

# THE BEACHCOMBER

## DUNE ACRES, INDIANA

#### WWW.DUNEACRES.ORG

March, 2018

### **Doreen Crewe - In Memoriam**

Doreen Crewe, a former teacher who served on school boards in Illinois for three decades, and an inveterate volunteer for such organizations as



Recording for the Blind, died on December 17 at Belmont Village in Carol Stream, following a long period of dementia. She was 90. Crewe was elected to the Palos Community Consolidated School District 118 board in April 1966. She was re-elected in 1969 and served as board secretary until 1971. She then ran for the Consolidated High School District 230 board

in Orland Park, where she served in various capacities throughout the 1970s and 1980s. In 1982 she ran for Illinois State Representative in the 38th district, but lost to the incumbent. In 1988 she was appointed to the Illinois State Board of Education by Governor Jim Thompson and served from 1988-1996.

Doreen Patricia Blunsdon was born on April 17, 1927 in Chingwell, London. She was the youngest of 7 children. As a child she experienced the London Blitz and as a Girl Guide she helped people who were sheltering in the Underground. Later she was evacuated to Cheltenham, where she stayed with a vicar's family and attended Cheltenham Ladies' College, a school for girls aged 11-18, with his children. In the years following the end of the war young adults in England were sent to farms to help with the harvest, as so many farm workers had been lost. She went to Cornwall during the summer of 1946 to help with the wheat harvest and there she met her future husband, Albert V. Crewe, a Yorkshireman. They married in 1949, and moved to Liverpool where he was a new professor of physics.

In 1955 they moved to Chicago, where Albert had

#### Volunteerism: The Heart and Soul of Dune Acres



THE BEACHCOMBER acknowledges and applauds the scores of men and women who over the years have volunteered their time, skills, and expertise to helping the Town of Dune Acres. Indiana. Without you, the Town would not be what it is today. Dune Acres' uniqueness includes its reliance on volunteers to perform key Town functions, governance positions and leadership of various organizations and groups. This massive volunteerism has

been, remains. and will continue to be the lifeblood of the community.

Today, Dune Acres has more volunteers than ever. Consider the following: elected and unpaid Town Board members; the Beach Commissioner; the Building Commissioner; the Environmental Commissioner; the Fire Commissioner; the Maintenance Commissioner; the Parks Commissioner; the Town Engineer; the Municipal Code Administrator; the Clubhouse Coordinator; the Social Function Coordinator; the Town Wellness Coordinator; the Phone Directory Coordinator; the Town Webmaster; the members of the Town Historical Commission; the wonderful Neighbors Helping Neighbors group; the Elderberries Group; all the Chairpersons of Special Committees; the volunteers of all ages who donate days to make the lovely Dune Acres natural environment remain so attacking invasive plants, removing brush, helping cut down dead trees, and assisting on Clubhouse projects. Volunteers also serve on the board of the Dune Acres Civic Improvement Foundation, work hard during bi-annual town cleanup days, set up the winter skating rink, and publish this Beachcomber.

All these women and men share their time, wisdom, skills, and enthusiasm in a joint effort to assure that Dune Acres maintains its natural beauty, serenity and beaches. Care for everyone's well being, security, safety and governance is a common concern. It is all about working together to assure that Dune Acres, Indiana, remains the beautiful and restful unique "little village," one with sand dunes on the shores of Lake Michigan; one having extensive parklands; and one with a community clubhouse that for over 90 years. has served as the Town's social center, meeting place and activity focal point for weddings, etc. As they say, it can't get much better than this.

## **Dune Acres, Inc., a Private Corporation;** Dune Acres, Indiana, a Public Municipality; Two Corporations, but really One Entity

By Mike Swygert

In April 1923, a small group of Gary businessmen formed a private, closed corporation called **Dune Acres**, **Incorporated** --*Dune Acres (Inc.)* --to develop a planned community of residential homes on 400 plus acres of its land in the Indiana Dunes along the southern shore of Lake Michigan. The Corporation consisted of nine shareholders, none of whom could sell or trade Corporation shares in public markets. Some months later, the Dune Acres (Inc.) shareholders voted unanimously to request the Indiana Secretary of State to incorporate a planned public municipality on its acreage. Though it took a long time in coming, in 1929 the State of Indiana finally authorized that the Town of Dune Acres, Porter County, Indiana, be an incorporated municipal community.

