

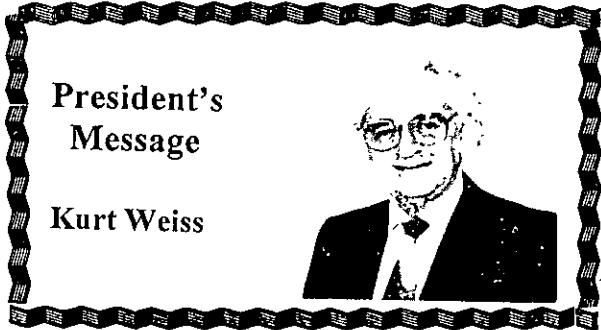


Reporter

Volume 19 No 1

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

January 2000



President's Message

Kurt Weiss



Association Insurance coverage for year 2000

By Marvin Meyer

As a result of the lengthy and intensive efforts of the Insurance Committee under the guidance of John Frazer, our Insurance Consultant, we are able to present to you an up-to-date summary of the outstanding policies offered by Plastridge Agency, Inc who will service Century Village for the year 2000.

Summary of Year 2000

A) Building Property Coverage:

\$277,111,022 (Total) -- Full Replacement Cost per building -- Includes 356 condominium buildings with 7,854 units plus 10 auxiliary buildings and 7 pools

\$5,000,000 Per occurrence -- Ordinance of Law -- A,B,C.

Deductible -- \$1,000 per occurrence and all other wind damage. 2% per occurrence (Wind/named storm only) with minimum \$25,000 per occurrence & maximum \$2,000,000 per occurrence.

Coverage Requirements:

- 1) All-Risk/Special excluding Earthquake. Included
- 2) Delete CO-Insurance. No CO-Insurance clause

Continued on page 2

The Committees of UCO

by Kurt Weiss

The strength of an organization does not lie exclusively or even primarily in its officers, however issues-oriented they may be. It lies in the depth of its institutions, their ability to grasp ideas, develop them and put them into action.

Our organization is truly blessed in having an effective Executive Board, capable of arriving at sound decisions, and in being efficiently served by its 28 committees. Each of these was established for a specific purpose. The reason for their existence is the necessity to engage in two kinds of activities: the day-to-day dealing with occurrences in the area for which the committee was created, and the handling of matters referred to them by the Executive Board or UCO's officers.

Elsewhere in this issue, we are publishing the names of all volunteers who serve on these committees. I cannot imagine how any progress could be made were it not for these volunteers. It behooves us to recognize the yeoman effort and accomplishments of these men and women who unselfishly give of their time.

One of our main concerns is, of course, the security of our residents. Members of our Security Committee and all those who participate in the C.O.P. Program can be justly proud of their work towards achieving the high level of safety our Village is blessed with.

The committees for roads and transportation are intertwined. Thanks to them, we have a bus service second to none. Our roads were brought to a level which is wholly satisfactory.

Most of our owners' cars are now equipped with bar codes, enabling swift entry into Century Village. Our Bar Code Committee works efficiently in maintaining this service.

To reside in this Village requires the close scrutiny of those who wish to buy or rent units. This is

accomplished by our Investigations Committee which maintains a continuous high level of efficiency in making sure that undesirables are kept out. In the final analysis, of course, this is up to each Association.

Our "technical" committees -- Infrastructure and Pumps are indispensable in areas in which laymen, like myself, have to rely on the opinions of professionals. It is satisfying to know that on these committees we have capable problem solvers and even "problem preventers."

A number of committees are taxed with keeping our Village beautiful and even improving upon it. The Beautification Committee, Benches and Signs. They and their trusted helpers whom one could see irrigating, fertilizing and pruning trees early in the morning, show a truly high degree of voluntarism which is supremely laudable.

There is one committee which, I hope, will not be called into action ever. However, should it be necessary, our Emergency Committee is fully equipped and trained to face any challenge.

Programs and Services is the committee which makes sure that facilities are kept clean and in good repair. Activities in the Clubhouse fall under its jurisdiction. All in all, a hard working group of dedicated volunteers.

It should not be necessary to say anything about the Editorial Staff. Simply, were it not for them, there would be no UCO Reporter, certainly the best of all newspapers in all of the Century Villages.

Our newly constituted Insurance Committee has proven its high professional standards and the necessity to have such a committee. The proposed insurance contract for the year 2000 is the product of many hours of hard work.

Continued on page 2

At the Delegate Assembly Meeting of December 3, 1999, I announced that the agreement between UCO and W.P.R.F. had finally been signed. It will now have to be ratified by at least 280 of our 309 Associations.

Each and every one of our unit owners has to receive a copy of the agreement, prior to the obligatory General Meeting of the Association to be held, so that a vote can be cast for its ratification.

On Tuesday, December 21, 1999, the Association's president or vice president, accompanied by one other officer, has to come to the Party Room in the Main Clubhouse, between 9:30 a.m. and 4:00 p.m. for the official ratification procedure. Kindly bring with you the Association's seal. You also must be prepared to show your Century Village I.D. These must be presented to the notaries who will stand by to notarize your signatures in behalf of the Association. This is the last necessary action for the agreement to become reality. Help us make this as smooth an operation as possible.

By now, each and every one of our Associations must have received a copy of the village-wide Insurance Proposal. Attached to it, you will find a resolution which has to be passed by your Board of Directors for your Association to become a participant in this excellent policy. A General Meeting is not necessary. Please bring the signed resolution to the UCO office as soon as possible. The policy's coverage has to go into effect on January 1, 2000 and requires a 95% (293 Associations) acceptance.

The UCO Associations Bilateral Agreement will go into effect on January 1, 2000. Those among you who thus far have not brought the signed agreement to the UCO office are requested to do so at your earliest convenience.

In the March, 2000 elections for officers and the Executive Board of UCO, Al McLaughlin will again chair the Election Committee.

Talking about elections: The time has come -- it may even be overdue -- for younger residents to come forward, run for office, learn the ropes and eventually take over from us. Don't be afraid to get involved. I know that you all came here to retire, but so did we. I would love to see younger, new faces among our elected office holders.

The Delegate Assembly has given its final overwhelming approval (seven nays out of 185) for the replacement of our antiquated gatehouses. We are now in the process of finalizing the design details. Once this is done, the project will be sent out for bids. The actual building of the gatehouses will take quite a few months. Once completed,

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Delegate Meeting
Fri., January 7, 9:30 a.m.
in Auditorium
All Welcome!!

Gate Passes for Jan., Feb. & Mar. will be sold starting ; Dec. 22, 1999.

Bar Codes

will be issued Jan. 14 at Hastings Clubhouse from 9:00 a.m. to 11:00

At the Delegates Meeting

Betty Lapidus



(Excerpts from the Minutes December 3, prepared by the Reporter staff.)

Mr Richard Fowler of Seacrest addressed us before the start of the meeting regarding improvements in services here in Century Village. Tom Balling also addressed us regarding their future program for Century Village

Treasurer's Report...in the absence of Treasurer Anne Cohen, Marie Oliver reported on cash balances.

President's Report...Kurt Weiss reported that the agreement with WPRF has been signed. We need 280 associations out of 309 to ratify this new contract. We will now be in a position of controlling how our money will be spent. On December 21, 1999, between 9 and 4:30 each association's president and another officer will come to the party room to sign the ratification form. Please bring your seal. Please look for further instructions on our bulletin boards or call the UCO office.

Insurance... Kurt reported that our Insurance Committee did a very fine job Chair Marvin Meyer explained how the committee worked with a professional consultant and four agencies. He said that we need 95% of the unit owners to accept this policy in order to get these good prices The Board of each association must go over the resolution and then bring it in to the office Each association will get a multi-paged detailed summary Your maintenance company will collect your payments and will handle it as a pass-through account.

Election Comm...Kurt reported that Al McLaughlin will chair this committee.

Sheriff's Deputies will be coming into Century Village to enforce our speeding limits and traffic rules.

Budget for 2000...Kurt reported that the new budget had been passed by the Officer's Committee and the UCO Executive Board

Motion was made to accept this new budget for 2000; seconded, discussed and voted on -- passed unanimously.

Boil Water Situation...because we had not been notified about boiling our drinking water while the Water Utilities Dept. was doing repair work here in Century Village, Kurt called them and he was told that in the future this would be remedied

Welcome Meeting...There are about 800 newcomers to Century Village Our Welcome meeting will take place on January 11, 2000. Attendance will be by invitation only.

Gate Houses...Kurt reported on the proposed gate houses -- is it necessary to replace these gate houses? Do we have the money to do this? Dave Bernstein, Chair of Security, reported that it is a necessity and listed the reasons Kurt explained that we have the reserve to build these gate houses We are trying to present ourselves (CV) as part of the future We chose a design that is modern, young and inviting. he quoted preliminary figures of approximately \$230,000 for each building, a total of \$460,000. It's a one-time expense We will get three proposals to choose from There was a motion to approve The motion was passed.

Traffic Light...Kurt reported meeting with Commissioner Roberts regarding the traffic light on Haverhill Road -- it will be reinstated

Committee Reports..... Security...Dave Bernstein reported that the Sheriff will patrol CV three times weekly He advised us not to leave our doors unlocked. When out walking at night, carry a flashlight UCO has repaired the barbed wire on our fences; the fence on Haverhill Rd will be propped up and strengthened.

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Association Insurance

Continued from page 1

- 3) Coverage for Backup of Sewers/Drains Included.
 - 4) Coverage for installed Machinery, Equipment & Attachments. Boiler/Machinery Included
 - 5) Coverage for Antennas and Fences ..Included
 - 6) Vacancy Clause . Deleted
- Additional Coverages offered by Plastridge:**

- 1) Named Storm 2% Wind Deductible - Per Occurrence...No Extra Cost
 - 2) Flood Coverage Included per Association No Extra Cost
 - 3) Wind-Driven Rain Coverage Included -- Per Occurrence, with \$50,000 Sub-Limit per Association, \$5,000,000 Aggregate, \$5,000 Deductible or possibly less No Extra Cost
 - 4) Loss-Assessment endorsement for Flood-No Charge...No Extra Cost
 - 5) Offer optional of 2-night coverage for Evacuation of Premises as ordered by local authorities.
 - 6) Payment Plan-Subject to discussion-can offer different payment options
 - 7) Will provide 31 copies of entire policy, After Board signs applications to bind coverage with Plastridge. Plastridge will deliver policies within 90 days after that date If not, Plastridge will pay a penalty to UCO of \$10,000 for every 30 days if policies are not provided
 - 8) Will assign one adjuster to handle all claims.
 - 9) Will have quarterly meeting with condo board to review all active claims
 - 10) Will try to select admitted carriers whenever possible with "A" or higher rating If carrier has a rating below "A" will review with board before proceeding
 - 11) There will be a 25% earned premium on the policies
- B) General Liability Coverage:**
Limits \$1,000,000-Each Occurrence
1,000,000-Personal & Advertising Injury
2,000,000-General Aggregate
2,000,000-Products Completed Operations Aggregate
100,000-Fire Damage
5,000-Medical Expense
Deductible: \$0
- C) Directors & Officers Liability Coverage:**
Limits: \$1,000,000
Deductible: \$0

Continued on page 3

The Committees of UCO

Continued from page 1

The **Cable Committee**, at the present time, is not too busy, but wait -- once Adelphia starts installing fiber-optics, they will be compelled to spring into action "with a vengeance"

The **Advisory Committee** has the important task to "translate" legalese into understandable English This committee is working on a compendium called "Law and Lore" which should go a long way explaining the Do's and Don'ts in our condo laws

The newly constituted **Maintenance Committee** will henceforth deal with all maintenance companies in Century Village and not just with one. The committee's task is to make sure that these companies live up to their contractual commitments.

Our **Budget and Finance Committee** examines all financial reports issued by our auditors, works on UCO's Annual Budget and gives advice on all financial matters

Our **Public Relations and Real Estate Committee** worked very hard to come up with a plan to improve upon the very low prices at which units are being sold They will be very busy should Mr Irwin Levy's proposal be accepted and come to fruition.

The **Negotiating Committee** worked very hard for the last 23 months With the signing of the Millennium UCO Agreement with W.P.R.F, this committee is -- blissfully -- going out of business.

We have some committees which spring into action at certain times only, based on our bylaws or social calendar:

The **Events Committee** organizes our Installation and Recognition Luncheons and does it very well, indeed

The **Nomination and Election Committees** are activated towards our annual elections.

The **Welcome and**

Orientation Committee organizes our welcoming get-togethers for new residents and prepares the pertinent printed material to facilitate their absorption into our midst.

The **Workshop Committee** arranges our Workshops which are usually held in November and December.

Our **Sunshine Committee** is in charge of congratulating our volunteers and others on happy events, sending "Get Well" greetings to those among them who are sick and expressing our condolences in case of a death in the family.

The **SHINE Committee** is jointly administered by the State of Florida and UCO. Its members -- all volunteers from among our residents -- attempt to solve problems in the fields of Medicare, Medicaid and Ambulance Service for residents who cannot handle the intricate bureaucracy in this area by themselves.

Two new committees will be established for the year 2000:

The **Operations Committee**, created as a result of the Operational Agreement, which is part of the Millennium UCO Agreement with W.P.R.F. It will consist of elected members of the Executive Board and officers of UCO.

The **Ombudsman Committee**, which will receive, deal with and submit recommendations to the Executive Board on complaints by UCO members or Associations

I find it somewhat inadequate just to say, "Thank you" to all my hard-working colleagues. Even the once-a-year Recognition Luncheon somehow falls short of what you deserve for the hard, dedicated work you do for the Village I can only hope that in doing what you do, you find personal satisfaction, in addition to our appreciation and gratitude.

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It's that time again!

March 19, 2000 is the date of our Annual Installation Luncheon and Dance at the Sheraton Hotel

Start getting your tables of ten together with your friends. The menu will be chicken or fish -- Dessert, a surprise!

Prices are the same as last year -- \$30.00 per person. Entertainment will be great.

The committee is looking forward to giving you another great day.

Your checks will be graciously accepted at the UCO office.

Vivian Walsh, Chairperson

Investigations

David Frankel



At the risk of being repetitious, I am once again bringing to your attention the necessity to make sure that any person who will be occupying a unit in Century Village must have a "Certificate of Approval" issued by the Association. In the past week no fewer than 6 building officers have come in to this office complaining that one or more persons are in a unit and they "don't know how they got in."

It is the responsibility of the officers to ascertain how these people "got in," how they were admitted through the gate, and whether they have a gate pass or other Century Village ID

To new Association officers a quick rundown of procedures for new sales or rentals!

1. Get a check for \$100 from the prospective buyer or renter.
2. Get a contract for the sale or rental
3. Bring an Association check for \$75, made out to UCO, to the Investigation office

These three basic steps are necessary to start an investigation. Further directions will be given when the three basic steps are taken.

We at UCO wish all our residents and visitors a very happy and healthy New Year.

Association Insurance

Continued from page 2

D) Fidelity Bond:

Limit of coverage varies from \$30,000 to \$150,000 per Association. Coverage to meet state statutes as to who is covered and must be sufficient to cover the highest amount of available funds over a 12 month period.

E) Umbrella Liability Coverage:

Will include coverage of \$25,000,000. Up from \$5,000,000 in 1999 at no extra cost Deductible \$0 Retention. \$0

Coverage requirements. Coverage to include excess liability for directors and officers equal to \$26,000,000 per association, per occurrence.

All coverages with companies will have A M Best Rating of "A" or higher for property, liability and other coverages.

Keep in mind that we have upgraded our insurance policies coverage including higher overall property values to better suit us in Century Village, West Palm Beach. We have also received extra diverse coverage at no extra cost because of our large account size and very low claim record. Since prices are determined by market conditions which have been unfavorable, we still have reasonable rates even with major hurricanes causing extensive damage in Florida and nearby states in 1999.

President's Message

Continued from page

they will present a new, modern style, characteristic of our attempt to change the face of our Village to project a young, forward-looking image. This would hopefully enhance our chances to attract younger (over 55) buyers and raise the values of our units.

As I prepare this message, the traffic lights on Haverhill Road have still not been reinstalled. I contacted Commissioner Roberts and was assured that this will be done within a short time. Who knows? By the time this issue of the UCO Reporter is published, it might even have been done.

A "Welcome Reception" for new owners in our Village will be held on January 11, 2000 at the Main Clubhouse's Party Room at 1:00 p.m. This is by invitation only and post cards were sent out. Those invited should definitely come to this get-together in which we shall explain the basics of condo life, how Associations work and what we at UCO can do to help.

Security

David Bernstein



As the New Year approaches, may we all look forward to a new Millennium of good health, safety and much happiness.

As the year closes, I would like to report that this has been a very successful year. We have progressed month by month, and yes, there are still some glitches in our program, but we are getting better.

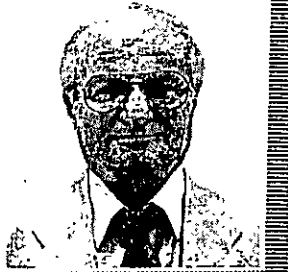
Our Major of Barton's Security, Pablo Puntiel, has been transferred. The new Director of Services is

Harvey Wakefield, who has been promoted from Captain. He's a hard-working and bright young man and he is currently recruiting new officers to make staff even better.

I'm not going to make this a long report since there are so many detailed articles in this issue. Let me just say that we are trying our hardest to keep you safe for another 1,000 years.

Have a Happy, Healthy Holiday Season.

SIGNS Morry Blank



Larry Kall and his Village Mutual business have saved the day! Larry has volunteered to have one of the licensed electricians, who is employed by Village Mutual, to install the new signs that will replace the old lighted building identification boxes. Village Mutual will bill each Association for the cost and

installation of the signs. The Association will have to write one check payable to Village Mutual. Many, many thanks to Larry Kall and Village Mutual.

Seacrest has completed the job of painting 985 sign posts throughout the Village. Slowly, but surely, the Village is getting that well-maintained look.

Humor

For Sale By Owner

Complete set of Encyclopedia Britannica. 45 volumes. Excellent condition. \$1,000 or best offer. No longer needed. Got married last weekend. Wife knows everything.

From the Internet

Driver of the Month

Hopey Johnson

Attention bus riders

The Transportation Committee is asking bus riders to fill in the form below so we can reward the Driver of the Month.

Driver of the Month

Date _____ Driver's Name _____

Route _____ Time of Day _____

Comments _____

RETIREMENT LIVING IN A CLASS ALL ITS OWN



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UCO0199 The Classic at West Palm Beach provides equal housing opportunities to all individuals 62 years of age and older.

Century Village Barber Shop

C.V. Clubhouse

NOW OPEN

Mon. - Fri., 8:30am - 3:00pm

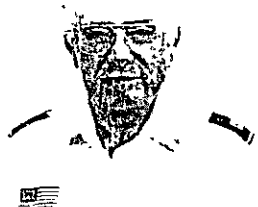
Sat., 9:00am - 2:00pm

MINDY





Phil
Shapkin



Here we are in December, just one issue from my previous column. The issue in which I quoted stats that said that Century Village, West Palm Beach was a very safe place in which to reside. In fact the numbers were 99% plus on the side of safety, (with the exception of traffic) giving us the best standing in South Florida.

