

PALMS GOLDEN TIMES

"It is literally true that you can succeed best and quickest by helping others to succeed."
- Napoleon Hill

A word from Xiomara ...

Sometimes we go through life without really tuning into the beautiful things in the world that surround us, and the things that really matter. We may see without really taking the time to notice. Nature lifts our spirits. When we are tired, it rejuvenates us; if we pause long enough to drink from its beauty.

"Live with gusto." Take the time to enjoy the simple things in life. Do not take things for granted, because they may not always be there. Rise early to see the sunrise. Watching the sky change colors and the world emerging from darkness is an experience that will influence the whole rest of your day in ways that words cannot describe. Allow each day to rejuvenate your entire being. All you have to do is pause to appreciate the gifts of nature for just one minute.

Deep in the hearts of every human being there is mercy, love, and generosity. No one is born hating others because of the color of their skin, religious preference or background. Hating others is a learned behavior and if people can learn to hate, they can be taught to love; for it comes more naturally to a human heart. People make mistakes, be slow to judge and quick to forgive. Be grateful to those around you. Appreciate and value their kind gestures, efforts and contributions.

Changing your attitude, changes your perspective of life and those around you. Remember that life gives you back what you put in and then some. Take time to give love, and appreciate the kind gestures of others.

Happy Holidays!



Volume 1—Q4
Oct, Nov, Dec 2013

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Deerfield Beach
Housing Authority

Weekly Activities — All activities and events are subject to change and take place in the community Room, unless otherwise noted,

Mondays

10 am—11 am - Exercise, Wellness and Nutrition - volunteers
1 pm— 3 pm - Game Day - Volunteers
7 pm—10 pm - Monday Night at the Movies - FACT Fundraiser

Tuesdays

10 am—12 pm - Technology - Volunteers
6 pm— 7pm - Spiritual Activity — Cathedral Church of God

Wednesdays

10 am—11 am - Exercise, Wellness and Nutrition — volunteers
10:30 am—11:30 am - Financial literacy with Betty — 2nd Wednesday of the month
1 pm — 3 pm - Arts & Craft
6 pm — 7 pm - Spiritual Activity — Lighthouse Church of God

Thursdays

9 am — 1 pm - Market Day—Wayne Barton Food Distribution
6 pm — 8 pm - Spiritual Activity in Spanish — Centro Christiano

Fridays

10 am —11 am - Exercise, Wellness and Nutrition - volunteers
11 am — 2 pm - Brain Games - Volunteers
6 pm — 7 pm - Spiritual Activity — Bethlehem Missionary Baptist Church

Saturdays

9 am—11 am - Gardening all residents invited
2 pm— 6 pm - Bingo — 2nd and 4th Saturday of the month

Sunday

Open Social Activities — Get to know your neighbors and enjoy companionship and interesting conversation.

**Be the change you want to see,
it all starts with you.**



QUARTERLY CALENDARS

OCTOBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
		1 World Vegetarian Day	2	3	4	5
6	7	8	9	10	11	12
13	14 Columbus Day	15	16	17	18	19 Open House 10am Dr. Menendez
20	21	22 National Nut Day	23	24 United Nations Day	25	26
27	28	29	30	31 Halloween		



NOVEMBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5 Election Day	6	7	8	9 Open House 10am Dr. Menendez
10	11 Veterans	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27 Hanukkah Starts	28 Thanksgiving	29	30



DECEMBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
1 World Aids Day	2	3	4 Open House 10am Dr. Menendez	5 Hannukah ends	6 Palms X-mas Party	7
8	9	10 Human rights	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 Christmas Day	26 Boxing Day	27	28
29	30	31				



RESIDENTS CORNER



November 11—Veteran's Day

Remember to thank the brave service
men and women who gave
their lives to protect our freedom.
Our thanks to you, for all you do
defending our flag,
The Red, White and Blue.

A Soldier gone but not forgotten

And when I get to heaven
To Saint Peter I will say
One more soldier reporting
for duty Sir
I have done my time in hell.



