



Caribbean-American For Community Involvement in Florida, Inc.

Our mission is to enhance, maintain and sustain the quality of life for the community consistent with the culture and traditions of our diverse ancestral heritage.

DECEMBER

2023

Caribbean-American For Community Involvement
in Florida, Inc.

CAFCI

presents its annual
NEW YEAR'S EVE

Gala

MUSIC BY
DJ MANSTA

\$75
INCLUDES DINNER &
CHAMPAGNE TOAST
BYOB

DOOR PRIZES
50/50 RAFFLE

Semi-Formal

SUNDAY | 12/31/2023 | 8 PM-1 AM

ROYAL PALM BEACH
CULTURAL CENTER
151 CIVIC CENTER WAY
ROYAL PALM BEACH, FL

INFORMATON & RESERVATIONS
Dennis Wright: 561.653.1586
Lawrence Logan: 561.791.0162
561.790.4002 OR CAFCIPBC.ORG

BOARD OF DIRECTORS

OFFICERS

President..... Dennis Wright
1st Vice President..... Genieve White
2nd Vice President Rhonda Ferrin-Davis
Treasurer Diana Bishop-McIntosh
Recording Secretary Doreen Baker
Corresponding Secretary Paul Baker

DIRECTORS

Winsom Genus-Martin * Carolyn Hmara
Hildreth Stoddart-Brown

NEWSLETTER COMMITTEE

Thalia White Lauren * Lawrence Logan
Shirley Morrison * Junette Powell
Max Smith * Barbara Walker

COMMITTEE CHAIRPERSONS

Alliance Genieve White
Annual Friendship Ball Dennis Wright
Budget Radcliffe Brown
Bylaws Barbara Walker
CAFCI Home..... Radcliffe Brown
Cultural Hildreth Stoddart-Brown
Finance Genieve White
Grants Shirley Morrison
Historian/Protocol..... Rhonda Ferrin-Davis
Membership Audrey Smith
Newsletter Junette Powell
..... & Thalia White Lauren
Parliamentarian..... Nadine White-Boyd
Picnic Yvonne Wright
Program Rhonda Ferrin-Davis
Relay for Life..... Nova Brown
Student Assistance Fund Junette Powell
..... & Nadine White-Boyd
Sunshine..... Paul Baker
Toys for Tots Lauriston Simms
Ferrin Memorial Scholarship Fund
..... Genieve White
Website..... Radcliffe Brown
Youth Rhonda Ferrin-Davis

CONTACT US

Caribbean-American For Community Involvement
675 Royal Palm Beach Boulevard
Suite #134
Royal Palm Beach, FL 33411
561.790.4002
cafcib@bellsouth.net * www.cafcibpc.org
www.facebook.com/cafcibpc

General Membership Meetings
2nd Saturday of the month

Board Meetings - 4th Thursday of the month
See back page for calendar of events.

PRESIDENT'S MESSAGE

Thank you to all CAFCI members for your continuing contributions and support of our organization as we conclude our 34th year. It has been a wonderful journey! This year we saw the rebirth of CAFCI after the devastating effects of COVID over the last two years. Each of you helped CAFCI by donating your time, money, goods and services to fulfill our mission. On behalf of the Board of Directors, I thank you for your support, and I look forward to your active participation in the coming year.

CAFCI'S GROWTH: We experienced double-digit membership growth this year and several of our enthusiastic new members jumped right in and joined key committees. New members have taken active roles on our Newsletter, Student Assistance, Finance, Picnic and Membership Committees. They bring fresh and innovative ideas that will reinvigorate our organization and keep it going well into the future.

BOARD ELECTIONS: After canvassing most of our members in good standing about their interest in serving on the board, we found many were reticent about participating in formal elections. We were, however, able to tap a number of members who expressed an interest in serving, and so we will be presenting a slate of nine prospective directors for your approval at the December 9th meeting.

