



# Reporter

Volume 19 No 8

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

Sept/Oct 2000

## President's Message

Kurt Weiss



When it was first announced that the West Gate would be closed effective August 21, to enable the demolition of the gate house, irate phone calls reached me pointing out the dire consequences of such an unheard of action.

Well, you cannot very well demolish a building and build a new one and still maintain the flow of traffic through what is obviously a hard hat area. Not only would this interfere with the demolition and construction, our insurance companies would never accept claims should injuries and/or damage to cars result from our not closing off the area.

Weeks have now passed and lo and behold traffic is flowing smoothly through the East Gate with nary a delay and a minimum of inconvenience. We looked into the possibility of creating a temporary entrance at Okeechobee -- but that was not feasible.

So: please! Be patient and help us to overcome any temporary inconvenience.

Those of you who have recently visited the UCO office must have seen that the necessary building repairs have been completed, both inside and out. Quite a number of studs were found to be rotted and had to be replaced before the new siding was installed. Inside, a few walls were removed and three windows were added. The building now looks less and less like the doctor's office it was originally. The many cubby holes served as examination rooms and proved to be unsuitable for the efficient running of UCO.

When we hired Burns International to provide Century Village with security, we presumed that, all things being equal and their level of expertise satisfactory, we would have a long term relationship. We were surprised to learn that Burns International has been bought out by Securitas -- Stockholm, Sweden, the largest security firm of its kind in the world. Securitas previously had bought out Pinkerton and they plan to run all their business in the United States under the name of Pinkerton! When we looked into hiring a security provider in the past we also visited sites secured by Pinkerton. We were singularly unimpressed.

Consequently, I made it clear to Burns International that so long as their corporate set up, in so far as it relates to their work in Century Village remains as it is now, we shall stay with them. If any substantial change occurs, we shall consider our contract as terminated. There is no clause in that contract which mentions that a successor can take over.

Many among you participated in our "Meet the Candidate" session on September 1 dedicated to Palm Beach.

Continued on page 2

## Legal Notice

In accordance with UCO By-Laws, the following proposed amendments were submitted by the Advisory/By-laws Committee to the Executive Board. Their approval was recommended by the Executive Board and must be publicized before being presented to the Delegate Assembly for their adoption.

*Underlined words are additions to the present text. Words stricken out are to be deleted.*

Advisory/By-Laws Committee

### ARTICLE V

#### DELEGATE ASSEMBLY

A. The affairs of UCO shall be managed by an Assembly of Delegates which shall constitute the "Board of Directors" as that term is used in Florida Statutory Corporation Law. The Delegate Assembly shall consist of the Presidents of the 309 Associations in

Century Village (Add.) Each Association consisting of 26 units or less shall have one delegate. Dover Association shall have a total of nine (9) delegates. Golfs Edge Association shall have seven (7) delegates. Greenbrier shall have six (6) delegates (two from each Association). Oxford shall have one (1) delegate from each Association except for Oxford 200 and 400 which shall have two (2) delegates each. Plymouth shall have six (6) delegates (two from each Association). Southampton shall have nine (9) delegates (three from each Association). Wellington shall have twenty-four (24) delegates (two from each Association). Each President may designate, in writing, an alternate from within his association to replace himself. However, a delegate, other than a President cannot designate an alternate to replace himself.

### ARTICLE IX MEETINGS OF THE DELEGATE ASSEMBLY D. REGULAR MEETINGS

The Delegate Assembly shall hold regular meetings on the first Friday of each month. Changes in dates are at the discretion of the President (Add.) Matters decided upon by the Executive Board which requires a final vote by the Delegate assembly are to be brought before this body in the form adopted by the Executive board. Copies must be made available to members of the Delegate Assembly at least 48 hours prior to its next meeting.

H. QUORUM A majority of delegates (176) who have been seated at any annual, regular, or special meeting of the Delegate Assembly shall constitute a quorum for the transaction of business. During the months of June, July, August, and September, 117 delegates will constitute a quorum.

**COME AND MEET  
THE CANDIDATES  
RUNNING FOR STATE  
AND LOCAL OFFICES  
ON TUESDAY,  
OCTOBER 17  
AT 2:00 P.M.  
IN THE MAIN  
CLUBHOUSE**

## Delegate Meeting

Fri., Oct. 6, 9:30 a.m.

in Auditorium

All Welcome!!

**Workshops to be held Mon., Oct. 16 and Thurs., Oct. 19 -- 1:30 p.m., Party Room. Among the topics -- Marketing Agreement.**

**Bar Codes  
will be issued  
on Oct. 13 at  
Main  
Clubhouse  
from 2 to 4 p.m.**

**Quadrant Report  
- Northeast Area**



**By Vivian Walsh  
Coventry, Easthampton,  
Northampton, Norwich,  
Plymouth, Salisbury,  
Waltham**

First, as much as I dislike bringing this situation up, we must work together in paying our monthly maintenance bills, as this is our duty. It isn't fair for some to neglect their payments and then have our residents supplement their neighbors' payments. I am asking this quadrant to bring their responsibilities up to 100%. Let us work together, so that we can continue to live in the paradise we have.

I would appreciate your advising me as to any situations in which I may be of assistance.

**It wasn't my fault**  
The following are reported to be actual statements taken from insurance forms where installers attempted to summarize the details of an accident in the fewest words possible.

Coming home, I drove into the wrong house and collided with a tree I don't have.

The other car collided with mine without giving warning of its intentions.

I thought my window was down, but I found out it wasn't when I put my head through it.

The guy was all over the road, I had to swerve a number of times before I hit him.

An invisible car came out of nowhere, struck my car, and vanished.

I collided with a stationary truck coming the other way.

Internet

**Maintenance Committee** By Vivian Walsh

It won't be long now before we start our winter schedule.

Let me discuss ECM's contract. It was brought to my attention that a resident who was not well, called for immediate service on his air conditioner that was not working. However, if you read the back of your contract, please note if you call after 12 noon, no service will be had until the following day. It is most important that the backs of all contracts are read so there can be no controversies as to what the contract covers.

Another problem... One of our residents had to have his air conditioner taken back to the shop. Unfortunately, the air conditioner was quite old and had to be rebuilt, rewired, resealed, etc.. This took quite a while. No replacement was available. The customer became very annoyed. It has been fixed

and reinstalled. I have had conversations with the contract manager of ECM and I suggested that a liaison between customer and company be started, so the customer is aware as to when the repair will be completed and not feel neglected.

There has been conversation as to the difficulty in reaching Seacrest's Service in Century Village. If you call 833-6411, Extension #1, Leah or Jasmine will answer your calls. Should the line be busy, you will be notified as to your standing on the phone call. You will always have a live voice answering your calls.

I will continue to keep you abreast of any news that might be of interest to you.

**CARRY A  
FLASHLIGHT  
AT NIGHT**

**President's Message**

Continued from page 1

County Sheriff candidates. At the outset, I made it clear that we are dissatisfied with the lack of attention to Century Village ever since a change occurred in the person of the commanding officer of the area in which Century Village is situated.

We hope that those among you who were present at the session now have a clear picture of what the candidates stand for and who would be best for the Village and the surrounding community. An additional "Meet the Candidates" meeting will take place on October 17 at 2:00 p.m. in the clubhouse. The candidates from the major parties for the position of U.S. Senator, U.S. House of Representatives, Insurance Commissioner, Clerk of the Court, Commissioner for the Port of Palm Beach and Sheriff, will be invited.

\*\*\*\*\*  
Let me conclude by wishing our friends of the Jewish faith a very Happy New Year.

**Notice regarding Insurance**  
Your Association is entitled to an Insurance Summary available at UCO office (Stratford) during regular hours. You are advised to have a copy of this summary in your files to refer to.... For any info on your insurance or claims, call Lori at 630-4955, Plastring Agency.

**Enough  
Is  
Enough**

Elect  
**Jean Elliott Brown**  
Democrat U.S. Congress, District 16

[www.jeanelliottbrown.com](http://www.jeanelliottbrown.com)

4521 PGA Blvd., PMB 209 • Palm Beach Gardens, FL 33418  
561-694-7792

**"We deserve to have our interests represented in Washington. The people of District 16 want affordable prescription drugs and protected Social Security. We want quality public schools, not vouchers. We want reasonable gun-safety legislation passed now! And we must have a healthy environment to have a healthy economy."**

*Jean Elliott Brown*

## Quadrant Report - Southwest Area

By Bob Fogelman



Berkshire, Camden,  
Hastings, Somerset,  
Wellington, Windsor

Warning to all condominium associations. A recent court case has declared that the association contributed to -- or was somehow responsible for the physical assault of a unit owner because of:

- a. inappropriate security
- b. very bad lighting around the condominium

The security in Century Village is about the best available, other than foot patrols at night around each and every one of our 309 condominium associations

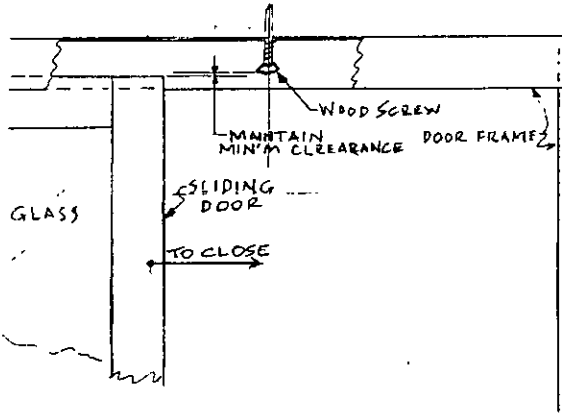
However, many, many of our associations do not have lights along the back of the buildings. It is absolutely as black as can be. I know because I have often flashed our 500-candle watt light from the C O P car at night to try to illuminate the areas. Please take this as a warning now, before it is too late.

Regardless of the weather, keep your sliding doors locked at night, or whenever you are not at home. Did you ever wonder how the workman put up your sliding doors? There is an empty space about two inches above your sliding door. Your door fits directly underneath this empty space -- called a channel. All one has to do is to lift your door up into this empty space and then pull it out of the channel and walk into your home.

Let me tell you how to avoid this from ever happening.

The aluminum channel is screwed into the framework of the sliding door. This holds the channel in place so that the sliding door can move sideways. The screws are screwed in flush with the molding.

As there is a two-inch space between the top of the door and the channel, simply remove these small screws (4) and replace them with 1-1/2" screws so that the screws hang down into the channel. The door will still slide in the channel, but it



becomes impossible to lift the door out of the channel. Ten minutes of work. Anyone can do it.

Remember, those units without patio windows are more vulnerable than others, especially on the ground floor.

## PERSONALS

Thank you for letters of condolence

Mr. & Mrs. Nat Ascher and their family wish to thank everyone for all their letters of condolence upon the death of their son, Mark, at the young age of 53.

## Experience Corps For Independent Living (E.C.I.L.)

Century Village volunteers are supporting independent living for the frail and isolated people in the village. Some find the tasks of daily living a growing challenge, and the basic quality of life issues are being neglected.

The E.C.I.L. volunteers will provide companionship and encouragement to these residents and help them continue living in the homes they love.

The Area Agency on Aging was one of the six national demonstration projects for National Service in partnership with AARP. This partnership will demonstrate approaches in the training of senior volunteers and how to support the community based services to continue promoting independent living.

Nat Weitz is a graduate of the E.C.I.L. program and can be reached at the UCO office 683-9189 Wednesdays 9:00 to 11:00 am and Fridays 1:00 to 3:00 pm.

The first regular issue of the Reporter will be distributed about October 20. Contributors should have their articles in the office of the Reporter by Oct. 8.

Publicity people for Organizations should send their schedule of events for the entire season.

## Wills • Revocable Living Trusts • Probate

# FREE ESTATE PLANNING

Complimentary Buffet, Desserts & Refreshments

Tuesday, October 24, 2000

NO RESERVATIONS REQUIRED

## SEMINAR PROGRAM:

1. REVOCABLE LIVING TRUSTS
2. WILLS
3. AVOIDING PROBATE
4. ELIMINATING ESTATE TAXES

### SEMINAR LOCATION

DATE: Tuesday, October 24, 2000

TIME: 10:00 a.m.

PLACE: First Union Bank Building Community Room  
At the entrance to Century Village  
5849 Okeechobee Blvd., West Palm Beach

FREE LEGAL CONSULTATION FOLLOWING THE PROGRAM OR BY APPOINTMENT

**JED A. STABLER, P.A.**  
ATTORNEY AT LAW

FIRST UNION BANK BUILDING, SUITE 201  
5849 OKEECHOBEE BLVD., WEST PALM BEACH, FLORIDA  
TEL. (561) 471-7100

LIVING TRUSTS • WILLS & PROBATE • REAL ESTATE CLOSINGS • GUARDIANSHIPS

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications & experience.



Recently, a neighbor of mine participated in the celebration of a good friend's 90th birthday. Herman Tauber, who served for many years as UCO's photographer, was feted by his many friends, family and neighbors. I was told that one of the most interesting features about this event was that quite a few Villagers in their 80's and 90's attended, and that one of the guests was 101 years young.

Which brings me to a personal matter. Those of you who know me, know that I am one of the luckier residents in this Village. Both my parents reside here, as does my sister and two of my aunts and uncles. This is a special year. My mother and father, Ella & Leo Weckstein celebrated their 70th wedding anniversary on the last day of August and, this past January, my father celebrated his 90th birthday.

A few weeks ago, I mentioned to my mother that she and my father are the only married couple I know who still walk arm in arm, rather than the husband or wife walking a few steps behind. (My friend and I, when people-watching, use this rule of thumb to pick out the dating couples from the married ones by observing who walks together). My mother replied that they walk together to prevent one or the other from falling. I know there is more to it than that. They met more than 78 years ago and after all this time, they still love and respect each other. My daughter, who does not live here, remarked with admiration that they still hold hands.

