

Independent Residents' Newsletter

APRIL 2023



Fog at First Followed by Sunrise over the Villas





By Marsha Call

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OUR FEATURE ARTICLE

Legacy Pointe at UCF - When Was The Beginning?

Part One:

The idea of Legacy Pointe at UCF originated by the dream of Dr. Richard Tucker, professor emeritus of psychology and aging studies at UCF. Dr. Tucker was involved from the beginning in the creation and implementation.

Because his specialty was aging studies, Dr Tucker was concerned about an increasing aging population in Central Florida. He was a founding member of the Learning Institute for Elders (LIFE) that still meets weekly at UCF. He continued his dream of developing programs for seniors. In 2005, the seeds of his dream were sown by a group of professionals involved with UCF and Dr Tucker.

Finally, in 2006 these professionals along with Dr. Hitt visited an existing retirement community at Oak Hammock in Gainesville, affiliated with the University of Florida. At that moment Legacy Pointe moved from dream to reality. Starting in 2006 the CCRC Development Corp., the Board of Directors of Legacy Pointe at UCF, was established. Dr Hitt appointed Dr Tucker to the Board, and he served until 2018. Three other deans were appointed: the deans of nursing, hospitality/management, and, later, the medical school.

Dr. Hitt pushed ahead full steam and enlisted the help of the UCF Foundation, the fundraising entity of the university. The CEO of the Foundation, Bob Holmes, and Zen Reynolds, Director of Real Estate, signed on as supporters. John Lowndes, an Orlando Attorney, served as first chair of the CCRC Development Corp. Everything had a bright 'green light' to go. But in 2008 the real-estate market collapsed and a recession landed on the country like a ton of bricks. The CCRC project was buried.

A few years later, mid 2011, Legacy Pointe was resurrected. The CCRC Development Corp. ended its agreement with the first development company and selected Greystone Corporation as the new developer for Legacy Pointe at UCF. Two big problems arose immediately – land to build on and money to finance the building(s).

The UCF Foundation loaned the money to the CCRC Development Corp. for the land purchase and a 'fallow farm' covered in Florida shrub was purchased from an enthusiastic supporter of UCF. The CCRC Development Corp. (aka Legacy Pointe at UCF) owns over 40 acres, and the Foundation retains another 15 acres. The CCRC Development Corp. paid off the loan to the Foundation in early 2020.

<u>Note:</u> Many details of this article came from an interview of Dr. Richard Tucker by Patricia Appleton for one of the early Legacy Pointe marketing newsletters.

Part Two Will Appear in June

RESIDENTS' COUNCIL HIGHLIGHTS



In our March newsletter, RC president, Kathy Weise, reminded us the Residents' Council of Legacy Pointe (RC) is the sole residents' organization authorized to represent residents to the Board of Directors of the CCRC Development Corp. (Board), which is the governing body of Legacy Pointe (LP).

At the March 16 meeting, the chairs reported on the work the committees have been working on – and here are some highlights (complete reports are in TouchTown).

<u>President's Report</u> – The Florida Life Care Residents Association (FLiCRA) works for the interest of lifecare residents – and publishes a quarterly newsletter. They lobby the legislature for issues affecting communities under the jurisdiction of the Department of Insurance Regulation (which Legacy Pointe is). During 2023, one of the things FLiCRA will emphasize is requiring providers to disclose whether they have resident representation on the governing board. Note: Kathy is invited to briefly report to the board about matters important to residents, but she does not attend the entire meeting and has no vote.



<u>Finance Committee</u> – (1) because LP has achieved 70% occupancy, the entrance fee escrow account funds, amounting to \$39.6 million were released to: Chapter 651 required reserves, working capital reserves, operating reserves, and bond redemption. (2) how is our monthly service fee payment used? 100% for operating expenses.



<u>Grounds Committee</u> – Plantings in the butterfly garden have been complete. More trees have been planted around the pond and the mallards have nested again. An application for national wildlife habitat certification is underway.



<u>Facilities Committee</u> – A lighted flagpole will be installed at the front of the main building (thank, you veterans and Greystone). An independent third-party contractor has been brought in to assess the HVAC situation. The motion that recommends work order only be closed after being signed off by the resident in writing was approved.



<u>Culinary Committee</u> – A subcommittee has been formed to analyze the comments on the feedback forms from the dining room. Domenica announced that we have a new dining room manager starting in late March.