MEMBERSHIP MEETING/TOYS FOR TOTS/GAMES NIGHT/CHRISTMAS POTLUCK, December 9th at 7 pm: The month of December is a busy month for CAFCI as we still have several events before the end of the year. Please support our Toys for Tots drive by bringing a new and unwrapped toy to our December 9th meeting. These toys will be donated on behalf of CAFCI to several needy groups in our community. If you do not have the time or are unable to go shopping, we will accept cash donations and a CAFCI volunteer will purchase the toys. As you make your year-end tax-deductible donations, please consider a monetary donation to CAFCI to help support our programs for 2024. Our annual General Membership meeting and International Games Night will be held on Saturday, December 9th at St. David's In the Pines Episcopal Church Hall, 465 Forest Hill Blvd., Wellington FL 33414. Please bring your favorite games and a dish to share with other guests.

(Continued on following page)



DECEMBER 16 - 31

Helen Russell-Brown	18
Maxine Smith	19
Fae Smith	20
Joseph Johnson	21
Joseph Anderson	22
Lena Ferguson	26

JANUARY 1 - 15

Lawrence Logan	01
Winston McDonald	02
Winston McArthur	03
Latchmin Jaramillo	05
Beverly Downes	06
Josephine McLaughlin	06
Dorothy Jacks	12
Paul Baker	15

If you are a CAFCI member and notice that your birthday or the birthday of another member has not been acknowledged, please send us an email to CAFCI (cafcib@bellsouth.net) and we will update the birthday list. We apologize for any oversight.

GET WELL WISHES TO:

Ronald Dawson
Dorothy Lynch
Jeff Webb

CONDOLENCES TO:

Hildreth Stoddart-Brown on the loss of her aunt Advira White in Jamaica.

Please Let Us Know...

We want our members to know that we, the Board and Sunshine Committee, are always here to support you. Please contact (or ask someone else to contact) one of our Sunshine Committee members if

- you are ill or know of any CAFCI member who is ill or
- you have or know of a close family member of a CAFCI member who is ill or
- you have, or know of a CAFCI member who has, lost a family member.

Remember, if we are not notified, we cannot share it in the Newsletter, or offer our support.

Elet Cyris, Chair561.791.9087
Paul Baker.....561.784.0067
Samuel Baxter.....561.358.3737

PRESIDENT'S MESSAGE *(Continued from previous page)*

NEW YEAR'S EVE GALA: Our annual New Year's Eve Gala will be held at the Royal Palm Beach Cultural Center, 151 Civic Center Way in Royal Palm Beach at a cost of \$75 per person. Do come out and invite your friends to celebrate the New Year with us. It will be a blast, and what better way to ring in 2024 than with good friends, delicious food and great music, plus enough joy, positive vibes, and enthusiasm to light up the new year! See the New Year's Eve flyer in this issue with all the details.

Thanks again for your steadfast commitment, generous support and friendship over the years. The Board and I are extremely grateful.



Dennis Wright

GENERAL MEMBERSHIP MEETING

TOYS FOR TOTS DRIVE | GAMES NIGHT | CHRISTMAS POTLUCK

Saturday, December 9, 2023 at 7 pm

HYBRID MEETING

St. David's Episcopal Church Hall,

465 Forest Hill Blvd, Wellington FL 33414

Please join CAFCI for the General Membership meeting which will also be focused on Toys for Tots, Games Night and Christmas Potluck at St. David's Episcopal Church Hall. Please be sure to bring an unwrapped toy for the Toys for Tots drive as well as your favorite games and a dish to share.

IN-PERSON:

St. David's in the Pines Episcopal Church Hall, 465 Forest Hill Blvd., Wellington FL 33414. Directions: From Southern Blvd., take Forest Hill Blvd. south and you will find St. David's on the right side of the road just before the second traffic light at Wellington Trace. From within Wellington and points south or east, take Forest Hill Blvd. north until you reach Wellington Trace. The church is on the northwest corner. Enter the Church grounds from Forest Hill Blvd. or from St. David's Way.

