

Starlight Ranch Mobile Homeowner's Association, Inc.

May 2017

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www.starlightranchhoaweb.com

FROM THE BOARD: Good news Starlight Ranch residents! The Statutory Committee has completed its rental increase negotiation with Equity LifeStyle Properties (ELS). The Committee was able to come to an agreement with ELS on numerous items the main one being a new Long-Term Agreement (LTA) that keeps our annual lot rent increases under four percent for the next three years. The agreed upon rates are as follows: year 1 (2017), the increase is reduced from the proposed 3.75% down to 3.25%, in year 2 (2018) the increase will be 3.5% and in year 3 (2019), the increase will be 3.75%.

The Committee is fully aware that this is not a significant decrease; however, with changing economic times in Orange County and the city of Orlando, keeping our rent increases under 4% is a good and positive accomplishment. The skyrocketing rents in Orlando and the area are only forecast to continue increasing over the next few years.

So, that you the residents may further understand what is driving the rents up is the incoming influx of more residents to the Central Florida area, especially Orlando, and the availability of homes and property. The changing demographics and economy has the potential to increase rental rates and expand the property taxes and other living costs in Orange County and the area. Therefore, even though we have been able to keep the rent increases to under 4%, that will not make a difference to the potential increases to the Ad Valorem taxes and utility costs that we currently pay. These are the "pass-on" charges to the residents, allowed by Florida Statute 723, on your monthly invoice.

However, some more good news is that ELS has also agreed to make some much-needed repairs to

the park's infrastructure and will continue making other upgrades to the community. They are committed to improving the Resident Compliant Procedure and will more aggressively enforce the Rules and Regulations. Please have patience, for this process will take time when completing projects of this magnitude and continue to make additional improvements to the community. Hopefully we will see many of these items completed before the end of the summer. The HOA Board will continue representing your interests with management to ensure that our community will continue to improve and become a better place to live.

One more item, we continue to request that ALL homeowners become HOA members and attend our meetings and activities. Higher membership numbers forces ELS to take us more seriously in future requests and negotiations. Let's build a better community by working together. Beginning this month, Board Members and volunteers will be canvassing the neighborhoods not only to recruit new members but also to meet each and every one of our residents. Please note that all participants will be easily identified with a badge stating they are with the Starlight Ranch Mobile Homeowner's Association, their name and their position (Board Member / Volunteer). We will appreciate and honor your time and cooperation and hope that this can further ensure to the entire community that the Board is working on behalf of all residents. We want, and need, to know your opinions and comments. Please be candid with us when we knock on your door. See you soon!

"Progress is impossible without change, and those who cannot change their minds cannot change anything."

"El progreso es imposible sin cambio, y aquellos que no pueden cambiar su mente nunca cambiara nada."

George Bernard Shaw (1856-1950)

RESIDENT SPOTLIGHT

By Joan Stearns



Congratulations to Luz Maria Mejias (“Lucy”) as the newest member on our HOA Board! Lucy brings many years of experience to the job. She was a community leader in Puerto Rico, has been a FMO member for over three years, and has held a Food Handling License for three years and counting. She has a great home – her yard is full of

lilies, and the inside is full of memorabilia. Even her refrigerator is covered with magnets from all the places she has been and seen. She has an album filled with Certificates of Appreciation.

Lucy moved to the mainland when she was three years old and was raised in the Spanish Harlem in New York City. She has three children – two boys, and a girl, who have given her five grandchildren, and two great-grand kids! One of her sons retired after being a homicide detective in NYC and her daughter has been an Executive Secretary for a

judge in Camden, NJ, for over 28 years. Zrain, her other son, lives in Avalon and works for SAIC on Alafaya Trail. He found her home here in the Ranch about seven years ago. Sadly, after 46 years of marriage, her husband, Ivan Dominquez, passed in 2011.

She is filled with energy and enthusiasm! We are so lucky to have her here! She has been an HOA volunteer for the last six years! She is also the Coordinator for the 25-member Volunteer Team for the DNF Medical Center. You should see her calendar – filled all the way to December! She also has worked for the Board of Elections for the past two years.

Lucy loves to sew, embroider, and crochet – you would love the blankets she has made. She was in a choir – “Tuna-de-la-Alegria” in Camden, NJ. While in Spanish Harlem, she was one of the cadets for St. Peter’s & St. Paul’s Churches - and she has marched in many Manhattan parades.

Take a moment to say hello to Lucy – you will get a smile and hug in return!

MORE PHOTOS OF LUCY - PGS 12-14!



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FROM THE COMMUNITY MANAGER:

Spring is almost over, by the end of this month we will be in the Dog Days of Summer. Good luck keeping cool and remember to hydrate.

Over the last month we have seen an increase in cars being robbed. I say robbed and not broken into because in most of the cases the car doors were unlocked. The thieves just had to open the door to help themselves to what was inside. Please keep all your doors and windows locked at all times both cars and home!

As a reminder you can call Rattlesnake Security at 407-545-1464. You should call this number if you see something or somebody suspicious in the community. CALL 911 immediately (not rattlesnake) if you see a crime being committed.

