has published extensively. For information, call 495-8081.

**May 18--** Congregation Beth Adam, South Florida Center for Humanistic Judaism, invites the public to a pot luck Shabbat dinner, May 18 at 6 p.m. at the South County Civic Center, 16700 Jog Road, Delray Beach. RSVP to Joan at 561-998-1986.

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## Palm Beach Pops brings music to youth

By Nicol Jenkins

STAFF WRITER

"It's a tragedy across the nation," said Jill Kaplan, General Manager of the Palm Beach Pops.

"What's going on with art funding in schools?" she continued.

Kaplan was referring to music and art programs being cut in schools across the nation even in Boca Raton.

This leaves education administrators seeking outside help to bring arts education to the classroom.

But Kaplan said the Palm Beach Pops has answered that call for many schools throughout the county and in Boca Raton.

The not-for-profit organization founded by Bob Lappin, whose also the Conductor and Musical Director aims to preserve the American songbook for generations to come through live orchestral performances and community outreach programs, according to Kaplan.

The Palm Beach Pops has a youth education program, which brings musicians into the classroom through the Joan and Adler Bildner Family Foundation.

Bi-annually the organization offer this program to Palm Beach County schools at no cost for four-weeks of FCAT certified education, according to Kaplan. Four sections of the orchestra travel to 13 schools and teach children "the rudiments of music: harmony, melody and rhythm," she added. Those local schools include Potentials Charter School and Crosspointe Elementary.

Kaplan thinks art education is vital because "arts have basically been eliminated in schools. And students involved in arts and sports tend to do better academically. It gives them an outlet. There are also skills involved in reading music that foster math."



(Special to the News)

The Palm Beach Pops has a youth education program, which brings musicians into the classroom. Founder and Maestro Bob Lappin aims to preserve the American songbook for generations to come through live orchestral performances and community outreach programs.

After musicians introduce instruments in local classrooms, students "go wild," said Kaplan.

"They want to buy a violin. And it turns them around. A lot are only exposed to hip-hop or rap and classical music is part of America's history," she said.

After the Pops travel around county classes, a concert will be held May 14 at Sound Advice Amphitheatre at 11 a.m. There will be about 5,025 students in the graduating class.

Besides this program, which is the largest in student outreach for the Pops, Kaplan said there are smaller programs that reach youngsters. Those others include providing tickets for children and

families for the Palm Beach Pops musical concerts. The organization also provides a mentoring program for gifted children.

"I think it's important to reach them when they are young because this is when we're setting the parameters of their lives. We're laying the groundwork set as adults such as discipline and creativity. Music and sports lay that foundation for children and it builds self-esteem because it's creating something," Kaplan said.

Nicol Jenkins can be reached at [njenkins@bocanews.com](mailto:njenkins@bocanews.com) or 561-549-0844.



Frank Correiggo/Special to the News

## Southbound fire

Boca Raton Firefighters recently responded to a vehicle fire on I-95, southbound lane north of Yamato Road. The 1991 Honda Accord was traveling south when the driver noticed smoke coming from the engine compartment. A passerby helped to knock the fire down using his personal fire extinguisher. Fire crews arrived minutes later and used a pressurized water extinguisher to cool down the hot spots and extinguish what remained of the fire. Southbound traffic was backed up to the Congress Avenue exit. There were no injuries reported. The cause of the fire is unknown, said spokesman Frank Correiggo.

## Root beer could be 'safest' soft drink for teeth

FROM STAFF REPORTS

Exposing teeth to soft drinks, even for a short period of time, causes dental erosion—and prolonged exposure can lead to significant enamel loss. Root beer products, however, are non-carbonated and do not contain the acids that harm teeth, according to a study in the journal of General Dentistry, the AGD's clinical, peer-reviewed journal.

Consumers often consider soft drinks to be harmless, believing that the only concern is sugar content. Most choose to consume "diet" drinks to alleviate this concern.

However, diet drinks contain phosphoric acid and/or citric acid and still cause dental erosion—though considerably less than

their sugared counterparts.

"Drinking any type of soft drink poses risk to the health of your teeth," says AGD spokesperson Kenton Ross, DMD, FAGD. Dr. Ross recommends that patients consume fewer soft drinks by limiting their intake to meals. He also advises patients to drink with a straw, which will reduce soda's contact with teeth.

"My patients are shocked to hear that many of the soft drinks they consume are like battery acid," Dr. Ross explains. For example, one type of cola ranked 2.39 on the acid scale, compared to battery acid which is 1.0.

Researchers concluded that non-colas cause a greater amount of erosion than colas. Citric acid is the predominant acid in non-

cola drinks and is a major factor in why non-cola drinks are especially erosive. There is a significant difference between sugared and diet colas.

"The bottom line," Dr. Ross stresses, "is that the acidity in all soft drinks is enough to damage your teeth and should be avoided."

What is dental erosion?

Dental erosion involves loss of tooth structure.

Erosion refers to the action of the acid on the entire surface of the tooth.