Several reasons help explain why Dune Acres (Inc.) needed its planned residential community to be an incorporated public municipality under Indiana laws. Early entries in the Town's Official Records support evidence that Dune Acres (Inc.) did not have sufficient funds to pay the costs of building "spec homes". After all, the Corporation's mission was to plan a residential community, plat the property, put in basic infrastructure, advertise, and lease or sell buildable lots. Dune Acres (Inc.) had neither the financial means nor the construction expertise to be the builder. There was no viable alternative to develop its land without public (State of Indiana) assistance. To that end, the Corporation understood that, as a public municipality, residents would be obligated to pay taxes on the assessed valuations of their land and improvements (homes). The shareholders knew that Indiana real estate taxes would be higher for those living in public municipalities than those in unincorporated rural areas. Moreover, collected tax revenues are partially dispersed back to towns for vital public services, notably, public education and roads.

Dune Acres (Inc.) never intended the Town of Dune Acres to be an ordinary residential community. William A. Wirt, the Corporation's president had a higher goal. As described in the Gary Post Tribune, Wirt said: "My intention was to create an upscale suburban community, comparable to Winnetka and Lake Forest [Illinois] as models for the new development." With this objective, the shareholders of Dune Acres (Inc.) planned to build a clubhouse, hotel, golf course, and marina in an effort to attract upscale residents. All the projects were completed except for the marina; it never

These two entities, the private Dune Acres (Inc.) and the public Town of Dune Acres, Indiana, co-existed for over 60 years. Though legally distinct, the two corporations worked together in concert, so much so that it was considered a single enterprise. Town historians James

got off the water [Sorry, I couldn't resist].



The Board of Directors of the Dune Acres Civic Improvement Foundation, Inc. (DACIF) thanks these generous donors in 2017:

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# THE BEACHCOMBER March, 2018 The Carrot and the Stick Stopping the sale of invasive plants in Indiana Excerpted from a presentation by Ellen Jacquart INPAWS Invasive Education Chair - GrowIndianaNatives org

The following is a summary of presentation at the Dunes Learning Center attended by Robin Tennant.

GrowIndianaNatives.org was founded in Monroe County in 2011 by the local invasive group MC-IRIS (Monroe County-Identify and Reduce Invasive Species. They contacted every plant seller in the county to invite them to join the program if they sold any native plants. Other counties started similar programs and in 2016, INPAWS (Indiana Native Plant and Wildflower Society) agreed to sponsor the program state-wide. More information about INPAWS can be found on their website http://www.inpaws.org/

Interested plant sellers apply on line, providing a list of the plants they sell. The Grow Indiana Natives committee (made up of INPAWS representatives from each chapter) reviews the application and determines iff they meet the certification standard. Certified plant sellers get a certificate, window clings, and digital logo - and educational emails. Basic members are added to an on-line list; Invasive-Free members are part of the on-line Buy Native Directory which can be found at http://growindiananatives.org/buy-native/. Plant designers who specialize in natives are also included.

Ms. Jacquart stated that public outreach so far has had limited success in he slowing of the sale of invasive plants. So the organization is working on legislation to make the sale of invasive plants illegal in Indiana. You can do your part to aid in this effort by sending an email to Governor Holcomb -

- Go to <u>http://www.in.gov/gov/2752.htm</u>
- Select the topic "Natural Resources, Department of:
- Enter your contact information
- Add the message that you would like to see the draft Terrestrial Plant Rule that makes it illegal to sell highly invasive plants in Indiana move forward. Add your reasons why.

Only a few terrestrial invasive plant species are already regulated - kidzu, Lythrum, Rosa multiflora and Canada thistle. Forty-four additional plants were evaluated and have been included in the proposed rule, some to be prohibited and some to be restricted from sale or distribution.