So, you may very well ask, what does this have to do with Programs and Services? A suggestion was made several months ago that the UCO Reporter print the names of those residents who have reached their 90th birthday and of couples who have celebrated 60 or more years of marriage.

Those of you who wish to participate may do so by

dropping a note, either in the suggestion box in the main club house, or in the UCO office. For birthdays, include name, age and birth date. For anniversaries, include both names, anniversary date and number of years married. I will do my best to have this information included in the following issue of the Reporter.

Permits! Permits! Who has the permits and how does one get one, and why does it take so long? I know that many of you are wondering why it takes so long. It would be very easy to say bureaucratic red tape and I guess, to a point, that is true. But there are many forms to be completed and when you read them, you find that in addition to ensuring that building codes will be met, safety is also a matter of concern. Please bear with us, as everything humanly possible is being done to expedite this matter. Sometimes things occur in a timely manner. Just a few minutes ago, I was informed that the permit was received for converting the Hastings Clubhouse into the Hastings Health Club. Work will commence September 25, 2000.

Tickets for the season will be available for pick up shortly. In reviewing the offerings, it looks to be a promising season. Enjoy the entertainment and please be thoughtful to those seated near you and to the entertainers.

I try to respond to all of you who have left notes for me either in the UCO office, or at the clubhouse, by bringing your comments and complaints to the people who can do something about them. Many times the suggestions are right on the button and are acted upon quickly. So keep your cards and letters coming, as you all are the eyes and ears of the Village and help improve the ambiance we all enjoy. A caveat -- neither suggestions, nor complaints, will be acknowledged if they are not signed.

## Your vote is most important

by Kurt Weiss

Finally, the conventions are over -- the primaries are a thing of the past.

It is now up to all of us to exercise our right -- no, our duty -- and vote for the candidate of our choice!

These are no ordinary, run-of-the-mill elections. Too much is at stake. Serious considerations should go into our decision. We, as seniors, should be very concerned with what is peddled under the guise of

"safeguarding" Social Security and Medicare. These have been virtual lifesavers for millions of people since F.D.R.

Their continuous availability to us and our children when they reach the age of entitlement should not be jeopardized by schemes promoted to put more money into the coffers of brokerage houses and banks. We should stick to the current formula without introducing new wrinkles which endanger Social Security rather than strengthen it.

It is just as important to find a solution to the ever more pressing problem of the cost of prescription medicines. It should not be necessary for seniors to forego food so that they can buy life-saving medicine and vice versa. The

disparity in the prices of drugs between what is charged -- overcharged -- here, as compared with their costs abroad is obscene and unconscionable. Drug companies are swiftly approaching the pariah status of the tobacco companies. We have to elect representatives who are immune to the "persuasions" of lobbyists of the drug companies.

What scares me the most is the fact that the next president will have the opportunity to name two -- even three -- new Associate Justices to the Supreme Court. Depending on who that next president will be, the Supreme Court, thus filled with Justices of a specific philosophical persuasion, may well do away with laws which were achieved after hard struggles over many years. Such a court may well overturn existing laws assuring a woman's right to an abortion if she so desires, may redefine the separation of church and state, may issue new rules of what is permitted under the first amendment.

These issues should not be taken lightly. Our decision who to vote for should be issue-oriented, not be based on whether the candidate is photogenic and you like his hairdo. Most important, **Vote, Vote, Vote.**

## Helpful Hints from Village Mutual

By Larry Kall, President  
Do you know who you are doing business with?

We receive a lot of phone calls in our office asking that we recommend some firm or some person to do work in Century Village apartments that cannot be performed by one of our Service Companies. We receive the most requests for a "Handyman." While we know that there are several who our customers tell us are reliable we also hear horror stories from people who have hired a handyman only to be disappointed in the quality of the work and, worse yet, people who have advanced money to the handyman and the work is never finished or in some cases, never even started. Some handyman jobs involve thousands of dollars and people seem willing to pay them as they feel they are getting a "good deal". Unfortunately, there have been several cases where it did not turn out to be such a great deal after all.

We know of situations where Condo Associations have hired people to do repairs to their building or roof only to find the work sub-standard and the person or firm doing the work is unlicensed. It is the task of Palm Beach County to decide what licenses, if any are required for people or firms doing work within the county. Plumbers, Electricians and Air Conditioning service technicians are three examples of people or firms that must be licensed.

Before you hire anyone to do work for you, ask other residents about the person or firm you are considering. Some handyman-type businesses will be licensed and some may not be. Call the Better Business Bureau and ask about the number of complaints they have on file on the person or firm that you are thinking about hiring. As stated earlier there are some very reliable and talented "handymen" but unfortunately there are many more who are not very reliable and whose work is not very good.

**Know who you are doing business with!**

Films Scheduled for October 2000				
(Subject to change)				
10/01	Sun	8PM	"My Dog Skip,"	Kevin Bacon, Diane Lane PG 95 Mins.
10/02	Mon	8PM	"Diamonds,"	
10/04	Wed	2PM	Kirk Douglas, Dan Ackroyd	
10/06	Fri	2PM	PG-13	91 Mins
10/06	Fri	8PM		
10/08	Sun	8PM	"Gladiator,"	
10/09	Mon	8PM	Russell Crowe, Oliver Reed	
10/10	Tue	8PM	R	154 Mins
10/11	Wed	2PM		
10/13	Fri	2PM	"Keeping the Faith,"	
10/13	Fri	8PM	Edward Norton, Ben Stiller	
10/15	Sun	8PM	PG-13	127 Mins.
10/16	Mon	8PM		
10/18	Wed	2PM	"I Dreamed of Africa,"	
10/20	Fri	2PM	Kim Basinger, Vincent Perez	
10/20	Fri	8PM	PG-13	114 Mins.
10/22	Sun	8PM		
10/23	Mon	8PM	"Small Time Crooks,"	
10/25	Wed	2PM	Woody Allen, Tracey Ullman	
10/27	Fri	2PM	PG-13	94 Mins
10/27	Fri	8PM		
10/29	Sun	8PM	"Center Stage,"	
10/30	Mon	8PM	Peter Gallagher, Susan May Pratt	
10/31	Tue	8PM	PG-13	114 Mins

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

**WHEN YOU BUY**  
Goods and services advertised in the UCO Reporter let them know that you saw their ad in our paper



## Estimated Association Annual Budget Guide for 2001

By Anne Cohen, UCO Treasurer

**From  
Commissioner  
Roberts**  
by Comm. Carol A. Roberts,  
Palm Beach County,  
District 2

The following budget is just a sample. It has been prorated for a building which has sixteen units: eight of which are one-bedroom, one-bathroom units; and eight of which are two-bedroom, one and a half bathroom units. The budget covers various categories. Payment may be made to the maintenance company or to the Association which will then pay the maintenance company.

**Quality Health Rights  
Hotline**

Quality healthcare is an issue that Palm Beach County residents are interested in. However, information on the subject is not readily available. Patients and physicians alike are concerned with the ever-changing health business. There is a definite need for up-to-date, reliable healthcare information regarding patients' rights. In light of this, the Palm Beach County Medical Society, Inc created the **Quality Health Rights Hotline**.

The Quality Health Rights Hotline is a new community initiative developed to educate consumers to be more informed users of the healthcare system and to be effective advocates for their needs. The hotline provides one-on-one assistance to individuals who have a problem or question about their healthcare. The program will address issues such as choosing a doctor, choosing a health plan, how to find out about a medical condition and how to resolve an issue with a health plan, hospital or health care provider. In order to help callers, the hotline volunteer counselor obtains an understanding of the problem, evaluates the actions the caller has already taken and assesses the ability of the individual to be his or her own advocate, and provides assistance to the caller.

The program is overseen by a community advisory committee representing business, government and health care organizations. The Advisory Committee's goal is to review and analyze information on consumers' problems, provide feedback to providers' health plans, legislators, regulators and consumers, and make recommendations for improvements.

For more information regarding the Quality Health Rights Hotline, please call the Palm Beach County Medical Society at (561) 433-3940

	Total Monthly Charge to Association	1/1 5.78%	2/1 1/2 6.72%	Annual Payment to Association
<b>General Operating:</b>				
1. Electric	\$87.90	\$5.09	\$5.91	\$1056.00
2. Dumpster Rental	21.10	1.22	1.42	253.44
3. Water & Sewer	52.20	3.02	3.51	626.88
4. Bulbs and Fire Extinguishers	<u>5.30</u>	<u>.31</u>	<u>.36</u>	<u>64.32</u>
<b>Total General Operating</b>	<b>\$166.50</b>	<b>\$9.64</b>	<b>\$11.20</b>	<b>\$2000.64</b>
<b>Management Fees</b>	<b>\$ 70.40</b>	<b>\$4.07</b>	<b>\$ 4.73</b>	<b>\$ 844.80</b>
<b>Maintenance for Association:</b>				
1. Landscape	\$333.30	\$19.27	\$22.40	\$4000.32
2. Building	316.25	18.28	21.25	3794.88
3. Pest Control (Exterior)	13.55	.78	.91	162.24
4. Pest Control (Interior)	53.65	3.10	3.61	644.16
5. Minor Repairs	45.00	2.60	3.03	540.48
6. Exterior Painting	<u>23.35</u>	<u>1.35</u>	<u>1.57</u>	<u>280.32</u>
<b>Total Maintenance Fees</b>	<b>\$785.10</b>	<b>\$45.38</b>	<b>\$52.77</b>	<b>\$9422.40</b>
<b>Insurance</b>	<b>\$201.36</b>	<b>\$11.64</b>	<b>\$13.53</b>	<b>\$2416.32</b>
<b>Contingency</b>	<b>\$ 16.00</b>	<b>\$ .93</b>	<b>\$ 1.08</b>	<b>\$ 192.96</b>
<b>Total Monthly Fees</b>	<b>\$1239.36</b>	<b>\$71.66</b>	<b>\$83.31</b>	<b>\$14877.12</b>
<b>Total Annual Fees</b>	<b>\$14872.32</b>	<b>\$859.92</b>	<b>\$999.72</b>	<b>\$178525.44</b>

Cable Television, Security, and Transportation are common expenses and are paid to UCO by the Association on a quarterly basis. The cost for Security is \$6.50 per unit per month; the cost for Transportation is \$12.00 per unit per month; and the cost for Cable Television is \$11.71 per unit per month. All three are paid by the unit owner to the Association on a prorated basis. Payment by the unit owner to the Association may be made monthly, quarterly, or in any time frame which is decided upon by the unit owners. The figures listed below are for monthly payments.

Cable	\$187.36	\$10.83	\$12.59	\$2248.32
Security	104.00	6.00	7.00	1248.00
Transportation	<u>192.00</u>	<u>11.10</u>	<u>12.90</u>	<u>2304.00</u>
<b>Total</b>	<b>\$483.36</b>	<b>\$27.93</b>	<b>\$32.49</b>	<b>\$5800.32</b>

Florida Statute 718 requires that Condominium Associations set up reserves for Road Repair, Painting, Roof Repair, and Capital Improvement. These funds may be kept in one bank account provided there is an accurate financial record kept for each reserve. Payment for any one or for all of the reserves may be waived by a vote of the majority of the unit owners. However, it is not wise to do so as it is easier, financially, for unit owners and for the Association should an emergency arise. The following is based on a reserve assessment of \$200.00 for each unit for the year. The Association will determine the date or dates of payment.

<b>Total for Year:</b>				
Roof Repair	\$50.00	\$46.25	\$53.75	
Road Repair	50.00	46.25	53.75	
Painting	50.00	46.25	53.75	
Capital Improvement	<u>50.00</u>	<u>46.25</u>	<u>53.75</u>	
<b>Total unit owners' payment</b>	<b>\$200.00</b>	<b>\$185.00</b>	<b>\$215.00</b>	

Associations pay UCO for Dues, Pumps, and Ambulance Service on an annual basis. The funds are due to UCO by January first of the effective year. The payment amounts due are as follows:

**Dues:** \$4.00 per unit per year; \$2.00 of which is for Beautification. Total payment due to UCO for the effective year is \$64.

**Pumps:** \$3.00 per unit per year. Total payment due UCO for the effective year is \$48.

Ambulance service, if desired, is \$1.25 per unit per month, \$15.00 per year. Total payment to UCO for the effective year is \$240. This is "pass through" account as UCO pays the ambulance company \$1.25 per unit per month for every Association which has voted to accept the service.

NOTE: THE ABOVE ESTIMATED BUDGET IS ONLY A GUIDE.

**CARRY A  
FLASHLIGHT  
AT NIGHT**

# UCO OFFICERS

President Kurt Weiss  
 Vice Presidents Dave Bernstein,  
 Bob Fogelman, Dan Salvo, Vivian Walsh  
 Treasurer Anne Cohen  
 Corresponding Secy. Fay Bromberg  
 Recording Secy. Betty Lapidus  
 Office Manager Mae Stenson  
 Asst. to the President Marilyn Nissensohn  
 Asst. to the Treasurer Marie Oliver  
 Asst. to the V.P.'s Mary Patrick  
 Receptionists Nora Marcus,  
 Ann Rosenblatt, Elsie Valenti, Lillian Yanofsky

## Executive Board

Ruth Bernhard-Dreiss Marilyn Nissensohn  
 Morry Blank Herb Nordhauser  
 Betty Chaney Marie Oliver  
 Ken Davis Mary Patrick  
 George Dupley Phyllis Richland  
 David Frankel Ann Rosenblatt  
 Esther Gellis Bernie Ross  
 Max Hammerman Vince Salvo  
 Emil Honig Sid Schuman  
 Larry Kall Phil Shapkin  
 Larry Kerner George Shore  
 Irv Lazar Irv Spevak  
 Lenny Lipofsky Gabe Woolfson  
 Haskell Morin Doris Yanowitz  
 UCO Office Hrs. Mon.-Thurs. 9:00 a.m.-1 p.m.  
 Phone: (561) 683-9189 Fri. 1:00 p.m.-5:00 p.m.  
 FAX: (561) 683-9904 Address: 82 Stratford F

## The Mail Bag



### Letter to the Editor Words For The Wise?

During the past two weeks, I have received numerous inquiries as to why my "Words For The Wise" column was missing from the July/August 2000 issue of the UCO Reporter.

