



Coral Ridge Newsletter



Volume 31 Issue 2

Coral Ridge Association, Inc.

June 2020

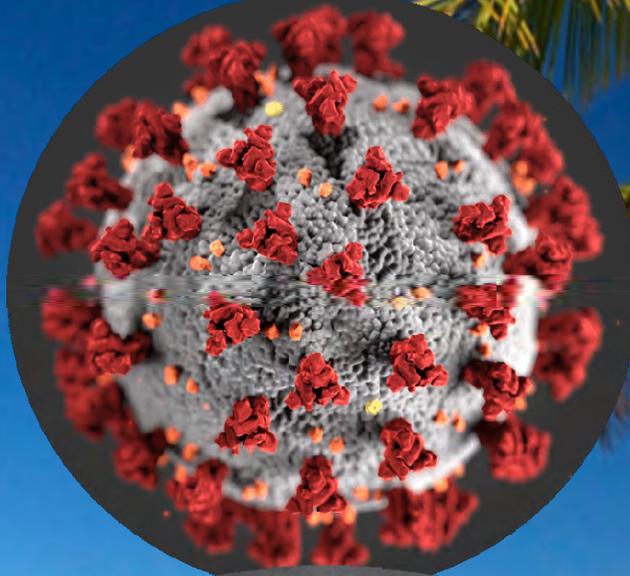
Mary Peloquin, President of CRA

CoralRidgeAssociation.Org

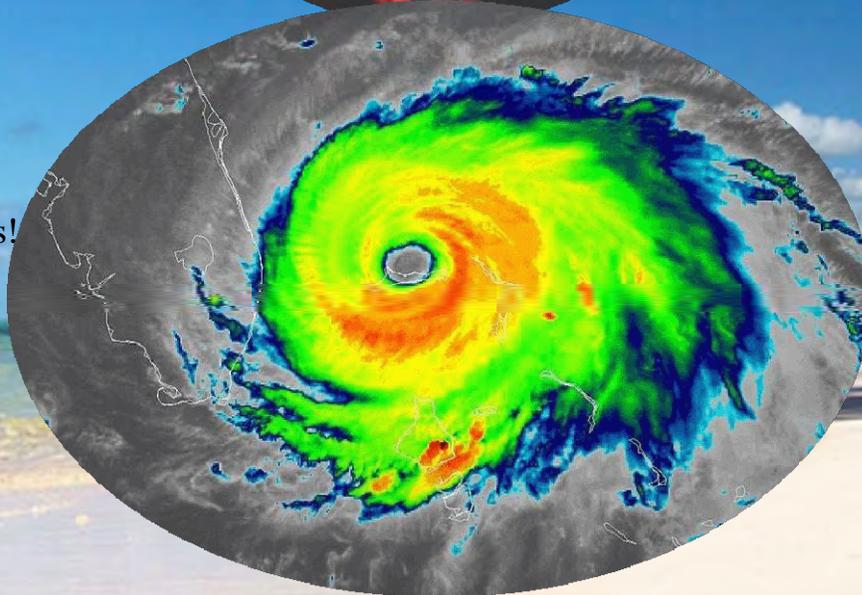
Ron Laffey, Editor

Remember:

Covid-19 does not care about your religion, sex or which side of the town you live on. Nor does it care if you like or dislike our President. We must continue to follow the safe procedures to protect ourselves from this virus...



But also remember:
Hurricanes do not care about the Covid-19 virus!
Be prepared!!



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From Our President Mary Peloquin



In the words of Grateful Dead's Jerry Garcia, "It's been a long, strange trip."

In the words of the world today, "It's a long strange trip we still travel."

The city, county and state are slowly opening up. There are many new rules or as some say a new normal every day. The beaches opened yesterday and hopefully people behave and follow the guidelines. Restaurants, nail salons, gyms and hair salons are all getting back to work. Please follow their posted rules. Don't get complacent, folks! Wear your masks, wash your hands, observe social distance and don't take unnecessary risks. Be smart. Let's not get sick or die of stupid.

HEARTFELT THANKS

A most special thanks to our medical providers and all their team members for taking the brunt of this virus. Who can imagine how difficult this has been for them from the hospital housekeeping staff to the ICU nurses and doctors and their families? Grocery store workers are now angels. Same for our postal workers, all delivery people, police, fire and rescue teams and city workers who kept things going. There are many I have missed thanking. God bless you all.

My hat's off to those neighbors who have collected and organized food banks for those out of work. A round of applause to those parents working from home while homeschooling their own children on unfamiliar platforms – I don't know how you are doing it but kudos!

"Wow! We all learned to use Zoom fast. Never say you can't teach an old dog new tricks!" said an older board member who shall remain nameless. Thanks to my fellow Coral Ridge Board Members who have stayed the course with keeping our neighborhood in order from Code Enforcement issues, short term rental problems, speeding traffic on Bayview and keeping

current and future projects on track during these wild times.

PROJECTS

Speaking of projects, the Redundant 42-inch Sewer Line Replacement project on Bayview Drive is moving along. Likely by the time you read this the project may have moved to the other side of Oakland Park Boulevard. Many residents in the affected areas along Bayview have been inconvenienced when they could not access their property by car. We all appreciate their patience and cooperation with the pipeline workers. Murphy Pipeline seems to be doing a fine job of communicating with the neighbors also. Nice to see a good relationship all around.

Remember when sewer breaks were our biggest problem?

New flashing school signs on Bayview Drive and Middle River drive will be installed this summer. The new survey and design of Bayview Drive is ongoing and should be finished around the end of this year. The work on Bayview Drive is planned to start in the last quarter of 2021. The project to add bicycle lanes and improvements on Middle River Drive from Oakland Park Boulevard to NE 26th Street is scheduled to be done May 2021. The NE 26th Street from Federal Highway east to Bayview project is still a few years out.

BE COUNTED

Another thing – the Census. The Census **has not been** cancelled. The deadline for the Census **has been** extended. Normally there would be a house to house in person canvassing of households that did not fill out a Census form. This has understandably not happened due to the virus.

Currently the state of Florida has a 57.6% participation rate. That is a lower rate than Alabama or Tennessee. LOWER than Alabama or Tennessee!

The city of Fort Lauderdale has a 50.3% participation rate - pitiful. The census provides critical data that law-makers, business owners, teachers, and many others use to provide daily services, products, and support for you and our community. Every year, billions of dollars in federal funding go to hospitals, fire departments, schools, roads, and other resources based on census data. The results of the census also determine the number of seats each state will have in the U.S. House of Representatives, and they are used to draw congressional and state legislative districts.

If you no longer know the whereabouts of your Census form, which was sent out mid-March then go to my2020census.gov. It should take about ten minutes to complete. We all were thrown off course about the time the Census forms were delivered. Now that we have learned to live with the new normal, we should be able to be counted. What our neighborhood, city and state will receive depends on the numbers. Be counted.

A MIGHTY WIND

"It's a long strange trip we still travel." Let's hope a hurricane is not part of this journey. The following is an edited version of the Peloquin's **Pre-Storm Plan**.

1) Have enough bottled/stored water to last a week. Think a gallon a day per person. It was very sobering after Wilma (2005) to have no water come out of the taps for three days. A person can live without a lot of things but not water

2) Never ever let your vehicle's gas tank go below a half tank during hurricane season. Top off frequently if a storm looks imminent. Practice this so you won't get stuck in long gas station lines as a storm approaches. Gas is cheap now so this is easy.

(Continued on page 8)

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We are all coming together during a time where some people are finding it hard to access the help they need. I want to ensure that nobody is left so isolated or without support that they become despondent. I offer help within reason, in ways we can also stay safe – even if only a friendly telephone call. I will become your partner in success.

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The Garden Project

Anthony Gross



June is here, we are in the first month of summer, hurricane, and rainy season. While many have been in lock down at home due to the COVID-19 pandemic. I have been enjoying a traffic-free quicker commute. These days, like many people, I keep one browser tab open to:

<https://www.broward.org/coronavirus/Pages/default.aspx> and I bet many of you do as well. I hope you are like me continuing to practice social distance guidance, as well as, wearing masks, and keeping my hands sanitized, and away from my face in public; doing my part in an attempt to prevent spread, and hopefully keep each other well.

But as we sheltered, mother nature greeted us with one of the wettest rainy season starts in years. This means an increase in local flooding with down-pours, rapid growth of our grass, trees and shrubs leaping in height and width with new growth, and of course mosquitoes.