You probably have heard by now that in the course of one week all the stats have been dumped into the sewer. During the last few days of November and the first few days of December we had seven B&E's (break and entry). All of these intrusions took place in broad daylight. Four in one area, two in another, and one of all places, on the fourth floor of a Dover building. This took place between 1 and 2 in the afternoon, (entry was made through an unlocked window). Four of the B&E's were at the rear of ground floor apartments, where the screens had been cut. But two of these had sliding glass doors locked and blocked at the base, so they only suffered the loss of cut screens. The other two cut cash, jewelry, check books, credit cards and ID's. One person in another area surprised the perp in her home and he ran away, but the only identification that was available was that he was wearing suntan pants.

This is what has been reported at the time of this writing. The numbers may go up. But if they do, it does not seem to matter! Why? Because residents don't seem to care. You have been warned before that only you can protect your belongings and your person. I sound like a broken record and I know I am being repetitive. I have spoken at untold meetings of the Square Club, Bronx Club, New England Club, the Italian Club, the Temple etc. etc. My message is always the same. You must be aware of all that goes on around you. You must

always remember that there are animals out there that wish to take what is yours and make it their's. They don't care how they do it. If your association or club, or group, wish, I will come to your meeting and pitch safety!!! Just contact me at the UCO office.

Now let us get to the problem of road safety and driving habits in this Village.

We have again signed on with the Sheriff's Dept for deputy participation and patrol of our roadways. We are determined to stop the stupidity and carnage on the roads of Century Village. The Sheriff's Deputy will not discriminate as to who will be receiving a citation, (ticket). No one will be immune. If you violate the law and are caught, **You Will Pay.** So please do not call and plead the case to me. If you feel you are innocent go to court and fight. This is America. If not, pay for the privilege of breaking the law --- and you will pay, just ask some of your neighbors and even members of the UCO staff. I am going to be asking the Deputies to enforce "jay walking" in the Village also because it is not always the fault of the driver when an accident occurs. **If You Are Mobile In This Village Then You Must Become Aware!**

Lights in the Village must be turned on. The lights on your Association property are the responsibility of your Association, but that does not give them the right to turn off lights at night in order to save a few cents. C.O.P. patrols will again make lists of buildings that do not leave lights on in their cat walks. And that list will be published and after publication, the Associations could be held responsible for any loss of time during emergencies.

C.O.P. patrols will again be working with the UCO Infrastructure Committee to locate and mark light poles that are not working. Associations that have dark areas at the rear and sides of

Computer mavens guide Computer Club members

by Seymour Kawaller

Having outgrown the confines of the second floor meeting rooms, members of the Computer Club met for the first meeting of the new season in their new meeting space at the Party Room of the main clubhouse. In the future the business of the club will be conducted on the first Thursday of the month, with the third Thursday meeting devoted to help clinics.

President Tom Ford welcomed the 19 new members to a round of generous applause before pointing the club to the

their buildings should have them lighted so as to illuminate anyone trying to break in after dark. The cost for this is pennies over the long haul and will pay off handsomely in your safety. If you live in an association that does not light up at night and you wish to see it happen call me at UCO and we will try to help you accomplish it.

A hint to those of you who drive and use your credit card to pay at the pump. Always take your receipt. Don't leave it for the next person to see, if you do, you have left him your credit card number and he can empty your account of \$\$\$\$.

I wish to welcome back into the Village those of you who have been away and I welcome also the newcomers to our Village. I invite all of you who wish to join C.O.P. to come to the UCO Reporter building (Sheriff and C.O.P. office) at the Camden pool on the second Thursday of every month at 10:00 a.m. for coffee and . . . plus the latest information as to what is happening on the subject of safety in Century Village and nearby areas. We need drivers and observers for all shifts so that the Village is patrolled 24 hours around the clock, seven days a week. If you come and join us you will join the fraternity of volunteer Sheriff's deputies and the largest organized group in Century Village.

Before closing I wish to thank and praise all those members of C.O.P. who patrolled the Village during this past year. You know who you are and so do we. Job well done. Thank you.

Captain Philip Shapkin, Commander Unit 43.

demonstration computer which a six-member panel utilized to handle numerous queries from the membership. Although the demonstrations were hampered by the lack of a large screen projector, this will be corrected in the near future as financing for this important learning tool has already been allocated.

The acquisition of the computers turned out to be a mixed blessing since they were obtained as outdated surplus equipment. It took weeks of determined work by some of our dedicated members.

The panel of experts, led by new resident Frank Tabag, Don Herman, and the ever willing Leo Post, fielded the questions with welcome competence. Recognizing that expert computer help from commercial sources can cost as much as \$100 per hour, the availability of our own members on a volunteer basis is a great bonus for the \$10. annual club membership fee. The club treasury has already provided a clutch of ten practice computers which are now available to the members. These have been set up on the second floor Sewing Room where, under the guidance of club monitors, members may practice on new programs while working their way to computer literacy. Computer time is available on a first come, first served basis each afternoon -- Monday thru Friday. Call Joan Ford at 567-0556 to reserve computer time.

Computer programs are now available for virtually any interest from on-line banking to family tree research; from game playing to tax preparation; from printing newsletters to the E-Mail and Web browsing that have become such a vital part of computer operations. Many specialized programs are available from club members on a no-charge share basis.

And assistance in loading and using the programs are available from the dedicated volunteers who monitor the practice time. The no-fee rule applies to all help provided under club auspices although some members are prepared to provide one-on-one help at nominal cost.

Frank Tabag has offered his assistance gratis and I, for one, have been a grateful recipient of his time and talent.

The tremendous variety of computer programs that are

now available make it possible for anyone to indulge in their favorite interest.

Our Special Interest Groups are organized to provide guidance in such activities as on-line banking; investment research, family tree compilation, playing games, such as bridge, scrabble, poker, solitaire and numerous others. Many of these programs are available on a no-cost "share basis".

Computer programs help would-be authors prepare well organized papers for submission to publishers; prepare newsletters and bulletins, greeting cards and posters, and a wealth of other printed material. On-line photo transmissions with accessories such as scanners enable Computer Club members to make the most of their equipment. Our no-fee rule applies to help provided under club auspices. Club members will gladly advise on computer purchases, but owning your own computer is a prerequisite for joining.

Profile:

Frank Tabag is a new youngish (by C.V. standards) resident who brings us a new ethnic presence as well as a wealth of computer know-how which he willingly shares. A former Long Islander, he retired from a stressful job as a supervisor in a large printing company, to come to C.V. where he is recuperating from a rare and successful heart transplant operation. He has two grown daughters and lives here, in Plymouth, with his wife.

Who is this guy? Does he know what he's asking for?

When asked, Frank, in his soft, gentle manner explains, "This is a partial 'pay-back' opportunity for the gift of a second chance at life. Please don't thank me...don't pay me." He just wants to be of some help to the frustrated computer beginners who need some guidance.

So, if you have some unresolved computer problems, look for Frank Tabag in the Computer Room on the second floor of the Clubhouse, or call him at 689-8822 (but, expect a busy signal most of the time).

UCO Luncheon
March 19, 2000
Prepare your tables.

Condo Questions and Answers

By UCO Advisory Committee

This material has not been prepared by lawyers. If your questions on this material go beyond these definitions, you might have reason to seek legal advice from licensed attorneys.

This month's subject is a Glossary of Terms and their definitions. Any reader curious about a word or term used in the Village which is NOT included below is requested to drop a note off at the UCO office for insertion into the Advisory Committee incoming mail folder and the word or term will be added to our Glossary.

GLOSSARY OF TERMS

- Account** - A formal record of a classification of transaction, kept on or in a ledger
- Administrative Expense** - The cost incurred while managing the affairs of a condominium, including, but not limited to, management, office and communications.
- Annual Financial Report** - A written statement on the financial status of the Association for a given year
- Articles of Incorporation** - The document creating the Association responsible for operating the condominium. It describes the purpose of the Association as well as its powers and duties.
- Assessment** - A unit owner's share of the amount of money required to pay the expenses of the Association and the condominium
- Association** - The entity responsible for the operation of a condominium. In most instances, the Association is a not-for-profit corporation. The individual unit owners are members of the Association
- Board Meeting** - Any gathering of a quorum of the members of the Board of Directors or other representative body responsible for administration of the Association for the purpose of conducting Association business.
- Board of Directors** - Individuals responsible for the administration of the affairs of the Association. Directors are usually unit owners
- Bylaws** - The document which contains provisions for carrying out the internal affairs of the condominium. It provides for the administration of the Association, various meetings, quorums, voting and other rules relating to the Association
- Common Elements** - The portion of the condominium property which is not included in the unit and which is owned jointly by all unit owners.
- Common Expenses** - All expenses properly incurred by the Association for the condominium in carrying out its duties and responsibilities. The documents may name specific common expenses
- Common Surplus** - The excess of all receipts of the Association -- including, but not limited to, assessments, rents, profits, and revenues on account of the common elements -- over the common expenses
- Condominium** - A form of ownership of real property. The condominium property is made up of units which are individually owned by one or more persons and common property which is owned jointly by all unit owners
- Condominium Parcel** - The unit together with the undivided share in the common elements
- Declaration of Condominium** - The document which establishes the property as a condominium. The condominium is considered to be legally created when its Declaration is recorded in the public records of the county where the condominium is located. The Declaration contains legal descriptions of the property, including the units. It also describes each unit owner's undivided share in the common elements, membership and voting rights in the Association, and covenants and restrictions on the use of the units and common elements.
- Documents** - The set of papers creating and describing the condominium. It includes such items as the Declaration of Condominium, Articles of Incorporation, Bylaws, and any existing leases or contracts of the Association

- Escalation Clause** - A provision in a lease or other contract which states that the rental payment will increase at the same percentage rate as the Consumer Price Index or other nationally recognized measure of inflation.
- Fiduciary Duty** - The special relationship of trust, confidence and responsibility held by the Association's Board of Directors towards the unit owners
- Fiscal Year** - Any accounting period of 12 successive calendar months, usually, but not necessarily, a calendar year.
- Journal** - A chronological accounting record of transactions (receipts and expenditures) together with an explanation of each entry.
- Lien** - A claim against property which allows the holder of a lien to take possession of the property to satisfy a debt. Florida law provides that condominium Associations have liens on condominium units for unpaid assessments
- Limited Common Elements** - A portion of the common elements which is reserved for the use of a particular condominium unit or units to the exclusion of all other units, even though they are owned by all of the unit owners. For example, a patio, which is not part of the unit to which it is attached but can be used only by the appurtenant unit, would be a limited common element. The Declaration of Condominium describes all limited common elements
- Multiple Condominium Community** - A development which consists of more than one condominium. The condominiums often share common recreational facilities and may be operated by one Association.
- Open Board of Directors Meeting** - Unit owners must be allowed to attend the meeting as observers. They do not have the right to participate in the meeting unless provided in the documents or by the Board of Directors
- Percentage of Ownership** - The percentage of ownership interest of the units in the common elements. Each unit has an assigned percentage. The total percentage of all units must equal 100. In Florida, a unit owner's share in the common elements must be in the same proportion as the individual ownership in the common elements.
- Reserves** - Money set aside for future repair or replacement of the common elements. The accumulation of reserve funds prevents the necessity of future large special assessments
- Undivided Interest in Common Elements** - The percentage of common elements owned by the unit owner. The unit cannot be sold or bought separately from its undivided interest in the ownership of the common elements
- Unit** - The part of the condominium property which is individually owned

Alternate feed

By Max Hammerman

"Alternate Feed" does not mean eating on alternate days, or rotating meals between meat and fish, or between red and white wine, nor does it have anything to do with taking turns eating from the same dinner plate. It does not have anything to do with people taking turns eating at each other's home, nor does it refer to, "I feed you and you feed me".

Alternate feed refers to courtesy between drivers. This is always a problem in Century Village when leaving the clubhouse after a show. Drivers from both parking lots are always in a hurry to leave. With no one directing traffic at the exit to Century Village Boulevard, a bottleneck develops leading to "road rage".

This is where alternate feed comes into play. Two lines of traffic merging into one can cause frustration and accidents if drivers are not considerate enough of each other. Courtesy dictates that under such circumstances, one vehicle from each direction alternately feed into the exit line.

At this time, cars trying to move out of their parking spaces must yield to those already in the flow of traffic. Pushing one's way out, no matter how slowly, leads to accidents. You must wait for some kind soul to permit you to move out, or wait for a break in traffic when it is safe to do so.

Result -- fewer tie-ups and quicker flow of traffic.

Remember that if you race the other car to the same point and you wind up in a tie, you lose.

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The Mail Bag



Congratulations

I congratulate you and your committee on the new contract we have been presented with I cannot presume to know the amount of weeks this took to formulate the items in this momentous contract

May I share some thoughts I have as to content in the program in the future I would like to see more discussion groups at the clubhouse. It was not possible for us to mount a large meeting such as we have done before I believe it is possible to have smaller sessions, perhaps monthly Deerfield has forums every Saturday but I have not

been able to ascertain how this is done. Who would I contact?

Is it possible to have instructors from any of the colleges to teach any type of class here? Do you believe people would be interested in attending?

I have heard Century Village had discussions here on many topics and I hope we can do so again.

These thoughts are mine, and if you wish, I would be delighted to discuss them further. Again, my thanks for a great job you are doing.

Ruth Kushner, Pres.
 Nat'l Council of Senior Citizens

PERSONALS

To my Century Village friends My family and I want to thank you for being with us at our time of sorrow

Eleanor Linsky
 Oxford 400

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New arrivals seeking out younger couples.

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Selly Ostrow

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Call: Capt. Jack Walfish, 478-6497 or 689-3516.

To: UCO Reporter
 From: Rod Tennyson Esq.
 FAX 683-2830

December 10, 1999

Re: Laundry Leases

For over 20 years we have had many different Commercial Laundry Companies, in the Village with washers and dryers for the Building's laundry room. Different leases have been used over the years and many were very one sided against the Building. For example the leases contained automatic renewal provisions adding 10 years to the lease at the Company's option. Coin rates could be raised at the whim of the Company. Disputes over the leases had to be filed in Dade County. Installation of replacement machines automatically renewed the lease for another 5 years.

Most Associations started with Wash & Dry Commercial Laundry & Equipment Company which was basically a 7 to 10 year lease with an option to renew for an additional seven years. Mackey Laundry then bought out Wash & Dry, assuming these contracts, and then solicited a new contract with each of the Associations. That new contract form was commonly referred to as "The Standard Laundry Room Lease" containing paragraph 14 which gives a unilateral right to extend the lease an additional ten years, solely at the option of the Company. This same standard lease also allowed Mackey to assign the lease agreement to another laundry company, which it did with the assignment to Amerivend. Amerivend is now Mac-Gray Laundry Equipment. Amerivend and Mac-Gray "stepped into the shoes" of Mackey Laundry and assumed the responsibilities of Mackey when Mackey solicited the new Standard Laundry Room Lease to all the Associations at Century Village.

I believe these leases are unconscionable because they misrepresent the right or option to renew for an additional ten years. I have been informed that Mackey went to many Associations without fully describing the implications of paragraph 14 and got many of the Presidents to sign the document. The Standard Laundry Room Lease does require the Company to properly maintain the equipment but more and more Associations have complained of poor maintenance. Associations should be very careful not to execute lease extensions or allow new replacement machines without first reviewing their current Laundry Lease with UCO.

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 FAX: (561) 683-9904
 Address: 82 Stratford F

MEETINGS & CALENDAR AGENDA
 Officers Meeting Thur., Dec. 30, 10:00 a.m.
 UCO Office
 Executive Board Wed., Jan. 5, 1:00 p.m.
 UCO Office

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Amerivend

Those Associations that have a contract with Mac Gray-Amerivend, please contact President Kurt Weiss at the UCO office for information. Call: 683-9189.

Quadrant Report - Southwest Area

By Bob Fogelman



Berkshire, Camden, Northampton, Somerset, Wellington, Windsor.

A funny thing happened to me on the way to the office I recently sent out a sample questionnaire to the 88 Condominium Presidents in the Southwest Quadrant Berkshire, Camden, Northampton, Somerset, Wellington and Windsor. I was interested to know how often they have General Meetings, Board Meetings and Area Meetings. Also, who are they affiliated with Seacrest, ISS or other, are they incorporated; how old are their condominium documents and would they want me to speak on any particular subject at any of their meetings.

The results would really be funny if it weren't so pathetic.

Of the total of 43 associations who returned the questionnaires, 12 failed to include the name of their association. I guess the fault is really mine as I assumed that all Presidents would identify their association. Otherwise, how could I assist them before a problem occurs?

The replies to this questionnaire varied as follows. Area Meetings- from none to 16 per year; General Meetings- as needed to 13 per year, Board Meetings- none to six per year; Age Of Documents- 1970, 18 1991, 7, 1999, 7; 14 condominiums were not incorporated.

Based on the above recapitulation, you can draw your own conclusions about how often meetings are held, and how old are the Association documents. A bit of advice to those

Associations whose documents are from 1970-1975 or those Associations who have not been incorporated -- you could be in for loads of problems in the operation or administration of your condominium.

As President Nixon once said "I want to make it perfectly clear. " In no way, shape or manner do I intend to intrude upon the responsibility of your area president or upon that of your condominium officers. Only if I am requested by a condominium president to offer advice or to solve a problem will I ever be involved in the operation of a condo association.

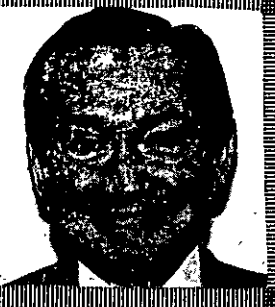
I have to make two exceptions to the above -- the area president can request my assistance (UCO's) if the situation is for the betterment of the association or for Century Village as a whole. Unless it is of an emergency nature, I properly would first advise the area president.

It is my intent to make the Southwest Quadrant a cohesive section of Century Village with strong area ties to your respective areas. To that extent, I propose to place myself at your Association's disposal should any problems arise or if you feel that I can advise you of the proper procedure to prevent a future problem.

Here's one bit of advice to all the 309 Condominium Associations. Chapter 718 of the Florida Condominium Statutes mandates the election procedure for a Board of Directors. It is a somewhat complicated procedure otherwise the election could be null and void. In order to alleviate the problem, UCO has an amendment to your bylaws which simplifies the election process. In my estimation, this is a must for all of our associations. Come into the UCO office and pick up your copy of this amendment and have it voted upon by your unit owners and properly recorded as soon as possible.

Arts and Entertainment

Irv Rikon



Happy New Millennium! Here are 2000 Arts and Entertainment happenings.

THEATER

With one exception, the holiday season shows opened after this paper's deadline. What mainly follows is an interview and blurbs written by theatrical publicists.