<u>Communication Committee</u> – Three subgroups within the committee are working on specific items: Welcome, Sunshine Friends, Buddy. The RC members will meet with the Welcome subcommittee on April 5 to review the new resident folder to be presented at the April RC meeting.



<u>Lifestyles Committee</u> – The travel subgroup is working on three possible major events; plans are underway for New Year's Eve; a Masters tournament on April 8; a regatta race during Derby week; veterans are working on a Memorial Day program; the Art Club is hosting a second art festival on April 28; Legacy Pointe is actively supporting Knights Pantry at UCF.



<u>Health and Wellness Committee</u> – A health fair is scheduled for April 14; health and safety concerns, communicated with the Board of Directors, are under review; Lifestyles Coordinator in AL, Lucy Martinez, is seeking volunteers to work with residents in AL and MC.

<u>Old Business</u> – The décor subcommittee is working on specifications for additional furniture for the alcove areas in Floors 2, 3, 4, and 5.

Upcoming committee and RC meeting details are posted in the mailroom.

OUR SPEAKER SERIES



Timaree Hagenburger, Author of the cookbook: The Foodie Bar Way and the nutrition professor spoke to a large group of Legacy Pointe residents on March 11. She presented a vegan theme, presenting nutrition as **simple**, **satisfying**, **and sustainable**. Her underlying topic was "Ready to FEEL GOOD with plenty of ENERGY to ENJOY YOUR LIFE?" If you answer 'yes' "Welcome! You're in the *right* place!

Interest stirred up by the recipes in the book "the Foodie Bar Way lead to a follow-up event.

The Foodie Bar Way Burritos, Sofritoes and Tempeh, oh my! By Lynn Worthington

Inspired by Timaree's presentation, two dozen residents coordinated a vegan dinner on Sunday, March 19 – with recipes from on Timaree's cookbook, "The Foodie Bar Way." Some of us were knowledgeable in the ways of all things plant-based. But for most of us it was a new foray into recipes that included ingredients that we sometimes couldn't even pronounce. The result was an incredible assortment of colorful and delicious plates of food that had us returning to refill our plates again and again.

As a group we've decided to meet again on a quarterly basis as the Vegan Pot Luck Club. Not only are we finding new flavors and textures to enjoy but we're on the way to a healthier style of eating delicious food. If you'd like to start learning more you can also start by attending the monthly session hosted by Jim Mullen and Margaret Wineman (check TouchTown for dates) in the card room. They just returned from a cruise dedicated to learning more about vegan cooking and being healthy. See you there!



On March 23, two long-time LIFE members visited Legacy Pointe at UCF to entice residents to become members – enrollment is now open for the new year starting in fall 2023 and continuing through spring 2024.

What is LIFE? The Learning Institute for Elders at UCF began in 1991- and is now a 501(c)3 organization hosted by the university. Members are 50 and older – and they enjoy stimulating, non-credit, lifelong learning experiences on the UCF campus. Faculty members from every UCF college and talented professionals from the local community share their knowledge and passions in weekly presentations to the membership on the UCF campus.

When does LIFE meet? During the fall and spring semesters, lectures take place at 9:00 am in the UCF Student Union (STUN). The lecture will occur in the Pegasus Ballroom, the Cape Florida Ballroom (STUN 3rd Floor), or the Key West Ballroom (STUN 2nd Floor). Check the class schedule for the room assignment.

Other LIFE benefits? No, we are not too old to be "students." Yes, LIFE membership included a UCF student ID that can give students rates for many events on campus and other venues in the area - theatre, arts, music and athletic events (football is not included). LIFE members also receive a UCF hanging decal that allows parking on campus in student areas. AND, we also have access to UCF libraries. (Note: For LP residents our bus makes two trips to LIFE each Tuesday)

Other Events? Throughout the semesters, a vibrant LIFE committee plans field "trips" to interesting and exciting places around the local area. There is an extra charge, but it is very reasonable.

What is the Cost? The initial membership fee is \$250 for the year; subsequent renewals are currently \$225.

Control + Click takes you to the Link for Prospective New Member Application - LIFE at UCF

TRAVELING

Traveling is an integral part of many residents plans each year. Each month we plan to feature a long-distance adventure and a local adventure. We would love to hear about your adventures, so let us have an article about your favorite trip.