Dental erosion and dental cavities are not exactly the same. Cavities and tooth decay tend to be isolated to cavity-prone areas such as in between teeth and in pits and grooves.



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# If at first...

## Boca teacher chosen to represent county in the 2007 Ms. Florida US pageant

By Nicol Jenkins

STAFF WRITER

Instead of giving up after a disappointment at a recent pageant, Lauren Wanger decided to set an example for her students.

"It was hard to come back and tell my students that I didn't win. But I learned something and it was an example for my students. If at first they don't succeed, they should try again," Wanger said.

She will now take her own advice. She will compete in another pageant.

Wanger, a seventh-grade government and economics teacher at Don Estridge High Tech Middle School in Boca Raton, has been selected by The Florida United States Pageant as Ms. Palm Beach County 2007. She will compete in the 2007 Ms. Florida United States Pageant June 8 through June 10 in Sanford at the Helen Stairs Theatre.

The Florida United States Pageants system selects contestants who are well-rounded women, confident, intelligent, beautiful, and committed to family and community, officials said. There are five divisions and will crown five queens to represent the state at national competitions during the summer of 2007: Mrs. Florida (21 and over, married and living with her husband); Ms. Florida (20-29, single or previously married); Ms. Florida Woman (30-59, single or previously married); Miss Florida Teen (16-19) and Miss Florida Jr. Teen (12-15). Contestants must be a resident of Florida, attend school in Florida, own property here, or be of military status.

Contestants in the Florida United States Pageants will compete in the following categories: panel interview, swimsuit, evening

gown and on-stage question and answer section with each portion making up 25 percent of the total score.

The Florida United States Pageants have been dubbed "The Pageant with a Purpose." To date, they have raised more than \$33,000 for the dream fulfillment fund of Making Memories- Brides Against Breast Cancer.

Wanger said she decided to volunteer her time to the Community Outreach Program and United Way of Palm Beach County.

*"It was hard to come back and tell my students that I didn't win. But I learned something and it was an example for my students. If at first they don't succeed, they should try again."*

Lauren Wanger

Additionally, Wanger said the pageant experience relates to her career as a teacher.

"First, it inspires students to follow their dreams and achieve their personal goals. In addition, having a title pushes me, even more so, to be a positive role model, as I want to represent the title with integrity," she said. "This winter, I paired up with seventh-grade government and economics teacher, Nicole Rotondi, to create a holiday community service project. Our combined classes donated over 200 wrapped gifts to the Extended Hands Community Outreach Program and The Children's Place at Home Safe in Palm Beach

County. Our students then wrote essays on the experience. I received such a positive response from students, parents, and the organizations, that it inspired me to create my platform of Promoting Community Service and Activism Among Youth."

The goal of Wanger's platform is "to enhance the learning experience and make a positive difference in the community and state of Florida."

"I recently contacted United Way of Palm Beach to talk about the possibility of working with their "X-Treme Teen" program, which encourages middle and high school students to volunteer around the community. It would be my intention to tie this program to our schools by distributing the information to students about volunteer opportunities, and then having students discuss and write about their experiences in the classroom," she said.

Wanger began making community appearances April 21 at the Art Car Rally and Education Festival in Lake Worth. She will continue to appear at other community events including May 5 at the third annual Start Transition and Realize Success Conference at John I. Leonard High School.

And she'll continue her platform daily in her classroom.

"All of my students are informed of my appearances and encouraged to volunteer with me," she said. "My students are very excited and happy that I am representing Palm Beach County, and many of them expressed interest in attending the state pageant this June."

Nicol Jenkins can be reached at [njenkins@bocanews.com](mailto:njenkins@bocanews.com) or 561-549-0844.

## Louis Spagnuolo

### Failure to plan is a plan for failure

With June 1 right around the corner, hurricane season is set to officially begin. Last year we were lucky and made it through the season with minimal damage.

Will we be lucky again this year?

With a person's home typically their greatest asset, doesn't it make sense to do everything we can to protect it? To do this requires a plan.

We all know that Florida is experiencing a Homeowners Insurance Crisis. Rates are sky high, adjusters are few and far between and simply getting an insurance agent on the phone can be a challenge. After a Hurricane, it can take months and even years before you settle with your insurance company on damage to your property. During this time, a refinance may not be possible, due to the damage to your home.

Why not be Pro-Active and set up a No Closing Cost Equity Line in the event that this situation occurs? By utilizing a Home Equity Line of Credit, clients can draw upon their line and pay interest only on only the portion they use.

Home Equity Lines Of Credit can be obtained with no costs and don't require payment if no money is drawn. Even if you



Louis Spagnuolo

can't prove your income or assets you can still protect your home and make the necessary repairs with out having to wait for your insurance reimbursement.

Let's be pro-active this hurricane season and protect each of our interests by utilizing a No Closing Cost Home Equity Line of Credit!

No Closing Cost Home Equity Lines of Credit are significantly below the cost of credit cards and are still considered inexpensive short term money. If you find yourself looking to protect your home, speak with a Licensed Mortgage Banker and let them show you some of the alternatives you may have never considered.