I was able to offer only the following as my explanation:

Early in July, and prior to the established date for submitting material for the issue in question, I submitted my double-spaced and typed column to the Editor. Within three days he spoke with me regarding suggested editorial changes he wished me to consider. I agreed to each and every change he suggested, and set the column up for publication.

About three weeks later, I inquired as to the whereabouts of my column since I failed to see it "pasted down" in the copy that was set to go to the printer. I was informed by the Editor that "a decision had been made to drop my column from the July/August 2000 issue." There was no reason given.

I am preparing a submission to the UCO Ombudsman Committee on this very serious matter, asking that the Committee fully investigate and furnish me with their complete and unbiased explanation as to why, how, and through whom my column for the July/August issue was dropped after almost three years of prior submissions without a single issue missed.

Phil Dreiss

*(Editor's Note: The Editorial Board, consisting of the UCO President, Vice Presidents and the editors of the UCO Reporter, has the final determination as to what appears in the UCO Reporter. It was agreed at the Editorial Board meeting that the material submitted was inappropriate for our newspaper.)*

**To request an  
Absentee Ballot to  
vote in the general  
election, call  
Board of Elections:  
355-2650**

## Investigations

David Frankel



### New Procedure -- Effective July 1, 1999

**Purpose** -- Elimination of two (2) of the three (3) trips by the Condominium officers to the UCO Investigation Department.

Condominium officers and Board Members will now be required to come to the UCO Investigation Department only once per investigation.

The following explanation clarifies the new procedure:

**Chapter #718** -- A contract or a lease, transfer of a deed, or a request for a live-in occupant, or live-in companion, or a lifetime tenancy must be given to the condominium association. This must be accompanied by a \$100 check -- made out to the association -- for an investigation. The association deposits this check and issues an association check for \$75 made out to UCO.

**Anyone** -- can bring the contract, etc., together with the check to UCO. An application will be given to the bearer of the check.

### Chapter #718 --

Completed application must be returned to the condominium association. It should be examined immediately for completeness because the (30)-day time clock for approval or disapproval starts to run.

A condo board member must sign page #4, before it is returned to UCO for investigation, in order to affirm that the application had been returned to the condo association.

**Anyone** -- can bring the completed application -- after being signed by a board member -- to UCO for an investigation. When UCO receives the investigation report, a condo officer or board member must come to UCO to be apprised of the full confidential investigation report.

**Thus** -- A condo officer/board member is required to make only one trip to the UCO Investigation Department.

## Public Relations and Real Estate Committee

George Shore



A lot has been written and discussed regarding the Marketing Agreement. This is where we stand at this moment.

Our main purpose is to publicize our Village and our wonderful way of life. We also want to publicize our recent achievements to a much greater audience than has been done in the past. We also hope to attract and involve more realtors than we have ever seen in this Village before.

What we need, is someone who is capable of buying, upgrading, and reselling units at higher prices. If the apartments are upgraded, they will sell at higher prices; and if we can attract more

people to look us over, good things will happen.

There has been a great deal of enthusiasm generated with regard to this subject. It is certainly an idea whose time has come.

Beginning the first week of October, this Committee will have a presence in the UCO office: Tuesdays, Wednesdays and Thursdays from 9:00 - 12:00 noon. The purpose of our presence will be to familiarize officers of Associations with the purpose of this Agreement and supply information.

This is just the kickoff. Much more will follow.

# UCO Reporter

Co-Editors \_\_\_\_\_ Max Hammerman, Frances Jaffe, Irv Lazar  
 Editorial Board \_\_\_\_\_ David Bernstein, Bob Fogelman,  
 Dan Salvo, Vivian Walsh  
 Production \_\_\_\_\_ Ruth Bernhard-Dreiss,  
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 Leonard Tompkins

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 CV Residents \_\_\_\_\_ wanted may be listed on a  
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 (Submit on 8.5"x11" paper)

To assure acceptance, name & address must appear

### Submissions and Articles

Please type in upper and lower case letters,  
 double spaced, any item for the paper.

### Deadlines

7th of each month  
 (Call about special problems)  
 Camera ready copy = 10th of each month

**Mailing Address:** UCO Reporter, 24 Camden A  
 West Palm Beach, FL 33417

**Reporter Tel:** 561 683-9336 **FAX:** 561 683-2830

**Office hours:** By appointment

## MEETINGS & CALENDAR AGENDA

Officers Meeting Thur., Sept. 28 10:00 a.m.  
 UCO Office  
 Executive Board Thur., Sept. 28 1:00 p.m.  
 UCO Office

**Transportation**

**Dan Salvo**



In the past four years, the Transportation Committee and the residents have seen many changes to our bus system. This season we will have more changes. This is not to annoy or aggravate, but to improve service and make the system more efficient

Besides complaints of buses not being on time, due to traffic and breakdowns, the problems that our residents want solved are:

1. Diesel fumes -- black smoke -- We will be getting three new buses which will run on gasoline. The EPA standards set for diesel fuel will be improved over the next six years. We cannot wait that long. We will be getting three smaller buses which will use gasoline and not diesel fuel.

2. Oil spilling on the ground -- all the internal buses will be smaller, newer buses. If we find that the three new smaller buses are adequate, we may have all our larger buses replaced with more small buses.

3. Diesels are noisy -- Gasoline engines are quieter.

4. Buses riding empty and the back seats of the buses are dirty -- A new hourly schedule and smaller buses should fill each bus with more passengers. Therefore, most of the seats will be used, not just the front seats which leaves the back seats empty to collect dust.

The Express bus (or Food Bus) will also run every hour, before returning to the clubhouse, except that it will drop passengers off near and on the perimeter road.

The external buses will stop all service after 6:00 or 6:30 p.m. We have learned that after 6:00 p.m., the buses are carrying only one or two passengers.

Up to now the Transportation Committee has relied on the "expert" bus companies to tell us what we need as far as service is concerned. Now, the Transportation Committee will dictate as to our needs with the advice and guidance of the bus company.

The goal of the Transportation Committee is

to serve all of the people of Century Village who pay into our system, the residents who use the bus service and the residents who do not use the bus service, but subsidize our system for the good of the community.

The committee is cutting back on service in order to stop the wasting of resources. We will be receiving bids on a new contract from other companies, as well as our own company, Community Transit.

If we find that the new bus schedules are not adequate for our people we will be ready to add more buses and expand the schedules.

The bus system is here to serve all the people of Century Village at the lowest possible cost and the Transportation Committee is working very hard to do our best. We would appreciate your comments. Keep us informed as to how the service is working.

**To all organizations:**

When your organization runs a Special Event, we would like our readers to know about it.

We encourage you to assign someone to write a short item for submission to the UCO Reporter.

**UCO volunteers barbecue**

**By Vivian Walsh, V.P., Entertainment Chair**

On Sunday, Sept. 10, two hundred three UCO volunteers attended a barbecue luncheon at the Sheraton Hotel.

There was open seating, so that volunteers had a chance to meet other residents of Century Village.

Our menu consisted of barbecue ribs, chicken, frankfurters, hamburgers, various salads, baked beans, corn on the cob and desserts that were out of this world. The food was plentiful and constantly replenished.

We, in UCO, are happy to show our appreciation for the good work our volunteers are doing by devoting their time and energy to our organization.

**Photos on the wall**  
I stare at photos on my wall.

My progenitors look back at me  
Mostly they are smiling -- ghostly smiles  
They seem to say, "Come join us -- it's not so bad!"  
As I study each face -- so young and fair,  
Memories of time spent with them are there.  
Is there a hereafter? I can only hope.

My earthly curiosity is far from sated  
I'll hang around till it's abated.

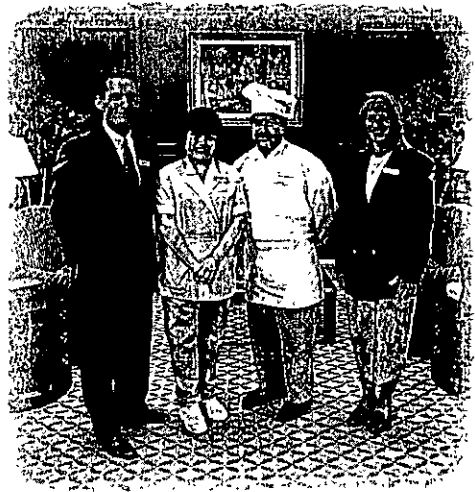
**Jasper A. Brodsky**

**Over my shoulder**  
Staying within the limit,  
I'm careful to signal and stop,  
Nothing improves my driving --  
Like being in front of a cop!  
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UC1000

**Insurance**

**Mel Hershman**



Century Village is insured under property-insurance with \$2,500 deductible on claims and 2% or \$25,000 minimum on named winds damages.

-In order to minimize the cost - to the individual associations in case of a damage, a "buy-out" policy was purchased. This policy was paying, after the first \$1,000 deductible was met, up to \$1,500 per claim. The premium for this policy was over \$8,000 a year.

In the first quarter of the year 2000, five claims were placed by different associations. This would make an average of 20 small claims a year.

This would mean a loss to the insurance company, a loss that is expected. Insurance companies resent "nuisance-claims". They would rather pay a large unexpected claim than many small ones.

In May, 2000, the "buy-out" policy was cancelled by the insurance company. The premium that was returned was \$5,467.18. That leaves the Century Village associations with \$2,500 deductible, not including named winds.

Another matter, that we as insureds should consider, is the renewal rates for the next year. Too many claims that will appear on our records, will push the premiums way up, many times more than the nuisance claims. On the other hand, if our claim record is "clean", the renewal premiums will be lower.

Once again, we remind you to request a certificate from

your maintenance company that acknowledges that your association is co-insured in their Workman's-Comp: policy. If an employee of the maintenance company is hurt on your property, you might be liable for suit as "contributing to the damage".

Associations and individuals, should be aware, employing individuals or contractors with employees on your property can put you in danger of having to defend a lawsuit. An actual proof is recommended, not promises. During the work, your name should be added as co-insured.

**Security**

**David Bernstein**



I'm sorry to say we're having some serious traffic problems in the Village at this time. The two problems are speeders and not stopping at stop signs.

As I see it, this is not just a sporadic occurrence. It is happening more and more often, and with a kind of cavalier attitude. Folks, the only ones who can get hurt are us. We will damage ourselves and our property. The property can be replaced, but who is going to take care of you if you are hurt?

We have increased the lighting at two of our trouble areas in the Village. The

fence and canal area along Windsor and the Andover-Wellington section have had new and brighter lights installed and turned on to cover the road and parking areas. If you find it is too bright, just close your shades. Remember -- safety first

Some of our winter residents are starting to return. A reminder to you all, when hiring someone to do work in your apartment, check references. Know who they are before you let them into your home.

Once again we are receiving calls from the children of residents who can't reach

their parents. Give them the number of a neighbor they can call and tell that neighbor you are away. If it's an emergency, tell the medic/fireman to knock on the neighbor's door and tell him/her what's happening, so someone in the building knows your whereabouts, or if you are hospitalized

Let me close by wishing all our Jewish neighbors a Shanah Tova, a sincere wish for a Healthy, Happy New Year.

Please take care of each other

**Patriotism**

A church needed new choir robes, so one Sunday the pastor asked all members who could contribute five dollars to the robe fund to please stand. The alert organist began a lively rendition of "The Star Spangled Banner" with astounding results

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## Exhibits added to Marketing Agreement

*The following exhibits were not available when we published the "Marketing Agreement" in our July/August issue. When an association signs the agreement, they also have to sign and agree to both the "Mortgage Deed" and the "Revolving Promissory Note."*

**A layman's explanation of these Exhibits, added to the Marketing Agreement, will be made at UCO Workshop meetings on Monday, Oct. 16 and Thursday, Oct. 19 at 1:30 p.m. in the Party Room of the Main Clubhouse. You may attend either meeting.**

### MORTGAGE DEED

THIS MORTGAGE DEED, executed and delivered as of the \_\_\_\_ day of \_\_\_\_\_, 2000, by \_\_\_\_\_ CONDOMINIUM ASSOCIATION, a Florida not-for-profit corporation, whose address is \_\_\_\_\_, West Palm Beach, Florida 33417, (hereinafter called "Mortgagor"), to CENTURY LIFESTYLE MARKETING COMPANY, INC., a Florida corporation, whose address is 100 Century Boulevard, West Palm Beach, Florida 33417, (hereinafter called "Mortgagee"), which terms Mortgagor and Mortgagee, shall include all natural and artificial persons described as Mortgagor and Mortgagee, and shall be deemed to extend to, bind and benefit their respective heirs, executors, administrators, successors, legal representatives and assigns:

#### WITNESSETH:

For divers good and valuable considerations, including the aggregate sum named in the promissory note (hereinafter called the "Note"), a description of which appears herein or a copy of which is annexed hereto, the Mortgagor does hereby grant, bargain, sell, alien, remise, release, convey and confirm unto the Mortgagee all that certain real property which the Mortgagor now owns, situate in Florida and described more particularly in the schedule contained herein or annexed hereto, and all structures and improvements now and hereafter located thereon, the rents, issues and profits thereof, all furniture, furnishings, fixtures and equipment now located thereon, and also all gas and electric fixtures, heaters, air conditioning equipment, machinery, motors, bath tubs, sinks, water closets; water basins, pipes, faucets, and other plumbing and heating fixtures, refrigerator equipment, venetian blinds, which are now or may hereafter pertain to or be used with, in or on said premises, and which, even though they are detached or detachable, are and shall be deemed to be fixtures and accessions to the freehold and a part of the realty, and all additions thereto and replacements thereof (which real property, improvements and personalty are hereinafter collectively called the "Property"),

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances, unto the Mortgagee in fee simple.