Recipe

Fresh Salad



Prep Time: 15 Minutes

Ready in: 15 Minutes

Servings: 6

INGREDIENTS

- 1/2 cup chopped walnuts
- 1 bunch spinach, rinsed and torn into bite-size pieces
- 1/2 cup dried cranberries
- 1/2 cup crumbled blue cheese
- 2 tomatoes, chopped
- 1 avocado - peeled, pitted and diced
- 1/2 red onion, thinly sliced
- 2 tablespoons red raspberry jam (with seeds)
- 2 tablespoons red wine vinegar
- 1/3 cup walnut oil
- freshly ground black pepper to taste
- salt to taste

DIRECTIONS

- 1—Preheat oven to 375 degrees F (190 degrees C). Arrange walnuts in a single layer on a baking sheet. Toast in oven for 5 minutes, or until nuts begin to brown.
- 2—In a large bowl, toss together the spinach, walnuts, cranberries, blue cheese, tomatoes, avocado, and red onion.
- 3—In a small bowl, whisk together jam, vinegar, walnut oil, pepper, and salt. Pour over the salad just before serving, and toss to coat.

Allrecipes.com / BHG.com



If anyone's birthday was missed, please bring it to Xiomara's attention in the leasing office for correction on next quarter's newsletter—Thank you

HAPPY BIRTHDAY ALL

IN OCTOBER, NOVEMBER,
AND DECEMBER

OTIS MOYE	10/01
ALICE FRANCOIS	10/06
ELIAS REID	10/07
JOHN WILLIAMS	10/15
OLIVE HANRAHAN	10/18
GEORGIA THOMPSON	10/20
CURTIS ALSTON	10/24
WILLIAM JOHNSON III	10/29
DOROTHY GREGORY	10/30
RAMON ROSA	10/31
ROSE WARREN	10/31
ISLAH AZIZ	11/05
ERNESTINE GRAY	11/09
JOSE JAIMES	11/21
ARLENA MCCALL	11/21
JOHNNIE M. COPELAND	11/24
NETTIE SHAW	11/25
ANDREW SHEPARD	11/27
CARIDAD PEREZ	12/01
MATTIE CROXTON	12/03
JANET CARRINGTON	12/03
BEVERLY COPELAND	12/07
BEULAH TABB	12/07
JOHN HARDY	12/27
JOHN DAVIS	12/10
LINDA LINEN	12/10
ELLIS BUTTS	12/13
JANICE MANN	12/28
LENORA NOYAN	12/29

LAUGHTER FOR THE SOUL !

When I suffered a groin injury – I became quite testy.

Always trust a glue salesman. They tend to stick to their word.

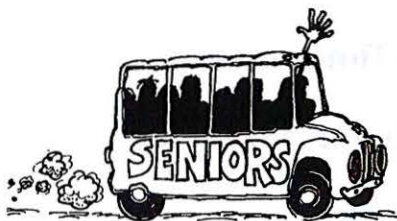
Since I've taken the job in the everglades I've been swamped.

After hours of waiting for the bowling alley to open, we finally got the ball rolling.

Two man walked into a bar– the third one ducked.

Make a beer commercial sounds intoxicating.

NEIGHBORS HELPING NEIGHBORS



The Palms held its second food and clothing drive to benefit those less fortunate. I would like to thank all the residents that participated. Your donations will bring

much joy to those in need. A special thank you to Pastor Tony Guadagnino of Christian Love Fellowship Ministries at 801 SE 10th Street Suite 4 in Deerfield Beach, FL for distributing the donations to our community. For questions or to make donations please call 954-428-8980.

Farewell and good luck to our friends

Mr. Sylvester Miller

Mr. & Mrs. Jose Velasquez

Ms. Sylvia Thomas

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9. solution on page 8.

SUDOKU GAME #043 EASY

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



COMMUNITY PRIDE



Many thanks to Chaplain Robert Allen and his lovely wife, Denise, (from Rebuilding Families Foundation at 297 SW 10th Street in Deerfield Beach, FL) for their tireless and continued support to our community and the DBHA residents of the Palms and Stanley

Terrace. Your organization definitely lives up to its mission of touching hearts, and changing lives. For questions or donations, contact the organization's outreach coordinator at 954-822-6627.