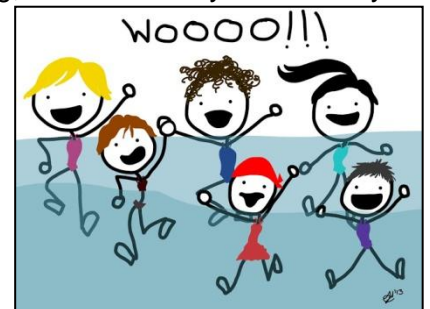
I wish everyone a happy and safe Memorial Day.
David Stanz

Equity *LifeStyle* **Properties**

WATER EXERCISE RETURNING!

The popular water exercise sessions coordinated by Laurie Lyons will start-up again on Friday, June 2. The hour-long (on average) classes will be held, weather permitting, on Wednesdays and Fridays beginning at

10:00 a.m. at the front (adult) pool. You will need to bring a water noodle. **YOU DO NOT HAVE TO KNOW HOW TO SWIM TO PARTICIPATE** as all exercises are easy and completed in the shallow-end of the pool. You participate at your own pace, sessions are accompanied by lively music and fun! Sign-up on the clipboard in the front (ACH) club house. Please bring your Starlight Ranch Resident Identification card (and sunscreen!) when you come.



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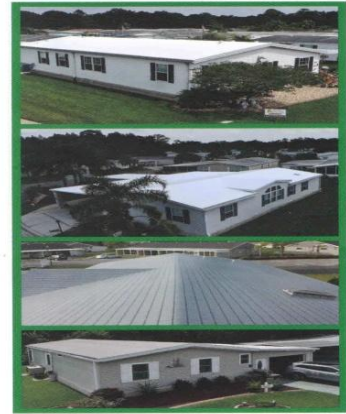


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WHAT MOTHERS ARE MADE OF

Mothers are not rare to find. Good mothers are. Have you ever wondered what goes on to make a good mother? TheHolidaySpot provides you with the answer. Read our splendid article on mothers and good mothers. Get to know about what lies in the heart of an ideal mother. Have a great Mother's Day!

What makes good mothers? It is a pertinent question whose answer cannot be contained within a few words. Mothers comprise of a bundle of emotions that sometimes defy reason. So this goes out to all the mothers who have kept awake all night with their sick toddlers in their arms, constantly uttering those compassionate words, "It's OK honey, Mommy's here."

For all the mothers who run carpools and make cookies and sew Halloween costumes. And all the mothers who don't.

For those who show up at work with milk stains on their dress and diapers in their handbags.

For those mothers who cannot restrain tears from trickling down their cheeks when they hold their babies for the first time in their arms; and for the mothers who give birth to babies they'll never see.

For the mothers who gave homes to babies and gifted them a family.

For the mothers who yell at their kids who clamour for ice cream before dinner.

For the mothers who defy all odds just to watch her kid perform and repeat to themselves "That's my child!!"

For all the mothers who read "Goodnight, Moon" twice a night for a year, and then read it again. "Just one more time."

For the mothers who taught their children to tie the shoelaces even before they started going to school.

For the mothers who incontinently turn their heads when they hear the word "Mom", even though they know that their kids are nowhere around.

For the mothers who silently shed tears for their children who have gone astray.

For all those mothers whose heart aches to watch her son or daughter disappear down the street, walking to school alone for the very first time.

For all the mothers of the victims of all these school shootings, and the mothers of those who were involved in the shooting.

For the mothers of the Survivors, and the mothers who sat in front of their TVs in horror, clinging to their child who just arrived from school safely.

So, this is meant for all the young and aged mothers, working mothers and housewives, married mothers and the single mothers, those with money and without and for those without whom life would have been insufferable. Wish you a very Happy Mother's Day!!

The Starlight Ranch HOA Board wishes all our residents who are mothers a Happy Mother's Day.

http://www.theholidayspot.com/mothersday/an_article.htm

EVENTS & ACTIVITIES:

DNF Bingo	May 3	2 P	ACH
Cinco De Mayo Pool Party	May 6	4 - 7 P	ACH
HOA BOARD MEETING	May 10	7 P	ACH
Pampering with Mary Kay (Ladies only)	May 12	3 - 5 P	ACH
Vets and Friends Social Hour	May 12	7 P	MCH
Mother's Day Dinner	May 13	6 P	ACH
WellCare Bingo	May 16	2 P	ACH
FMO Meeting	May 27	9A - 12P	ACH
Memorial Day Cook-Out	May 27	4 P	ACH
VITAS Lunch and Learn	May 30	12:30-2P	ACH

WEEKLY ACTIVITIES:

- ★ **Bible Study / Estudio Biblico - Wednesday (except Board Meeting) 7:00 PM - MCH**
- ★ **Bingo - Monday - 6:45 PM (Last Sale 6:30) – ACH**
- ★ **Bread Distribution - Wednesday - 9:00 AM (Tickets beginning at 8:00) – ACH**
- ★ **Bunco - Thursday - 6:00 PM – ACH**
- ★ **Chair Exercise - Tuesday & Thursday - 10:00 AM - MCH**

ACTIVITIES THIS MONTH

By Ana Pope

Members and Homeowners! Hello and Welcome! I would like to take a moment to thank all of my volunteers for their hard work and dedication...we could not have done it without you!

This month, we have a full schedule of events...on May 3rd, its DNF Bingo at 2 PM. On the 6th, we will have a pool party to celebrate Cinco de Mayo – at 4 PM.

Please sign up early (deadline is at the end of the day on Wednesday, May 3) at the Front Clubhouse.