VIRTUAL:

- Visit website: www.cafcipc.org Select "Enter Zoom Meeting" OR
- Click on link or copy and paste link in your browser:
- <https://us02web.zoom.us/j/85318987422?pwd=dIILNER0a2JuNIhtYUZlVkZzYmRSdz09> OR
- www.zoom.com: Select "Join A Meeting" or Call-In +1 646 558 8656
Meeting ID: 853 1898 7422 | Password: 478705

CAFCI'S NEW YEAR'S EVE GALA

Sunday, December 31, 2023 at 8 pm

Royal Palm Beach Cultural Center

151 Civic Center Way, Royal Palm Beach

Please join CAFCI on Saturday, December 31st from 8 pm until 1 am to ring in the new year while enjoying a delectable dinner and champagne toast. It is BYOB; however, CAFCI will provide the ice and cups. DJ Mansta will be entertaining us, so be prepared to dance the night away. See flyer with additional details on the front page. For tickets and additional information, contact: Dennis Wright (561.653.1586); Lawrence Logan (561.791.0162) or CAFCI (561.790.4002). Invite your friends and family and let's ring in the New Year together.

MARTIN LUTHER KING, JR. DAY CELEBRATION

Monday, January 15, 2024 at 8:30 am

Royal Palm Beach Cultural Center

151 Civic Center Way, Royal Palm Beach

The Cultural Committee and the Village of Royal Palm Beach are in the process of planning the 22nd Annual MLK Day Celebration, which will be held on Monday, January 15, 2024. There will be a continental breakfast from 8:30 to 9:30 am, followed by a formal cultural arts entertainment program at 10 am. Among the performers will be the energetic and enthusiastic entertainer, steel band player Junior Stevens. Additional information will be posted in the January issue of the newsletter and on CAFCI's website at www.cafcipc.org.

LET'S DO BUSINESS

in Royal Palm Beach • Wellington

Western West Palm Beach (up to Vista Parkway)

Let's Support Businesses in our Community

LAKESIDE FUNERAL HOME & CREMATION CARE

KILON AND SHAMA RHODEN

11347 Okeechobee Blvd, Royal Palm Beach, FL 33411

561.557.4739 • info@lakesidemem.com

Schedule appointment at lakesidemem.com

Open 24 hours

If you would like to recommend a business to be featured in "Let's Do Business" in our Newsletter, please contact the Newsletter Committee at junettep56@gmail.com or thaliaec@gmail.com so that we can share it with our members.

Member Spotlight

HAVE YOU MET?



This month we are proud to feature CAFCI member **Lavern Blackwood**.

If Lavern is awake, she's moving, managing her business, **Blackwood Consulting & Services** — through which she provides human resource and administrative support to small businesses; running 'The

Success and Accountability Network (SAN), which she co-founded with friend, Aida Smith; serving as the president of the Crowned Pearls of Wellington, Inc. (CPW), the philanthropic arm of Alpha Kappa Alpha Sorority, Inc., Alpha Alpha Upsilon Omega Chapter; and directing human resource management for MCO Construction and Services, Inc., a construction management company based in Miami, FL.

When she jokes, "I am very busy but I love putting my skills to work for others," those who know her understand that her 'busyness' stems from her commitment to having intentional impact.

It is her commitment to helping others improve their lives that drove her and Smith to create the Success and Accountability Network. "We founded SAN because we wanted to help adults and youth realize their dreams by helping them map out strategies for achieving them," she says.

Lavern is proudest of SAN's youth accountability and life skills training program that provides students in grades 9-12 with coaching, essential skills, college readiness, and leadership development training.

Lavern is also honored by the work that the Crowned Pearls foundation does under her leadership. Among other community service projects, CPW administers Students Working to Achieve Greatness "SWAG," a Village of Wellington program designed to help empower and motivate at-risk and under-served students at Wellington and Palm Beach Central high schools.

When not knee-deep in youth uplift, or overseeing HR for MCO, through her firm, Blackwood Consulting & Services, Lavern helps small businesses scale up by formalizing their processes and projecting the professionalism of a top-tier company.