*Louis Spagnuolo has been a licensed mortgage banker for the past 14-Years. He is also a licensed Florida Realtor® and licensed Florida insurance agent. He graduated from the University of Miami with a degree in finance.*

## Delray's 'Cinco de Mayo' Fest to include Chihuahua race

FROM STAFF REPORTS

The Cinco de Mayo Festival in downtown Delray Beach will be held at Old School Square, 51 N. Swinton Ave., on Saturday, May 5 from 1 to 11 p.m. Admission is \$10 for adults and children under 5 free.

Highlights of this year's event include the First Annual Chihuahua Race. It will begin at 4 p.m. in the yard of Old School Square.

Space is limited to the first 75 dogs registered on a first-come, first-served basis.

There will be a series of elimination races with five Chihuahuas racing at one time. The winner of each will advance to the next elimination race. Chihuahuas will race in the order of their registration.

Pre-registration is suggested at a cost of \$10. If space is still avail-

able on the day of the event, the registration fee will be increased to \$15.

Each dog registration provides the registrant with one free Cinco de Mayo event admission. All participants must check in at the Chihuahua registration tent near the entry gate to receive a contestant number and obtain an admission armband.

For a complete list of rules and

to pre-register, visit [www.downtowndelraybeach.com](http://www.downtowndelraybeach.com) or [www.animalrescueforce.org](http://www.animalrescueforce.org).

Upon completion of the races, trophies will be awarded for first, second and third place. The fastest male and female Chihuahua will be crowned King and Queen Cinco de Mayo Chihuahua 2007.

For more information, call (561) 276-3396.

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## BUSINESSES

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# Sabal Point artists present fourth annual show



FROM STAFF REPORTS

When the social committee at Sabal Point condominiums in Boca Raton first thought up the idea of having a residents' art show, members may not have realized the interest it would generate — both among residents and the audience that viewed the exhibit.

Four years later, 10 Sabal Point artists presented more than 85 works in the most recent show. The art included portraits, floral designs, scenes and abstract designs. A highlight was an exhibit of Faberge eggs.

Condo owners, their guests and neighbors, gathered at an art show and wine reception, which has become an annual event.

Artists represented included Ann Figlia, Diana Girona, Isabel Kal-

faian, Marilyn Koeppel, JoAnn Nappi, Gio Postelnek, Elin Vinci, Tom Vinci and Ellie Landesman, who is Sabal Point's artist-in-residence.

1 - Sabal Point artists at the fourth annual art show.

2 - Isabel Kalfaian, Sabal Point's newest artist, stands with one of her works.

(Special to the News)



## Synagogues launch group for singles

FROM STAFF REPORTS

A new group being launched by Temple Beth El and Congregation B'nai Israel will bring together Jewish singles between the ages of 35 and 55.

"Lounge and Learn," will meet monthly. Its events will focus on discussions of personal growth and current events, with a new topic being introduced in each session.

The first session will take place Thursday, April 26, at 7:30 p.m. at Euro Bistro, 231 SE First Ave. (in the Royal Palm Plaza), in Boca Raton. The topic will be "Does True Love Exist in the Internet Age?"

For more information on Lounge and Learn, call Rabbi Stephen Wise at Temple Beth El of Boca Raton at (561) 391-8900 or Rabbi Marci Bloch of Congregation B'nai Israel at (561) 241-8118

Temple Beth is located at 333 SW Fourth Ave., Boca Raton. Congregation B'nai Israel is located at 2200 Yamato Road, Boca Raton.

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**Exchange from Page 1**

to pay \$25,000/acre appraised value for the 11.57 acres being added to the law enforcement training facility; there is no compensation for the rest of the land to be conveyed, commissioners said.

- The county is also required to:
- Convey by county deed .90 acres to SFWMD.
  - Grant a lease to SFWMD for the installation and maintenance of radio equipment on the existing and

adjacent county tower.

- Apply for and secure re-zoning, subdivision and storm water management conceptual approvals for the entire 200-acre parcel.

Commissioners said that neither the county nor SFWMD deeds would include any reservations for phosphate, minerals, metals, and petroleum rights. The exchange agreement also contains a 60-day inspection period to perform due dil-

igence, including an environmental assessment.

County staff will now conclude its on-going negotiations with PBCC for the donation of 21.5 acres of the Law Enforcement Training Facility property for the development of a Joint Public Safety Training Facility. Commissioners conceptually approved the joint facility in 2005.

Final agreement in the exchange will be considered by commissioners

in June — along with presentations at that same meeting plans for funding, design, construction and operation of the FWCC public shooting park, commissioners said.

The land proposed for exchange includes portions of the SFWMD's 20 Mile Bend Property located south of State Road 80 and the L-7 Levee.

**Sell it.**



**Boca Raton News Classified  
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**Lockheed from Page 1**

made difficult by variable water depth, currents, tides, waves, boats and other factors."

