



# WHISPERING HILLS

HOMEOWNERS ASSOCIATION

## WINTER 2014

### *President's Message*

**First of all, I wish that you all enjoy the winter Holidays with your family and friends and that the New Year brings you health, happiness, and joy.**

This past year has been less eventful than prior years. We have had one major issue to deal with and that was a potential new amendment to the Bylaws which would have imposed new restrictions on the parking and storage of certain vehicles and related property on residential lots in the subdivision. (Please see "Parking & Storage of Large Vehicles" slide for details.)

On the more routine side, Susie Brown, chairwoman of the Common Grounds Committee continued her work overseeing the completion of the front entrance. A number of beautiful lantana plants were planted to add more color (orange and red) and mulch was added as a ground cover.

Also, over the last month or so, she handled the renovation of the circular island planting area at the end of Whispering Hills Lane (the cul-de-sac across from Parkway North High School). Susie should be congratulated for her tireless effort on behalf of the homeowners. You'll find photos of her work inside.

In addition, the work on the quarterly Whispering Hills Homeowners Association newsletter has continued and is being guided by our talented and artistic editor, Anita Del Re, along with help from Marcherie Vazquez, Michelle Hardin, and contributions from some of your neighbors – Celia Mullikan and

her daughters, Laura and Jenny, Glen Chang and Elizabeth O'Brien, and Cheri Connely. Plus, the subdivision website, [www.whisperinghillssubdivision.com](http://www.whisperinghillssubdivision.com), continues to be updated and used by our homeowners to keep up with current events and useful information.

Unfortunately this year we have had to say "good bye" to a few of our longtime residents: Paige Reynolds, Lillian Butler, John & Dorothy Macke, Steve & Merry Schlegel and Vicky Mangum. But we also said "hello" to some new ones: Raymond Sparrowe and Josephine Hyde, Josh & Lisa Flagg, Douglas Wang & Zhen Zhenyan, James Casagrande and Maria Fritz, and Joshua Bowman and Melissa Denton.

**Your Board of Directors has worked tirelessly to make the subdivision an attractive and welcoming place for you to live in, and I wish to acknowledge the efforts of Gene King, our Treasurer, Marcherie Vasquez, our Vice President, Michelle Hardin, our Secretary, and Diane Derrington, Rosie Clark, Gloria De Zamacona, Tom Claus, and Jan Williams, who are our Section Representatives.**

### *Happy Holidays!*

*John Schembri*

*President and Trustee*



# WHISPERING HILLS HOMEOWNERS ASSN.

## Helping the Neighborhood Be a Great Place to Live

In your own backyard are opportunities of a lifetime. Find the one that's right for you and climb to the top!  
Your neighborhood is in need of volunteers:

### ☐ **Board Members for upcoming 2015 term**

All board positions are up for election this coming February and a few existing board members have completed their term and will not be volunteering again for the next term beginning in February. Additionally, because there will be a few board member positions opening up, we are looking for individuals who have interest in learning about the board positions and volunteering for the upcoming term or future terms.

### ☐ **Board Members in-training for future terms**

### ☐ **Web Site Publishing and Modernizing**

### ☐ **President & Trustee**

#### ☐ **As Trustee**

Prevent infringement and compel performance of all rules and regulations set out in the Indenture of Trust and Restrictions for the Whispering Hills subdivision. Consider, approve or reject any and all plans and specifications for any and all buildings, fences, swimming pools, tennis courts, or other structures. Together with the two Trustees for the Whispering Hills Apartment complex:

1. Establish rules and regulations for the operation of the recreation facility including the club house, swimming pools, tennis courts, fitness center and playground.
2. Make uniform annual assessments to cover routine maintenance and operation of the recreational facilities and the common grounds.
3. Propose special assessments for one-time repairs, renovations, or replacement of recreational facilities, for consideration of the homeowners and apartment dwellers, which require the consent of 55% majority vote for approval.

#### ☐ **As President**

1. Serve as Chairman of the Board of Directors and preside over all meetings.
2. Represent the homeowners in all matters pertaining to the common grounds, the recreation facilities, and other homeowner concerns.
3. Monitor and approve all expenditures budgeted and expended for maintenance and repairs of common grounds and recreational facilities.
4. Set up and meet with committees as called out in Article IX of the Bylaws.
5. Preside over all general and special meetings of the homeowners.
6. Provide homeowners with an annual report of all receipts and expenditures.



# WHISPERING HILLS HOMEOWNERS ASSN.

Helping the Neighborhood Be a Great Place to Live

## ☐ **Vice-President**

1. Act as President during his/her absence.
2. Act as co-chairman of the Board of Directors.
3. Act as co-chairman of all committees.
4. Chair special committees designated to tackle new issues or concerns raised by the homeowners.
5. Manage fence approval requests.
6. Assist in the publication of the quarterly newsletter by providing pertinent article content.

## ☐ **Treasurer**

1. Manage all financial activities, to include recording of homeowners' dues, expenses and bank account.
2. File the annual Missouri Registration and Federal Homeowners Association tax return (Form 1120H).
3. Communicate financial status to the Trustee, including an annual budget discussion.
4. Prepare annual financial report to homeowners including income, expenses, and cash activity.
5. Monitor monthly cash activity for the recreational facility and common grounds. Track via Excel spreadsheets.
6. Participate in the annual meeting with the Trustees to review and reach approval of annual budget for the recreational facility and the common grounds.