Long Distances Adventures

This month this is a real adventure travel by Nancy Cosgrove and Dennis Wood. The story of their travels is told by Nancy with pictures of her and Dennis.

Nancy and Dennis' "Excellent Adventure"

By Nancy Cosgrove

After 9 years of planning, multiple iterations, and delays, in November 2022 Dennis and I set sail for seven "new to us" countries (Aruba, Panama, Ecuador, Peru, Chile, Argentina, Uruguay) and two "new to us "continents (South America and Antarctica).

We also added a side trip/excursion to Machu Picchu while our ship was in Peru. We returned home to Legacy Pointe in January 2023.

As you might suspect, we have too many images and memories to fit into one report like this. But I am going to try to give you a sense of the trip and of the wonder we felt.

Our first wonderment was the Panama Canal. It is an engineering miracle beyond description. And there is also a great human story to the Canal. Much to the surprise of everyone, Panama has continually expanded and improved

the Canal since the USA turned it over to Panama in the 70's. If you have not sailed the Canal, I recommend Tom Nixon's cruise set up for later this year. You will not regret it.

Once we got through the Canal we had our "crossing the equator "ceremony and then toured Ecuador. An interesting fact about Ecuador is that the famous "Panama Hats "are made there, not in Panama.





From Ecuador we sailed to Peru, where we set off on "planes and trains and buses "on our excursion to Machu Pichu. The gateway to Machu Pichu is a town called Cusco. It is a blend of INCA and Spanish/Catholic culture. What Dennis and I found delightful was the picture of the Last Supper hanging in the Cusco Catholic church. The Last Supper has the INCA ceremonial dish of guinea pig as the center of the table.





In Cusco we were indoctrinated with "all great things" about being an INCA. In Machu Picchu we saw firsthand the genius of the INCAs. They were way ahead of their time in architecture, astronomy, aqueducts, engineering, and religion. You can research the INCA civilization and Machu Picchu specifically but take it from us: nothing can compare with being there.

After a four-hour bus ride, we caught up with our ship in Peru and sailed to Chile where we visited a Penguin colony of 30,000 mated pairs of Penguins and hundreds of other sea birds.





Chile is such an interesting country. It has a Peru type vibe in the North, a European vibe in the middle and a raw exploration vibe in the south. We were mesmerized by the Chilean. Fjords and Glaciers





From Chile, we sailed to Ushuaia which is recognized as the furthest southern city on our planet, the "end of the world". Excursions were cancelled due to weather, so we just mailed some souvenir post cards and then sailed to Buenos Aires.

We were lucky enough to be in Buenos Aires, Argentina for the World Cup celebration. Four million soccer fans celebrated from all over the world! We took in a tango show and explored Patagonia and Uruguay.

Our trip was somewhat interrupted at this point by Covid quarantines (Dennis) and by the weather. (Due to the weather) We sailed directly to Antarctica instead of stopping in the Falkland Islands.

On to Antartica - Our ship made sure we were totally educated on Antarctica. We had 3 days of live narration by a retired second-generation Antarctica expedition leader from New Zealand and a retired State Department guy who worked on the Antarctica treaty. We also had an astronomer lecturing on southern sky constellations and the history of longitude. We saw seals, whales, sea birds galore, sea lions, and penguins everywhere.





There is really no way to describe Antarctica. It is so more than a spectacular view. To us, Antarctica was a feeling. We miss it. We left Antarctica after 6 days and ultimately flew home from Santiago, Chile.

Here's a great contrast:

Dennis in Uruguay!



Nancy and Dennis Guess Where?



Local Adventures

Some suggestions for local Florida adventures - perhaps you'd like to get away for a day trip. . ..

A Florida Day trip by Diana and Jake Bishop to Ocala, the Horse Country of Florida.

Although we have very busy schedules here at Legacy Point, we can fill our time with things we did not get to do during our working years. When Jake and I started spending time between Michigan and The Villages in Florida, we took a class on Florida Thoroughbred horses from The Life Long Learning College.

This course covered many different aspects of the world of horses, their breeding, training, racing and retirement. We visited stud farms, brood mare farms, training facilities, racetracks and retirement farms. We continued our education and involvement by becoming limited partners in racehorses.

