

# The Wave

VOLUME 14 — 2

Newsletter  
of the University  
Women of Flagler



## October Meeting News

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<b>EVENT:</b>	UWF General Membership Meeting
<b>DATE:</b>	<b>Saturday, October 12, 2019</b>
<b>TIME:</b>	Doors open 9:00 AM; Meeting begins 9:15 AM
<b>PLACE:</b>	Hilton Garden Inn, Palm Coast
<b>PROGRAM:</b>	Helga van Eckert, Executive Director, Flagler County Department of Economic Opportunity
<b>TOPIC:</b>	Economic Development in Flagler County
<b>COST:</b>	<b>\$15.00</b>
<b>RSVP:</b>	<b>By Monday, October 7, 2019</b>

Please make a reservation for the meeting via email to [patkaysmith19@cfl.rr.com](mailto:patkaysmith19@cfl.rr.com) or by calling **386-986-9201** and mail a check for **\$15.00**, payable to **University Women of Flagler** to:

**Pat Smith  
50 Winthrop Lane  
Flagler Beach, FL 32136**

If you would like to prepay for the remainder of the 2019-2020 season, the cost would be \$140. This would include the breakfast meetings and the December and May luncheons.

**Please note: The hotel's invoice to UWF is based on the number of reservations. If you make a reservation, but cannot attend, please understand that your payment is still required.**

If you prepaid and are unable to attend the meeting, please email or call Pat Smith by **October 7**, so your reservation payment can be donated to the UWF Scholarship Fund.

All meeting information is included in the UWF Directory and *The Wave*.

***Note that this meeting is on the second Saturday of October.***

**Linda Cole at HGI October 25th**

see page 4



## *From the Presidents*

*Pat Cotton and Janice Nickol*

Hello Fellow UWF Members,

Our year has gotten off to an excellent start and there is a hint of Fall in the air. Hopefully all of our members will be back in town shortly.



Pat Cotton

Janice Nickol



There was a wonderful turnout at our September meeting and the Program Speaker, Commander Michael Lutz of the Flagler County Sheriff's Office, got many rave reports. We are looking forward to seeing many of you who were unable to attend at the October meeting, which is on October 12<sup>th</sup>, a little earlier in the month than usual.

Our Interest Groups are up and running with many planned activities on the calendar. Pay close attention to *The Wave* which has a plethora of information.

An exciting and important event is taking place on October 25<sup>th</sup>; we are looking for lots of support from our membership and their friends. Linda Cole will be providing us with a private Jazz Concert at the Hilton Garden Inn. This is one of our major fund raisers for the year and promises to be a wonderful afternoon of entertainment, good times and treats. Tickets are already on sale and can be purchased from Louel and at the Hilton Garden Inn from Janice.

Unfortunately, one of our VP's of Programs has had to resign from the Board. Susan Moya is looking for someone to be her co-VP to provide back-up support for the year and to help with the planning for next year. The programs for this year are already in place so the first year will be much easier. Please think about volunteering for this position.

As you will remember we raised a good amount of money last year by participating in the Belk Charity Sale Program. This year's first sale is on November 9<sup>th</sup>. See the article in this newsletter for more detailed information.

We are sure that you will find many interesting things in which to participate in the coming months.

Take care and see you soon.

*Janice and Pat*

**UWF  
2019 - 2020  
Board**



## *September 21, 2019 Minutes*

### *Hilton Garden Inn*

Meeting was called to order by Janice Nickol at 9:10 am. Janice welcomed members and guests and led the Pledge of Allegiance followed by a moment of silence for lost loved ones and for military here and abroad.

Janice announced that our first fundraiser is on October 25th. It will be an Afternoon of Jazz featuring Linda Cole and including a little jazz history. There will be a social time from 2 to 2:30 pm and then the program begins at 2:30 pm. Tickets are for sale today in vestibule.

Bettie Eubanks has resigned from her position as one of the Vice Presidents of Programs. We are looking for another member to assist Susan Moya with the task. If you or someone you know is interested, please contact Susan, Janice or Pat Cotton.

Linda Jaeger introduced herself as the President Elect. She also asked that articles for The WAVE be submitted as soon as possible.

Jane Mealy told of an upcoming fundraising event at Hammock Gardens. On December 12th members will create a planter. The \$50 fee will cover containers and plants. Lunch will follow at a local restaurant. Sign-up sheets were on each banquet table.

Rhenda Brodnax gave inspirational talks on two topics: the UN Day of Peace taking place today and the need for the making of positive resolutions at the start of Fall.