While you clear your gutters and drains, begin looking at your landscaping with thoughts towards determining if you can create a stormwater retention area. This will allow the rain water to seep into the ground, assist with refreshing our aquifer and push back against saltwater intrusion.

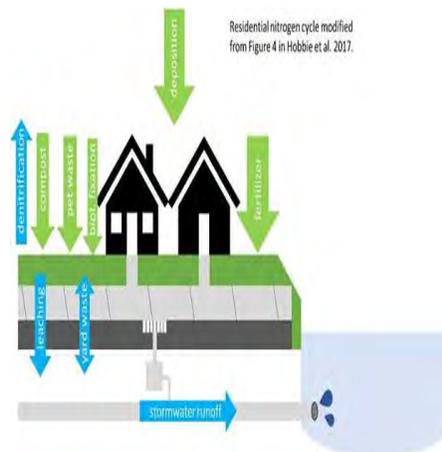


Create swales (low areas), rain gardens or terracing on your property to catch, hold, and filter stormwater.

Recently, on my morning commute, I was so impressed to see a small retention project had been installed at a home on the river side of Middle River

Dr. This had been accomplished by digging out the high soil on the street side of their palm tree landscaped bedding area. Once it had been contoured, the completed retention area was covered with a turf grass, our recent rains have filled the retention area several times, allowing the grass to establish quickly. Congratulations to them!

Rainy season is not the time of the year to use fertilizer. It is important for us to know the impact of fertilizer and specifically Nitrogen in our Urbanized landscape. I would encourage you to read this EDIS document on *“Sources and Transformations of Nitrogen in Urban Landscapes”* <https://edis.ifas.ufl.edu/ss681> This diagram from the article is explained in an easy to understand way.



Are you aware there are Ordinances prohibiting you from applying fertilizer in your landscape at certain times of the year? From “ORDINANCE NO. C-13-35” of the city of Fort Lauderdale; “Prohibited Application Period means the time period during which a Flood Watch or Warning, or a Tropical Storm Watch or Warning, or a Hurricane Watch or Warning is in effect for any portion of the City, issued by the National Weather Service, or if heavy rain greater than or equal to 2 inches in a 24 hour period is likely.”

For those of you who might scoff and think that this might not apply to

you because you are just one homeowner in the big scheme of things. This definition holds. “Urban landscape means pervious areas on residential, commercial, industrial, institutional, highway rights-of-way, or other nonagricultural lands that are planted with turf or horticultural plants. For the purposes of this section, agriculture has the same meaning as in Section 570.02, Florida Statutes, as amended.” Pervious areas are important to allow stormwater to soak into the ground. Many residents do not realize that by using artificial turfs and solid concrete drives and patios they are preventing rainwater from soaking into the ground and thus impacting several natural processes such as recharging our aquifer.

Incorrect use of fertilizer and its runoff is one of the biggest contributions to algal blooms in south Florida.



For this reason, it is important to understand that “Fertilizer shall not be applied within ten (10) feet of any pond, stream, watercourse, lake, canal, or wetland as defined by the Florida Department of Environmental Protection (Chapter 62-340, Florida Administrative Code, as amended) or from the top of a seawall, unless a deflector shield, drop spreader, or liquid applicator with a visible and sharply defined edge, is used, in which case a minimum of 3 feet shall be maintained. Caution shall be used to prevent direct deposition of nutrients into the water.”

When choosing to apply fertilizer,
(Continued on page 7)

(Garden Project Continued from page 6)
please spend the extra money and apply those labeled as “Slow Release, Controlled Release, Timed Release, Slowly Available, or Water Insoluble Nitrogen means nitrogen in a form which delays its availability for plant uptake and use after application, or which extends its availability to the plant longer than a reference rapid or quick release product.”

Finally, when a spill occurs, and for me it always seems to happen as I am opening the package. It is very important to remember to follow these practices:

1) Any fertilizer applied, spilled, or deposited, either intentionally or accidentally, on any impervious surface shall be immediately and completely removed to the greatest extent practicable.

2) Fertilizer released on an impervious surface must be immediately contained and either legally applied to turf or any other legal site or returned to the original or other appropriate container.

3) In no case shall fertilizer be washed, swept, or blown off impervious surfaces into stormwater drains, ditches, conveyances, or water bodies.

For most of us, it is natural to just take the water hose and wash it into the landscape, thinking that the spill is going to go to good use. We need to understand just how much harm to our environment we might be causing with this practice.

For details on this information please refer to;

<http://www.ordinancewatch.com/files/82613/LocalGovernment88269.pdf>

Some of you have written to me asking if permits are required to cut trees down. While it is possible that a unique situation could create an exception, Sec. 47-21.5.- Tree preservation; of our municipal code – states that a Permit is required. “A landscaping permit shall be required for the installation, removal, or replacement of any landscaping in accordance with the provisions of this section.”

Many people think they do not need one because the tree they are removing is a non-native or even because they think it is a “messy” tree. This is not correct; you should refer to:

https://library.municode.com/fl/fort_lauderdale/codes/

[unified_land_development_code?nodeId=UNLADERE_CH47UNLADERE_ARTIIDERE_S47-21LATRPRRE_S47-21.15TRPR](https://www.gyr.com/unified_land_development_code?nodeId=UNLADERE_CH47UNLADERE_ARTIIDERE_S47-21LATRPRRE_S47-21.15TRPR)

As COVID restrictions are starting to lift, look at the GYR pages for upcoming tree giveaways. I have been in contact with Mark Williams, and he is making plans for a possible drive through trunk open, type giveaway.

Did you know that the GYR webpage has information on Florida Friendly Landscape™ trees? Check it out at:

<https://gyr.fortlauderdale.gov/greener-government/natural-resources-preservation/growing-our-green-canopy/gyr-tree-directory>



Since hurricane season has now started, I would be remiss if I did not provide the following link.

<https://sfyl.ifas.ufl.edu/media/sfyifasufledu/miami-dade/documents/disaster-preparation/hurricane-and-disaster/Assessing-Damage-and-Restoring-Trees-After-a-Hurricane-Gilman.pdf>

There is so much great information in this article, I would recommend saving the link in your favorites for easy reference. Everything from how to prune a damaged tree after a storm to suggestions on which trees are best to plant in our hurricane prone area are discussed.

Another subject some of you have written me on is your turf grass. In particular how to prevent or repair damage from a disease called **Sugarcane Mosaic Virus (SCMV)** that is affecting St. Augustine grass. This is a very complicated subject, but if you read this blog by Henry Mayer the Commercial Urban Horticulture Extension Agent III in Miami-Dade, he provides information and links that should help you in your knowledge quest.

<http://blogs.ifas.ufl.edu/miamidadeco/2018/01/30/sugarcane-mosaic-virus/>

As the rains increase, so does the number of cuts our lawns need. Whether you cut your own grass or have a service, please make sure you are cutting at the right height.

Mow turf at the UF/IFAS-recommended height for each grass species to encourage deeper root systems, increase drought tolerance and pest resistance.

- ◆ St Augustinegrass 3 1/2 to 4”
- ◆ 3-4”
- ◆ Zoysiagrass 2-2 1/2”
- ◆ Centipedegrass 1” to 2”
- ◆ Bermudiagrass 3/4” to 1 1/2”

Rainy season also brings on reminders that many people are unaware when it comes to their sprinkler systems. As I drive to work, I see many yards with sprinklers keeping the street well-watered and running during a rainstorm. If you need assistance in updating your sprinkler system, the Broward County Irrigation Rebate program applications have opened up again. The program offers four types of rebate programs from \$200 up to \$600. If your outdoor system needs an upgrade, this is a good program for you.

<https://www.broward.org/IrrigationRebate/Pages/default.aspx>

Take care, enjoy your summer, and stay safe.

Your Neighbor,
Anthony Gross

anthonylfgproject@gmail.com



Holiday Park

1150 G. Harold Martin Drive
(Federal Hwy and Sunrise Blvd)
Fort Lauderdale, FL 33304
Enter off Federal Highway

The City of Fort Lauderdale in partnership with the Florida Division of Emergency Management, Florida Department of Health, and American Medical Response (AMR) is offering free drive-thru swab testing for COVID-19.

