

Reporter

Volume 18 No 7

Publication of the UNITED CIVIC ORGANIZATION of CENTURY VILLAGE (W.P.B.)
A senior community under Federal guidelines

July/August 1999

President's Message

Kurt Weiss



Here is an update on our negotiations with W.P.R.F. Gee and Jenson is in the process of inspecting all of Management's facilities: the two club houses, the pools, tennis courts, etc. This inspection should be completed within 30 days. Our attorneys completed the first draft of the agreement. Once we have scrutinized the document, it will be discussed with our attorneys and eventually it will be sent to W.P.R.F. for their comments. The final agreed upon contract will then be brought before the Officers, the Executive Board and to all 309 associations for ratification.

As expected, there will be a slight increase in the price of show tickets commencing January 1, 2000. This increase is contingent upon our contract with W.P.R.F. being signed by then.

Our legal fund which was created by surpluses from investigation fees has now reached a respectable level. I, therefore, proposed that we reduce investigation fees from \$100.00 to \$75.00 per investigation.

Associations will still be entitled to charge \$100.00 -- if their bylaws so provide -- but will only pass on to UCO \$75.00. The remaining \$25.00 will be held by the associations to be used by them as per their documents and bylaws. There is a proviso attached to the change: if the legal fund will be substantially reduced due to legal actions, such as defending law suits brought by potential buyers who were rejected with the concurrence of our attorney, the \$100.00 investigation fee will automatically be reinstated.

Lately we received a few complaints regarding the quality of the repaving done by "Ranger." Until these complaints will be properly addressed, part of the payments to "Ranger" will be held in abeyance.

However, it should be understood that all "Ranger" was contracted to do was to lay a one inch cover of asphalt on all parking areas and internal roads. They did not and were not supposed to do anything about faulty drainage nor were they supposed to do anything about pre-existing cracks, other than possibly fill them.

Continued on page 14

Insurance By Kurt Weiss

In view of various rumors floating around emanating from people who do not know, or who do not want to know, what UCO tries to accomplish in this area let me give you some facts.

1. For many years, a

majority of associations accepted insurance arrangements without checking or even without being aware what coverage was provided, without having a copy of the policy and, therefore, without

really knowing what they were paying for.

2. When I assumed the presidency, residents approached me with a suggestion that I name an insurance committee. Their task would be to check in depth what we are covered for and how coverage could be improved -- 'more bang for the buck'.

3. I acted upon this suggestion and named members to that committee who have experience in various fields of insurance and who desire to serve and help bring about improvements.

4. From the very beginning it was clear that the key to obtaining the best coverage is a) competition, and b) requesting bids for all 309 associations -- with a total value to be insured of close to three hundred million dollars -- this should result in lower premiums than bids for only a fraction thereof -- be that fraction even as high as 150 associations.

5. It never was our intention to prevent any of our previous insurance providers from submitting bids. This is regardless of past complaints or shortcomings for which we all have to shoulder part of the blame for not paying sufficient attention and simply accepting what was offered without question.

6. It was gratifying to learn that "Seacrest" will henceforth drop the clause

Income and Expenses in UCO Negotiating Account as of July 16, 1999

Revenue	\$320,535.62
Interest	5,005.87
	<hr/>
	\$325,541.49
Office Expenses	74.19
Legal	157,254.63
Bank Charges	174.17
	<hr/>
Net	\$157,502.99
	<hr/>
	\$168,038.50

UCO volunteers enjoy summer event

UCO volunteers gathered on June 5, at the Sheraton Resort Hotel for a barbecue luncheon arranged by Entertainment Committee Chair Vivian Walsh.

The affair, scheduled to be held outdoors, was moved inside to a more comfortable setting due to rain earlier in the morning. The number of invited guests was 184. These volunteers spend their summers in the Village and were recognized for their year-round contribution of service. The room was filled with familiar faces, people enjoying themselves, just having a good time without "business as usual." Hot and cold dishes, prepared by the

hotel staff with all the picnic fare, were set up buffet-style for the crowd.

President Weiss had suggested several months ago, that in addition to the regular UCO Recognition Day for volunteers held each December, there should be another Summer Recognition for those who work all year. It was a superb social and everyone agreed that it provided a good chance to meet and enjoy a very nice few hours. Once again, a special recognition to Vivian who was commended on her expertise in hosting another great party to show appreciation for the UCO volunteers!



President Emeritus Vivian Walsh waiting to greet the volunteers at the Barbecue. Photo by Morry Blank. More photos on page 7.

Season ticket flyers available

Season ticket flyers may be picked up at the Staff Office in the Clubhouse, Mon. to Fri., from 9:30 a.m. to 12:00 noon and 2:00 p.m. to 4:00 p.m. You must present your CV ID and sign for pickup. Ticket orders must be back by Aug. 14.

Delegate Meeting Summer Schedule

Fri., 9:30 a.m. in Auditorium
Aug. 6, Sept. 3, Oct. 1
All Welcome!!

To all associations

Those associations who have not yet picked up their copy of the UCO Management Agreement should see Marilyn Nissensohn at the UCO office.

Bar Codes

will be issued Aug. 13 at Hastings Clubhouse from 9:00 to 11:00 a.m.

UCO Reporter

Co-Editors _____ Max Hammerman, Frances Jaffe, Irv Lazar
Editorial Board _____ Ruth Bernhard, Bob Fogelman, Dan Salvo
Production _____ Ruth Bernhard, Phil Dreiss, Marilyn Nissensohn
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The Mail Bag

Howard Kaye resigns By Vivian Walsh

Our many thanks to Howard Kaye for his years of dedicated time and effort given to UCO.

He was one of the original founders of our organization and has seen UCO grow through the years.

He was instrumental in finalizing the earlier Unity Lease Agreement and his knowledge and expertise have helped to build UCO into its present status.

Howard was Vice President and on many committees, and recently chaired the Negotiation Committee which worked so diligently to arrive at an agreement.

We hope he will continue to be a part of UCO, and use his talents in furthering UCO's various causes.

Thank you, Howard

Coverage for ambulance service

I received a bill from American Medical Response, for the CoPay of \$69.70 for the non-emergency transfer from a Nursing Home to a surgeon's office and return.

Since my building carries ambulance insurance, I called AMR's toll free number in Miami, told them about my ambulance coverage, and after they verified my building's coverage, I was told to forget the bill.

It seems that AMR does not check to see if the user is covered, but must be reminded of the insurance coverage.

Leon B. Applebaum
(Editor's Note: If anyone has a problem with medical or ambulance payments, SHINE volunteers are available in the UCO office every Monday, Tuesday and Thursday from 9:00 AM until 1:00 PM.)

Insurance

Continued from page 1

in maintenance contracts with associations, which in the past gave them exclusive rights to obtain insurance. This by no means will result in their being excluded from consideration in the future.

Where do we go from here?

Insurance for the year 1999 is being provided in large part by Brown and Brown through "Seacrest" and to a lesser degree by AON, with a handful of independents.

The Insurance Committee is working on a "Request for Bids" formula which will be sent to four or five major insurance providers who will be asked to submit proposals for the year 2000. It will be based on 309 associations for the total value of close to three hundred million dollars.

All aspects of this new
Continued on page 5

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The Anti-Defamation League Foundation is a nonprofit corporation established to support and promote the mission of the Anti-Defamation League "to stop the defamation of the Jewish people...to secure justice and fair treatment to all citizens alike."

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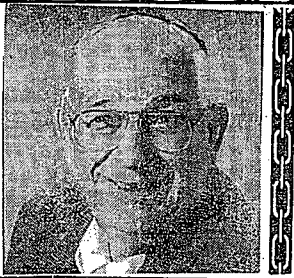
UCO Office Hrs. Mon.-Thurs 9:00 a.m. - 1:00 p.m.
Phone: (561) 683-9189 **Fri.** 1:00 p.m. - 5:00 p.m.
FAX: (561) 683-9904
Address: 82 Stratford F

MEETINGS & CALENDAR AGENDA

Officers Meeting Thurs., July 29, 10:00 a.m.
 UCO Office
Executive Board Wed., Aug. 4, 1:00 p.m.
 UCO Office

Security

David Bernstein



By the time you read this article in the Reporter, the new call-in system will be in full operation. The phone number will still be the same -- 689 1759. If, when you call, the line is being used, the call will automatically roll over to two other open lines. This way delays will be held at a minimum. I want to thank all of you, the residents, and your guests for your patience during this very difficult time. Thanks too to the Barton Security officers for their very efficient handling of the problems that came up.

Our other problem area has been the bar code scanner. They have had intermittent problems and are now undergoing repairs by a service company.

I have a request of all residents -- Please, if a guard or security person approaches your car, roll down the window so that you can hear what they are saying. It's just frustrating

trying to communicate through a closed window, especially if it is tinted.

The surveyors have come and gone and the architect is now busy drawing up plans for the new guard houses. I just can't wait to see what the preliminary drawings will look like. We told the architect to leave out any machine gun towers as we seem to have everything under control.

Our surprise ID check at the two gates was a great success. The members of the Committee raved about the cooperation they received from their neighbors. We'll keep on doing it periodically to help make our homes safer.

I close with this reminder. Please, if there is a severe storm coming and you go to stay with a neighbor, lock up your doors and windows. Take a few extra minutes to try to keep your home safe.

Have a wonderful, dry, and safe summer.

From the office of Commissioner Carol Roberts

Dear Friends at Century Village:

I have become aware of a circulating rumor that the County's Division of Senior Services will be discontinuing its transportation to Century Village. I assure you that this is only a rumor. **Your service will not be interrupted.**

The confusion may stem from some changes that Senior Services will make to the current system. Beginning on October 1, the transportation and scheduling will be provided by Intelitran, a private company. You can continue to call the Division of Senior Services with your transportation needs, but all scheduling, pick up and delivery will be handled by Intelitran.

With Intelitran's assistance, the system should prove more efficient and effective for all parties involved. We appreciate your patience in the transition period.

Quadrant Report - Southeast Area



by V.P. Ruth Bernhard
Andover, Bedford, Dover, Golf's Edge, Greenbrier, Kingswood, Sheffield, Southampton, Stratford

Most building associations that have ordered new documents, prepared by Attorney Rod Tennyson, have been notified by UCO that their association copy is ready for pickup by a board member or building representative, to be copied and distributed to each of their unit owners. If preferred, UCO will send the documents out to be photocopied by a printer who is charging \$4.00 per copy. This will save the inconvenience of having to deliver the documents to a printer and another trip to pick them up. To take advantage of this, a check to UCO in the amount of \$4.00 x the number of copies needed is required, before the documents will be sent out.

If you have been transported by ambulance recently and are receiving requests for information and/or payment, be sure not to ignore them.

This inaction will certainly result in your account being turned over for collection by the transporter. Contact the S.H.I.N.E. Committee in the UCO office for assistance or Vivian Walsh (689-7573) who chairs the committee.

If you are covered by Medicare and supplemental insurance, or are a member of an HMO, you should have no problem because you are covered for ambulance transport. Your contract benefits with American Medical Response (LifeFleet) cover you only if you were transported by them. Fire Rescue will cover you to the extent of your insurances only. You have additional benefits for your visitors under your ambulance contract.

In recent months, there have been instances where the ambulance company was in error due to changes in their system and you may have received a statement for payment or a request for more information. Be sure to follow up any such requests received.

The question of incorporation surfaces on occasion as to whether it is important or necessary. It is not only important and necessary, but imperative! The primary reasons for incorporation of your association are the following:

In case of an incident resulting in a lawsuit, individual unit owners are

Continued on page 5

Signs Committee
The Signs Committee needs members to volunteer to help brighten our Village. Call Morry Blank at 697-4554 and give him a hand.

Attention Building Officers
UCO now charges only \$75 for investigations. Associations may still charge \$100 and keep the difference for contingencies.