Trish LeNet, Membership VP announced that there were currently 79 members. New member, Nancy Walsh, was introduced and told us about herself. Phyllis Erno had been a member previously and rejoined the group. Three guests brought by members were also introduced. Trish asked if anyone was interested in assisting her at the UWF table at First Fridays in Flagler Beach. Finally, Trish reminded everyone that UWF name badges could be ordered through her.

Once again members were seated randomly by a lottery in an effort for members to get to know each other. A plated breakfast was served.

Susan Moya introduced the speaker, Commander Mike Lutz, who gave a talk on safety measures for women. He also told of a free program that the Sheriff's office offers to women in Flagler County.

The Treasurer's Report was published in The WAVE and it was moved and seconded that we approve the report. All were in favor.

Minutes from the May meeting were published in the WAVE and it was moved and seconded to approve the minutes. All were in favor.

Changes to the Bylaws were published in the WAVE. It was moved and seconded to accept the changes. All were in favor.

New directories will be handed out at a future meeting.

The date for the Day of Games fundraiser has not been set but will be sometime in February 2020.

The 50/50 Share and Share total was \$180. \$90 went into the treasury and 2 members each won \$45.

The meeting was adjourned at 11:00 am.

Respectfully submitted,  
Josephine Dervan, Co-Recording Secretary





**University Women of Flagler  
Presents**

*Afternoon Jazz Affair  
with Linda Cole*

**Friday, October 25, 2019  
Hilton Garden Inn Palm Ballroom**

**Social time 2:00 PM - 2:30 PM  
Show starts @ 2:30 PM  
Tickets \$50.00 per person includes  
Appetizers, Champagne Mimosa and Show**

**Share and Share  
Proceeds to the Scholarship Fund  
UWF is a 501(c)(3) organization**

**Call Louel Larkin - 386-445-4236 – [kaimukilady@gmail.com](mailto:kaimukilady@gmail.com)  
or Janice Nickol – 386-263-5002 – [Janice.Nickol@hilton.com](mailto:Janice.Nickol@hilton.com)**

## *Calendar of Events*

October 25 2:00 – 5:00	Linda Cole Jazz	Hilton Garden Inn
November 3	Arsenic and Old Lace	Flagler Playhouse
November 7 3:00— 5:00 5:00 – 7:00	Crepe Demonstration Fashions	La Creperie Chez Jacqueline
November 9	Belk Charity Sale	
December 12 10:00 - Noon	Plant Workshop	Hammock Garden
December 14	Wreaths Across America	National Cemeteries
January 11 2:00 & 7:30	They're Playing Our Song	CRT
February	Day of Games	Time & Location TBD
March 27 6:00 – 9:00	Dance the Night Away	Flagler Woman's Club

## *Programs for 2019-2020*

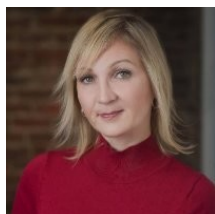
*Susan Moya, Vice President for Programs*

Date	Speaker	Topic
October 12	Helga van Eckert, Executive Director, Department of Economic Opportunity	Economic Development in Flagler County
November 16	John Sbordone and Diane Ellerston	City Repertory Theater
December 7 (Luncheon)	Cheryl Floyd	Motivational Story Teller
January 18	Richard Sirbu and Mark Gerling, Gerling Travel and Julia Starling, Travel Leaders	Gals' Getaways – Short Trips and Travel Tips
February 15	Stephanie Robinson	African American Cultural Foundation
March 21	Representative from Flagler College	Flagler College: From Historic Hotel to Current Societal Contributions
April 18	James Tager, Flagler Schools Superintendent and Students from Flagler County Career Exploration programs	Let's Hear from the Students: Flagler County's Flagship Choice Programs
May 16 (Luncheon)	Scholarship Recipients And Installation of Officers	Words of Wisdom from prior scholarship winners; introduction of current winners

Breakfast meetings: Doors open at 9:00 AM.

Luncheon meetings: Doors open at 11:00 AM.

### *October Guest Speaker: Helga van Eckert, Executive Director, FC Department of Economic Opportunity*



There are a lot of big things going on in Flagler County and on the horizon. Our October speaker has her pulse on what's happening.

A recognized leader in economic development and redevelopment in Florida and New Jersey, **Helga van Eckert** has been a driver of strategic public/private and public/public partnerships for over two decades.

Currently serving as the Executive Director of the Flagler County Department of Economic Opportunity, Helga van Eckert has been selected for such leadership roles as the governor's appointee to the Northeast Florida Regional Planning Council and as regional representative to the Florida Economic Development Council. She has proven herself to be a strong team builder and innovative problem-solver in the recruitment, retention, relocation and expansion of businesses; the selection, design, development and financing of underperforming properties; and the development of highly effective teams and policies that break down silos and foster inter-agency collaboration.