- By Appointment Only
- Testing Starts Thursday, April 30 at 9 a.m. at Holiday Park
- Open Tuesday – Saturday, 9 a.m. – 6 p.m.
- To Make an Appointment Call 1-800-209-7919, Monday - Friday, 9 a.m. - 5 p.m.

(President's Message Continued from page 4)

3) Have a good amount of cash. ATMs may not work or be refilled for some time after a storm. True also for some stores credit card machines.

4) Food – the kind easy to prepare without power and that your family will eat. This includes your pet's food and your pet's water. Make sure to have a manual can opener.

5) Medication – have at least a month's worth of each kind.

6) Stock up on batteries. Especially those that run flashlights and portable radios.

There are many things that can be added to this list depending on your household. Should you have infants or an elderly person as part of your household other items will be just as important as the above six points. Please see FEMA's website www.fema.gov or the City of Fort Lauderdale's website fortlauderdale.gov and type in hurricane in the search bar. There is a wealth of important information on both of those websites. What works for one household does not necessarily work for another. Educate yourselves to be able to make informed decisions for you and your loved ones.

Maybe we will be lucky this year and once again be spared. Best not to count on that though. Some inexperienced hurricane residents have complained that they got completely ready for a storm and it missed us. All that work and a lot of supplies for nothing. We point out they would be doing a very different thing if the storm did hit other than complaining about getting ready. The water will eventually be consumed, the gas in your car will be used, cash is easy to get rid of, someone always eats the ramen noodles and tuna fish, you take your meds and extra batteries are a plus. So good luck to us all and remember to take care of each other.

I cannot say or hear this enough so I am repeating it. Don't get complacent. Wear your masks, wash your hands, observe social distance, and don't take unnecessary risks. Be smart. Let's not get sick or die of stupid or lazy. Let's all stick around and enjoy this great life in Coral Ridge.

SEWER FORCE MAIN PROJECT: MIDDLE RIVER CROSSING

Infrastructure Improvements Coming to Your Community

The City of Fort Lauderdale is working with Man Con, Inc. to install a new sewer force main to upgrade infrastructure, enhance reliability, and improve services for our neighbors. The new sewer main will be installed along NE 21 Street in Coral Ridge.

The work will be done using underground directional drilling, a process that will minimize impacts to streets, traffic, and neighbors, while helping to complete the project in less time.

The contractor plans to mobilize the week of June 1, 2020 and continue construction in the area through mid-September.

The schedule may be modified if any unforeseen conditions arise. Work will take place from 7 a.m. to 7 p.m., Monday through Friday. During construction, one lane on NE 21 Street will be closed between Bayview Drive and Middle River Drive.

The contractor will work with neighbors to maintain access to individual properties. Please follow posted signs and drive with caution in the area. We apologize for any inconvenience and thank you for your patience and cooperation as we strive to upgrade our sewer system as quickly as possible.

For more information or questions, contact:

Diana C. Carrillo, PE., City of Fort Lauderdale
954-828-5877 or dcarrillo@fortlauderdale.gov

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Coral Ridge Real Estate Review

By Chris Williams



We were off to a good start in 2020 based on number of home sales in the 1st Quarter. Even with Covid-19 affecting the market in mid March. On the flip side, last year we were very concerned about the number of sales at the beginning of the year. Waterfront home sales made gains from the previous year, while dry lot homes saw an even bigger increase in prices number of sales.

Here's a snapshot of Coral Ridge statistics for Q1 2020¹:

Waterfront Homes (Q1 2020)

| | Number of Sales | Avg Sales Price | Avg Median Price | Sales Price per sq. foot |
|-----------------|-----------------|-----------------|------------------|--------------------------|
| 2020 | 8 | \$1,602,250 | \$1,221,250 | \$503 |
| 2019 | 5 | \$2,603,978 | \$2,580,000 | \$783 |
| % Change | +60% | -38% | -52% | -36% |

Dry Lot Homes (Q1 2020)

| | Number of Sales | Avg Sales Price | Avg Median Price | Sales Price per sq. foot |
|-----------------|-----------------|-----------------|------------------|--------------------------|
| 2020 | 17 | \$794,430 | \$735,000 | \$325 |
| 2019 | 7 | \$759,143 | \$768,000 | \$353 |
| % Change | +142%% | +5% | -4% | -8% |

Waterfront home sales increased 60% in Q1 while the dry lot home sales figures increased a whopping 142%. However, waterfront homes saw a 38% drop in sales price. I believe more older homes sold in Q1 this year versus larger and newer homes selling last year in Q1. Dry lot home prices remained positive at +5%.

There has been little change in the current amount of inventory (middle of May). We have 53 single family homes for sale in Coral Ridge (17 waterfront, 36 dry lot).

Current Inventory

| | Number of Listings | Avg List Price | Avg Median Price | List price per square foot | Days on Market Avg. |
|---------------------|--------------------|----------------|------------------|----------------------------|---------------------|
| Waterfront | 17 | \$3,255,353 | \$2,999,999 | \$638 | 126 |
| Dry Lot Home | 36 | \$1,118,724 | \$964,500 | \$388 | 102 |

What is your prediction for our home sales this summer? Let me know. I can be contacted at **954-830-2242** or **Chris@HomesInCoralRidge.com**

If you have questions about your home's value and marketability, be sure to consult a qualified Realtor.

Chris Williams is a Fort Lauderdale Native and has lived in Coral Ridge for more than 50 years. Chris is the current Treasurer of the Coral Ridge Association. He is also a Board member of the City of Fort Lauderdale Budget Advisory Board. Chris has been a Realtor ® with RE/MAX Preferred in Coral Ridge since 2006.

¹ Realtors® of the Palm Beaches and Greater Fort Lauderdale



From Our Mayor Dean Trantalis



Like the vast majority of you, I'm pleased that our city has been able to begin reopening some businesses and amenities with safeguards for public health. Fort Lauderdale has worked hard to curb the COVID-19 virus so that we can now begin enjoying our parks, have dinner at a restaurant and even get our hair cut.

Even as this effort continues, another serious issue has arisen for our city that could have some very detrimental, long-term consequences. Fort Lauderdale has been slower to respond to the U.S. census than most cities our size.

Our response rate is so problematic that Wilbur Ross, who oversees the Census Bureau as the nation's secretary of commerce, reached out directly to me to discuss the matter.

About 58 percent of the nation has responded since the 2020 census was launched this spring. Yet, only 48 percent of Fort Lauderdale has done so. Our response rate ranks near the bottom of cities across the nation with a population greater than 150,000.

The census is not a mere exercise that occurs once a decade to count how many people there are in the United States and where they live. If Fort Lauderdale's population is understated, we will lose federal funding in coming years to other communities because allocations are based on population. This would impact issues of serious importance to our community, including efforts to ease traffic congestion, upgrade infrastructure, improve education and provide the necessary police and fire protection.

Our representation in Congress and the state Legislature would be affected because those districts also are drawn based on population.

Many other aspects of daily life also are shaped by the census. Transit routes, roads and utility infrastructure are designed using its data. Grocery chains, shopping centers and many major retailers plan new stores and expansions based on it.

Traditionally, impoverished and minority areas are most at risk of being undercounted in the census. And that is true about the response rate we are seeing now in Fort Lauderdale. But there is more to the story. We also are seeing extremely poor response on the barrier island and the Las Olas isles — less than 4 out of 10 people have submitted their census information in some neighborhoods.

Please do your part. Go to my2020census.gov, call 844-330-2020 or return the survey you were sent in the mail! And then, remind your family, friends and neighbors to do the same.

Now, let's talk about the latest developments regarding COVID-19.

By mid-May, we witnessed the level of COVID-19 infection in our community drastically decline. This encouraging trend prompted me to urge the governor and Broward County to allow us to enter the first phase of reopening. On May 18, Fort Lauderdale started to transition out of the stay-at-home orders that so limited daily life.

Restaurants, gyms and retail stores were allowed to reopen at up to half their normal capacity. Barbers, hair salons and nail salons can open, as can museums and drive-in theaters. Condo associations were earlier allowed to reopen their pools and now will be able to open their gyms, community rooms and any other amenity.

We earlier open parks to passive

recreation and allowed the public again use our boat ramps. On May 8, we expanded the hours of parks and boat ramps. With many people returning to work, it is important to allow extra hours before and after business hours for them to partake of recreational activities in our parks.

This move comes with numerous measures designed to keep people safe and continue to limit the spread of COVID-19.