It is difficult , if not impossible, to live a good life when you surround yourself with the wrong friends... — unknown

WORDS OF WISDOM

Put more in life than is expected and take out less than you want. Michael J. Fox

Look at the choices you have, not the choices that have been taken away from you. In them courage, strength, and wisdom will emerge. Michael J. Fox

Love thy enemies and pray for those that spitefully use you. Unknown

An eye for an eye leaves the world blind. Muhatma Gandhi

THANK YOU FOR YOUR SUPPORT

Ernest Chandler

Roque Garcia Diaz

Nivaldo Basallo

Ragnvald Rask

Charlie Florence

Joe Lee

Alston Curtis

Lillie Scott

Mary Wright



PAST EVENTS

Halloween

On 10/31/13 DBHA staff dressed up for Halloween and distributed candy to the children at Stanley Terrace.

Volunteers Events

Congratulations to our past raffle winners. Ms. Rivera, Mr. Bradley and Ms. Gray. The volunteers are doing a fantastic job promoting fun and social activities at the Palms.

- ◆ 10/10 Coffee & Cookies
- ◆ 10/18 Family feud game
- ◆ 11/15 Ice cream social
- ◆ 12/18 Birthday Party

Other

- ◆ October Pink ribbon month promoting breast cancer awareness.
- ◆ DBHA Resident Satisfaction Survey
- ◆ Thanksgiving meals distribution

PALMS NEWS—READ ALL ABOUT IT!

The FACT, Palms Resident Council's new office was inaugurated on November 18, 2013 during a Volunteer hosted Ice-Cream social. The attending residents enjoyed cake, brownies, banana splits and the company of each other. The FACT office hours are 10am to 2pm Mondays, Tuesdays, Wednesdays and Fridays. On

Thursdays the office is open from 1pm to 6pm. Residents are encourage to stop by their new FACT office to discuss matters of community growth and development.

On November 19, 2013 a Rental Assistance Demonstration -RAD presentation was conducted by C. Ray Baker to discuss the benefits of RAD to our community.