## ☐ **Web Site Designers / Content Authors**

Our web site is a useful reference for the homeowners and a nice advertisement for prospective buyers. We are looking for one or more people who can assist with improving our web site, and can suggest ideas for keeping up with advancements in technology, including social media. Homeowners, children/students are welcome.

## ☐ **Secretary**

1. Record activity at all Board Meetings and Homeowner Association general and special meetings.
2. Inform the homeowners of Whispering Hills parties, special events, announcements, and meetings through the use of group e-mails.
3. Stay current on neighborhood communications via the email address list.
4. Publish the neighborhood directory.
5. Publish neighborhood mailers for proposals to change the By-laws.
6. Tally ballots for elections and proposals to change the Bylaws.
7. Prepare presentation materials for use at Homeowner Association general and special meetings.

## ☐ **Section Representatives (5)**

1. Welcome new homeowners, provide neighborhood Bylaws. and obtain contact information for neighborhood directory.
2. Voice the majority opinion of their sections at the general and special meetings. Minority opinions may be raised by any homeowner.
3. Act as advisors to the Trustee on matters affecting the homeowners in their sections.
4. Serve on committees as proposed by the Trustee.
5. Work as a board member representing the Homeowners Association in any proposed legislation affecting the WH Subdivision or any area adjacent to it.
6. Member of the Board.



# PARKING & STORAGE OF LARGE VEHICLES

**One of the responsibilities of the President and Trustee of the Whispering Hills Homeowners Association is to respond to the concerns of our community in the subdivision.**

A concern was raised by a number of homeowners in regards to the parking and storage of commercial vehicles, RVs, boats, and trailers. As a result, the Whispering Hills Homeowners Association Board of Directors convened a committee to develop a survey that was sent to all homeowners to measure the neighborhood's opinion in regards to this matter.

The survey was sent to 110 homeowners, of whom 95 responded. The Board believed that the results of the survey showed a level of concern to warrant new restrictions. **Therefore, the Board proposed an Amendment to the Bylaws that would regulate the parking and storage of these vehicles on homeowner lots and common grounds in the Whispering Hills Subdivision.**

This amendment was mailed to all 110 homeowners, who then had the opportunity to submit a vote via Proxy, or to vote in person at a special meeting that took place at the Clubhouse on Tuesday, September 7.

After a discussion, a vote took place with the homeowners present at this meeting. Those votes were added to the total of Proxy votes received prior to this meeting. This was the outcome:

	YES	NO	Total
Proxy Votes	22	13	35
Meeting Votes	11	5	16
Total	33	18	51
	64.7%	35.3%	100%

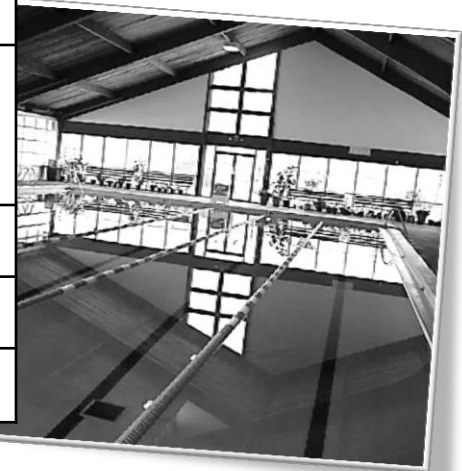
Based on the total votes collected, the proposed amendment for parking restrictions did **not** pass. The final vote, including Proxy votes, fell short of the required two-thirds (66 2/3%) majority as defined in our Bylaws.

**There currently are no restrictions concerning these types of vehicles in the Whispering Hills Indenture of Trust & Restrictions, nor the Whispering Hills Homeowners Association Bylaws.**

# WINTER FACILITY HOURS



	ADULTS	CHILDREN
Monday	6 am to 6 pm <i>Pool open to adults over 18 No Lifeguard!</i>	Closed to Children
Tuesday - Friday	6 am to 8:30 pm	3:30 pm to 8:30 pm
Saturday	9 am to 8:30 pm	Noon to 8:30 pm
Sunday	Noon to 8:30 pm	Noon to 8:30 pm



## BEING A GREAT NEIGHBOR

**It's the leaf raking time of year again. Hopefully it will be over soon.**

How about being a great neighbor and while you are raking your own leaves, maybe you could rake the leaves of an elderly or sick neighbor?

It will be something for which they will be thankful...  
and about which you will feel great!



# WHHA WEB SITE TIPS

## **Tips for seeing the most up-to-date version of the** **[Whispering Hills Homeowners Association web site](#)**

Sometimes web pages take a long time to load on a computer. Web browsers such as Internet Explorer and Chrome, to name a couple, will save a local copy of the website to your computer (aka cache the page) so that the next time you visit the website, it is faster load – which is a good thing in most instances.

We update the Whispering Hills Homeowners Association web site periodically with directory changes, quarterly newsletters and announcements, and your browser may not be loading the updates because it is loading a prior, cached version of the web site.

Here are a few tips to trigger your browser to pull the most recent version of the web site, bypassing the cached web page on your computer. First, open the [Whispering Hills Homeowners Association web site](#).