Asked about the legacy she'd like to leave behind, she says, "I never say I'm going to build for my children because I do know that they are going to surpass anything I have done. What I want is to create something that is lasting, that will provide services even when I am gone, something that continues serving the community."

Originally from St. Mary, Jamaica, Lavern lives in Royal Palm Beach and has been a CAFCI member for four years and serves on the Student Assistance Fund Committee. She is married to her best friend, Andrew, a fellow Jamaican, and is the mother of two boys, Alexander and Adrian. She enjoys spending time with family and friends, entertaining, reading/watching suspense stories and traveling.

To connect with Lavern or learn more, email her at: Lavern.blackwood@yahoo.com.

By Max Smith, Newsletter Committee

The CAFCI Member Spotlight serves as an opportunity for you to inform your CAFCI family about your business or any special projects or philanthropic ventures with which you may be engaged, or to share some memories from back home or about an experience that was meaningful to you. If you are interested in being featured in the column or have someone you would like to recommend for consideration, please let us know by emailing us at: cafcibellsouth.net; junettep56@gmail.com; thaliaec@gmail.com; or maxsandrox@gmail.com.

Thanks in advance CAFCI family, the more we know, the more we grow. We look forward to shining the spotlight on you.

CAFCI EXTENDS
Congratulations!

Lorianne and Dennis Cabrera, whose son, Noah Cabrera attained the rank of Eagle Scout in Scouts BSA Troop 111.

Winsom Genus-Martin and Norman Martin on the birth of their granddaughter Milan-Aliyah Martin.

Thalia and Timothy Lauren on the birth of their granddaughter Katherine Ann Lauren and grandson River Levi Wooddell.

If you would like to share your good news in our Newsletter, please contact the Newsletter Committee at junettep56@gmail.com or thaliaec@gmail.com so that we can share it with our members.

OUR CHILDREN ARE OUR FUTURE

CAFCI and the Student Assistance Fund (SAF) Committee would be honored to recognize the accomplishments of its members and/or their relatives. Please share your good news with us and we will publish it as space permits.

STUDENT ASSISTANCE FUND

EMPOWERING YOUTH & INVESTING IN OUR FUTURE

Each year the Student Assistance Fund (SAF) Committee offers deserving local high school seniors the opportunity to apply for a monetary "Student Assistance Award" from CAFCI. We need your help! A donation of any amount will help CAFCI's SAF Committee reach its fundraising goal. To donate to the Student Assistance Fund and/or sponsor an award recipient, you can use one of the methods listed below:

1. Mail check payable to CAFCI, Attention: SAF (write "SAF" on your check in the notes line to make sure it is posted to the SAF program), 675 Royal Palm Beach Blvd, Suite #134, Royal Palm Beach, FL 33411.
2. Donate online at <https://www.cafcipc.org/donation-center>. Select the Student Assistance option.
3. **Support SAF Golden Krust "Dining to Donate":** Patronize Golden Krust between **November 8th and December 20th** and 10% of your purchase (excluding seafood and oxtail meals) will be donated to CAFCI's SAF. **VERY IMPORTANT:** Coupon must be presented at time of purchase. The coupon is below and it can be duplicated.

If you cannot donate, please share the fundraiser link (<https://www.cafcipc.org/studentassistanceprogram>) to help spread the word with family, friends and social media contacts.

APPLICATIONS:

Applications are now being accepted for students graduating in 2024. Go to the Student Assistance Fund tab of CAFCI's webpage (<https://www.cafcipc.org/student-assistance>) for a link to the application form OR access online fillable forms in PDF format by clicking https://www.cafcipc.org/files/ugd/8ea0b3_d53b054f070d4d9797a6a0a98a093391.pdf. Please share the application with Palm Beach County's graduating seniors, and your friends and family. **Deadline to apply is March 1, 2024.**

In the past we have spoken with a few CAFCI friends whose children, grandchildren, or relatives graduated from high school this past June and when we asked them, 'Did you have them fill out the application?' their response was, "Oops, we forgot." Don't let that be you.