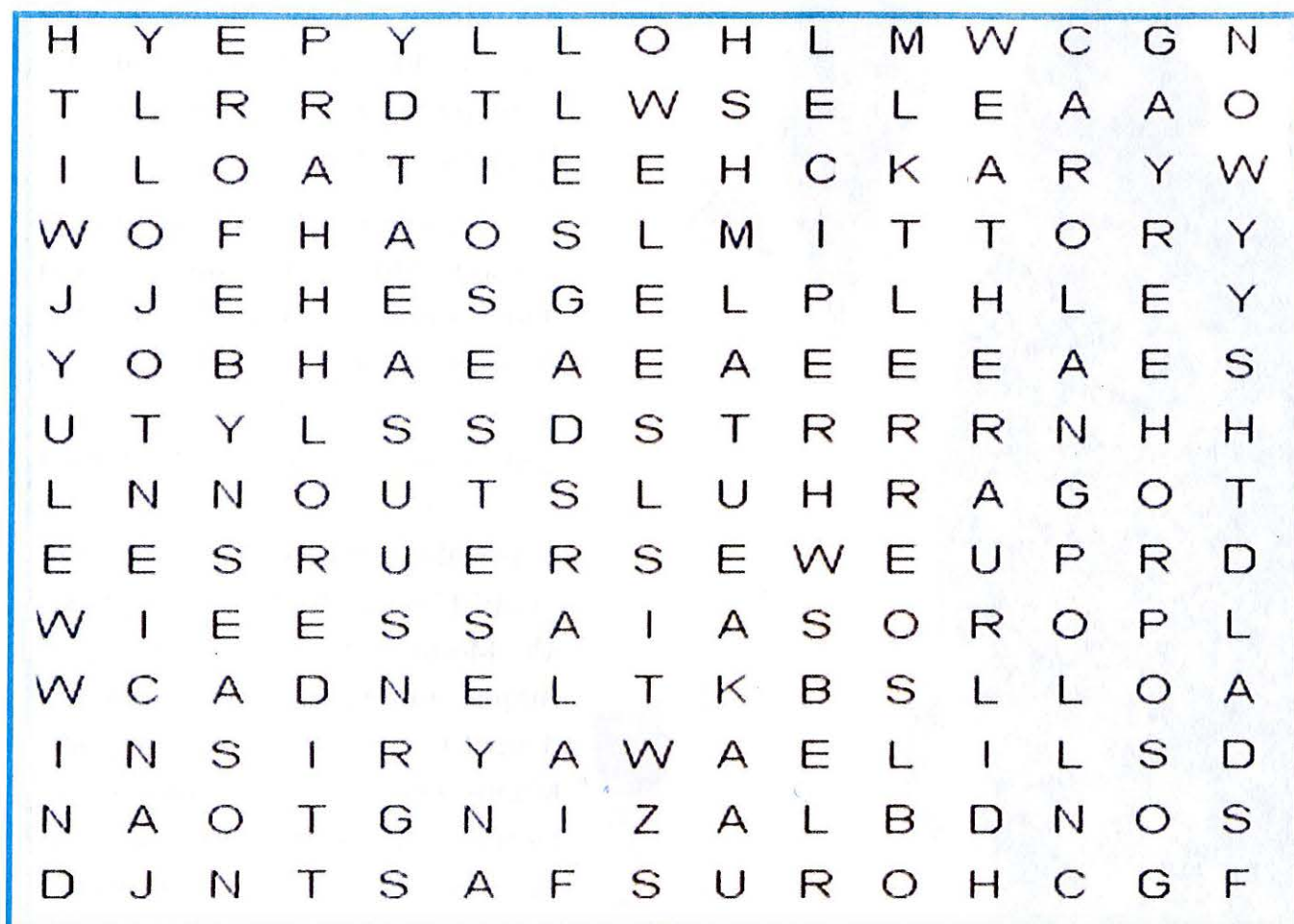
SUDOKU GAME #043—SOLUTION

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



WORD SEARCH - MYSTERY CHRISTMAS CAROL

Find and circle all of the words that are hidden in the grid. The remaining letters spell a secret message.— Solution at bottom.



ALL
ANCIENT
APPAREL
AWAY
BEFORE
BLAZING
BOUGHS
CAROL
CHORUS
DON
FAST

FOLLOW
GAY
HAIL
HARP
HEEDLESS
HOLLY
JOIN
JOLLY
JOYOUS
LADS
LASSES

MEASURE
MERRY
NEW
NOW
OLD
OUR
PASSES
SEASON
SING
STRIKE
TELL

TIDE
TIS
TOGETHER
TREASURE
TROLL
WEATHER
WHILE
WIND
WITH
YEAR
YULE

Solution to word search: The hidden message is: Deck the Halls



SENIOR-SENIOR PROM HEALTH FAIR.....



Age is nothing but a number—so truly demonstrated by Ms. Fulton and Mr. Moore as they danced the night away at our September 28, 2013 Senior-Senior Prom Health Fair.

Congratulations to our home coming Queen, Ms. Louise Fulton and home coming King, Mr. Sammie Moore. These residents were showered with wonderful gifts and words of praise. Ms. Fulton was also honored at the September 2013 DBHA Executive Board Meeting for her 90 birthday. Mr. Moore also had a birthday in August turning 82. It is such a delight to have Ms. Fulton and Mr. Moore with us. I feel blessed to be able to enjoy their company and wisdom. Please join me in wishing them many more years with us.

Our sincere appreciation to the sponsors that made our Senior-Senior Prom Health Fair a tremendous success. Your generous donations and helpful assistance before, during and after the event is indicative of your commitment to the growth of our community and the enrichment of the lives of our residents.

Our sponsors: Mayda Menendez and Elby from Pompano Beach Internal Medicine, Adriana Winkelholz from Simply Healthcare, Carlos Gamiz from Humana, Wayne Barton from the Wayne Barton Study Center, David King from Hospice of Broward County, Sandra Carty from MD@Home, and Suzan Mayne from PUP Physicians United Plan.



Bucket list

What is a bucket list? I'm glad you asked. A bucket list is a list that can be as long or as short as you want to make it. It is made up of things that you would like to do or have accomplished before, oh well, you guessed it, "kick the bucket." I have put together a short list but you can make your own by changing the activities. I hope I can encourage you to take charge of your life and do things that make you happy. Enjoy life, you only live once. Have fun—live a little.