On May 12th, there will be a pre-Mother's Day pampering afternoon (ladies only), at 3 PM. You will have a chance to win a Mary Kay gift basket worth \$100! Once again, please sign up for this special event. On the 13th of May, we'll have our Mother's Day Dinner at 6 pm.

May 16th – WellCare Bingo at 2 PM. Unfortunately, the Dominos and Games scheduled for May 21st has been cancelled.

This is great! On May 27th, there is a regional FMO Meeting at 9 AM at the Front Clubhouse. Coffee and donuts will be served. We are extending an invitation to this meeting to all who are curious to know about the FMO. That same afternoon we will be having a Memorial Day Cook-Out at 4 PM. We are going to do it up! Bring your sunscreen, your favorite board game, and come out and have fun with your neighbors. We'll be serving hot dogs, hamburgers, corn-on-the-cob, and salad...also watermelon, of course! We would love to have you bring your favorite summer dessert to share!

On the 30th of May, there's a "Lunch and Learn" on advanced directives sponsored by VITAS, starting at 12:30 pm.

We want all of you to join in the fun during the month of May!

**** PLEASE NOTE: Due to lack of attendance, the following Activities will be cancelled until further notice: Monday Morning Exercise, Friday Morning Coffee Hour, and Dominoes and Games. If you have an idea for another Activity, please contact me! ****

"To hate is an easy lazy thing but to love, takes strength everyone has but not all are willing to practice." - Rupi Kaur

ON ANONYMOUS SUGGESTIONS ...

The Board has received, reviewed and either handled or dismissed anonymous letters that were placed in the suggestion box. Unfounded harassment and allegations with insinuating remarks regarding past and present Board members or actions will not be tolerated. Any suggestions and comments should be submitted with your concern, what you propose as a solution, and your name and contact information for follow-up. Thank you.

TO YOUR HEALTH: SLEEP

By Ron Speener

After a busy day, a good night's sleep is a welcome relief. Sleep is an important part of a healthy day,



but it is a part we often shrug off as wasted time. People who are sleep deprived can become irritable, hallucinate, or even die.

When we sleep, many functions of the body slow down. Our respiration and heart rate

slow; our body may be paralyzed and unable to move. Other activities, however, increase. Our brains become more active and we dream.

As we sleep, we experience two different stages of sleep: REM and non-REM sleep. REM stands for Rapid Eye Movement. This is when we dream. REM sleep is important because it restores your mind and body. During an eight-hour sleep, we may experience REM sleep several times. It helps process the day's activities, and it affects the daytime mood.

As we age our sleep patterns change. We may find it more difficult to fall asleep and then stay asleep. Most of these changes are attributed to medications, pain and physical discomfort, urinary urgency and emotional stress. REM sleep also declines as we age. This lack of sleep can affect our mood, our mental agility, and our immune system.

We can do several things to improve the quality of sleep:

- ★ Have a consistent bedtime
- ★ A light snack may help
- ★ Keep lighting very low or none
- ★ Get at least 30 minutes of sunshine particularly early in the day
- ★ Use white noise (running water--a waterfall fountain) to reduce background noises
- ★ Avoid caffeine like coffee, tea, or chocolate
- ★ Avoid tobacco
- ★ Use sleeping medications with extreme caution--they can become addictive and will not give you the right balance of sleep stages, so you may actually feel more tired.

Several conditions may also cause sleep problems:

insomnia, sleep apnea and restless leg syndrome. If you are chronically sleep deprived, you need to see a physician.

A good night's sleep is essential for good health, and just because we are older does not mean we need it any less. So put on those jammies, turn off the TV and hit the sack and sleep soundly.

Healthy Sleep

https://www.nhlbi.nih.gov/files/docs/public/sleep/healthy_sleep.pdf

VETERAN'S SOCIAL HOUR

By Pat Williams & Mary Rivera

What a wonderful evening we had in April. Great friends, conversations and food!



The veterans present were: Joe Laferriere (Navy), Richard Balderson (Navy), Jackie Bedard (Navy), John Bertsche (Army), James Bedell (Air Force), Dave

Douma (Marines) and Roger Hebert (Marines). Guests were Marli Silverthorne, Barry Bertsche, Patty and Craig Olsen, Mary Rivera and Pat Williams.

Patty's menu was wonderful, as usual. We had Potato Salad, Cuban ham and cheese sliders and a delicious broccoli salad and you have to try this dessert she made. It's called Ice Cream Sandwich Cake. You put ice cream sandwiches in a large dish and put caramel and hot fudge sauces, whipped cream and peanuts over them. I think by now you all know I go to the meetings just to see what Patty has for dessert. LOL!

Craig discussed a project of preparing care packages for our troops. We will gladly take donations from anyone in the park. Personal hygiene items, unscented if possible, chap sticks, sunscreen, foot powder, disposable razors—men's and women's, AA & AAA batteries. Also needed are hard candies, packaged cookies, gum, Rice Krispy Treats, protein bars and beef jerky. You can drop items off at the next meeting, Friday May 12th

at 7:00 PM in the back clubhouse. Please do not wrap them. This will be our last social meeting till the fall.