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- Swollen or aching feet?
- Itch, scaling or red feet?
- Flat feet, hammertoes, warts?
- Orthopedic foot & ankle problems?
- Leg cramps, walking short distances?
- Numbness, cramping or tingling between your toes?
- Cracking, peeling, itching between your toes?
- Bunions?
- Painful calluses?
- Arthritis problems?
- Morning heel pain?
- Cold feet, tingling?
- Open sores, rashes?

DO YOUR HEELS HURT?
We know why, and we can help. If your heel hurts when you get up in the morning, come and see us. **AND GET YOUR HEEL HEALED!!**
IF YOU ANSWERED YES TO ANY OF THESE QUESTIONS YOU HAVE A FOOT PROBLEM
CALL TODAY TO SCHEDULE YOUR HOUSECALL!

ATTENTION SENIOR CITIZENS!
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Quadrant Report - Southwest Area

By Bob Fogelman
Berkshire, Camden,
Northampton, Somerset,
Wellington, Windsor



Over the many years that I have lived in Century Village and have been associated with the United Civic Association, I have noticed a not so subtle change in the attitude of some of our unit owners. The 'senior' unit owners (in years of residency in Century Village) are beginning to have a policy of "hands-off"; "not me"; "I've done my share", etc. To my mind this is strictly a "no-no."

Condominium living, by its own definition is "community living." We must live by "one for all and all for one." So everyone, whether you're 55 years of age or 95 years young, we must all pitch in for the good of the entire community.

Yes, I must admit that I have seen newcomers who want to do it their way, who either want each 'T' crossed and every 'I' dotted or else they want to take short cuts to achieve whatever strikes their fancy, or they want to dominate instead of cooperate.

But on the other side of the coin, just because something was done a certain way in the past does not mean that it should be done the same way in the future. In other words, cooperation is a two way street. The "old timers" should continue to lend their expertise to the condo association officers and to the board of directors as much as possible.

Cooperation in a senior community is of the utmost importance. Not only the cooperation of the individual unit owners but also of each and every President of the 309 condo associations. Remember, every president or his representative is a voting delegate at the Delegate Meeting on the first Friday of the month.

But let's talk about the non-conformist, the "don't-tell-me-what-to-do"

individual, the one who is not a maven in any one thing but who is a know-it-all in everything. To my mind that is the individual who tends to create unnecessary problems. We need to have these people come to your umbrella organization (UCO) so that we may explain the dire need for their cooperation.

I recently found some condo associations who thought they were incorporated since 1971, but then discovered that they were not. If you are not making an annual report to Tallahassee together with a check for \$61.25 on an annual basis then you are not incorporated. Many condo associations have no original documents or have unsigned, non-recorded documents. Others know nothing about having the mandated reserves or how to compile statistics for future reserves. Some may

not have a viable budget or any general emergency fund. In addition, some officers and Boards of Directors do not know how to run a meeting or how to conduct an election. Perhaps what we need in the fall is to have more days of full sessions of workshops with designated times for designated subjects.

Liens and Foreclosures

My advice is to send a friendly letter (certified mail) to any unit owner who is two months in arrears with a ten day request for payment. After that, it is time to seek the assistance of an attorney for a letter to place a lien and finally a foreclosure. One of the most important amendments to your bylaws is one which states that persons who buy a unit at a foreclosure sale must have the approval of the condo association before they can live in the unit. Otherwise, Palm Beach County Law

states that in the case of a foreclosure sale, approval by the condo association is not necessary.

Finally, any condominium association that believes that their documents, that were issued by the developer in 1971, are sufficient for today's condo living are sadly mistaken. If there is a court case that may involve something that should have been in your documents, and were not, this could be disastrous to your unit owners. So please take our advice -- incorporate and bring your documents up-to-date.

I suggest that each association post a notice on their bulletin boards to advise their unit owners that monthly maintenance payments are due no later than the 10th of the month. A late fee may be charged if so contained in your documents.

Gossip

We cannot stop the gossips
Or muzzle them that's sure.
The surprise is that their
tales of hate
The ears of others lure.

Those who listen be aware
That someday sure as fate
You who enjoyed the
vengeful tales
Will be spoken of with hate.

Now wouldn't it be
wonderful
A blessing from above
If we cease the slander that
we spread
And turn the hate to love?

Ruth Leff

Voter Registration
From 9:00-11:00 a.m.
3rd Wed. of month
at UCO office

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(561) 697-2929

8200 JOG RD, SUIT 200
WEST BOYNTON BEACH FL
(561) 733-0019

Investigations

David Frankel



Insurance

Continued from page 2
 "request for bids" formula and the subsequent submission of bids will be thoroughly scrutinized by an insurance consultant whom we are about to engage. He will be completely independent, with no ties to any insurance company.

His and the committee's findings will be submitted to the Officers and the UCO Executive Board. The bid found to be the most advantageous on its merits will then be sent to all participating associations for their acceptance or rejection.

Let me explain what I mean by "participating associations." You all received (or are about to pick up in the UCO office) our proposed agreement between UCO and the Associations. I mentioned at

Continued on page 17

Quadrant Report - Southeast Area

Continued from page 3
 affected only to the extent of the value of their unit. In a lawsuit where a large monetary award is due the plaintiff, a unit owner can be held liable to the extent of all of his/her assets, including the condo unit, if the association is not incorporated.

Without incorporation, your association has no representation in court and a judge will not hear your case. It is exceedingly important that you incorporate. While Attorney Tennyson is preparing new building documents, he has offered to

handle incorporation for a building association for a fee of \$305. You might want to consider this if you are not incorporated.

If you are a new unit owner or renter, you should have received a mailbox key from the seller or lessor. This is their responsibility and not that of the building association. If you do not have a key, a locksmith or handyman can change your lock and provide new keys. You would have to follow up to collect your costs, if possible. This applies to unit door keys, as well. Laundry or storage room keys can be copied from someone who has them in the building, if they were not turned over.

Volunteers needed

The Veterans Hospital, located at Military Trail and Beeline Highway, is looking for volunteers. If you have a spare day during the week, call Ms. Linda Jackson at 882-7373 for information.

As of July 1st, 1999, if your documents permit you to charge \$100 for investigations, you may get the \$100 from the prospective purchaser, renter, etc. and give a check for \$75 to UCO. The balance of \$25 will remain in your treasury for contingencies.

Reminder: All persons residing in your Association must be investigated.

Note: Age verifications must be done every two years, and a summary of the result must be available for inspection. The actual age verification forms need not be made available for public scrutiny.

A community which previously did not seek to qualify for an exemption because of concern as to whether the community contained significant facilities and services for older persons (which facilities and services are no longer required to meet the exemption) can still qualify as an exempt community if it amends its covenants to grant it the right to exclude persons below age 55 and to compel occupancy in 80% of the units by at least one person 55 years of age or older.

Assuming that it does so, it can refuse sale to anyone not in compliance even though the community currently does not meet the 80% threshold. Please note,

Season ticket flyers available

Season ticket flyers may be picked up at the Staff Office in the Clubhouse, Mon. to Fri., from 9:30 a.m. to 12:00 noon and 2:00 p.m. to 4:00 p.m. You must present your CV ID and sign for pickup. Ticket orders must be back by Aug. 14.

Bike and Trike riders

Bikes and trikes should have lights when ridden at night and bells at all times.

**Jump
For
The
Cause**

Jump for the Cause Skydive for Breast Cancer Research

Over Labor Day weekend 1999, 140 of the best women in the world will be gathering at Perris Valley Skydiving Center in California to attempt a Women's Freefall World Record. In addition to building the largest all-female skydiving formation and setting a World Record in this category, this event will raise funds for and increase international awareness for breast cancer. Breast cancer is the leading cause of death for women between the ages of 35 and 54.

This World Record will use women from around the world to help reach our goal of raising \$750,000 for the Susan Komen Breast Cancer Foundation.

Deb Henry of Bothell, Washington (Ray and Barbara Henry's daughter) will be participating in this event and is actively seeking donations and sponsorships from friends and family and of course anyone else willing to help out!

Checks made payable to **Jump for the Cause** can be sent to Deb Henry at 9821-102 Riverbend Drive, Bothell, WA 98011 or dropped off with Ray and Barbara at 408 Greenbrier-A.

Please contact Deb (debonair@nwlink.com) for more information. Updates about the event can be found at <http://www.jumpforthecause.com>

Insurance consultant selected

By Marvin Meyer, Chairman, Insurance Committee

The result of the July 8, 1999 meeting of the Insurance Committee was the selection of an Insurance Consultant, John R. Frazier, who will assist us in the following ways: First, he will review the current association policies, checking for duplicate coverage, gaps in coverage, State of Florida Statutory Requirements, and make recommendations. That completed, the Insurance Committee will make decisions on recommended changes to the association policies. Then Mr. Frazier will prepare an "Insurance Specification Package" for mailing to the four insurance agencies selected by us. This package will outline, in detail, the needs of the associations for property and liability coverage and will be returned as proposals by the insurance agencies within 60 days. After the proposals have been returned, J.R. Frazier will make the "Insurance Comparison" to identify differences between them and evaluate each against the other. We will then make a decision based on his recommendation and select the most suitable plan. Finally, our consultant will match the winner's proposal against the actual policies to see that we are getting what we requested and for which we are paying.

All decisions of the Insurance Committee will be brought before the Officers and the Executive Board for final approval, before they are offered to participating associations.

John R. Frazier is a licensed General Line Property agent in the State of Florida and has been performing insurance reviews since 1992 and property appraisals since 1981. He sells no insurance and is a member of the Community Associations Institute (CAI).

Transportation Report

By Transportation Committee.

The new bus schedule was instituted on July 5. We received some complaints about this new schedule, but the residents must become familiar with the new times and routes. We are in the process of making corrections in the new schedules with the help of our residents who have contributed their ideas. You will find the new revised bus schedule on Page 19 of this edition of the UCO Reporter.

Since Community Transit has taken over our bus service they have been 99% perfect. This is due to the dedication of the Capri family and their desire to give the people of Century Village the service that they are paying for. It is because they are able to demonstrate to the Transportation Committee that they are capable of providing such

service on a regular basis that when they were asked to consider the new schedules, we immediately agreed. We have the confidence in Community Transit that they are able to provide more efficient service to the residents of Century Village.

At present, we have three internal buses doing the work of four and we expect that we will not see empty buses running around the Village. This change will be in effect for the summer only and during the winter the fourth bus will be put back into service. The internal bus service will still be at your bus stop every half hour as it has been in the past.

There will be three regular buses on the external routes. The Express bus will be used for food shopping and will leave every half hour. The Shuttle is used for local

shopping and will leave every half hour. The Mall bus leaves every hour and reaches out for expanded shopping and entertainment for our residents. The fourth bus will be the Entertainment bus. As of this writing we have trips to the Palm Beach Gardens Mall, Botanical Gardens and the Lake Worth beach. These schedules are all included as part of your regular assessments. When the winter schedule resumes, we will be putting the Entertainment bus in the Mall run. If the Committee finds the Entertainment bus is working well and the residents would like to continue this service in the winter season, we will consider extending this service.

The Sunday and Holiday schedules will remain the same. At this time we are asking you, the residents, to

please give us some ideas as to how we can use the Entertainment bus which will run 6 days a week. So please, either call the UCO Office at 683-9189 and leave your name and phone number, or write to the Transportation Committee.

We would like to thank all the residents for being patient while these new schedules are being put into use. We know change is sometimes very difficult, but we feel with these new innovative ideas from the Capri family, our transportation system will be the best and most unique of all the communities in the State of Florida.

Please tear out and retain the new revised bus schedule, found in the back of this issue, and keep in mind that every time a UCO Reporter is issued, there may be changes in the schedules. So make sure you read every issue.

PRIMARY CARE ASSOCIATES OF NORTH PALM BEACH

Health Care Plans - Palm Beach

5849 Okeechobee Blvd., Suite 301, West Palm Beach

561-683-4008

MONDAY - FRIDAY 8AM TO 5 PM

Dr. Rahman Karimi's Staff at Primary Care Associates would like to Welcome Dr. Alex Rosen and Dr. Michael Aronovich to Our Practice.