And the Mortgagor hereby covenants with the Mortgagee that the Mortgagor is indefeasibly seized of the Property in fee simple (or such lesser estate as may hereinafter be identified); that the Mortgagor has full power and lawful right to convey the Property in fee simple as aforesaid; that it shall be lawful for the Mortgagee at all times peaceably and quietly to enter upon, hold, occupy and enjoy the Property; that the Property is free from all encumbrances except as may herein be noted; that the Mortgagor will make such further assurances to perfect the fee simple title to the Property in the Mortgagee as may reasonably be required; and that the Mortgagor does hereby fully warrant the title to the Property and will defend the same against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS, that if all of the payments set forth in the Note shall be paid and each and every stipulation, agreement, condition and covenant of the Note and of this mortgage shall be promptly performed, complied with and abided by, then this mortgage and the estate hereby created shall cease and be null and void.

And the Mortgagor does hereby covenant and agree with the Mortgagee as follows:

1. **Payment of the Note.** All and singular the principal and interest and other sums of money payable by virtue of the Note and this mortgage, or either, shall be paid promptly on the days, respectively, the same severally become due.
2. **Compliance with Terms of Note and mortgage.** Each and every stipulation, agreement, condition and covenant set forth in the Note and in this mortgage shall be performed, complied with and abided by.
3. **Payment of taxes, assessments and encumbrances.** The Mortgagor shall pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on the Property, whether prior or subordinate in lien, dignity and effect to the lien of this mortgage, each in accordance with its respective terms, conditions and requirements, and, if the same are not paid promptly, the Mortgagee may at any time, before or after delinquencies, pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall become part of the indebtedness secured by this mortgage and shall bear interest from the date of expenditure by the Mortgagee at the maximum rate of interest permitted by law, until paid. All such funds, together with accrued interest, shall be paid to Mortgagee on demand.
4. **Maintenance of insurance and application of proceeds.** The Mortgagor shall keep the buildings now or hereafter constituting a portion of the Property insured by standard fire and extended coverage policy or policies, in a sum equal to the highest insurable value, issued by a company or companies approved by the Mortgagee, such policy or policies to be held by and be payable to the Mortgagee; and in the event any sum of money becomes payable under such policy or policies, the Mortgagee shall have the option to receive and apply the same on account of the indebtedness hereby secured or to permit the Mortgagor to receive and use it or any part thereof for other purposes, without hereby waiving or impairing any equity, lien or right under or by virtue of this mortgage, and if the Mortgagor shall fail to cause such insurance to be carried and paid for, the Mortgagee may place and pay for such insurance or any part thereof without waiving or affecting the option to foreclose or any right hereunder, and each and every such payment shall bear interest from date thereof at the maximum rate of interest permitted by law.
5. **Waste.** The Mortgagor shall permit, commit, or suffer no waste, impairment or deterioration of the Property, except reasonable wear and tear, and in the event of failure of the Mortgagor to keep the buildings constituting a portion of the Property or improvements thereon in good repair, the Mortgagee may make such repairs as in its discretion it may deem necessary for the proper preservation thereof, and the full amount of each and every such payment shall be due and payable thirty days after demand, and shall be secured by the lien of this mortgage.
6. **Acceleration of maturity of Note upon default.** If any of the sums of money referred to in the Note or in this mortgage be not promptly and fully paid when the same severally become due and payable, or if each and every stipulation, agreement, condition and covenant of the Note and this mortgage, or either, is not promptly and fully performed, complied with and abided by, then: (a) all obligations under the Note and under this mortgage, including but not limited to sums advanced by the Mortgagee to protect its security or lien position in the Property or any of its rights under this mortgage, shall immediately and without further notice to Mortgagor bear interest at the maximum rate of interest permitted by law; and (b) the aggregate sum mentioned in the Note, together with all other obligations under the Note and under this mortgage, shall become due and payable forthwith or thereafter at the option of the Mortgagee, as fully and completely as if the full principal amount here secured were originally stipulated to be paid on such date, anything in the Note or herein to the contrary notwithstanding.

7. **Foreclosure of lien.** If the foreclosure proceedings of any mortgage encumbering the Property or any lien on the Property of any kind should be instituted, the Mortgagee may, at its option, immediately or thereafter declare this mortgage and the indebtedness secured hereby due and payable.

8. **Appointment of receiver.** Until default in the performance of the covenants and agreements of this mortgage, the Mortgagor shall be entitled to collect the rents, issues and profits from the Property, but in case of a default in any of the terms of this mortgage or the filing of a bill to foreclose this or any other mortgage encumbering the Property, the Mortgagee shall immediately, and without notice and as a matter of strict right, be entitled to the appointment of a receiver of the Property and of the rents, issues, profits, prepaid rentals or security monies, deposits and revenues thereof from whatsoever source derived, with the usual powers and duties of receivers in such cases, and such appointment shall be made by such court as a matter of strict right to the Mortgagee and without reference to the adequacy or inadequacy of the value of the Property, or to the solvency or insolvency of the Mortgagor, and such rents, profits, prepaid rentals or security monies, deposits, income and revenue shall be applied by such receiver to the payment of this mortgage indebtedness, cost and charges, according to the order of such court, and such receiver may be continued in possession of the Property until the time of the sale thereof under such foreclosure and until the confirmation of such sale by the court.

9. **Contest of lien.** If any action or proceeding shall be commenced by any person other than the holder of this mortgage, to which action or proceeding the holder of this mortgage is made a party, or in which it shall become necessary to defend or uphold the lien of this mortgage, all sums paid by the holder of this mortgage for the expense of any litigation, including appellate proceedings, to prosecute, or defend the rights and liens created by this mortgage (including reasonable counsel fees), shall be paid by the Mortgagor, together with interest thereon at the maximum rate of interest permitted by law, and any such sum, and the interest thereon, shall be a claim upon the Property, attaching or accruing subsequent to the lien of this mortgage, and shall be deemed to be secured by this mortgage and by the Note. In any action or proceedings to foreclose this mortgage or to recover or collect the debt secured thereby, the provisions of law respecting the recovery of costs, disbursements and allowances shall prevail, unaffected by this covenant.

10. **Condemnation.** In the event that the Property, or any part thereof, shall be condemned and taken for public use under the power of eminent domain, the Mortgagee shall have the right to demand that all damages awarded for such taking shall be paid to the Mortgagee, up to the aggregate amount then unpaid on the Note and on this mortgage, and shall be applied to the payments last payable thereon.

11. **Subrogation of Mortgagee.** To the extent of the indebtedness of the Mortgagor to the Mortgagee described herein or secured hereby, the Mortgagee is hereby subrogated to the lien or liens and to the rights of the owner and holders thereof of each and every mortgage, lien or other encumbrance on the Property which is paid or satisfied, in whole or in part, out of the proceeds of the Note, and the respective liens of said mortgages, liens or other encumbrances shall be, and the same and each of them hereby is preserved and shall pass to and be held by the Mortgagee as security for the Note, to the same extent that it would have been preserved and would have been passed to and been held by the Mortgagee had it been duly and regularly assigned, transferred, set over and delivered unto the Mortgagee by separate deed of assignment, notwithstanding the fact that the same may be satisfied and cancelled of record, it being the intention of the parties hereto that the same will be satisfied and cancelled of record by the holders thereof at or about the time of the recording of this mortgage.

12. **Costs and expenses of enforcement.** The Mortgagor shall pay all and singular costs, charges and expenses, including counsel fees (whether or not suit is brought or appeal taken therefrom), reasonably incurred or paid at any time by the Mortgagee because of the failure on the part of the Mortgagor to perform, comply with and abide by each and every stipulation, agreement, condition and covenant of the Note and this mortgage, or either, and every such payment shall bear interest from date of such expenditure at the maximum rate of interest permitted by law.

13. **Extension of time and/or modification of terms.** No extension of time or modification of the terms of the Note and this mortgage, and no release of any part or parts of the Property shall, without the consent of the Mortgagee, release, relieve, or discharge the Mortgagor from the payment of any of the sums hereby secured, but in such event the Mortgagor shall nevertheless be liable to pay such sums according to the terms of such extension or modifications unless specifically released and discharged in writing by the Mortgagee; further, acceptance of part payment of any installment of principal or interest, or both, or of part performance of any covenant or delay for any period of time in exercising the option to mature the entire debt, shall not operate as a waiver of the right to exercise such option or act upon such default, partial acceptance or any subsequent default.

14. **Escrow for real estate taxes and insurance.** In order more fully to protect the security of this mortgage, the Mortgagee, at its option, may at any time require that the Mortgagor pay to the Mortgagee in monthly payments, until all obligations under the Note and this mortgage are fully paid, the following sums in escrow: (a) an amount equal to 1/12th of the current year's real estate tax levy against the Property (if not available, the amount of the prior year's real estate tax levy will be used); and (b) an amount equal to 1/12th of the insurance premiums for coverages required by the Mortgagee. Should a deficiency exist between the escrowed amounts so paid and the amounts due, the Mortgagor shall pay the deficiency amount to Mortgagee upon demand. Provided the Mortgagee has received sufficient escrowed funds as herein required, the Mortgagee shall make the real estate tax and insurance premium payments from the escrowed funds. Notwithstanding the foregoing, the Mortgagee shall at all times have the right, after a default by Mortgagor, to apply such funds to the obligations secured by the Note and this mortgage as the Mortgagee deems appropriate. Such payments and all payments to be made under the Note which this mortgage secures shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment, to be applied by the Mortgagee to the following items in the order set forth.

- A. Taxes;
- B. Insurance;
- C. Interest on the unpaid principal sum of the Note; and
- D. Amortization of said principal sum.

Any deficiency in the amount of any such aggregate monthly payment shall constitute a default under said mortgage.

15. **Adjustments on real estate taxes.** If the total of the payments made by the Mortgagor for taxes shall exceed the amount of the payments actually made by the Mortgagee for taxes, such excess shall be credited by the Mortgagee on subsequent payments of the same nature to be made by the Mortgagor. If, however, said monthly payments made by the Mortgagor shall not be sufficient to pay taxes when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such taxes shall be due.

If at any time the Mortgagor shall tender to the Mortgagee in accordance with the provisions of the Note which this mortgage secures, full payment of the entire indebtedness, the Mortgagee shall credit to the account of the Mortgagor any balance remaining in the funds accumulated by the Mortgagee for the payment of taxes. If there shall be a default under any of the provisions of the Note or this mortgage and an action or proceeding shall be commenced to foreclose same, the Mortgagee shall be, and hereby is, authorized and empowered to apply, at the time of the commencement of the action or proceeding, or at any time thereafter, the balance then remaining in the funds accumulated for taxes as a credit against the amount of principal then remaining under the Note or this mortgage.

16. **Future advances** It is the intent hereof to secure payment of the Note whether the entire amount shall have been advanced to the Mortgagor on the date hereof or at a later date, and to secure any other amount that may be added to the mortgage indebtedness under the terms of this instrument. This mortgage secures the principal debt as set out in the Note, advances received by the Mortgagor from the Mortgagee during the term hereof, all other indebtedness that may hereafter be due, owing or existing from the Mortgagor to the Mortgagee during the existence of this mortgage, and any renewal or renewals of the Note or Notes for said present or future indebtedness. Notwithstanding any provision hereof, it is the intention to secure all future

advances, as defined under Chapter 697 of the Florida Statutes, made commencing with the date hereof and continuing through twenty years after date hereof, by the lien of this mortgage in all respects as though such advances had been made simultaneously with the execution hereof and secured hereby; provided, however, that all such further or future advances shall be wholly optional with the Mortgagee and further provided, however, that no such advance or advances shall cause the unpaid principal obligation here secured to exceed 500% of the original principal amount of the Note, except that there may be added to such amount interest thereon and any and all disbursements made by the Mortgagee for the payment of taxes, levies or insurance on the Property covered by the lien of this mortgage with interest on such disbursements at the maximum rate of interest permitted by law, and for reasonable attorneys' fees and court costs incurred in the collection of any or all of such sums of money, including all such fees and costs in connection with appellate proceedings.

17. **Separate and cumulative rights.** Mortgagor agrees that all rights of the Mortgagee arising under the provisions and covenants in this mortgage shall be separate, distinct and cumulative and that none shall be in exclusion of the other; and that, further, no act of the Mortgagee shall be construed as an election to proceed under any one provision or covenant herein to the exclusion of any other, notwithstanding anything herein to the contrary.

18. **Severability.** It is further mutually agreed between the parties hereto and made a specific part of this instrument, that in case any word, clause, term, phrase or paragraph used in the aforesaid Note and/or this mortgage deed should be held to be unconstitutional or illegal by any court of competent jurisdiction, the same shall not affect, alter or otherwise impair the meaning of any other word, clause, term, phrase or paragraph in said Note and mortgage deed, and the same shall stand in full force and effect and shall be obligatory upon the assignees, heirs and legal representatives of both respective parties hereto.