Florida Stage (Manalapan) is currently offering the World Premiere of "A Bicycle Country," by Nilo Cruz. The publicist says, "This stirring portrait of three Cuban rafters and their harrowing journey across the Caribbean Sea examines the universal themes of freedom and oppression, hope and survival." It closes January 16. From January 28 through March 5 the Florida Premiere of Helen Edmundson's "The Clearing" can be seen. Once again, the publicist "Set in 17th century Ireland at the height of Oliver Cromwell's policy of Irish suppression, 'The Clearing' is the emotionally wrenching tale of an Irish woman forced to confront her own divided loyalties. As her community is torn asunder, and as she watches the forced deportation of friends and relations, Madeline's loving marriage to a British nobleman quickly disintegrates into an agonizing set of unavoidable choices. With terrifying poeticism and bloody prescience, 'The Clearing' foreshadows both the rivalry that continues to plague the Irish to this day as well as all suffering caused by acts of ethnic cleansing throughout the world." (Telephone 585-3433)

Ours is a region where shows open for a limited run and quickly disappear. But the Cuillo Centre For The Arts (Clematis Street Theater, West Palm Beach) has been breaking box office records with "A Closer Walk with Patsy Cline," by Dean Regan. As it happens, this reviewer is relatively indifferent to country-western music and its stars; I'm generally satisfied with

small doses of both. Yet I truly liked Gail Bliss in the title role. She's a born entertainer, who makes music by any name a joy. Ron Palillo co-stars and directs, and he's fine as a disc jockey and Grand Ole Opry gent, but it's the lady's show. Give this one a try, it doesn't aspire to greatness, but it is good entertainment. The run has been extended through January 31 (835-9226).

The Broadway Series brings Rodgers and Hammerstein's "The Sound

of Music," starring Richard Chamberlain to the Kravis Center (West Palm Beach), January 4 to 9. "Art" shows up at the Royal Poinciana Playhouse January 11 for a two-week run (659-3310).

The Caldwell Theater Company has Peter Shaffer's "Black Comedy" and Michael McKeever's "Don't Tell the Tsar," a pair of one-act plays, running New Year's Eve through February 13. Scripted by the author of "Equus," the first play was written some years ago when Mr. Shaffer drew inspiration from New York City's blackout of the time. The second play is a World premiere comedy about the assassination of the Russian monk Rasputin. (1-561-241-7432)

Jan McArt's Royal Palm Dinner Theatre (Boca Raton) has "Little Me," a big Royal Palm "hit" two or

Continued on page 42

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Sign on -- be part of the team

Quadrant Report - Southeast Area



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

Last month I wrote about how extraordinarily busy it had been in UCO, as well as in all Building Associations, in regard to the new Recreation Contract, Maintenance Company selection and Workshop attendance. This month I can report that last month was a "piece of cake" in comparison to the December "hustle."

With the signing of the Millennium UCO Agreement, more than a week was devoted to the printing of it. In addition to its distribution, which is in its second week, plus holding special meetings, gathering proxies, voting and finally ratification. It will

become a reality on Dec. 21 if 280 Building Associations approve. All of this, while Associations still attempted to compare Maintenance Company proposals, absorb new Insurance information, review the UCO Associations Bilateral Agreement for approval and attend informative Workshop sessions. We are busy little beavers! But, when the smoke clears, we will have an even further improved Village, second to none. Elsewhere in this issue of the Reporter, President Weiss has written a detailed outline of all of the committees working to keep CV just that way.

At the moment I am trying to complete this article for the January issue of the Reporter in order to attend a meeting of the Andover area today. I hope to have more to report next month when "the smoke clears."

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The Villcentian
Max Hammerman



Heir --ing, a problem

You may not agree with everything that follows here, but read on, you retired people, and sleep for a night or so on what you read.

What follows concerns your children and grandchildren, and your money -- the two or three most important things in your life at this moment -- and at least some of it can make your retirement better.

Your children, naturally, are dear to you. They are better than other children, too. With that taken care of, take under advisement these observations of one who has spent nearly 15 years watching retired people make mistakes.

Retired parents who have the fewest visits from their children are in the main, those who (1) have no money, (2) have already given away their money or their businesses to their children; and (3) revealed to their children the provisions of their wills.

Retired parents who are visited most frequently by their children are in the main those who have a little money, or give the impression that they have.

Retired couples can, and do pass substantial sums of cash along to their children during their lifetimes, and with the advice of a good lawyer do it without paying a gift tax.

Retired parents who have grandchildren named after them are, in general, parents who (1) have money, (2) give the impression that they have money, (3) let it be known that they haven't written their will yet, and

(4) let it be known that they have a will but may rewrite it.

It is characteristic of most retired people that they start hoarding their money, somewhere between 65 and 70, in order to have more to pass on to their children when they die. People who do this are endorsing, in theory, the idea of compulsory retirement -- that they are washed up after age 65.

Retired parents who have money, a house or other property to pass on to their children seldom realize that they have a monkey-wrench that can wreck their family. Wealth given with partiality to one child, or a will that decrees an unequal distribution of wealth among all the children without a sound reason can split the family beyond repair.

There is no scheme for leaving money to children that is better than an iron-clad will drawn up by a lawyer!

Finally, retired parents are smart when they give long and serious thought to the golden years, to spend for indulgences, charities, travel or whatever they want. It is their reward for having lived so long. Their children are probably quite normal human beings, as good and as greedy as other mortals, as kind and as mean.

If they are worth their salt, they will accumulate their own wealth. If they don't, or can't, what "ma" and "pa" left won't matter for long.

(This column was taken from a source unknown.)

Midnight, before the new year
Sleep eluded me, -- I sighed,
No one else is here
I'll walk around a bit and see
If mental cobwebs clear

Barefoot on my terrace,
The midnight sky deep blue
Diamond stars a-tinkling
A big bright moonshine, too

Random thoughts and loneliness
In Egypt this moon shines,
The night is full of rushing sounds
And I am all alone!

Freedom and strife,
rain and sun
Grief and loss thereafter
God gave us a better life
Our share of joy and laughter

Sophia Hertzberg



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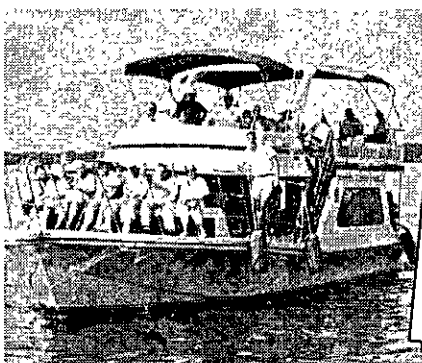
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Temple Torah	8600 Jog Road
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Deerfield Beach Cinema	2205 West Hillsboro Boulevard
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Sunrise/Plantation	Wednesday, February 2 10:00 AM
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Temple Beth Torah	9101-15 NW 57 th Street
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As I See It

Don Amter



Hollywood's Women

Like most of us, I watch a lot of movies in the theater and on TV, and something puzzles me. Did you ever notice how many blondes fill up the screen? They are young 21-plus years old, slim and shapely. You see them in almost every movie and sitcom on TV. Hundreds of them, thousands of them! Where does Hollywood get this seemingly inexhaustible supply?

I guess Hollywood decided, ever since Marilyn Monroe, that blondes sell more pictures. So they throw them in wherever they can, the same as when you put salt or spice in a dish. They stick them in as bimbos. That is the Hollywood way for a young, pretty, easy, available woman. If the action dies down they throw them in to raise excitement, especially if the film has nothing else to recommend it.

Another thing. Hollywood women have a lot of trouble keeping their clothes on. They find ways of showing women in varying stages of undress. They are either just getting into a bath, just getting out of a bath or changing clothes behind a screen.

They show scenes of a dressing room for showgirls where they are changing. Or they are models for a photo shoot in a studio, wearing practically nothing. And in an outdoor scene, if there is a lake around -- forget it! You know they are going to strip and go swimming!

Hollywood's women have trouble with their clothes even when they are wearing them. The shoulder strap is always falling down and the front buttons have difficulty staying buttoned. If you think I am exaggerating, see the covers of magazines at the check-out counter of your local supermarket.

Men are usually shown wearing clothes buttoned right up to the neck. Women usually have "plunging necklines." Do they ever show a man with a plunging pants line?

Sometimes they do have a man stripped to the waist. You see Sylvester Stallone or Arnold Schwarzenegger with the glistening, rippling muscles. But you know that they are tough and with their muscles they are going to kill a lot of men. In Hollywood, a man's body is shown for what he can do. A woman's body is shown for what it is -- that is, appearance. If you think I am imagining this, studio moguls have been known to bark at directors: "Show more skin, show more skin!"

So where do they get all these girls who are imitation Barbi dolls? Do they come off the assembly line in a doll factory? Or have they found a way to clone them? And they continue to look age 21 for years. We know Hollywood's wizardry with makeup. And then, when necessary, they are reshaped with prosthetic pads -- have their hair, eyes, teeth, etc. done over.

When they can no longer hack it as Barbi dolls, after an absence they show up as mothers, matrons, and school marmes. And then they end up as grandmas or selling Fasteeth or panty diapers for seniors. Most of us are so accustomed to all this that we just take it for granted. After all, this treatment of women has been going on for a long time. But women have been fighting back for equality -- especially in the last

decades. So Hollywood has to make accommodations to that. Take for instance, the slogan of Virginia Slims

cigarettes: "You've come a long way, baby!" Baby? You're still just a babe or a

Continued on page 17

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Words for the Wise

Philip Dreiss



In my dictionary, the word water takes up nearly a half-page with its 34 items of definitions and/or usages. I never thought much about water back in Bethpage on Long Island. My water bills were about \$18 every quarter and our water won "best tasting" awards year after year. Since I moved to the Village, however, I have been introduced to "boil your water", and constantly see scores of people using facilities outside their apartments to take their daily showers. I suspect that those people who shower in the Main and Hastings Clubhouses are doing so to save money on their water bills or to save the wear and tear on their tubs and showers. I wonder if they are aware that it is possible to achieve the same results and still have the luxury of saving money on water! I was recently advised by a lovely lady, who asked to remain anonymous, and who has a better way. Just before she takes her showers she dons her bathrobe and goes outside her apartment to check her water meter reading. She compares the current reading with the meter reading from her last bill and if she has room enough to take a shower and not go into the next water usage plateau before the next meter reading, she showers. If there is any chance she will bump her bill into the next plateau, she takes no shower and anxiously waits for the water meter reader to make his/her rounds, and then showers. Sometimes this takes just one day, other times longer. What a plan!

The following is written for that poor unfortunate chap

who rides around the Village on a tandem bicycle which seems to be always lacking an integral part of the definition of the word. The bicycle seems to have all of its parts, including the two seats arranged one behind the other. It's the other person that's missing. Is it possible that he could be offering "alternative means of Village transportation," and I just happen to catch sight of him while he is cruising for a fare? What a guy!

I was surprised to see a small article in the local paper recently concerning phone cards. It seems that Marvin Rosen of Siesta Telecom, Inc. worked a deal with, of all places, the Vatican to market a series of cards with images of Pope John Paul II as part of the Catholic Church's Jubilee 2000 celebration. What an enterprise!

What is a morpheme, and how is it used to sell drugs and cars? A morpheme is a small semantic element, like the "van" in 'advantage'. Viagra is a morpheme, and although it quickly became both famous and infamous (through a variety of jokes), the word Viagra actually predated the arrival of sildenafil citrate, one of the world's most famous medicines. The word was just sitting in the data bank of Pfizer, waiting for a new drug to be introduced that fit the name. Now that you know this, imagine the fun you can have inventing interchangeable names for cars and drugs, like the care-free Cadillac Prozac or the low emission Mazda Immodium. What a business!

Odd: 11/19/99 was the last

Continued on page 28

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As I See It

Continued from page 15
 bimbo to them no matter how far you have come.

Some people in the Theater understand what is going on here. Barbara Streisand in her pic, "The Mirror has Two Faces," says to her friend. "I look like an over-the-hill Barbie doll!" And the film critic Siskel, talking about a recent release: "The women's roles are just irrelevant decorations!"

So Hollywood searches for new ways to make real accommodations. And they have come up with it: now that women have equality let's show them as killers like men! There was a film called Thelma and Louise. They were almost like a Bonnie and Clyde couple. Anyone bothers with them - they shoot.

In one of Clint Eastwood's "Dirty Harry" films, Harry is given a young female rookie cop to work with him. He resists and shows contempt for her. And it's even worse when she fails to shoot a suspect and endangers him. What is she to do? Later she gets another chance and kills someone. Clint looks at her with admiration. Now she feels good, accomplished and vindicated. **She has killed a man!**

In a movie Gena Rowlands is the wife of a cop who has been killed. She has a friend whose husband has also been killed. This woman is afraid for herself and her child who are targeted by the mob because they have seen something incriminating. The woman leaves the child with Gena and disappears. Gena walks out of the house with the child and there is a big black limousine with the gangsters waiting for her. What is she to do? The theater audience waits breathlessly. She pulls her husband's service revolver out of her handbag and starts blasting away at her tormentors, killing half of them. The limousine speeds away, overturns and the rest of them are dead. The audience, not expecting to see a woman able to defend herself, breaks out with cheers and applause.

So now, ladies, Hollywood gives you a choice: you can either be a bimbo or a killer!

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contractor had not paid for all the materials used on the job.

Unfortunately for the association, the written agreement with the roofing contractor consisted of a one-page pre-printed proposal, signed by the association without first obtaining legal advice. The proposal had no warranty provisions and did not require the roofer, as a condition to final payment, to produce an affidavit stating that the roofer had paid all subcontractors and material suppliers. Eventually, after some delay and a considerable amount spent by the association in legal fees, the roofer corrected the defective work and paid the material supplier, so that the lien on the condominium was ultimately released. However, these problems probably could have been avoided if the contract had specifically set forth the

association's and the roofer's respective rights and obligations.

In general, agreements for repair services such as roofing, painting, paving, etc should contain a number of specific provisions. For example, all

Continued on page 27

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Random Ramblings

Robert Fogelman



How is your Board of Directors elected? Either by the complicated election procedure as outlined in Chapter #718 of the Florida Condominium Statutes or by a simpler process obtained by an amendment to your bylaws. As an incorporated condominium association, your charter will state whether you choose five or seven members to your Board of Directors

The Board elects the four officers of your association from among the Directors -- President; Vice-President, Treasurer and Secretary. The Board is usually composed only of unit owners regardless of their time in residence. Perhaps a short-term resident who asks questions can be better than one who rubber stamps the approval of any issue which the president is

advocating.

We must respect the opinions of the non-board members who disagree with the president, otherwise we may have chief officers who are trying to run the association without the consideration of the unit owners. Remember, a rubber stamp board member may not be keeping faith with the fiduciary relationship which the unit owners placed in his care and which he is honored to uphold.

The big question is -- do the officers and the Board of Directors really know how to run the Association for the benefit of all the unit owners? There are 78,000 condominium associations in Florida, with approximately one million unit owners. It has been said that at least 15,000 new Boards of Directors are elected each

year. The newly formed statewide condominium organization could well benefit all the condos in their presentation to the Tallahassee legislators. One of its immediate goals is for the state to perform its mandated educational programs for all condo associations.

It is not my intention in any way to belittle the president of a condo association. I know too well the trials and tribulations associated with the presidency. Each unit owner must accept the responsibility of taking care of his/her own unit and property behind closed doors. Every unit owner should have an up-to-date contingency plan for sewer work, electric work, plumbers and handymen should the need ever arise. Remember, your president is not the janitor. The point to be made here is that policy is made by the Board of Directors. It is this policy that is carried out by the officers of the association. The basic policy of each board must be enforced in a lawful manner. This is just plain old common sense.

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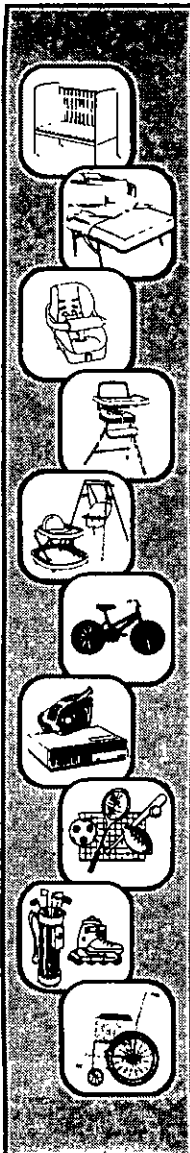
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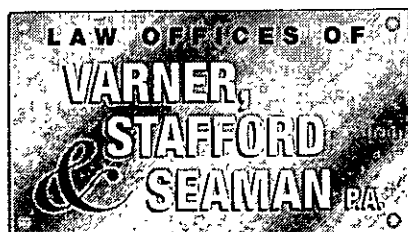
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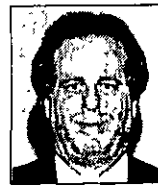


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United Civic Organization, Inc.
Balance Sheet
September 30, 1999

Financial Statements

September 30, 1999

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Assets						
Cash and cash equivalents	\$ 58,670	\$ 95,456	\$ 228,576	\$ 136,313	\$ 319,439	\$ 838,454
Investments	194,000	-0-	100,000	482,833	-0-	776,833
Prepaid insurance	-0-	1,388	-0-	-0-	-0-	1,388
Prepaid income taxes	-0-	2,357	-0-	-0-	-0-	2,357
Furniture and equipment - net	639	1,641	-0-	29,856	-0-	32,136
Utility deposits	60	215	-0-	4,465	-0-	4,740
Due to other funds	(2,282)	-0-	-0-	-0-	-0-	(2,282)
Due from other funds	2,214	(2,214)	-0-	2,282	-0-	2,282
Total assets	\$ 253,301	\$ 98,843	\$ 328,576	\$ 655,749	\$ 319,439	\$ 1,655,908
Liabilities						
Debal deposits	\$ 340	\$ -0-	\$ -0-	\$ 951	\$ -0-	\$ 1,291
Prepaid assessments	7,854	-0-	-0-	-0-	-0-	7,854
Deferred revenue	-0-	-0-	-0-	-0-	104,000	104,000
Total liabilities	8,194	-0-	-0-	951	104,000	113,145
Fund balance						
Appropriated	150,392	-0-	294,966	251,270	215,439	912,067
Unappropriated	94,715	98,843	33,610	403,528	-0-	630,696
Total fund balance	245,107	98,843	328,576	654,798	215,439	1,542,763
Total liabilities and fund balance	\$ 253,301	\$ 98,843	\$ 328,576	\$ 655,749	\$ 319,439	\$ 1,655,908

United Civic Organization, Inc.
Statement of Cash Flows
For the nine months ended September 30, 1999

	Operating Fund	Reporter Fund
Operating Activities		
Dues/assessments collected from members	\$ 31,456	\$ 31,456
Cash collected from advertising	-0-	-0-
Interest collected	4,355	4,355
Other income collected	76,811	76,811
Cash collected from settlement	-0-	-0-
Cash paid to suppliers of goods and services	(99,346)	(99,346)
Income taxes paid	(5,718)	(5,718)
Net cash provided (used) by operating activities	7,558	7,558
Investing Activities		
Redemption of certificates of deposits	-0-	-0-
Purchase of certificate of deposit	(180,506)	(180,506)
Purchase of property and equipment	(104)	(104)
Net cash provided (used) by investing activities	(180,610)	(180,610)
Financing Activities		
Interfund borrowings	(4,703)	(4,703)
Net cash provided (used) by financing activities	(4,703)	(4,703)
Net increase (decrease) in cash and cash equivalents	(177,755)	(177,755)
Cash and cash equivalents, January 1, 1999	236,425	236,425
Cash and cash equivalents, September 30, 1999	\$ 58,670	\$ 58,670
Reconciliation of excess revenues over (under) expenses to net cash provided (used) by operating activities		
Excess revenues over (under) expenses	\$ (221)	\$ (221)
Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities:		
Depreciation	1,921	1,921
(Increase) decrease in: Settlement receivable	-0-	-0-
Increase (decrease) in: Accounts payable	(2,336)	(2,336)
Prepaid assessments	7,854	7,854
Deferred revenue	-0-	-0-
Debal deposits	340	340
Net cash provided (used) by operating activities	\$ 7,558	\$ 7,558