One of the steps in the process was to visit The Ocala Breeders Sale in Ocala, Florida. That is what we did last Wednesday. The sale is for two-year old horses in training. It runs for three days during which they offered 833 horses for auction. The day we were there they had listed approximately 300 horses, some of which sold, some that did not reach the reserve amount, and some were withdrawn prior to their being auctioned.

The process is the horse has a hip number, prior to the sales the horses are timed as they run either and an eighth of a mile or a quarter of a mile. These are filmed, timed and available for review. Before they even arrive at the stables, they have been broken and trained. They are all Consigned by an Agent. As a perspective buyer you can visit the stalls, have the consignee walk the horse, the pedigree of the horse is published in the sale book, with details regarding the history and successes of the line. (editor note! As well as page after page of medical analysis)

The horse is on the stage, yes it is a stage with comfortable viewing chairs, approximately two minutes. A trained eye knows why one horse sells for \$2,000 dollars.



Jake checking out horses at Manuden Farms

HEALTH AND MORE

Each month, here are articles about social fitness, physical fitness, and nutritional fitness.

Social Fitness

When we see people who have been successful many of us want to know how they did it! Here is the experience of two 100+ year old sisters. Their 4-step formula leans heavily on staying socially engaged. Read their story in the link below. (hold the control key and click on the link or copy it and paste it into your browser). https://www.cnbc.com/2023/03/27/100-year-old-sisters-share-tips-for-staying-mentally-sharp-as-you-age.html

Physical Fitness

"People ask, 'What's the single most important thing for brain function and mitigating disease?" Dr. Sanjay Gupta says. "The answer is exercise. And it's as easy as walking." Check out his full report in the "New Brain and Health Podcast." (hold the control key and click on the link or copy it and paste it into your browser). https://www.brainandlife.org/articles/dr-sanjay-gupta-gives-advice-to-improve-brain-health#:~:text=Gupta%20identifies%20five%20main%20contributors,having%20a%20vibrant%20social%20life.

Don't miss the **Aqua Fit Classes** in our new pool – Wednesday's at 2:30 – sign up with the *Concierge*.

Nutritional Fitness –

You've almost certainly heard of the Mediterranean diet and the MyPlate method, but what about Harvard University's Healthy Eating Plate? Check out the 'Plate' in the following article. (hold the control key and click on the link or copy it and paste it into your browser).

https://www.cnbc.com/2023/03/19/harvard-diet-may-be-the-standard-for-living-a-long-and-healthy-life.html

UPCOMING EVENTS

ORLANDO PHILHARMONIC ORCHESTRA AT ST. LUKE'S CHURCH

Orlando Philharmonic Orchestra will perform a free concert at St Luke's Lutheran Church and School. This event is the final for this year in their concert series. The concert will take place on Friday April 28 at 7 to 9 p.m.. St Luke's is located on 2021 W. Stat Rd 426 in Oviedo.

EARTH DAY AND THE BUTTERFLY GARDEN

Earth Day on April 22,10–12, will be celebrated at Legacy Pointe at UCF. The resident's can gather in the Gazebo for the opening of the new Butterfly Garden and Earth Day Celebration.

You may have noticed a lot of activity by the gazebo this past month. Our beautiful gazebo is now surrounded by five native plant gardens, an oasis for Florida butterflies. The brainchild of Kathryn and Tony Mennella, the gardens contain host plants such as the passion vines and milkweeds; nectar plants like bee balm, tropical sage, etc. On March 21, Kathryn Mennella presented a learning session about specific butterfly development including our targeted species - the Zebra Longwing, Monarch, Sulfur, Gulf Fritilary, Black Swallowtail, and Buckeye butterflies. Kathryn's PDF presentation on the Butterfly Garden can be found on LP Residents Online.

In addition to all of the physical work required to develop the garden, in his spare time, Tony coordinated the efforts of the Grounds Committee and the Garden Club members for the Legacy Pointe certification as a "Garden for Wildlife" by the National Wildlife Federation.

Join us at the Gazebo on April 22nd, Earth Day, at 10:00 AM for the Grand Opening of the Butterfly Garden and the unveiling of the "Garden for Wildlife" Certificate. Take a moment to tour the Garden, check out the displays and printed materials about butterflies, and enjoy light refreshments.