19. **Prior mortgages.** Mortgagor represents and warrants to Mortgagee that no mortgage prior in time and/or dignity ("Prior Mortgage") is now in default and that Mortgagor has not done or failed to do anything which, with the giving of notice of the passage of time, would constitute a default under any Prior Mortgage. Further, Mortgagor covenants and agrees not to borrow any additional funds from the holder of any Prior Mortgage which might be secured by the lien of such mortgage, nor to give such holder any lien encumbering any part of the Property encumbered hereby which might be prior in dignity to the lien of the mortgage given to the Mortgagee herein. In addition to the provisions of paragraph 3 above, Mortgagor hereby authorizes Mortgagee to expend funds and to take any other action which Mortgagee may deem necessary to cure any default under any Prior Mortgage; all such funds and all such action taken shall be at Mortgagor's expense and any funds so expended shall become part of the indebtedness secured by this mortgage and shall bear interest from the date of expenditure by the Mortgagee at the maximum rate of interest permitted by law until paid. All such funds, together with accrued interest, shall be paid to Mortgagee on demand.

20. **Gender.** In this mortgage and the Note it secures, the singular shall include the plural and the masculine shall include the feminine neuter.

21. **Entire agreement; modifications.** This mortgage constitutes the entire agreement between the parties hereto with respect to the Property and the terms and provisions hereof may not be modified, except by written instrument signed by the party to be charged.

22. **Time of the essence.** Time is of the essence of this contract and no waiver of any obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof or of the Note secured hereby.

23. **Abandonment.** If at any time while this mortgage is in default, the Property shall be abandoned, vacated or left unattended, the Mortgagee, if in its discretion such steps are necessary for the protection of the Property, shall have the right, power and authority at its option to enter upon the Property and to secure same by changing locks thereon, to paint and repair such premises, and to place signs thereon notifying that it has taken possession of the Property, and it may also place signs thereon offering to sell the Property subject to its acquisition of title thereto by foreclosure proceedings or otherwise; and any such action by the Mortgagee as described above shall not be deemed to be a trespass or trespasses or unlawful detainer upon such Property. All sums paid or advanced by the Mortgagee in the protection of the Property as herein provided shall be charged into the mortgage account and become an integral part thereof, subject in all respects to the terms, conditions and covenants of the Note and this mortgage, as fully and to the same extent as though a part of the original indebtedness evidenced by said Note and secured by this mortgage, excepting, however, that said sums shall be repaid to the Mortgagee forthwith upon its demand, together with interest on such sums at the maximum rate of interest permitted by law.

24. **Assignment of rents.** To further secure payment of the indebtedness of the Mortgagor to the Mortgagee, the Mortgagor does hereby sell, assign, transfer and set over unto the Mortgagee all of the rents, issues and profits of the Property, which assignment shall remain in full force and effect so long as any default continues to exist in the making of any of the payments or the performance of any of the covenants of this mortgage or the Note secured hereby. The Mortgagee shall have the right to enter upon the premises and collect rents, issues and profits directly from persons in possession but shall defer exercise of this right for so long as no default exists under the Note or this mortgage.

25. **Assignment of property in Mortgagee's possession.** As additional security for the performance and payment of all of the obligations secured hereunder, the Mortgagors jointly and severally pledge, transfer, assign and deliver to the Mortgagee any and all property of the Mortgagors and each of them, of every kind and description, now or hereafter in the possession, custody or control of or in transit to or from the Mortgagee, for safekeeping or otherwise (all remittances and property to be deemed in the possession, custody or control of the Mortgagee as soon as put in transit to it by mail or carrier), and the Mortgagee is hereby given a lien for the amount of liability and indebtedness secured by this mortgage, whether or not such liability and indebtedness are due and payable, upon, and a right of set-off against, all property of every kind, whether tangible or intangible, including without limitation any balances, credits, deposits, accounts, monies, collections, drafts, bills and securities, now or hereafter in the possession, custody or control of the Mortgagee by or for the account of any or all of the Mortgagors or in which any or all of the Mortgagors may have any interest; and the Mortgagee is hereby authorized and empowered at its option, without notice, to appropriate any and all of such property and apply any and all thereof and the proceeds thereof to the payment and extinguishment of the liability and indebtedness hereby secured at any time after such liability and indebtedness become payable. The Mortgagee is further hereby authorized and empowered at its option at any time after the liability and indebtedness hereby secured become payable, to sell, assign and deliver any and all of such property at any time in the possession, custody or control of the Mortgagee for any or all of the Mortgagors or in which any or all of the Mortgagors have any interest, at public or private sale, for cash, credit or for future delivery, all at the option of the Mortgagee, without further advertisement or notice of sale and without notice to any or all of the Mortgagors of intention to sell, which rights of Mortgagors are hereby expressly waived. Upon any sales at public auction or Broker's Board the Mortgagee may bid for and purchase the whole or any part of the property sold free of any right of redemption, which right any and all Mortgagors hereby waive, relinquish and release. In case of any sale by the Mortgagee of any such property on credit or for future delivery, such may be retained by the Mortgagee until the selling price is paid by the purchaser and the Mortgagee shall incur no liability in case of failure of the purchaser to pay therefor; in case of any such failure, any such property may be resold. For the purposes of this paragraph, any realty of the Mortgagors encumbered by a mortgage in favor of the Mortgagee here, now or hereafter existing (the "Existing Mortgage"), shall be deemed in the possession of the Mortgagee, and the lien of the Existing Mortgage shall, by the joinder of the Mortgagors here, be made to secure all of the obligations secured hereunder.

26. Assumption of mortgage. It is a requirement hereunder that written approval from the Mortgagee must be obtained prior to any sale, gift, exchange, conveyance, encumbrance or other transfer of the Property. In the event such prior written approval has not been obtained prior to any such transfer, the entire unpaid indebtedness under the Note and this mortgage shall be due and payable at the time of any such transfer. In the event the Mortgagee should agree to the assumption of this mortgage by a third party, the Mortgagee shall have the right to require complete financial information from such assuming party and a right to charge a customary assumption fee. In the event a conveyance should be made by the Mortgagor of the Property herein described, or any part thereof, and the grantee named in such conveyance fails or refuses to assume the payment of the obligation evidenced by the Note and secured by this mortgage, and in accordance with their respective terms, then and in that event, at the option and upon the demand of the Mortgagee all sums of money secured hereby shall immediately become forthwith due and payable. In the event the ownership of said Property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may forbear to sue to may extend time for payment of the debt secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt hereby secured.

27. Financial statements. The Mortgagor shall furnish to the Mortgagee a signed semiannual and annual unaudited statement of financial condition and profit and loss statement. Such statement shall be delivered to the Mortgagee within thirty days after the close of Mortgagor's semiannual fiscal period, and within thirty days after the close of Mortgagor's fiscal year. In the event the Note evidences a commercial or business indebtedness, the Mortgagor shall also comply with the foregoing requirement with respect to such business, whether same be in an individual, partnership or corporate capacity. The statements required by this paragraph shall be prepared in form and manner as are customarily employed by Florida certified public accountants for such purposes.

28. Construction loan. In the event this mortgage secures a construction loan, each of the terms, covenants and conditions of the construction loan agreement executed in connection with the execution of this mortgage is incorporated herein as if said construction loan agreement were set forth herein in its entirety.

29. Uniform Commercial Code requirements. The Mortgagor hereby authorizes the Mortgagee, for so long as any obligations under the Note or this mortgage shall be outstanding, unilaterally to add information to this mortgage, such as the signature of the Mortgagee and addresses of Mortgagor and/or Mortgagee, so as to comply with any requirements of the Florida Uniform Commercial Code necessary to constitute this mortgage as a security agreement and/or financing statement, and Mortgagee is further authorized in its sole discretion to file this mortgage of record containing such additional information.

30. Environmental representations. Mortgagor represents and warrants that (a) no asbestos, substance containing asbestos, or any other substance deemed hazardous by federal, state or local laws, rules, regulations or orders respecting such materials has been installed or constructed upon or in the improvements comprising a part of the Property, and Mortgagor has not and will not install or permit to be installed in, on or about the improvements comprising a part of the Property, any such asbestos, substance containing asbestos or other hazardous substance; and (b) the Property is free from all hazardous or toxic wastes and underground storage tanks. Mortgagor shall comply with all federal, state and local laws, regulations or orders with respect to the discharge and removal of hazardous or toxic wastes and shall keep the Property free of and from any lien imposed against the Property pursuant to such laws, regulations and orders. Mortgagor shall not knowingly install or knowingly permit to be installed on the Property any underground storage tank or any substance deemed hazardous or toxic waste by federal, state or local laws, regulations, orders and ordinances.

SCHEDULE OF REAL PROPERTY ENCUMBERED

NOTE

This mortgage secures a promissory note of even date herewith given by in favor of the Mortgagee herein in the original principal sum of

IN WITNESS WHEREOF, this instrument has been executed by the Mortgagor.

\_\_\_\_\_  
CONDOMINIUM  
ASSOCIATION, INC., a Florida not-for-profit  
corporation

Signature of witness \_\_\_\_\_

By: \_\_\_\_\_

Printed name of witness: \_\_\_\_\_

print name \_\_\_\_\_  
its President

Signature of witness \_\_\_\_\_

Printed name of witness: \_\_\_\_\_

STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 2000, by \_\_\_\_\_ as President of \_\_\_\_\_ Condominium Association, Inc., a Florida corporation, on behalf of the corporation. He/she is personally known to me or has produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
Notary Public, State of Florida  
Printed name of notary public \_\_\_\_\_  
Commission Number \_\_\_\_\_

## REVOLVING PROMISSORY NOTE

Fluctuating Rate  
Revolving Credit

WSJP + \*\*%

\$\*

\*, 20\*

Each party signing this revolving promissory note as maker (each of whom, together with each endorser, surety or guarantor, is hereinafter included in the term "Obligor"), jointly and severally promises to pay to the order of CENTURY LIFESTYLES MARKETING COMPANY, INC., a Florida corporation, hereinafter called "Holder", at its office at 100 Century Boulevard, West Palm Beach, Florida 33417 (or at such other place as the Holder hereof may designate), the sum of \* DOLLARS with interest at \* per cent per annum above the "Prime Rate" as published daily in the Money Rates section of the Wall Street Journal ("Index"), with the rate applicable hereunder to be determined on the date of funding and thereafter as such Index may change from day to day. In the event the Index is no longer available, the Holder may designate another index, provided that the new index and margin result in a rate substantially similar to the rate in effect at the time the original Index became unavailable and that the history (if any) of the movements of the new index has been substantially similar to that of the original Index. Interest on principal will accrue from date of funding at the rate of 1/360th of annual interest for each day that principal is outstanding; provided, however, in no event shall interest be due at a rate in excess of the maximum permissible legal rate. In the event the loan evidenced by this note constitutes a consumer credit transaction as defined under Regulation Z of the Board of Governors of the Federal Reserve System, then the maximum permissible legal rate referred to herein shall mean 18%, determined on a 365-day basis, unless the loan amount exceeds \$500,000, in which event the maximum permissible legal rate referred to herein shall mean 25%, determined on a 365-day basis. Principal and interest shall be payable as follows:

All payments shall be applied first to accrued interest and then to principal. In the event the Obligor has not drawn the entire principal sum of this note, additional sums may be drawn up to the original principal sum hereof. In the event the parties intend this note to evidence a revolving credit arrangement (such intention being indicated in the appropriate space above), the Obligors may draw the entire principal sum hereof, or a part thereof, from time to time, and the outstanding balance due hereunder shall accordingly increase or decrease, so long as the aggregate outstanding principal balance shall not at any time exceed the original principal sum hereof.

As used in this instrument, the term "Collateral" shall refer to those items specifically scheduled in this note together with all property of each Obligor that for any purpose, whether in trust for any Obligor or for custody, pledge, collection or otherwise, is now or hereafter in the actual or constructive possession of, or in transit to, the Holder in any capacity, its correspondents or agents, and the right of set-off against all deposits and credits of each Obligor with, and all claims of each Obligor against, the Holder at any time existing. With respect thereto, the parties understand that the Holder is authorized at any time without prior notice to apply such Collateral in whole or in part, and in such order as the Holder may elect, to the payment of or as a reserve against one or more of the Obligations (as defined in this instrument), whether other collateral therefor is deemed adequate or not.

As used in this instrument, the term "Obligations" shall refer to the indebtedness represented by this note and all renewals and substitutions hereof and claims of every nature and description of the Holder against the Obligors whether present or future, contracted with or acquired by the Holder, and whether joint, several, absolute, contingent, matured, unmatured, liquidated, unliquidated, or direct or indirect.

As security for payment of this note and of all of the Obligations, the Obligors jointly and severally give the Holder a continuing lien and security interest in all of the Collateral, including without limitation any property which may be described on the reverse side hereof or on an attached schedule; provided, however, that in the event the Collateral includes the principal dwelling of a consumer (as such terms are described under Regulation Z of the Board of Governors of the Federal Reserve System), the term Obligations shall not include borrowings subsequent hereto with respect to which Holder was required to provide, and did not so provide, a notice of right of rescission pursuant to applicable requirements of Regulation Z of the Board of Governors of the Federal Reserve System.

The happening of any of the following events shall constitute a default hereunder: (1) a failure of any Obligor to pay in full any installment payable hereunder promptly when it becomes due; (2) failure of any Obligor to pay in full when due any indebtedness, obligation, or liability to the Holder whatsoever, or any installment thereof or interest thereon; (3) failure of any Obligor to perform any agreement hereunder; (4) the Holder learns that any warranty, representation, certificate or statement of any Obligor (whether contained in this note or not) pertaining to or in connection with this note or the loan or credit evidenced by this note, may not be true; (5) any Obligor becomes insolvent or any insolvency proceedings (as said terms "insolvent" and "insolvency proceedings" are defined in the Uniform Commercial Code of Florida) are instituted or made by or against any Obligor, or application is made for the appointment of a receiver for any Obligor or for any of the assets of any Obligor; (6) the entry of a judgment against any Obligor; (7) the issuing of any levy, attachment or garnishment, or the filing of any lien against any property of any Obligor; (8) the determination by the Holder that a material adverse change has occurred in the financial condition of any Obligor (a) from the conditions set forth in the most recent financial statement of such Obligor heretofore furnished to the Holder, or (b) from the financial condition of such Obligor as heretofore most recently disclosed to the Holder

in any manner; (9) failure to do all things necessary to preserve and maintain the value and collectability of the Collateral, including but not limited to the payment of taxes and premiums on policies of insurance on the due date without benefit of the grace period; (10) the assignment by any Obligor of an equity in any of the Collateral without written consent of the Holder; (11) the death of any Obligor; (12) the dissolution, merger, consolidation, or reorganization of any Obligor; or (13) the actual or attempted revocation of his guaranty by an Obligor who has guaranteed Obligations hereunder not yet advanced or not yet readvanced under a revolving credit arrangement which may be herein provided.