United Civic Organization, Inc.
Statement of Revenues, Expenses and Fund Balance
For the nine months ended September 30, 1999

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Revenues						
Member dues/assessments	\$ 23,602	\$ -0-	\$ 1,249,424	\$ 466,167	\$ 1,120,118	\$ 2,859,311
Interest	4,355	272	18,885	20,410	15,241	59,163
Investigation	72,106	-0-	-0-	-0-	-0-	72,106
Advertising	-0-	42,554	-0-	-0-	-0-	42,554
Guests, lost passes, renters	-0-	-0-	2,284	-0-	-0-	2,284
*Gate passes	-0-	-0-	-0-	19,414	-0-	19,414
Bar codes	-0-	-0-	-0-	3,640	-0-	3,640
Other income	4,705	-0-	-0-	-0-	-0-	4,705
Total revenues	104,768	42,826	1,270,593	509,631	1,135,359	3,063,177
Expenses						
Administrative expenses	3,018	3,213	2,625	2,570	-0-	11,426
Bank charges	560	170	314	150	592	1,786
Beautification	14,687	-0-	2,618	25,187	-0-	42,492
Legal fees	21,757	-0-	1,604	-0-	-0-	23,361
Depreciation	1,921	925	-0-	3,989	-0-	6,835
Printing, office supplies	4,168	20,558	1,833	1,401	-0-	27,960
Repairs	2,026	-0-	-0-	12,887	-0-	14,913
Transportation expense	-0-	-0-	1,273,550	-0-	-0-	1,273,550
Ambulance	-0-	-0-	-0-	-0-	69,105	69,105
Gatehouse expenses	-0-	-0-	-0-	1,520	-0-	1,520
Cable	-0-	-0-	-0-	-0-	862,028	862,028
Security expenses	-0-	-0-	-0-	325,438	-0-	325,438
Income taxes	5,718	1,518	1,518	1,518	-0-	10,272
Utilities	4,312	3,409	-0-	40,139	-0-	47,860
Pump maintenance	-0-	-0-	-0-	-0-	14,462	14,462
Professional fees	12,715	8,964	8,964	8,964	-0-	39,607
Miscellaneous	2,100	3,721	886	593	-0-	7,300
Negotiation	-0-	-0-	-0-	-0-	130,018	130,018
Investigations	30,412	-0-	-0-	-0-	-0-	30,412
Insurance	1,595	4,472	-0-	-0-	-0-	6,067
Total expenses	104,989	46,950	1,293,912	424,356	1,076,205	2,946,412
Excess revenues over (under) expenses	(221)	(4,124)	(23,319)	85,275	59,154	116,765
Fund balance, January 1, 1999	245,328	102,967	351,895	569,523	156,285	1,425,998
Fund balance, September 30, 1999	\$ 245,107	\$ 98,843	\$ 328,576	\$ 654,798	\$ 215,439	\$ 1,542,763

* Includes \$141,540 of negotiation income.

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United Civic Organization, Inc.
Notes to Financial Statements
As of and for the nine months ended September 30, 1999

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.

	Transportation Fund	Security Fund	Restricted Funds	Total
-0-	\$ 1,067,224	\$ 466,167	\$ 1,120,118	\$ 2,684,965
555	-0-	-0-	-0-	42,555
72	18,885	20,410	15,241	59,163
-0-	2,284	23,054	-0-	102,149
-0-	8,829	-0-	-0-	8,829
108	(1,524,797)	(457,462)	(1,085,791)	(3,211,904)
118	(1,518)	(1,518)	-0-	(10,272)
99)	(429,093)	50,651	49,568	(324,515)
-0-	100,813	2,167	-0-	102,980
-0-	-0-	-0-	-0-	(180,506)
-0-	-0-	(33,845)	-0-	(33,949)
-0-	100,813	(31,678)	-0-	(111,475)
98	(30,540)	(38,065)	(13,990)	-0-
98	(30,540)	(38,065)	(13,990)	-0-
99	(358,820)	(19,092)	35,578	(435,990)
157	587,396	155,405	283,861	1,274,444
156	\$ 228,576	\$ 136,313	\$ 319,432	\$ 838,454

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 Organization, 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.

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.

	Transportation Fund	Security Fund	Restricted Funds	Total
124)	\$ (23,319)	\$ 85,275	\$ 59,154	\$ 116,765
925	-0-	3,989	-0-	6,835
-0-	8,829	-0-	-0-	8,829
-0-	(232,403)	(39,564)	(9,586)	(283,889)
-0-	-0-	-0-	-0-	7,854
-0-	(182,200)	-0-	-0-	(182,200)
-0-	-0-	951	-0-	1,291
199)	\$ (429,093)	\$ 50,651	\$ 49,568	\$ (324,515)

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 expense 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 would 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 upon the related due date.

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

Continued on page 24

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United Civic Organization, Inc.
Notes to Financial Statements
 As of and for the nine months ended September 30, 1999
 Continued from page 23

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

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 of the Organization to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

2. FURNITURE AND EQUIPMENT:

Furniture and equipment as of September 30, 1999 consisted of the following:

	Operating Fund	Reporter Fund	Security Fund
Furniture and equipment	\$ 11,503	\$ 4,254	\$ 7,250
Computers	<u>2,529</u>	<u>6,003</u>	<u>26,595</u>
	14,032	10,257	33,845
Less accumulated depreciation	<u>(13,393)</u>	<u>(8,616)</u>	<u>(3,989)</u>
	<u>\$ 639</u>	<u>\$ 1,641</u>	<u>\$29,856</u>

3. DEFERRED REVENUE:

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 as of September 30, 1999 amounted to \$141,540; of which, \$104,000 has been appropriately recorded as deferred revenue at September 30, 1999.

4. APPROPRIATED FUND BALANCE:

Operating Fund: The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs 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 Fund: 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 2000.

5. 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 1999 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.

6. 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 September 30, 1999 in excess of insured amounts approximate \$30,000.

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 September 30, 1999.

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	<u>965,414</u>
	<u>\$6,045,754</u>

United Civic Organization, Inc.
Supplementary Schedule I
Schedule of Operating Fund Revenues and Expenses
 - Budget and Actual
 For the nine months ended September 30, 1999

	Operating Fund Nine Months Budget	Operating Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 11,781	\$ 23,602
Interest	7,500	4,355
Beautification	11,781	-0-
Investigation	60,000	72,106
Other income	-0-	4,705
Total revenues	<u>\$ 91,062</u>	<u>\$ 104,768</u>
Expenses		
Administrative expenses	\$ 18,239	\$ 3,018
Bank charges	-0-	560
Beautification	11,781	14,687
Legal fees	33,750	21,757
Depreciation	-0-	1,921
Printing, office supplies	6,750	4,168
Repairs	-0-	2,026
Income taxes	-0-	5,718
Utilities	-0-	4,312
Professional fees	-0-	12,715
Miscellaneous expenses	-0-	2,100
Investigations	26,250	30,412
Insurance	-0-	1,595
Total expenses	<u>\$ 96,770</u>	<u>\$ 104,989</u>

United Civic Organization, Inc.
Supplementary Schedule II
Schedule of Reporter Fund Revenues and Expenses
 - Budget and Actual
 For the nine months ended September 30, 1999

	Reporter Fund Nine Months Budget	Reporter Fund Nine Months Actual
Revenues		
Interest	\$ 750	\$ 272
Advertising	<u>45,000</u>	<u>42,554</u>
Total revenues	<u>\$ 45,750</u>	<u>\$ 42,826</u>
Expenses		
Administrative expenses	\$ 18,239	\$ 3,213
Bank charges	-0-	170
Depreciation	-0-	925
Printing, office supplies	16,889	20,558
Income taxes	-0-	1,518
Utilities	-0-	3,409
Professional fees	-0-	8,964
Miscellaneous	-0-	3,721
Insurance	-0-	4,472
Total expenses	<u>\$ 35,128</u>	<u>\$ 46,950</u>

Elder Crisis Outreach

Continued on page 25

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United Civic Organization, Inc.
Supplementary Schedule III
Schedule of Transportation Fund Revenues and Expenses
- Budget and Actual

For the nine months ended September 30, 1999

Continued from page 24

	Transportation Fund Nine Months Budget	Transportation Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 1,166,457	\$ 1,249,424
Interest	3,375	18,885
Guests, lost passes, renters	2,625	2,284
Total revenues	\$ 1,172,457	\$ 1,270,593
Expenses		
Administrative expenses	\$ 18,239	\$ 2,625
Bank charges	-0-	314
Beautification	-0-	2,618
Legal fees	-0-	1,604
Printing, office supplies	-0-	1,833
Repairs	648,450	-0-
Transportation expense	611,459	1,273,550
Income taxes	-0-	1,518
Professional fees	-0-	8,964
Miscellaneous	-0-	886
Total expenses	\$ 1,278,148	\$ 1,293,912

United Civic Organization, Inc.
Supplementary Schedule IV
Schedule of Security Fund Revenues and Expenses
- Budget and Actual

For the nine months ended September 30, 1999

	Security Fund Nine Months Budget	Security Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 459,459	\$ 466,167
Interest	7,500	20,410
Gate passes	27,000	19,414
Bar codes	2,700	3,640
Other income	4,770	-0-
Total revenues	\$ 501,429	\$ 509,631
Expenses		
Administrative expenses	\$ 18,239	\$ 2,570
Bank charges	-0-	150
Beautification	-0-	25,187
Depreciation	-0-	3,989
Printing, office supplies	-0-	1,401
Repairs	20,025	12,887
Gatehouse expenses	330,000	1,520
Security expenses	-0-	325,438
Income taxes	-0-	1,518
Utilities	43,125	40,139
Professional fees	-0-	8,964
Miscellaneous	-0-	593
Signs	2,625	-0-
Swales	11,250	-0-
Guardhouse replacement	67,500	-0-
Total expenses	\$ 492,764	\$ 424,356

United Civic Organization, Inc.
Supplementary Schedule V
Schedule of Restricted Fund Revenues and Expenses
- Budget and Actual

For the nine months ended September 30, 1999

	Restricted Fund Nine Months Budget	Restricted Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 1,137,142	\$ 1,120,118
Interest	-0-	15,241
Total revenues	\$ 1,137,142	\$ 1,135,359
Expenses		
Bank charges	\$ -0-	\$ 592
Ambulance	70,686	69,105
Cable	907,412	862,028
Pump maintenance	17,672	14,462
Negotiation	141,372	130,018
Total expenses	\$ 1,137,142	\$ 1,076,205

* Includes \$141,540 of negotiation income.

Helpful Hints

By Larry Kall, President, Village Mutual Service

Breaker, Breaker, What's a Breaker?

First there were **Fuses**, now there are **Breakers**. These do not require replacing each time like the old fuses but do the same job by, "Breaking the electrical circuit" or "Snapping off" when a circuit is overloaded or tripped for some electrical reason. Most of the time some faulty light or appliance causes it. It sometimes happens for unexplained reasons such as a problem with the Air Conditioner outside of your apartment. Sometimes animals or birds get into the outside electrical system of the Air Conditioner and cause the breakers to Trip or shut down.

This is what to do. Open the door of the electrical panel. Inside you will find several sets of **Breakers**. They are usually black and have numbers on them such as 15,20,25,30 or 50. These numbers are the sizes of the **Breakers**. The higher the number the larger the appliance. A light or outlets on the walls would use a 15 or 20 amp Breaker. A Range, Hot Water Heater, or an Air Conditioner would most likely use a 50 amp Breaker.

The 15,20,25 or 30 amp Breakers are known as single Breakers and the 50 amp Breakers are called double. This is because they are larger and are normally two Breakers molded together with a double switch.

The only way to be sure that any Breaker is actually "on" is to switch the Breaker to the "off" position and then snap it back to the "on" position. All Breakers have some type of internal switch or spring inside and you can hear them "snap" back on.

There are sometimes **Breaker Problems** with Air Conditioning. The unit is running but does not circulate cold air. Many times a double Breaker part of the Breaker has shut down and not enough electricity is passing through the Breaker. Again shut the Breaker off and Snap it back to the on position.

Should you get the Breaker back on and it keeps going back off again, you might have to unplug

things like a toaster, clock, TV or light (which might be defective) before the Breaker will stay on. Many times it is a problem of too many things being connected to the same plug or circuit, causing an **Overload** on a single Breaker. Remember, a single Breaker may control multiple plugs and switches in the same room and/or in different rooms of your apartment. After unplugging any of these items wait about five minutes before you try snapping the Breaker back on. Breakers have an internal mechanism that requires them to cool down before they will work. After the Breaker stays on, start turning your appliances, plugs, lights, etc. back on one at a time. Wait one minute after each one. If there is a **Short** or problem with one of them it will trip the Breaker again. Unplug or turn off the last item. This is usually the one with the problem.

If you have tried all of these things and the Breaker continues to snap back off or will not go to the on position, call your Service Company or an Electrician to correct the problem. It could be a defective Breaker or some other electrical problem in your Condo.

Do Not Try Removing Or Replacing A Breaker Yourself. The electrical panels have 220 volts of electric service in them. You could be injured or cause some damage to the panel box itself as the Breakers are connected to a metal rail or **Buss Bar**. This is not a job for the average person to do. The frame of the Electrical Panel will have to be removed before any Breaker can be replaced. They can be very heavy.

Most Condos in the Village have another **Breaker** box or panel outside the units where the electrical service from FPL is connected. In rare occasions the Breakers in this Entrance Panel trip off. I know someone who was cooking dinner, turned on the Range and the Outside Breaker in the panel box exploded. **She no longer cooks!**

Do not attempt to turn these Breakers on by yourself! Call FPL!

Eleanor

Actress to portray Eleanor Roosevelt at Clubhouse

By Rebecca Schlam Lutto
"Eleanor Roosevelt," in the person of Joan Wolfberg's one-woman show, will appear at the Clubhouse at 10 a.m., Tuesday, December 28.

The former first lady and great humanitarian will be impersonated through the magic of clothing, makeup and voice by a professional actress who tours nationwide. Ms. Wolfberg charmed the Village last season when she depicted Golda Meier.

Sponsored by the Yiddish Culture Group, the program is free to all Village residents

Ms Wolfberg prepared for her "Eleanor" program by studying films of Mrs Roosevelt, speaking to people who knew her and extensive reading. The President's widow will appear as a woman in her 70's, but will reminisce about her earlier life, especially as a person who grew up in an anti-Semitic high-society milieu but evolved into an advocate for the Jewish people, as well as for other groups and individuals who needed her help.

"Eleanor" will speak on a personal level, with amusing anecdotes along with memories of a period of American history that many Villagers lived through.

Village couple donates flag

By Haskell Morin

In honor of their 13th year in Century Village, Haskell and Geneva Morin of Northampton B are pleased to announce the repairing of the flag pole at the East gate that was severely damaged during the last hurricane and the installation of a new flag.

Mr. Morin is on the UCO Board of Directors and is Chairman of its Bus-Bench Committee. He also serves on the Beautification and Welcoming Committees.

Mrs. Morin, a part-time home health care provider, says "The Village is great, safest place in North America, I love it here "

A special thanks to Seacrest's bucket truck and its crew which helped thread the rope through the pulley atop the flag pole

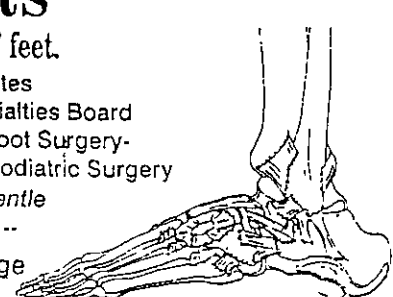
UCO Luncheon
March 19, 2000
Prepare your tables.

The Reporter needs filler items for future issues: jokes, quotes, and interesting short items. Indicate source and your name.

"My feet feel great. Thanks..."

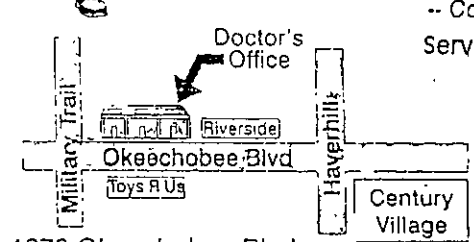
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It's the law

Continued from page 18
 contracts should have a date of commencement and completion, should spell out the method of payment and should require the association, through a representative, to observe the work in progress and authorize payment for work completed or as otherwise authorized under the contract. Contracts should also require the contractor to furnish the association with proof of insurance, and should require the contractor to indemnify and hold the association harmless for personal injuries that may occur during the performance of the work. Contracts should also provide that prior to final payment being made by the association, the contractor must furnish an affidavit stating that all sub-contractors and material

suppliers have been paid

In addition, to the extent that this is possible, the contract should specify in detail what the contractor's duties are with regard to removal of debris, the securing of all materials at the end of each workday, compliance with all manufacturer's recommendations and compliance with all governmental safety regulations and building code requirements. The contract should also address warranties, whether issued by the contractor himself or by the product manufacturer(s)

The foregoing is only an example of some of the provisions that all contracts should contain in order to give associations a minimum amount of protection. These examples do not represent an exhaustive list, but are

offered for the proposition that, to the extent possible, agreements should specify the parties' rights and responsibilities at the time they are entered into. In most cases, this will simplify the issues after an unsatisfactory performance by the contractor, or when performance of the work has exposed the association to liability

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Words for the wise

Continued from page 16

day of your life, and the lives of generations of people to come where all the digits of the date will be odd. The next conjunction of unevenness will not occur again until 1/1/3111. **Even:** An all-even date has not happened in your lifetime and during the lifetimes of a long line of your ancestors, since the last all-even date was 8/8/888. Take heart, however, since the next all-even date will be 2/2/2000 and there will be many more during the next millennium. What a revelation!

An organoleptic (sounds like a person with a problem, doesn't it?) is a person who uses his senses of smell and taste to make a living. They say that smell contributes so much to our appreciation of food. They also say that if you hold your nose and eat an apple and an onion, they taste the same. I do not advise anyone to do this test before going to the Clubhouse to attend a show, however, or you may find yourself sitting alone, since the rest of the audience and the performer will have left the Clubhouse. What a smell!