## *Travel Survey: Preparation for the January Meeting*

### *UWF TRAVEL INTEREST SURVEY*

*Responses Due to Susie Moya, UWF VP for Programs by October 15, 2019*

The topic for the UWF January 18, 2020 General Meeting is “Gals’ Getaways” where you will learn both the latest in travel tips to make travel less complex and daunting, as well as suggestions and considerations for travel get-away trips.

To better hone the speakers’ remarks to your interests, physical capabilities, preferred modes of transportation and financial realities, please complete the following survey (writing in the margins is fine) and return it by **October 15**, to Susie Moya, UWF Program VP, at **22 Old Oak Drive South, PC 32137**.

Your name \_\_\_\_\_

*Are you interested in participating in a gals’ getaway?*

*Are you willing to share a room?*

*Do you prefer an all-inclusive package or to pay as you go for food, lodging, entrance fees, etc. ?*

*Do you prefer a guided tour or go on own?*

*Which are acceptable modes of transportation – drive, bus, train, plane?*

*How much walking you are willing to do - little, medium, several miles over the course of a day?*

*How long are you willing to be away/number of days on travel?*

*Willingness to travel in winter to get the best deals?*

*Local day trips to not-yet-seen interests?*

*Long weekends to TBD locations such as DC, NYC, Charleston, Savannah, Nashville?*

*Money (total) willing to spend (1) up to \$800; (2) up to \$3,000; (3) \$5,000 – plus?*

*Trips outside of the U.S.?*

*Pure fun vs. desire for cultural focus?*

*Interest in establishing a UWF travel committee?*

*Interest in exploring a trip as a UWF fundraiser, as was done in past in conjunction with the Lions Club?*

*Other* \_\_\_\_\_

## Membership Report

*Joanne Mason and Trish LeNet, Membership Co-Vice Presidents*

If you have any changes to your contact information (name, address, telephone number, or email) please inform **Donna Daly Boggs** at [djaymesd@earthlink.net](mailto:djaymesd@earthlink.net).

Also, if you know anyone interested in joining UWF, invite her to accompany you to a general meeting.

### Meet Our New Members:

#### *Phyllis Erno, Lynn Foraker and Barbara Zimmermann*

We are delighted to welcome new member **Phyllis Erno**. Phyllis earned a Bachelor of Arts in History/Social Studies and Secondary Education from the University at Albany – SUNY. She also has several technical certifications in telecommunications. Her career was in senior management in telecommunications with Bell System, AT&T, MCI, Continental CATV, and WorldCom. For the past fifteen years she has been a Guardian ad Litem in Circuit Court 7. She and her husband, Tommy, live in Tidelands. Please introduce yourself and give her a warm smile when you see her at a meeting or an event. Let's make her feel welcome! And perhaps you can ask her about her nickname, FiFi!

Rosemary Zattiero has offered to be her mentor.



We are also very happy to welcome **Lynn Foraker** as a new member. She received both her Bachelor and Master of Social Work from Barry University in Miami Shores. She was National Sales Manager in the food service industry working with national restaurant chains. Lynn is originally from Chicago. She and her husband, Bob, recently moved here from Titusville. They have been married for 35 years. Now retired, she enjoys being involved in community and volunteer activities.

Donna Daly Boggs will be her mentor.

Let's give Lynn a warm and friendly welcome!

**Barbara Zimmermann** is one of UWF's newest members and we thought we would take this opportunity to introduce you to Barbara. She was born in Queens, New York and a few years later, the family moved to a new home, overlooking Sandy Hook Bay, in Leonardo, New Jersey.

Barbara attended Middletown High School and after graduation, enlisted in the U.S. Armed Services and spent 4 years as an air traffic controller. During her time in the Army, she earned her BS in Professional Aeronautics and a Masters in Aviation Management from Embry-Riddle Aeronautical University.

Barbara met her "best friend", Carl, and has been married to him for many years. She retired in 2013 after serving 36 years in the federal government in various positions at several air traffic facilities in New York, New Jersey and Virginia. During that time, she found a passion for transportation safety and mainly worked in the area of accident investigation and quality assurance. Later, she became a member of the Senior Executive Service as the NTSB's Deputy Managing Director.



Since moving to Palm Coast, Barbara has become a volunteer with the Flagler/Volusia Sea Turtle Patrol. She also loves being outdoors and helping protect Florida's wildlife. Barbara enjoys running, cycling and paddle boarding and has a passion for wildlife photography.

Linda Jaeger introduced Barbara to the University Women of Flagler, and has agreed to serve as her mentor. We believe that Barbara will be a great addition to the organization, so please be sure to welcome her when you see her at our next UWF meeting!

## *Mentoring*

Hi friends,

Here is a diagram that I thought was a great summary of the role of our UWF mentors.