**Chrome:** Right click on the page and select Reload.

**Internet Explorer:** (If you don't see the Menu Bar, right click on the top of the browser window and select Menu Bar.) Click Tools on the Menu Bar. Select Internet Options, and on the General tab, check "Delete browsing history on exit." Then click on the Settings button and check the option, "Everytime I visit the webpage" under Check for newer versions of stored pages. Click OK, then OK, to return to the web site.



# WHISPERING HILLS COMMON GROUNDS



Main Entrance,  
right side of island

Main Entrance,  
facing north on  
Ross Road



The island at the end of Whispering Hills Lane is beautified with new plantings! ...knockout roses, golden false cypress, lirope, red twig dogwoods, ornamental grasses, and an evergreen tree



# WINTER WONDERLAND

*Thanks to Our Neighbors!*







# WINTER WONDERLAND

*Thanks to Our Neighbors!*



# 2014 WHISPERING HILLS HOLIDAY PARTIES



Place: **Clubhouse** Date: **Saturday, Dec. 13**

Please RSVP before Tuesday, Dec. 9, directly to the Clubhouse @ 314-434-5400

or email [chelle@whisperinghillsapts.com](mailto:chelle@whisperinghillsapts.com) as the events are coordinated by Whispering Hills Apts.



First, bring your kids, nieces & nephews, & grandkids (0 – 12 yrs.) to

**Breakfast with Santa : 11 a.m. – noon**

**Donuts, milk and Sunny D will be served.**

Please bring a new toy to donate to the Marines'



Then, join Whispering Hills Staff and your Neighbors (adults and near-adults) at

**The Annual Adult Holiday Party : 6 p.m. – 9 p.m.**

**Free Entertainment, Appetizers, Food, and Drink!**



Master showman (and St. Louis native)

**Al Oxenhandler (Alan Ox)** returns to delight us  
once again with his Whispering Hills Holiday performance.

Please bring a canned or non-perishable  
food for donation to a local food pantry.



*Meet Me in Saint Louie, Louie!*



*Try these sites for Holiday Events & Activities!*

- [About St. Louis](#)
- [Explore St. Louis](#)
- [SheKnows St. Louis](#)
- [Riverfront Times](#)



# CHRISTMAS... IN PUERTO RICO



*In Puerto Rico, Christmas* is celebrated with many parties, gatherings and it lasts quite a long time.

**Navidad** is **Christmas Day**. Most modern Puerto Rican families celebrate with Santa on this day.



Homes are decorated much like in the mainland, but include a lot of palm trees and their branches. Families set up **nacimientos** or **pesebres** (nativity sets).

**Los Reyes Magos** (the three Wisemen or Magi), Melchor, Gaspar and Baltazar, are prominent in the pesebres.



Puerto Ricans aren't content with just two days of celebration... there are many more days devoted to caroling, visiting and even gifting.

On January 6 - **Día de Reyes** (Three Kings Day) - children find gifts under their beds. It is a national holiday, when family and friends gather to celebrate.

The big holiday celebration is held on **Nochebuena** (the Good Night or Christmas Eve). Family and friends get together for festivities and traditional food, such as roasted pork and Puerto Rican **tamales** or **pasteles**. Try them! [Pasteles Recipe](#)



More about Puerto Rican traditions on the next slide!





# CHRISTMAS... IN PUERTO RICO



In Puerto Rico, **Christmas** is celebrated with many parties, gatherings and it lasts quite a long time.

The big holiday celebration is held on **Nochebuena** (the Good Night or Christmas Eve). Family and friends get together for festivities and traditional food, such as roasted pork and Puerto Rican **tamales** or **pasteles**. The parties often last until the next morning. On Christmas Day, people rest from Nochebuena.

**Navidad** is **Christmas Day**. Most modern Puerto Rican families celebrate with Santa on this day. Some families will not celebrate Santa, but prefer to celebrate on January 6, **Los Reyes Magos** (the Three Wise Men) – **Epiphany** (the revelation of God the Son as a human being in Jesus Christ). Homes are decorated much like in the mainland but include a lot of palm trees and their branches. Families set up **nacimientos** or **pesebres** (nativity sets). **Los Reyes Magos**, Melchor, Gaspar and Baltazar, are prominent in the pesebres.

**Parrandas** is **Christmas caroling**, Puerto Rican style. Friends gather late in the evening to go from house to house singing traditional songs. The **parranderos** – **musicians** – must surprise the unsuspecting friends and wake them with their music. Normally, in November, families start buying plenty of rum and food to receive many parrandas. The parranderos gather outside the front door and with a signal, the musicians play and the rest sing (very loudly). At each house they stop for a while and party, then they go to the next house. At each stop the owners of the house join the parranda and it grows in numbers during the evening... and early morning.



**Víspera de Reyes - the Eve of Three Kings Day – January 5**, is the eve of **El Día de Reyes – Three Kings Day, January 6**. Traditional

Catholics meet to pray the rosary and to honor The Three Wise Men (*saints in the Catholic faith*). The children get ready to receive gifts from the Three Wise Men by collecting freshly cut grass to put in a shoe box and a bowl of water, placing both under their beds for the Wise Men's camels to eat. Next morning, **Día de Reyes**, children find their gifts under their beds. It is a national holiday, when family and friends gather to celebrate.

