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The views expressed in this newsletter are not necessarily those of SAJAC or its board.

## **UPCOMING SINGLES AND YOUNG COUPLES EVENT**

KEEP YOUR EYES PEELED FOR INFORMATION ABOUT A SINGLES AND YOUNG COUPLES EVENT SOON.

Based on numerous requests for a sequel to the successful Cafe Sevilla event at the end of March, the single/young couples committee is finalizing details for an upcoming happening in August or September in La Jolla.

For more information, or to be put on the mailing list, call / leave a message for Hillel Katzeff at 452-9530



# SAJAC REPORTER

The Publication of the South African Jewish American Community of San Diego

Volume 2, No. 4

**SUMMER 1992** 

## Christopher Columbus



Christopher Columbus, discoverer of the New World. The portrait above is believed to be the only such based on a contemporary painting. (see pg. 4)

#### 

### **Newcomer's Corner**

by Pam Nathan

Our newcomers seem to be gravitating towards North County recently. Spoke to Andrew Sutner just the other day. I was surprised to learn that he has been living here for the past year. Originally from Cape Town, where he was involved with production of Farrelli clothing, Andrew started his own business two months ago importing children's clothing. His sister is Nicole Borok. He loves living in Del Mar, enjoys mountain biking and yoga. Unfortunately, I did not get to speak to his girlfriend, Karen Sossen. Hopefully I'll get to meet her in person soon.

Also living with Andrew are Nicole and Malcolm Waltman. Malcolm is Neville Berman's first cousin and so Malcolm feels right at home in the neighborhood. He was involved with Sea Point Plumbing back home and also property development. His wife, Nina, is in the accounting profession.

Johnny Kessel was another person I never got to speak to even though he has been around for the past two years. He is a fitness equipment broker and supplies both private and commercial clientele. It was interesting to find out that his girlfriend, Patty, is a muralist. She is responsible for many works of art that you see on downtown business exteriors. Johnny was in the Navy where he learned to dive and so now diving has become an enjoyable hobby to him.

Margot and Lawrence Schreiber are from Johannesburg. They met in Tel Aviv where Margot was working. Lawrence has been involved in Herbalife and so has been living in such diverse places as London, Spain and Dallas. He is president of a preschool education company. They have been living in Rancho Bernardo for the past 8 months.

When Davis Lange returned my call at 10:30 p.m. I knew at once that he had made an easy transition into American practices. He and his wife, Marion, lived in Victory Park, Johannesburg. Needless to say they know the only relatives I have who lived in that area, the Ossip family. They have come to San Diego to join their kids who live here, Lawrence and Leanne Lange. They have visited the States many times and sounds like they are excited by transplanting to a new environment. They enjoy swimming and walking and would enjoy meeting other South Africans that they could gessels with.





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by Toby Dorfman - President, San Diego Society for Humanistic Judaism Humanistic Judaism is a philosophy of life that values

human reason and human power. It is an ethical system that stresses the values of self-reliance and self-determination. It is, above all, an open religion which allows Jews to celebrate their Jewishness and their humanistic identity.

Rosh Hashana and Yom Kippur are perfect holidays for Humanistic Jews to celebrate this philosophy of life. In our ceremonies, we emphasize self-reflection and evaluation, instead of guilt. We ask forgiveness from humans we may have hurt, instead of divine forgiveness. We reflect on our moral behavior and make decisions to improve it. We see these holidays as a time to consider positive change through human effort.

The first priority of our Judaism is the continuity of the Jewish people. We come together to demonstrate and express that Jewish identity, our membership in the local and worldwide Jewish community and our desire to participate and support the on-going viability of this historical and unique culture.

So how do we celebrate the High Holidays? We do T'shoovah, examining the reality of who we are; we do T'feelah, self-evaluation as regards family and friends; we do T'zedakah, self-correction to enhance ourselves and our community. The blowing of the Shofar, the Kol Nidre melody and a humanistic "Sh'ma Yisrael" are deeply moving emotional sounds and words that connect most Jews. Since we share that emotion with pride in our heritage, we enjoy presenting these rituals as part of our celebrations.