He said the rapidly deployable, self-mooring buoy "is an excellent platform that allows users to simply turn the system on and drop it in the water. This technology will enable the military and scientists to rapidly deploy a buoy from any aircraft, surface vessel, or underwater vehicle, resulting in reduced



(Special to the News)

Prototype of the self-directed, self-positioning mooring system developed by Florida Atlantic University and Lockheed Martin. The system includes a mooring spool, a combination anchor/air brake and a flotation buoy.

operating costs and less danger to operators."

"Lockheed Martin is recognized for whole-systems thinking that enables us to successfully integrate the essential engineering, manufacturing and marketing experience required to turn this concept into a viable and profitable product line," said Douglas Dappich, director of the underwater vehicle division at Lockheed Martin's business in Marion, Mass., where the buoy will be produced. "We are excited to work with researchers from FAU and the Navy to further develop this technology."

**Significant step**

"This is a significant achievement in buoy deployment and mooring technology because it revolutionizes the way important military activities in the ocean can be accomplished with respect to efficiency and safety," said Dr. Larry F. Lemanski, vice president for research at FAU. "In addition, this mooring system will lay the groundwork for some very promising future technology transfer opportunities and collaborative work with industry and government."

Previous buoy deployment and mooring technologies have had significant limitations, including non-conformity to Navy buoy size standards, parachute entanglements during air deployment, short periods of operation and anchors that only work well in specific sea bed conditions.

Light and compact, the FAU/Lockheed-developed module conforms to government size standards and can be moored in depths between 30 and 650 feet.

Dale M. King can be reached at 561-549-0832 or at dking@bocaneews.com.



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**BOCA LAGO COUNTRY CLUB  
12:30 PM SHOTGUN START  
MAY 4, 2007**

*9th Annual*

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*Golf Classic*

May 4, 2007

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### For more information contact

**Bill Cappeller, Golf Chairman at (561) 361-3417**



## Ian M. Berkowitz

### Take a lesson from Disney

Fresh off a trip with my family to the most magical place in the world, Walt Disney World, I am inspired to continue with my focus on how business owners deal with customers, clients and patrons.

It is always amazing to me how each and every person that I come in contact with, while on and in a Walt Disney World property, seems to always smile and make my family and me feel entirely satisfied with our visit and experience. It almost seems like each and every Disney employee has gone through intensive smile training and is always thinking of how to make each and every customer completely and utterly beyond satisfied with each and every visit.

How many of us actually set that type of goal for our own customers or clients? We all want our customers and clients to have the best experience, but don't always know how to create that ultimate customer satisfaction experience. There are various definitions of the term and many ways to measure customer satisfaction.

#### Satisfaction defined

As a definition, customer satisfaction is a business term used to measure how products and services supplied by a company meet or surpass customer expectation. Most often, it is seen as a key performance indicator within the business, signaling how a business is being perceived by its customers and clients. Whether you are selling widgets or providing a service, customer satisfaction is measurable.

In a competitive marketplace where businesses compete for customers, customer satisfaction is seen

as a key differentiator and increasingly has become a key element of business strategy. Some of the greatest businesses in the world believe that customer satisfaction is the key to their success.

Getting customers to tell you what's good about your products or services, and where you need improvement, helps to ensure that your business measures up to expectations. The greater the customer satisfaction, the greater the loyalty and promotion to others from satisfied customers.

Also keep in mind that satisfied customers can turn into more satisfied customers, and ultimately can translate into increased revenue.

#### Conduct surveys

One of the easiest ways for business owners to gain the maximum knowledge about customers' satisfaction and measure satisfaction is to periodically conduct surveys. Surveys can be informal or formal, in writing or verbal and may be taken at any time and at any place. They can be taken by you, your employees or by third parties.

Well developed, customer service surveys cover all the key business activities such as the company's products, services and support, delivery, ordering and billing, and especially its employees. As a business owner, you modify the survey to specifically match any of your company's activities.

A few important things to remember, when developing your survey, are to ask the maximum number of questions about how your customer is feeling when receiving your product or service. In addition, you also want to probe your customers

and clients for suggestions on what you can do to improve experience with your company or use of your product.

If you choose to conduct your surveys in writing, make sure that the survey is easy to fill out and very user-friendly. Some of the most effective surveys have no ranking of quality on a scale of one to five, no lengthy questions, but simply had a list of key business activities and space to respond, all on one page.

However, if your goal is to drill down in order to obtain a lot of information from your customer or client, than a more comprehensive and detailed survey may be your best option.

The main thing to remember is to constantly obtain feedback from your customers and clients so that you are always in touch with client's feelings and perceptions on how your business is affecting them. Ultimately, we are all judged by our customers and clients that pay us money for our services or buy our products. Their immediate and continued satisfaction should be a major priority to your business, and the more you are able to measure their satisfaction, the better you can be in meeting or even exceeding expectations.