BUTTERFLY TALK

Come to learn more about our colorful winged visitors – Monday, April 17, 2 p.m. in the Auditorium - Kathryn and Tony Mennella will present an informative talk on the plants and conditions that will attract butterflies to the garden at our gazebo. This is a chance to learn a lot and ask some questions.





Monarch Butterfly

Monarch Caterpillar

Article by Maureen Reed and Vicki Carpenter. Pictures by Maureen Reed

Editors Note: The butterfly garden is almost complete. Several months ago, some residents began the grueling task of turning the clay and muck around the gazebo into a special garden to attract butterflies and hummingbirds. The clay had to be removed by hand and replaced with yards of new soil - all by hand. Hundreds of new plants were dug in, watered and cared for. All looked great and promised a feast for the eyes especially when our colorful winged friends arrived.

But wait, the gazebo gardens have been attacked by several LP dogs whose owners refuse to keep them on their leash. So as a result, these unleashed canines have found a new play area and soft soil is a great place to dig. You may ask: How can a couple of dog owners act so irresponsibly?" First it is against the handbook rules. Second it shows a complete disregard for the hundreds of hours of work performed by other residents. Third if unchecked, it will negate the spirit of residents who are trying to make our community a great place to live. So please, dog owners, encourage each other to keep dogs on leashes and out of garden beds.

DO YOU NEED TO GET OUT AND DO SOMETHING?

Check out these possibilities:

- The Lifestyles Committee announced that two Spring 2024 Holland America cruises are available for residents and their friends: Panama Canal, January 14-26 and a Transatlantic, May 11-25. Residents can discover all the details on the travel agent's website. A Lifestyles email with the agent's information was sent to all residents.
- About 30 residents attended the outstanding musical, Bright Star, at UCF on March 26. We will be highlighting more UCF events in the Fall.
- Upcoming events are Kinky Boots at Orlando Shakes on April 22 (buy your own tickets),
- Orlando Philharmonic at St. Luke's Lutheran Church on April 28 (free), and a trip to the Orlando Wetlands Park on May 2 (free). We will carpool and, hopefully, have the Legacy bus. See the posters in the mailroom for more information. Sign up at Concierge.
- Another terrific event that is about to start is UCF Celebrates the Arts at the Phillips Center from April 2 to 15. Pick up a brochure at Concierge. Many residents are attending on their own. Pick out an event, buy the very reasonably priced tickets, and head on downtown.
- Announcements about events are posted on the mailroom bulletin board and emailed to Villa residents. If you
 have any questions contact Tom Nixon, btnix64@gmail.com

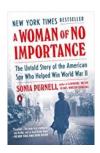
OR IF YOU DO NOT WANT TO GO OUT, THESE ARE OPPORTUNITIES IF YOU STAY IN?

- Plant based food. A presentation by Jim Mullen and Margaret Wineman will be held on Tuesday April 4th from 2 4 in the card room.
- The Legacy Pointe Health Fair will be held on Friday April 14th from 10:30 to 1:30 The event will be held in collaboration with UCF and will involve outdoor activities and local vendors.
- Creative Writing Class Tuesday April 18th from 1 2:30 in the card room presented by Jess Inman
- TCM presentation on Tuesday April 18th from 2 3 in the Auditorium. The topic is Aging in Place: Home Safety.
- Butterfly Garden and Earth Day Celebration on Saturday, April 22, from 10 to 12 noon. Join the
 residents in the gazebo at Edward's Pond for the grand opening of the Butterfly Garden and a
 celebration of Earth Day.
- The Spring Art Show will take place on Friday April 28th from 10 AM to 6 PM in the small side of the Auditorium Look for various styles of art by our residents on display.

BOOK CLUB - April

We're invite you again to come to the meeting of the Legacy Pointe book club. April's book is **A Woman of No Importance by Sonia Purnell**. Join us on the third Tuesday in April, the 18th, at 3:00 in the card room.

The book's title is very misleading. It is a biography of American, Virginia Hall, and her faithful companion Cuthbert, who was always with her. It takes us into the covert operations organized and conducted by Virginia deep into Nazi-occupied France. She established spy networks and sabotage events by French resistance teams trained and equipped by her solo efforts. Without these events the Allied invasion to liberate France may not have been successful since Virginia's team delayed any attempt of the Nazis to organize a strong defense against the liberating army.