- 1—Eat a fish you caught or invite a friend over for dinner
- 2—Finish _____ (fill in the blank)
- 3—Swim with dolphins
- 4—Feast on foods on a stick at a state fair
- 5—Watch a sunrise from above the clouds

Welcome to the Palms

Mr. Ramiro Padilla

Mr. Omar Goni

Mr. Sean Grant

Thank you to the following organizations Ebenizer in boca, Faith and Power, New Hope Baptist Church, Greater Bethel EME Church and the Wayne Barton Study center. Thank you to Chaplain Allen from Rebuilding Families for delivering turkeys to Stanley Terrace. Thank you or our volunteers that made the distribution of more than 300 Thanksgiving meals at the Palms possible. DBHA Staff Dr. Nadine Jarmon, Jasmine Privott, Xiomara Cotes. And to the Deerfield Beach High School Volunteers Angelica Wright and Christina Laredo.

Remember to bring a cart of bags on Saturday December, 21, 2013 between 10:am and 12:00 noon to the House of God at 881 South Dixie Hwy in Deerfield Beach, FL 33441 for their annual Food Give Way—for additional information call Mr. Charles at 954-428-3742 or find the on Facebook—www.facebook.com/waynebartonstudycenter.

Volunteers

This year's Deerfield Beach High School volunteers, **Angelica Wright, Christina Loreda** and **Amy Ferreras** have been extremely productive, helpful, and loving. Not only have they shown dedication and commitment, but they have also demonstrated that they have the patience needed to fulfill the needs of our diverse community.

Their creative skills are phenomenal. They bring joy to so many of the residents of the Palms. Their lively spirit and fun disposition is so contagious and inspirational, that our residents miss them on their off days.

These ladies are here to provide with assistance in the following languages, English, Spanish and Creole. The ladies anticipate many more fun events and activities during their time here. Please feel free to share your ideas with them and thank them for their hard work.

Thank you ladies for the fantastic and beautiful job.



Counting our blessings!

As we celebrate Christmas, Hanukkah or Kwanzaa, many of us will be enjoying the company of our families and friends and the traditions we have enjoyed since children with a table full of our favorite Holiday foods. It is important to remember that while we are busy over-indulging, there are those less fortunate, both locally and a world away that will have nothing. Together we can change lives one meal at a time by volunteering our time, donating food, donating non-perishable items, or making financial contributions to our favor charitable organizations or food pantries.

I would like to thank the participating Palms residents for their support and contributions during our second food and clothing drive to benefit our community.

A big thank you to Christian Love Fellowship Church for the beautiful letter of appreciation being shared here. I could not have done it without your help. Your wonderful support to our community and those less fortunate warms our hearts. May the Holiday spirit and your generosity be multiply throughout the year.

Xiomara Cotes

Christian Love Fellowship Church

Senior Pastor Tony Guadagnino

October 18, 2013

Palms of Deerfield Beach
425 NW 1st Terrace
Deerfield Beach, FL 33441

Dear Xiomara:

Luke 6:38 says, "Give and it will be given to you: good measure, pressed down shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you." I want to take the time to thank you for your generosity to give to our pantry at Christian Love Fellowship Church. The donation of food, clothes, and other essentials from your business is evidence that you are a giver, and it gives you a right to claim this promise found in the book of Luke. It is the evidence that you have sown and because of that you can expect a harvest.

God desires to bless you. The promise of Abraham was that he would not just be blessed, but God would make him a blessing. 3 John 1:2 says, "Beloved. I pray that you may prosper in all things and be in health, just as your soul prospers." God desires to bless us so that His blessings flow through us to bless others. The greater promise is not just to be blessed, but to be a blessing.

Thanks again for giving. Your gift will impact many lives as we continue to reach out to the community that so many have forgotten about.