Businesses will need a plan to monitor their employees' health so those who are ill remain home. Employees and customers must wear face coverings. Hand-sanitizer must be available throughout workplaces. Regular and intense cleaning will be required, particularly in high-traffic areas and bathrooms. Social distancing will continue to be mandatory.

Additional rules are in place for each type of business.

Our reopening plans constitute a cautious and prudent approach, following the same philosophy we used in early March to fight COVID-19.

For two months, we sheltered at home and closed non-essential businesses and services in order to stem the spread of COVID-19 and save lives. Our efforts to fight COVID-19 worked.

The infection rates have steeply declined in our community. We went from a high of 13% of test results being positive during the week of April 11 to 3% last week. Testing is widely available, and our hospitals are again operating normally.

We will closely monitor public health data during our phased reopening. If warranted, we will make adjustments to the regulations.

We anticipate the governor to continue

(Continued on page 12)



From Our County Commissioner Lamar Fisher



Dear Community Members,

As I compose this in mid-May I am struck with the fact of the uncertainty that we have experienced and will continue in the foreseeable future. My hope is that we will all be fine, and we will be in our “new” normal and enjoying our summer months like we always do in South Florida. Truly that is my hope and if we work together, we will reach a “new” normal sooner than later. The County was able to enter phase 1 of reopening on May 18th and our expectation is that we can continue this path to reopen, if we all continue to follow all the CDC guidelines that have been provided. Everyone has a responsibility to continue to implement these guidelines to make sure we can move forward.

Before I can go any further, I would like to take this opportunity to thank each and every one in the community that followed the stay at home orders, and a BIG thank you to the essential workers that cared for the sick, stocked the grocery shelves, delivered our parcels, kept our utilities humming, transported our supplies in and everyone else that had our backs when we needed it. To the volunteers that stepped in and continue to assist us, thank you! I greatly appreciate everyone’s services to our communities. We would not be here today if it was not for everyone doing their part!

Let’s keep monitoring COVID 19 as we progress through the summer and into the Fall. Broward County has a coronavirus link for all up to date pertinent information. It includes links to the Florida Department of Health, the Center for the Disease Control, assistance information for businesses and individuals and so much more. Please visit:

www.Broward.org/coronavirus for more information.

As residents of South Florida, we are all too aware of the time of year it is for us.... Hurricane Season. June 1st is the start of hurricane season and it is the perfect time to make sure you are prepared! Please make sure you check out **www.Broward.org/hurricane** for important

safety information for before, during and after a tropical event including readiness tips, boil water alerts, curfews, transportation updates, trash pickups, recovery assistance and much more! I also encourage everyone to sign up to **ALERTBROWARD**. You can find this link at the County’s hurricane webpage mentioned above and it will provide you with notifications of important information in critical countywide situations such as a hurricane, including evacuations, curfews, and open shelters.

And while we were dealing COVID 19 this Spring, we were busy with other County business such as:

County Allocates funding for COVID response

At the very start of the COVID pandemic in our community, we understood that in order to respond to this crisis we would have to make some budgetary decision to make sure our community can get through this. Some of the most recent actions include:

*The Board of County Commissioners allocated \$4 million towards COVID 19 related expenses in early April.

*The Board also approved additional funding for the Human Service Department to partner with the Taskforce for Ending Homelessness and Hope South Florida to mitigate the spread of COVID-19 by increasing the availability of sanitation equipment for individuals who are experiencing street homelessness.

*Additionally, the Board approved a supplemental grant program to provide financial assistance to Broward-based non-profit cultural organizations impacted by the COVID-19 pandemic.

Voting

Broward County has been working with our Supervisor of Elections this year on the upcoming election, especially amid the COVID19 pandemic to make sure that a safe and fair election is held this year. The County has provided supplemental funding support to the SOE, at their request, to be used to address anticipated impacts due to the pandemic.

Florida’s Primary Election is August 18, 2020 and the General Election is

November 3, 2020. If you have concerns about COVID-19 and being able to safely vote in-person, you should request a vote-by-mail ballot. The legal deadline for requesting vote-by-mail ballots for the August 18, 2020 Primary Election is August 8, 2020. Vote-by-mail ballots can be mailed or dropped off at the Supervisor of Elections office and at any of Broward’s 22 early voting locations. For more information and further details please visit: **www.BrowardSOE.org**.

Census 2020

Your response is very important! Only 53% of Broward County residents have completed the Census! Among many other things, Census data helps first responders identify the resources necessary to protect our community in a crisis like COVID-19. If you have not already done so, please visit:

www.my2020census.gov or call: 844-330-2020 to get counted!

Stay Local Campaign

The Greater Fort Lauderdale Alliance in connection with the Greater Fort Lauderdale Convention and Visitors Bureau are in the process of implementing a Stay Local Campaign for our residents to be able to enjoy all the amazing amenities we have right here in our own backyard. While we enjoy the summer months, lets BE LOCAL! Just a few months ago we were missing our favorite locales, let’s make a point to enjoy that park, tourist spot, restaurant, and local destination. It is another way of giving to our community. You can visit **www.sunny.org** to find out about all the incredible local spots in Broward County.

It is an honor to serve each and everyone one of you, especially these last few months. If I can be of any assistance to you, please contact me at 954-357-7004 or LFisher@broward.org. You can also follow me on **Twitter** and like my **Facebook** page.

Please enjoy the summer and be mindful of the continued CDC guidelines that are in place to keep us safe and well!



From Our State Representative to District 93 Chip LaMarca



Broward County's highest priority is the safety and well-being of our residents and visitors. Hotels, beaches and all businesses have reopened for visitors. The wearing of masks in public spaces and rules for social distancing are required. Rules are in place to ensure safe and clean experiences throughout Broward.

Broward County has also opened most county-owned parks, nature trails, golf courses and marinas for outdoor recreation. Social distancing rules are in place for these activities. Each of Broward County's 31 cities has its own rules for city-managed parks and recreation. Check each city's website for specific information.

You may be eligible for Pandemic Unemployment Assistance (PUA) if your job was lost or interrupted as a direct result of COVID-19, if one or more of the following occurred: you became unemployed, you were scheduled to begin work but no longer have a job or you became the primary breadwinner due to the death of the head of household, and if you would not ordinarily be eligible for state Reemployment Assistance. This includes individuals who are gig workers, self-employed or contract

employees, who were not eligible for regular state unemployment assistance.

DEO has also announced the Federal Pandemic Emergency Unemployment Compensation program. This program provides up to 13 weeks of benefits to a claimant who has exhausted their Reemployment Assistance benefits, or PUA benefits. Floridians will need to apply for PEUC benefits once the balance of their current claim is exhausted. Floridians who have already exhausted their benefits or have a Reemployment Assistance claim that expired after July 1, 2019, will also have to apply. Through PEUC, Floridians may be eligible for up to \$275, in addition to the \$600 through Federal Pandemic Unemployment Compensation (FPUC), in weekly benefits.

Frequently asked in questions on unemployment:

If your claim is backdated and you are eligible, the maximum duration of state Reemployment Assistance benefits is 12 weeks. You will have to apply for the FPUC in order to be granted additional weeks. If you attempted to apply and were not able to file a claim between the weeks of March 9, 2020, to April 9, 2020, your claim date can be adjusted to

the date you originally tried to apply. If you are eligible, you will be paid all benefits due.

If your claim date is adjusted, and you are eligible, any weeks of benefits paid out for claim weeks beginning March 8, 2020 through March 22, 2020, will not have the additional \$600 included. Based on the dates in this example, you will be paid two weeks without the additional \$600 and 10 weeks with the additional \$600. If your claim effective date is March 29, 2020, or later and you are eligible, you may receive 12 weeks of RA benefits plus an additional \$600 per week for each of the 12 weeks.

If you have any questions or if our office can assist you in any way, please feel free to contact me at: Chip.LaMarca@myfloridahouse.gov.

As always, it is a tremendous honor to serve you in Tallahassee.

Representative Chip LaMarca
Florida House District 93

(Mayor's Message Continued from page 10)

to allow us to open additional businesses. Bars, nightclubs and major event venues remain in a more distant future.

As we reopen, it will be important that we adapt to a new normal in our daily lives.

Face masks will be standard. Social distancing will be required at public places. Crowd sizes will be limited. Good hygiene such as frequent hand-washing is a must. Many of these rules will likely remain until a cure is found because no one wants to see another significant wave of infection.