#### Prohibited Species

- (1) Carduus acanthoides ( spiny plumeless thistle).
- (2) Phellodendron amurense (Amur cork tree).
- (3) Polygonum perfoliatum (mile-a-minute vine).
- (4) Vincetoxicum nigrum (black swallow-wort).
- (5) Vincetoxicum rossicum (pale swallow-wort)

#### **Restricted Species**

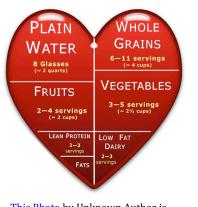
- i(1) Achyranthes japonica (Japanese chaff flower).
- $_{i}(2)$  Ailanthus altissima (tree of heaven).
- i(3) Alliaria petiolata (garlic mustard).
- i(4) Alnus glutinosa (black alder).
- i(5) Artemisia vulgaris (mugwort).
- $_{i}(6)$  Arthraxon hispidus (small carpgrass).
- ; (7) Berberis thunbergii (Japanese barberry).
- i(8) Carduus nutans (musk thistle).
- i(9) Celastrus orbiculatus (Asian bittersweet).
- i(10) Centaurea stoebe (spotted knapweed).
- i(11) Cirsium vulgare (bull thistle).
- j(12) Conium maculatum (poison hemlock).
- i(13) Convolvulus arvensis (field bindweed).
- (14) Coronilla varia (crown vetch).
- (15) Dioscorea polystachya (oppositifolia) (Chinese yam).
- (16) Dipsacus fullonum (common teasel).
- (17) Dipsacus laciniatus (cut-leaved teasel).
- (18) Elaeagnus umbellata (autumn olive).
- (19) Euonymus fortunei (wintercreeper).
- (20) Euphorbia esula (leafy spurge).
- (21) Frangula alnus (glossy buckthorn).
- (22) Humulus japonicus (Japanese hops).
- (23) Hesperis matronalis (dame's rocket).
- (24) Lespedeza cuneata (sericea lespedeza).
- (25) Lepidium latifolium (pepperweed).
- (26) Ligustrum obtusifolium (blunt leaved privet).
- i(27) Lonicera japonica (Japanese honeysuckle).
- i(28) Lonicera maacki (Amur honeysuckle).
- i(29) Lonicera morrowii (Morrow's honeysuckle).
- i(30) Lonicera tatarica (Tatarian honeysuckle).
- i(31) Lonicera x bella (Bell's honeysuckle).
- i(32) Microstegium vimineum (Japanese stiltgrass).
- $_{i}(33)$  Morus alba (white mulberry).
- i (34) Phalaris arundinacea (reed canarygrass).
- i(35) Phragmites australis subspecies australis (common reed).
- i (36) Reynoutria japonica (Japanese knotweed).
- i (37) Reynoutria sachalinensis (giant knotweed).
- i (38) Reynoutria x bohemica (Bohemian knotweed).
- i(39) Rhamnus cathartica (common buckthorn).

## THE BEACHCOMBER

February was

## American Heart Month

but it's never too late to see your health care provider for a maintenance check



<u>This Photo</u> by Unknown Author is licensed under <u>CC BY-SA</u>

As per the CDC: as of January 20, 2018, the flu diagnosis has reached its highest point since the 2009 pandemic. Widespread influenza activity was reported from Puerto Rico and 49 states. See the map on this website. https://gis.cdc.gov/grasp/fluview/FluView8.htm

We have all known that the flu is spread through sneezing and coughing, but recent studies show that the flu may also be spread by simply breathing. Researchers found that flu patients "...contaminated the air around them with infectious virus just by breathing, without coughing or sneezing." These infectious aerosols remain suspended in the air for "a long time." This occurs within the first few days, when a person is coming down with the flu.

This year there are 3 strains of flu circulating; H3N2, H1N1, and two subtypes of B. The flu vacs we received are effective as follows: 10% against H3N2; 50% against H1N1 and 60% against both types of B. Those are pretty good numbers.

If you have symptoms as above guy does, see your health care provider for an antiviral as soon as possible. Stay home. If you must go out wear a mask. Get vaccinated, the vaccine is still available. If you travel, consider wearing a mask in the airport and on the plane. Stay well.



Sharon Tutlewski, APRN, BC - DA Wellness Coordinator

Hepatitis C

## 1 In 30 Baby Boomers Have Hep C and Don't Know It

Baby Boomers are 5 times more likely than any other age groups to have Hep C. Learn why by visiting the website below.

There is a cure and it takes only 12 weeks of oral medication. Learn about this on the website below.

See your health care provider and have the simple blood test to see if you need treatment.

You don't wan to miss this one Visit hepchope.com

## The Dangers of Shelf Ice

This year's shelf ice may soon be history, but the information about it endures. The following is excerpted from an article that first appeared on <u>nwi.com</u> on January 8, 2018

The frigid cold in Northwest Indiana has formed beautiful but unstable shelf ice along the Lake Michigan shoreline over the last few weeks.

Shelf ice, which forms when a portion of a lake surface freezes, is not solid.