Upon the happening of any event of default as defined herein: (1) the entire amount of this note remaining unpaid, less the amount of any prepaid interest or discount and any rebates required by law, shall, at the option of the Holder and without notice or demand, become due and payable forthwith or thereafter. In no event and under no circumstances shall the Holder be entitled hereunder to unaccrued or unearned interest or other charges. In the event of default, after deducting any paid and unaccrued or paid and unearned interest from the principal balance then due, the then unpaid principal balance hereof and any accrued and unpaid interest shall bear interest from the time of such default at the maximum legal rate permissible, and, regardless of the payment terms of the note, all unpaid interest from the time of such default may be compounded on a monthly basis, the first such compounding to be made 30 days after the default and, thereafter, on the same date of each subsequent month until all Obligations have been paid in full. In no event and under no circumstances shall there be due hereunder, nor shall the Holder be entitled hereunder to receive at any time, any charges not allowed or permitted by law or any interest or interest rate in excess of the maximum allowed by law. In the event that the amount of any charge or payment due hereunder shall create or shall be deemed to create an interest charge in excess of the maximum permissible legal rate, then the charge of any such excess amount shall be deemed unenforceable and void and its collection shall be waived, without affecting the remainder of the Obligations evidenced hereby, and any such excess amount which may have been paid to the Holder shall be refunded; (2) the Holder may at its option, thereupon or thereafter declare all other Obligations, or any of them selected by the Holder (notwithstanding any provisions thereof), immediately due and payable without demand or notice of any kind (but with such adjustments, if any, with respect to any interest or other charges as may be provided for in the promissory note or other writing evidencing such Obligation); (3) the Holder shall have and may exercise without demand any and all of the rights and remedies granted to a secured party upon default under the Uniform Commercial Code of Florida, or otherwise available to the Holder (including those available under any written instrument in addition to this note relating to any of the Obligations or any security thereof) and, without limiting the generality of the foregoing, the Holder shall have the right, immediately and without further action by it, to set-off against this note all money owed by the Holder in any capacity to each or any Obligor, whether or not due, and also to set-off against all other Obligations of each Obligor to the Holder all money owed by the Holder in any capacity to each or any Obligor, and the Holder shall be deemed to have exercised such right of set-off and to have made a charge against any such money immediately upon the occurrence of such default or other event even though such charge is made or entered on the books of the Holder subsequent thereto.

In the event this note evidences a revolving credit arrangement, Obligor requests and authorizes Holder, in the latter's sole discretion: (a) at maturity, or on the business day preceding maturity, of the loan evidenced hereby, to increase the outstanding principal balance hereunder to the stated original principal amount of this note; and (b) on the business day next following such maturity, to reduce the principal balance to the amount outstanding just prior to such maturity. Obligor agrees that any such action which the Holder in its sole discretion shall take is done so as to exempt, in accordance with applicable regulations or opinions of the Department of Revenue of the State of Florida, the maturing Obligation evidenced by this note from the imposition of documentary stamp tax with respect thereto in the event the Holder agrees to extend the maturity of this note, and that such action by Holder shall in no way indicate approval of a renewal of the loan evidenced by this note.

In the event that subsequent to the stated maturity hereof the Holder makes an advance for any of the purposes provided for or permitted herein, the provisions of this note shall be applicable with respect to such advance in all respects as if such advance had been made prior to maturity.

In the event the Holder shall be required at any time to pay additional documentary stamp tax, intangible tax, or other taxation with respect to any transaction contemplated or evidenced by this note, the Obligor shall reimburse the Holder immediately for all such costs, including any interest and penalties with respect thereto.

The Obligor hereby authorizes the Holder, at the Holder's sole discretion, to extend the maturity of this note to a date determined by the Holder as set forth in a written notice mailed to the Obligor at the address shown for the Obligor in the Holder's records, provided that the interest rate and/or payment terms remain the same or are lower than those provided for under the original promissory note evidencing this loan.

The Obligor represents and verifies to the Holder that the statement of financial condition of the Obligor provided to the Holder is accurate and correct in all material respects; understands that the Holder is relying upon this representation and verification in extending credit to the Obligor; and agrees to provide written notification to Holder promptly upon the occurrence of a material adverse change in Obligor's financial condition from that reflected on the statement of Obligor's financial condition which Obligor provided to the Holder.

With respect to any and all Obligations, the Obligors severally waive the following: (1) demand, presentment, protest, notice of dishonor, suit against any party and all other requirements necessary to charge or hold any Obligor liable on any Obligation; (2) any further receipt for or acknowledgment of the Collateral now or hereafter deposited or statement of indebtedness; (3) the right to interpose any set-off or counterclaim of any nature or description in any litigation in which the Holder and any Obligor shall be adverse parties. The Obligors severally agree that any Obligations of any Obligor may, from time to time, in whole or in part, be renewed, extended, modified, accelerated, compromised, discharged or released by the Holder, and any Collateral, lien and/or right of set-off securing any Obligations may, from time to time, in whole or in part, be exchanged, sold, or released, all without notice to or further reservations of rights against any Obligor and all without in any way affecting or releasing the liability of any Obligor. The Obligors jointly and severally agree to pay all taxes and assessments levied on or with respect to the Obligations, this note, and any Collateral,

including but not limited to intangible and documentary stamp taxes, and all filing fees and taxes and all costs of collecting or securing, or attempting to collect or secure any Obligations, including attorneys' fees, whether or not involving litigation and/or appellate proceedings.

The Holder shall not by any act, delay, omission or otherwise be deemed to have waived any of its rights or remedies, and no waiver of any kind shall be valid, unless in writing and signed by the Holder. All rights and remedies of the Holder under the terms of this note and under any statutes or rules of law shall be cumulative and may be exercised successively or concurrently. The Obligors jointly and severally agree that the Holder shall be entitled to all the rights of a holder in due course of a negotiable instrument. This note shall be governed by and construed in accordance with the laws of the State of Florida. Any provision of this note which may be unenforceable or invalid under any law shall be ineffective to the extent of such unenforceability or invalidity without affecting the enforceability or validity of any other provision hereof. Any notice required to be given to any person shall be deemed sufficient if mailed, postage prepaid, to such person's address as it appears on this note, or, if none appears, to any address in the Holder's files. The Holder shall have the right unilaterally to correct patent errors in this note and to fill in any blank spaces herein so as to conform to the terms upon which the loan evidenced hereby is made.

The Obligors shall be jointly and severally liable for all indebtedness represented by this note and have subscribed their names hereto without condition that anyone else should sign or become bound hereon and without any other condition, whatever being made. The provisions of this note are binding on the heirs, executors, administrators, assigns and successors of each and every Obligor and shall inure to the benefit of the Holder, its successors and assigns. This note is executed under the seal of each of the Obligors.

This promissory note and other loan and, if applicable, collateral documentation being executed contemporaneously herewith (collectively, the "Loan Documentation") constitute and evidence the complete understanding between the Holder and the Obligor. All prior and contemporaneous discussions between the Holder and the Obligor, including all representations and promises by the Holder, whether oral or written, are included in and merged in the Loan Documentation. Any modification thereof hereafter which is not in writing and signed by the Holder and the Obligor shall be void, except that the Holder may in its sole discretion extend the maturity of the loan evidenced by this note for a term specified in a written notification mailed to the Obligor at its address shown on the Holder's records. The Holder may rely on the information, instructions, or other communications (including requests for and directions concerning loan advances) given to the Holder by any one Obligor.

Notwithstanding the fact that a default hereunder may not exist, and without the necessity for notice to or consent of any Obligor, the Holder may allow additions to, reductions or releases or exchanges of, or substitutions for the Collateral or any part thereof. Surrender of this note, upon payment or otherwise, shall not affect the right of the Holder to retain the Collateral as security for other Obligations.

The Holder shall not be obligated to resort to any Collateral but, at its election, may proceed to enforce any of the Obligations in default against any or all of the Obligors.

Notwithstanding anything herein to the contrary, Holder agrees, by acceptance of this note, to forebear acceleration of the unpaid principal balance hereof (a) for a period of 15 days for the failure of the Obligor to make a payment when due hereunder, and (b) for a period of 30 days in the event of any other default by Obligor in an Obligation hereunder. Such forbearance shall not deny or in any way mitigate the occurrence of a default, unless the Obligor, within the applicable forbearance period, cures such default to Holder's satisfaction, in which event the loan shall thereupon be reinstated and restored to good standing in all respects, including the interest rate hereon, effective as of the date of the default.

\* [insert special provisions, if any]

THE OBLIGOR AND, BY ITS ACCEPTANCE HEREOF, THE HOLDER, EACH HEREBY WAIVES (1) ALL RIGHTS TO RELY ON OR ENFORCE ANY ORAL STATEMENTS MADE PRIOR TO, CONTEMPORANEOUSLY WITH OR SUBSEQUENT TO THE SIGNING OF THIS PROMISSORY NOTE; AND (2) THE RIGHT EITHER MAY HAVE TO A TRIAL BY JURY WITH RESPECT TO ANY LITIGATION ARISING OUT OF, UNDER OR IN CONNECTION WITH THIS PROMISSORY NOTE, OR WITH RESPECT TO DEALINGS BETWEEN THE HOLDER AND THE OBLIGOR CONCERNING ANY COURSE OF CONDUCT, STATEMENTS (WHETHER VERBAL OR WRITTEN) OR ACTIONS OF EITHER PARTY. THIS PROVISION IS A MATERIAL INDUCEMENT FOR THE HOLDER TO PROVIDE CREDIT TO THE OBLIGOR.

\_\_\_\_\_  
CONDOMINIUM  
ASSOCIATION, INC., a Florida  
not-for-profit corporation

By: \_\_\_\_\_  
print name \_\_\_\_\_  
its President

Address: \_\_\_\_\_  
West Palm Beach, FL 33417

## Where is my guardhouse?

By Dave Bernstein

All over the Village the word is out. What have they done to the guardhouse? Why didn't they wait till next May to start construction, or is it destruction? Where is the money coming from? Why is it so much? When will they be done? What will happen when the snow birds come?

Since most of the important decisions made in Century Village are made at the area pools, I was going to get on my white horse, Security Blanket, and visit each pool to discuss and answer any questions. But I received a call from the Health Department (someone must have snatched on the horse) and they warned me if the horse did anything bad in the pool area, it would have to be drained. Instead of making trouble, I'm writing this article.

As we have said in previous issues of the UCO Reporter, new guardhouses were urgently needed. From both a health and working area point of view, the old buildings were in terrible shape. (Even the rats who lived in the walls complained.) A decision was made a year and a half ago to build new buildings.

An architect was hired, preliminary plans drawn, and money was approved by the Delegate Assembly for work to begin. After a year of discussion and drawings, bids were sent out to contractors. They came in a quarter million dollars over estimates.

New plans were drawn, new bids made and the Building Committee gave the contract to Coastal Construction Company. Now work waited on permits only... and we waited... and waited... and... finally... permits to destruct came in. The contractor was sure that by the time tearing down the old guardhouse was done, he would have the permit to begin construction.

However, everyone forgot... this is Florida... this is Palm Beach County... nothing is ever done without waiting... and waiting... and waiting..

It is now the end of September and construction has begun on Friday, the 22nd. After this, it should take only eight weeks to complete the job. The money is there and no extra will be asked for. The price... \$300,000 for both buildings is fair, considering the building market in South

Florida.

Our security guards have been doing a great job keeping traffic moving and so far there has been little inconvenience. If everyone shows a little understanding - this too shall pass.

Be like your doctor -- have patience!

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



Sandra Rawls, Burns Security Employee of the Month



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EDITION 1, VOLUME 1

## Exciting Millennium season for Yiddish Culture

By Rebecca Schiam Lutto

"For our first season of the new Millennium, our schedule includes new talent and exciting programs which we have never had before -- a Klezmer trio in December, for instance, "enthused Gloria Shore, president of the Yiddish Culture Group of the Village.

The energetic Ms Shore, who is finding her stride after taking over the organization fairly recently, is searching for new media with which to entertain while keeping Yiddish traditions alive. "I am also excited about 'The Magic of Yiddish Theater' with Ruth Barlas in January," she said

The Yiddish Culture Group is a volunteer organization which presents free programs open to all Villagers every Tuesday at 10 a.m. in the clubhouse auditorium. The season will open Nov. 14 with singer Sylvia Leighton, accompanied by Sid Schuman on the piano

The Millennium season is the 31st for the group, the largest, as well as among the most enduring activities in Century Village. Its goal continues to be the preservation of Yiddish culture through its language, music, literature, drama, humor and folklore.

A significant part of the Yiddish Culture Group's efforts is the sponsorship of satellite organizations, each with large individual followings:

**Yiddish Culture Chorus:** A 50-member chorus of men and women will be led by Shelley K. Tenzer. Ms. Tenzer was a music teacher in New York for 25 years and enjoys sharing her joy in music with others. Singers do not have to know Yiddish to join the chorus. For information on the chorus, call Sam Haven, 687-8425.