Films Scheduled for January 2000
(Subject to change)

1/05	Wed	2PM	"Runaway Bride,"
1/07	Fri	2PM	Julia Roberts, Richard Gere
1/12	Wed	2PM	PG-13 115 Mins.
1/14	Fri	2PM	"The General's Daughter,"
1/16	Sun	8PM	John Travolta, James Woods
1/19	Wed	2PM	R 125 Mins
1/21	Fri	2PM	"The Thomas Crown Affair,"
1/21	Fri	8PM	Pierce Brosnan, Renee Russo
1/23	Sun	8PM	R 114 Mins.
1/26	Wed	2PM	"Life Is Beautiful,"
1/28	Fri	2PM	Roberto Benigni
1/28	Fri	8PM	PG-13 122 Mins.

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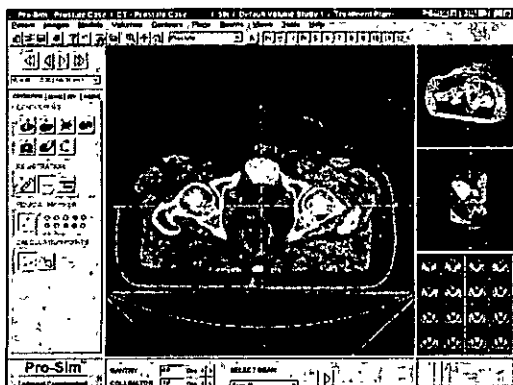
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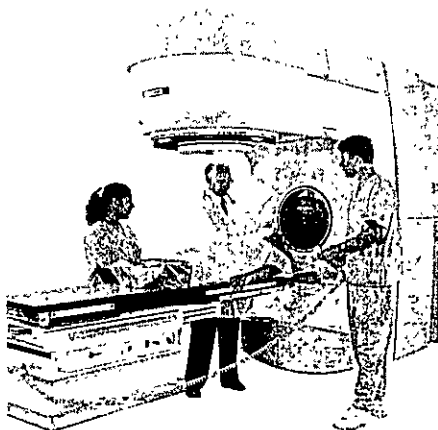


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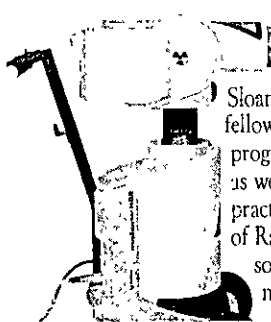
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Dr. Bruce Horowitz, Medical Director of ROC, completed his residency training at the world-renowned Memorial Sloan Kettering Cancer Center in New York. He was one of a select group of doctors trained at Sloan Kettering and Cornell Medical School, jointly, in a special one year fellowship program for Brachytherapy Seed Implantation. This Brachytherapy program is recognized for the development of the prostate implant program, as well as 3D and conformal radiation therapies. Dr. Horowitz has been in practice for more than 20 years and is board certified by the American Board of Radiology. He was one of the first radiation oncologists to introduce ultrasound-guided implants to Florida, and has now performed more than 3,000 of them.

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**Villagers
of Note**

**Rebecca
Schlamm Lutto**



Couple

Love and marriage --
Italian-British style
or

Bronx + Britain = Israel.

Her happy talk -- bubbly and uninhibited -- is in the cadences of her native Bronx, N.Y. His British reserve and oh-so-proper diction bespeak his roots in London, where he spent his first 44 years.

They met in Israel in May 1997; he bought her an engagement ring in Jerusalem a week later, they were married July 1st. And this improbable couple have not stepped off the whirligig since. In the last two years they have visited Israel (twice), Britain, Egypt, Jordan, Turkey, New York (twice, driving from Florida) and North Carolina. Not to be missed was the "Chunnel" (railroad tunnel under the English Channel linking France and England).

They are Marie and Bill Martin of Century Village -- indefatigable volunteer "soldiers of the Israeli Army," where they wear uniforms, submit to military discipline such as marching and inspections and work for three weeks every spring at "any task we are asked to do."

Marie has volunteered every year since 1994, and has been nominated by Israel's Minister of Health to receive an award for outstanding service. Bill's previous duty as a volunteer had been in 1973, but he has been visiting Israel annually as a tourist for more than 25 years.

Mrs. William Martin began life as Marie Scardino, the daughter of Roman Catholic Italian immigrants. She graduated from Theodore Roosevelt High School on Fordham Road in the Bronx. However, Marie now confesses to a life-long attraction to Jewish men, since her first husband, Stanley Wishnia, was Jewish, as is Bill Martin.

Marie's conversion to Judaism -- where she was given the name of Miriam -- took place in June 1997 in

Deerfield Beach. After 40 years of marriage to a Jewish husband, she "flew through the tests," according to Bill. The final rite of conversion was her immersion in a *mikvah* (ritual bath). Actually, the swimming pool behind Bill's house was used, and an Orthodox rabbi performed the wedding ceremony immediately afterward -- with the bride dripping wet.

Marie felt that she should convert before the wedding out of deference to Bill and his children and grandchildren, who belong to the ultra-religious Lubavitch movement.

Last year the couple moved from Norwich to Golf's Edge, where Marie proudly keeps a kosher home. She enjoys displaying her smattering of Hebrew and Yiddish words and complains, just like every other Jewish housewife, about how much more kosher chicken costs here. Marie, at 68, has 11 grandchildren and Bill, 87, is the great-grandfather of 11. Both were mourning their first spouses when they met. Yet the speed and nature of their courtship evoke two impetuous teenagers who fall in love at first sight.

Marie and a few other "girl soldiers" were off on a weekend in Jaffa when Bill sauntered over, spotted Marie, inquired where they were going and asked, "Mind if I come along?"

The couple have a snapshot, displayed in a heart-shaped frame, taken in Jaffa on that fateful day. It seems that Marie impulsively took Bill's hand, wrapped his arms around her shapely waist and said, "Smile for the camera", he blushed and fell in love, the shutter clicked and the rest is history.

Bill emigrated to Chicago from London in 1957 with his wife and children. There he worked in furniture factories as a master craftsman, skills he brought with him from England. His first wife, Eva, loved their sojourns in Israel and they also maintained a home in

London

Now, after meeting during their 1997 volunteer stint in Israel, Bill and Marie have gone back each spring in 1998 and 1999. Will the Martins volunteer again in

2000? "Of course," the answer is, "But first we have a Mediterranean cruise in December, after that a New Year's party, and then we will make plans for Israel."

**UCO Luncheon
March 19, 2000
Prepare your tables.**



For information, contact our local representative,
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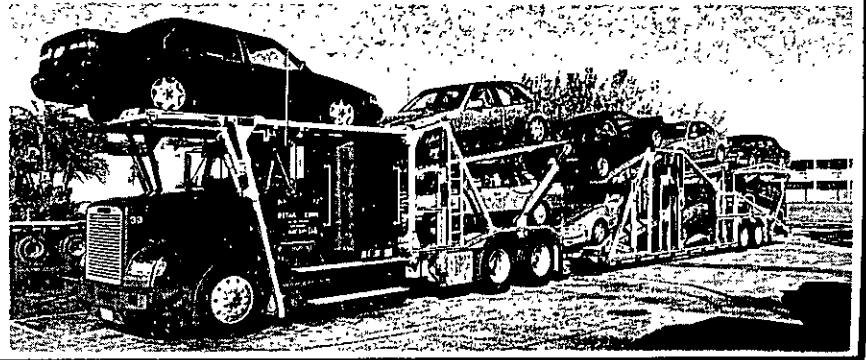
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1. REVOCABLE LIVING TRUSTS
2. WILLS
3. AVOIDING PROBATE
4. ELIMINATING ESTATE TAXES

DATE Tuesday, January 25, 2000
: 10:00 a.m.
TIME First Union Bank Building Community Room
At the entrance to Century Village
5849 Okeechobee Blvd., West Palm Beach

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Potpourri

Ruth Hafter



New Century

The time has finally arrived. We are about to say goodbye to the 1900s and embark on a new century.

Many of our ancestors came from other countries at the turn of the century and settled in the U.S. Here they struggled and with freedom made their inroads to develop this country. The majority of us living in CV are first generation Americans and proud of the mark we will leave behind for our descendants. Free education helped us achieve better paying jobs and in turn were able to give our own children advantages we did not have.

It is amazing how much has been accomplished in just 100 years. Your memories will flow as I will list some of the advancement we have witnessed in so short a time, for the good as well as the bad. Can you imagine how our ancestors managed to exist without the amenities we have become accustomed to?

I will not even try to keep them in chronological order as I breeze through the century's happenings. Our lives have been lit up with the advancement of electricity and the light bulb and we have been able to bring the world and its happenings into our homes such as radio, electrical appliances, TV and, of course, the telephone (Life without a phone? No way!) Then there was indoor plumbing and elevators. The advancement of surgery to replace vital organs, and medical miracles like antibiotics has added years to our lives. Now there is Viagra, birth control pills and test-tube babies. Hundreds of new medications would fill this paper. Some people would say the greatest convenience was the rolled toilet paper to replace newspaper and fruit wrappers. Oh, well!

The horror of sending our troops to fight for our country in far away lands caused many heartaches. World War I, WW II, Korea, Viet Nam, and Desert Storm. We were grateful that our

country did not experience the fighting on our shores, but many of the survivors of the Holocaust who live in CV still carry the scars. It took a Nuclear Bomb to end WWII -- a scourge on our conscience.

We experienced the great depression followed by Prohibition. Women's Rights were finally recognized, as did the Civil Rights Amendment and Social Security, to name a few.

I cannot leave out the growth of the movie industry with the joys it gave us (Remember: the free dishes and the weekly serials). The invention of automobiles and airplanes opened the whole world of transportation to the entire population.

Computers came into our lives just when we thought we had it all. It was used just for industry in the beginning, but eventually all schools and almost all homes own computers. It is not unusual to find grandparents taking computer classes to learn how to E-Mail their grandchildren.

Would any of us have dreamed that with the advancement of space ships we would be able to watch a launch on TV and pick up a newspaper with the words "Man Lands on Moon" glaring at us?

Of course, we are creatures of caution, and are nervous as to what the year 2000 will bring. We have become so dependent on computers during the past 50 years that it has dominated our banking, investments, and purchasing power. Many people have become paranoid about flying, sailing and using anything that depends on computers for safe transportation as we approach the new century.

So what are your plans? Our plan is to celebrate the new millennium with family and friends, dress up in formal attire, and drive our car (loaded with gas) to our destination, and say a little prayer that the lights do not go out!

* * * * *

Organization News

Please Note!!

Do Not Resubmit Dates for Events Already Appearing in Organization News Unless There is a Correction.

Amateur Radio Club/CV: Re-org Ham Radio Club for all Hams and wanna-be's. For info Shelly Blaustein 684-9987, Marv Kaskawits 683-2930

American Assoc. of Retired Persons (AARP): Mtgs 1st Fri, every mo, 1st Union Bank, 1pm, speaker/collation. Call: Pres Vivien, 478-2270

Amit Rishona Chapter: Call 689-8363, or 686-4789

B'nai B'rith Century Unit #5367: Gen'l membership breakfast mtgs., 4th Sun ea mo, Cong Anshei Sholom, 9:30 a.m., Board Mtgs every 2nd Tues of mo, 3pm, CH, Rm B, Reg Mtgs, 4th Sun. of mo, Dec 26, Chanukah Party, **members only**, Mon-Thur, Mar 13-16, Saxony Hotel/MB, meals incl. For info Pres Helen Fisherman, 683-1937

Brandeis University Nat'l. Women's Comm./WP Chptr: Village Chptr meets every Mon, 12:30pm, Anshei Sholom, program varies weekly, re current events, art history, "potpourri" planned, new members invited, no college backgrd req., Elliot Schwartz, educator/community leader, "Views & Reviews" series incl book discussions Dec 27, "The Odd Couple Anzia Yesierska, the Jewish sweatshop Cinderella, and John Dewey, philosopher," by Troim Handler, Jan 3, Dr Elliot Schwartz w/review "Turbulent Souls," by Stephen Dubner, Jan 10, no mtg at Anshei Sholom, "University on Wheels Day," at Temple Emanu-El/PB, Jan 17, "History of American Women Artists," by Pearl Bregman, For info. Pearl, 471-9379

Bronx Social Club: Mtg 3rd Tues of mo, 12:30 p.m., First Union Bank, At Royal Palm Dinner Thea Jan 15, 2000, "Little Me," Mar 4, "Best Little Whorehouse in Texas," At Stage Door Thea Apr 1, "La Cage Aux Folles," lunch at Doc's; May 14, Mother's Day, "Hello Muddah, Hello Faddah," June 3, "Bells Are

Ringin'," Sept 9, "Anything Goes," Transp, meals, tax, grats incl in all, shows subj to change. Call Lil 686-0585, Ruth 684-2164

Brooklyn, U.S.A.: meets 2nd Wed of mo., 3pm, Party Room, CH, new members & spouses welcome to join for mtgs., trips, dinners: Next trip. Jungle Queen, Xmas wk, Dec 21, Call Justin, 478-0900

Century Village Fishing and Social Club: meets 3rd Thurs monthly, First Union 9:15-11:00 a.m., singles and couples welcome. For info Gladys 686-6212, Harry 683-1918

Christian Club: Mtgs every 4th Wed of mo, First Union Bank, 1pm. Last mtg., May 24 Bowling every Mon, 9:30am, mtg 8:30am, at Verdi's now accepting new members, Fri, Xmas Day, Dec 25, Musicana, \$43, Fri, Jan 28, Installation, Omni Hotel, luncheon/entertain, w/Mane the Electric Lady, paid-up members \$19/guests \$24, Wed, Feb 16, New Ice Show, "The Way It Was," Ramada Aventura, \$43; Tues, Feb 29, Princess Cruise, Mon, Mar 6, (one & only day), Charlie Prose, 2pm Mat w/spec. guest, David Grayson, Coral Spgs City Center, \$56, lunch at Gibby's pre-show, pmt by Jan 15, Tues, Mar 28, St Patrick's Day lunch, Bountiful Buffet, 2:00-4:00, for members only, Sun, May 14, "On Golden Pond," Riverside Thea/Vero Bch, dinner after show at O'Brian's, depart 10am, Washington Mutual Bank, ret 8:30pm. For info Marge, 686-8565

Computer Club: meets 1st & 3rd Thurs. of ea. mo, 3 p.m., 2nd Fl, Main CH, Party Rm. All computer enthusiasts welcome. Special Interest Group mtgs in member's homes. For info: John Ford, Pres., 687-0556, Harry Gevercer, 688-9563, Ken Davis, 712-9973, Roberta Boehm, 712-0259

Cong. Aitz Chaim: Adult Ed classes resume Tues, 10-11:30am. Rabbi Oscar

Werner w/lecture on "History of the Jews in America," followed by Cantor Sidney Rosenfeld on "Tales from the Midrash," no charge, Bldg Fund raffles still available, drawing Jan, 2000 at cocktail party. For info. Synagogue, 686-5055

Cong. Anshei Sholom: Dec 24, Choir, 8pm, Jan 1, Special Y2K Millennium Party, 6pm, Jan 9, Men's Club & Sisterhood Breakfast, 9:30am, talk "Battling the Soul Snatchers (Messianic Jewry), speaker: Aaron Schwartzman, Jan 10, Academy of Jewish Studies, "Wrestling w/the Angels Toward Imaging & Imagining God," Jan 25, Cong Mtg, 1:30pm; Feb 4 Shabbos Dinner, 5:30pm, Feb 18, Scholar in Residence Program w/Rabbi Jack Riemer, Fri Nite Svce, "What is the most difficult mitzvo in Torah to keep?", 8pm, Feb 19, Shabbos Svce, Rabbi Riemer, Sat luncheon at conclusion of svces, 8:45am; Feb 20, Breakfast, "What I have learned from Women," 9:30am, Feb 22, Cong Mtg, 1:30pm, Mar 6-9, Saxony Hotel/MB. For regis & info: Cong Ofc, 684-3212

C.O.P (Citizens on Patrol): meets at Camden pool, 2nd Thurs ea mo, 10 a.m., new members welcome. For info Capt Phil Shapkin, 686-2086.

Deborah Hospital Foundation: Meets 2nd Mon, every other mo, 12:30, first Union Bank; Jan 15, "Little Me," Mat, Royal Palm Dinner Thea, incl luncheon & transp, Mar 5, Musicana Dinner/Show, "Viva Musicana," transp incl; May 14, Mother's Day Mat, Radisson, luncheon/show, transp incl. For info Bea 688-9478, Esther, 683-3718, Marion 697-8789

Dixie Club: If you are from NC, SC, Va, Ga, Ala, or Miss, interested in bar-b-que, greens and cornbread, visiting southern landmarks, drinking mint juleps, southern music, camaraderie club is now forming. Call Sid Frank, 471-0123.

Fellowship Club: meets 3rd Tues. of mo., 9:00 a.m., 1st Union Bank, new members welcome. Coming Events Jan 15, "Little Me," Royal Palm Thea, Feb 13, "Song

Continued on page 35

DO YOU OWN A PERSONAL COMPUTER?

PROTECT YOUR INVESTMENT WITH THE PROPER INSURANCE

A growing number of older Americans are becoming "plugged in." Statistics show that 15 to 20 percent of on-line computer users are age 55 or over. Older Americans use their computers for researching health care, tracing genealogical trees, planning finances, shopping, and keeping in touch with family and friends.

For many, buying a computer is a major investment, and the Insurance Information Institute (I.I.I.) says it is important to know how to protect your purchase.

Coverage for computers and related accessories, such as software and modems, can vary from company to company. It is important to check your particular coverage. Here are some general guidelines.

- If you have homeowners or renters insurance, your personal computer would be covered if it were stolen or destroyed. Keep in mind, however, that some companies have dollar limits for electronic equipment, usually \$5,000. If you need additional coverage, you can usually raise the dollar amount by paying a little higher premium.
- Consider getting a replacement cost rather than an actual cash value policy. Replacement cost insurance is a little more expensive, but since most items depreciate quickly, this can be a very smart investment.
- If you have a laptop computer, find out how much coverage you have for your personal possessions away from home. Some insurers offer complete coverage while others have a dollar limit. It is also a good idea to disguise your laptop. Carry it in an ordinary piece of luggage or briefcase. Keep it with you at all times, especially in airports, and be sure to back up your files.

Also, remember to KEEP ALL RECEIPTS when you purchase a computer and any accessories. Keep them in a safe place, along with your inventory of personal items and insurance papers

Be sure to check out The Insurance Information Institute's web site at www.iii.org. You can also call the National Insurance Consumer Helpline at 800-942-4242.

In the movies

Snowbird Marty Goffe was seen driving one of his antique cars in the movie titled "Harmonists" shown three times in the Century Village Clubhouse. The scene was filmed in Brooklyn in the summer of 1997

Another of Marty's antique cars was used in the filming of "Analyze This" and he appears briefly in another scene

During the summer of 1999, Marty's cars were used in filming "Down To You" and "Two Family House" both to be released in 2000

Marty's cars have been used in a total of ten films

Midnight at the zoo
Blowing and swirling, the wind rushes thru The caves and the waters, gray, red and blue

The animals dream in a misty haze
Of green jungle pools and their old wilder ways

Colors flamboyant twisting and turning --
Moonlight and starshine, -- tawny eyes yearning

Apes all a-chatter- tall creatures waiting
For daylight-pale people peer through the grating.