**Octavas** means “8th” – Christmas festivities last eight days after January 6 (until January 14). Originally these were more religious in nature and were used to glorify the Wise Men and the Christ child, but currently, Puerto Ricans continue the party. **Octavitas** are the 8 days following January 14 - these are a prelude to **La Cuaresma – Lent** (40 days of “fasting” in preparation for Easter).

**Pasteles** are a cherished culinary recipe. The **masa - dough** - consists of typically grated green banana, green plantain, taro (yautía), potato, and tropical pumpkins known as calabazas. It is seasoned with liquid from the meat mixture, milk, and annatto oil. The meat is prepared as a stew and usually contains any combination of boston butt, ham, bacon, raisins, chickpeas, olives, and/or capers, and is commonly seasoned with bay leaves, recaito, tomato sauce, adobo seco, and annatto oil, but the seasoning is not limited to these. Meat can be anything from pork shoulder, chicken, turkey, crab, duck, fish, etc. They're cooked in boiling water and served with a range of tomato-based sauces. Try them! [Pasteles Recipe](#)



# CHRISTMAS...



# AROUND THE WORLD

Visit this site to see how *your earliest ancestors* celebrated Christmas (by country, of course)...

<http://www.the-north-pole.com/around/>

And here's another well-written site with Christmas traditions in many countries...

<http://www.theholidayspot.com/christmas/worldxmas/>

**Fun Facts for Kids:** More than two billion (2,000,000,000) people celebrate Christmas globally every year, and here are just some of the unusual ways in which other nationalities mark the occasion...

**Serbia - Tying up mum and dad.** Here it's not tradition to give presents at Christmas, but on the Sundays before. Two Sundays before December 25th the children tie up their mum. She then has to pay a ransom in the form of gifts to be freed. The following Sunday the same happens with dad.

**Germany - Santa's spooky helper.** As a part of celebrations in Germany as well as Austria and some parts of Switzerland, St Nikolaus (the saint on whom many countries base Santa Claus) is accompanied by a scary devil-like character as a warning to children not to be bad. In France there's a similar figure called La Pere Fouettard.

**Italy - Presents on a broomstick.** A good witch called La Befana delivers children's presents on January 6th using a broomstick rather than a sleigh. But if you've been bad – expect lumps of coal.

**Netherlands - Sinterklaas and Black Peter.** In Holland Santa Claus is called Sinterklaas. He doesn't live at the North Pole, but in sunny Spain and arrives by steamboat with a helper called Black Peter rather than an elf.

**Scandinavia - Porridge instead of cookies and carrots.** Across the region a gnome like character - called Tomte in Sweden and Nisse in Norway - is believed to protect barns and brings presents too. Every Christmas the children leave a bowl of porridge out for him.

# CHRISTMAS...



# AROUND THE WORLD

**Spain - A different sort of Christmas log.** In the region of Catalonia traditional Nativity scenes get a cheeky addition in the form of a character called the 'caganer'. And there's no polite way to say this – the figure is squatting as if going to the toilet. Sometimes they are shepherds, but can even be footballers or politicians.

**Australia - Rudolph the red nosed Kangaroo.** Of course Down Under Christmas falls in summer. Their tradition has it that Father Christmas swaps his reindeer for six white kangaroos. It's also traditional to enjoy a barbecue on the beach on the big day.

**India - Decorating mango trees.** For Christians on the sub-continent fir trees aren't common. Instead mango trees are often decorated instead and mango leaves used to brighten up homes.

**Greenland - Rotting bird feast.** The hardy folk in the Arctic Circle tuck into some unusual dishes. Kiviak is decomposed bird that has been wrapped in sealskin and buried under a stone for several months. They also feast on mattak, slices of raw whale skin.

**Ukraine - Spider webs on the tree.** It may sound more like a Halloween tradition than a Christmas one but Ukrainians decorate their Christmas trees with spider webs. Legend says that a magic spider once visited a poor family at Christmas and turned the webs in their home into gold and silver.

**Bulgaria - Stick patting.** One of the Christmas traditions is koleduvane involving boys singing carols outside neighbors' houses then patting them on the back with decorated sticks.

**Greece - Basil and burning shoes.** Basil is wrapped around a cross and used to sprinkle holy water around the house to ward off mischief making goblins called killantzaroi. It's also traditional to burn old shoes for good luck in the following year.

# CHRISTMAS...



# AROUND THE WORLD

**Venezuela - Roller-skating to Church.** In the capital, Caracas, roads are closed off so that locals can blade to morning mass – they even tie pieces of string and dangle them out of the window so, if they oversleep, passers-by will be able to tug on the string and wake them up.

**Brazil - Presents in shoes.** Brazilians celebrate the legend that animals gain the power of speech on Christmas night while children here get their presents in their shoes rather than stockings from Papa Noel.

**Jamaica - John Canoe parade.** Christmas time is marked by the 'John Canoe' parade, which dates back to the times of slavery, where people dress up in wacky masks and costumes. Curried goat is often on the menu for Christmas dinner.

**Mexico - Carving radishes.** In the run up to Christmas time the Festival Of The Radishes sees farming folk carve the vegetables into human figures, including those from nativity scenes.

**Czech Republic - The golden pig.** Czechs are taught not to eat anything on Christmas Eve until a special dinner is served so that they can try and see a mystical 'golden pig' appear. Another tradition sees a girl putting a cherry twig in water on December 4th. If it blossoms before Christmas Eve the girl will marry the following year.