SERVICES AVAILABLE:

EKG
X-RAY
LABORATORY
SOME ON-SITE DIAGNOSTIC SERVICES
WHIRLPOOL
TRANSPORTATION

ON-SITE SPECIALISTS:

UROLOGY
OB/GYN
GENERAL SURGERY
CARDIOLOGY
GASTROENTEROLOGY
ENDOCRINOLOGY

ABOUT OUR MEDICAL STAFF:

DR. RAHMAN KARIMI: BOARD CERTIFIED IN INTERNAL MEDICINE
EDUCATION: UNIVERSITY OF TEHRAN SCHOOL OF MEDICINE
RESIDENCY: GOOD SAMARITAN HOSPITAL, DAYTON OHIO AND SAINT AGNES HOSPITAL, BALTIMORE MARYLAND
IN PRACTICE: SINCE 1993

DR. MICHAEL ARONOVICH: BOARD ELIGIBLE
EDUCATION: AZERBAIJAN, USSR
 BACHELOR OF SCIENCE & DOCTOR OF MEDICINE
RESIDENCY: SINAI HOSPITAL, DETROIT, MICHIGAN
IN PRACTICE: SINCE 1993

DR. ALEX ROSEN: BOARD CERTIFIED IN INTERNAL MEDICINE
EDUCATION: RENSSELAER POLYTECHNIC INSTITUTE, NEW YORK
 PENN STATE UNIVERSITY, COLLEGE OF MEDICINE
RESIDENCY: MEMORIAL SLOAN-KETTERING, NEW YORK
 NORTH SHORE UNIVERSITY HOSPITAL
IN PRACTICE: SINCE 1991

IF YOU HAVE NOT CHANGED THE 9-VOLT BATTERY IN YOUR SMOKE DETECTOR RECENTLY, DO SO NOW TO AVOID THE ANNOYANCE AND INCONVENIENCE OF ITS "BEEPING" WHEN THE BATTERY GETS LOW.



Condo Q&A

By UCO Advisory Committee

These questions and answers are not legal opinions prepared by lawyers. If your questions go beyond these simple answers, you must seek legal advice from licensed attorneys.

This month's subjects are "Keys to Condo Units", "Names and Addresses of Unit Owners", and "Telephone Numbers of Unit Owners."

Keys to Condo Units

Question 1: Why is it important that the Association have a key to your unit?

Answer: In case of emergency and/or to allow access to in-unit pest control services, it is essential that each unit owner supply key(s) to the Association. Unit owners who refuse should be reminded that doors and/or windows will be broken by authorities in emergency situations. These same unit owners should be informed of the importance of pest control. In the matter of pest control, if unit owners prevent access, this will impact on the cleanliness of

the rest of the units in the Association.

Question 2: Is it true that owners have the duty to furnish the condo association with a duplicate key to their condominium? Isn't this an invasion of my privacy?

Answer: There is no explicit law requiring you to provide a key. If the condo declaration, the articles of incorporation or the bylaws require you to provide a key to the condo association, you will have to furnish the association with a duplicate key to your condominium. If the condo declaration, the articles of incorporation and the bylaws are silent you will not have to do so.

On the other hand, condominium owners must provide access to their unit, during reasonable hours, for the maintenance, repair, or replacement of any common elements or for making emergency repairs that are necessary to prevent damage to the common elements or to a unit or units. (See Fla. Stat. 718.111(5).) The board does not have to wait until there is a problem. It can require all absentee owners to furnish the association

Continued on page 18

A. BERNSTEIN REALTY, INC.



2 BD, 2 BTH 2/2		
GOLF'S EDGE E	OVERLOOKS GOLF	\$39,900
PLYMOUTH G	CRNR, ENCL PATIO	\$36,000
SOMERSET J	1ST FLOOR, CORNER	\$39,000
2 BD, 1.5 BTH 2/1.5		
CAMDEN F	1ST FLOOR, CORN	\$30,000
COVENTRY B	BRIGHT & SUNNY	\$23,900
COVENTRY D	BEAUTIFUL & BRIGHT	\$24,500
EASTHAMPTON D	PRICED TO SELL	\$23,000
HASTINGS I	CLEAN UNFURNISHED	\$24,900
NORWICH E	NEW AC & CARPET	\$25,000
NORWICH M	1ST FLOOR, BEAUTIFUL	\$27,900
SUSSEX J	EXCELLENT CONDITION	\$24,900
2 BD, 1 BTH 2/1		
BEDFORD B	GOOD CONDITION	\$19,900
1 BD, 1.5 BTH 1/1.5		
ANDOVER G	MOVE IN	\$14,900
ANDOVER K	CORNER	\$19,500
BEDFORD E	BEAUTIFUL	\$22,900
CAMBRIDGE B	NEW APPLIANCES	\$16,000
CAMBRIDGE D	GREAT APT.	\$19,500
CANTERBURY E	GREAT AREA	\$12,500
CANTERBURY J	CORNER, UPPER	\$22,000
CHATHAM A	ENCLOSED PATIO, CORNER	\$19,500
CHATHAM K	EXCELLENT PRICE	\$24,900
COVENTRY F	FURNISHED	\$17,900
COVENTRY G	1ST FL, CLEAN, FURN.	\$20,000
DORCHESTER K	1ST FL, WATERVIEW	\$18,000
DOVER A	3RD FL, BEAUTIFUL	\$33,000
GOLFS EDGE B	BEAUTIFULLY KEPT	\$22,900
GOLFS EDGE E	OUTSTANDING CORNER	\$18,000
GREENBRIAR C	FURN, GREAT VIEW	\$26,000
KENT I	NICE LOCATION	\$17,000
NORWICH L	1ST FLOOR, FURN.	\$16,900
SALISBURY H	GREAT CONDITION	\$12,900
SHEFFIELD E	1ST FL, FURN	\$16,000
SHEFFIELD M	CORNER, GREAT SHAPE	\$18,900
SOUTHAMPTON A	CEILING FANS, GREAT VIEW	\$15,000
SOUTHAMPTON A	4TH FLOOR, GOLF VIEW	\$15,000
SOUTHAMPTON B	1ST FLOOR, GOLF VIEW	\$18,000
SOUTHAMPTON B	ENCLOSED PATIO, GOLF VIEW	\$23,500
SOUTHAMPTON B	GOLF VIEW, XTRA LRG. PATIO	\$17,500
SUSSEX I	FURNISHED, CENTRAL AC	\$18,500
WALTHAM A	EVERYTHING NEW	\$16,900
WALTHAM E	CORNER, WALK TO TEMPLE	\$17,500
WELLINGTON M	BEAUTIFUL, WATER VIEW	\$40,000

1 BD, 1 BTH 1/1		
ANDOVER F	UPPER, CLEAN	\$ 9,500
ANDOVER H	MAKE OFFER	\$12,000
ANDOVER I	1ST FLOOR, UPGRADED	\$17,500
ANDOVER J	UPPER CORNER	\$19,000
BEDFORD B	1ST FL, UNFURN, EXCELLENT	\$16,000
BEDFORD H	1ST FLOOR, FURN.	\$14,500
BERKSHIRE A	GREAT SHAPE	\$ 9,500
BERKSHIRE G	FURN, UPPER UNIT	\$12,900
CAMBRIDGE B	BRAND NEW	\$17,500
CHATHAM K	FRESHLY PAINTED	\$11,500
KENT L	PRICED RIGHT	\$10,000
KINGSWOOD C	FURN., VERY NICE	\$14,900
NORTHAMPTON I	BEAUTIFUL AREA	\$12,500
NORTHAMPTON M	WATER VIEW	\$10,900
NORTHAMPTON Q	PRICED TO SELL	\$11,900
NORTHAMPTON R	EXCELLENT CONDITION	\$18,500
NORWICH L	GREAT PRICE	\$12,000
SALISBURY B	VERY CLEAN	\$11,000
SALISBURY E	UNFURNISHED	\$11,900
SALISBURY F	BEAUTIFUL & CLEAN	\$11,900
SALISBURY I	CLEAN, MOVE IN	\$17,500
SHEFFELD I	WHITE TILE, FURNISHED	\$11,000
SHEFFELD K	MOVE IN	\$13,000
SUSSEX G	2ND FLOOR, NICE COND	\$12,000
SUSSEX J	NEW KITCHEN, MOVE IN	\$10,000
WINDSOR M	FULLY FURNISHED	\$11,900

BEAR LAKES	3/2.5	SPECTACULAR HOME	\$255,000
PALM BEACH HOUSE	1/1.5	BEAUTIFUL ON INTRACOASTAL	\$ 54,900
PALM CLUB	2/2	GROUND FLOOR	\$ 58,900
POINCIANA PLACE	2/2	5TH FLOOR, WONDERFUL	\$ 62,900
CYPRESS LAKES	2/2	A MUST SEE	\$ 86,900
CYPRESS LAKES	2/2	UPGRADES GALORE	\$119,500
GOLDEN LAKES	2/2	ABSOLUTELY GORGEOUS	\$ 52,000
GOLDEN LAKES	1/2	CONVERTABLE	\$ 34,000
LOXAHATCHEE	3/2	RANCH HOME	\$187,000

BERNSTEIN REALTY, INC.

JOSSIE LANGE

RANDY ADER

687-5100

482-4002

By Rod Tennyson, Esq.

What are the Association's obligations in relation to repairs for water damage or intrusion?

Under the Florida Condominium Act, the Association has the duty to properly maintain the common elements of the condominium. The Condominium Act further requires the Association to insure the common elements of the condominium for casualty loss. This mandated insurance does not extend, however, to flood insurance. The Association must use reasonable care in maintaining the common elements and to repair common elements where there is water penetration from normal rains and precipitation. The Association does not have a duty, however, to maintain the common elements to prevent water intrusion caused by flood or other unusual weather and precipitation, commonly referred to as "acts of God."

If a condominium unit owner's apartment has been damaged by water intrusion, caused by an abnormal event (an act of God), then that unit owner must either repair that loss at their own expense or make a claim against their own homeowner's insurance. The Condominium Association has no legal obligation to repair unit damage caused by this type of casualty loss. In this regard, I would always recommend that ground floor unit owners acquire flood insurance as an extension or rider to their homeowner's policy. I believe the national flood insurance program would cover these ground floor unit owners, should they desire to purchase the policy.

If, however, a unit owner experiences water damage to his unit, caused by normal rains or precipitation, then the Association may or may not be liable for these damages depending on how the Association maintained these common elements prior to the loss. For example, if the Association is aware of water penetration through the common elements of the condominium (a leaky roof), has failed to take corrective action to repair this water penetration, and resulting

damages to a unit owner's apartment, then under that scenario the Association may well have been "negligent" and potentially liable for damages to the unit owner's apartment. On the other hand, if the Association has made all reasonable repairs to the common elements in correcting potential water penetration, but a loss still occurs to a unit owner's apartment, then the association has not been negligent and is not liable for any damages to the unit. The question is whether or not the association has been negligent in carrying out its duties to properly maintain the common elements of the condominium. A classic example of non-negligence from water damage is the unexpected bursting water pipe which floods several condominium units. If the Condominium Association had no prior knowledge of the defective water pipe, it cannot be negligent and liable for damages to apartments.

United Civic Organization, Inc.

Financial Statements

December 31, 1998

LKD

LAMN, KRIELOW, DYTRYCH & CO
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

CHARLES L. LAMN, CPA
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INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
United Civic Organization, Inc.
West Palm Beach, Florida

We have audited the accompanying balance sheet of United Civic Organization, Inc. as of December 31, 1998, and the related statements of revenues, expenses and fund balance, and cash flows for the year the ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of United Civic Organization, Inc. as of December 31, 1998, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

The American Institute of Certified Public Accountants has determined the supplementary information about future major repairs and replacements of common property is required to supplement, but not required to be a part of, the basic financial statements. The United Civic Organization, Inc. has not presented this supplementary information for these financial statements.