Patty & Craig Olsen are the Spokespersons / Coordinators for our group. After many months of mis-communications, there is finally a compromised agreement regarding the Veteran Tribute Wall in the back clubhouse. Patty Olsen and Mary Rivera met with Mr. Stanz to finalize the placement of pictures, the homemade American Eagle Wings and a newly designed commemorative plaque, purchased by Equity LifeStyle Properties. It will further dedicate and honor the contributions of all Starlight Ranch Veterans. Thank you! We feel appreciated once again. The wall will get a new coat of accent paint and all items should be up by the May meeting.

If there are any veterans in the park who would like their picture added, please contact one of the coordinators or Mary Rivera at 321-663-0507.



OBITUARIES:

Evelyn Brenner, 69, passed away on April 19. Evelyn had volunteered for years within the community. Because of her experience working in the food industry she successfully planned, cooked and served many of our community dinners and other events while giving us her all with a beautiful smile.



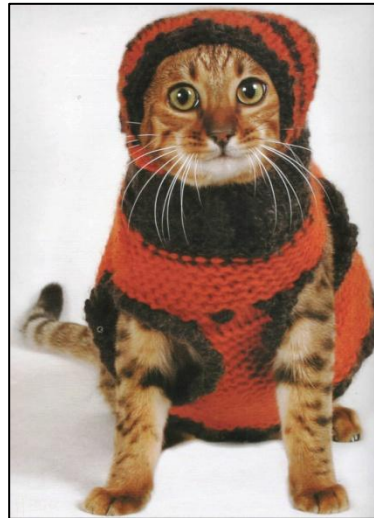
It is with heavy hearts that Mr. and Mrs. Wayne Davis announce the passing of **Marilyn J. Hiller**, 92, on April 8. A longtime resident of Stallion Drive and close friend, she will be sorely missed.

Mack R. Crum, a resident of Ranch House Road, passed on April 14. He is survived by his wife Gay.

Condolences are offered to all the families and friends affected

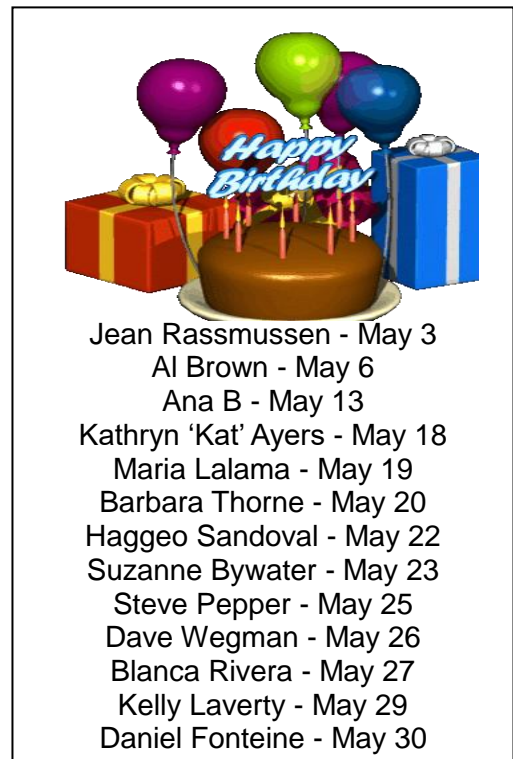
PET OF THE MONTH

Hi! My name is Moonshine, and I am one outstanding cat. I let MaryAnn and Terry Healey take care of me, but in actuality I am the one who takes care of them. I was born in Saratoga, NY, and was named after Half Moon, a small town near there.



Fame has come my way...as it should! I was featured in a popular wall calendar sold at Barnes and Noble and other places. It highlighted me and 11 other feline friends wearing sweaters. Many humans still ask me for my pawtograph ... would you like one, too?

More Pictures on page 15



Jean Rassmussen - May 3
 Al Brown - May 6
 Ana B - May 13
 Kathryn 'Kat' Ayers - May 18
 Maria Lalama - May 19
 Barbara Thorne - May 20
 Haggeo Sandoval - May 22
 Suzanne Bywater - May 23
 Steve Pepper - May 25
 Dave Wegman - May 26
 Blanca Rivera - May 27
 Kelly Laverty - May 29
 Daniel Fonteine - May 30

If you would like your birthday or anniversary listed in future issues, please either print the information on the clipboard in the front (ACH) clubhouse or contact Mary Rivera at 321-663-0507. Also, please let her know of any residents that have passed-on or moved away

RESIDENTES Y AMIGOS DEL RANCHO STARLIGHT

Por: Jose Rodriguez, Tesorero

Empezamos felicitando a nuestro nuevo miembro de la junta de HOA (ADCM o Asociación de Dueños de Casas Móvil), la popular Lucy Mejías. Estamos super contentos con la adición de Lucy ya que por muchos años ella ha servido como voluntaria en cientos de eventos.

La gerencia nos avisa que ha habido varios casos de los pillos entrando a carros abiertos y han robado lo que encuentren. Por favor cierren las puertas de sus carros y casas con llave. Si ven algo extraño pasando por su vecindario llame a la compañía de seguridad Rattlesnake al 407-545-1464. Si cree que se está cometiendo un crimen, llame al 911.