**Poland - Iron under the table.** The main meal is on Christmas Eve. Poles place a piece of iron under the Christmas dinner table to make sure everyone has strong legs. The table legs have to be strong too – there are traditionally 12 courses, two of which are carp.

**Iceland - 13 Santas.** There are 13 Santas in Iceland. These Yule lads, more troll-like than our traditional Father Christmas, traditionally come down from the mountain one by one during the days of the festive period leaving presents or rotten potatoes depending on the child's behaviour. They have names like Door Sniffer and Meat Hook.



# WINTERIZING YOUR FAMILY



You've remembered to winterize your house and your car (or have you?), but is your family ready? Be sure to prepare your kids and your kitchen for snowy days and long winter nights.

Wintertime. Ice, snow, and, perhaps, lots of "snow days" with the kids in the house. Are you and your family "winterized"?

Preparing for unexpected campouts in your living room can mean the difference between your family enjoying or not enjoying snowdays or even the loss of electrical power. So have the following on hand:

- **Flashlights and batteries;** candles are not a wise choice, because in bad weather you can have a fire and no one can reach you; toys that operate on batteries will entertain your kids.
- **Plenty of blankets.**
- **A safety kit for your car,** consisting of shovel, sand or cat litter for traction, tire chains, booster cables, a cell phone, extra warm clothing or boots, an ice scraper, small tools, winter sleeping bag or blankets, snack food, water, flashlight with good batteries, matches and newspapers, games and toys, zip-top bags (for elimination if stranded), and a 12-volt adapter coil heater that can plug into the lighter to heat water.
- **Salt or sand for treacherous sidewalks.**
- **Safe, radiant space heater (no open coils).**
- **Fan for fireplace** that blows heat into the room and does not suck it up the chimney.
- **Supplies of medication** to last a few days at least.
- **The phone numbers** of older or disabled neighbors, just in case.

## Making Your Kitchen Ready for Winter

Larrian Gillespie, MD, author of *The Goddess Diet*, tells WebMD that winter is all about comfort. "Soups, soups," she chants. "You want to stock your larder for those unexpected snow days. It's hard to make a bad soup. Just add the flavor with herbs and spices and avoid carbs that raise blood sugar such as pasta. Instead use barley and chunky root veggies, such as carrots and turnips. If you use meat, cool the soup first and remove the hardened fat, then reheat." What else should you load up on?

- Steel cut oats, for oatmeal
- Frozen berries
- Peanut butter
- Tuna
- Garbanzo beans
- Canned juices
- Crackers/bread
- Long-keeping milk
- Vitamins
- Baby food. And don't forget diapers, towelettes, bottles, ointment, and the rest.
- Pet food
- Carrots, squash, and apples. Keep apples in the fridge, she says; they last a month that way.
- Raisins and nuts
- A slow cooker

*The Department of Homeland Security recommends storing food for three days of isolation.*



# WINTERIZING YOUR FAMILY



**For those long afternoons out sledding, set the slow cooker to make herb chicken.** Put rough-cut celery, onions, and carrots in your pot, add pieces of a cut-up fryer, and bring the water up half-way. Cook for several hours. After a day's winter activity, add some barley and salt and pepper and cook a few minutes before serving.

When pent-up kids need a diversion, cut out bread into stars with a cookie cutter and toast it. Let the kids mix up tuna salad out of mayo, dill, and mustard and spread it onto every point.

If the kids are still bouncing off the walls, mix up some fake Play-Doh: 3 cups of flour, 1.5 cups of salt, 6 teaspoons of cream of tartar, and 3 cups of water. Mix the dough until it balls up and can be handled. Then set the "energy bunnies" to sculpting animals and little cars. If you are the brave type, add food coloring.

Whew. If the children still are revving for something to do, bring out the board games and hot chocolate... and join them!

## Tips for Playing Outside in Winter

The American Academy of Pediatrics recommends dressing infants and children in several thin layers, such as long johns, turtlenecks, one or two shirts, a sweater, warm socks, boots, gloves or mittens, and a coat. Dress children in one more layer than you would wear.

Children who play outside may not notice they are getting too cold or even experiencing hypothermia, the AAP says in its bulletin, "Winter Safety Tips." The first sign of hypothermia is shivering – it's time to go inside.

Adults and children can also get the beginnings of frostbite, which destroys living tissue, without being aware of it. The first sign is numbness, and the skin can appear gray, pale, or blistered along with the numbness, according to the AAP.

**Warming slowly is important – start in cold water** (it will feel warm). Do not rub the affected areas. If the numbness persists more than a few minutes, call the doctor. Other tips from the AAP for indoor and outdoor winter comfort –or- survival:

- **For winter nosebleeds, get a humidifier, and use saline nosedrops.**
- Bathe every other day or every third day, especially in the case of children. Bathing too often can dry skin.
- **Do not drink alcohol outside in cold weather.**
- Make sure to stay well hydrated.
- **When skiing, unless you have been conditioning, don't head for the Black Diamond slopes.** Children especially, the AAP notes, need professional instruction and must have adult supervision.
- **While outside for long periods, bring a couple of power bars.**
- If anything, dress a little more lightly than you think you should for vigorous activity, but be sure to wear fast-drying textiles, such as Gore-tex.
- **If you have cold-induced asthma, pack your inhaler.**
- Wear sunblock in winter as well as summer.
- **If you snowmobile, never go alone and never pull anyone, the AAP says.** Stay on marked trails and travel at safe speeds.
- Never play outside after dark.
- **If a snowy driveway is awaiting you at home, remember: more scoops, lighter loads, happier hearts.**

Source: WebMD



# 30 Second Mysteries

Answers are at  
the end of  
newsletter.