*Ian M. Berkowitz is a former attorney/advisor with the United States Small Business Administration in Washington D.C. During his tenure with the Federal Government he specifically worked in the areas of disaster relief for homeowners and businesses and government contracting. He is currently a practicing business and real estate attorney in Boca Raton. In addition to his law degree, Ian also holds a Masters Degree in Government from The John Hopkins University.*

#### ADVERTORIAL



**Credit Troubles:** Every three minutes another person falls behind on credit card payments.

## Credit card debt?

#### Relief on the horizon.

JIM CANNON  
CGA STAFF WRITER

Every three minutes another person falls behind on credit card debt. It's no wonder, since every major credit card company has nearly doubled the minimum monthly payment on consumers' bills.

Federal Regulators forced the change because of their concern about the growing mountain of consumer debt, which stands at \$2.17 trillion. Many consumers can only pay the minimum payment, which can take up to 30 years to pay off.

Now, relief is in sight for millions of Americans. CreditGUARD of America, a non-profit licensed debt management service provider, is making a new program available to lower debt payments and become free of all credit card debt in only three to five years.

Consumers need only \$4,000

or more in total credit card debt and at least 30 days behind on any account, to cut their payment by 35% to 50%, and reduce or eliminate interest



charges altogether.

Over 200,000 families, located throughout the U.S. have regained financial independence with CreditGUARD's licensed, bonded and insured service. CreditGUARD of America has received high marks in consumer surveys showing high consumer satisfaction and confidence.

The CreditGUARD debt management program can actually turn a person's life around. One such case in Mary C. Of New

Castle, PA, who said, "CreditGUARD literally saved my life and my marriage. We were three months behind on all of our creditors, and owed over \$18,000—with no way out in sight. CreditGUARD of America counseled us over the phone and lowered our monthly payments by \$286. Best of all, the creditors stopped calling us!" When asked how much was saved, she replied: "We're saving over \$14,800 in interest payments, and our life and marriage is back on track in only six months. We would recommend CreditGUARD to anyone in our situation." Angelo G. Of Bulverde, TX says, "I am not afraid to answer the phone or get the mail because I know it is not a harassing creditor!"

Certified Credit Counselors at CreditGUARD of America provide Debt Relief Consultations at no charge, when you call 1-800-880-6433. Calculate your interest rate savings instantly online when you visit their website at [www.creditguard.org](http://www.creditguard.org).

# Champion Porsche revs up diabetes research funding



FROM STAFF REPORTS  
**C**hampion Porsche of Pompano Beach recently presented a sponsorship check in the amount of \$3,500 to Youth Ambassadors representing the Juvenile Diabetes Research Foundation at the Foundation's 11th Annual Walk to Cure Diabetes held in Boca Raton.

"It is a privilege to give back to the community in which we serve and we are heartened by the research efforts being funded by JDRF," said Don Skuta, a representative from Champion Porsche. "These children accepting our donation in honor of the Foundation represent the millions of faces of kids and adults who have to live with diabetes every day. I'm glad that Champion Porsche was able to partner with JDRF in this effort."

The Walk to Cure Diabetes was chaired by John M. Maloney, Jr., president and CEO of Boca Raton-based Bluegreen Corporation. Close to 3,000 participants gathered on the grounds of Siemens in the Arvida Park of Commerce with one purpose in mind: to fund the research that will one day find a cure for diabetes. Since the event, thousands of dollars have poured in and JDRF is projecting to raise a minimum of \$375,000 once all pledges are received.

"I have served as the corporate chairman for the Walk in Boca Raton for three consecutive years now, and each year I see the support from our community grow and grow," said Maloney. "As a father of a young son with diabetes, I know how important it is not to waiver in our fight against the disease and how important it is to continue to do fundraisers like the walk to raise awareness about

the seriousness of diabetes and funding to support groundbreaking research," Maloney added.

Sponsors for the 2007 Walk to Cure Diabetes included: Bluegreen Corporation; Siemens; Champion Porsche; WRMF 97.9 FM; Wachovia Bank; Mutual of America; FedEx; AccuChek; LifeScan; American Diabetes Wholesale; The Fresh Market; Boca Raton Community Hospital; Martinair Holland; Nation Safe Drivers; Proskauer Rose LLP; Southwest Airlines; Robb & Stucky Interiors; Ruth's Chris Steakhouse; The Duck Tavern; Boynton Beach Fire Rescue, PetCo and others.

Juvenile Diabetes Research Foundation, founded in 1970, is the largest non-government funder of diabetes research in the world. Only the U.S. government through the National Institutes of Health (NIH) has given more. On average, 85 percent of JDRF's expenditures are directed to diabetes research funding.

In fiscal year 2006, JDRF awarded \$123 million to research. And, since its inception, JDRF has given more than \$1 billion to diabetes research projects.

Juvenile (Type 1) diabetes is a chronic disease that strikes children suddenly, makes them insulin dependent for life and carries the constant threat of complications like heart attack, kidney failure, stroke, adult blindness and non-traumatic amputations. More than 20 million Americans have diabetes.

For more information about the JDRF, call 561-686-7701 or visit the Greater Palm Beach County Chapter's web site at: [www.jdrf.org/greaterpalm-beach](http://www.jdrf.org/greaterpalm-beach).