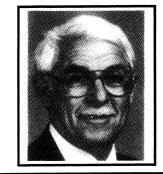
During our Nizkor (We Remember) memorial service, a Kaddish is recited that emphasizes the memory of those who have passed from us, but also the value of life.

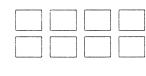
There are no recitations of prayers, confessionals or supplications to a divine authority. If we celebrate the Holidays in the traditional manner, with the traditional liturgy, we would be violating the very essence of the purpose of the Holidays; that is, the recovery of integrity.

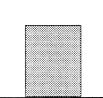
"Our philosophy of human reason and responsibility are the governing principles in our lives. When we celebrate Jewish holidays in our way, we experience a Judaism that is real to us, true to our intellect, beautiful to our hearts and an expression of our commitment to humanistic truth."

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## **SUMMER 1992**

## Optimizing the capital structure of your business

by Jeff Chalmers

Cash is the lifeblood of a business and a strong capital structure is the foundation upon which a solid cash flow is generated.

What is capital? Capital is generally those with equity and debt resources available to the business. These resources are used for operating expenditures, selling and marketing, production of products, providing services, purchasing plants and equipment, etc.

In today's tough banking environment where it is a tremendous task to get a mortgage loan on 75 percent value of your home, try asking your lender for funds to finance your business. One hint is to establish capital sources when your business is a viable and profitable venture. This may cost time and money; however, the insurance that funds will be available should the business experience problems is well worth the cost. In talking to chief financial officers of middle market companies (companies with revenues of up to \$25 million), a majority have informed that their single major task over the last 18 months was to establish a beneficial banking relationship. Banks and other lending institutions are under tremendous pressure to originate performing loans, however, one quarter's losses may be enough for your lender to extrapolate those results and raise significant doubt as to your business' ability to repay the loan.

Your task is to prove to your lender that you have a viable business.

Lenders generally look for both a primary and secondary source of collateral for their loan. The primary source of repayment is from profits, while the secondary form of repayment is assets of the business. If the business does not have both, or if the profit history is short or erratic, the lender will look to the owner's personal guaranty.

Some lenders will require that you comply with certain covenants. The covenants may be as simple as a minimum equity balance or borrowing base (net tangible assets). Other covenants may limit distributions to owners, payments for purchase of equipment, Maintenance of profitability or loans by the business. Lenders may also require that a certified accountant perform a review or audit of the company's financial statements.

Prior to talking to your lender, be prepared! Some information which the lender will need to see is:

- Three years tax returns,
- audited or reviewed financial statements (if available),
- budgets and projections for the next year and possibly a five

You should be very specific as to the amount of funds you require and the proposed use of such funds. A lender will not lend funds to finance operations, research and development or marketing expenses. They will, however, fund accounts receivable, inventory (to lesser extent) and equipment.

Some other sources of debt finance are leasing companies, which will purchase equipment and lease such equipment to your business and factoring companies, which will advance funds against firm purchase orders for products. This type of financing is very common in the apparel industry.

Jeff is an audit manager in the San Diego office of Price Waterhouse.



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## **Christopher Columbus**(1451-1505)

Discover of the New World. Columbus' origin was for a long time a topic of speculation. Investigations cast doubt as to his presumed Italian birth, and much evidence was forwarded to strengthen the belief that his parents were Marranos (secret Jews) who fled from Spain to Italy. It is known that his expedition was helped by Jewish scientists, financiers and statesmen. Some historians believe that Queen Isabella did not actually pawn her jewels to finance the expedition, and that most of the funds came from the confiscated wealth of Spanish Jews, especially that of Marrano Luis de Santangel. A professing Jew, Abraham Zacuto, provided Columbus with scientific maps for the expedition, and a number of Marranos were members of his crew. It is recorded that the secret Jew, Luis de Torres, Columbus' interpreter, was the first white man who set foot on the soil of San Salvador, the first island of the New World to be discovered. Though Columbus did find the New World, it was named not for him, but for explorer, Amerigo Vespucci.

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#### Mazel Tov to;

Tayna & Dennis Goodman on the birth of a baby girl.