Maybe they like it -- zoo wise -- better than Fighting off enemies -- predators -- man --

Was there a Tarzan, child of the apes
Who held power over all these haunting grey shapes?

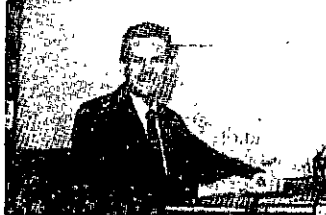
Serpents a-gliding, crocodiles slither
Elephants pondering hither and thither --

Here comes the sun -- lava flow from the east --
Sweet is the night for each many-shaped beast!

Sophia Hertzberg

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WE CAN MAKE A DIFFERENCE

Bar Code Rules

Bar Codes, the program initiated several years ago, allow easy access to Century Village. Bar Codes are sold at \$5.00 each only on the second Friday (or the Friday one week after UCO meeting) at the Hastings Clubhouse between 9:00 a.m. and 11:00 a.m. You will need the following in order to obtain a Bar Code:

Bar Code Rules and Regulations:

1. A valid Century Village ID card.
 2. A valid Driver's License from the state in which your car is registered.
 3. A valid Auto Registration. If a Florida resident, the registration must show a CV address.
 4. If you rent the unit, bring a copy of the lease showing at least 6 months until expiration.
 5. If you lease your car, the car registration and lease agreement must show your name, and lease agreement must be for 2 years or more.
 6. If your spouse has a car, the rules above apply.
 7. If you trade, sell, or if your car is destroyed, your car replacement Bar Code will be \$25.00 if your old Bar Code is not returned (even if in shreds). No excuses are accepted. A police report of accident will be honored if your car is totaled.
 8. No more than two Bar Codes per unit will be issued.
- If you have any questions, write and leave them at the UCO office for the Bar Code Chairman, Sid Schuman.

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WE CREATED HILLEL IN 1923 and we now see HILLEL on more than 440 college campuses world wide.

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Organization

Continued from page 32
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 689-9697, Florence 689-
 0970

**Free Sons of Israel/PB
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 a.m., First Union Bank,
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 697-3697, Katie 683-9241,
 Harry 689-5427

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 J.C.C., breakfast, guest

speakers, entertain. Mtgs
 Jan. 12, Feb. 9, Apr. 12. For
 info 471-9052.

Humor Group: Laugh,
 laugh, laugh, Mtg every 2nd
 and 4th Mon. of mo., 3 p.m.,
 CH, Rm A Everyone is
 welcome, no chg. Laughter is
 the best medicine. Call Edy,
 687-4255

Continued on page 36

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Organization News

Continued from page 35

Italian-American Culture Club: meets 3rd Wed. of mo., CH Party Rm., 3 30 p.m., all year long, all welcome, membership open, sign up at mtg. or Call Frank, 616-0981 (Italian or not), prizes & speaker, ea. mtg.; shows, Bowling/Verdes, 10am, every Sat during yr, Jan. 16, Playhouse Performance, "Mock Italian Wedding #2," (St. Mary's); Jan. 26-28, AARP Safe Driving Course, call after 1/10 to reg: Jim, 686-5839; Feb. 16, Hawaiian Luau, Omni Hotel, Feb. 23, a real Pig Roast, Okeehelie Park, Mar. 22, Installation of Officers Luncheon, music, Sheraton Hotel For info Mickey 684-0089, Paul 640-9855, Angelo 687-1611

Jewish War Veterans Post #520: meets the 4th Sun. of every mo., except July and Aug., Piccadilly Cafeteria, Polo Grds Mall, breakfast, collation 9.00 a.m. Call: Walt Greenwald, Cmdr., 478-6521, Paul Gasn, Junior Vice Cmdr., 684-3394.

Jewish War Veterans Golden Century Post 501: meets at J.C.C., first Sun. of ea. mo., (except July and Aug., unless it falls on a Jewish holiday, it is then moved to the following Sun); Breakfast, collation, 9am Call: Eve Schneider 478-8256, Gene Poser 471-4070.

Jewish Women Internat'l Masada/Menorah Chapter #1560: Mtgs., 4th Thurs., Aitz Chaim, mini lunch, all welcome. Call: Emma for membership, 686-8858; Seminole Village Bingo, 1st Fri, Poker, 3rd Mon. Call Bea 683-0956; For shows & bingo, Ruth 684-3850, Wed, Feb. 23, "La Cage Aux Folles," Stage Thea., dinner follows, Wed, Apr. 5, "The Immigrant," Stage Thea., dinner follows

Knights of Pythias: welcomes retired Pythians, Duals, Reinstatements and new members. For a lodge in your area, please call PDGC Hy Weber, 683-6854

Kismet Temple #66: welcomes all Brother Knights of Pythias in good standing in any lodge to join our D O K K Temple For more info. D.L.P. Hy Weber 683-6854

Long Beach / Century Village Club will meet May

27, 10 a.m. in Long Beach, NY For more information, call Florence at (516) 889-3722

Mind Spa: To do mental sparring w/your peers, a Mind Spa does for your mind what a spa/gym class does for your body. Want to form a group to share life experiences, bounce our wisdom off each other. Interested in such a group? Call Allan Brooks, 687-3602.

Mix and Mingle Singles Group: newly formed group for singles, meet 2nd Sun. of ea. mo., Main CH, Party Rm, 3p.m., male membership encouraged Call: Thelma, 688-1795

National Association of Retired Federal Employees, Chapter #159: meets 1 p.m., 3rd Fri. of mo., Oct. thru June, First Union Bank, speakers

National Council/Jewish Women Okeechobee Section: meets every 3rd Thurs. of mo., First Union Bank/Turnpike Brch, 12:30 p.m., program and speakers, guests welcome. For info. Charlotte, 686-8154; Jan. 5, "Little Me," Feb. 9, "The Way It Was," Ice Show, Mar. 22, "Pippin," Apr. Norton Museum, date & time to be announced, May 21, Installation Luncheon/Omni Hotel. For info: Ruth 471-4060, Eitta 683-7978.

National Council Senior Citizens/CV WPB Brch.: meets 2nd Wed. of mo., 1:00pm, First Union Bank (CV West Gate), interesting speakers discuss important senior citizen, issues, guests welcome, refresh. For info: Ruth, 478-7889.

New Jersey Social Club of CV: meets 1st Thurs., ea. mo., exc. Jan., Community Rm., First Union Bank, 1pm, collation, 12 30pm, former residents of NJ welcome to join. For info Leo Brenner 686-7106, Mtg Dates: Jan. 13, Installation, Feb. 3, Mar. 2, Apr. 6, May 4; Following events incl. tax, tips & transp. Sat, Feb. 26, Mat., Broward Stage Door Thea., "La Cage Aux Folles," lunch/Doc's Steak House; Sat., Mar. 25, Mat., Musicana Dinner Thea., "Touch of Class." For info Harriet 471-9247, Ruth 683-7476.

Northern Palm Beach County Democratic Club: For info Elaine Wielins, 575-1768.

Papanicolaou Women's Corps/Cancer Research: on campus of U Of Miami School of Medicine, lovely tribute cards for all occasions. Call. Betty, 686-8425

PFLAG /Chapter CV (Parents & friends of lesbians and gays): mo. mtgs Please join to continue sharing experiences, dispel stereotypes & prejudice

Post Polio Support Group meets 3rd Sun. of month, Rehabilitation Center, 300 Royal Palm Way, Palm Beach, FL, 2pm For info 274-3947 or 735-3835

Queens N.Y. Club: meets 4th Mon of mo., 1st Union Bank, 9:00am, new members welcome, unnecessary to be from NY to join; Jan. 9, Ice Spectacular/Ramada Aventura, 6pm dinner, 8pm show; Feb. 6, spicy musical, Fontainebleau/Tropigala, dinner 6pm; Mar. 12, Polynesian Extravaganza w/songs & dance fm South Sea Islands All trips incl. transp., dinner, tax, grats Call: Joe, 689-6021

Red Mogen David/Ed Starr Chapter: welcomes old & new residents, plans for mtgs. & luncheons soon. For info Co-chairs Florence Wechsler 689-5332, Lillian Moskowitz, 686-3523. Need replacement for the late Ed Starr a.s.a.p.

Repertory Theatre Workshop: Open membership to anyone interested in performing, mtgs, 1st Thurs of mo., CH Party Rm., 1pm. For info: Fran Augenblick, 686-3631.

Retired Physicians Club: functions as Journal Club, retired physicians invited to next mtg For info: 686-4034 or 683-9244

Single Society: singles 55 & up, 2nd & 4th Wed., 7 30pm, Rm. A, CH Call 686-2791.

Sisterhood Cong. Aitz Chaim: Monthly Lunch/Card Party, 3rd Tues of mo., 12N, at synagogue door prizes, Donation \$5, next events: Jan. 18, Feb. 15; Call: Charlotte, 478-8756, Boat Trip, Jan. 27, transp. fm. Great Western, glatt kosher breakfast & lunch, cruise 10am-4pm, \$35 Call: Anita,

686-9083, Adult Ed lectures every Tues., 10am-11 30am; bldg. raffle tickets available; Cocktail party, Jan. 2 For info, call synagogue

Sisterhood Cong. Anshei Sholom: meets Tues., Jan 19, 12 30 for mini lunch, speaker: Norman Froelich

Square Club of the Palm Beaches: all former members & non-members invited to join in celebrating the Millennium, initiation fee & dues for 2000 waived, requirements are "Blue Card" & CV residence. For info: Herb Glikin 684-9660, Ed Shatz 471-0488.

Tikvah-Shalom & Yovel Chapters/Hadassah: meets 3rd Wed., ea. mo., Anshei Sholom, 12:30 p.m., coffee and cake served; Jan. 23, Card Party, CH Party Rm., 12N, luncheon served. Call: Regina, 689-6238; Feb. 8, Hadassah Medical Org. (HMO) luncheon, PB Hilton, entertain. Call: Nettie, 683-1449.

Twirlers: Round Dancing every Sun., 10am-12 noon, Hastings CH, spectators welcome For info: Mary & Frank Lozito, 686-8093, e-mail, fmlozito@juno.com.

United Democratic Club: meets last Mon. of mo., 1pm. Next mtg., Mon, Dec. 27, Aitz Chaim Holiday mtg., elec of officers, Campaign 2000 plans For info Elna Laun, 478-9627.

United Order True Sisters (UOTS) #61 Cancer Care: meets 2nd Mon of mo., Days Inn, 1 p.m., collation and speaker Call: Marion, 684-5814.

VFW Post 10191/WPB: all veterans seeking to join a friendly VFW post are invited to mtgs., 4th Mon of mo., Westgate Community Ctr., 10 a.m. Make new friends Get involved Refresh Call: Milton 689-8227, Lou 689-5017

Women's American ORT/Century Chapter: Membership mtgs., 2nd Thurs ea. mo., Cong. Anshei Sholom, 12.30pm, guests welcome, Dec. 22-25, Lido Spa, entertain. Call Sylvia 689-2469, Jan. 18, Card Party, King Buffet/PB Lakes Blvd., transp. provided For reservs.: Jean 616-9073, Mildred 689-7074 Feb. 10, Auction Bazaar, Temple Anshei Sholom, 12 noon, all welcome, Feb. 12, Sun mat., Musicana; Mar. 11, Sat. mat., "The Best Little Whorehouse in Texas," Royal Palm Dinner Thea. All above shows incl. transp., lunch, grats. For show info. Jean 616-9073, Mildred 689-7074

Women's American ORT/WPB Chapter: meets 2nd Tues. of mo., Oct. thru Apr., 12:30 p.m., Cong. Anshei Sholom; Dec. 31, Fri., Dinner at Crab House/Boca Raton, see Freddie Roman & Mike Burstin/Broward Ctr. for Performing Arts, party after show & fireworks, \$125, incl. transp. home, if needed, Jan. 30, Sun., luncheon/Ramada Aventura Beach Resort, see "The Way it Was" on ice, \$45, Feb. 6, Sun., luncheon at Tropical Acres/Ft. Lauderdale, see musical, "Dames at Sea," Shores Thea., N. Miami, \$45, Feb. 15, Tues., "Venice of America Boat Tour," Ft. Lauderdale on new motor yacht, lunch at Dan Marino's Town Tavern, shop at "Riverfront," movie at Imax Thea., \$47; Feb. 22-25 Tues.-Fri., 4 days-3 nites, Saxony Hotel/MB, 3-meals daily, shows nitely, comp open bar before dinner, lunch on arrival, tea after shows, \$150 dbl., \$210 sgl., incl. transp.; Feb. 27, Sun., luncheon at Ray's (formerly Doc's Steak House), musical, "La Cage Aux Folles," Broward Stage Door Thea., \$45 For info: Elsie, 688-0547, rose, 686-8899; Anne, 686-0991.

Continued on page 37

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Organization News

Continued from page 36

Yiddish Culture Group: meets Tues., 10 a.m., CV CH, free to CV residents, Dec. 28. "Eleanor," impersonation of First Lady E. Roosevelt, by Joan Wolfberg, Jan. 4, Miriam Shayn one-woman show, Yiddish & Eng songs & humor, Jan. 11, Village Songbirds, mixed chorus sings in several languages, Jan. 18, Sheldon Chandler, ret. cantor/Yiddish scholar w/perform.

Yiddish Language Group/Menke Katz Reading Circle: advanced group meets twice a mo., Fri., 10am, in private homes in CV/WPB. For info Troim, 684-8686.

Yiddish Vinkl: meets every 1st Sun., 3-5pm, CH Party Rm For info Edy, 687-4255

Yovel Hadassah/WPB Chapter: Yovel board meets 2nd Thurs. each mo., First Union Bank, 9 a.m. sharp, members welcome. Yovel Study Group meets 1st Thurs each mo., Washington Mutual Bank, 10 a.m., topic current events, plus Bring items to share. Call. Sarah Kenvin, 689-6537

Zipper Heart Club/PB Chapter: meets 2nd Sun of ea. mo. Oct.-Apr., Columbia Hospital/WPB. For info: Sam Koppelman, 683-2060.

It's that time again!

March 19, 2000 is the date of our Annual Installation Luncheon and Dance at the Sheraton Hotel.

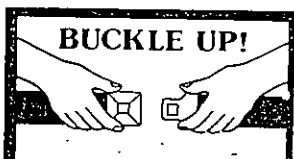
Start getting your tables of ten together with your friends. The menu will be chicken or fish -- Dessert, a surprise!

Prices are the same as last year -- \$30.00 per person. Entertainment will be great.

The committee is looking forward to giving you another great day.

Your checks will be graciously accepted at the UCO office

Vivian Walsh
Chairperson



Classes in CV

by Judy Roy

Happy and Healthy New Year to everyone in this the new millennium. Holidays will be over soon and things will be back to normal. Now take a look at up-coming classes for the month of January.

Roni Stein, Julliard graduate, is going to be giving a **Music Appreciation** class. Class starts Monday, January 3. She will discuss the history of composers as she uses tapes to demonstrate her lectures. Learn about music from 1400 to 1995. Roni is well known for her recitals in Canada, Costa Rica, Dominican Republic, and the United States.

Ed Chelm's **Lapidary** classes Monday, January 3. This class meets twice weekly for four weeks. Learn how to cut, tumble, and polish rocks into beautiful stones that can be used in jewelry.

Writing Your Memoirs with Lottie Robins will begin a new series Monday, January 3 at 9:30. Lottie show you how to turn family experiences into stories of interest for the whole family.

Harold Bernstein has another series of **Calligraphy** beginning Monday, January 3. Let him show you how to use the fancy writing when you write to your grandchildren.

Monday, January 3, Sydelle Singer leads her dancers in their **Line and Folk Dance** classes. Beginner and Advanced dancers meet on Monday mornings and Advanced Folk dancers meet at 7:00 PM.

The **Tango** is going to be taught beginning Tuesday, January 4. David Brunner teaches this hour-long class with poise and grace.

Leo Post was gracious enough to step in and help us with the **Painting Workshop** classes. A new series begins Tuesday, January 4 at 9:30. Artists work on whatever project they want to with the instructor there to answer questions and to give suggestions.

Our **Ceramics** classes meet Tuesday, January 4 at 10:00 and 1:00. Please register early as this is a

very popular class. Instructor Gert has brought in greenware, paints, and cleaning equipment for students to purchase.

Sylvia Friedland's **Line and Folk Dance** classes begin again with classes for beginners and intermediates meeting Tuesday, January 4 and advanced dancers on Thursday, January 6.

Marilyn Bloom's **Dancercise** lessons meet at 9:30 on Wednesday, January 5 in the Party Room. Join the class and loosen up as she puts you through the exercises to music. It's healthy and fun at the same time.

Jewish History lectures with Frank Handler are always filled to capacity. The new series begins Wednesday, January 5. Being a retired college teacher proves to be a great training for these lectures.

Mr. Guy is going to offer a **Bridge** series that will cover from an intermediate to advanced level. Classes begin Wednesday, January 5. Many of you know Mr. Guy from the bridge games over at Hastings.

Larry Kaufman returns with a four week series about **Understanding and Coming to Terms with Loss and Grief**. Larry, who was a director of a counseling center for 16 years, will discuss loss, grief, and mourning. Students last year indicated that they found this class to be a big help dealing with the loss of a loved one.

We are trying to see if any of our residents would be interested in a **Sewing** class again this season. If you want to learn or even brush up on your sewing skills, see Judy or Kathy about this class for January.

Thursday, January 6, Roni Stein will teach a class on **Israel**. During the lectures she will use video tapes covering the culture, art, music, education, and technology of the country. Roni has worked as the cultural Attache, Embassy of Israel, in the Dominican Republic and Costa Rica. Register for this new and interesting series.

Round Dance classes now meet in the Party Room on Thursdays at 5:30.

A new series begins January 6 with Mary Lozito.

Gloria Shore's **Conversational Yiddish** classes are a great way to revive one's knowledge of the Yiddish language. A series begins Thursday, January 6 for 6 weeks. This class is not designed for the beginner.

Canasta classes continue with a new four-week series that begins Thursday, January 6. A Beginner class is at 10:00 and an Intermediate class at 1:00.

Wire Wrap classes with Ed Chelm meet Thursdays and Fridays starting January 6 at 1:00. Learn to twist and crimp gold-filled wire into rings, bracelets, or earrings.

Dottie's **Country Line Dance** classes are going very well. This season we have two levels of lessons -- Beginners or Intermediate. The next series begins Friday, January 7 at 10:00. Don't forget to register in advance for any class you want to be a part of.

Tai-Chi lessons are going to meet Monday, January 3 at 4:00, Thursday, January 6 at 10:30, and Friday, January 7 at 11:00.

Check with the class office about the **Beginners Bridge** class and the **Bridge Basics** class (for those who have a basic knowledge of Bridge). We have a level for everyone from beginner to the advanced student.

Dr. Irv Rikon returns with his lively discussion group on **News in Review** on Friday, January 14. Discuss what is going on around your community as well as what goes on around the world.

See Judy and Kathy to sign up for classes and please keep in mind we do not take registration on the day the class begins. Students are not allowed to pay as you go at the door. Again, we wish you a **Healthy and Happy Season**.



Have we been treated fairly by our alleged representatives in Congress?