## Case # 1

In a small Scottish town, a tiny bundle of joy arrived a few years ago. Although she looked ordinary in every way, she was anything but. Scientists and curiosity-seekers alike took great interest in her birth, and soon people the world over knew her by name.

**The mystery:** Why was this birth so important and what kind of creature was born?

- She has no father.
- She shattered many myths.
- Her existence presents some ethical dilemmas.
- The way she was created may not work for every animal.

## Case # 3

A man is building a fortified structure to keep out his neighbors, but dies before he completes it. By the time his successors finish the structure, it is so large that it can be seen from outer space.

**The mystery:** What is this structure?

- The structure took centuries to complete.
- Building started in the 3rd century BC.
- The structure takes its name from its country and is part of a dynasty's legend.
- The structure today is a popular tourist attraction.
- Its average height is 25 feet and its main section is more than 1,500 miles long.

## Case # 2

One night, in a quiet neighborhood, mobs of people moved through the streets, using threats to get what they wanted from innocent people. Although they continued this behavior for several hours, no one reported them to the authorities or even complained.

**The mystery:** Who were these mobs and what were they threatening to do?

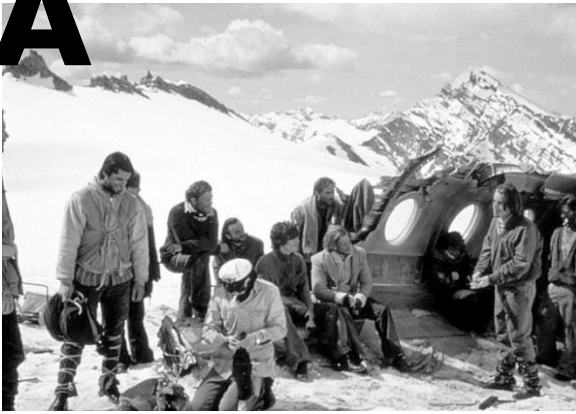
- Many in the mob were frightening to look at.
- The residents knew this would happen, and were prepared.
- Although menacing, the mobs did no harm.

# And now... "Snowy" Movie Trivia!

Scenes are from popular movies - some old, some new - and all (but one) with **lots** of snow...

Answers are at the end of the newsletter.

**A**



**B**



**C**



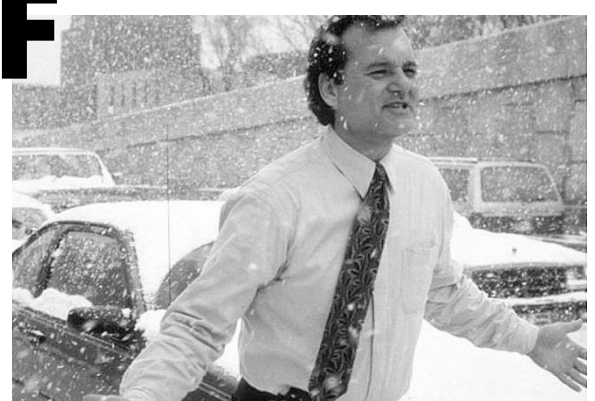
**D**



**E**



**F**



# More... "Snowy" Movie Trivia!

Scenes are from popular movies - some old, some new - and all with **lots** of snow...

Answers are at the end of the newsletter.

1

3

G



H



I



1

2

3

J



K



L



1

2

3

# THE ID IDENTITY THEFT EPIDEMIC



Identity theft is in the news daily, and unfortunately, police do not have the resources to pursue culprits who are increasing in number and sophistication.

It's largely up to consumers to protect themselves. If you do become a fraud victim, insist on filing a police report: Most consumer protection laws require it. But it's far better to act now to protect yourself. Here are 10 ways to keep your accounts safe.

## **Get a locking mailbox, or use a P.O. box.**

- ✓ Almost 60% of Americans do not lock their mailbox.

## **Limit personal information that comes through the mail by getting online accounts for all bank and credit cards.**

- ✓ 19% of Americans over 50 have not set up online access to their financial accounts.

## **Never leave personal information in your car.**

- ✓ 19% of Americans 18 to 49 admitted they have left their wallet or purse in their locked car over the past week. But only 8% of those over 50 did.

## **Shred any documents that contain personal information, such as bank and credit card statements, tax forms and medical bills.**

- ✓ 41% of respondents age 50 or older shred documents once a week or more.

## **Lock devices such as smartphones, laptops and tablets with pass codes to prevent unauthorized use in case they are lost or stolen.**

- ✓ 44% of those age 50-plus have not set up a passcode on their smartphones.

## **Close out all credit card accounts that are not in use.**

- ✓ Inactive credit accounts can make tempting targets for ID thieves.

## **Don't carry your Social Security card.**

- ✓ Even exposing the last four digits of your Social Security number can put you at risk for financial fraud.

## **Check your bank accounts and credit card statements online regularly.**

- ✓ 3 in 4 Americans who bank online say they check their accounts at least once a week.