So to all residents, please continue to be cautious even as you begin to get out more. I look forward to a summer where we can enjoy all that makes our community so wonderful.

Notice from a Resident on Bayview Drive

Many Residents of Coral Ridge that live on the EAST side of Bayview Drive between Sunrise and Oakland Park Bld. are in danger of losing their trees, shrubs and tropical plantings. Why??? Because city and county staff are working on a plan to put in a sidewalk. There already is a sidewalk on the West side and all one has to do is cross the street and they can safely walk the area.

We have enough problems with the utility companies hacking at and destroying the trees for their wires. There are better places to spend our tax dollars than destroying the beauty of Bayview Drive.

If you have trees and landscape that protect your yard, house and privacy you need to speak up and protest this plan. In my opinion, this is a perfect example of government employees creating projects without the input from the community.

If this issue concerns you, send an email to:
KAREN WARFEL KWarfel@fortlauderdale.gov
LEVI STEWART-FIGUEROA stewartl@browardmpo.org
Or call our City Commissioners office: 954-828-5004
Thank you! Chuck Murawski



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FROM THE DESK OF RANDY GROSS

Greetings residents,

On behalf of the employees at Broward Health Imperial Point, THANK YOU to this community for the immense outpouring of support we received throughout the COVID-19 pandemic. The community rallied together in socially distant ways to recognize and encourage our nurses, physicians, and staff at the frontlines and for that, we are truly grateful.

Countless South Floridians have been affected by this pandemic and some have put necessary medical care on pause. Today, however, is a new day and your journey to being healthy starts at Broward Health.

Broward Health Imperial Point has resumed elective procedures following CDC and state guidelines. We are working closely with medical providers to reschedule postponed procedures and ensure the community has access to the medical care they so desperately need. Our caregivers are ready to provide patients with the exceptional care you know in an environment that has additional safety measures of protection.

A few of these measures include:

- Anyone entering a Broward Health hospital or facility will receive a COVID-19 health screening including a temperature check with a no-contact thermometer.
- Anyone entering a Broward Health hospital or facility must wear a mask over the nose and mouth or one will be provided.
- All patients being admitted to the hospital for surgery will receive a rapid test for COVID-19 prior to their procedure.
- We have added enhanced sanitation measures, such as electrostatic spraying of disinfectants that kill COVID-19 in minutes.
- Visitation continues to be suspended for the safety of patients and caregivers.

The health and safety of our caregivers and patients is our number one

priority. Therefore, we will continue to ensure we have the proper staffing and equipment to keep pace with the demands of our community. We look forward to providing you and your loved ones the Imperial Treatment.

Healthy Regards,



Randy Gross
Chief Executive Officer

Broward Health is participating in mobile testing. To be tested, you must be pre-screened and pre-register by calling Nurse Connect at:

954-320-5730

Proper ID with name, date of birth and photo is required.

Editor's Note:

I would like to thank Broward Health for all the work it has done and continues to do during these trying times that we have been going through. As in many businesses during these past several months, Broward Health had to abstain from normal services that ordinarily provided the income needed for it to stay healthy. But rather than cutting costs and doing as little as possible until it is safe to continue, Broward Health stepped up it's efforts, regardless of the cost, to help service our needs in fighting this issue.

Broward Health has been a consistent advertiser in this newsletter for at least 20 years.

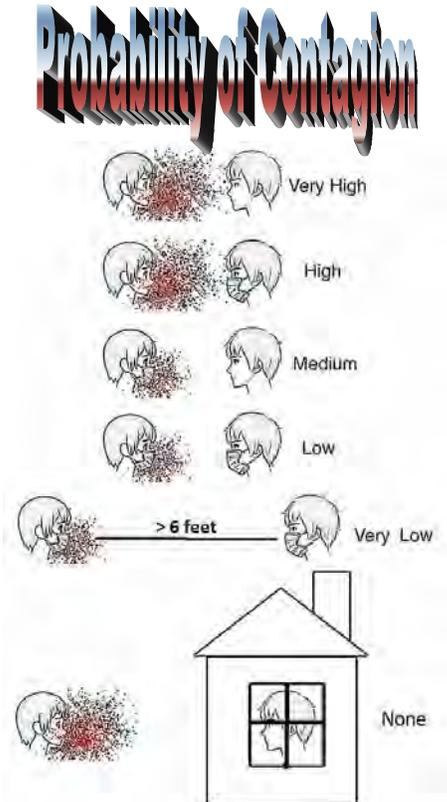


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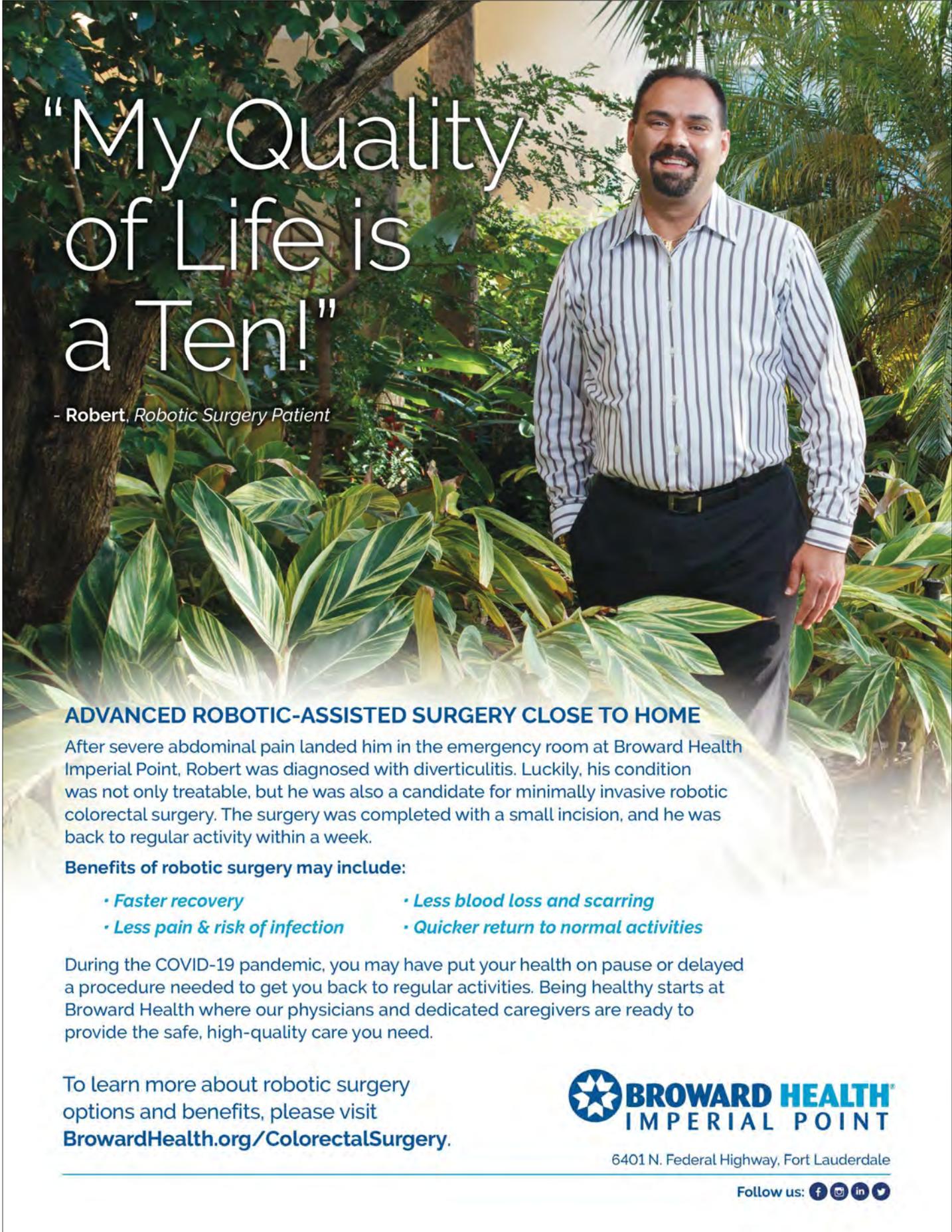
VISA MASTERCARD



LOCK YOUR CAR

TAKE YOUR KEYS

HIDE YOUR BELONGINGS

A man with a beard and mustache, wearing a white and black vertically striped button-down shirt and dark trousers, stands in a lush garden. He is smiling and looking towards the camera. The background is filled with various green plants and trees, including palm trees and large-leafed tropical plants. The lighting is bright and natural, suggesting an outdoor setting.