For more information, please contact Nadine White-Boyd at 561.351.6895 or Junette Powell at 561.346.2353. Thanks in advance for your continued support.



Golden Krust®

CARIBBEAN RESTAURANT

DINING TO DONATE

Dine or shop at Golden Krust, present this coupon and
10% of your bill will be donated to

Caribbean-American For Community Involvement
STUDENT ASSISTANCE FUND

Valid: 11/08/2023 to 12/20/2023

*6901 Okeechobee Blvd, #B2, West Palm Beach, FL 33401
GOLDENKRUST.COM

*Valid ONLY at the location mentioned above. Must present this coupon for the organization to receive credit.
Excludes seafood and oxtail meals.



Caribbean-American For Community Involvement, in Florida, Inc.

A 501(c)(3) Organization – (EIN #65-0965408)

675 Royal Palm Beach Boulevard • Suite #134 • Royal Palm Beach, FL 33411
www.cafcipbc.org • E-mail: cafci@bellsouth.net • Phone: 561.790.4002

Follow us on Facebook

December 6, 2023

Dear Prospective Student Assistance Fund Donor:

Caribbean-American For Community Involvement in Florida, Inc. (CAFCI) continues its more than 34 years of service to the community. CAFCI, a 501(c)(3) organization, functions due to 100% of dedicated volunteers and is committed to advancing our youths' higher education. For the past 30 years, CAFCI has raised funds to assist well deserving college-bound high school students in our communities to achieve their educational goals. Your financial donation and dedication to CAFCI will help to open college doors to students. With your financial support, CAFCI will be able to award between \$500 to \$1,500 to each deserving student.

Many ambitious students are denied access to a college education due to financial constraints. As you can imagine, many high school students may hold the key to a cure for a disease but may never have the opportunity to maximize their potential. Many have innovative ideas for probable solutions to social problems, yet may never have a chance to expand on them. Others are discouraged simply because the first step to higher education may seem financially impossible.

CAFCI's Student Assistance Fund Committee is requesting your financial help. Your contribution will make a difference in the lives of our youth as your donation will not only provide hope for more students but will also help to ease their financial burden. We look forward to receiving your life-changing contribution to help with assisting students as they embark on one of their lifelong endeavors to begin college. We will publicly acknowledge you on our *List of Donors*. **You may make your donation online by going to www.cafcipbc.org/donation-center and select **Student Assistance** or by mailing your donation by **April 30, 2024, to:****

CAFCI
Attn: Student Assistance Fund
675 Royal Palm Beach Boulevard, Suite 134
Royal Palm Beach, FL 33411

For more information about our organization and past recipients, please visit our website at www.cafcipbc.org/studentassistanceprogram. Thank you in advance for your donation. Should you have any questions, please do not hesitate to contact us at 561.790.4002.

Respectfully,

Nadine White-Boyd
Nadine White-Boyd
Co-Chair, Student Asst. Committee

Junette Powell
Junette Powell
Co-Chair, Student Asst. Committee

Dennis Wright
Dennis Wright
President

CAFCI SCOUTS BSA TROOP 111



Greetings CAFCI,

November has been a very busy and fun month for Troop 111. Troop 111 had their annual mystery campout this year at Universal's Islands of Adventure. Scouts from all the Patrols, including the Majestic Tigers and Elusive Bucks, joined us in having a great time going on exciting rides with friends and adult leaders. At one point we filled an entire car on the Jurassic Park flume ride, chanting "111" as it took off from the station.



Eagle Scout, Noah Cabrera

As an added bonus, Troop 111 Alumni Cole Estevez, one of Troop 111's many Eagle Scouts, joined us for the annual trip. This campout was also the final adventure for both William Hicks and Noah Cabrera, two of our most recent Eagle Scouts who will turn 18 and age out of the Troop this month. So, in accordance with Troop 111's tradition, they were both "pied in the face" at Camp Davis upon their return from their last troop campout.