## **Establish online accounts with the three credit reporting agencies (Equifax, Experian and TransUnion).**

- ✓ 4 in 10 Americans have not registered for online access to their accounts with these credit bureaus.

## **Put fraud alerts on your accounts with the three credit bureaus and consider establishing a credit freeze.**

- ✓ Only 16% of respondents who had received breach notifications put fraud alerts on their credit files; less than 6% opted for credit freezes.

**Don't Be Left Out in the Cold!**



# Puerto Rican Coquito Coconut Eggnog

Yields 8 - 1 Cup servings

If you like coconut and eggnog, you'll love Puerto Rican Coquito! Coquito is a thick and creamy coconut drink that mixes Coconut Milk with sweet Cream of Coconut, cinnamon and rum. This rich, authentic coquito recipe is commonly made during Christmas and served cold to family and friends.

## *Ingredients*

- 2 cans (12 oz. each) Evaporated Milk
- 1 can (15 oz.) Cream of Coconut
- 1 can (13.5 oz.) Coconut Milk
- ½ cup Sweetened Condensed Milk
- 1 cup white rum
- 1 tsp. vanilla extract
- 1 tsp. ground cinnamon, plus more for garnish
- Cinnamon sticks

## *Preparation*

In bowl of blender, add evaporated milk, cream of coconut, coconut milk, sweetened condensed milk, rum (if using), vanilla extract and ground cinnamon. Blend on high until mixture is well combined, 1-2 minutes.

Pour coconut mixture into glass bottles; cover. Transfer to refrigerator. Chill until cold.

To serve, stir or shake bottle well to combine. Pour coquito into small serving glasses. Garnish with ground cinnamon and cinnamon sticks, if desired.

*Submitted by Marcherie Vazquez.*







# African Curried Coconut Soup with Chickpeas

Yields 4 - 1 Cup servings

## Ingredients

- 2 tablespoons canola oil
- 1 medium onion, chopped
- 1 medium red bell pepper, chopped
- 1 jalapeño chili, seeded and minced(usually increase)
- 2 large cloves garlic, minced
- 2 cups low-sodium vegetable broth
- 1 pound chickpeas, cooked, rinsed and drained
- 1 cup quartered cherry tomatoes, seeded
- 1 teaspoon mild curry powder (usually increase)
- 1/2 teaspoon salt
- 1/4 teaspoon ground black pepper
- 1 (14-ounce) can coconut milk
- 3/4 cup cooked brown rice
- 2 tablespoons chopped fresh cilantro

## Preparation

In a medium stockpot, heat the oil over medium heat. Add the onion, bell pepper, and chili; cook, stirring, until softened, about 5 minutes. Add the garlic and cook, stirring constantly, 1 minute. Add the broth, chickpeas, tomatoes, curry powder, salt, and black pepper; bring to a boil over high heat. Reduce the heat and simmer gently, uncovered, stirring occasionally, about 10 minutes. Add the remaining ingredients and cook, stirring occasionally, until heated through, about 5 minutes. Serve warm.

*Submitted by Marcherie Vazquez.*





# Pumpkin Flan

*Caramel Prep/Cooking Time:* 5 mins. for cooking & about 2 hrs. for cooling  
*Flan Prep/Cooking Time:* 10 mins. preparation & about 1 to 1.5 hrs. for baking

## Ingredients

- 15 oz. (1 can) pumpkin
- 4 big eggs
- 12 oz. (1 can) evaporated milk
- 1 cup sugar for pumpkin mix
- 1 teaspoon cornstarch diluted in  
2 tablespoons of milk at room temperature
- 1 teaspoon cinnamon
- ¼ teaspoon ground cloves
- 1 teaspoon salt
- 1 cup sugar

About 1 teaspoon of each:

- Allspice
- Vanilla extract
- Ginger powder
- Nutmeg

## ③ Baking in a Water Bath

The flan and caramel mixture must cook on a water bath. Place the baking pan with the mixture inside a larger baking pan (such as a 9" baking mold). Pour water in the larger pan, about half way. Then place both pans in the oven for an hour. After the hour, insert a knife in the middle of the flan; if the knife comes out 'dirty' or if you see that the flan is still Watery, leave it for another 15 -30 mins. Insert the knife every 15 mins. until it comes out clean.

## ① Caramel

Prepare the caramel about 2 hrs. before starting the pumpkin recipe: Pour 1 cup of sugar in a small pot on medium heat. Let it heat for a few minutes until you see it is starting to melt a bit; then start stirring. When crystalized (golden color), pour on the round baking pan where you will cook the flan, turning it so that the caramel attaches to the sides; let it stand for about 2 hrs. The caramel must be cool before pouring the mix on it. You can prepare it in the morning and let it stand until the afternoon.

## ② Pumpkin Flan

Remove eggs from fridge about 20 mins. before starting the recipe so that they are at room temperature. Preheat oven at 350 degrees.

Pour pumpkin in a bowl and mix with evaporated milk. Start adding the rest of the ingredients. You may start tasting as you add the spices until you are satisfied with the taste. Add the eggs AT THE END and whisk. Once the ingredients are well mixed, pour into the round baking pan where the caramel has been cooling down.