1 - Starting line photo includes John M. Maloney, Jr. (cutting ribbon) John's daughter, Jordan and son, Jack, seated in stroller to John's right and wife, Laura (with sunglasses), holding handle of stroller.

2- At the Champion check presentation for the Juvenile Diabetes Research Foundation are, from left, Sydney Lubetkin, Nikki Wagner, Justin Montana, Morgan Swann and Nicky Pollock; in rear, Don Skuta.

(Special to the News)

## Celebrity bartending dinner to benefit Forgotten Soldiers Program

FROM STAFF REPORTS

There will be some interesting faces behind the bar at La Cigale restaurant in Delray Beach on May 3 from 6 to 8 p.m. as Forgotten Soldiers Outreach launches its first local celebrity bartending event.

"We are delighted by the community's support," said founder Lynelle Chauncey. "Notables such as County Commissioner Mary McCarty, country singer Amber Leigh, the Caldwell Theatre's Clive Cholerton, ex-Panther player Randy Moller, Sid Dinnerstein, chairman of the Republican Party of Palm Beach County, Wahid Mahmood, chairman of the Democratic Party of Palm Beach County and Supervisor of Elections Dr. Arthur Anderson have all agreed to take their shifts behind the bar to raise funds for our cause."

She said some soldiers who received packages through the FSO may also attend.

All tips will be donated to Forgotten Soldiers Outreach. In addition, Francis Touboul, manager of La Cigale, is donating a percentage of both the bar and dinner revenue

that evening to Forgotten Soldiers Outreach. "This way you can drink, eat or both to support this wonderful organization," he said.

The city of Delray will also be well represented behind the bar May 3 with Vice Mayor Fred Fetzer and City Commissioners Woodie McDuffie and Gary El-iopoulos mixing it up.

"We hope to have a large crowd to support this event," said Chauncey. "Forgotten Soldiers is a 501 (c) (3) charitable organization comprised of dedicated volunteers who gather and box CARE packages full of donated items and letters of thanks and encouragement for our troops overseas."

"Our organization has been profiled on TV shows such as 'Good Morning America' and all of our local stations," she said.

"To date," she said, "we have shipped more than 16,000 packages."

For more information about FSO, visit [www.forgottensoldiers.org](http://www.forgottensoldiers.org) or call 561-369-2933.

On The Beach at Atlantic Blvd. & A1A

# POMPANO BEACH

Admission: \$10.00 (Kids under 10 FREE) 3 Day Pass: \$20.00

APRIL 27-29 2007

## Seafood Festival 2007

The Gorse Who, Eric Burdon & The Animals, Little Texas, Restless Heart

Sun-Sentinel, Sun-Sentinel.com, Friday: 5pm - 10pm, Saturday: 10am - 10pm, Sunday: 11am - 8pm, Pompano Times

For Info Call Pompano Beach Chamber of Commerce 954-941-2940 Or visit: [www.pompanobeachseafoodfestival.com](http://www.pompanobeachseafoodfestival.com)