The UWF Mentorship Program was developed to enhance the initial transitional experience for new members joining UWF. Overall, the mentor's role is to impart knowledge, advice, resources and past experiences with the new member. Basically, it is a vehicle in which the mentor will provide that "transitional bridge" to the UWF new members. The new members from this past year, have expressed to both Trish and myself, their positive experiences being able to have someone to touch base with, ask questions and introduce them to other members.



Our present mentors are: Jo Dervan, Linda Jaeger, Louel Larkin, Connie Norris, Sheila Platt, and Pat Smith. These mentors have done a fantastic job in assisting 10 new members into UWF this past year and we are VERY grateful for their willingness to participate! In addition, Rosemary Zattiero and Donna Daly Boggs have become mentors this year. Let us know if you'd like to join the list!

Any questions, just let me know - thanks much!

Joanne Mason

## *Lottery Seating Plan for General Meetings*

The Membership Committee has looked at numerous ways in which we can help to transition new members as they enter our organization as well as to extend camaraderie within UWF.

The goal of a "lottery seating" plan is to introduce members to others in UWF in order to help them assimilate into the group more easily. Members, after they check in for the meetings, will select a "chip" from one of our greeters. Each chip will list the table number where the member will be sitting (no exchanging please) & those chips are then brought to the designated table and placed in a bag for re-use at a future meeting. New members will sit with their mentors and guests will be seated with the members who invited them.

Again, the goal is to help all of our members develop solid relationships within the organization. We had a positive response to this plan last year and so the UWF Board has agreed to implement it again.

The December and May luncheons will not be part of the lottery seating plan.



## Monthly Operating Account Cash Flow

### July 2019 - June 2020

<b>OPERATING ACCOUNT</b>	<b>2019-2020 Budget</b>	<b>August Actual</b>	<b>September Preliminary</b>	<b>Year to Date Actual</b>
<b>INCOME</b>		\$6,193.30	\$5,656.74	
Amazon	\$50.00	\$6.43	\$0.00	\$6.43
Correction Operating Income	\$0.00	\$0.00	\$0.00	\$0.00
Membership Dues 2019-2020*	\$2,555.00	\$105.00	\$0.00	\$245.00
Miscellaneous Operating Income	\$5,430.00	\$0.00	\$0.00	\$0.00
Monthly Share & Share	\$700.00	\$0.00	\$90.00	\$90.00
Monthly Meeting	\$7,300.00	\$0.00	\$0.00	\$56.60
<b>Total Income</b>	<b>\$16,035.00</b>	<b>\$111.43</b>	<b>\$90.00</b>	<b>\$398.03</b>
<b>EXPENSES</b>				
Audit	\$630.00	\$630.00	\$0.00	\$630.00
Community Assistance	\$2,000.00	\$0.00	\$0.00	\$0.00
Correction Operating Expense	\$0.00	\$0.00	\$0.00	\$0.00
Directory	\$1,400.00	\$0.00	\$0.00	\$0.00
Early Learning Coalition Dolly Parton	\$1,500.00	\$0.00	\$0.00	\$0.00
Fees-Dept of Consumer Services	\$90.00	\$0.00	\$0.00	\$0.00
Fees-FL Non-Profit	\$70.00	\$0.00	\$0.00	\$0.00
Historian	\$50.00	\$0.00	\$0.00	\$0.00
Honors	\$225.00	\$0.00	\$0.00	\$0.00
Insurance	\$600.00	\$0.00	\$0.00	\$579.58
Membership Committee	\$600.00	\$0.00	\$0.00	\$0.00
Memorials	\$150.00	\$0.00	\$0.00	\$25.00
Miscellaneous Operating Expense	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Meeting Expense	\$7,300.00	\$0.00	\$690.00	\$690.00
Office Supplies	\$100.00	\$0.00	\$0.00	\$0.00
Presidents Expense & Meeting	\$120.00	\$0.00	\$0.00	\$0.00
Program Committee	\$290.00	\$0.00	\$0.00	\$0.00
Publicity	\$100.00	\$0.00	\$0.00	\$0.00
Scholarship Accruals	\$0.00	\$0.00	\$0.00	\$0.00
Sunshine Fund	\$60.00	\$0.00	\$0.00	\$0.00
Website	\$750.00	\$17.99	\$0.00	\$35.98
<b>Total Expense</b>	<b>\$16,035.00</b>	<b>\$647.99</b>	<b>\$690.00</b>	<b>\$1,960.56</b>
<b>TOTAL OPERATING CLOSING BALANCE</b>		<b>\$5,656.74</b>	<b>\$5,056.74</b>	
*Add \$560.00 from 2018-2019 Budget				