**Yiddish Class:** Under the expert teaching of Gloria Shore, the class has achieved great popularity. Registration in the staff office is required, and will begin in late September.

**Yiddish Vinkl:** An informal group of Yiddish lovers who gather to speak, hear and sing Yiddish, this group is under the guidance of Edith Sharon. Meetings are held on the first Sunday of the month in the clubhouse party room. For information call Edith Sharon, 687-4255.

**Menke Katz Reading Circle:** Advanced Yiddish readers are invited to join this group headed by Troim Handler, a Yiddish writer and entertainer. Meetings are in private homes. For information, call 684-8686.

Serving with Ms Shore is an active executive board. Fannie Ushkow and Lee Duchin are Vice Presidents and Edith Sharon is Secretary

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BOARD ?**

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For more information on how you can make a difference, contact Anne Barest at Mental Health Association of Palm Beach County at (561) 832-3755 or (561) 276-3581

### QUADRANTS

**Dan Salvo**  
Tuesday  
Northwest Quadrant 85  
Cambridge  
Canterbury  
Chatham  
Dorchester  
Kent  
Oxford  
Sussex

**Bob Fogelman**  
Wednesday  
Southwest Quadrant 88  
Berkshire  
Camden  
Hastings  
Somerset  
Wellington  
Windsor

**Vivian Walsh**  
Thursday  
Northeast Quadrant 66  
Coventry  
Easthampton  
Northampton  
Norwich  
Plymouth  
Salisbury  
Waltham

**Dave Bernstein**  
Monday  
Southeast Quadrant 75  
Andover  
Bedford  
Dover  
Golf's Edge  
Greenbrier  
Kingswood  
Sheffield  
Southampton  
Stratford

Our office hours: 9.00 a.m. to 1:00 p.m.  
At UCO's Stratford office.

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ANDOVER J	2/1.5	21,000	NORTHAMPTON L	2/1.5	22,000
ANDOVER M	2/1.5	24,500	NORTHAMPTON Q	1/1	13,500
BEDFORD C	1/1.5	18,000	NORTHAMPTON S	1/1	16,800
BEDFORD E	1/1	15,000	NORWICH I	1/1	9,500
BEDFORD I	1/1.5	22,000	NORWICH N	2/1.5	25,000
BERKSHIRE G	1/1	16,000	NORWICH N	1/1.5	15,000
BERKSHIRE H	1/1.5	22,500	NORWICH O	1/1.5	24,900
BERKSHIRE H	2/2	34,900	PLYMOUTH A	2/2	39,900
CAMBRIDGE D	1/1	15,000	SALISBURY B	1/1	9,500
CAMDEN B	1/1.5	26,900	SALISBURY C	2/1.5	23,500
CAMDEN H	1/1	12,500	SALISBURY E	1/1	9,500
CANTERBURY B	1/1	13,900	SALISBURY E	1/1	9,500
CANTERBURY E	1/1.5	16,000	SALISBURY G	2/1	18,000
CANTERBURY J	1/1.5	18,500	SHEFFIELD I	1/1	16,500
CHATHAM K	1/1.5	15,000	SHEFFIELD N	1/1	16,500
COVENTRY E	2/1.5	25,900	SOMERSET C	2/2	42,500
COVENTRY E	1/1.5	17,000	SOMERSET G	1/1.5	26,500
DORCHESTER D	1/1.5	14,000	SOMERSET G	2/1.5	38,500
DOVER B	1/1.5	27,000	SOUTHAMPTON A	1/1.5	14,500
DOVER B	1/1.5	29,000	SOUTHAMPTON A	1/1.5	23,500
EASTHAMPTON E	1/1.5	18,500	SOUTHAMPTON A	1/1.5	18,900
EASTHAMPTON F	1/1.5	14,000	SOUTHAMPTON B	1/1.5	22,900
EASTHAMPTON F	2/1.5	35,000	SOUTHAMPTON C	2/1.5	29,500
EASTHAMPTON F	1/1	15,500	STRATFORD M	2/2	34,000
GREENBRIER A	1/1.5	26,000	SUSSEX I	1/1.5	15,500
HASTINGS I	1/1.5	14,500	WELLINGTON A	2/2	48,900
KENT I	1/1	12,500	WELLINGTON E	2/2	49,900
NORTHAMPTON C	1/1.5	13,500	WELLINGTON G	2/2	55,000
NORTHAMPTON G	1/1	14,000	WINDSOR H	1/1	13,900
NORTHAMPTON I	1/1	14,900	WINDSOR L	1/1	13,000
NORTHAMPTON I	1/1	16,500	WINDSOR O	1/1.5	22,000

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**Random Ramblings**

**Robert Fogelman**



Children are always asking their parents "why". Are we too old to ask why also? Are we now supposed to know everything and the answers to all questions? There is an expression -- "There are no dumb questions; only dumb answers"

Here are a few questions I would like to have answered:

When we get behind the wheel of our car, why do we become the captain of our ship and the captain of our airplane? We have a vehicle that weighs several thousand pounds and yet we jockey it around as though it were a toy. Will anyone here admit to having road rage? You may talk to yourself about another driver, even curse at him with your windows closed, but that is as far as it gets. No gestures, no yelling through an open window and absolutely no action to be taken which involves the forward motion of your car

Why do we ignore stop signs, speed signs and the good driving habit of signaling for turns well in advance?

Why do people fail to look at their theater tickets and come into the auditorium 7:30-7:45 for a 7:00 p.m. show?

Why do people ignore the courtesy of staying to the end of the show instead of walking out in the middle, or even 10 minutes before the show ends?

Why do groups of people seem to take over the entire pool and not leave room for the swimmers?

Why do people make appointments and then fail to keep them without any notice?

When was the last time someone held a door open for you? Did you say "thank you"?

Why are we so pushy in the supermarket? When was the last time someone ran up your foot with a grocery cart -- excuse me?

Why do we refuse to pick up a loose paper near the dumpster, or even on our own catwalk or lawn?

Why is it that no one checks out building lights at night?

Why do some condo association presidents ignore the rules of their documents and/or rules and regulations of Century Village?

Why do some think they can park in any space, except their own, in their condo?

Why do some residents think they do not have to upgrade their unit in 20-30 years? For instance: painting, new carpeting, tiling, patio floors and windows, kitchen appliances and new water heaters. It served its purpose all these years. Who is going to buy your unit at some future date and for how much? Is it going to be a "dumped" unit?

Why are some condo associations still not ordering

the new condo documents instead of using 30-year-old, out-dated, outmoded documents?

Why do some unit owners fail to call in a visitor and then give our gate guards a hard time?

Why haven't many condo presidents come into the UCO office to discuss the very important amendments that they should be adding to their condo documents?

Why do some people read this column and then do not do a single thing as suggested or implied?

**Peter Piper**

Peter Piper was a prideful preppy. He preferred pretentious posturing to positive and principled positions. Politics claimed priority on his puerile and petty mind. Peter loved to pump his pectorals and very soon was perfectly proportioned. Picking his brain would net naught but priapic preoccupation. Poor Peter -- a perfect popinjay!

Jasper A. Brodsky

**Public Service Announcement  
Identification at the Polls**

A recent change in the Florida Law requires voters to bring a photo I.D. with their signature to the polls on Election Day. A photo I.D. includes your Florida driver's license or a Florida State issued identification card or any photo I.D. with your signature. However, all registered voters will be permitted to vote, even if they forget to bring identification, but they will be required to complete an affidavit which may delay the voting process. If you need further information, call the Election's Office at 561-355-2650. **Do It Today!**

**Theresa LePore**  
Supervisor of Elections  
Palm Beach County

**Public Service Announcement  
Address Change**

Have you changed your address since the last election? Florida law requires that you vote in the precinct in which you live. If you have moved from the address listed on your Voter Registration Identification Card, fill in your new address on the back of your Voter Registration Identification Card and mail it to the Elections Office, 301 North Olive Avenue, Room #105, West Palm Beach, Florida 33401. If you need further information, call the Elections Office at 561-355-2650. **Do It Today!**

**Theresa LePore**  
Supervisor of Elections

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As I See It

Don Amter



Dot Com

Dorothy met Conrad at a computer show in Chicago. They were talking computers and found that they liked each other immediately. They started dating. But Dorothy, known as Dottie or Dot, lived in New York. Conrad whose nick-name was Com, lived and worked in Chicago. They corresponded by E-mail for six short months and then got married.

They soon had a son, William. He grew up surrounded by computers. Will soon became an expert on his own and got himself a job.

However we live in a time when computer culture is coming into its own, so Will decided to go into business

for himself. He left his job and took his dot-coms with him.

He had all kinds of dot-coms in his collection. He had large and small, simple and complex and soft or hard dot-coms.

Soon he had the largest collection of dot-coms in the business and he was growing, more rapidly while other companies were struggling to maintain themselves. Now he was building a world-wide network to distribute his dot-coms just about everywhere.

At first he worked with the other companies but soon they were of no use to him. The other companies complained -- they said he was unfair in his business

practices. They said he was gathering all the dot-coms into his own hot hands.

So they sued and took him to court. What was Will to do? He hired lawyers and some flacks to boost his image. They told him his public image was bad and he had to do something to show the people that he was a good guy after all -- even with his grabbing all the dot-coms.

As with John D. Rockefeller whose publicity agents told him to distribute dimes to the common people, Will was told that he should distribute dot-coms. So he donated some to schools which conveniently planted the seeds for future possibilities -- (futures.dot.org.).

The authorities, decided that he was monopolizing, the business; that he was scheming to gather all the dot-coms into his own company. He fought back, in every way he could. But the many-sided struggle was wearing him out. His drive to grow even more took its toll on him. His health began to fail. Tranquilizers no

longer helped.

The toll on his health started to show and he was losing weight rapidly. He had to go to a hospital, dot hosp. dot com. Will's parents Dot and Com urged him to give up his business to save his life. But he was unable to curb his aggressive and competitive spirit. Even while in the hospital he was plotting how to beat his competitors and foil the lawsuit.

In spite of all the urging and all the doctors could do, he was unable to quit and he worried himself to death. dot com. His remains were taken to a funeral home dot morg. Then he was buried and his spirit went to heaven (heaven www dot org.), where a computer virus error sent him to hell (hades.com.) End of story dot com.

I end the story here because I ran out of dot-coms.

In Memoriam:  
Nathan Weiner

On August 10th, our friend and neighbor, Nat Weiner passed away. Our heartfelt sympathies go to Evelyn, his wife, their children, grandchildren and great grandchildren. In September, they would have celebrated their 59th Wedding Anniversary.

For many years, Nat was the Treasurer and Board member of the Sussex L Condominium Association, and did a fine job in both capacities. He assisted in many other functions that was necessary for the smooth operation of the Association.

Nat was a member of the Lapidary Club and received many awards for the jewelry he created from precious and semi-precious stones. His many accomplishments are too numerous to mention.

Nat Weiner will sorely be missed. May his soul rest in everlasting peace.

Presidents should notify Bar Code Committee of cars no longer in their Association due to sale of these cars or if a resident moves.  
Call the UCO office: 683-9189.

MLS

GROUND FLR 1 BED 1 1/2 BA

Sheff P Value	14,000
Norwich I Upgrade	18,000
Dorch H Furn Tile	18,000
NHamp B Furn Cnr	19,900
SHamp C Furn	22,000
Cambr I - Furn Cnr	22,000
Dorch J Cnr Tile	22,900
Windr R Cnr Furn	23,000
Dorch G Furn C/A	23,000
SHamp C Upgraded	28,000
Welling L Unfur Wtr	28,000
Dover B Furn Wtr	30,000
Dover C Furn Wtr	30,000

DOVER C - \$36,000

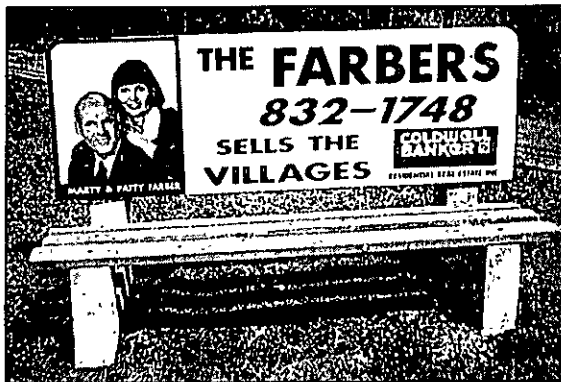
All white tile - New Kitchen Appliances & Counters

UPPER UNITS 1 BED 1 1/2 BA

Cant I Best, Price	10,900
Salsb G Furn	12,100
Cambr E Painted	14,000
Nhamp E Furn Wtr	14,500
Cambr A Furn	14,900
Kent L All Tile	16,900
Dorch H Furn Tile	18,000
Chath S Lakevu	18,900
Camden D Furn	19,000
Camden N Cnr Furn	19,500
Cant K Upgrades	19,900
Bedfd A Cnr Furn	19,900
Chath D Lakevu	19,900
Sheff H Cnr Upgr	19,900
Sheff N Cnr Furn	19,900
Cant C Furn Nice	19,900
Well E Watervu	29,900
Grnbr C Golf view	29,900
Dover A Tile Wtrvu	30,000
Dover B Furnished	30,000
Dover C Furn Tile	36,000
Well M Furn Nice	38,000

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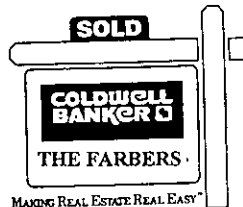


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1 BED 1 BATH

Andover C GFlr	13,900
Bedford A GFlr	10,000
Cambrdg D 2dFl	11,000
Camden L 2dFl	11,500
Hastings H 2dFl	9,900
Kent M 2dFl	9,900
Kingswd C 2dFl	14,000
Sheffield M 2dFl	12,000