Lamn, Krielow, Dytrych & Co.
LAMN, KRIELOW, DYTRYCH & CO.
Certified Public Accountants

United Civic Organization, Inc. Balance Sheet December 31, 1998

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Assets						
Cash and cash equivalents	\$ 236,425	\$ 11,357	\$ 587,396	\$ 155,405	\$ 283,861	\$ 1,274,444
Certificate of deposit	13,494	-	200,813	485,000	-	699,307
Settlement receivable	-	-	8,829	-	-	8,829
Prepaid insurance	-	1,388	-	-	-	1,388
Prepaid income taxes	-	2,357	-	-	-	2,357
Property and equipment, net of accumulated depreciation	2,456	2,566	-	-	-	5,022
Utility deposits	60	215	-	4,465	-	4,740
Due to other funds	(4,771)	-	(30,540)	(35,783)	(13,990)	(85,084)
Due from other funds	-	85,084	-	-	-	85,084
Total assets	\$ 247,664	\$ 102,967	\$ 766,498	\$ 609,087	\$ 269,871	\$ 1,996,087
Liabilities						
Accounts payable	\$ 2,336	\$ -	\$ 232,403	\$ 39,564	\$ 9,586	\$ 283,889
Deferred revenue	-	-	182,200	-	104,000	286,200
Total liabilities	2,336	-	414,603	39,564	113,586	570,089
Fund balance						
Appropriated	150,392	-	294,966	251,270	156,285	852,913
Unappropriated	94,936	102,967	56,929	318,253	-	573,085
Total fund balance	245,328	102,967	351,895	569,523	156,285	1,425,998
Total liabilities and fund balance	\$ 247,664	\$ 102,967	\$ 766,498	\$ 609,087	\$ 269,871	\$ 1,996,087

Read the accompanying notes and the independent auditors' report.

United Civic Organization, Inc.

Financial Statements

December 31, 1998

United Civic Organization, Inc.
Statement of Cash Flows
For the year ended December 31, 1998

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Operating Activities						
Dues/assessments collected from members	\$ 28,585	\$ -0-	\$ 1,631,001	\$ 621,978	\$ 1,458,296	\$ 3,739,860
Cash collected from reporter ads	-0-	60,285	-0-	-0-	-0-	60,285
Interest collected	8,762	1,837	23,861	22,556	14,220	71,236
Other income collected	106,666	-0-	3,048	28,287	-0-	138,001
Cash collected from settlement	-0-	-0-	35,616	-0-	-0-	35,616
Cash paid to suppliers of goods and services	(116,708)	(57,644)	(1,286,044)	(598,774)	(1,329,754)	(3,388,924)
Income taxes paid	(1,923)	(9,201)	(5,456)	(4,952)	(3,143)	(24,675)
Net cash provided (used) by operating activities	<u>25,382</u>	<u>(4,723)</u>	<u>402,026</u>	<u>69,095</u>	<u>139,619</u>	<u>631,399</u>
Investing Activities						
Redemption of certificates of deposits	173,906	29,289	92,999	291,270	53,441	640,905
Purchase of certificate of deposit	-0-	-0-	-0-	(485,000)	-0-	(485,000)
Purchase of property and equipment	-0-	(1,431)	-0-	-0-	-0-	(1,431)
Net cash provided (used) by investing activities	<u>173,906</u>	<u>27,858</u>	<u>92,999</u>	<u>(193,730)</u>	<u>53,441</u>	<u>154,474</u>
Financing Activities						
Interfund borrowings	(19,128)	(23,913)	9,935	9,431	23,675	-0-
Interfund transfers	11,231	-0-	-0-	-0-	(11,231)	-0-
Net cash provided (used) by financing activities	<u>(7,897)</u>	<u>(23,913)</u>	<u>9,935</u>	<u>9,431</u>	<u>12,444</u>	<u>-0-</u>
Net increase (decrease) in cash and cash equivalents	<u>191,391</u>	<u>(778)</u>	<u>504,960</u>	<u>(115,204)</u>	<u>205,504</u>	<u>785,873</u>
Cash and cash equivalents, January 1, 1998	45,034	12,135	82,436	270,609	78,357	488,571
Cash and cash equivalents, December 31, 1998	<u>\$ 236,425</u>	<u>\$ 11,357</u>	<u>\$ 587,396</u>	<u>\$ 155,405</u>	<u>\$ 283,861</u>	<u>\$ 1,274,444</u>
Reconciliation of excess revenues over expenses to net cash provided (used) by operating activities						
	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Excess revenues over expenses	\$ 35,166	\$ 4,498	\$ 72,899	\$ 135,386	\$ 26,033	\$ 273,982
Adjustments to reconcile excess revenues over expenses to net cash provided (used) by operating activities:						
Depreciation	2,681	1,232	-0-	-0-	-0-	3,913
(Increase) decrease in:						
Settlement receivable	-0-	-0-	(8,829)	-0-	-0-	(8,829)
Prepaid insurance	-0-	65	-0-	-0-	-0-	65
Prepaid income taxes	-0-	(2,357)	-0-	-0-	-0-	(2,357)
Increase (decrease) in:						
Accounts payable	(8,881)	(2,086)	155,756	(63,921)	9,586	90,454
Deferred revenue	(3,584)	-0-	182,200	(2,370)	104,000	280,246
Income taxes payable	-0-	(6,075)	-0-	-0-	-0-	(6,075)
Net cash provided (used) by operating activities	<u>\$ 25,382</u>	<u>\$ (4,723)</u>	<u>\$ 402,026</u>	<u>\$ 69,095</u>	<u>\$ 139,619</u>	<u>\$ 631,399</u>

Read the accompanying notes and the independent auditors' report.

Medicare Q & A

Q: Are there rules that protect me in a Skilled Nursing Facility?

A: Every Medicare Skilled Nursing Facility (SNF) must meet quality standards. They can't require you to pay a deposit or other payment to be admitted to the facility unless it is clear that Medicare does not cover the cost of services. If the SNF staff decides that you don't need the level of skilled care covered by Medicare, you must be told immediately. If you disagree with this decision, the SNF must request an official Medicare decision on coverage. The SNF can't require you to pay a deposit for services that Medicare may not cover until Medicare gives its decision. You must pay for any coinsurance while your claim is being processed, and for services not covered by Medicare. If you have questions about SNF care, contact the Fiscal Intermediary, Blue Cross/Blue Shield of Florida at (904) 355-8899, or Mutual of Omaha at (402) 351-2860.

Q: When do I receive an Advance Beneficiary Notice?

A: There are two situations in which a doctor must give you an Advance beneficiary Notice (ABN) in writing. One is before he or she gives you a service that he or she knows or believes Medicare doesn't consider medically necessary, and the other is when he or she knows or believes that Medicare will not pay for the service. If you are not given an ABN before you get the service, you are not responsible for paying for that service. If you do receive written notice, sign an agreement, receive the service, and Medicare does not pay for the service, then you must pay for it.

Q: How are my bills (claims) paid in the Original Medicare Plan?

A: When you receive services covered by the Original Medicare Plan, your provider sends the bill (claim) to a private insurance company that contracts with Medicare. These companies are called the Fiscal Intermediary (for Part A services) or the Medicare carrier (for Part B services). After they process the claim, you receive a Medicare Summary Notice (MSN), or an Explanation of Medicare Benefits

Continued on page 10

How do I appeal a hospital discharge?

Whether you have original Medicare or a Medicare HMO, if you believe you are being discharged from a hospital too soon, you have the right to appeal to the Medicare Peer Review Organization (PRO), Florida Medical Quality Assurance, Inc. (FMQAI). Upon receiving notice of your hospital discharge, ask for a written notice of non-coverage from the hospital or HMO. Then call FMQAI at 1-800-844-0795 before noon of the next working day. During this continued stay review, you may stay in the hospital at no charge (for Medicare covered services) and the hospital or HMO cannot discharge you before the PRO reaches a decision. Call the Florida PRO, FMQAI at 1-800-844-0795 for more information.

Source: 1999 HCFA Medicare & You Handbook

Medicare Q & A

Continued from page 9

(EOMB) (for Part B services) or a Medicare Benefits Notice (for Part A services).

You have a right to request an itemized statement from the provider of the service. You must receive it within 30 days of your request. Please check the notice to be sure that you were not billed for services, medical supplies, or equipment that you did not receive. If you have any questions about bills or services listed on the notice, contact the carrier or Fiscal Intermediary (the name and phone number are on the notice). If you disagree with a claim decision, you have the right to file an appeal.

Q: How do I appeal a Medicare payment or coverage decision under the Original Medicare Plan?

A: You have a right to appeal any decision concerning your Medicare covered services in the original Medicare Plan. You can file an appeal if you believe Medicare did not pay enough for services or should have paid for health care services you received. Your appeal rights will be detailed on the back of the Medicare Summary Notice (MSN) or Explanation of Medicare Benefits (EOMB).

Source: 1999 HCFA Medicare & You Handbook

United Civic Organization, Inc.

Financial Statements

December 31, 1998

United Civic Organization, Inc. Statement of Revenues, Expenses and Fund Balance For the year ended December 31, 1998

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Revenues						
Member dues/assessments	\$ 32,169	\$ -0-	\$ 1,131,660	\$ 624,348	\$ 1,354,296	\$ 3,142,473
Paving assessments	-0-	-0-	317,141	-0-	-0-	317,141
Interest	8,762	1,837	23,861	22,556	14,220	71,236
Investigation	103,794	-0-	-0-	-0-	-0-	103,794
Advertising	-0-	60,285	-0-	-0-	-0-	60,285
Guests, lost passes, renters	-0-	-0-	3,048	-0-	-0-	3,048
Other income	2,872	-0-	-0-	-0-	-0-	2,872
Settlement income	-0-	-0-	44,445	-0-	-0-	44,445
Gate passes	-0-	-0-	-0-	22,682	-0-	22,682
Bar codes	-0-	-0-	-0-	5,605	-0-	5,605
Total revenues	<u>147,597</u>	<u>62,122</u>	<u>1,520,155</u>	<u>675,191</u>	<u>1,368,516</u>	<u>3,773,581</u>
Expenses						
Administrative	4,479	4,479	4,479	4,479	-0-	17,916
Bank charges	430	348	515	395	660	2,348
Beautification	43,573	1,079	2,676	11,739	-0-	59,067
Legal fees	12,849	-0-	21,342	-0-	-0-	34,191
Depreciation	2,681	1,232	-0-	-0-	-0-	3,913
Reporter consultant	-0-	12,490	-0-	-0-	-0-	12,490
Printing, postage, office	3,479	27,074	-0-	-0-	297	30,850
Repairs	750	988	10,605	-0-	-0-	12,343
Transportation and paving	-0-	-0-	1,402,183	-0-	-0-	1,402,183
Ambulance	-0-	-0-	-0-	-0-	84,132	84,132
Guards	-0-	-0-	-0-	422,096	-0-	422,096
Cable	-0-	-0-	-0-	-0-	1,152,509	1,152,509
Security related expense	-0-	-0-	-0-	96,144	-0-	96,144
Penalties	-0-	140	-0-	-0-	-0-	140
Accounting	6,214	-0-	-0-	-0-	-0-	6,214
Pump maintenance	-0-	-0-	-0-	-0-	19,819	19,819
Professional fees - office services	-0-	4,420	-0-	-0-	-0-	4,420
Miscellaneous	1,747	-0-	-0-	-0-	-0-	1,747
Negotiation	-0-	-0-	-0-	-0-	81,923	81,923
Income taxes	1,923	769	5,456	4,952	3,143	16,243
Investigations	34,306	-0-	-0-	-0-	-0-	34,306
Insurance	-0-	4,605	-0-	-0-	-0-	4,605
Total expenses	<u>112,431</u>	<u>57,624</u>	<u>1,447,256</u>	<u>539,805</u>	<u>1,342,483</u>	<u>3,499,599</u>
Excess revenues over expenses	35,166	4,498	72,899	135,386	26,033	273,982
Fund balance, January 1, 1998						
- as restated	198,931	98,469	278,996	434,137	141,483	1,152,016
Interfund transfer	<u>11,231</u>	<u>-0-</u>	<u>-0-</u>	<u>-0-</u>	<u>(11,231)</u>	<u>-0-</u>
Fund balance, December 31, 1998	<u>\$ 245,328</u>	<u>\$ 102,967</u>	<u>\$ 351,895</u>	<u>\$ 569,523</u>	<u>\$ 156,285</u>	<u>\$ 1,425,998</u>

Read the accompanying notes and the independent auditors' report.