"My Quality of Life is a Ten!"

- Robert, Robotic Surgery Patient

ADVANCED ROBOTIC-ASSISTED SURGERY CLOSE TO HOME

After severe abdominal pain landed him in the emergency room at Broward Health Imperial Point, Robert was diagnosed with diverticulitis. Luckily, his condition was not only treatable, but he was also a candidate for minimally invasive robotic colorectal surgery. The surgery was completed with a small incision, and he was back to regular activity within a week.

Benefits of robotic surgery may include:

- *Faster recovery*
- *Less blood loss and scarring*
- *Less pain & risk of infection*
- *Quicker return to normal activities*

During the COVID-19 pandemic, you may have put your health on pause or delayed a procedure needed to get you back to regular activities. Being healthy starts at Broward Health where our physicians and dedicated caregivers are ready to provide the safe, high-quality care you need.

To learn more about robotic surgery options and benefits, please visit BrowardHealth.org/ColorectalSurgery.



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- Dr. Charmaine Johnson

"Words of Wisdom"

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In this time of uncertainty, it can be stressful not knowing if you can get your pets the care that they need. Seiler Animal Hospital would like you to know that the clinic is open and fully-operational seven days a week with a dedicated staff ready to tend to your fur babies.

While the hospital's protocols have changed, the Seiler team is committed to maintaining the same quality care for every animal.

Operating During COVID-19: Seiler Animal Hospital has enacted several new protocols to ensure the safety of both our clients and their pets while operating during this pandemic.

Personal Protective Equipment: Every member of the team is provided with masks and gloves to minimize potential exposure.

Social Distancing: In order to maintain distance, only staff members and pets are allowed into the building.

Curb-Side Check-In: Client check-in and check-out is now being done over the phone. Once checked-in, a nurse will walk out to your car to retrieve your pet.

Phone Orders: For clients that need to refill medications, pick up food or purchase other pet necessities, Seiler is taking orders over the phone for pickup.



Strategies for Staying Safe:

While the hospital's protocols have changed, the Seiler team is maintaining the same quality care for each of our patients.

- When possible, have another member of your household care for your pets

while you are sick.

- Avoid contact with your pet including, petting, snuggling, being kissed or licked, and sharing food or bedding.

- If you must care for your pet or be around animals while you are sick, wear a cloth face covering and wash your hands before and after you interact with them.

If you are sick with **COVID-19** and your pet becomes sick, do not take your pet to the veterinary clinic yourself. Call your veterinarian and let them know you have been sick with COVID-19. Your veterinarian can evaluate your pet and determine the next steps for your pet's treatment and care.

The health and safety of our staff and clients is of the utmost importance to us.

Dr. Thieme and the staff at Seiler
Animal Hospital
5800 N. Federal Highway Fort
Lauderdale Florida 33308
(954) 491-1222

Will Mouthwashes Kill The Coronavirus?

I have had a few questions from patients as to what mouthwashes will help protect against the Coronavirus. At this point, there is no evidence that mouthwashes protect you from the Coronavirus. Some people believe that Listerine with alcohol will help. However, this is not true because it takes at least a 60% content of alcohol to kill the virus and Listerine certainly does not have that much! But please don't rinse with alcohol or rubbing alcohol or any of those products.

The other question from patients who have had gum disease is: does peridex, the prescription mouth rinse we use after a scaling, kill the coronavirus? There is no evidence that it works against viruses as it is designed to work against the gum disease bacteria.

However, it appears from a recent

study, that 1% hydrogen peroxide will reduce the salivary load of the coronavirus. The American Dental Association is recommending dentists have patients rinse with 1% hydrogen peroxide before we start the dental procedure on them.

One of the most encouraging aspects of the COVID-19 is that it is an enveloped virus. This means that it has a weak fatty envelope, which is easily broken down by most disinfectants. Hydrogen peroxide easily attacks the envelope lining and destroys it by chemical action.

Thus, at home, we recommend that you disinfect your toothbrush with hydrogen peroxide; even soak your mouthguard and retainers in it for 5-10 minutes. If you use a waterpik, fill it with hydrogen peroxide and irrigate your mouth with it instead of just water. You can even rinse your mouth with hydrogen peroxide for 60 seconds.

The concentration most commonly

sold in the pharmacies is 3% hydrogen peroxide. If you want to use it as a mouthwash, dilute it 1:2. This means 1 part of hydrogen peroxide to 2 parts of water.

Now that we are open and able to see our patients for all procedures, we are having them rinse with hydrogen peroxide before we start our cleanings or dental procedures!

I hope this helps, stay safe!

If you have any questions or want to see more of our educational posts, look us up on facebook, [@premiersmilecenter](#).



I have posted almost daily with helpful tips like these. They are also on our website blog [www.drjonsondds.com](#) OR JUST CALL US AT 954-566-7479



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Recycle In Coral Ridge

Simple Things to Help the Planet

Every day brings more news of poisoned oceans, melting glaciers, and endangered species. Here are simple steps you can take to help reduce your carbon footprint.

1. Buy recycled, not just recyclable. Paper products are the most common recycled products available on the consumer market. These include printer paper, paper towels, and, yes, toilet paper. If every American family bought a roll of recycled toilet paper just once, we could save 400,000 trees.
2. Shop with reusable grocery bags, many of which are made of recycled plastic. Four trillion plastic bags are used worldwide per year and only 1% of these are recycled. Several major retailers give a bag credit for each reusable bag that you use.
3. Avoid plastic straws, single-use plastic drink cups and water bottles. Use your own ceramic coffee mug at work. Americans buy 50 billion water bottles per year and less than a quarter are recycled. Using a reusable bottle can save 156 bottles per year.
4. Designate one, or more, meals a week as "meatless." A vegetarian diet puts a lot less burden on the environment, and is better for your health. Meat production produces significantly more greenhouse gases than vegetable production and a hamburger requires 660 gallons of water to produce while a salad uses just 21 gallons.
5. Don't waste food. Use those perishable groceries before they go bad. In the U.S., 40 percent of edible food is wasted. Food accounts for 3 billion tons of carbon emissions and uneaten food is the single largest source of trash in landfills.
6. Program your air-conditioner thermostat to a higher temperature when you're not at home.
7. Unplug electronics that you rarely use. Also, unplug the AC adapters that power small electronics when not in use. 75% of appliance energy use comes from when the appliance is turned *off*. LED light bulbs can cut energy use by 80% and use only 12 watts to produce as much light as a 60-watt incandescent bulb.
8. Go paperless. Request bills and statements by email. Request to be removed from marketing mailing lists.
9. Inflate your tires to the recommended pressure. This could save as much as a gallon of gas on every fill-up.
10. Spread the word. Encourage your network to adopt these and other best practices.



CORAL RIDGE TRASH COLLECTION SCHEDULE

Black Garbage Carts: Mondays & Thursdays
(food wastes, non-recyclables and household trash)
Do not put garbage in bags on the curb, only in the carts.
The truck can only pick up the carts!

Green Yard Waste Carts:
(Branches, leaves, grass, yard trimmings)
Mondays for those living North of 26th St.
Thursdays for those living South of 26th St.
DO NOT PUT YARD WASTE IN BAGS.
Plastic Bags contaminate yard waste!

Blue Recycle Carts: Thursdays
(Paper, plastic & aluminum per Mix it, Curb it items)
DO NOT PUT RECYCLABLE ITEMS IN BAGS!
Plastic Bags contaminate recyclable waste!

**BULK TRASH PICK UP IS ONLY
ON THE 4TH MONDAY OF THE MONTH!**



Recyclable materials are picked up by recycling trucks curbside.

Once at the recycling facility, the trucks are weighed and their contents are dumped onto what is called a "tipping floor," where materials are checked for contamination.

Employees monitor and remove non-recyclables as materials travel on conveyers.

A powerful magnet pulls out steel, tin and ferrous metals and sends them out for compacting and shipping to steel mills.

Plastic and aluminum are separated and shipped to end markets. Glass is shipped out for remanufacturing. Cardboard, magazines and other paper products are separated from newspaper and shipped out. Newspaper and other paper products are baled and sent to various recycling markets.

New products are created from recycled materials, purchased by consumers and recycled again, creating a "loop."