**Monthly Scholarship Account Cash Flow**  
**July 2019 — June 2020**

<b>SCHOLARSHIP ACCOUNT</b>	<b>2019-2020 Budget</b>	<b>August Actual</b>	<b>September Preliminary</b>	<b>Year to Date Actual</b>
<b>INCOME</b>		\$15,296.06	\$14,986.06	
Belk Charity Days	\$1,000.00	\$0.00	\$0.00	\$90.67
Book Minders	\$200.00	\$0.00	\$0.00	\$0.00
Chez Jacqueline	\$300.00	\$0.00	\$0.00	\$0.00
Contributions from Individuals	\$0.00	\$0.00	\$0.00	\$0.00
Correction Scholarship Income	\$0.00	\$0.00	\$0.00	\$0.00
CRT Theatre Production	\$5,000.00	\$0.00	\$0.00	\$0.00
Dance To The Oldies (Tony & Debbie)	\$500.00	\$0.00	\$0.00	\$0.00
Day of Games	\$4,650.00	\$0.00	\$0.00	\$0.00
Daytona State College Foundation	\$1,200.00	\$0.00	\$0.00	\$0.00
Flagler College Visit	\$300.00	\$0.00	\$0.00	\$0.00
Gourmet Group	\$500.00	\$0.00	\$0.00	\$0.00
Honors - Scholarship	\$225.00	\$0.00	\$0.00	\$0.00
Linda Cole Jazz	\$6,000.00	\$0.00	\$0.00	\$0.00
Lunch Bunch Group	\$350.00	\$0.00	\$35.00	\$0.00
Memorials - Scholarship	\$150.00	\$0.00	\$0.00	\$0.00
Miscellaneous Scholarship Income	\$0.00	\$0.00	\$0.00	\$0.00
Playgirls	\$400.00	\$0.00	\$0.00	\$0.00
Wreaths Across America	\$500.00	\$0.00	\$0.00	\$0.00
<b>Total Income</b>	<b>\$21,275.00</b>	<b>\$0.00</b>	<b>\$35.00</b>	<b>\$90.67</b>
<b>EXPENSES</b>				
Correction Scholarship Expense	\$0.00	\$0.00	\$0.00	\$0.00
CRT Theatre Production - Expense	\$2,500.00	\$0.00	\$32.09	\$532.09
Dance To The Oldies - Expense	\$250.00	\$0.00	\$0.00	\$0.00
Day Of Games Expense	\$690.00	\$0.00	\$0.00	\$0.00
Daytona State College Found - Expense	\$1,200.00	\$0.00	\$0.00	\$0.00
Derby Race - Expense	\$200.00	\$0.00	\$0.00	\$0.00
Donation Flagler Community Ed Fund	\$2,000.00	\$0.00	\$0.00	\$2,000.00
Linda Cole Jazz- Expense	\$3,174.00	\$310.00	\$21.29	\$0.00
Miscellaneous Scholarship Expense	\$361.00	\$0.00	\$0.00	\$0.00
Office Supplies-Scholarship	\$100.00	\$0.00	\$0.00	\$0.00
Scholarship Committee	\$300.00	\$0.00	\$0.00	\$0.00
Scholarship Awarded	\$10,500.00	\$0.00	\$0.00	\$0.00
<b>Total Expense</b>	<b>\$21,275.00</b>	<b>\$310.00</b>	<b>\$53.38</b>	<b>\$2,532.09</b>
<b>TOTAL SCHOLARSHIP CLOSING BALANCE</b>		<b>\$14,986.06</b>	<b>\$14,967.68</b>	
<b>TOTAL UWF ACCOUNT BALANCE</b>		<b>\$20,642.80</b>	<b>\$20,024.42</b>	

## Qualified Charitable Distributions (QCD's)

Source: Fidelity.com

### ***When planning your IRA withdrawal strategy, you may want to consider making charitable donations through a QCD***

A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCDs can be counted toward satisfying your required minimum distributions (RMDs) for the year, as long as certain rules are met.

In addition to the benefits of giving to charity, a QCD excludes the amount donated from taxable income, which is unlike regular withdrawals from an IRA. Keeping your taxable income lower may reduce the impact to certain tax credits and deductions, including Social Security and Medicare.

Also, QCDs don't require that you itemize, which due to the recent tax law changes, means you may decide to take advantage of the higher standard deduction, but still use a QCD for charitable giving.

### **Can I make a QCD?**

While many IRAs are eligible for QCDs—Traditional, Rollover, Inherited, SEP (inactive plans only), and SIMPLE (inactive plans only)\* —there are requirements:

- You must be 70½ or older to be eligible to make a QCD.
- QCDs are limited to the amount that would otherwise be taxed as ordinary income. This excludes non-deductible contributions.
- The maximum annual amount that can qualify for a QCD is \$100,000. This applies to the sum of QCDs made to one or more charities in a calendar year. (If, however, you file taxes jointly, your spouse can also make a QCD from his or her own IRA within the same tax year for up to \$100,000.)
- For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally December 31.