United Civic Organization, Inc.

Notes to Financial Statements

As of and for the year ended December 31, 1998

Nature of Operations

United Civic Organization, Inc. (Organization) was incorporated May 19, 1982, as a not-for-profit corporation under Chapter 617 of the Florida Statutes, to manage, maintain, and operate the common areas within the community known as Century Village. The membership consists of the 309 Condominium Associations within the community (which is comprised of 7,854 unit owners), and is located in West Palm Beach, Florida.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

This summary of significant accounting policies of the Organization is presented to assist in understanding of the financial statements. The financial statements and notes are representations of the management, who is responsible for their integrity and objectivity. These accounting policies conform to generally accepted accounting principles and have been applied on a consistent basis.

Method of Accounting

The Organization prepares its financial statements on the accrual basis of accounting and presents them as separate funds based on its different funding policies for that fund's operations.

United Civic Organization, Inc.
Financial Statements
December 31, 1998

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 1998

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

The Operating Fund reflects the operating assessments paid by the Organization's membership to meet the costs of beautification, investigations of prospective new occupants, and other regular costs of operations. Expenses of this fund are limited to those connected with the day-to-day operations not reported by another fund.

The Reporter Fund reflects the operations of the community's internal newspaper production. Revenues of this fund are derived from non-member purchases of advertising space and the expenses of this fund are limited to those directly related to the production of the newspaper.

The Transportation Fund reflects the operating assessments paid by the Organization's membership to meet the costs of transportation provided to the members and the maintenance of the perimeter roads within the community. Expenses of this fund mainly consist of those connected with the contract with the busing company, and those directly related to the maintenance of the roads and walkways.

The Security Fund reflects the operating assessments paid by the Organization's membership to meet the costs of security within the community. Expenses of this fund mainly consist of those connected with the securing of the community, and those directly related to the maintenance of the guardhouses and perimeter fences.

The Restricted Funds are comprised of the Ambulance Fund, the Cable Fund, the Pumps Fund, and the Negotiation Fund. These funds reflect the operating assessments paid by the Organization's membership to meet the costs of the objective for each fund. Expenses of these funds are restricted to those items for which assessments were levied.

Property and Equipment

Real property and other related common areas (roads, bridges, guardhouses, etc.) acquired from the developer and related improvements to such property are not recorded in the Organization's financial statements because those properties are owned by the members in common and not by the Organization.

Expenses incurred for improvements of the common elements of the property are included in fund expenses in the year of expense. Other personal property and equipment acquired by the Organization are capitalized at cost and depreciated over their estimated useful lives by using an accelerated method of depreciation.

Income Taxes

The Organization was taxed as a regular corporation for the year ended December 31, 1998. As a regular corporation, the Organization is taxed only on its non-membership income, such as interest earnings and net profit from the Reporter Fund's activity, at regular federal and state tax rates.

Member Assessments

The Organization's member associations are subject to annual assessments for the Operating, Ambulance and Pump Funds; and are subject to quarterly assessments for the Transportation, Security, Cable and Negotiation Funds. Assessments receivable at the balance sheet date represent fees due from the members. Prepaid assessments represent fees paid by the members in anticipation of the due date. These assessments will be recognized as revenue in the following year. Any excess assessments at year-end are retained by the Organization for use in future years.

Each of the 309 member Associations are required to collect and remit the above assessments for their Association.

Cash and Cash Equivalents

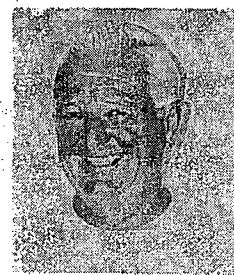
For purposes of the statement of cash flows, the Organization considers all liquid debt instruments purchased with a maturity of three months or less to be cash equivalents.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Words for the
Wise

Philip Dreiss



Sleet, Snow, Ice, Frost, Blizzard. What lovely words not to think about as we revel in the warmth of Florida during the time when the cold and miseries of winter pelt the people up north. But how many of us think kindly about these very same words as we labor through the long hot south Florida summers? As a matter of fact, I think about them each time I use my sawed-off windshield snow brush to clean my golf shoes.

I read with great dismay that one of my favorite comic strips, "Shoe," may be dropped from the local newspaper. In a recent strip, one character says to another, "I read somewhere that nothing boosts your self-esteem more than a stable relationship. So I bought a horse."

Another favorite, "The Wizard of Id," discusses art with a friend and asks, "How come the old masters painted so many portly women?" His friend replies, "Paint was a lot cheaper then."

As I drive east along Community Drive approaching Military Trail, I notice a sign in a vacant lot informing me that a bank will soon be erected on that site. That sign, now very weather-worn and barely readable, has been there for over 18 months. The dictionary tells me that the most frequent uses of this word are "within a short period after this or that time, before long and in the near future." While the bank's use of the word is certainly true enough in the overall concept of the eternity of time, I hesitate to think what my mother would have done to me years ago when I was a child if I told her "I'll be home soon," and walked in for dinner eighteen months later!

I was having a very animated conversation with a friend the other night in the movie theater at the Clubhouse, and was told by a resident to be quiet. I guess she objected to the fact that we were having a good laugh at a particularly funny story, and were making noise which disturbed her, even though

she was sitting about twenty feet away from us. The odd thing about her complaint was that the movie was not showing at the time. It appeared that we were disturbing her while she was trying to read her book before the movie was scheduled to start, 45 minutes hence!

In case you needed further proof that the human race is doomed, here are some actual label instructions on consumer goods:

On a Sears hair dryer - Do not use while sleeping.

Some Swanson frozen dinners - Serving suggestion; Defrost.

On a Korean kitchen knife - Warning, keep out of children.

On a bag of Fritos - You could be a winner! No purchase necessary. Details inside.

On Nytol (a sleep aid) - Warning: May cause drowsiness.

Shakespeare was truly a man ahead of his time, at least as some present day writers take his words from long ago and apply them to present day things, feelings and subjects. I offer the following, and the source of the Shakespeare words:

On Love: "They do not love that do not show their love," from The Two Gentlemen from Verona. "Love comforteth like sunshine after rain," from Venus and Adonis.

On Viagra: "Is it not strange that desire should so many years outlive performance," from Henry IV.

Bryant Berkowitz, of Wellington B, provided me with a book "Why Do Some Shoes Squeak? and 568 other popular questions answered" which was written by George W. Stimpson. In a forward to the book, the author points out that there are many unanswered questions that stand as small mysteries in our daily lives. Though we live with these concepts as an integral part of our daily lives, most of us would be hard pressed to answer such

**United Civic Organization, Inc.
Financial Statements
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**United Civic Organization, Inc.
Notes to Financial Statements
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2. SETTLEMENT RECEIVABLE:

Several unit owners of two member Associations failed to pay their transportation assessments. The Organization filed suit against the member Associations for fees and settled the suit in December 1998 for \$44,445. The Organization received and deposited \$35,616 in the Transportation Fund in 1998, and has recorded a lawsuit settlement receivable of \$8,829 at December 31, 1998.

3. PROPERTY AND EQUIPMENT:

Property and equipment as of December 31, 1998 consisted of the following:

	Operating Fund	Reporter Fund
Furniture and equipment	\$ 11,399	\$ 4,254
Computers	2,529	6,003
	13,928	10,257
Less accumulated depreciation	(11,472)	(7,691)
	<u>\$ 2,456</u>	<u>\$ 2,566</u>

4. INCOME TAXES:

Under Section 277 of the Internal Revenue Code, a membership, not-for-profit organization can file a regular corporate tax return at normal federal and state rates. Taxable income under this filing consists of only non-member income less corresponding expenses. For the year ended December 31, 1998, the Organization's nonmember income consisted of interest income of \$71,236 and net taxable income in the Reporter Fund of \$2,171. This resulted in federal and state tax provisions of \$12,468 and \$3,775, respectively.

5. DEFERRED REVENUE:

Transportation Fund: During 1998, the Board of Directors approved an assessment of \$100 per unit for the paving of the parking locations and internal roads within the condominium areas. The assessment was collected from the individual condominium associations as the work was scheduled to commence for their area. Total assessments collected in 1998 amounted to \$499,341; of which, \$182,200 has been appropriately recorded as deferred revenue at December 31, 1998.

Restricted Funds: During 1998, the Board of Directors established a "Negotiation Fund" to cover the anticipated costs associated with the negotiation of the renewal of the recreation lease with the Developer of Century Village on behalf of the 309 member Condominium Association's within the community. Total assessments collected in 1998 amounted to \$186,237; of which, \$104,000 has been appropriately recorded as deferred revenue at December 31, 1998.

6. APPROPRIATED FUND BALANCE AND RESTATEMENT:

Operating Fund - as Restated: The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. In prior years, these surpluses were reported as deferred revenue in error. As a result, the appropriated fund balance in the Organization's prior year's financial statements was understated by these surpluses, and accordingly, has been adjusted by restating the January 1, 1998 operating fund appropriated fund balance and deferred revenue by \$80,904.

The net surplus for the investigation activity for the year ended December 31, 1998 has also been designated for this purpose, and reported as an appropriated fund balance.

Transportation Fund: In prior years, the Board of Directors appropriated a portion of surpluses to be used in future years for road paving, bridge replacement and restoration, and walkway repairs and replacements. The present Board of Directors has plans to use these appropriated funds within the next three years.

Security: In prior years, the Board of Directors appropriated a portion of surpluses to be used for the future construction and restoration of the guardhouses within the community. The present Board of Directors plans to begin using these appropriated funds during 1999.

7. ADMINISTRATIVE EXPENSES:

The Board of Directors determined that various administrative expenses are to be shared equally by the Operating, Reporter, Transportation, and Security funds, and reflected this decision in the 1998 budget. The expenses are paid by the Reporter fund, and then allocated to the respective funds by recording an amount due to/from other funds.

Cabulance Service provided by LifeFleet Atlantic

(Due to the many inquiries received about Cabulance Service provisions, the following is published from our Ambulance Contract):

(a) Wheelchair and Non-Medical stretcher service shall be made available to all participating Association Residents as a covered service within geographic Palm Beach County.

(b) Residents utilizing Wheelchair/Non-Medical stretcher service should not be in need of medical attention during transport.

(c) Residents **MUST** schedule transportation arrangements twenty-four (24) hours in advance of the required transport time.

(d) Cabulance service is provided at the sole discretion of LIFEFLEET ATLANTIC. Should LIFEFLEET ATLANTIC determine that Cabulance service is not in the patient's best medical interest, then the appropriate level of medical transportation will be dispatched to the patient.

(e) Cabulance service is intended for use by residents with medical infirmities and is not to be used as a **TAXI SERVICE**. Cabulance service may only be used for transport to and from:

(i) Nursing Homes (ii) Hospitals (iii) Medical Rehabilitation Centers (iv) General Practitioners or Primary Care Physician (v) Scan Centers.

(f) Residents will be limited to two (2) round-trip cabulance transports per contract year. Any resident requesting additional cabulance transports will be charged the fee of \$12.00 per transport or \$24.00 round-trip. These transports are limited to Palm beach County. Any resident requiring transport out of Palm Beach County by cabulance service will be charged at current prevailing rates, less a 20% discount. **All billable cabulance transports MUST be paid at the time of service.**

Hospice apologizes

The following letter was received from Hospice of Palm Beach County. It explains why they have been so late in acknowledging your donations.



To Our Friends at Century Village
West Palm Beach, Florida

July 16, 1999

Dear Village Friends:

We know some of you are wondering why your recent donation to Hospice has not been acknowledged by letter in the few days you are accustomed to.