By Sam Duke, President, National Association of Retired Federal Employees, Chapter 159

Thomas Brokaw, in his book, "The Greatest Generation" describes us as being born during the latter part of World War I, nurtured during prohibition (that great experiment), raised during the world's greatest depression, then bloodied during World War II. Following this, a goodly portion of our generation opted to serve as follows: a) Civil Service, either Federal, State, County or City, b) Private Sector; c) Self Employment, whether professional or otherwise.

Our Civil Service era 1946-1980 has been depicted as the Golden Age of Civil Service. Having lived ... through ... the depression, we were security minded and felt that working in Civil Service was, as General Grant said it, "Safe for life." That was our mindset. President Roosevelt's Social Security cloaked us with more security, as did President Johnson in 1965 with Medicare. However in 1983, President Reagan with his Government Pension Offset dealt spousal survivors a financial blow. GPO did what President Roosevelt did not want for the elderly in their waning years. Those waning years required medical and other methods of healing. The pharmaceutical companies claimed they needed funds to cover research and sundry other items, that it was necessary to charge these prices. Our generation has felt the lack of compassion by their elected representatives in Congress and has been placed in that position of insecurity that the late President Roosevelt wanted to eliminate. To compound this situation of poor legislation in the public sector, HMOs and "Fee For Service" plans have caused prices for same to "go through the roof." Now add to this the pharmaceutical prices! In the past 30 years we have seen miraculous changes in our National Health Care and delivery.

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Classified Ads

Classified ads are printed on a space available basis. Ads should be submitted by the 7th of the month in which they are to appear. Articles must be submitted every month if they are to be repeated. All Classified ads must be on a full sheet of paper (8½x11). Scraps of paper will not be accepted. All Flea Market items submitted must include name and address of contributor. Name and address will not be printed; this is for our information. The Classified ads are a service for UCO members only.

RENTALS & REALES

For Sale, Wellington, 2-2, comp. tiled, encl porch, elev. Call: 686-9473

For Sale, Dorchester A, 1-1 upper, unfurn. Call: 697-8147

For Sale, Sheffield 2-1-1/2 upper cor., furn./unfurn., \$29,000 nego, orig. owner Call: 712-0784.

For Sale, Sussex, 1-1-1/2, furn., mint cond, \$17,000. Call 687-9848.

For Rent/Sale, 2-1-1/2 outside cor., wall to CH, wood floors, many extras. Call: 683-0802.

For Sale, Golf's Edge, 2nd fl. cor., c/a/h, fully furn., tiled/carpeted, encl. patio, pool Call. 689-3334

For Sale, Somerset F, 2-2, tiled patio, kitchen, dining area, water view, d/w, some furn Call 687-3729

For Sale, Oxford, 2-2 upper, on water, deluxe unit, many upgrades, newly painted Call- 697-1771

For Sale, 1-1-1/2 upper, Hastings B, partly furn., extras, nr. CH, Temple. Call: 686-5024.

For Sale, Ehampton, 1-1-1/2 lower cor., c/a/c, fans, \$22,000 nego Call: 516-427-1668, 561-683-0174.

For Sale, Sussex area, 1-1-1/2 cor, furn. Call: 683-8895.

For Sale, Oxford 100, 1-1-1/2 upper cor, renovated, c/a/c, \$25,000. Call: 471-9647.

For Sale, Camden, 1-1, nr. pool/bus, move-in cond., \$17,000 Call: 682-1801.

For Sale, Bedford K, 2-2 upper cor., nr. bus/pool/CH, c/a/c, updated kitchen. Call. 687-3271

For Sale, 2-1-1/2 lower, fully furn., encl. patio, \$24,000 nego Call: 687-0984

For Sale, Nhampton Q, 1-1 upper, comp. Furn, many extras, \$19,000. Call 688-9754.

For Sale, (Estate) Dorchester G, 1-1 lower, furn., 2 a/cs, fans By appt.: 683-1840, 1-561-498-8014

For Sale, Franklin 2-1-1/2, Heritage Village Townhouse, Ct. Call: 686-7138.

For Sale, Waltham, 2-1-1/2 upper, furn, bargain. Call 640-4132.

For Sale, by Dover Ass'n, 1-1-1/2 gr fl. fair mkt value bids, no speculators Call: 686-3631.

For Sale, Plymouth, 2-2 w/Jacuzzi/stall shower, gr. fl. cor, washer, c/a/h, \$57,900 Call 478-9627

MISCELLANEOUS

For Sale, full-size crib & mattress, Mikasa dishes for 8, brand new. Call: 688-1262

For Sale, electric lift recliner chair, beige, \$325. Call. Alice, 471-0346.

For Sale, Serta full-size mattress, nearly new. Call. 686-5932.

For Sale, 2 modern matching couches, \$150; folding bridge table/4chairs, \$25 Call: 697-1771

Recreational Activities



Bridge
Sadie Goldberg

Party Bridge -- Friday at noon in the Main Clubhouse Card Room

Duplicate Games are Monday eve -- 7.00 p.m. and Wednesday -- 1.00 p.m. at Hastings.

If you need a partner, come 20 minutes earlier. For classes, register with Judy at the Staff office.

For other information, call Sadie, 689-2856



Sailing
Arlene Schwartz

Our sailing season started December 9th with a schedule determined by Tom Sharpe. It is most important to check the bulletin board at the dock on a regular basis. Any qualified sailor who didn't participate in the races for the past two years but wishes to this year should contact Tom.

Racing results and all other activities for December will appear next month due to publishing deadline.

Our best wishes to Hy Krull for a speedy recovery. The lake is not the same without you.

Happy Holiday Season to all!

Happy and Healthy New Year!

See you at the dock.



Shuffleboard
Jack Seidner

Here it is. Column time again. Not a heck of a lot to report. The Travel Team didn't do too badly in its first game considering that three of our regulars had more important personal matters to attend to. Joe Zipkis and Barbara Pfister filled in and did a darn good job. We did tie, 8-8, against Boynton Beach. Joe Zipkis went for a checkup the next day and landed in the hospital -- bypass surgery. Last report-- doing well.

Word has come to us that we have a real humanitarian in our midst. Our own Mary Pittman. Unknown to us, Mary went overseas to

Kosovo to help rebuild some of the bombed and burnt out homes in that poor land. Purely volunteer! We are real proud of you Mary. She's now back here captaining the Travel Team. Safe and sound, thank God.

The old spectator bleachers are being dismantled. New shading canvas covering, similar to the existing northside, will be erected. How about spectator seats, Management? Handball courts on the south side near the lake to be built.

By the time this column goes to press our tournaments will be in full session. Doubles and singles going strong. Come on down to sign up and play Tuesdays, Wednesdays and Thursdays at 12:30 PM. All members welcome.

Sunday, December 5th, was Shuffleboard Breakfast Day. Nice turnout. Bernie Packer and Sam Bienstock slicing onions, tomatoes and lox, with gloves yet. Josie Wayner making the center pieces, Larry and Barbara Pfister, Mary Pittman, Phyllis Goldman, Pat Faughnan picking up the food; Sylvia Goldstein and Mary setting the tables, and a host of helping hands. It was a good get-together. Anyone who went away hungry had themselves to blame.

The following are the officers for the forthcoming year: Larry Pfister, President; Mary Pittman, 1st Vice-President; Charlie Block, 2nd Vice-president; Ed Simons, Secretary; Al Joseph, Treasurer.

The Travel Team got into high gear Monday defeating the Briny Breezes team. Isaac Thaler and Carl Davis, new team members, showed their expertise, and the regulars, Wilbur Bolster, Jim Catok, Sid Falik, Sylvia Goldstein, Dan Harris, Al Joseph and Larry Pfister, were in top form. Woe be to the opposing Travel Teams!



Tennis
Irv Sidner

The tennis season is getting into high gear when I observe players using the Haverhill Park courts in order to hit away. Some players should arrive a bit later as the tennis courts are

readily available after 11:30 a.m.

Nice to see familiar faces and to mention a few, there are Ralph Corfagno, Lou Kalb, Bill Karp, Bill Sach, Sol Eagle, Albert Salka, Evelyn Forman, Seymour Zablotsky, Linda and Jerry Handschu, and I must not forget my favorite jokester, Pete Waranoff. More names next month.

We do want to wish Jerry Pleech a speedy recovery from recent surgery. Our regrets to the family of Mike Charnoff on his passing. There are many new residents coming into the Village. To them, I say, see Tom Speerin about the rules and getting a game. Also, join the Tennis Club. That reminds me that the five dollars fee for next year is now due, so remit to Tom immediately if you haven't already subscribed. I suppose that we are almost ready for that general meeting at Somerset.

I want to wish everyone some very pleasant year-ending holidays, and let us all face the new millennium with good vibes. To end, a few words from Neil Simon -- "Money brings some happiness, but after a certain point, it just brings more money."

Men's Golf
By Phil Dreiss

The course is looking better and better every day as the new sod and the reseeding of the greens take hold.

I have no Golfer Of The Month since I have received no response to my request at our last meeting for members to submit information, in writing, regarding their past, present and future involvements both in and out of golf. Maybe next month?

Winners of the Shambles Tournament held November 26 were Cimaglia, Henry, Brodek, Katter, Ziebel, Hart, Wilson, Kronenberg, Livecchi, H Lindacher, J Lindacher, Pigeon and Margulies. I understand that My Hero, Haskel Brodek was the primary reason for his team finishing first in this tournament, since he had an actual score in the 70's based on the better-than-usual position of his ball on each hole after using the drives of his team mates. What a guy! In the Handicap Tournament of December 3 the following

Continued on page 41



Have we been treated fairly

Continued from page 37

systems Where illness once required an operation and/or a long hospital stay, now doctors believe that prescription medicines can bring about relief without the need for surgery or a long hospital stay For most Americans that's a blessing, but if you can't afford these medications, the blessing does not mean much. In fact, seniors (our generation) look back longingly to the 1960's when Medicare governed and covered the bulk of the fees charged by surgeons, physicians and other hospital health care providers. Unfortunately, Congress is forcing Medicare to operate as if it were still the 1960s Congress refuses to acknowledge that there is a whole new way of providing health care

When Congressional leaders want to find funds to provide corporate businesses with a tax break, Congress finds the money for it, but when it is asked to modernize Medicare and to provide for out-of-pocket expenses facing seniors, Congress says where are we going to find the money? But note, tax breaks for the wealthy and corporate welfare are fine, but the so-called "greatest generation" still has to count its pennies. In addition, Alan Greenspan, the monetary godfather said, that "The Republican tax cut was a half-brained piece of nonsense."

In 1999, in response to the outcry that the cost of drugs was forcing the survivors of our "great generation" to choose between food and drugs, Representative Tom Allen, Democrat/Maine, has sponsored HR 664, the Prescription Drug Fairness Act of 1999, which will enable millions of older Americans to afford medication that doctors have directed them to take, so necessary to their quality of life.

Studies show prices would be reduced by over 40% if pharmaceutical companies charged uninsured seniors the much lower prices they charge their favored companies, some customers, large hospitals and the government To this list we could add foreign countries. It is no secret that many Americans go to countries bordering ours (e.g., the

states adjacent to Canada), take bus trips to Canadian cities to buy lower priced prescription drugs On the southern fringe, many Americans drive over the border into Mexico for lower cost prescription drugs. The question arises, why can't we be true to ourselves? It's a question of fairness. Our Constitution requires that our government treat everyone fairly. Why can't we stretch this a bit and ask why can't pharmaceutical companies treat our American pharmacies as fairly as they treat foreign pharmacies? Why should those people least able to pay be charged the highest prices for drugs? Is this a device to force seniors to join HMOs or buy supplemental insurance? Foreign countries set prices for drugs and the American companies charge these low prices at the same time that we in America are paying as much as 100% in higher prices As of now at least 75 Democratic Congressmen and women have signed on as co-sponsors to H.R. 664. Where are our representatives? Are they contemplating their navels? As I look at this I can see that the surplus question and how it is answered will be a key to the drug question as well as Social Security and Medicare What policies should be pursued to maintain a steady growth of the economy for the oncoming century? Should the country fall into a long recession or a depression, what then? If, to put it positively, the economy in the next century grows at a reasonable rate of about 2.4% a year, the Social Security System and allied systems will be safe to the end of the next century and will end up with multi-trillion dollar reserves Who says so? The trustees of the Social Security Trust Fund say so in their annual report and have been saying so for years but were not heard by the sponsors of the 800-billion-dollar tax cut for the wealthy and corporate welfare for large corporations, who wish to privatize Social Security and promote other programs to the detriment of Social Security and our great generation.

As I have said previously in other articles, Social Security needs minimal help such as

1) Make total earnings

subject to tax Note: the working person pays tax on his/her earnings - so should the higher wage or salaried earners.

2) Use budget surplus to help finance Social Security. Note. Social Security surplus has financed the Government in many a situation, e.g. Government shutdowns

3) Include all local, state and national government employees

4) Include all farm employees. Many are still exempt from Social Security.

5) Institute a small percentage tax increase.

Notice the ad from a large retail organization whose motto says, "Do not pay drugstore prices".

1) Serzone over \$1 00 a pill

2) Pravechal over \$2 00 a pill

3) Diovan over \$1.00 a pill

4) Fosomax over \$1.00 a pill

5) Hyzaar close to \$1.50 a pill

6) Zestoretic over \$1.00 a pill

7) Evista over \$1.00 a pill

8) Adcolate over \$1 00 a pill

In 1997, analysts for Project Hope noted that 12% of the population over 65 accounts for an astonishing 37% of total US drug expenditures And the burden is increasing. Spending for prescription drugs rose 14% in 1997 and continues to rise At the same time, one third of the seniors with no drug coverage have to pay the extra high prices because they can't negotiate discounts like HMOs and insurance companies can

What can we say about politicians that have voted down the Nuclear Test Ban Treaty. But then beware! Congress is at work! The Medicare Drug Plan will not materialize without congressional leadership and advocacy and Congress will not act until the American public demands it Like the HMO bill of rights passed by the House this month, even the most egregious wrongs go unheeded until this Congress has no choice but to set things right But as a political friend told me, have you seen Congress lately -- half the members are impossible and the other half sulk because they are not President Medical equipment and many

services can be purchased cheaply when buyers negotiate discounts Managing chronic illnesses such as Diabetes, Asthma, Heart Disease and others is good medicine, as well as cost effective. But

reasonable Medicare reform deserves serious Congressional consideration. Without sensible changes to trim cost, Medicare will remain on the critical list Health care is a right not an entitlement and presently is on a downward spiral. The Government is exclusionary; it relies on the market system (profit) and is thereby exclusionary by nature The profit system excludes the aged and the elderly -- chronically sick who need it the most. Human dignity is part of health care and in many cases health care is a cause of bankruptcy

The AMA is against organized medicine. In 1960 -- 83% of the doctors belonged to the AMA. In 1990 only 33% of the doctors belonged to the AMA. Today doctors are organizing into unions to foster better working conditions.

Previously, irked by the pharmaceutical scare campaign, President Clinton tried to calm fears, He stated that the Medicare drug benefit would be voluntary. The premium would start at \$24.00 per month increasing gradually to \$44.00 per month Low income families would pay little or nothing. Low income beneficiaries likewise would pay little or nothing. Government would pay half the cost but cap the benefit at \$1,000. in 2002, increasing to \$2,500 in 2008 Mr Clinton directed the Department of Health and Human Services to report on price differences for commonly used prescription drugs, with and without private coverage and show how drug spending differs among age groups as a percent of income and total health spending Some people buy Medigap insurance that covers drugs but millions of beneficiaries have no such coverage. Since cost between 30 - 40 billion dollars is one concern of the President's plan, the President will ask Congress to reserve one third of non-Social Security surplus for Medicare. If it materializes,

The problems of being short

By Ruth Leff

What could I expect? My parents were short. -- My mother just 5 ft; my father 5'6". His 6" advantage over my mother made them look well matched To my mother my father was tall Of course, in my father's eyes she was the little woman and as a couple they were what America expected them to be So they lived their 43 years together without realizing they were short

As for me, the situation was a little different. As a child I was always the shortest girl in the class And I was the one designated to lead the rest of the line. I was always filled with terror and foreboding because I wasn't always sure of the directions the teacher gave It's bad enough to make a mistake and make it alone, but when your mistake is imitated by a whole line of others, this is most embarrassing Somehow I got through my school days without too much blame heaped upon my head and I managed to reach the great height of 5 feet nothing at all

When I reached adult life I got even for all those uncomfortable hours when I awaited orders from my teachers in a paroxysm of fear. I became a teacher myself So much did I pity the smallest member of the class that I led the line myself. I still was weighted down with the responsibility of leading the line but at least I knew what I wanted them to do

Now a real problem came up I fell in love with a man 5'3" How thankful I was for that extra inch. No more high heels for me. I even slumped a bit to preserve the difference in our heights Wearing shoes which I did most of the time in the presence of others I came up to 5'2". How thankful I was that he was an inch taller

In spite of our being short people -- we were happy with each other for almost 50 years Now I feel that being short doesn't make much difference.

it would be used for prescription drugs and extend the life of the plan.

Call your Congressman informing him of your need for health care and ask for compassionate legislation for same.

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Recreation

Continued from page 38

were winners with handicap scores ranging from 53 to 59 for 18 holes, and handicap scores of 29 and 30 for the "Back Niners" Delgado (low handicap score of 53 for the event), LaBelle, Livecchi, Aveyard, Dreiss, Edelstein, Musso, Howie Weber, Kronenberg, Margules and Terry. By the way, I wish to thank the B-Flight members for holding back in this tournament to permit me to tie for second place with my modest handicap score of 59.

I understand that our annual outing was a huge success, and the golf, food, libations and entertainment were plentiful and enjoyable.

Our meeting for December has been pushed back a week from its normal first-Monday-of-the-month date to accommodate another Club's outing for December 6th. The Reporter cut-off date for this issue, therefore, will not permit my reporting on this meeting, rescheduled for December 13.

I had occasion to golf with Dave Ziebel (our resident "Rules" GURU) in a non-club friendly outing recently, and he informed me of a rule which I had broken. On the second hole, I hit my second shot to the green and the ball bounced off the side of the green and fell into the water. My recovery logic was to place the ball two club lengths from the point of entry into the water, no nearer to the hole and take a one-stroke penalty since this is the "rule" that is considered to be correct by the majority of our Club members. Dave's recovery logic, however, was that my point of recovery was from the spot where I had hit my second shot, since he observed that my ball first landed in what he determined as the dry area of the hazard. Of course he explained that I had the option to hit my ball from the water with no penalty (and I would have had the same option if the ball had stayed in the dry area of what he determined to be the hazard). Dave explained that on some courses the boundaries of a hazard are defined with red markings. Our course does not define the hazards in this manner, so the "true" extent of any hazard on our course becomes somewhat debatable and/or questionable and/or "open to discussion among the players in the foursome." It appears to me that we need

a "house rule" on this issue, since on most of our 18 holes we have the distinct chance to enter a water hazard through **rolling** into it, rather than entering it on a fly! Questions? Comments?