Morris & Sadie Berelowitz on the birth of a grandson.

Stanley & Margo Behr on the engagement of their son Douglas.

Merle & Brian Datnow on the Bat Mitzvah of Jamie.

Helene & David Bortz on the birth of a son.

#### Get Well to;

Solly Wollach for hip surgery.

Cindy Friedman on her surgery.

Geoff Kalmanson on a recent illness.

Tony Wapnick on a recent illness,

Ray Klein on a recent illness.

Barbara Klein on her recent back surgery.

Myra Monk on her recent surgery.

#### Condolences to;

Geoff Phillips on the loss of his father.

Grace Phillips on the loss of her husband.

Dennis Monk on the loss of his father.



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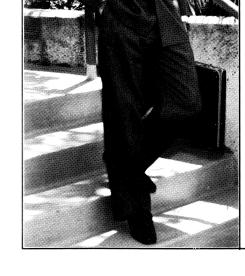
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# An interlude with a newly-arrived Russian family

by Marlene Stanger

The family had been in San Diego one week - a five year old boy, Sasha, his mother, Helena, and his grandparents, Luba and Leon, and his great-grandparents, Frema and Gregory.

The old lady needed an eye specialist and I had volunteered to fetch them from their El Cajon apartment and take them to the doctor in Hillcrest. I arrived half an hour early and wasn't sure of the exact location of their apartment. I drove slowly down the road and spotted an old couple, standing outside an apartment building. The man stood tall; his wife leaned on her walking stick. They looked like they were used to waiting. I pulled up alongside them and said their names, my voice rising to turn these names into a question. My Russian - nonexistent; their English similarly nonexistent.

In a moment of inspiration I mustered up the courage to speak the Yiddish I had grown up with, graciously bestowed by my Bobba. "Raids' do Yiddush?" I ventured. "Yiddush, Yiddush, do binst a yid?" the man responded with great animation. He then said something to his wife in Russian and she smiled gently at me, unseeing.

I parked the car and got out to stand with them on the sidewalk. I thought if I concentrated very hard, I would be able to communicate with the man in Yiddish. We stood outside chatting, the woman, meanwhile, sitting in the front seat of my car, quietly listening. In the twenty minutes or so, while we waited for the rest of the family (except grand-daughter, Helena) to emerge from their apartment, we managed to communicate a fair amount to each other. He learnt that I was a writer and that my parents lived in South Africa. That I had been in America for six years, in San Diego for eight months. I learnt that he was a retired metal worker and that he had fought in the Russian army against Hitler, but that, in spite of this, he had been discriminated against as a soldier because he was a Jew. I learnt that his pension of six rubles a month was enough to live on bread and water, that a kilo of meat was 120 rubles...

Soon his son, daughter-in-law and great-grandson emerged from their apartment building and we introduced ourselves.

In Hillcrest, we found a place to park in front of the doctor's offices. I did not want to interfere too much in the family's interaction with the doctor, but, I realized, I might have to act as interpreter, although the card noted that the office employed a Russian-speaking staff member. We went upstairs and the receptionist handed out new patient forms which I had to translate.

When it came to asking Frema, via Gregory, Via Luba, how many children she had, the reply was a classic and, I smiled, one that all Jewish mothers the world over - no matter the language - would have definitely have approved of. "Viefel kinder host to?" (My version, for what it's worth, of how many children do you have...)

The answer: "Ein kind." (pointing to Leon). Luba grinned, her gorgeous face (that looks to me so much like American author and former U.S. spy, Countess Aline Romanones) lighting up, "Ein wunderkind!" she added knowingly.

When it came time to see the doctor. I held back, but Gregory motioned to me to join them. I'm glad I did. It was so exciting, in the global nature of things, to meet the Doctor they saw first. An Ethiopian man fluent in Russian! He had won a scholarship to study medicine in Moscow after he finished high school and was forced, through necessity, to learn Russian.