Any amount donated above your RMD does not count toward satisfying a future year's RMD.

Funds distributed directly to you, the IRA owner, and which you then give to charity do not qualify as a QCD.

Under certain circumstances, a QCD may be made from a Roth IRA. Roth IRAs are not subject to RMDs during your lifetime, and distributions are generally tax-free. Consult a tax advisor to determine if making a QCD from a Roth is appropriate for your situation.

### **What kind of charities qualify?**

The charity must be a 501(c)(3) organization, eligible to receive tax-deductible contributions.

Some charities do not qualify for QCDs:

- Private foundations
- Supporting organizations: i.e., charities carrying out exempt purposes by supporting other exempt organizations, usually other public charities
- Donor-advised funds, which public charities manage on behalf of organizations, families, or individuals

### **Tax reporting**

A QCD is reported as a normal distribution on IRS Form 1099-R for any non-Inherited IRAs. For Inherited IRAs or Inherited Roth IRAs, the QCD will be reported as a death distribution. Itemization is not required to make a QCD. While the QCD amount is not taxed, you may not then claim the distribution as a charitable tax deduction.

A QCD is not subject to withholding. State tax rules may vary, so for guidance, consult a tax advisor.

When making a QCD, you must receive the same type of acknowledgement of the donation that you would need to claim a deduction for a charitable contribution.

**A tax advisor can help you determine if both your IRA and charity qualify for QCDs.**



## Wreaths Across America

Thanks to all of you who gave me checks at the September meeting. We are well on our way to a successful fundraiser! I will not be at the October meeting. The deadline for checks is the meeting on November 16. You can either give me checks on that date or mail them to me at 115 Riverview Bend South, Unit 2124, Palm Coast, FL 32137. Checks should be made out to Wreaths Across America.

The donation receipts are for your records or for the records of any friends or family who may donate a wreath. If you are giving me checks from anyone other than yourself I also need the Tally Sheet listing the other donations. If you have any questions, give me a call at (386) 864-8880. Thanks for your support!



Stephanie Rast  
Chair, Wreaths Across America

## Belk Charity Day

We are again participating in the Belk Charity Sale this fall. Volunteers are needed to sit at Belk and sell tickets to the event during the last two weeks of October and the first week of November. All proceeds from these ticket sales stay with us and the purchaser gets \$5.00 off their first purchase on November 9th. It is a win-win for all. Last year we raised over \$900 by participating in the Belk Charity Sale Days in August, November and May.

Contact Pat Cotton to participate and help. Pat will have the Charity \$5.00 tickets for sale at our October meeting. Start your holiday shopping early and take advantage of the sale! Belk will honor the discount ticket any time from October 13th through November 9th. If you want to shop early, Belk will keep your purchase on hold for later pick up. Simply present your Charity Sale ticket to a Belk associate and ask them for details on reserving merchandise.

**Saturday, November 9th from 7:00 am to close**



# GET READY FOR A SHOPPING EXPERIENCE AT *CHEZ JACQUELINE*

25 Palm Harbor Village Way W, #3  
Palm Coast



Thursday, November 7

5:00 - 7:00

\$15 (Donation to UWF Scholarship Fund)

A few of your fellow members will be “accessorized” to show off the wonderful jewelry, scarves, etc. that enhance the clothing sold at the shop (or your own)

While enjoying the shopping, you may partake of some appetizers and wine

Please let Jane Mealy know if you plan to attend prior to Wednesday, October 30. You can pay by check made out to Jane at the October meeting or by mailing it to her.



janemealy@aol.com

386-439-4811

315 Lambert Avenue

Flagler Beach 32136

## ***Would you like to improve your crepe-making skills?***

Come to a demonstration at

***La Creperie Kafe***

9 Harbor Center Drive, PC

November 7

3:00 - 5:00 PM

\$15



Following the demonstration, indulge in a savory crepe  
(ham and cheese) or a sweet crepe (Nutella)

Want a bargain?

Attend ***both*** the La Creperie and Chez Jacqueline events for \$25.  
(They're both in the same shopping center)

**Please let Jane Mealy know if you plan to attend prior to Wednesday, October 30.**

**You can pay by check made out to Jane at the October meeting or by mailing it to her.**

***janemealy@aol.com***

**386-439-4811**

**315 Lambert Avenue**

## PLANTER WORKSHOP

Thursday, December 12

10:00 - 12:00

Hammock Gardens and Landscaping  
5208 N. Oceanshore Blvd.