Buenas Noticias: El comité bregando con el aumento ha terminado sus negociaciones con la gerencia y han firmado el nuevo contrato, el cual será 3.25% el primer año, 3.50% el segundo año y 3.75% el tercer año

El comité sabe bien que esto no es tan gran rebaja, pero con las cosas como han cambiado en Florida Central y especialmente la ciudad de Orlando, es significativo. Esta región ha crecido inmensamente en población en parte causado por el éxodo de tantos puertorriqueños por las condiciones en la isla, lo cual ha causado un corte de viviendas y grandes aumentos de las rentas.

Pero no todo es malo. La gerencia ha acordado hacer las reparaciones que les indicamos necesitaban atención y prioridad, tal como infraestructura y otras cosas más

Queremos tomar esta ocasión para pedirles a todos los que no son miembros de la HOA que por favor se unan a nosotros y vengán a nuestras reuniones y actividades. Pensamos pronto comenzar una campaña para reclutar nuevos miembros. Voluntarios de nuestra organización, identificados por una placa con su nombre, visitaran sus casas para conocerles y reclutarlos. Pueden esperar que respetaremos y apreciaremos su cooperación y tiempo.

Esta junta está trabajando fuerte para los residentes y esperamos su colaboración. Queremos oír sus opiniones y comentarios.

Pronto comenzaran los ejercicios acuáticos los miércoles y viernes a las 10:00am. No necesita ser nadador para participar, los ejercicios son fácil y al
May 2017

lado menos hondo de la piscina, solo necesita su propio tubo de agua.

ACERCA DE SUGESTIONES ANONIMAS:

La junta ha recibido, revisado, bregado o descartado cartas anónimas dejadas en la Caja de Sugerencias. Comentarios y alegaciones insinuantes, hostigamiento sin base acerca de miembros anteriores y presente han llegado por medio de este sistema. Esto es inaceptable y no será tolerado. Las sugerencias o comentarios deben ser de lo que le concierne y que propone como solución, fírmelo y díganos como contactarle. ¡Hasta la próxima, amigos!



ESQUINA DEL PASTOR

Por: Wilson y Nancy Correa.

¡Es el mes de Mayo ... WOW ...Tan rápido! Un mes que marca nuevos comienzos. La primavera ha comenzado y los pájaros se oyen cantar en la mañana. El sol alumbra más temprano y se acuesta más tarde, dándonos más tiempo para regar con agua las flores del jardín. Mayo es también el mes de la madre. La besaremos y le daremos regalos para celebrar con ella su día. Los que no la tienen ya a su lado la recordaran con amor y cariño. En este mes de la madre recordemos lo que la Palabra de Dios nos dice en Efesios 6:2 *“Honra a tu padre y a tu madre, que es el primer mandamiento con promesa. Tengan todos un feliz mes de mayo, y acompáñenos en el estudio Bíblico todos los miércoles.*

PASTOR'S CORNER ... WOW... Its May already. A month of new beginnings when we hear the birds sing and the sun shines earlier and longer giving us more time to water our flowers. May is also Mom's month. We will celebrate with her, giving her gifts and kisses and hugs. Those who do not have her present will remember her with love. Let us remember what the Word of God says in Ephesians 6:2 "honor thy father and mother, it is the first commandment with a promise". Have a blessed May and join us for Bible study every Wednesday.

Important Telephone Numbers	
Emergency	Dial 911
Non-Emerg. Help & Information	Dial 311
United Way / Elder Services	Dial 211
Starlight Ranch Office	407-273-3130
After hours / weekends	407-770-7015
Universal Towing	407-816-0102
Rattlesnake Security	407-545-1464
Orange Cty Animal Control	407-836-3111
Elder Abuse (DCF)	800-962-2873
Sheriff - Non-emergency	407-836-4357
Mosquito Control	407-254-9120



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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<p>1</p>  <p>Bingo 6:45 P - ACH Last Sale 6:30 P</p>	<p>2</p> <p>Chair Exer. - 10A - MCH</p>	<p>3</p> <p>Bread - 9A - ACH DNF Bingo - 2 P - ACH  Bible Study / Estudio Biblico - 7 P - MCH</p>	<p>4</p> <p>Chair Exer. - 10A - MCH Bunco - 6P - ACH</p>	<p>5</p> 	<p>6</p>  <p>CINCO DE MAYO POOL PARTY - 4 P - ACH Desserts Welcome!</p>
<p>7</p>	<p>8</p>  <p>Bingo 6:45 P - ACH Last Sale 6:30 P</p>	<p>9</p> <p>Chair Exer. - 10A - MCH</p>  <p>Activities Mtg. - 7P - ACH</p>	<p>10</p> <p>Bread - 9A - ACH</p>  <p>HOA BOARD - 7P - ACH</p>	<p>11</p> <p>Chair Exer. - 10A - MCH Bunco - 6P - ACH</p>	<p>12</p> <p>Newsltr Mtg - 10A - ACH Mary Kay Day - Facials 3-5 PM - ACH  Vets Social - 7P - MCH</p>	<p>13</p>  <p>MOTHER'S DAY DINNER 6P - ACH Desserts Welcome!</p>
<p>14</p> 	<p>15</p>  <p>Bingo 6:45 P - ACH Last Sale 6:30 P</p>	<p>16</p> <p>Chair Exer. - 10A - MCH</p>  <p>WellCare Bingo 2 PM - ACH</p>	<p>17</p> <p>Bread - 9A - ACH</p>  <p>Bible Study / Estudio Biblico - 7 P - MCH</p>	<p>18</p> <p>Chair Exer. - 10A - MCH</p>  <p>Bunco - 6P - ACH</p>	<p>19</p> 	<p>20</p> 
<p>21</p> 	<p>22</p>  <p>Bingo 6:45 P - ACH Last Sale 6:30 P</p>	<p>23</p> <p>Chair Exer. - 10A - MCH</p>	<p>24</p> <p>Bread - 9A - ACH</p>  <p>Bible Study / Estudio Biblico - 7 P - MCH</p>	<p>25</p> <p>Chair Exer. - 10A - MCH</p>  <p>Bunco - 6P - ACH</p>	<p>26</p>	<p>27</p> <p>FMO MEETING  9A-12P - ACH MEMORIAL DAY BBQ 4 P - ACH Desserts Welcome!</p>
<p>28</p> 	<p>29</p>  <p>Bingo 6:45 P - ACH Last Sale 6:30 P</p>	<p>30</p> <p>Chair Exer. - 10A - MCH</p>  <p>VITAS LUNCH / LEARN 12:30-2 P - ACH</p>	<p>31</p> <p>Bread - 9A - ACH</p> <p>Bible Study / Estudio Biblico - 7 P - MCH</p>	<p>Notes: ACH = Front Clubhouse MCH = Back Clubhouse</p>		