Coral Ridge HOA Members



The 2020 Honor Roll!

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| Gale Butler | Robert & Linda Euler | Jack Hurley |
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 Thomas Shelton
 John & Gerri Shook
 Patricia Shub
 Deborah Sigler
 Dr. Loren & Judy Simkowitz
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 Jim Cunningham & Mark Snapp
 Diane Sobo
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 Oscar & Angela Soto
 Suzanne Southwell
 Helene Spivack
 Robert & Deborah Spring
 Bill & Mary Diane Stefan
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Jeff & Sandi Stemler
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 Bob & Cindy Talley
 Jay & Kacee Tannenbaum
 Erin & Doug Thieme
 Paula Tighe
 Gary & Patricia Torian
 Robert J. Trate
 Angel & Gloria Trujillo
 Gregory Trusivich
 Richard & Tika Van Den Hurk
 Vasan & Barbara Venkataraman
 Joseph & Josie Vidal
 David & Jeanne Villari
 Kevin Schoeler & Philip van der Voet
 Alan & Sandy Vordermeirer
 Dennis & Donna Wagoner
 Tim & Suzanne Waterhouse
 Beth Watts
 Ted & Marguerite Welding
 James & Kim Wenig
 Thomas & Cindy Jo White
 Thomas L. White & Scott V. Watkins, M.D.
 Roberta Stanley & James Welzien
 Chris & Connie Williams
 George Willias
 Mike & Erika Wilson
 Lynne Wines
 Amber Witzel
 Garfield & Christine Wray
 David Yannessa
 Thomas & Mindy Yianilos
 Chun & Lai Ying Yeung
 Raymond & Deborah Young
 Suzanne Zarrillo
 Judy Zimmer
 George Zimmerman

To change how your name appears in the Honor Roll, please email your change to:
treasurer@coralridgeassociation.org.

**Coral Ridge
 Membership Drive
 Renew or Join Us
 For 2020!**

You can go online to sign up @
www.coralridgeassociation.org/membership/membership-payment/
 See info on page 22



Coral Ridge ASSOCIATION



MEMBERSHIP 2020

The purpose of the Coral Ridge Association is to represent property owners, to protect their interests, and to aid and advance the development and improvement of the community. The Association has identified key areas to accomplish its purpose:

– Represent ~ Beautify ~ Community ~ Protect ~ Impact ~ Inform

2020 Annual Family Membership Dues are \$50.

Please renew online at www.CoralRidgeAssociation.org/Membership, or you can complete this form and send a check payable to Coral Ridge Association, Inc. to: P.O. Box 11298, Fort Lauderdale, FL 33339

Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Email Address: _____



@CoralRidgeAssociation

The Coral Ridge Association does not discriminate on the basis of race, sex, handicap, national origin or any other prohibited basis.



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HANDY PHONE NUMBERS

City of Fort Lauderdale

| | |
|---|---------------------|
| 24-Hour Customer Service Line..... | 954-828-8000 |
| Alarms & Alarm Registration | 954-828-5476 |
| American Civil Liberties Union..... | 954-764-1694 |
| American Red Cross | 954-763-9900 |
| Animal Control..... | 954-359-1313 |
| AT&T/Bell South Home Repair | 611 |
| Auto Tags & Registration | 954-765-4697 |
| Broward Addiction Recovery Center (BARC) | 954-765-4200 |
| Broward General Hospital Emergency..... | 954-355-5700 |
| Bus Transportation | 954-357-8400 |
| Canal Maintenance | 954-828-8000 |
| Center One - Anyone in Distress | 954-537-4111 |
| Children’s Diagnostic & Treatment Center..... | 954-728-8080 |
| Citizens Advisory Boards | 954-828-5002 |
| Citizen Services | 954-828-5944 |
| City Clerk | 954-828-5002 |
| City Commission Office | 954-828-5003 |
| City Hall General Information | 954-828-5000 |
| City Manager’s Office | 954-828-5013 |
| Code Enforcement/Community Inspections | 954-828-5207 |
| Division of Emergency Management..... | 850-413-9900 |
| Federal Emergency Management Agency FEMA | 800-621-3362 |
| Florida AIDS Hotline..... | 800-FLA-AIDS |
| Fight For Life | 954-972-0393 |
| Fire - Rescue..... | 954-828-5700 |
| Fort Lauderdale Executive Airport | 954-828-4955 |
| Garbage Cart Service &/or Repair | 954-828-8000 |
| George English Park | 954-396-3620 |
| Graffiti Hotline | 954-828-6402 |
| Holiday Park | 954-828-5358 |
| Homestead Exemption..... | 954-357-6830 |
| Hospice Care of Broward | 954-467-7423 |
| Inspections..... | 954-828-5191 |
| International Swimming Hall of Fame | 954-462-6536 |
| Main Library..... | 954-357-7444 |
| Marine Facilities | 954-828-5423 |
| Mayor’s Office..... | 954-828-5003 |
| Parks & Recreation | 954-828-7275 |
| Police Non-Emergency | 954-764-4357 |
| Public Information | 954-828-4746 |
| Social Security SSI/SSDI (U.S.)..... | 954-356-7335 |
| Special Events Information Hotline | 954-828-5363 |
| Street Lights | 954-828-8000 |
| TECO/People’s Gas Company | 877-832-6747 |
| Trash/Waste/Recycle Pick-up | 954-828-8000 |
| Veteran’s Administration (U.S.) | 954-714-2381 |
| War Memorial Auditorium..... | 954-828-5380 |
| Water/Sewer/Storm Drain Problems | 954-828-8000 |
| Water Billing..... | 954-828-5150 |
| Zoning | 954-828-5191 |

Coral Ridge Association Board of Governors 2020

President: Mary Peloquin
Vice President: Al Massey
Secretary: Carol O’Brien
Treasurer: Chris Williams

Governors:

Aaron Baron
John (Jack) Bascome
Karen Carpenter
Owen Cylke
Steve Davis
Brian Farley
Josie House
Brian Karp
Linda Mannix Burt
Chuck Murawski
Tom O’Loughlin
Carol Lee Ortman
Chip Shealy

Beautification & Park:

Chris Williams, John Bascome, Brian Farley, Mary Peloquin,
Paul Rubenstein, Brian Karpf, Owen Cylke, Tom O’Loughlin

Bylaws:

Carol Lee Ortman, Carol O’Brien, Al Massey, Chip Shealy

Fort Lauderdale Civic Association Rep:

Mary Peloquin, Linda Mannix-Burt

Code Enforcement:

Brian Farley, Steve Davis, Aaron Baron, Chip Shealy

Development/Traffic:

Chris Williams, Brian Karpf, Chuck Murawski, Carol Lee
Ortman, Mary Peloquin, Doug Coolman, Owen Cylke

Membership:

Brian Farley, Carol O’Brien, Tom O’Loughlin, Gavin Mulligan,
Mary Peloquin, Linda Mannix Burt, Chris Williams

Neighborhood Watch:

Aaron Baron, Steve Davis, Carol O’Brien

Newsletter:

Editor-Ron Laffey

Green Your Routine (Recycling/Volunteer Events):

Karon Carpenter, Owen Cylke, Mary Peloquin, Chris Williams

Social:

Mary Peloquin, Chip Shealy

Website/Social Media:

Mary Peloquin, Brian Karpf, Carol O’Brien, Chris Williams,
Carol Lee Ortman
(Chairperson)

Dollars and Sense in Coral Ridge

by Thomas Balcom, CFP®, CAIA, MBA

What have we learned from COVID-19? For individuals and businesses, many did not plan for an unexpected loss of income or customers. Planning for a pandemic was not high on the list of concerns for many individuals and businesses as we headed into 2020. Most people were focused on the upcoming presidential election and were blindsided by the pandemic. With the pandemic still on top of our minds, what did we learn? Below are some topics that may impact you personally and professionally.

Emergency Fund

Does your family and/or business have an emergency fund readily accessible to deal with an unexpected loss of income for an extended period of time? The rule of thumb recommended by many financial advisors is for an individual or business to have 3-6 months of expenses in an emergency fund. Your emergency fund should be in a liquid investment such as a money market fund, certificate of deposit, or other cash equivalent. During volatile times, your emergency fund should be able to be quickly and easily accessed to provide for short-term cash flow needs. If you invest your emergency fund in the stock market, you may earn better returns than bonds during most time periods, but when you need the funds most, you may be unexpectedly forced to sell stocks after they have

experienced a sudden loss. For that reason, maintaining an emergency fund in a liquid, short-term investment vehicle often makes financial sense for individuals and businesses.