I close with the following words which I found somewhere in my readings and which I have adapted to this column. "Life and golf should be fun. Fun and laughter are contagious -- pass it on. He who laughs, lasts!"



We're still welcoming snowbirds and are very glad to have them back. There are many things to report on this month and the first is that the date of our Installation & Dinner Dance has been changed to January 23, 2000 starting at 1:00 p.m. at the American-Polish Club in Lake Worth and with the great music of Joey Justin. So get your reservations and table arrangements to Gigi (689-6092) as soon as possible.

At our last meeting the nominating committee (Lou Augenblick, Joe Steinberg and Pat Izzo) brought in the following slate of officers for the year 2000: President, Georgette Lachance, 1st V.P., Josie Wayner, 2nd V.P., Joan Ford, Secretary, Eleanor Steinberg, Treasurer, Harry Scheiner. This slate was unanimously elected. We congratulate them and look forward to another banner year.

Our annual Spring snorkeling trip is now set for March 26 to April 2, 2000. The trippers will be going to the island of Royatan, off the coast of Honduras, where the snorkeling is excellent and the seas are calm. The group will be staying at the Reef House Resort which is located at the edge of the sea where there is some of the most accessible and high quality snorkeling and diving in all of the Caribbean. Royatan's spectacular shallow reefs offer a bewildering variety of corals, sponges and colorful fish. Don't be left out. Get your deposit in to the travel agent as soon as possible as the space is limited to 30 double rooms. The price is all inclusive (air fare, meals, etc.). Call Gigi

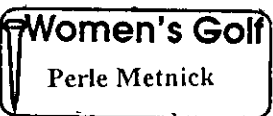
(689-6092) for more information.

At last month's meeting we had the pleasure of having Tom Sharpe, CV Athletic Director, give us a talk on swimming and snorkeling safety, what to look out for in the water, such as jelly fish, sea urchins and man-of-war among other things. He also told us how to swim safely out of a rip tide. He didn't scare us; he just wanted to make us aware of our surroundings in the water. Thank you, Tom. We look forward to having you with us again very soon.

We wish everyone Happy Holidays and Good Wishes for 2000!

All the members of the Snorkel Club want to wish our President Georgette and her fiance Harry good luck and much happiness on their forthcoming wedding.

See you soon, swimming with the fishes!!



Hi everyone...Playing golf with a full group of members again is certainly more enjoyable and challenging, isn't it? The 18 Holvers "tee off" at 8:30 a.m. and by 9:00 a.m. the 9 Holvers are ready to go, especially when the course is in great shape!

I don't think all members are aware of the fact that in case of rain on a **Captain's Choice Tournament and Meeting Day** our meeting and mini lunch will still take place in our meeting room at 10:30 a.m.

Women wishing to join the Ladies Group for Tuesday Tournament Days may do so for the annual dues of \$40, which also includes participation at our Annual Installation Luncheon, held in December of the following year. Being a member of the Turtle Bay Golf Course is not mandatory, but payment must be made for green fees and for electric carts, if used.

It was decided at the last meeting, and enthusiastically accepted, that we incorporate a so-called **Associate Membership** for past members who no longer play golf but would still like to see and be with their old golf friends; also for those present members who are unable to play in a

particular year for physical reasons. A \$25 fee would allow them to attend all meetings, collations, all social activities of the Women's Golf Club and the Installation Luncheon as well. Good idea, don't you think?

New members to date, are Mollie Bruh, Mary Carter, Camille Catchpole, Anna Mae Loppiccolo, Anna Parente and Barbara Sandomenico.

Winners of the last Captain's Choice were **1st Place** -- A Holman, R. Friedlander, J. Kawaller and M. Carter, **2nd Place** -- N. Brown, E. McColgan and L. Pollack, **3rd Place** -- R. Weber, P. Kronenberg, L. Silberman and A. Parente. Officers elected for the coming year are: Mac English, President; Perle Metnick, Vice-President; Shirley Seidman, Treasurer; Beverly Sitrin, Secretary.

Thanks to our hostesses for the "goodies" at our last meeting -- Mary Church, Dorothy Rogers, Camille Catchpole and Yvonne Pigeon. Y'all did a great job!

A timely and lengthy report on our Installation Luncheon will be in the next UCO Reporter. I couldn't quite make the deadline this month.

Keep your head down and follow through!

Medical Dictionary

- **ARTERY:** The study of paintings
- **BACTERIA:** The back door of a cafeteria
- **BARIUM:** What the doctors do when patients die
- **BOWEL:** A letter like a, e, i, o, or u
- **CAESAREAN SECTION:** A neighborhood in Rome
- **CAT SCAN:** Searching for kitty
- **CAUTERIZE:** Made eye contact with her
- **COLIC:** A sheep dog
- **D & C:** Where Washington is
- **DILATE:** To live long
- **ENEMA:** Not a friend
- **FESTER:** An uncle on the Munster's
- **GENITAL:** Not a Jew
- **G. I. SERIES:** A soldiers ball game
- **HANGNAIL:** A coat hook
- **IMPOTENT:** Distinguished, well known

Delegates

Continued from page 2

Transportation...Dan Salvo reported that the Driver of the Month is Hopey Johnson. He announced that the #2 bus is back in service. Please note schedule in the UCO Reporter. He then reported that the paving of the walkways has been completed.

C.O.P...Phil Shapkin reported that it is a good idea for associations to light up the rear areas of their buildings that are dark. He said for us to lock our patio doors and lock or fasten our windows, especially on catwalks. He also asked for volunteers to help C.O.P.

Lifts/Elevators...Phil Shapkin will address meeting of those associations that may be interested. Oxford 100's lift is working very well.

Events...Vivian Walsh reported that committee chairs should contact their volunteers regarding the Recognition Luncheon. Our Annual Installation Luncheon will take place on March 19, 2000 at the Sheraton, the menu will be fish or chicken.

Voters Registration...is cancelled for this month.

Beautification....

Harold Becker reported that there is a problem with the electric lines at the trees at our entrances and this will be taken care of as soon as possible.

Infrastructure...Joe Wolfson reported that WPRF is looking into the Dam situation. We are looking into dredging the canals and restoring them. Engineers Gee & Jensen are also checking this out. This committee is working with C.O.P. to locate dark areas in CV. There were Q&A.

Signs...Morry Blank reported that there are new signs available in order to beautify our areas in CV.

Public Relations...George Shore reported that the Levys will be taking a hand in buying and upgrading apartments in order to bring up the real estate values in CV.

Bus Benches...Haskel Morin reported that if you should see a bench that needs painting or repairing, please notify the UCO office.

Voter Registration Every 3rd Wednesday in UCO Office.

Arts and Entertainment

Continued from page 7
 three seasons ago and back by popular demand The original staging won a number of Carbonell Awards, the highest South Florida critics can bestow, and several of the stars are returning for the encore. Last time I was among those who raved and this time I actually did get to the opening night and it is a "not-to-miss" show. "Little Me," closing February 27, is followed by another "Little," "The Best Little Whorehouse in Texas," also "Back by popular demand" The big dates are March 1 to May 14. (1-800-841-6765)

Others: **The Lake Worth Playhouse** (Lake Worth) presents "Lucky Stiff" January 7 to 23. Next door, the **Stonzek Studio Theatre** offers "Pterodactyls" January 28 to February 13 (586-6410) **Delray Beach Playhouse** holds "The Key" January 21 to February 6, (272-1281) **Stage Door Theatre** (Coral Springs) has a Ray Cooney farce, "Not Now Darling!" through January 16 (1-954-344-7765)

MUSIC AND DANCE
The Florida Philharmonic plays Orff's "Carmina Burana" at the Kravis Center January 16 (930-1812) **The Palm Beach Pops** plays "A Tribute to the Music of Frank Sinatra," starring Jack Jones, January 11 and 12 at the Kravis. (832-POPS) **Palm Beach Opera** goes, you know where, Young Man, with Puccini's "The Girl of the Golden West" January 21 to 25. (833-7888) **Ballet Florida** dances "Cinderella" January 28 to 29 at the Kravis. (659-2000) **Miami City Ballet** steps out to varied programs at the Kravis January 14 to 16 and February 11 to 13 (1-800-930-4622, ext 263) For other Kravis center programs call 832-7469.

MUSEUMS
 The Norton Museum Of

Art (West Palm beach) houses "Half Past Autumn The art of Gordon Parks" through December 26 "Girlfriend! The Barbie Sessions by David Levinthal" dolls up the premises through January 16 "American Modernism from the Steiglitz Group" is exhibited through January 30. "Marsden Hartley American Modern" is displayed through February 27 "Art in the Age of Queen Victoria: Treasures from the Royal Academy of Arts" holds forth January 15 to March 12 "The Arrested Image: Nineteenth Century Photography" is suspended February 5 to April 2. (832-5196) **The Society of the Four Arts** (Palm Beach) exhibits "Modern European Masters" from Corot to Kandinsky and "Twentieth Century Still Life Paintings" from the Phillips Collection January 8 to February 11 From February 26 -- April 5 "Empire of the Sultans -- Ottoman Art from the Khalili Collection" will be shown. January lecturers include George Stephanopoulos, Sir Randolph Fiennes, Mark Russell and Calvin Trillin. (The latter two are humorists, but don't you sometimes feel that all the political types are?) Featured February lecturers are Rosamond Bernier, Julian Fellowes, The Rt Hon. John Major, former Senator Sam Nunn and historian David McCullough. Jazz pianists Billy Taylor and Ramsey Lewis play together January 26. The Academy of St. Martin in the Fields Chamber Orchestra performs February 23. (655-7226)

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

NO. 638265

TAX SAVINGS

GARY R. NIKOLITS, CFA, PROPERTY APPRAISER

Filing Deadline for 2000 Tax Saving Exemptions is March 1, 2000

HOMESTEAD EXEMPTION \$25,000

In order to qualify for this exemption you must:

- Hold title to the property as of January 1, 2000
- Reside on the property as of January 1, 2000
- Be a permanent resident of the State of Florida as of January 1, 2000

<p>When you apply for the exemption, please bring with you the following:</p> <ol style="list-style-type: none"> 1. A Copy of Your Recorded Deed 2. Social Security Number. 3. Permanent residency proof (Alien Registration Card), if not a U.S. citizen 	<p>In addition, please bring the following items, issued prior to January 1, 2000, which apply to you:</p> <ol style="list-style-type: none"> 1. Florida driver's license 2. Florida vehicle registration 3. Florida voter's registration. 4. Declaration of Domicile, if applicable 5. Death certificate, if applicable, for widow(er)'s exemption 6. If property is held in trust, provide a copy of the trust agreement or a Certificate of Trust will be provided at time of filing.
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To file your application, you must appear personally at one of the County Property Appraiser's Offices or at one of the scheduled locations shown below.

APPRaiser's OFFICE, PALM BEACH COUNTY GOVERNMENTAL CENTER
 5th Floor, 301 North Olive Ave., West Palm Beach Phone (561) 355-2866
NORTH COUNTY - 3188 PGA Blvd., Palm Beach Gardens Phone (561) 624-6523
GLADES AREA - 2976 State Road 15, Belle Glade Phone (561) 996-4890
SOUTH COUNTY - 501 S. Congress Ave., Room 150, Delray Beach Phone (561) 276-1250
ROYAL PALM BEACH - 11500 Okeechobee Blvd, Suite A, Royal Palm Beach Phone (561) 790-6001

MARCH 1ST IS THE FINAL DAY TO FILE FOR THESE TAX SAVINGS
 • FILE ON TIME •

OUR REPRESENTATIVES WILL BE AT THESE LOCATIONS FROM 9 A.M. TO 4 P.M. UNLESS OTHERWISE NOTED

AREA	DATES	LOCATION	AREA	DATES	LOCATION
*Century Village/WPI	January 10	Hastings Clubhouse, W	Leisureville / Bayton	January 25	Clubhouse R3, 2000 13 th Avenue
Greenshores City Hall	January 12	5985 10 Avenue N	*Kings Point / Delray	February 2	Main Clubhouse;
Boynton Beach Mall (City Hall @ the Mall)	January 18	Congress Ave 11:00am - 4:00 pm	*Century Village/Boca	February 9	Main Clubhouse Rm F - Lyons Road
			Boca Raton City Hall	February 16	201 West Palmetto Park Road

<p>THE FOLLOWING EXEMPTIONS MAY ALSO BE AVAILABLE TO YOU:</p> <ol style="list-style-type: none"> 1. Widow/Widower Exemptions 2. Disabled Veteran's Exemption 3. Non-Veteran Total Disability Exemption 	<p>OTHER TAX SAVINGS YOU MAY QUALIFY FOR:</p> <ol style="list-style-type: none"> 1. Agricultural (Greenbelt) Classification 2. Not-for-Profit Exemption 3. Tangible Personal Property Exemptions
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Please call or visit the office nearest you for further information.

The Main Office at 301 North Olive Avenue, West Palm Beach will be open at 7:30 a.m. Monday through Friday (excluding holidays) during the filing period: January 3 through March 1, 2000

HOMESTEAD EXEMPTION IS NOT TRANSFERABLE
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PUBLISH: December 13, 1999

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NEW WINTER BUS SCHEDULE DEC 1, THRU APRIL 31,

SHUTTLE BUS

CLUB HOUSE	K-MART	PHAR-MOR	OKEE SQUA	P.B. MALL	VILLAGE COMM	J.C.C.	CLUB HOUSE
8:45	8:55	9:05	---	9:10	9:20	8:50 / 9:25	9:30
9:45	9:55	10:05	---	10:10	10:20	10:25	10:30
10:45	10:55	11:05	---	11:10	11:20	11:25	11:30
11:45	11:55	12:05	---	12:10	12:20	12:25	12:35
1:15	1:25	1:35	---	1:40	1:50	1:55	2:00
2:15	2:25	2:35	---	2:40	2:50	2:50	3:00
3:15	3:25	---	3:40	3:50	---	3:55	4:00
4:15	4:25	---	4:40	4:50	---	4:55	5:00
5:45	5:55	---	6:10	6:20	---	---	6:30
6:45	6:55	---	7:10	7:20	---	---	7:30
7:45	7:55	---	8:10	8:20	---	---	8:30

SPECIAL BUS
WEDNESDAY ONLY

LEAVES CLUB HOUSE	12:15
GARDENS MALL	12:45
LEAVES GARDENS MALL	3:45
CLUB HOUSE	4:15

THURSDAY ONLY

LEAVES CLUB HOUSE	12:15		
TARGET	12:40	1:50	3:00
K-MART	12:45	1:55	3:05
WALL-MART	12:50	2:00	3:10
RETURN TO CLUB HOUSE	3:35		

CLUB HOUSE	DREXEL	OUTLET MALL	ROD'S* REST.	BABY SUPER	CLUB HOUSE
8:50	8:55	8:58	9:01	9:05	9:10
9:20	9:25	9:28	9:31	9:35	9:40
9:50	5:55	5:58	10:01	10:05	10:10
10:20	10:25	10:28	10:31	10:35	10:40
10:50	10:55	10:58	11:01	11:05	11:10
11:20	11:25	11:28	11:31	11:35	11:40
11:50	11:55	11:58	12:01	12:05	12:10
12:50	12:55	12:58	1:01	1:05	1:10
1:20	1:25	1:28	1:31	1:35	1:40
1:50	1:55	1:58	2:01	2:05	2:10
2:20	2:25	2:28	2:31	2:35	2:40

PUBLIX - BY REQUEST - DROP-OFF ONLY ON RETURN TO CLUB HOUSE

NIGHT SHUTTLE

INTERNAL BUSES

RT-2	RT- 5	RT. 1/3	RT-4/6
DOVER	DOVER	STRATFORD,UCO	STRATFORD
KINGSWOOD	SOMERSET	PLYMOUTH	UCO
GREENBRIER	ANDOVER	CAMBRIDGE	PLYMOUTH
SOUTHAMPTON	WELLINGTON	CANTERBURY	CHATHAM
BEDFORD	BERKSHIRE	DORCHESTER	KENT
BERKSHIRE	CAMDEN	OXFORD	NORTHAMPTON
UCO	WINDSOR	SHEFFIELD	SUSSEX
WALTHAM	LIBRARY	HASTINGS	GOLFS-EDGE
SALISBURY	FIRST UNION	NORWICH	KINGSWOOD
EASTHAMPTON	HUMANA	COVENTRY	

CLUB HOUSE	DREXEL	OUTLET MALL	RODS REST.	PINE TRAIL	WINN DIXIE	PUBLIX	CLUB HOUSE
2:50	2:55	3:00	3:05	3:10	3:15	3:25	3:30
3:50	3:55	4:00	4:05	4:10	4:15	4:25	4:30
4:50	4:55	5:00	5:05	5:10	5:15	5:25	5:30
6:15	6:20	6:25	6:30	6:35	6:40	6:50	7:00
7:15	2:20	---	7:30	7:35	7:40	7:50	8:00

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ON THE TRAFFIC LIGHT BEING
RETURNED TO HAVERHILL

EXPRESS BUS

CLUB HOUSE	PINE TRAIL	WINN DIXIE	PUBLIX	CLUB HOUSE
9:00	9:08	9:15	9:20	9:30
9:20	9:28	9:35	9:40	9:50
9:40	9:48	9:55	10:00	10:10
10:00	10:08	10:15	10:20	10:30
10:20	10:28	10:35	10:40	10:50
10:40	10:48	10:55	11:00	11:10
11:00	11:08	11:15	11:20	11:40
11:20	11:28	11:35	11:40	11:50
12:20	12:28	12:35	12:40	12:50
12:40	12:48	12:55	1:00	1:10
1:00	1:08	1:15	1:20	1:30
1:20	1:28	1:35	1:40	1:50
1:40	1:48	1:55	2:00	2:10
2:00	2:08	2:15	2:20	2:30
2:20	2:28	2:35	2:40	2:50
2:40	2:48	2:55	3:00	3:10
3:00				

POST OFFICE - WAIT AND RETURN

SUNDAY AND HOLIDAY

CLUB HOUSE	DREXEL	OUTLET MALL	RODS REST.	PINE TRAIL	CROSS COUNTY	PHAR MOR	CHURCH	P.B. MALL	PUBLIX	CLUB HOUSE
8:45	8:50	---	8:55	---	9:00	---	---	---	9:05	9:10
9:30	9:35	---	9:40	9:45	9:50	---	9:55	---	10:05	10:10
10:40	10:45	---	10:50	10:55	11:00	11:05	11:15	---	11:25	11:30
12:30	12:35	12:37	12:42	12:47	12:52	12:57	1:00	1:05	1:15	1:20
1:25	---	1:30	1:35	1:40	1:45	1:50	---	1:57	2:05	2:10
2:15	---	2:20	2:25	2:30	2:35	2:40	---	2:50	2:58	3:05
3:15	---	3:20	3:25	3:30	3:35	3:40	---	3:50	3:58	4:05
4:15	---	4:20	4:25	4:30	4:35	4:40	---	4:50	4:58	5:05
5:15	---	5:20	5:25	5:30	5:35	5:40	---	5:50	5:55	6:00
6:45	---	6:50	6:55	7:00	7:03	---	---	---	7:08	7:13

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- * Pool Maintenance
- * Pressure Cleaning
- * Building Painting

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