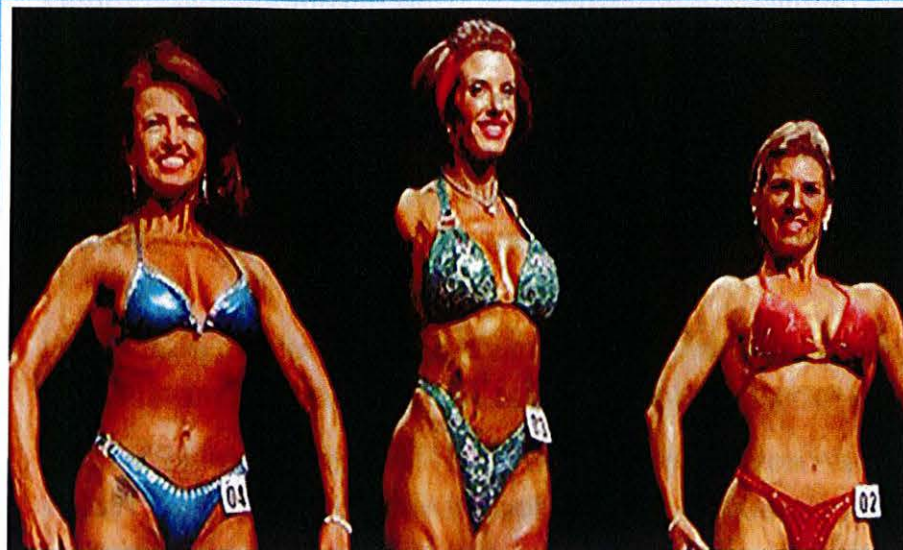
God Bless,

Pastor Tony

Pastor Tony Guadagnino



ARMLESS BODY BUILDER INSPIRES FITNESS WORLD WITH HER ABILITY



Barbie Thomas lost both her arms at the age of 2. She was playing outside her Texas apartment complex and climbed onto a transformer, grabbing on to the wires. The electric current traveled through her little body, from her hands out her feet,

burning her arms to the bone.

"They were like charcoal," she writes in her biography on her website, Fitness Unarmed "They were completely dead and had to be amputated at the shoulders." No one expected Thomas to live. But today, at 37, she has accomplished what was once regarded as the impossible: Thomas is a competitive body builder and model.

"I thank God I am alive," said Thomas, who now lives in Phoenix with her two sons, aged 13 and 17. She uses her shoulders as arms, which her children call her "nubs." Thomas said her positive attitude is rooted in her upbringing.

"I was not allowed to be negative and say I can't do something," she told ABCNews.com, holding the phone between her ear and her right-hand shoulder, which is more substantial than her left side. "I was always taught to focus on what I can do, not what I can't do," she said. "It probably has a lot to do with my personality -- I can't imagine being a negative Nancy all the time." "You can't use the word handicapped with her or she may punch you in the face," he said. "Barbie is not handicapped."

By SUSAN DONALDSON JAMES



Useful Resources ...

www.ssa.gov—Official Social Security website -PH 1-800-772-1213 / TTY800-325-0778— Social Security—5195 Coconut Creek Parkway—Margate, FL 33063

www.myflorida.com—Child Support/ Food Stamps PH 954-467-4298

ACCESS—Food Stamps 1-866-762-2237

SafeLink Wireless—1-800-723-3546 / 1-800-Safelink

www.legalaid.org—Legal aid—PH 954-831-8920—Legal Aid—491 North State Road 7—Plantation, FL 33317

www.cilbroward.org—Center for Independent Living of Broward—954-722-6400 / TTY 954-735-0963— 4800 N. State Road 7—Suite 102—Fort Lauderdale, FL 33319

www.elderlyandveterans@broward.org— **954-357-6622**- Center to empower elders, veterans and families to improve their quality of life.

Housing Options Program— **954-357-5099**—Edgar P. Mills Multi-Purpose Center—900 NW 31st Avenue—Ste 2100—Fort Lauderdale, FL 33311—Homeless Services and Prevention

www.fpl.com—(**Electric Service**)-954-797-5000—FPL—General Mail Facility—Miami, FL 33188 to report power outages: 1-899-468-8243 (1-800-4OUTAGE)

www.att.com-(**Telephone Service**)888-757-6500

www.comcast.net-(**Cables Service**)-1866-920-6359 / 954-252-1937

www.annualcreditreport.com -The only valid site for free credit report.

www.ftc.gov-Access to Do Not Call registry and credit repair information.

www.kbb.com—Research value of cars - buying/selling



Pennies from Heaven...



Face it. Nobody owes you a living.

What you achieve in your lifetime is directly related
to what you do or fail to do.

You can choose your own direction.

Everyone has problems or obstacles to overcome,
and that, too, is relative to each individual.

Nothing is carved in stone.

You can change anything in your life,
if you want it bad enough.

Excuses are for losers;

Those who take responsibility for their actions are real winners in life.