**\$50**

The cost of the workshop includes either of the planter containers and all materials. Because the event will be held in December, there will be more holiday-related plants available, making the end products great gifts. The plants can then be replaced with succulents or whatever you like. All workshop participants will receive a 10% discount on a future purchase.



If you are interested in participating in this workshop, please contact:

Jane Mealy  
439-4811

[janemealy@aol.com](mailto:janemealy@aol.com)

before October 31 and let her know which planter you prefer. You can give her a check, made out to her, at either the October or November meeting or mail it to her:

315 Lambert Avenue  
Flagler Beach 32136

***The group will go to lunch at a nearby restaurant after the workshop.***

## BOOKMINDERS SCHEDULE FOR 2019-2020

DATE	LOCATION	TITLE	AUTHOR
<b>October 7</b>	<b>Home of Louel Larkin</b>	<b>A Place for Us</b>	<b>Fatima Farheen Mirza</b>
November 18	Home of Rhenda Brodnax	Where Crawdads Sing	Delia Owens
December 9	Home of Pat Cotton	Killers of the Flower Moon – The Osage Murders and the Birth of the FBI	David Grann
January 13	See note below	Dust Tracks on the Road or Zora and Langston	Zora Neale Hurston or Yuval Taylor
February 10	Home of Susan Moya	The Leper Spy	Ben Montgomery
March 9	Home of Susan Waller	The Only Woman in the Room	Marie Benedict
April 13	Home of Carol Milewski, Marty Hedrick, and Holly Flynn	Lilac Girls	Martha Hall Kelly
May 11	Home of Trish LeNet	Small Fry	Lisa Brennan Jobs
June 8	Home of Pat Smith	Sold on a Monday	Christina McMorris

*The group decided to go to the Zora Festival in Eatonville on a date in January to be determined once the festival organizers announce the dates. This year, it was held 1/26-2/3, but who knows .... We thought that we would meet for lunch in a restaurant where we could discuss whichever book each member decides to read. More to come on this.*

**All meetings will begin at 1:00 PM**



**Jane Mealy**  
**439-4811**  
[janemealy@aol.com](mailto:janemealy@aol.com)



*Any member who plans to attend a meeting should notify the hostess for that month several days prior to enable her to know how many participants will be present and have time to prepare.*



## October's Book Selection



As an Indian wedding gathers a family back together, parents Rafiq and Layla must reckon with the choices their children have made. There is Hadia: their headstrong, eldest daughter, whose marriage is a match of love and not tradition. Huda, the middle child, determined to follow in her sister's footsteps. And lastly, their estranged son, Amar, who returns to the family fold for the first time in three years to take his place as brother of the bride. What secrets and betrayals have caused this close-knit family to fracture? Can Amar find his way back to the people who know and love him best?

*A Place for Us* takes us back to the beginning of this family's life: from the bonds that bring them together, to the differences that pull them apart. All the joy and struggle of family life is here, from Rafiq and Layla's own arrival in America from India, to the years in which their children—each in their own way—tread between two cultures, seeking to find their place in the world, as well as a path home.

*A Place for Us* is a book for our times: an astonishingly tender-hearted novel of identity and belonging, and a resonant portrait of what it means to be an American family today. It announces Fatima Farheen Mirza as a major new literary talent.

### Smile.Amazon.com for our Scholarship Fund

From now on, after you register, when you go to **smile.amazon.com** 0.5% of all your purchases will be going to the UWF Scholarship fund. All you have to do is go to **Smile.Amazon.com**, enter **University Women of Flagler** in the rectangular white box. You only have to do this once. Then every time you go to **smile.amazon.com**, it will remember you and you will see Supporting University Women of Flagler in the upper left corner to remind you that a portion of your purchases will be rebated to UWF. Also, it will remember if you are a prime customer.

For more information, contact Claudia at [clagentow@earthlink.net](mailto:clagentow@earthlink.net)

<https://www.facebook.com/UniversityWomenofFlagler/>

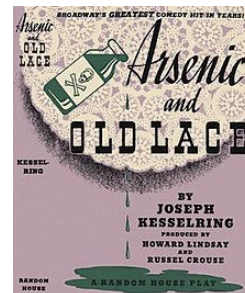
# Find us on



## Play Girls Theater Group

**Date:** Sunday, November 3  
**Time:** 2:00 PM  
**Play:** Arsenic and Old Lace  
**Place:** Flagler Playhouse, Route 100, Bunnell  
**Tickets:** \$27.50 (includes donation to Scholarship Fund)