FESTIVE OCCASIONS

March was a Month for more Celebrations
THE WOMEN'S CLUB AT UCF - 2023 Hall of Fame Inductees



In 1969, UCF's First Lady founded the Women's Club at UCF as a friendship-based organization.

The mission of the Women's Club at UCF is to support the advancement of the University's ideals and goals; to provide and award scholarships to full-time, non-traditional students of the University of Central Florida; to welcome members from the community as well as the University; and to provide opportunities for sharing interests and developing friendships among members.

Over the years, women, who have made tremendous contributions to the Club and its mission, have been honored as inductees into the Hall of Fame. On Friday, March 24, at the Spring Luncheon, Legacy Pointe was well represented with four of the seven honorees as our residents: Carole Goldsmith, Mary Meeker, Kathy Weise, and Judy Simonet (pictured above). Their accomplishments and professional backgrounds were very impressive and inspiring.

Legacy Pointe at UCF is again well represented in the Club with members (probably 20+ women) – encouraged by the four women who have been members for many years. Interest-group activities range include book clubs, theater and dining groups, hiking and outdoor activities, the Great Decisions program, needlework, games - - - and more. Check the website: https://womensclub.cos.ucf.edu/

ROCKET LAUNCHES SEEN FROM LEGACY POINT AT EDWARDS POND





SPACE LAUNCHES AT KENNEDY SPACE CENTER FOR APRIL For list of all launches go to website

https://www.fox35orlando.com/news/list-heres-every-rocket-launch-happening-from-florida-through-the-summer

If you've never watched a launch live and in person, here's a list of upcoming Space Coast launches:

DATE: Friday, April 7 VEHICLE: SpaceX Falcon 9 MISSION: Intelsat 40e LAUNCH SITE: Cape Canaveral Space Force Station LAUNCH WINDOW: 1:30 a.m.

DATE: Tuesday, April 18 VEHICLE: SpaceX Falcon Heavy MISSION: ViaSat-3 Americas LAUNCH SITE: Kennedy Space Center LAUNCH WINDOW: 6:25 p.m.

DATE: Wednesday, April 19 VEHICLE: United Launch Alliance Delta IV Heavy MISSION: NROL-68 LAUNCH SITE: Cape Canaveral Space Force Station LAUNCH WINDOW: 8 p.m.

DATE: Projected to launch in April VEHICLE: SpaceX Falcon 9 MISSION: Starlink 6-3 LAUNCH SITE: Cape

Canaveral Space Force Station LAUNCH WINDOW: TBD

DATE: Projected to launch in April VEHICLE: SpaceX Falcon 9 MISSION: Starlink 2-2 LAUNCH SITE: Cape

Canaveral Space Force Station LAUNCH WINDOW: TBD

DATE: Projected to launch in April VEHICLE: SpaceX Falcon 9 MISSION: O3b mPower 5 & 6 LAUNCH SITE: Cape

Canaveral Space Force Station LAUNCH WINDOW: TBD

DATE: Projected to launch in April VEHICLE: SpaceX Falcon 9 MISSION: O3b mPower 3 & 4 LAUNCH SITE: Cape

Canaveral Space Force Station LAUNCH WINDOW: TBD

DATE: Projected to launch in April VEHICLE: SpaceX Falcon 9 MISSION: Starlink 6-2 LAUNCH SITE: Cape

Canaveral Space Force Station LAUNCH WINDOW: TBD.

YOU CAN TELL IT'S SPRING?

Nature makes sure that spring produces many baby animals all around us. Look and you will see.



Our Ducks and Kids at Edwards Pond



Daddy Long Legs Sand Hill and Chick



Woodstork at our Pond



Woodstork looking for Lunch



Deer along our Back Road



Deer along our Back Road

By Marsha Call

By Polly Del Vero



Sand Hill Cranes and babies

by Charlie Haum

THE SUN SETS OVER LEGACY POINTE AT UCF



Feedback? Stories? Photos? Send to Frank Russo at frankrusso2012@gmail.com

REMEMBER sign up for the LP Residents Forum: https://lpresidentsonline.org/smf You can easily set up your login and password. Forum is the place for you and your neighbors to come together . . . To create a knowledge base . . . To go beyond a community to becoming a family. We hope to see you online soon. If you need help contact by email Jonathan or Ina Email Jonathan at 47ipsd@gmail.com or Ina at utgrad@attglobal.net.