I thought how ironic. Here sit a Russian Jewish family and an Ethiopian man, not Jewish, Moscow educated... A strange kind of justice seemed to be working: The Russians had helped this Ethiopian get his medical education and this Ethiopian doctor was now helping the Russian victims of his mentors. In Israel, the Russians and Ethiopians have a different scenario: the Russians highly educated; Ethiopians largely peasants but all Jews. But one has to concede that, in the end, it's just a great melting pot of humanity. All with the same needs and hopes, above all, good health.

The old lady was diagnosed with cataracts that needed surgery: the family's concern was how they would manage to get the transportation they needed to and from the hospital. I told Gregory that that should be the least of their worries. I drove them today. Someone would be there to drive them tomorrow, and whenever else they needed transportation. They had not yet gauged that the Jewish community is rather a remarkable one and that there is an amazing network of support.

We returned to El Cajon and the family thanked me profusely. But I really got a lump in my throat when the old patriarch, almost 80, clasped my hands and told me a blessing that I remembered hearing my Bobba saying in her most heartfelt moments: "Zol du leben biz a hundred und tsavanzig!" (You should live to 120!). I knew that, if I remembered Yiddish well enough, there would have been an appropriate response to that, but I, in turn, thanked him profusely, and accompanied his son, daughter-in-law, and great-grandson into their apartment to meet his grand-daughter and receive their hospitality before heading back to the cocooned life in Solana Beach.

## **New faces for Africa**













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even though the heart is breaking.
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when the world condemns
And it glows with all the beauty
of the rarest, brightest gems.



Ot is far beyond defining,
it defies all explanation,
And it still remains a secret
like mysteries of creation.
A many-splendoured miracle
men cannot understand,
And another wondrous evidence
of a mother's guiding hand.





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This place of contrast black and white, this land of darkness and of light. I love you so without reserve, Your veld blom smell, your rain on dust, your ancient rock. I, in my inner sight preserve, I live in this other land just now, but when my longing for you overwhelms my heart, I close my eyes and just allow you into my inner space, and once again I smell the smell and see the sights and feel the grass and hear the "Piet my vrou" call up the rain, and all the things I love of you, my birth place. . . ... and too, a shadow falls, for I am still not blinded by the pain of unrest and turmoil of your children who remain To work out destiny and give your gift who seek out ways of racial harmony, and so humanity to lift. Your path is difficult, your mute is strong, can we together make it and correct the wrong, This Africa, this southern tip. I can never really leave your passion grip, For it is your passion which has breathed life into my heart that has made me as others and yet unique in past and everywhere I travel I take with me the Cape of Hope, the veld blom smell and tales of you, for them another side to see.

Avril Thal

## at our 6th Annual BBQ

























Soon after these events came the news that 5 Democratic Party members of parliament had terminated their association with the party, and joined the ANC, while still retaining their parliamentary seats as independents. The M.P.'s are: Jannie Momberg of Simonstown, Jan van Eck of Claremont, Dave Dalling of Sandton, Rob Haswell of Maritzburg South, and Pierre Cronje of Greytown. This development is said to have followed talks between these men and the ANC leadership. Now they effectively represent the ANC in Parliament.

**SUMMER 1992** 

A cabinet re-shuffle took place in May following the premature retirement (at 52) of Finance Minister, Barend DuPlessis, and the shifting of Minister of Constitutional Development, Gerrit Viljoen, to a new, lighter post as Minister of State Affairs, after he became ill. Barend DuPlessis is reported to have finally suffered a nervous and physical collapse after trying to deal with the campaign against VAT (Value Added Tax). VAT had been his pet project for years. Gerrit Viljoen became ill after the Development Aid (a subdepartment of Constitutional Development) corruption scandal broke in the media. Apparently millions of rand were squandered and misappropriated, and the department was closed down by the government.

Negotiations for the new South Africa are still limping along - bedevilled by all manner of obstacles and name-calling. The violence in the townships continues, undiminished, with each side blaming the other for the terrible situation. Raymond Parsons, director general of the S.A. Chamber of Business, said that "endemic violence can lead us all to poverty and despair". Mandela accused the S.A. government of being involved in it, and compared the unrest to Nazi Germany where people had been killed because they were Jews. "You are allowing people to be killed simply because they are blacks, and you . . . don't care", he told the President.