Please accept our apologies for the time it is taking to say *thank you* to you and notify families of memorial gifts. The simple truth is that we have been updating our computer capabilities to provide better service in the coming years. In doing so, however, we have encountered a major problem that has actually worsened our service to you.

Our computer technicians say the problem is nearing a solution. Your gifts and memorial donations will be properly acknowledged in short order. Until the problem is solved, we ask for your continued patience. The long time support residents of Century Village have given to Hospice is sincerely valued. We thank you for that support and pledge to continue earning your support.

Sincerely,

s/G. Brian Osborne
Development Coordinator

Validity and enforceability of restrictive rules

By Sachs, Sax & Klein, P.A.

During the last week of June, a young man was killed by a hit-and-run driver while walking home from the place where he had parked his pickup truck. The young man, who happened to have been deaf, lived in a homeowners' association. The association's rules prohibit the parking of pickup trucks, such as his, within the community.

It was reported that the young man's death was blamed, in part, on the restrictive rules of the association prohibiting the parking of pickup trucks. Reportedly, some people reasoned that if the young man had been permitted to park his truck where he lived, he would have been able to drive home and would not have been the victim of the hit-and-run driver. Regardless of whether the parking rule directly caused the young man's death, the accident has generated some discussion on whether such rules are reasonable or enforceable.

Many condominium and homeowners' associations prohibit the parking of commercial vans, pickup trucks with commercial lettering or trucks with open beds carrying tool boxes, machinery, or equipment. The general intent of rules of this type is to preserve the residential character of the community and to maintain property values. The validity of restrictive rules, including

parking rules, has generally been upheld by the courts. However, in order for such rules to be upheld, they must be enforced uniformly and consistently. In addition, if a rule is adopted by a board of directors when the association is already in existence, it may only be enforced from the date it becomes effective. For example, a board-adopted rule prohibiting commercial vehicles could not be enforced against commercial vehicles already on the property, as such vehicles would be considered to have been "grandfathered in." Instances where courts have declared such rules unenforceable involved situations where a rule was being enforced selectively or retroactively, or when its language and intent were not clear.

In most cases, these types of rules are either adopted by an association's board of directors -- the elected body of the community -- or the board has the authority under the governing documents to change or amend rules. If owners are dissatisfied with the rules, their remedy is to elect a new board or petition the existing board to have the rules changed. On the other hand, if the language of the rule is clear and the rule is reasonable, condominium and homeowners' association residents should consider the rule valid and enforceable.

How it began

(Downloaded from the Internet)

A lady in a faded gingham dress and her husband, dressed in a homespun threadbare suit, stepped off the train in Boston, and walked timidly without an appointment into the Harvard University president's outer office. The secretary could tell in a moment that such backwoods, country hicks had no business at Harvard and probably didn't even deserve to be in Cambridge. She frowned.

"We want to see the president," the man said softly. "He'll be busy all day," the secretary snapped. "We'll wait," the lady replied.

For hours the secretary ignored them, hoping that

the couple would finally become discouraged and go away. They didn't and the secretary grew frustrated and finally decided to disturb the president, even though it was a chore she always regretted to do. "Maybe if they just saw you for a few minutes, then they would leave." So, in exasperation, he nodded. Someone of his importance obviously didn't have the time to spend with them, but he detested gingham dresses and homespun suits clattering up his outer office. The president, stern-faced with dignity, strutted toward the couple.

The lady told him, "We had a son that attended Harvard for one year. He loved Harvard. he was happy here. But about a

United Civic Organization, Inc. Schedule of Operating Fund Revenues and Expenses - Budget (Unaudited) and Actual For the year ended December 31, 1998

	Operating Fund Budget (Unaudited)	Operating Fund Total Actual
Revenues		
Member dues/assessments	\$ 15,708	\$ 32,169
Interest	10,000	8,762
Investigation	80,000	103,794
Beautification	15,708	-0-
Negotiation	188,496 *	-0-
Other income	-0-	2,872
Total revenues	\$ 309,912	\$ 147,597
Expenses		
Administrative	\$ 10,264	\$ 4,479
Bank charges	-0-	430
Beautification	15,700	43,573
Legal fees	40,000	12,849
Depreciation	-0-	2,681
Printing, office supplies	1,000	3,479
Repairs	-0-	750
Accounting	-0-	6,214
Miscellaneous	6,500	1,747
Negotiation	188,496 *	-0-
Income taxes	-0-	1,923
Investigations	60,000	34,306
Total expenses	\$ 321,960	\$ 112,431

* The Board of Directors established a "Negotiation Fund" in 1998 which reflected \$82,237 in assessment income, \$104,000 in deferred revenue, and \$81,923 in negotiation expense. This activity has been reported in the category of restricted funds.

United Civic Organization, Inc. Schedule of Reporter Fund Revenues and Expenses - Budget (Unaudited) and Actual For the year ended December 31, 1998

	Reporter Fund Budget (Unaudited)	Reporter Fund Total Actual
Revenues		
Interest	\$ 1,500	\$ 1,837
Advertising	55,000	60,285
Total revenues	\$ 56,500	\$ 62,122
Expenses		
Administrative	\$ 10,264	\$ 4,479
Bank charges	-0-	348
Beautification	-0-	1,079
Depreciation	-0-	1,232
Reporter consultant	4,000	12,490
Printing, office supplies	21,300	27,074
Repairs	-0-	988
Penalties	-0-	140
Professional fees - office services	1,000	4,420
Income taxes	-0-	769
Insurance	-0-	4,605
Total expenses	\$ 36,564	\$ 57,624

Read the independent auditors' report on supplementary information.

year -ago, he was accidentally killed. My husband and I would like to erect a memorial to him, somewhere on campus."

The president wasn't touched; he was shocked. "Madam," he said gruffly, "We can't put up a statue for every person who attended Harvard and died. If we did, this place would look like a cemetery."

"Oh, no," the lady explained quickly, "We don't want to erect a statue. We

thought we would like to give a building to Harvard." The president rolled his eyes. He glanced at the gingham dress and homespun suit, then exclaimed, "A building! Do you have any earthly idea how much a building costs? We have over seven and a half million dollars in the physical plant at Harvard."

For a moment the lady was silent. The president was pleased. he could get rid of them now. The lady

turned to her husband and said quietly, "Is that all it costs to start a University? Why don't we just start our own?"

The presidents face wilted in confusion and bewilderment. Mr. and Mrs. Leland Stanford walked away, traveling to Palo Alto, California, where they established the University that bears their name, a memorial to a son that Harvard no longer cared about.

President's Message

Continued from page 1

We met with "Ranger" and they will deal with complaints to the extent of our contract with them and wherever possible even beyond.

Phase one in the process of building new gate houses at the East and West Gates is now underway. Surveys are completed and R.E.G., an architectural firm, whom we hired to develop plans and eventually supervise the actual construction, have submitted a time table for the further phases. It is of paramount importance that there be a minimum of interference in the flow of traffic into and from the Village during the building of the gate Houses.

Our visitors call-in system modernization has now been completed and your patience during those few days of changeover to the new computers was very much appreciated. We now have state of the art equipment which, after the necessary test period and the addition of another phone line, should function almost faultlessly.

UCO has undertaken to place new, uniform and larger signs along the perimeter roads. Up to now, we were the only Century Village where signs of any color and size, some not responsive to our needs, were to be found on our roads. Morry Blank is to be thanked for coordinating this long overdue process.

May I direct your attention to my article on insurance in which I attempt to explain what UCO tries to do to improve coverage and get the best possible deal for the entire Village. This necessitates the engagement of an insurance consultant and I am happy to report that all decision-making levels of UCO (Officers, Executive Board and Delegate Assembly) agreed in principle to hire such an expert. We shall now interview various candidates and we shall have the necessary expense brought before the Executive Board for approval.

I reported in the Delegate Assembly about the sorry state of the dam which regulates the flow of water out of this Village and into the Lake Worth Drainage System. Should the dam break, all water from our Village lakes would flood Okeechobee Blvd. and the buildings on the other side of the road. Should the dam be cemented shut as threatened by the authorities, all water, in case of hurricanes or torrential rains would stay within the Village and possibly flood most first floor units. We are taking vigorous steps to resolve this longstanding threat and our attorneys are in the process of determining what legal steps should be taken to find a solution which, once and for all, should remove this Damocles sword from our necks.

Last, but not least: My attention was directed by some of our residents to the fact that on Flag Day, there were no "Stars and Stripes" in front of the UCO office. We took immediate steps to rectify the situation and the flag was up on July 4th. Since we will leave the flag on the pole during night hours, illumination will be installed in due course.

Attention Building Officers
 No person should be permitted to occupy a unit without a "Certificate of Approval" per Florida Statute #718.
 Investigation Committee

United Civic Organization, Inc. Schedule of Transportation Fund Revenues and Expenses - Budget (Unaudited) and Actual For the year ended December 31, 1998

	Transportation Fund Budget (Unaudited)	Transportation Fund Total Actual
Revenues		
Member dues/assessments	\$ 1,130,976	\$ 1,131,660
Paving assessments	-0-	317,141
Interest	4,500	23,861
Guests, lost passes, renters	4,500	3,048
Lawsuit settlement	-0-	44,445
Total revenues	\$ 1,139,976	\$ 1,520,155
Expenses		
Administrative	\$ 10,264	\$ 4,479
Bank charges	-0-	515
Beautification	-0-	2,676
Legal fees	15,000	21,342
Repairs	273,334	10,605
Transportation and paving	895,000	1,402,183
Income taxes	-0-	5,456
Total expenses	\$ 1,193,598	\$ 1,447,256

United Civic Organization, Inc. Schedule of Security Fund Revenues and Expenses - Budget (Unaudited) and Actual For the year ended December 31, 1998

	Security Fund Budget (Unaudited)	Security Fund Total Actual
Revenues		
Member dues/assessments	\$ 623,212	\$ 624,348
Interest	5,000	22,556
Gate passes	25,000	22,682
Bar codes	7,500	5,605
Other income	6,000	-0-
Total revenues	\$ 666,712	\$ 675,191
Expenses		
Administrative	\$ 10,264	\$ 4,479
Bank charges	-0-	395
Beautification	-0-	11,739
Printing, office supplies	1,500	-0-
Guards	440,000	422,096
Bridges and road reserve	160,000	-0-
Security related expenses	52,200	96,144
Income taxes	-0-	4,952
Total expenses	\$ 663,964	\$ 539,805

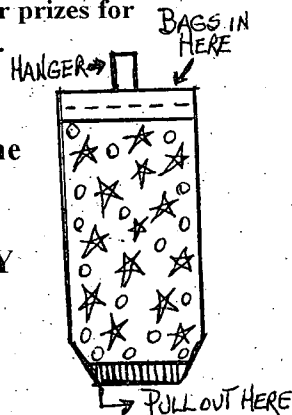
Read the independent auditors' report on supplementary information.

TIRED OF MESSY PLASTIC GROCERY BAGS?

Store them and now you can dispense them neatly for use with an attractive bag holder...assorted patterns. Buy them for friends and relatives, as house gifts, remembrances or novelties for any occasion, and as raffles or door prizes for organization meetings and luncheons.

Cost: \$3.00 each
 Made by the senior residents of the Queen of Peace Residence
 Queens Village, NY
ALL PROCEEDS TO CHARITY

Call: Phil or Ruth
 712-0784



Thanks to the residents of Century Village, proceeds in the amount of \$500 have provided funds for arts & crafts materials.