Bruce Rowe, spokesman for Indiana Dunes National Lakeshore, said shelf ice can be deadly."The ice surface starts to freeze, and you get waves from the north, and it crashes against the shoreline," Rowe said Thursday. "It looks like little mountains of ice, and then you get calm weather and flat ice forms behind it, and then you get more ridges of ice mountains."

Rowe said while it looks solid, only parts of it are. "But the lake moves and churns, and you get weak spots or gaps, and you can fall through the lake. The odds of getting out are close to zero," he said.

It looks like the arctic, but "because of wave action on the ice it is never safe to go out there, especially at Indiana Dunes. Any sort of ice, big or small, you really have to be careful," Rowe said.

## **Shelf Ice**

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Rowe said people can check it out safely by going to the Lake View Beach picnic area on Lakefront Drive in Beverly Shores, or from the park's bathhouses.

Michigan City Park Superintendent Jeremy Kienitz issued a shelf ice warning Thursday, asking people to stay off both the shelf ice and the lighthouse pier.

According to that advisory, a person applying even a small amount of weight on the shelf ice can easily fall through and into frigid water. If they fall through, hypothermia will set in quickly and survival is unlikely.

The lighthouse pier is also coated in ice, which can lead to slipping and falling off the pier.

Indiana Dunes State Park interpretive naturalist Marie Laudeman said ice is a beautiful phenomenon, but shelf ice is a different creature.

"The ice pockets are freezing together, leaving room for lots of holes and cracks, and that makes it unsafe to walk on. The forces of Lake Michigan are difficult enough to manage during the warm weather months without adding the more severe elements of winter," she said.

"The main thing is to respect its beauty," she said. "At the Indiana Dunes State Park, we promote safety first. We have signs out there encouraging visitors to respect the ice and view it from the shorelines." She said there has been an increase in traffic at the park with people checking out the phenomenon.

"But when you are out there, don't step onto surfaces that are slippery," she said. "I appreciate the cold, and this is the closest you can get to the arctic landscape."

At Whihala Beach in Whiting, beach supervisor Nick Kalwinski said the park staff issued a warning for people to heed the signage at the beach and not go out on the ice. "It is so dangerous to go out there on the ice because it gives a false sense of security," Kalwinski said they also tell people to keep their dogs on a leash and off the ice.

"The dogs can get into trouble on the ice, too," he said. "We have plenty of safe areas here at the beach for people to view the shelf ice."



#### Dune Acres, Inc.

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**Newman** and **Margaret Doyle** in the *Dune Acres*, 75th Anniversary Celebration, History of *Dune Acres* (1998) wrote: *"There existed from the beginning the close relationship between The Town of Dune Acres and Dune Acres, Inc."* 

Consider that the leaders of both the Town and Corporation were the same people. William Wirt (principal founder of both the Corporation and Town of Dune Acres) served concurrently as president of both entities for years. Similarly, **Henry Burgess Snyder** (a prestigious and highly-respected Gary businessman who owned and published the *Gary Post-Tribune*) headed the Town Board while also serving as president of Dune Acres (Inc.) for many years.

The entanglements of Dune Acres (Inc.) and the Dune Acres the Town were greater than it seemed. Dune Acres (Inc.) was run by a Board of Directors, while Dune Acres the Town, was headed by a "Town Board," later renamed the "Town "Council," as required by the State. The normal expectation is that a **private** corporation's shareholders (such as those of Dune Acres (Inc.)) select and **appoint** the company's Directors. Similarly, one would expect that the residents of a **public** municipality would **elect** its leader(s) - a city mayor, or members of a town board or council. But, as confirmed by two longterm and current Dune Acres residents, for several decades the Board of Directors of Dune Acres (Inc.) [the private corporation] chose and appointed the Members of the Dune Acres Town Board [the public incorporated town within the State of Indiana]. The two legal corporations (one private and one public) merged their activities, decisional processes, and personnel to the point that two legal entities apparently became one (illegal?) entity. Conflicts of interest were massive.

#### The 99-Year Ground Lease

Any person or persons who wanted to move into Dune Acres from the late 1920's onward had one option: to sign a 99-year "ground lease" with Dune Acres, Inc. A long-term ground lease permitted a tenant (lessee) to build structures (*usually a house*) on land owned by Dune Acres (Inc.). A ground lease designates who owns the land and who owns the building(s) and improvements on the land. Lessees benefited by not having to buy the land, though they were required to pay all construction costs as well as ongoing maintenance insurance, and utility bills. As **Howard Silverman** confirms it: "Although the land lease was owned by Dune Acres (Inc.), individual real estate tax bills were sent to each lessee by the [Porter] county."