Across the Limpopo, Robert Mugabe took a vacation from official duties, leaving Joshua Nkomo in charge, amid growing opinion that he lacks the ability to lead his embattled government. Zimbabwe is suffering great food shortages, a crippling drought, as well as steeply rising prices. Maize from South Africa has poured across the border at the rate of 250 trucks per day to feed the people, and long food lines are becoming a daily sight. At times, people have had to stand in line for more than 2 days to get some maize, and starving peasants are eating river sand as the drought worsens. The power shortage is being alleviated by Zambia and Zaire who are supplying extra power between them to Zimbabwe.



**SUMMER 1992** 

## **South African Scene**

by Naomi Rudick

"Euphoric" best describes the mood which pervaded the South African Scene mid-March through April. With a booming "Yes" vote in the referendum, and the successes of the S.A. cricket team in Australia and the West Indies, national pride and optimism blossomed. Danie Craven told the country that it was "set for a feast of international rugby", while the Conservative Party retired to its political laager to lick its wounds and ponder its devastating defeat.

The World Cup cricket team received a welcome that "the Beatles would have envied". The 45-minute ticker-tape parade, with the team members aboard an open doubledecker bus, moved through the center of Johannesburg, through Braamfontein and Hillbrow. It was accompanied by wailing sirens, a convoy of motorcycles, traffic patrol cars, and fire engines. Cricket fans, their faces painted green and gold, lined the streets, and hung out of the windows spraying champagne on the parade below. At City Hall, which was decorated for the occasion, they were met by Pik Botha, the Mayor of Johannesburg, Jan Burger, and Steve Tshwete of the ANC. The large crowd had to be contained by a barricade of firemen, police officers, traffic officials. . . and drum

majorettes. Twelve Harvard aircraft flew in formation overhead, and a military helicopter dropped streamers on the crowd.. An excited fan said, "These guys did a lot for the whole country. I believe they are responsible for the resounding 'Yes' referendum vote". Many would agree.

By mid-April rumor became fact when Nelson Mandela announced that he and Winnie were separating after 34 years of marriage. According to the ANC, reasons for the break were "differences on a number of issues in recent months", and according to Mandela himself, "circumstances beyond our control". Despite the fact that there had been no communication between them for quite some time, and they had been living apart, Mandela emphasized that he still loved her, and that she could rely on his support "during these trying times". "Trying times" refers to the furor surrounding Winnie regarding her role in the death of Stompie Mokoetsi, and a new probe into alleged involvement in the murder of Soweto "people's doctor", Abu Baker Asvat. For Winnie this separation means a steep slide down the political ladder, especially since the ANC sees her as a political liability. She has resigned, unwillingly, from her executive positions within the ANC, and probably will no longer be a "figure of fear" to many of her political colleagues. Meanwhile, Nelson is going to live in Lower Houghton, in a large house which is now abuzz with workmen and decorators.



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#### This and that ...

Great debate in the Rugby world as to whether Naas Botha should be included in the international rugby team. Can Botha adjust to the new, pacier game with its new rules? Some say "yes", while others warn international selectors that Botha "and other seasoned campaigners, in their twilight years" should be omitted from any national team.

Zola Pieterse (Budd) qualified at the Holiday In Olympic Trials in Durban, and will now concentrate on building up for the Games.

The Land Acquisition Act was passed in Zimbabwe's Parliament, empowering the government to take about 50% of land owned by white farmers, and give it to blacks.

The ANC confirmed having talks with convicted Russian spy, and former S.A. Navy commodore, Dieter Gerhard, regarding the re-structuring of the S.A. Defense Force. They say he has valuable information, and has become a member of the ANC.

The British Musician's Union has lifted its ban on members performing in South Africa.

Dr. Allen Boesak, former moderator of the Ned. Geref. Sendingkerk and president of the World Alliance of Reformed Churches, and his wife, TV producer, Elna Botha, have parted after 14 months of marriage. They have a daughter, born in December.

Willem de Klerk, youngest son of President F.W., has cancelled his engagement to Erica Adams. Erica Adams said that Willem had

bowed to parental pressure.