The newsletter is published monthly by the Starlight Ranch Mobile Homeowners' Association. Articles and other contributions for consideration are due by the 20th of each month. Please drop in the Suggestion Box in the front (ACH) club house to the attention of Dave Wegman, Editor, and include your contact information. Contributions may be altered for size, clarity or grammatical correction. You may also send e-mail to newsletter@starlightranchhoaweb.com.

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Gratinee of Cauliflower

... although decadent, the best cauliflower recipe ever!, Joan Stearns

INGREDIENTS

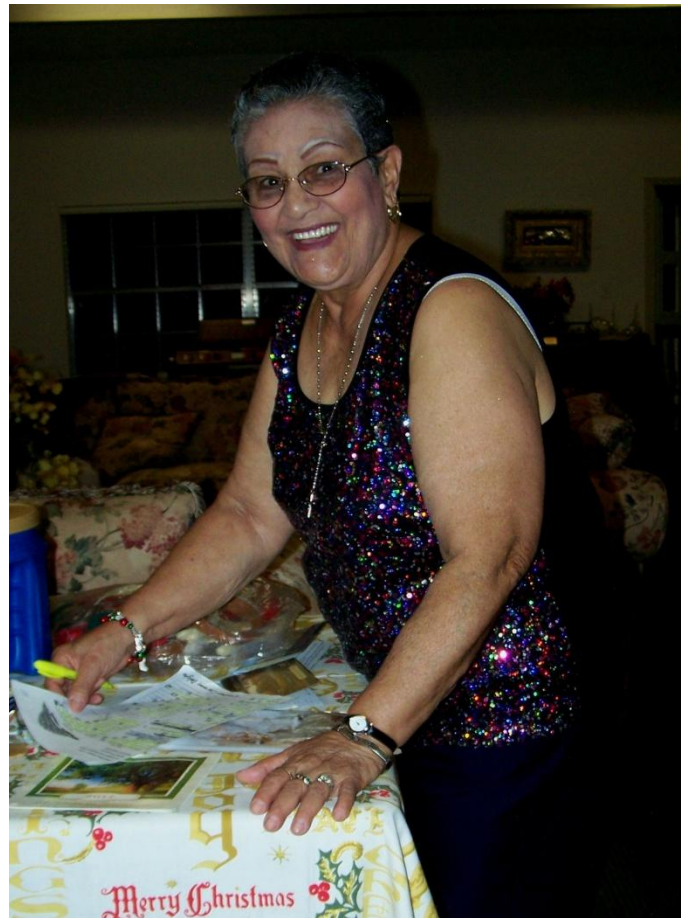
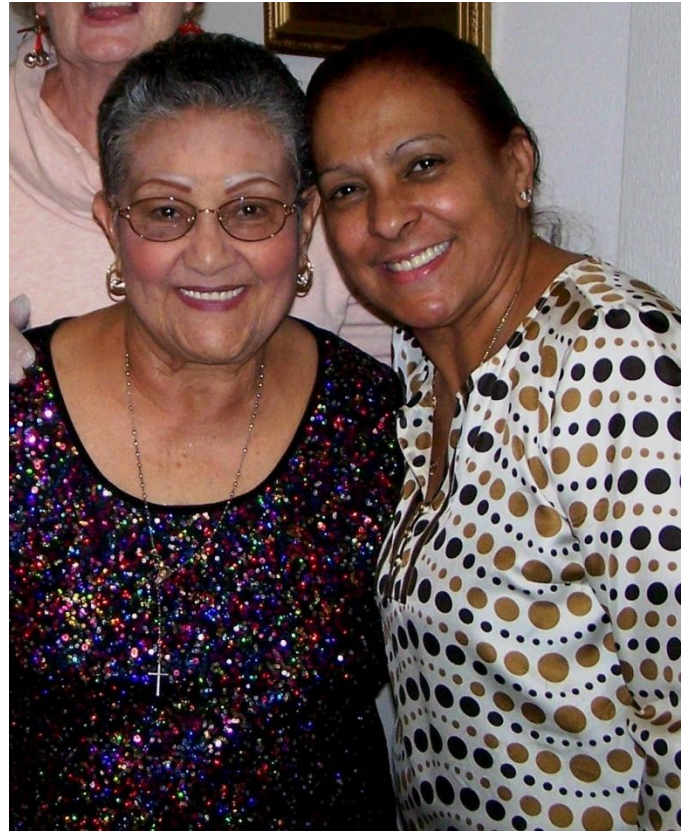
6 tablespoons (3/4 stick) unsalted butter
4 cloves garlic, minced
4 ounces thinly sliced prosciutto, cut into thin strips
Florets of 1 large head cauliflower, cut into 1/4 in.
lengthwise slices
2 tablespoons unbleached all-purpose flour
1-1/2 cups heavy or whipping cream
Pinch cayenne pepper
Salt & freshly ground pepper, to taste
1-1/2 cups grated Swiss cheese
1/2 cup chopped fresh parsley