Investment Portfolio

How is your portfolio allocated? Did you over-weight stocks in your portfolio because of the solid returns they have offered since the financial crisis? If so, did you panic and sell your investments in late March when the stock market experienced an unprecedented waterfall decline? Or did you deploy sideline cash into the market to take advantage of the low prices in a number of stocks and indices? We have received a number of calls from our clients who were obviously concerned with the volatility in the stock market. Having experienced the technology bubble in 2000, the financial crisis in 2008 and now the COVID-19 crisis in 2020, we were able to share lessons learned from these events in order to prevent our clients from making any emotional decisions regarding their investments. It is times like these when it is good to reevaluate both your risk tolerance level and investment time horizon and ensure that your portfolio is deployed appropriately.

Health and Wellness

With the pandemic primarily impacting those with preexisting conditions, what steps have you taken to improve your health? Are

you eating healthy foods and exercising on a daily basis? With many yoga studios, gyms and other fitness centers temporarily closed, have you been going for walks, runs or bicycle rides in your neighborhood? Have you purchased a treadmill, rower or exercise bike for home use? Are you keeping track of your weight to ensure that you do not overindulge in your “coronavirus snacks?” Many doctors have suggested that using this time to focus on your fitness will improve both your physical and mental health and will hopefully place you in a better position to cope with future airborne illnesses.

If you have any questions related to this article or would like to suggest future topics, please do not hesitate to email me at:

TomBalcom@1650wealth.com or call me at 954-903-0009 x1. Hope you and your family remain safe during these uncertain times.



1650 WEALTH MANAGEMENT

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Portugal Adventure!

By Chuck Murawski

After living in Europe for 10 plus years, one may think that since they have seen and visited the countries many times, they know them well. Far from it. After retiring from work, I have had a chance to revisit many countries that I thought I had seen and experienced before, only to realize how much I did not know.

Recently, on a very organized tour with GLOBUS TOURS, I did a "Portuguese Escape" tour of the country from bottom to top. We started in Lisbon (Lisboa). At one time, Portugal was one of the richest countries in all of Europe due to navigation and exploration starting in the 15th century.

Lisbon, with its cobble stone streets, tile inset sidewalks, and the use of beautiful blue mural tiles on the building facades, has an artistic flair like no other European City.



Every where you look, it seems like



one building is more beautiful than the next. Even the residential structures



have a charming style that is very Portuguese.



The interiors of many churches would put the Vatican to shame.

The country is full of World Heritage Sights such as the Queluz Palace.



It could give the Versailles Palace a run for its money.

We worked our way north to Porto, a UNESCO HERITAGE CITY. Porto is

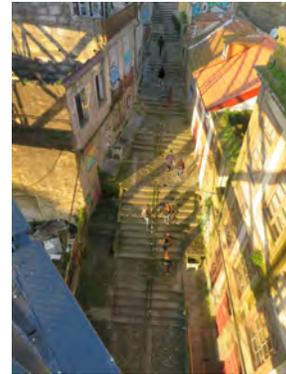


on both sides of a river inlet from the ocean. One side is full of Port Wine cellers and the other is side by side shops and cafes where we dined as we watched the river traffic pass by. I thought we could take the cable car



lift back up to our hotel on top. WRONG. It had been shut down for the day so we took the steps up, almost 500!

Walking through the city center, we visited a Canned Tuna shop. Tins lined the wall shelves and were organized by dates and where the fish were caught. We visited a "book store"

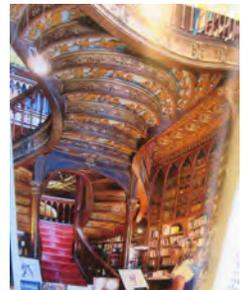


like I had never seen before. This city is so full of interesting and historic places to visit. You should plan on



spending 3 to 4 days in Porto to receive all that is offered there.

On our way back to the Lisbon airport, we visited several famous Port Wine vineyards and some cork factories.



All in all, this was one great trip to and an education of a place I thought I knew.

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Emergency Kit

Visual Checklist for Disaster Supplies

| | | | | | | |
|--|---|---|---|---|---|--|
|  Water |  Food |  Prescription Medications |  First Aid Kit |  Baby Supplies |  Pet Supplies |  Bleach & Eye-dropper |
|  Mylar Blanket |  Blankets |  Sleeping Bag |  Glasses & Eye Protection |  Extra Clothing |  Personal Hygiene |  Towelettes |
|  Towels |  Sanitation |  Plastic Sheeting |  Tube Tent |  Backpack |  Dust Mask |  Work Gloves |
|  Flashlight |  Batteries |  Matches |  Candles |  Lightsticks |  Knife |  Multi-purpose Tool |
|  Wrench, Pliers, Crowbar |  Rope / Cord |  Duct Tape |  Can Opener |  Kitchen Items |  Scissors |  Fire Extinguisher |
|  Compass |  Pen & Paper |  Radio |  Cell Phone & Charger |  Whistle |  Signal Mirror |  2-way Radios |
|  Emergency Guide/Plan |  Family Documents |  Maps |  Camera |  Games & Books |  Extra Keys |  Cash, Travelers Checks, Coins |

References



American Red Cross
www.redcross.org



Ready.gov
www.ready.gov



Federal Emergency Management Agency
www.fema.gov



1. Get a kit
2. Make a plan
3. Be informed

Checked prepared with guidance from Craig Belding, Tracy Clark, Angela Denmark, Michelle Gregory, Madeline Krawiec PhD, Andy Parnish, Lisa Puffer, Kim Stronach PhD, June Singsaas, Tereasa Singsaas and Bob West
Spring 2011

You may need to survive on your own after an emergency. This means having your own food, water, and other supplies in sufficient quantity to last for at least three days. Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone immediately. You could get help in hours, or it might take days. In addition, basic services such as electricity, gas, water, sewage treatment, and telephones may be out for days, or even a week, or longer.
Ready America



DON'T CREATE OPPORTUNITIES FOR CRIME!

Lock Your Car
Take Your Keys
Hide Your Belongings



FORT LAUDERDALE
MORE FLAVOR
LESS PLASTIC




To reduce the impact of plastics on the environment, the City of Fort Lauderdale passed an ordinance banning single-use plastic straws. Please be advised of the following ordinance requirements:

- Starting in January 2020, plastic straws may not be sold or distributed (exceptions include medical use, prepackaged beverages like juice boxes and select facilities).

Learn more and take the pledge at www.fortlauderdale.gov/lessplastic

If you would like this publication in an alternate format, please call (954) 828-4755 or email stafegccommunications@fortlauderdale.gov.

Hurricane Guidelines

The City of Ft. Lauderdale's website: <https://www.fortlauderdale.gov/departments/fire-rescue/hurricane-preparedness> has great guidelines for a hurricane, before during, and after the storm.

Hurricane Preparedness Guide

Hurricane Preparation Checklists

- Before Hurricane Season
- During a Hurricane Watch
- During a Hurricane Warning
- After a Storm Passes

Evacuation and Shelter Map

Protecting Your Home

Protecting Your Boat

For Those with Special Needs

Planning for Your Pets

Floods and Flood Insurance

Sanitation Service Tips

Water and Stormwater Tips

Generator Safety

- Free CERT Training Classes
- Important Contact Information
- Important Websites
- Condo Preparedness Initiative
- Preparedness Guide
- Have enough emergency supplies to last for at least three days (72 hours). At a minimum, be sure to include:
- Water (at least one gallon per person per day)
- Non-perishable, ready-to-eat food (manual can opener)
- Disposable plates and utensils
- Battery-powered flashlight
- Battery-powered radio
- Extra batteries
- First aid kit
- Cash
- Prescription medication (two-week supply)
- Eye glasses or contact lenses
- Toilet paper, soap, wipes, personal

- hygiene items
- Large plastic garbage bags
- Change of clothes, gloves, sturdy shoes, rain gear
- Blankets and pillows
- Keys (home, vehicle, boat)
- Tools (including rope, duct tape, tarp)
- Unscented bleach
- Supplies for those with special needs (infants, children, seniors and pets)
- Important documents (driver's license, birth certificate, insurance papers, medical records, etc. in a waterproof



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