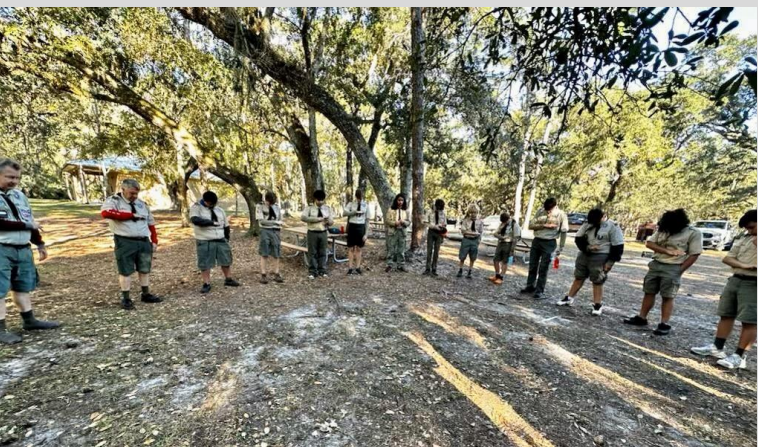
November was also the month where several of our scouts participated in ILST, Introduction to Leadership Skills for Troops. Mr. McNally, our Scoutmaster, led several scouts through this leadership training where they used teamwork and problem solving to navigate various tasks and obstacle courses.

The Scouts had fun and are now trained and ready to take on leadership roles in the Troop.



ILST Training: Landon Girard, Kirill Montoya, Haroon Almasoodi, Caleb McNally and Keenan Stack

Many thanks to CAFCI for their continued support of our Troop that allows us to have so many wonderful experiences.



Chaplains Aide closing prayer at Mystery Campout



Front: Ms. Rachel Pfister, Robert Lombardo, Kirill Montoya, Keenan Stack, Haroon Almasoodi, Luke Estevez, Daniel Grayson, Ryan Goldberger, Ms. Dawn Kelly

Back: Mrs. Cheri Estevez, Mrs. Lori Cabrera, Dr. Ron Rice, Jackson Doeren, Landon Girard, William Hicks, Mr. Paul Estevez, Jackson Eubanks, Lucas Schnick Baker, Micah Johnson, Mohammed Almasoodi, Caleb McNally, Mr. Ryan McNally



Sincerely,
 Luke Estevez
 Senior Patrol Leader
 Scouts BSA Troop 111



To apply for membership in BSA Troop 111 or to volunteer for scouting, visit <https://my.scouting.org/VES/OnlineReg/1.0.0/?tu=UF-MB-085taa0111>

During these times, more than ever, please help us put a smile on our children's faces.



CAFCI's TOYS FOR TOTS CHRISTMAS TOY DRIVE

**Deadline
Dec. 15, 2023**



**Also Need....
Wrapping Paper
Gift Bags
Tape & Tags**

NEWBORN TO 18 YEARS

Drop-off unwrapped toys at the CAFCI Office

675 Royal Palm Beach Blvd., Suite #134, Royal Palm Beach, FL 33411

or

Donate online and we will shop for you.

Go to cafcipbc.org/donation-center and select "Toy Drive"

or

Call Simms at 561.719.0263 for pick-up.

**Your donation will help make a difference
in the life of a child from our surrounding communities.**

WAYS TO SUPPORT CAFCI . . . WE NEED YOU!!!

CAFCI website: <https://www.cafcipbc.org/donation-center>

GoFundMe: Visit <https://gofund.me/7319cf9a> • Please share with your friends and family.

HAVE YOU JOINED OR RENEWED YOUR MEMBERSHIP TO CAFCI???

2023 MEMBERSHIP DUES (Single - \$60 • Couple - \$100)

Submit your membership dues online at: <https://www.cafcipbc.org/membership-dues> OR

Mail to: CAFCI Attention: Lawrence Logan,

675 Royal Palm Beach Boulevard, Suite #134, Royal Palm Beach, FL 33411

A For C.A.F.C.I.