It's helpful to differentiate between a ground lease (also referred to as a bifurcated, real estate lease) and a feesimple sale, the latter being the more common way of transferring real estate interests. In a fee-simple sale,

Submitted by Leah Harp

### Dune Acres, Inc.

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after the buyer and seller settle on the terms and close the transaction, the buyer obtains "complete ownership" of the land and the improvements, regardless of when made or by whom. The fee-simple buyer obtains a clear title in perpetuity as designated in a deed, a copy of which is recorded with the Porter County Recorder of Deeds.

In an ordinary real estate lease, the lessee does not **own** the leased property, neither the land nor its improvements, but does have the right to use and enjoy the property within the limitations of the lease. In contrast, in a "bifurcated ground lease," the type executed by Dune Acres, the lessee **owns only the** *improvements* on the land. After Dune Acres (Inc.) chose to use a standardized (non-negotiable) 99-year ground lease, perspective residents could not purchase building sites, only lease them. However later on, perspective Dune Acres residents who wanted to live in the last-to-be-platted new lots in the west end of town could purchase platted buildable lots on a fee-simple basis.

Not surprisingly, over the years Dune Acres residents had questions and concerns about the 99-year lease. Topping the list was what might happen after the Corporation's leases terminated in 2022. Would all the improvements (homes, etc.) revert to Dune Acres (Inc.)? Probably not; a bifurcated ground-lease typically stipulates that the lessee "owns the improvements" but that phrase itself doesn't resolve the problem. Yes, one may own the improvements, but for what period of time? Is it for the duration of the 99-year lease only? Is it in perpetuity? Without a time specification, the "owns the improvements" phrase is ambiguous. Rather than speculate, there is a more satisfying way to resolve the issue: simply review the language of the Dune Acres (Inc.) 99-year lease.

The language in the Dune Acres (Inc.) lease provided that the land ownership would be transferred to the lessee for \$1 upon expiration of the lease, thereby transferring to the resident-lessee, fee-simple rights. The residentlessee right to the land was also referred to in a December 1998 letter from the Corporation's Board of Directors to Town residents. It stated that at the lease's termination, "ownership of the leased properties will be transferred to the lessees." This specifies the Corporation has a legal obligation to give up all claims of ownership and, by deed, transfer the fee-simple rights of land ownership to the former resident-lessee.

During the time while Dune Acres (Inc.) was in existence, long-time and current Dune Acres residents **Carol and Tom Cornwell** purchased two homes in the Town, one of which they sold. Tom knows much about the history of the 99-year lease and Dune Acres (Inc.) having served several years as a Director and as a shareholder of the Corporation. Tom shares his understanding of how the 99-year lease worked: *"The interest that we acquired and conveyed was by virtue of the standard long*  term lease with option to buy. (More correctly the seller assigned their interests under the long term lease with option to buy to the buyer. . . . While unusual with residential real estate, long-term leases with option to buy are an accepted method of holding title to real estate and are well known by real estate attorneys and financial institutions. Carol and I did not experience any difficulty obtaining mortgage financing for the purchase of our homes . . . . Title companies insured our interest in our home and the title policies satisfied the needs of federally regulated banking organizations to substantiate their perfected interests in the underlying property. I know that we were not unique and that our experience with buying, selling and financing Dune Acres real estate occurred routinely over and over again." The Dune Acres (Inc.) 99-year land lease had been well thought out and worked over the years for everyone's benefit.

Though all the Corporation's outstanding 99-year leases were to expire in 2022, that didn't happen. In 1998, the shareholders of Dune Acres (Inc.) dissolved the Corporation, 24 years prior to when its leases would expire. A 1998 letter to all Dune Acres residents from the Corporation's Board of Directors written by Henry A. Studebaker, then President of Dune Acres (Inc.), explained: "The Board of Directors of Dune Acres, Incorporated has determined that the purposes for which the corporation had been formed have been fulfilled. As a result, the Board of Directors has recommended to the shareholders of Dune Acres, Incorporated, that the corporation should dissolve. At a meeting of the shareholders on Dec. 7, 1998, the shareholders approved the Board's recommendation for the dissolution of Dune Acres, Incorporated. As a result, the corporation will cease to do business and liquidate its assets." Mr. Studebaker added: "In order to wind-up the affairs of the Corporation following dissolution, the Corporation proposes to transfer ownership of the property to the lessees now, rather than at the expiration of the leases. ... [This] would benefit the lessees."