Armscor, moving away from its military role, is producing golf clubs, cricket bats, toys, computer stream-lining systems, and SOS flares for sea-rescue emergencies.

The Afrikaans Foundation has launched a campaign to promote Afrikaans with the slogan "Afrikaans the Friendly Language. The foundation intends to strip Afrikaans of its political and ideological connotations, and ensure its growth in the new South Africa!.



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## People, people everywhere. And not one person to vote for.

by Brian Marks

You'd think in a country of over 245 million people, we could actually find three people we would really want to vote for. But we haven't.

In fact this is the first election that I can remember, when there has been an absolute consensus on which candidate to vote for. None of them.

So why is it that the good candidates are staying away and we are faced with a choice between the Lover, the Fighter and Daddy Warbucks.

I think it's all pretty obvious by now. We have taken all the fun . . . and profit out of the job.

Take a good look at a picture of Ronald Reagan or George Bush before their election and what they look like now. Both need three weeks at a health spa with a full regimen from Tova Borgnine and a lifetime supply of Oil of Olay.

What will Clinton do if he loses his looks? And let's be perfectly honest, Perot can't afford to lose any of his. And to do all this while taking a pay cut. Now that doesn't seem smart - - and the one thing we hope about our Presidents, is that they are smart.

And what about money? I mean it's a joke. How can you honestly expect a Senator or a top executive to take the most taxing

job in the world and earn less than they do now? Especially now when we have decided to second guess the perks.

I mean can you imagine questioning whether we should take Airforce One to a ball game or golf game. And hoe can you honestly expect an elected official to pay for their own banking, or membership to a health spa. Why shouldn't they be hand picked by foreign governments, action committees or wealthy individuals, who will never want anything in return . . . just the satisfaction of making sure the best person wins.

The mere thought of these restrictions are so ridiculous that I can't blame public officials from hiding behind their wallets every time an election year comes along.

And finally the exposure.

What public servant honestly wants to be on television everyday? Be quoted on everything? Asked their opinions on every issue? Be the guest on the Arsenio Hall show? Have to spend a few hours with Barbara Walters? Or Ted Koppel? Be wined and dined by Royalty? Get to throw out the first pitch of the All-Star Game? Have a pension for life? Have Secret Service protection wherever you go? Live in the White House?

Fame, Fortune, Power. The desire to serve. To make things better. To leave the world a better place just doesn't have the appeal it used to.

I don't know. It takes an awfully big ego to overcome all these obstacles and still be prepared to take it on. But come to think of it, who wants to elect someone with that size ego?



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SUMMER 1992

# TO YOUR HEALTH AND BEAUTY . . .

By Linda-Anne Kahn

#### SKIN CARE

The most important nutrients for a healthy skin are Vitamin C, Vitamin B Complex, Zinc, Betacarotene, Vitamin E, Chlorophyll and essential fatty acids (borage, fish oils), Omega 3 (from salmon) swordfish, bass.

ANTI-AGING NUTRIENTS are selenium, Vitamin E and betacarotene - antioxidants which prevent free radical damage. Free radicals in the presence of oxygen combine with unsaturated fat to form peroxides. This damage accumulates over the years and contributes to the breakdown of collagen, elastin and wrinkles, as well as being potential cancer producing elements.

#### REMINDERS FOR THE SUN SENSIBLE

- Wear a sunscreen that provides protection from both UVA and UVB rays with a SPF of 15 or 20.
- Wear a sunscreen everyday, even when it is cloudy.
   Clouds do not block ultraviolet light.
- Schedule outdoor activities for early morning and late afternoon. The sun's rays are most powerful and harmful between 10 a.m. and 3 p.m.
- Remember sun damage is cumulative. Years of sun exposure begin to exact their toll as skin cancer develops in adulthood. The sun causes premature aging as collagen fibres begin to cross link in the dermis.
- Re-apply sunscreen frequently, especially children's sensitive skin.
- Many common medications can cause PHOTO SENSI-TIVITY or excess sensitivity to the ultraviolet radiation in the sunlight. This make you susceptible to severe sunburn and even skin cancer.
- You can safeguard yourself by wearing a hat, sunglasses and other protective clothing and by applying a sunblock of SPF 20 with UVA and UVB protection.
- Drugs can trigger photo sensitivity reaction whether applied to the skin or taken internally include antiarrythmics, antiemetics (for nausea), coaltar derivatives (for psoriasis, eczema), diuretics, ketracyclines, sulfonmides (for urinary tract infections) and certain non-steroidal anti-inflammatory drugs.