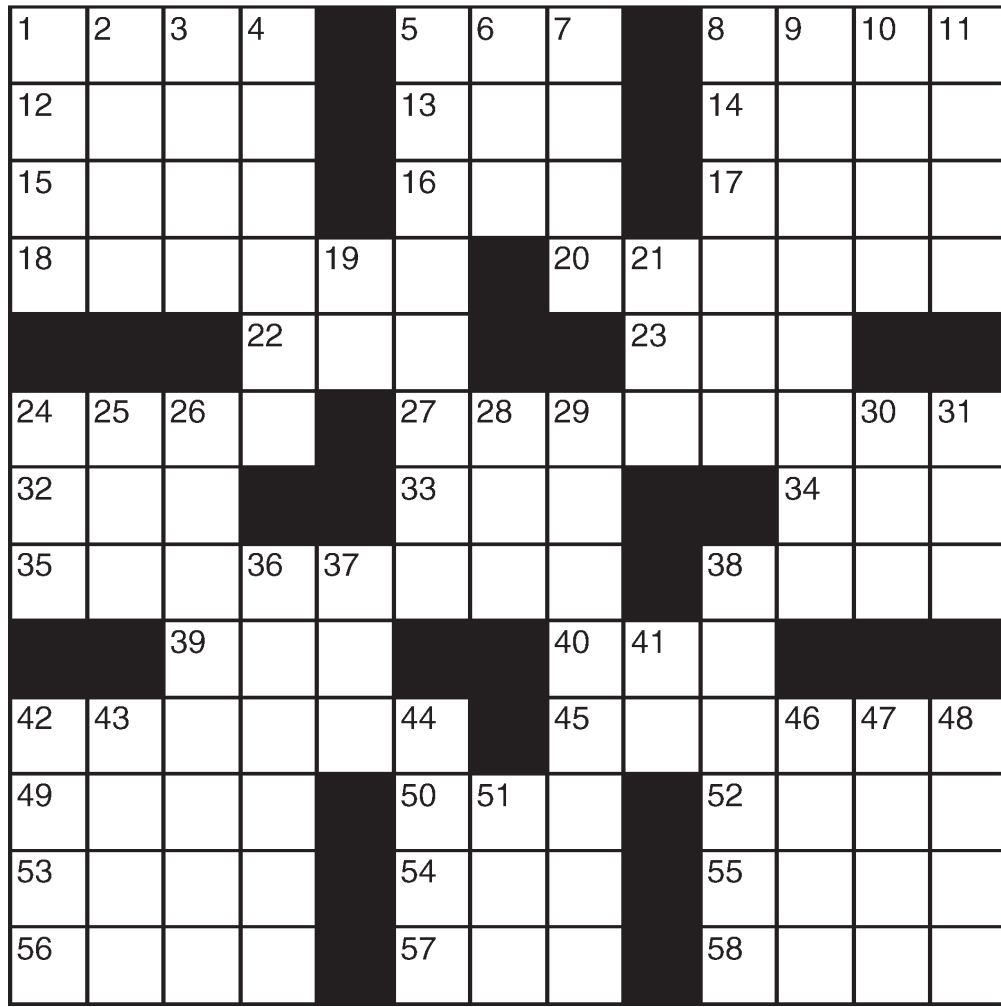
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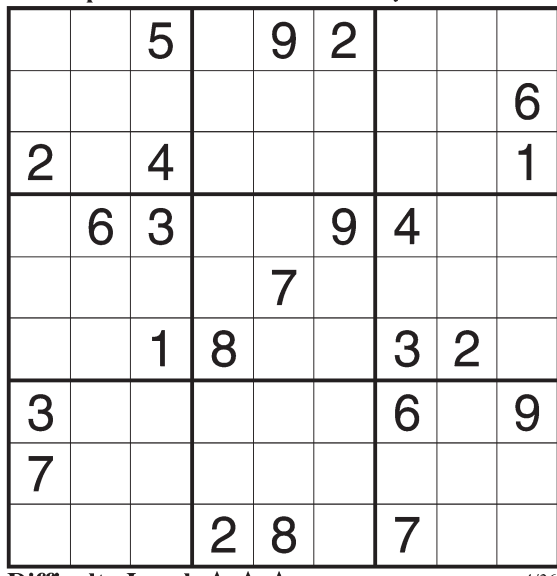


- ACROSS**
- 1 Radio's Limbaugh
  - 5 Tackle moguls
  - 8 Scratches (out)
  - 12 Sweet sandwich
  - 13 Stashed
  - 14 Wield the shears
  - 15 Poi base
  - 16 Praise in verse
  - 17 Dag-wood's boss's wife
  - 18 Rever-end, e.g.
  - 20 Long-legged shorebird
  - 22 Request
  - 23 Annoy
  - 24 Youngest
  - 27 List-condensing phrase
  - 32 Web address
  - 33 Kind of pron.
  - 34 Operated
  - 35 "She — Conquer"
- DOWN**
- 1 Coll. mil. org.
  - 2 Caspian Sea
  - 3 Withered
  - 4 "Yippee!"
  - 5 Lurid novels
  - 6 Tease
  - 7 Concept
  - 8 Date, e.g.
  - 9 Door hardware
  - 10 Green land
  - 11 Lovers' quarrel
  - 19 "— not!"
  - 21 Compete
  - 24 Clear the tables
  - 25 Illustrations
  - 26 Ball-carrier's allies
  - 28 Asian holiday
  - 29 1995 Harvey Keitel movie
  - 30 Eminem's genre
  - 31 Raggedy one?
  - 36 Narcotic
  - 37 Standard
  - 38 On cloud nine
  - 41 Indefinite article
  - 42 Disappear gradually
  - 43 Actress Argento
  - 44 Out of harm's way
  - 46 Gross
  - 47 Couturier Schiaparelli
  - 48 Coaster
  - 51 Took the trophy

# Sudoku

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers to 9 in the empty squares so that each column and each 3x3 contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday

Conceptis Sudoku by Dave Green



Answer to previous puzzle

3	8	7	9	4	1	5	2	6
2	4	5	8	6	7	1	3	9
1	9	6	2	3	5	4	7	8
4	7	3	6	1	2	8	9	5
9	1	8	3	5	4	2	6	7
5	6	2	7	9	8	3	1	4
8	2	1	5	7	6	9	4	3
6	3	4	1	8	9	7	5	2
7	5	9	4	2	3	6	8	1

Difficulty Level ★★

Solution time: 21 mins.