Winners meet life's challenges head on, knowing that there are no
guarantees, and give it all they've got...

Never think it's too late or too early to begin.

Time plays no favorites, and will pass whether you act or fail to act.

Take charge of your life or others will make decisions for you.

If you are not willing to work for your goals, don't expect others to.

By: Fire Explorer Training Team

Procrastination is my weakness,
It only brings me sorrow,
I know I should give it up,
In fact I will - tomorrow.





Suggestions, They Help Us All !
Suggestion Box In The Community Room
Thank you for your suggestions.

DBHA Staff in partnership with our residents and members of F.A.C.T, the Palms Resident Council Organization, strives to make your stay at the Palms pleasant, enjoyable and long. Your cooperation and suggestions to improve our community are greatly appreciated. All suggestions placed in the community room suggestion box or office suggestion box are considered and implemented accordingly.

Deerfield Beach Housing Authority continues to be a high performing Housing Authority as graded by HUD's standards. Our residents' health, safety, and peaceful enjoyment of the facilities is taken with the upmost importance. Therefore, all residents are encouraged to seek, as necessary, full understanding of their leasing agreement. We expect all residents to comply with the terms of their leasing agreement and to conduct themselves in a manner that reflects our high standards. As an independent living facility, it is highly recommended that all residents take a proactive role in their independent living. Enjoy our monthly newsletter intended to keep you informed of upcoming events and activities.

Thank you for your cooperation—Management

**Our Thoughts and Prayers are with the
friends and families or our departed friends**

Thomas German

Jack Baisden

Sylvester Miller



F.A.C.T. . PALM RESIDENT COUNCIL NEWS ...

CFR 24. § 964.100

The role of a resident council is to improve the quality of life and resident satisfaction and participate in self-help initiatives to enable residents to create a positive living environment for families living in public housing. Resident councils may actively participate through a working partnership with the HA to advise and assist in all aspects of public housing operations.

On Monday, September 30, 2013 members of F.A.C.T., your current resident council completed R.A.D.A.R. training. **R.A.D.A.R.** stands for **Realistic Approaches to Developing Active Residents** and is the premier resident development training choice focused solely on the needs and challenges of resident councils and associations within Public Housing Authorities and other communities.

Training topics included, Roles and Responsibility, Leadership, Election Process, Partnerships, Conflict Resolution, Effective Meetings, Money Matters and other important aspect to effectively and professionally manage a resident council organization.

Residents are encouraged to participate and support their Resident Council. Voice your choice at the upcoming April 2014 elections. Current bylaws dictates that elected members serve for a three year term. Residents interested in holding a seat in the executive board should contact a F.A.C.T. board member for additional details.

PALMS RESIDENT COUNCIL, F.A.C.T. , EXECUTIVE BOARD

President—Dorothy Gregory

V-President—Arlena McCall

Treasurer— Georgia Thompson
and Yvonne Patterson

Secretary—Johnnie Mae Copeland

Fund Raising—Annette Woods

Board Member—Lillie Scott

Board Member—Linda Ruise

Board Member—Aida Rivera



SPONSORS—Support you and your community!

Dr. Eugenio L. Menendez

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**Success is the ability to go from one failure to another
with no loss of enthusiasm. – Winston Churchill**

Sponsored by: Dr. Nadine Jarmon, DBHA Executive Director

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Humana

Hospice of Broward County

Simply Health Care

Contact: Xiomara Cotes at
954-428-0678 x108

or by e-mail at xcotes@dbhaonline.org
for questions

Sponsorship in this newsletter does not imply endorsement by DBHA.





THE FIRST CHRISTMAS

And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn. And there were in the same country shepherds abiding in the field, keeping watch over their flock by night.

And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid. And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David, a Savior, which is Christ the Lord.

An this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying,

Glory to God in the highest, and on earth peace, good will toward men.

St. Luke 2:7-14

Make a difference in your community and report all suspicious or criminal activities

Dial 911 for Emergencies Only

To report a crime: (954) 493-TIPS (8477)

General Information: (954) 831-8900

To report abuse: (800) 96-ABUSE (22873)

Non-Emergencies: (954) 765-4321



425 NW 1st Terrace - Deerfield Beach, FL 33441 - PH 954-428-0678 / FX 954-481-9708

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