PREPARATION

1. Preheat oven to 350 degrees.
2. Melt the butter in a large skillet over medium heat. Add the garlic and sauté 2 minutes. Stir in the prosciutto and sauté 2 minutes more.
3. Add the cauliflower and cook just until it begins to lose its crispness, 3 to 4 minutes.
4. Stir in the flour and then the cream. Blend well. Season with the cayenne and salt and pepper to taste. Heat to boiling and immediately remove from the heat.
5. Pour the cauliflower into a shallow au gratin dish. Top with the cheese and parsley. Bake until the top is lightly browned and bubbling, about 30 minutes. Serve immediately.

MORE PHOTOS OF LUCY MEJIAS!



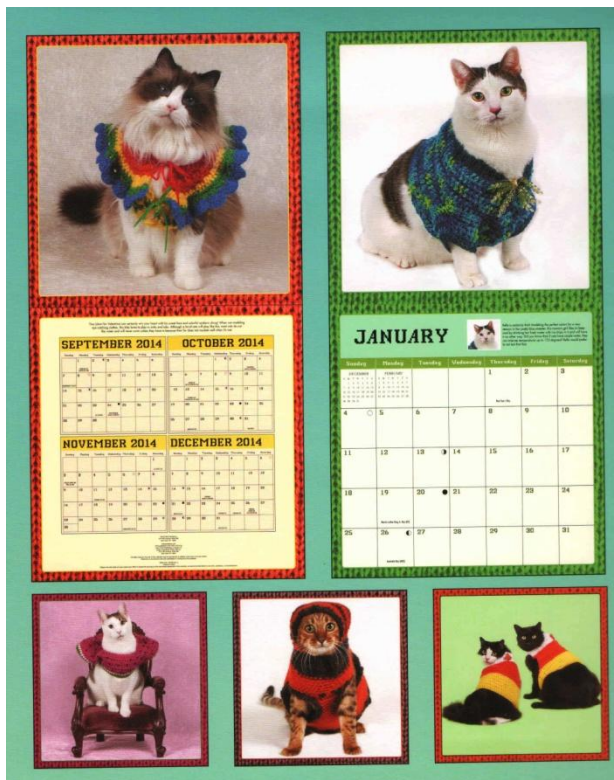
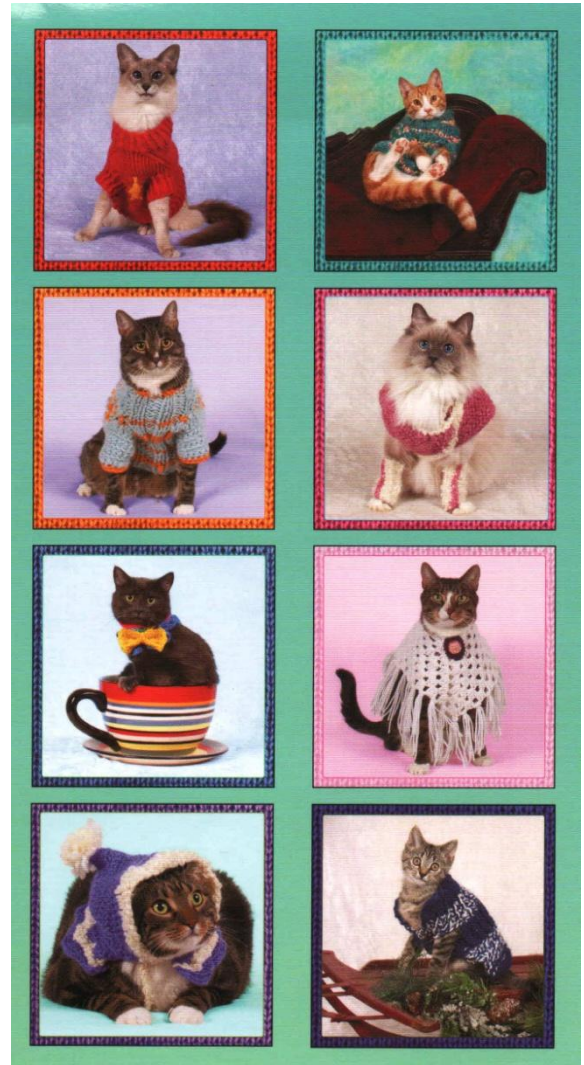




MORE MOONSHINE!



Here I am at one year old!



My co-celebrities from the calendar!