Random Ramblings

Robert Fogelman



What have you done to enhance the value of your condominium? No, not the new floor covering, the new appliances or your enclosed patio. I'm talking about your condominium building and the surrounding area. What does your condo look like to a prospective buyer? Does it need a painting, does it need some repairs or do you have rain intrusion? When was the last time you had trees, bushes, or flowers planted? Do you have a grapefruit or orange tree? How effective is your grass irrigation? Are you constantly after your management company for improvement in their work? Do you need steps or railings at the ends of the catwalk or stairways? Do you want a flag in front of your building? Do you have the new catwalk lights for better illumination and savings on your electric bill? Do you have flood lights on your stairways? How does your laundry room look to a prospective buyer, old machines or a dumpy looking room? What do your bulletin boards look like? Time for a new or additional one? Are you personally knocking on doors and insisting that unit owners take more of an interest in your association? How are your red or green emergency lights? Is someone periodically checking them before you get a citation from the fire department? How is your store room -- is it a fire hazard? Who calls Seacrest when the lights are out or the ant hills need to be taken care of? Who checks the lights at night? Do you have emergency names, telephone numbers and addresses, of relatives of all your unit owners? Do you have an emergency key to every unit? Do you have five to seven Board of Directors? Who has your condominium seal and signed checks during the summer months? Who is going to respond to a fire inspection or an inspection of your fire extinguishers? How often

does your Board of Directors meet and do you have periodic general meetings? Do you have representation at the monthly Delegate Assembly meetings? Do you, yourself, attend these meetings? Do you have a bar code on your car? Are you in our computer for gate call-ins? Has your condo association signed up for new condo documents? Does your association use UCO to investigate prospective buyers, renters, companions and new deed holders?

Who makes up your annual budget? Do you have a small checking account for emergency purposes? do you have reserve accounts for the state mandated reserves for roofing, building painting and road repair? (Reserves should be a selling point for prospective buyers.)

Has it occurred to you that managing a condominium association needs the full cooperation of every unit owner? Do you rely on UCO for advice or do you just wring your hands and say "What shall I do"?

As a community recognized by the State and Federal governments as a senior community, it behooves us to abide by all the rules and regulations which govern condominium living here in the Village. So let's all work together in the spirit of cooperation in order to make our new way of life better than ever before.

Fire Extinguishers stolen

Recently, there have been a number of Fire Extinguishers stolen from a few associations. Please check to be sure all of your Fire Extinguishers are in place. If any are missing, replace them and notify the UCO office at 683-9189, so that it is aware of the theft.

**United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 1998**

8. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash balances at several banks in Palm Beach County. Accounts at the banks are insured by the Federal Deposit Insurance Company up to \$100,000. Funds on deposit at the banks on December 31, 1998 in excess of insured amounts approximate \$50,000.

The remaining portion of the Organization's cash balances are held in an investment firm located in Palm Beach County. These funds are insured by the Securities Investor Protection Corporation up to \$75,000,000 per account. The Organization had no uninsured balances in these accounts at December 31, 1998.

9. COMMITMENTS:

In December 1998, the Organization entered into a 7-year contract for transportation services effective January 1, 1999. The contract is subject to fuel and insurance costs adjustments and requires annual payments as follows:

1999	\$ 786,000
2000	786,000
2001	829,227
2002	858,250
2003	892,580
2004	928,283
2005	965,414
	<u>\$6,045,754</u>

10. YEAR 2000:

The Organization has conducted a review of its computer systems to identify those areas that could be affected by the "Year 2000" issue and is developing an implementation plan to resolve the issue. The Organization presently believes, with modification to existing software and converting to new software, the Year 2000 problem will not pose significant operational problems and is not anticipated to be material to its financial position or results of operations in any given year.



LAMN, KRIELOW, DYTRYCH & CO.
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

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INDEPENDENT AUDITORS' REPORT ON SUPPLEMENTARY INFORMATION

To the Board of Directors of
United Civic Organization, Inc.
West Palm Beach, Florida

Our report on our audit of the basic financial statements of United Civic Organization, Inc. appears on page one. That audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole.

The Schedules of Operating Fund Revenues and Expenses - Budget (Unaudited) and Actual, Reporter Fund Revenues and Expenses - Budget (Unaudited) and Actual, Transportation Fund Revenues and Expenses - Budget (Unaudited) and Actual, and Security Fund Revenues and Expenses - Budget (Unaudited) and Actual on pages 12 - 15 are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information, except for the portion marked "unaudited," on which we express no opinion, has been subjected to the auditing procedures applied in the audit of the basic financial statements, and, in our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Lamn, Krielow, Dytrych & Co.

LAMN, KRIELOW, DYTRYCH & CO.
Certified Public Accountants

February 25, 1999

Marriott is proud to be serving West Palm Beach's seniors.



Marriott Senior Living Communities offer seniors a wonderful variety of advantages.

BRIGHTON GARDENS, expressly designed for older adults who need assistance with day-to-day living, features Marriott's innovative "Levels of Wellness and Care" program where residents receive and pay for only the level of service and care they require. Also on-site is Licensed Nursing Care, if ever needed.

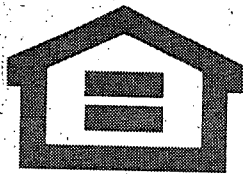
FOUNTAINVIEW, overlooking 12 beautifully landscaped acres, complete with fountains, a lake and a charming gazebo, offers independent seniors an active and fulfilling lifestyle. For more information, please call the community of your choice.

BRIGHTON GARDENS ASSISTED LIVING

2090 N. Congress Ave.
West Palm Beach, FL 33401
(561) 686-5100

FOUNTAINVIEW A MARRIOTT SENIOR LIVING COMMUNITY

111 Executive Center Drive
West Palm Beach, FL 33401
(561) 684-9220
or 1 (800) 940-9220



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ALF#8367/#0007827
UC-XX-XXXX-X

Films Scheduled for August 1999

(Subject to change)

8/01	Sun	8PM	"Message in a Bottle," Kevin Costner, Robin Wright Penn PG-13 126 Mins.
8/02	Mon	8PM	"A Civil Action,"
8/03	Tue	8PM	John Travolta, Robert Duvall
8/04	Wed	2PM	PG-13 111 Mins.
8/06	Fri	2PM	
8/08	Sun	8PM	"The Deep End of the Ocean,"
8/09	Mon	8PM	Michelle Pfeiffer, Treat Williams
8/11	Wed	2PM	PG-13 148 Mins.
8/13	Fri	2PM	
8/13	Fri	8PM	
8/15	Sun	8PM	"Forces of Nature,"
8/16	Mon	8PM	Sandra Bullock, Ben Affleck
8/18	Wed	2PM	PG-13 102 Mins.
8/20	Fri	2PM	
8/20	Fri	8PM	
8/22	Sun	8PM	"Analyze This,"
8/23	Mon	8PM	Billy Crystal, Robert DeNiro
8/25	Wed	2PM	R 106 Mins.
8/27	Fri	2PM	
8/27	Fri	8PM	
8/29	Sun	8PM	"Out of Towners,"
8/30	Mon	8PM	Steve Martin, Goldie Hawn
8/31	Tue	8PM	PG-13 91 Mins.

Hospice coverage under Medicare

A benefit available under Medicare Part A is hospice care if you become terminally ill. You can elect to receive hospice care rather than regular medicare benefits for the management of your illness.

With hospice care, the emphasis is on providing comfort and relief from pain. While the Medicare hospice benefit primarily provides for care at home, it can help pay for inpatient care as well as for a variety of services not usually covered by Medicare, including homemaker services, counseling, and certain prescription drugs.

Medicare pays nearly the entire bill for hospice care. There can be a copayment of up to \$5 for each drug prescription and about \$5 per day for inpatient respite care. Respite care is intended to give temporary relief to the person or persons who regularly assist with home care.

Qualifying for Hospice Care: Medicare pays for hospice care when three conditions are met:

1. Your doctor and the hospice's doctor certify that you are terminally ill.
2. You choose to receive hospice care instead of the standard Medicare benefits

for the illness.

3. The care is provided by a Medicare-participating hospice program.

If you elect hospice care and later require treatment for a condition other than the terminal illness, you can receive Medicare's standard benefits. When standard benefits are used, you must pay any required deductibles and coinsurance. If you have any quality of care concerns regarding hospice care, contact your medicare Peer Review Organization, FMQAI, at 1-800-844-0795.

Source: 1999 HCFA Medicare & You Handbook

**For special care during an emergency,
call P.B.C. Emergency Management:
712-6400
for placement on the Special Care list.**

Insurance

(continued from page 5)

On different occasions that an association can delete a clause in the agreement which they do not wish UCO to handle for them, such as insurance or investigation. In such a case the rest of the proposed agreement would remain in force. So, the option of "going it alone" in insurance exists. It would not make much sense since, obviously, there is strength in numbers (309 associations versus one or a handful), but no agreement should restrict freedom of choice, even if that defies logic and common sense.

Finally, let me respond to some ill advised remarks, that UCO "wants to obtain more power." How this would apply to insurance -- and indeed to anything we try to do for the Village -- is beyond me.

All decisions are made by the different decision making bodies of UCO: the Officers' Committee, the Executive Board, and finally the Delegate Assembly which consists of all the Presidents of all our 309 associations.

Your elected officers and I merely execute these decisions vigorously to the fullest extent as outlined in UCO's bylaws.

SHINE counselors are now in the UCO office at Stratford F, from 9 to 1 p.m. every Mon., Tues. & Thurs. Call: 683-9189

Hurricane Check List

Below is a list of things you should do before, during and after a hurricane. This short list was put together from all the information the Emergency Committee could find.

Things To Do Now

1. Review your insurance policy.
 2. Call UCO Office if you must depend on electricity for your life support in any manner.
Example: Oxygen, refrigeration for insulin, etc.
 3. If you want to install shutters, speak with your association president. Storm panels are recommended.
Note: Century Village is not an evacuation area. Our buildings and our area are considered very safe in a hurricane.
 4. If you are leaving for the hurricane season, remove or secure all items on your patio. Take them inside. Remember it is not the wind that destroys but the objects the wind throws around that causes destruction.
 5. Trim all your trees.
 6. Select a safe room in your apartment away from windows and doors and all flying debris. Examples: Use your bathroom if it has no windows, or a hallway.
 7. Check stair lights and emergency lights on building.
 8. Make arrangements to secure awnings.
- Things to Do One Or Two Days Before The Storm**
1. Remove all patio furniture.
 2. Install your shutters — Lower awnings.
 3. Remove recyclable containers to your laundry room and secure your dumpsters. Tie down lids.
 4. Fill your car's gasoline tank.
 5. Turn your refrigerator and freezer to its coldest settings and freeze water in plastic jugs. They will keep food colder longer, if electricity goes off, and when thawed out can be used for drinking.
 6. Wear your Medic Alert tag.
 7. Clean your bathtub and then fill with water for sanitary purposes. This is not for drinking.
 8. Place all your valuables, such as treasured pictures, personal papers, insurance papers, etc., in waterproof containers or plastic garbage bags. Store them on the top shelf of the closet. Also wills, contracts, deeds and bonds, passports, social security cards, bank accounts, immunization cards, birth certificates, etc.
 9. Secure checkbook, cash, ATM card. Do not leave valuables in a home safe during the hurricane.
 10. If you want to go to a shelter, contact the UCO Office: 683-9189. Ask for Dan Salvo, Nat Latman, Irv Lazar, Phil Shapkin, Herb Nordhauser, or Dave Bernstein.

Hurricane Kit Check List

1. Water — the most important! One gallon per person, per day.
2. Packaged foods — canned meats, fruits, vegetables, juices, milk, soup, sugar, salt, pepper, peanut butter, jelly, crackers, granola bars, cookies, hard candy, sweetened cereals, instant coffee, tea bags.

3. Manual can opener — (not one operated by electricity).
4. Toiletries — toilet paper, soap, feminine supplies, denture needs, extra eyeglasses.
5. First Aid Kit — bandages, gauze pads, tape, scissors, tweezers, needle, antiseptic, safety pins, sunscreen, aspirin.
6. Battery operated radio.
7. Extra batteries for flashlights, radio, etc. and charge rechargeable batteries.
8. Candles.
9. Eating Utensils — paper cups, plates, plastic knives and forks.
10. Extra medicine — prescriptions.
11. Flashlights.
12. Matches.
13. Mosquito repellent.
14. Plastic trash bags — to store many of the items in this section.
15. Portable cooler.
16. Change of clothing.
17. Entertainment — games and books.