G	A	L	A	R	O	E	G	A	N	G
A	V	O	N	I	A	N	D	I	O	R
P	A	S	S	P	O	R	T	A	N	T
				W	I	T	H	U	N	T
G	I	V	E	N	B	U	S	S		
A	D	A	R	P	A	S	S	K	E	Y
S	E	T	T	R	I	E	R	G	E	E
P	A	S	S	W	O	R	D	C	O	T
				K	I	L	N	B	A	S
M	A	R	I	N	A	I	O	N		
I	T	E	M	P	A	S	S	O	V	E
S	O	A	P	S	U	N	P	I	L	L
S	P	R	Y	E	F	T	Y	A	M	S

Yesterday's answer 4-25

# Horoscope

**HAPPY BIRTHDAY** for Thursday, April 26, 2007:

Your creativity and willingness to take a dynamic action put you precisely in the right spot at the right time. Understand that what might be important to a friendship might not exactly work for you. Often you might need to say "no" to expenditures, even toward a goal. You can and might over-spend if you don't rein yourself in. If you are single, many opportunities to change your status surround you. The question remains, What do you want? If you are attached, a child, new addition or some other concrete representation of your bond becomes significant. VIRGO can be a lot of fun.

The Stars Show the Kind of Day You'll Have: 5-Dynamic; 4-Positive; 3-Average; 2-So-so; 1-Difficult

**ARIES**

March 21-April 19

★★★ You might be playing catch-up with a project or some work. Yes, you are overwhelmed, and there is a lot of ground to cover. Confusion and changes could toss some plans into midair. Trust that you will be able to deal with it. Tonight: Easy does it.

**TAURUS**

April 20-May 20

★★★★★ You have solutions and answers. Your audience might not be as receptive as you would like. The unexpected marks your decisions. Don't worry about someone's sudden reversal. The situation is not static. Tonight: Let that twinkle in your eye come into play.

**GEMINI**

May 21-June 20

★★★ Family, personal matters and perhaps a real estate investment take a higher prior-

ity. Though you might not know what to do or how to handle a situation, ask and you'll get a lot of advice. Evaluate. Tonight: Where your friends are.

**CANCER**

June 21-July 22

★★★★★ If you talk out a situation and brainstorm, you might be delighted by the possibilities that head in your direction. A solid decision comes forward. Tonight: Visit with a pal.

**LEO**

July 23-Aug. 22

★★★ Evaluate a financial matter with care. You could be surprised by what is the best way to go. How you deal with others also could change as a result. Curb a tendency toward extravagance. Tonight: Gather your bills. Take a hard look at your budget.

**VIRGO**

Aug. 23-Sept. 22

★★★★★ You might be unusually gung-ho. Others could react very strongly to your energy. Not everyone can work with this type of vitality and strength. Someone might not mean to, but nevertheless taunts you. Tonight: Whatever makes you smile.

**LIBRA**

Sept. 23-Oct. 22

★★★ Know when's the right time to back off. You might not be as in touch with your feelings as you think. If you find that you do some strange things, stop. The answer to your actions lies within. You cannot be too tuned in. Tonight: Take your time.

**SCORPIO**

Oct. 23-Nov. 21

★★★★★ Zero in on what you want. Associates and/or friends play a strong role in upcoming events. A risk needs to be walked away from. Ultimately, you will be much happier and in touch with your feelings. Tonight: Hang with friends.

**SAGITTARIUS**

Nov. 22-Dec. 21

★★★★ Be willing to step up to the plate and make what you need and want happen. Verify news and information. Though no one intends to add to confusion, it can happen. Be a skeptic and ask questions. Tonight: Out and about.

**CAPRICORN**

Dec. 22-Jan. 19

★★★★★ Your vision might gain much more popularity, as you are willing to express yourself. Someone might not intend to challenge you as intensely or as deeply as you think. Creativity swells forth. Tonight: Let your mind wander to some great music.

**AQUARIUS**

Jan. 20-Feb. 18

★★★★★ Work with others on a one-on-one level. Examine what someone's -- especially a loved one's -- intentions are with a touch of skepticism. You see life from yet another perspective. Say "no" to a risk no matter how appealing it might be. Tonight: Be with a favorite person.

**PISCES**

Feb. 19-March 20

★★★★★ You have get-up-and-go, no matter how you look at it. A family member might question certain decisions and encourage you to take another look at an important relationship. Discussions are animated. Tonight: Go with another's choice.

**BORN TODAY**

Guitarist Duane Eddy 1938, model Melania Trump 1970, rock 'n' roll diva Stevie Nicks 1948

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Congratulations! May your years ahead be filled with fun, laughter and lots of good grades! We love you, Mom, Dad, Alex, Armand & Anthony

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This special page will run in The Boca Raton News. For only \$30.00 we will run a photo, graduate's name, school name, and 3 line greeting. Each add'l line is \$2.00.

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4090 NW 97th Avenue

**Fort Lauderdale**  
1600 S.E. 17th St. Causeway

**Las Olas**  
350 East Las Olas Boulevard

**Miami Beach**  
301 Arthur Godfrey Road

**Pinecrest**  
9469 South Dixie Highway

**Pompano Beach**  
301 North Federal Highway

**Pompano Beach**  
1291 South Pompano Parkway

**South Miami**  
7300 Southwest 57th Court

**Surfside**  
9501 Harding Avenue

**COMING SOON:**

**Palm Beach Gardens**  
11280 Legacy Place