Here's Dad Terry around 20 years ago in Long Island with a Liger, a cross between a lion and tiger ... a distant ancestor ☺

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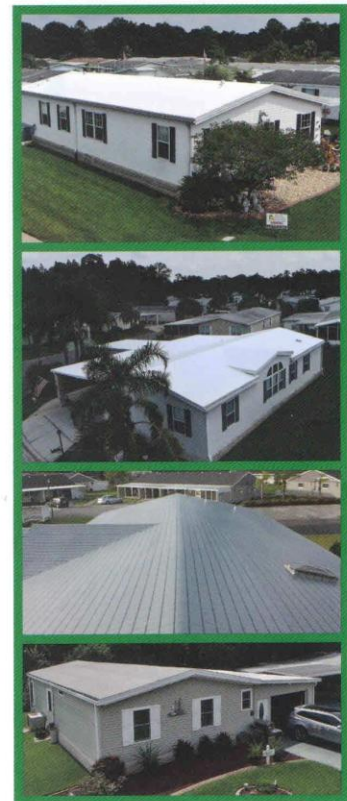
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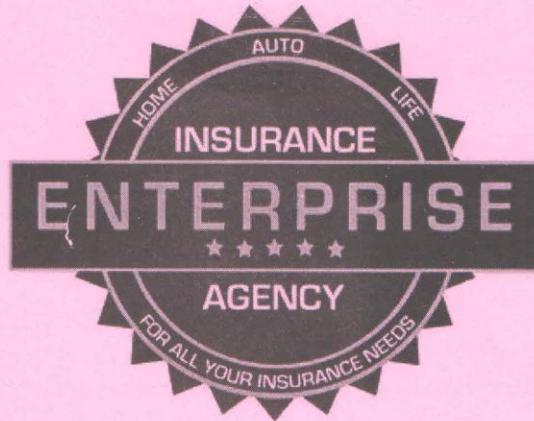
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GOLF CARTS



Golf carts can cost thousands of dollars and a specialized policy can help protect your investment. When considering insurance for your golf cart, it's important that you look at the benefits of a policy that is specifically designed for golf carts rather than an endorsement on a homeowners policy. Make sure things like theft and liability are covered.

More coverage equals more value. Here is a summary of valuable standard and optional coverages:

- Collision coverage protects your golf cart in the event of damage caused by collisions with things like other vehicles, trees or utility poles, regardless of fault.
- Other Than Collision coverage provides coverage for other kinds of damage to the golf cart, such as fire, theft, flood or vandalism.
- Liability coverage for third-party injury and property damage claims resulting from an accident involving the covered golf cart.
- Medical Payments provides primary coverage for medical bills incurred for injuries resulting from a motor vehicle accident.
- Annual Policies mean year-round coverage with no lay-up period, whenever you want to take a spin in your golf cart, you're covered. No extra phone calls, no hassles!
- Optional coverage for Transport Trailers covers trailers used to transport the insured golf cart. This optional physical damage coverage is an excellent choice for trailers valued at up to \$7,500.

Your Farmers agent can offer you a policy that provides both property and liability coverage on your golf cart. Property coverage is insurance on the golf cart itself. Liability coverage protects you if there is a claim brought against you due to damage caused by the golf cart.

Why Property Damage Liability coverage is important

Say you're driving your golf cart through your park on the way to the golf course for a day of relaxation. Before you get there, however, you accidentally run into a parked car. There is damage to the golf cart, and the owner of the car submits a claim for the damage done to her passenger-side door.

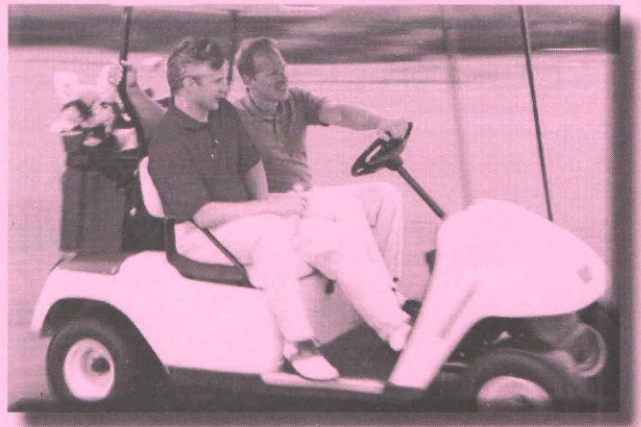
Many companies won't pay anything if the golf cart is damaged or causes damage anywhere other than the golf course. As discussed above, with a Foremost policy, damage to the golf cart is paid, as well as the full cost of the car repairs. Actual settlement is subject to the chosen deductible.

Why Liability coverage is important

An important aspect to consider when insuring a golf cart on a separate policy is the liability coverage you get compared to endorsing it on a homeowners policy. Golf carts are like an auto. You carefully select the limits you want on your auto policy, because the liability on an auto policy protects your assets if you are found at fault in an accident.

You should consider how much coverage you would need to protect your assets if you were found at fault in an accident with your golf cart. Your assets don't change because you are driving a \$2,500 golf cart versus a \$50,000 car, and the goal to protect those assets shouldn't change either.

For more information, contact your Farmers agent. To find out more about the programs available, visit Farmers.com.



This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. Not all products and discounts are available in every state.

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