During the Hurricane

1. Stay in your safe room or hallway.
2. Close and stay away from all windows.
3. If electricity goes off, use only flashlights during the storm.
4. Keep on your person at all times — keys to home and car, driver's license, cash.
5. Bring into safe room — pillow or mattress in case you need to cover yourself from flying debris. Also bring in as many items from the hurricane list as you can — especially water.
6. If no electricity, use your battery-operated radio and tune in to FM 100.7 Y-100; 107.9 WIRK; 102.3 WHLG; AM 1290 WBZT; 1450 WSTV.

Don't listen to rumors. Get the truth from the radio.

After Hurricane

1. Stay tuned to radio for instructions.
2. Don't use the telephone unless you have a life-threatening emergency.
3. Don't use electrical appliances until they are dry.
4. Don't drink tap water unless you are told it is OK. Boil the water for five minutes before using.
5. Do not refreeze thawed out food. If electricity is out, try store foods in freezer compartment.
6. Your Security and C.O.P. rover cars will be around to make sure all buildings are secure.
7. If you are able-bodied and would like to assist your troubled neighbors, report to the Command Post — the old UCO office by the Camden Pool.
8. After storm, if you have problems, call the UCO office at 683-9336 and speak to Emergency Committee. Ask for Messrs. Salvo, Latman, Lazar, Shapkin, Nordhauser, or Bernstein.

Condo Q&A

Continued from page 7 with a key.

Question 3: The former board of directors wanted duplicate keys to all apartments. The new board of directors stated that they don't want the responsibility and they returned all the keys to the owners. They want owners to exchange keys, so that in case of an emergency a neighbor or friend can open the door. Is this an acceptable approach?

Answer: Yes it is, if the declaration, bylaws and articles are silent on the subject. There is no law that requires the board of directors to keep a copy of your condo key. If there is no key available during an emergency, the lawful authority will break down your door. You must pay for any damages that occur. There may be reimbursement ordered by a court or from your insurer.

Names and Addresses of Unit Owners

Question: As a unit owner, I asked the board for the names and addresses of the other owners. They refused to provide this information. Is there any other way that I can get the names and addresses of the other condo owners?

Answer: Fla. Stat. 718.111(12)(c) states that unit owners have the right to obtain copies of the official records. A current roster of all unit owners and their mailing addresses, unit identifications and, if known, telephone numbers are part of the official records. Therefore, the board cannot refuse to provide the information that you requested. You have a right to receive the names and addresses of the other unit owners within 10 working days after the board has received your written request. If they do not respond, you may file for arbitration (do not go directly to court), file a complaint with the Bureau of Condominiums

Telephone Numbers of Unit Owners

Question: Do I have a duty to provide my telephone number to my condominium association?

Answer: No, you don't. The Condominium Act does not require you to give your telephone number to the association. The law only says that your phone number has to be provided to other unit owners if it is

Storm terms you should know

From FPL Folder

Tropical Depression: An organized system of clouds and thunderstorms with a defined circulation and top sustained winds of less than 39 miles per hour.

Tropical Storm: An organized system of strong storms with a defined circulation and top sustained winds of between 39 - 74 miles per hour.

Tropical Storm Watch: Tropical storm conditions are possible in the specified area of the watch within 36 hours.

known by the association and is part of the official records of the association. If you don't give your phone number to the association, it is not part of the official records and the other unit owners cannot get it from the association.

Tropical Storm Warning: Tropical storm conditions are expected in the affected area within 24 hours.

Hurricane: An intense tropical weather system with a well-defined circulation and a sustained wind speed of 74 miles per hour or higher.

Hurricane Watch: Hurricane conditions are possible within the specified area within 36 hours. **At this point take immediate action to protect your family and property.**

Hurricane Warning: Hurricane conditions are expected in the specified area within 24 hours.

Storm Surge: A rapidly rising dome of sea water up to 20 feet high that arrives with a hurricane. Evacuation zones are identified according to their susceptibility to this occurrence.

Words for the Wise

Continued from page 11

a question as, "Does the motion of a bullet overcome gravity?" Strange as it may seem, the answer is "NO!" A bullet dropped and a bullet of the same size and weight fired from the same height, regardless of its speed, will both reach the ground in the same amount of time.

"Which is heavier, wet or dry sand?" The answer is.....dry sand. A cubic foot of average wet river sand will weigh from twelve to fifteen pounds less than a cubic foot of the same sand in a dry condition. This is due to a film of water which forms around the individual grains and prevents them from flowing together.

The book contains many fascinating facts, and I recommend it for fun reading.

Let me conclude with a phrase (rather than a word),

the derivation of which I found to be most interesting because I have used it many times without a clue as to where it came from. **Rule of thumb** is said to be derived from an old English law which stated that you couldn't beat your wife with anything wider than your thumb. Think about that for a while!

Igloo, snow fort, snow man, ice house, ice cream, sno-cone! Think cool!

SHINE counselors are now in the UCO office at Stratford F, from 9 to 1 p.m. every Mon., Tues. & Thurs. Call: 683-9189



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TICKETS ARE REQUIRED FOR ALL SERVICES.

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Cantor Irvin Bell

Martha Sheffrin, President

(561) 684-3212

NEW SUMMER BUS SCHEDULE STARTS AUG 1, 1999										EXPRESS BUS						
(MALL BUS)		PHAR-MOR	OKEE SQUA	P.B. MALL	VILLAGE COMM.	J.C.C. HOUSE	CLUB HOUSE	PINE TRAIL	WINN DIXIE	PUBLIX HOUSE	CLUB HOUSE	WE HOPE THIS SCHEDULE WILL BE BETTER FOR YOU. THIS IS A STARTING POINT WE WILL BE LOOKING FOR YOUR COMMENTS FOR US TO ADJUST AS NEEDED.				
CLUB HOUSE	8:45	8:55	9:05	9:10	9:20	8:50 / 9:25	9:30	9:00	9:05	9:10	9:15	9:20	RT. 5 DOVER, SOMERSET, ANDOVER, WELLINGTON, BERKSHIRE, CAMDEN, WINDSOR, LIBRARY & FIRST UNION, HUMANA			
	9:45	9:55	10:05	10:10	10:20	10:25	10:30	9:30	9:35	9:40	9:45	9:50	RT. 1/3 STRATFORD, STRATFORD, UCO, PLYMOUTH			
	10:45	10:55	11:05	11:10	11:20	11:25	11:30	10:00	10:05	10:10	10:15	10:20	CAMBRIDGE, CANTERBURY			
	11:45	11:55	12:05	12:10	12:20	12:25	12:35	10:30	10:35	10:40	10:45	10:50	DORCHESTER, OXFORD, SHEFFIELD			
LUNCH	1:15	1:25	1:35	1:40	1:50	1:55	2:00	11:00	11:05	11:10	11:15	11:20	HASTINGS, NORWICH COVENTRY, WALTHAM			
	2:15	2:25	2:35	2:40	2:50	3:00	3:00	11:30	11:35	11:40	11:45	11:50	SALISBURY			
	3:15	3:25	3:35	3:40	3:50	4:00	4:00	12:00	12:05	12:10	12:15	12:20	EASTHAMPTON			
	4:15	4:25	4:35	4:40	4:50	5:00	5:00	LUNCH>	1:05	1:10	1:15	1:20	MONDAY-GARDENS MALL P.G.A. AUG 2, 9, 16, 23, 30. LEAVE CLUB HOUSE 12:15, LEAVE GARDENS MALL 3:45			
LUNCH	5:45	5:55	6:10	6:20	6:30	6:40	6:30	2:00	2:05	2:10	2:15	2:20	TUE. - LAKE WORTH PEIR & BEACH, AUG 3, 10, 17, 24, 31. LEAVE CLUB HOUSE 12:15, LEAVES LAKE WORTH, 3:15			
	6:45	6:55	7:10	7:20	7:30	7:40	7:30	2:30	2:35	2:40	2:45	2:50	WED - 10-CENT BINGO ON MILITARY TRAIL & P.B. KENNEL CLUB, AUG 4, 11, 18, 25. LEAVES 12:15, RETURN P.B.K. CLUB 3:45PM, BINGO 4:00 P.M.			
	7:45	7:55	8:10	8:20	8:30	8:40	8:30	3:05	3:05	3:10	3:15	3:20	THIS WILL BE FOR THE SUMMER SCHEDULE ONLY AT THIS TIME			
SHUTTLE BUS																
CLUB HOUSE	9:00	9:05	9:08	9:11	9:15	9:20	9:20	CLUB HOUSE	CLUB HOUSE	CLUB HOUSE	CLUB HOUSE	CLUB HOUSE	CLUB HOUSE	CLUB HOUSE		
	9:30	9:35	9:38	9:41	9:45	9:50	9:50	3:00	3:05	3:10	3:15	3:20	3:25	3:40		
	10:00	10:05	10:08	10:11	10:15	10:20	10:20	4:00	4:05	4:10	4:15	4:20	4:25	4:40		
	10:30	10:35	10:38	10:41	10:45	10:50	10:50	5:00	5:05	5:10	5:15	5:20	5:25	5:40		
	11:00	11:05	11:08	11:11	11:15	11:20	11:20	L-6:30	6:35	6:40	6:45	6:50	6:55	7:10		
	11:30	11:35	11:38	11:41	11:45	11:50	11:50	7:30	7:35	7:40	7:45	7:50	7:55	8:10		
	12:00	12:05	12:08	12:11	12:15	12:20	12:20	SPECIAL BUS							8:15	8:15
L- 1:00	1:05	1:08	1:11	1:14	1:15	1:20	1:20	THIS SCHEDULE WILL LETS US TRY NEW THINGS, YOUR USAGE WILL DETERMINE NEXT MONTH'S SCHEDULE								
1:30	1:35	1:38	1:41	1:45	1:45	1:50	1:50	MONDAY-GARDENS MALL P.G.A. AUG 2, 9, 16, 23, 30. LEAVE CLUB HOUSE 12:15, LEAVE GARDENS MALL 3:45								
2:00	2:05	2:08	2:11	2:15	2:15	2:20	2:20	TUE. - LAKE WORTH PEIR & BEACH, AUG 3, 10, 17, 24, 31. LEAVE CLUB HOUSE 12:15, LEAVES LAKE WORTH, 3:15								
2:30	2:35	2:38	2:41	2:45	2:45	2:50	2:50	WED - 10-CENT BINGO ON MILITARY TRAIL & P.B. KENNEL CLUB, AUG 4, 11, 18, 25. LEAVES 12:15, RETURN P.B.K. CLUB 3:45PM, BINGO 4:00 P.M.								
SUNDAY AND HOLIDAY																
CLUB HOUSE	8:45	8:50	8:55	9:00	9:05	9:10	9:15	9:20	9:25	9:30	9:35	9:40	9:45	9:50		
	9:30	9:35	9:40	9:45	9:50	9:55	10:00	10:05	10:10	10:15	10:20	10:25	10:30	10:35		
	10:40	10:45	10:50	10:55	11:00	11:05	11:10	11:15	11:20	11:25	11:30	11:35	11:40	11:45		
	12:30	12:35	12:40	12:45	12:50	12:55	1:00	1:05	1:10	1:15	1:20	1:25	1:30	1:35		
	1:25	1:30	1:35	1:40	1:45	1:50	1:55	2:00	2:05	2:10	2:15	2:20	2:25	2:30		
	2:15	2:20	2:25	2:30	2:35	2:40	2:45	2:50	2:55	3:00	3:05	3:10	3:15	3:20		
	3:15	3:20	3:25	3:30	3:35	3:40	3:45	3:50	3:55	4:00	4:05	4:10	4:15	4:20		
	4:15	4:20	4:25	4:30	4:35	4:40	4:45	4:50	4:55	5:00	5:05	5:10	5:15	5:20		
L- 6:45	6:50	6:55	7:00	7:05	7:10	7:15	7:20	7:25	7:30	7:35	7:40	7:45	7:50	7:55		



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