At the November Board meeting, Barclay Varlack presented a business proposal to the Board on behalf of the Finance Committee. The proposal was approved and the Finance Committee was directed to investigate the details required to set up the proposed business. This will require a few months to complete. The purpose of this step is to get legal advice and, if favorable, create a more detailed business plan for the Board to review for approval. If approved, the next step would be to implement the plan and start the business.

The business plan is required by the organization we have solicited to help us acquire funding for a building and related capital expenses. They will help us secure financing prior to finding a space.

If you have information about potential investors who may be able to help with funding, please share your ideas and information about available properties by calling 561-790-4002 and leaving a message, or by emailing cafcibellsouth.net, and copying radcliffewoody@aol.com. We thank you, in advance, for your assistance.

*Participation in the Home of Our Own project is available through the Buy-A-Brick program. Visit the web page at www.cafcipbc.org and click on the "Home of Our Own" tab or call Radcliffe "Woody" Brown at 561.791.3344 for more information. **We have made it easier to take part in the program by facilitating monthly payments to buy a brick. Monthly payments of \$50 for a \$1,000 brick and \$150 for a \$3,000 brick are available.***

Submitted by Radcliffe "Woody" Brown, CAFCI Home Of Our Own Chair

CAFCI'S VALUES STATEMENT:

Caribbean-American for Community Involvement acknowledges and honors the fundamental value and dignity of all individuals and pledges itself to creating and maintaining an environment that respects diverse traditions, heritages, and experiences. We believe in giving a voice to all people and respecting all people regardless of ethnicity or socioeconomic background. We support the participation in and promotion of events that lead to respect and mutual understanding among the various cultural, ethnic, and socioeconomic groups in our community. We believe in promoting honesty and integrity by being transparent in all our dealings, having fun and fellowship with each other while volunteering and caring for the young and elderly and helping those in need.

DISCLAIMER: The views and opinions expressed in this newsletter are not necessarily the views and opinions of CAFCI's members and/or the Newsletter Committee members.

CAFCI MEMBERS... *If you would like to share the accomplishments of a close relative (e.g., child, grandchild, niece and/or nephew) with your CAFCI Family in the "Our Children Are Our Future" section of the NEWS, please provide the information to Paul Baker (email: ujama4@aol.com or phone 561.784.0067). If there is any other information you would like included in the NEWS, please submit the information to Junette Powell (junettep56@gmail.com).*

IMPORTANT: *Include "CAFCI NEWS" in the subject line when sending e-mails. Inclusion of articles submitted will be at the discretion of the Newsletter Committee and based on space availability.*

DECEMBER... A MONTH OF CELEBRATIONS & AWARENESS



HOLIDAY SHOPPING SAFETY TIPS

The busiest shopping time of the year is here. If you are one of the millions of holiday shoppers, take some extra precautions with your personal information and purchases to protect yourself. Consider these holiday shopping safety tips:

- Keep your purse close to your body or your wallet in an inside coat pocket or front pants pocket.
- Don't argue or fight over an item.
- Don't take your money out until asked and don't flash a lot of cash.
- Use only one credit card. Data breaches have occurred in the past at major retailers and credit card companies. Should something similar occur, you can reduce the risk of having multiple cards compromised.
- Save your receipts and monitor your credit card activity by reviewing your bill immediately or periodically checking the online app.
- Ask for help moving and loading large items if needed.
- If shopping with children, select a central location to meet in case you are separated. Teach kids how to ask a security guard or employee for help if they're lost.

Source: <https://www.statefarm.com/simple-insights/financial/holidaysavings-tips>

MORE TIPS FROM THE EXPERTS:

- Banks, utilities and governmental agencies never call unannounced. They will typically send a letter or a text that requires a two-step verification. Don't trust anyone claiming to be from your bank or the government. Call instead to verify.