**Please send checks payable to Joan Riley by October 17th:**  
 6 Crow Court,  
 Palm Coast, FL 32137



**Any questions call or text 386-237-5476 or email NDC61@aol.com**

**Let Joan know if you plan to join the group at the Chicken Pantry for dinner after the play.**



## Lunch Bunch

**Contact Edda Steinmeier**  
**eddausi2@aol.com**  
**by October 14**  
**if you will be attending**  
**the October 18th gathering**

### LUNCH BUNCH SCHEDULE 2019 - 2020 All Lunches will begin at Noon

Date	Hostess
October 18	Edda Steinmeier
November 15	Nancy Carlton
December 20	Jane Mealy
January 17	Jean Gritman
February 21	Joanne Mason
March 20	Linda Jaeger
April 17	Diane Parisi
May 15	Trish LeNet
June 19	TBD

#### **MAIN CONTACT**

Edda Steinmeier

446-5403

[eddausi2@aol.com](mailto:eddausi2@aol.com)



## *Recipe from September Lunch Bunch*

*Hostess: Bev Fox*

Angel Chicken

Ingredients

3-4 lbs of chicken breasts cut in strips  
2 packets of the dry Italian dressing  
1 - 8oz box of cream cheese  
1 can of cream of mushroom soup

Method

1. Warm the cream cheese, cream of mushroom soup, and packets of Italian dressing in a sauce pan. You may want to add about 1/2 can of water (using the soup can).
2. Place the chicken strips in the crockpot and pour the mixture over them. Make sure to stir to coat the chicken strips well.
3. Place on high heat for about 2 1/2 to 3 hours.
4. You can serve chicken over rice, noodles, or as a casserole.

ENJOY!

## *Travel Article: A Cruising Option for Singles*

*Written by Jo Dervan*

Last Spring my daughter asked if I wanted to join her and her family on a Mediterranean cruise on Norwegian Cruise Line's *Epic* that summer. The itinerary included several places I had previously visited with my late husband. When I traveled with my daughter's family in the past, I always shared a room with my grandsons. This time the boys were staying with their parents in a family suite and I was rooming alone.

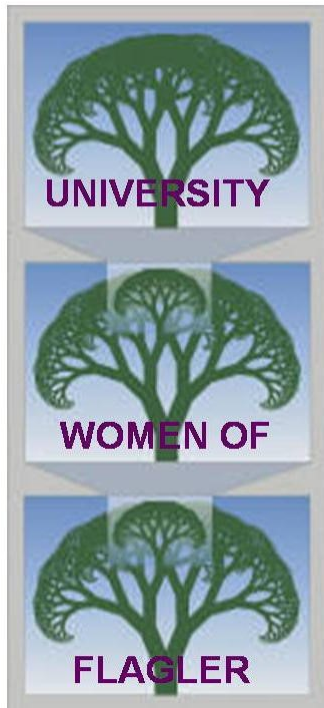
This ship has interesting accommodations for singles. They are called Studios and the size is approximately 100 square feet. So, I decided to save money and book a Studio.

The pros: comfortable space to hang clothes with storage everywhere, private shower and bath, and a safe. A special Studio Lounge where others in these cabins can mingle. They have a bartender, snacks and several large TVs in the Lounge. Some Studio residents who gathered there dined together, took excursions together and socialized together in the clubs on the ship. It is possible to book adjacent cabins to be close to friends.

The cons: it took a bit of walking to reach the cabin. The only window had a view of the hall.

I did not use the Studio Lounge often as I socialized, toured and dined with my family. The Studio occupants were a mix of younger & older single folks. I did enjoy being alone in the cabin on this, my first cruise without a roommate.





## 2019-2020 Officers

Co-Presidents	Pat Cotton, Janice Nickol
Past President	Barbara Holley
Program Vice Presidents	Susan Moya
Membership Vice Presidents	Trish LeNet, Joanne Mason
Scholarship Vice President	Susan Waller
Recording Secretaries	Jo Dervan, Sheila Platt
Corresponding Secretary	Mavis Smith
Treasurer	Toni Donohue
Assistant Treasurer	Rosemary Zattiero
President-Elect	Linda Jaeger

The University Women of Flagler (UWF) was founded in June 2006. The purpose of UWF is to unite graduates of regionally accredited educational institutions in order to promote equity, education, intellectual growth, individual worth, and development of opportunities for women and girls in the Flagler County area. UWF promotes positive societal change in the community; participates in the development and promotion of policies and programs through study, action, and public policy advocacy in areas related to its purpose, including community, cultural interests, and the maintenance of high standards in education; and maintains a fund for the purpose of rendering assistance, giving support, and providing funds for litigation to Flagler County area women whose civil liberties are threatened, infringed, or violated.

**The Wave** is the official newsletter of the University Women of Flagler.

Editors: Karen Flaherty and Linda Jaeger

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[www.uwflagler.org](http://www.uwflagler.org)

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