-Consumer reports on health.

WORST SODIUM OFFENDER among condiments: Soy Sauce. Regular soy sauce contains more than 1,000 milligrams of sodium per tablespoon. "Light" versions have 30% - 40% less sodium, but still contains + 600 milligrams per tablespoon.

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#### **BROCCOLI MAKES IT BIG**

Researcher at John Hopkins University School of Medicine found that a compound sulforaphane found in broccoli got the liver to produce detoxifying enzymes - quinone reductase. These enzymes are thought to produce detoxify carcinogens - responsible for cancer cells. Animals fed high concentrates of broccoli get fewer tumors when given carcinogens. Broccoli also has antioxidant nutrients Vitamin C and Beta Carone (Vitamin A) fiber - Proc. Nat. Acad. Sc. 89 2394, 1992.

The cruciferous vegetables such as cabbage, kale, cauliflower and brussel sprouts also have large amounts of sulforaphane, so do carrots, bok choy and green onions nutrition action.

This is just more evidence that you should eat at least 5 servings of vegetables and fruit a day.



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## Dear Mom,

It's 2 A.M. and I can't sleep. I don't know if you'll get this letter before you leave but I have gotten used to putting all my thoughts into "Dear Mom letters", that I don't know what I'm going to do when you're living here.

I am so excited about your coming but I am also very nervous. Beside for practical matters, like whether our convoluted plan to get daddy health insurance is going to work, I am really worried about you leaving all your friends and bookclub and daddy's Rotary, and Dr. Friedman and the Women's Zionist League, etc. How long has Mandy been doing her hair once a week? Must be close to twenty years.

I hope that being close to us is going to be enough to compensate for all that.

Of course I know that you and Daddy will make new friends here very soon and that it won't take long for you to be running the Women's Division of U.J.F. but still it takes time and energy to make it work, and I hope you think its worth it.

I suppose I'm also nervous for me. I don't know that I'm any good at being a daughter and taking advice, etc. I was excellent at it, I know that, but somehow, living here gets you

out of that. It's probably going to be like when I was fifteen, you trying to advise me, and me resenting everything you say because I know better and you won't accept that. (Except this time you're the new immigrant and I have been here four years, so I do know better. HA, HA!)

I'm sure you'll think the kids are very precocious but try and reserve judgement and I think you will see that the precociousness is balanced by an independence and confidence we never had.

Well I guess whatever happens we'll find a way to work things out and it will be so good to know my children are not growing up with celluloid grandparents. I remember how much Bobba and Zeida meant to me and I am so glad you're going to be here for them.

Hope the packing-up and saying good-bye has not been too traumatic. See you in three weeks. (I can't believe I'm really saying that).

Love,

Janice

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#### KATZEFF RECEIVES CFP DESIGNATION

SAN DIEGO, CALIFORNIA - August 5, 1992 - Hillel Katzeff, a personal financial planner with IDS Financial Services, Inc., the nationwide financial planning and services company, has achieved the professional designation <u>Certified Financial Planner</u> (CFP). Katzeff completed the requirements that include course work and a series of examinations. He has also earned his MBA in Financial and Marketing Management from the Lubin Graduate School of Business, Pace University, New York, New York.

Individuals with the CFP designation have the technical expertise to effectively analyze client needs and develop comprehensive financial plan. There are more than 12,600 CFPs nationwide and abroad.

Katzeff is a registered representative with the San Diego division office located 8910 University Center Lane, Suite 200, San Diego, CA 92122.



IDS offers a variety of financial services and products, including personal financial planning, mutual funds, insurance and annuity products, lending and brokerage services. IDS is an American Express Company.

CONTACT: Hillel T. Katzeff, CFP at (619) 535-1331