*Submitted by Marcherie Vazquez.*





# Potato Salad

## *Ingredients*

- 4 medium russet potatoes (about 1 ½ lbs.), peeled and cubed
- 1 tablespoon salt
- ½ medium yellow onion, finely chopped (about ½ cup)
- ½ medium red apple, peeled and finely chopped
- 3 hard-boiled eggs, peeled and finely chopped
- ½ cup mayonnaise
- salt and pepper to taste

## *Preparation*

1. Bring large pot filled with water to boil over high heat.
2. Add potatoes and 1 tablespoon salt.
3. Reduce heat to medium.
4. Cook potatoes until fork-tender, about 15 minutes.
5. Drain.
6. In large mixing bowl transfer cooked potatoes to bowl.
7. Set aside until potatoes are just warm.
8. Add onions, apples and eggs to bowl.
9. Add mayonnaise to bowl.
10. Using large spoon, gently stir to combine.
11. Season with salt and pepper to taste.
12. Serve chilled or at room temperature.

*Submitted by Marcherie Vazquez.*





# Christmas Applesauce Cake

## Ingredients

### 1. (1) box of Duncan Hines Spice Cake Mix, which requires:

- 1/3 cup vegetable oil
- 3 large eggs
- *Alteration: **1 cup applesauce instead** of 1 cup water*

### 2. Additional ingredients:

- 1/2 to 1 cup raisins
- 1/2 cup nuts (walnuts, pecans)
- 1/4 to 1/2 cup candied fruit peel optional

## Preparation

1. Preheat oven according to Duncan Hines instructions (type and size of pan(s) important).
2. Machine-mix ingredients in #1 above (30 seconds at low speed, 2 minutes at high speed).
3. Hand-blend in **Additional ingredients**.
4. Bake cake in a well greased and floured bunt pan or other pan(s) (see box for timing).
5. Cake is done when toothpick inserted in center comes out clean.
6. If using a bunt pan, cool cake for **exactly** 10 minutes then use a plastic fork to loosen cake in pan. Turn the pan upside down on a serving plate. (Cake should easily slip out of pan.)
7. After cake is completely cool, sift powdered sugar over it.
8. Store in tightly covered container after it's very cool. The cake improves as it ages.

*Submitted by Cecilia Freeman.*





***"All right...  
Which one of you cracked  
the one-liner?"***

Answers are at end of newsletter.

1. We could certainly slow the aging process down – if it had to work its way through Congress.
2. Don't worry about avoiding temptation... as you grow older, it will avoid you.
3. And the cardiologist's diet: If it tastes good, spit it out.
4. Sometimes, when I look at my children, I say to myself, 'Lillian, you should have remained a virgin.'
5. I had a rose named after me and I was very flattered. But I was not pleased to read the description in the catalogue: 'No good in a bed, but fine against a wall.'
6. The secret of a good sermon is to have a good beginning –and- a good ending  
– and to have the two as close together as possible.
7. Santa Claus has the right idea. Visit people only once a year.
8. By all means, marry. If you get a good wife, you'll become happy. If you get a bad one, you'll become a philosopher.
9. I was married by a judge. I should have asked for a jury.
10. My wife has a slight impediment in her speech: every now and then she stops to breathe.
11. I don't feel old. I don't feel anything until noon. Then it's time for my nap.
12. I never drink water because of the disgusting things that fish do in it.





We hope you enjoy this winter,  
with its special beauty and delights.

## Answers to 30 Second Mysteries

### Case # 1

It is Dolly the Sheep, the world's first cloned animal.



### Case # 2

They're kids on Halloween  
– warning: "Trick or Treat!"



### Case # 3

It is the  
Great Wall of  
China.



## Answers to... "Snowy" Movie Trivia!

- A. Alive
- B. Citizen Kane
- C. Frozen
- D. Day After Tomorrow
- E. Star Wars (Episode V: The Empire Strikes Back)
- F. Ground Hog Day
- G. It's a Wonderful Life
- H. Jeremiah Johnson
- I. Doctor Zhivago
- J. The Shining
- K. The Thing
- L. Narnia (The Lion, the Witch and the Wardrobe)



*"All right...  
Which one of you cracked  
the one-liner?"*

## Answers

1. We could certainly slow the aging process down – if it had to work its way through Congress. **Will Rogers**
2. Don't worry about avoiding temptation... as you grow older, it will avoid you. **Winston Churchill**
3. And the cardiologist's diet: If it tastes good, spit it out. **Anonymous**
4. Sometimes, when I look at my children, I say to myself, 'Lillian, you should have remained a virgin.' **Lillian Carter  
(mother of Jimmy Carter)**
5. I had a rose named after me and I was very flattered. But I was not pleased to read the description in the catalogue: 'No good in a bed, but fine against a wall.' **Eleanor Roosevelt**
6. The secret of a good sermon is to have a good beginning –and- a good ending  
– and to have the two as close together as possible. **George Burns**
7. Santa Claus has the right idea. Visit people only once a year. **Victor Borge**
8. By all means, marry. If you get a good wife, you'll become happy. If you get a bad one, you'll become a philosopher. **Socrates**
9. I was married by a judge. I should have asked for a jury. **Groucho Marx**
10. My wife has a slight impediment in her speech: every now and then she stops to breathe. **Jimmy Durante**
11. I don't feel old. I don't feel anything until noon. Then it's time for my nap. **Bob Hope**
12. I never drink water because of the disgusting things that fish do in it. **W. C. Fields**