- Don't answer a call if you don't recognize the number. If it's legitimate, they will leave a message.
- If you receive a text or email from a government agency or a trusted business, don't open it. The crooks often "spook" messages to make them look like a real deal. Look up the business and contact them directly.
- Never click on hyperlinks in electronic messages. That could lead to a virus being planted in your device.
- Never give your personal or financial information in response to an unexpected request. Never give anyone your passwords.
- Resist pressure to act immediately. Check out the caller.
- Never pay with cryptocurrency or gift cards. Never deposit a check and send money to someone.
- If someone calls about a family member who needs help, call the family member directly.
- If you get an unexpected electronic notice of a bill or even a receipt, don't reply. Call the business directly.
- Report the fraud attempt to law enforcement. Also notify the bank, credit card company and any agency or business that had been part of the crime.

Sources that can provide more information: www.aarp.org/money/scams-fraud and www.consumer.ftc.gov/scams

Submitted by Junette Powell

MEMBERSHIP DUES

(Single - \$60 * Couple - \$100)

Submit your membership dues online at www.cafcipc.org OR

Mail to CAFCI Attention: Lawrence Logan, 675 Royal Palm Beach Boulevard, Suite #134, Royal Palm Beach, FL 33411

MARK YOUR CALENDAR

CAFCI'S EVENTS

Dates are subject to change. Please check the current issue of the NEWS and the website.

Saturday, December 9: **General Membership Meeting ~ Toys for Tots Drive | Games Night | Christmas Potluck**, 7 pm, Hybrid; St. David's in the Pines Episcopal Church Hall, 465 Forest Hill Blvd, Wellington

Sunday, December 31 at 8 pm

CAFCI New Year's Eve Gala

Royal Palm Beach Cultural Center, 151 Civic Center Way, Royal Palm Beach

Saturday, January 13, 2024: **General Membership Meeting ~ Board Swearing-In**, 7 pm, Hybrid

Monday, January 15th at 8:30 am

Martin Luther King, Jr. Day Celebration

Royal Palm Beach Cultural Center, 151 Civic Center Way, Royal Palm Beach

Saturday, February 10: **General Membership Meeting**, 7 pm, Hybrid

Saturday, March 9: **General Membership Meeting**, 7 pm, Hybrid

April (Date, Time & Venue TBA)

CAFCI Annual Picnic

May (Date, Time & Venue TBA)

Cultural Diversity Day

Saturday, May 11: **General Membership Meeting**, 7 pm, Hybrid

June (Date, Time & Venue TBA)

Student Assistance Fund Award Ceremony

Saturday, June 8: **General Membership Meeting**, 7 pm, Hybrid

AROUND TOWN

- **Saturdays thru April 27, 2024, 9 am to 1 pm | Green Market & Bazaar**, Lakeside Village Hall, Royal Palm Beach
- **Friday, December 15th, 7 pm to 9 pm | Concert Night/Food Trucks**, "Thirty Hertz", Commons Park, Royal Palm Beach
- **Saturday, December 16th, 5 pm to 9 pm | Meet Santa**, Commons Park Sporting Center, Royal Palm Beach
- **Saturday, December 16th, 7 pm to 9 pm | Movie Night/Food Trucks**, "The Bad Guys", Commons Park, Royal Palm Beach
- **Saturday, December 16th, 7 pm – 12:30 am | United Sports & Social Club Christmas Gala**. Featuring live performances DJ Preto at 88 Palms Hotel (formerly Ramada Inn) 1901 Palm Beach Lakes Boulevard, West Palm Beach, FL. Tickets: \$100 (includes dinner, open bar, entrance, entertainment & parking). For tickets or information, call 561.312.5972 or 561.767.7188.
- Visit the **Kravis Center** at <https://www.kravis.org/> for upcoming events. If you are interested in joining the CAFCI Group to see performances at the Kravis Center, please text Genieve White at 561.876.4161.
- Visit the **Cultural Council for Palm Beach County** at <https://events.palmbeachculture.com/> for upcoming events and activities.
- For information on what's going on around Wellington, go to AroundWellington.com.

CAFCI

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**On behalf of the Board and members of the Newsletter Committee,
we wish everyone a
MERRY CHRISTMAS & all the best for 2024!**