Earlier, on Dec. 31, 1997, Dune Acres (Inc.) circulated among its shareholders the Corporation's 1997 year-end, Balance Sheet. The amount of the Corporation's then "Total Current Assets", a figure derived by combining the company's total liabilities and stockholders' equity, was only \$24,679. One wonders what the total valuation of all the privately owned land and improvements in the Town of Dune Acres at that time might have been. It seems reasonable that roughly two decades ago, the combined valuations of all real estate (land and improvements) within the corporate limits of Dune Acres would be in the millions of dollars. This fact prompts some speculation. First, the goal over the years of the private company of Dune Acres, Inc., beyond initially developing its property, seems thereafter never to have

#### Dune Acres, Inc.

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been to make money as a priority. Rather, the evidence strongly suggests that Dune Acres, Inc. consisted of a relatively small number of shareholders who apparently had the powers and skills to exercise control over the Town and to make sure it developed in a manner consistent with the shareholders' values and beliefs.

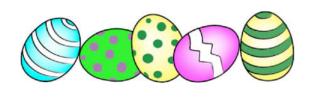
**Acknowledgements:** I am pleased to thank Tom Cornwell, Bev Hubbs, John Wilhelm, Howard Silverman, Mary Ann Tittle and Dianne Swygert for sharing their knowledge and skills in helping this article come to fruition. As author, only I am responsible for errors.

## Easter Egg Hunt

March 31, 10:00 a.m. in the Town Park

Even if you are not planning to hunt for eggs, come on by the Town Hall for coffee, juice & treats to celebrate with neighbors.

If you are able to bring baked goods, contact Sara Masloroff at sd\_lund@hotmail.com or 312-343-9450.



Thanks to the following people who made this issue happen:

Jan Bapst Leah Harp Carolyn Mellen Irene Newman Mike Swygert Robin Tennant Sharon Tutlewski

We welcome all submissions - news, stories, photos, ideas for articles, information about upcoming events, etc.

#### **Doreen Crewe**

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been offered a year-long position at the University of Chicago. Intending to stay just a year at first, he remained at the University for 50 years and they lived in the Chicago area, first in Hyde Park, then in Palos Park for 40 years, and finally in northwest Indiana, until Albert's death in 2009.

Crewe taught at the University of Chicago Laboratory School but after the birth of her first child she left the profession to raise her family. She returned 10 years later to run for the District 118 school board. She also volunteered for Metropolitan Family Services, Southwest Center. And for many years she read for Recording for the Blind. She was asked to record English literary works such as Chaucer's Canterbury Tales and Pepys' Diary, because of her flawless accent (known as Received Pronunciation, based on educated speech in southern England), which was quite rare in the Chicago area in those days.

In 1997 Crewe and her husband moved to Dune Acres, Indiana, where they had built a retirement home. An avid gardener, during the early years of her retirement she became fascinated by the indigenous plants of the region and she received a Master Gardener certificate from Valparaiso University. She was active in the Dune Acres Garden Club and volunteered for plantings and clean-up in town parks and public spaces. She was also involved in collecting water samples in Lake Michigan to test for E. coli bacteria to warn swimmers of dangers. She is survived by her four children—Jennifer Crewe, of New York City; Sarah Crewe, of Glenview, IL; Elizabeth Crewe of LaGrange, IL; and David Crewe of Seattle, WA and ten grandchildren.



**The Fine Print**: *The Beachcomber* is published on-line monthly during the summer and periodically during the winter. All information, news, creative contributions, articles, reports, corrections, suggestions, Letters to the Editor, art work, comments and otherwise are welcomed and encouraged. *The Beachcomber* is a grass roots publication not officially affiliated with either the Town of Dune Acres or the Dune Acres Civic Improvement Foundation, Inc. (DACIF). All content is believed to be reasonably accurate and reliable but not "guaranteed!"

Editorial Board: Irene Newman, Jan Bapst and Mike Swygert. Email submissions to <u>inewman680@aol.com</u>. Please use "**Beachcomber**," in the subject line.