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Kent F Good Value	24,900
Nhamp N Cnr Furn Wtr	26,000
Bedfd J Cnr Furn Wtr	28,900
Nhamp P 2 full ba furn	29,000
Sheff N Cnr Furn	29,900
Chat N Tile Sharp	31,000
Winds N Furn Tile	33,900
Chath C Cnr Lake Fur	39,900
Berks C Cnr Lake Fur	39,900

UPPER UNITS 2 BED 1 1/2 BA

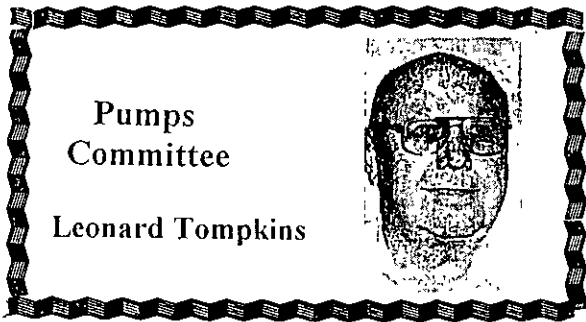
Cant G Clean Value	19,900
Cov J C/A Unfurn	19,900
Norw E Furn	21,900
Kent E Furn	24,900
Dorch D Furn	24,900
Bedfd K Cnr Furn	25,000
Camb E Cnr Bright	25,000
Cant H Cnr Bright	26,000
And A Cnr Furn	26,000
And A Cnr Furn	26,900
Bedfd K Wtrvu	26,900
Kent F Cnr Upgrd	27,000
Cant K Cnr Furn Tile	29,000
And G Cnr Furn Tile	29,900
Cant B Cnr Furn	29,900
Camb F Cnr Furn	30,000

GROUND FL 2 BED 2 BA

Strat G Furn Upgrd	35,000
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Well J Wtr New A/C	55,000
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UPPER UNITS 2 BED 2 BA

Golfs E Furn	30,000
Somer E Furn Lake	34,900
Well J Outstanding	53,000



**Pumps Committee**

**Leonard Tompkins**

Let me start by telling you that we do not have an unlimited source of water. We have to report to the South Florida Water Management District for all the water we use from our lakes and wells. The only way we can do that is to know how many gallons per minute the pump is supposed to run. So if some well-meaning person changes the timer, so he can water his lawn longer, it causes a problem. We have a new schedule for

watering times that is printed in this paper. We are asking everyone not to tamper with the timers. Private pump means it serves only one building. We still take care of the pump if something is wrong. We have checked with the County of Palm Beach Agriculture Department and they recommend watering only two days a week. We are giving everyone three days. So please cooperate. This will assure that everyone has water.

BUILDINGS	ZONE	DAYS	TIMES
Sheffield D	3	Mon.-Wed.-Fri.	11:30PM-1:00AM
Sheffield E	3	Mon.-Wed.-Fri.	1:30AM-3:00AM
Sheffield F	3	Mon.-Wed.-Fri.	10:00PM-11:30PM
Sheffield G	3	Mon.-Wed.-Fri.	1:00AM-2:30AM
Sheffield H	4	Mon.-Wed.-Fri.	1:00AM-3:00AM
Sheffield I	3	Mon.-Wed.-Fri.	10:00PM-11:30PM
Sheffield J	3	Mon.-Wed.-Fri.	2:30AM-3:45AM
Sheffield K	3	Mon.-Wed.-Fri.	2:30AM-3:45AM
Sheffield L	3	Mon.-Wed.-Fri.	11:30PM-1:00AM
Sheffield M	3	Mon.-Wed.-Fri.	4:45AM-6:15AM
Sheffield N	4	Mon.-Wed.-Fri.	2:45AM-4:45AM
Sheffield O	3	Mon.-Wed.-Fri.	3:45AM-5:15AM
Sheffield P	3	Mon.-Wed.-Fri.	3:45AM-5:15AM
Sheffield Q	3	Mon.-Wed.-Fri.	4:45AM-6:15AM
Hastings A	1	Mon.-Wed.-Fri.	6:15AM-7:00AM
Hastings B	1	Mon.-Wed.-Fri.	7:30AM-8:00AM
Hastings C	1	Mon.-Wed.-Fri.	7:00AM-7:30AM
Hastings D	1	Mon.-Wed.-Fri.	9:45PM-10:15PM
Hastings E	1	Mon.-Wed.-Fri.	7:30AM-8:00AM
Hastings F	1	Mon.-Wed.-Fri.	9:15PM-9:45PM
Hastings G	2	Mon.-Wed.-Fri.	8:45PM-9:15PM
Hastings H	1	Mon.-Wed.-Fri.	8:00PM-8:15PM
Hastings I	2	Mon.-Wed.-Fri.	8:15PM-8:45PM

**PUMP # 5 active 9:00 PM to 8:00 AM Mon. Through Saturday**

Canterbury A	3	Mon.-Wed.-Fri.	9:00PM-10:30PM
Canterbury B	3	Mon.-Wed.-Fri.	10:30PM-12:00PM
Canterbury C	3	Mon.-Wed.-Fri.	12:00PM-1:30AM
Canterbury D	5	Mon.-Wed.-Fri.	1:30AM-4:15AM
Canterbury E	5	Mon.-Wed.-Fri.	4:15AM-7:00AM
Canterbury F	5	Tue.-Thur.-Sat.	9:00PM-11:45PM
Canterbury G	3	Tue.-Thur.-Sat.	11:45PM-12:15AM
Canterbury H	3	Tue.-Thur.-Sat.	12:15AM-1:45AM
Canterbury I	4	Tue.-Thur.-Sat.	1:45AM-3:30AM
Canterbury J	6	Tue.-Thur.-Sat.	3:30AM-6:45AM
Canterbury K	4	Tue.-Thur.-Sat.	9:00PM-11:15PM

Cambridge A	3	Mon.-Wed.-Fri.	9:00PM-10:30PM
Cambridge B	3	Mon.-Wed.-Fri.	10:30PM-11:45PM
Cambridge C	2	Mon.-Wed.-Fri.	11:45PM-12:45AM
Cambridge D	3	Mon.-Wed.-Fri.	12:45AM-2:15AM
Cambridge E	3	Mon.-Wed.-Fri.	2:15AM-3:45AM
Cambridge F	3	Mon.-Wed.-Fri.	3:45AM-5:15AM
Cambridge G	3	Mon.-Wed.-Fri.	5:15AM-6:45AM
Cambridge H	3	Tue.-Thur.-Sat.	11:15PM-12:15AM
Cambridge I	3	Tue.-Thur.-Sat.	12:15AM-1:45AM

Dorchester A	2	Mon.-Wed.-Fri.	9:00PM-9:45PM
Dorchester B	3	Mon.-Wed.-Fri.	9:45PM-11:15PM
Dorchester C	3	Mon.-Wed.-Fri.	11:15PM-12:45AM
Dorchester D	3	Mon.-Wed.-Fri.	12:45AM-2:15AM
Dorchester E	4	Mon.-Wed.-Fri.	2:15AM-3:30AM
Dorchester F	3	Mon.-Wed.-Fri.	3:30AM-5:00AM
Dorchester G	3	Mon.-Wed.-Fri.	5:00AM-6:30AM
Dorchester H	3	Tue.-Thur.-Sat.	1:45AM-3:15AM
Dorchester I	3	Tue.-Thur.-Sat.	3:15AM-4:45AM
Dorchester J	3	Tue.-Thur.-Sat.	4:45AM-6:15AM
Dorchester K	3	Tue.-Thur.-Sat.	6:15AM-7:30AM

**PUMP # 7 active 11:00PM to 5:00AM Mon.-Wed.-Fri.**

Chatam A	Private Pump		
Chatam B	5	Mon.-Wed.-Fri.	11:00PM-1:45AM
Chatam C	5	Mon.-Wed.-Fri.	11:00PM-1:45AM
Chatam D	Private Pump		
Chatam E	Private Pump		
Chatam F	3	Mon.-Wed.-Fri.	11:00PM-12:30AM
Chatam G	2	Mon.-Wed.-Fri.	12:30AM-1:15AM
Chatam H	2	Mon.-Wed.-Fri.	12:30AM-1:15AM

Kent A	3	Mon.-Wed.-Fri.	12:30AM-1:45AM
Kent B	3	Mon.-Wed.-Fri.	1:30AM-2:45AM
Kent C	3	Mon.-Wed.-Fri.	1:30AM-2:45AM
Kent D	4	Mon.-Wed.-Fri.	1:45AM-3:45AM
Kent E	Private Pump		
Kent F	3	Mon.-Wed.-Fri.	2:45AM-4:15AM
Kent G	4	Mon.-Wed.-Fri.	2:45AM-4:45AM

**PUMP # 8 Active Mon. Through Sat. 4:00 PM to 10:30 PM**

Chatam I	Private Pump		
Chatam J	6	Mon.-Wed.-Fri.	4:00PM-7:15PM
Chatam K	5	Mon.-Wed.-Fri.	4:00PM-6:45PM
Chatam L	2	Mon.-Wed.-Fri.	8:45PM-9:30PM
Chatam M	2	Mon.-Wed.-Fri.	8:00PM-8:45PM
Chatam N	6	Mon.-Wed.-Fri.	4:00PM-7:15PM
Chatam O	5	Mon.-Wed.-Fri.	7:45PM-10:30PM
Chatam P	5	Mon.-Wed.-Fri.	6:45PM-9:30PM
Chatam Q	3	Mon.-Wed.-Fri.	7:15PM-8:45PM
Chatam R	3	Mon.-Wed.-Fri.	6:45PM-8:00PM
Chatam S	5	Tue.-Thur.-Sat.	4:00PM-6:45PM
Chatam T	5	Tue.-Thur.-Sat.	4:00PM-6:45PM
Chatam U	4	Tue.-Thur.-Sat.	4:00PM-6:00PM

Kent H	3	Mon.-Wed.-Fri.	9:00PM-10:30PM
Kent I	6	Tue.-Thur.-Sat.	6:00PM-9:15PM
Kent G	3	Tue.-Thur.-Sat.	8:15PM-9:45PM
Kent K	3	Tue.-Thur.-Sat.	6:45PM-8:15PM
Kent L	5	Tue.-Thur.-Sat.	4:00PM-6:45PM
Kent M	3	Tue.-Thur.-Sat.	6:45PM-8:15PM
Kent N	4	Tue.-Thur.-Sat.	8:15PM-10:15PM

**PUMPS # 9 and 10 Active 10:00PM to 8:15 AM**

Northampton A	4	Mon.-Wed.-Fri.	10:00PM-12:00PM
Northampton B	Private Pump		

**PUMPS # 1 AND # 2 Active 11PM to 7AM Mon.-To Sat.**

Buildings	Zones	Days	Times
Easthampton A	5	Mon.-Wed.-Fri.	11:00PM - 1:30 Am
Easthampton B	4	Mon.-Wed.-Fri.	1:00AM - 3:00 Am
Easthampton C	5	Mon.-Wed.-Fri.	3:00AM - 5:30 Am
Easthampton D	4	Mon.-Wed.-Fri.	11:00PM - 1:00 Am
Easthampton E	4	Mon.-Wed.-Fri.	5:00AM - 7:00 Am
Easthampton F	6	Tu. - Th. -Sat.	11:00PM - 2:00 Am
Easthampton G	4	Tu. - Th. -Sat.	3:00AM - 5:00 Am
Easthampton H	5	Tu. - Th. -Sat.	2:00AM - 4:30 Am
Easthampton I	4	Mon.-Wed.-Fri.	3:00AM - 5:00 Am

Salisbury A	4	Mon.-Wed.-Fri.	5:00AM - 7:00 Am
Salisbury B	5	Tu. - Th. -Sat.	11:00PM - 1:30 Am
Salisbury C	3	Tu. - Th. -Sat.	1:00AM - 2:30 Am
Salisbury D	4	Mon.-Wed.-Fri.	3:00AM - 5:00 Am
Salisbury E	4	Tu. - Th. -Sat.	11:00PM - 1:00AM
Salisbury F	6	Mon.-Wed.-Fri.	1:00AM - 4:00AM
Salisbury G	4	Mon.-Wed.-Fri.	11:00PM - 1:00AM
Salisbury H	4	Mon.-Wed.-Fri.	5:00AM - 7:00AM
Salisbury I	3	Tu. - Th. -Sat.	1:00AM - 2:30 Am

Waltham A	4	Mon.-Wed.-Fri.	11:00PM - 1:00Am
Waltham B	4	Mon.-Wed.-Fri.	1:00AM - 3:30AM
Waltham C	4	Mon.-Wed.-Fri.	5:00AM - 7:00AM
Waltham D	4	Tu. - Th. -Sat.	11:00PM - 1:00AM
Waltham E	4	Tu. - Th. -Sat.	1:00AM - 3:00AM
Waltham F	4	Tu. - Th. -Sat.	3:00AM - 5:00AM
Waltham G	4	Tu. - Th. -Sat.	3:00AM - 5:00AM
Waltham H	5	Mon.-Wed.-Fri.	3:00AM - 5:00AM
Waltham I	4	Mon.-Wed.-Fri.	1:00AM - 3:00AM
Medical Building	4	Tu. - Th. -Sat.	5:00AM - 7:00AM

**PUMPS # 3 AND # 4 Active 9:00PM to 7AM Mon. Wed.-Fri**

Coventry A	4	Mon.-Wed.-Fri.	9:00PM - 11:00PM
Coventry B	4	Mon.-Wed.-Fri.	11:00PM - 1:00AM
Coventry C	3	Mon.-Wed.-Fri.	1:00AM - 2:30AM
Coventry D	4	Mon.-Wed.-Fri.	3:00AM - 5:00AM
Coventry E	3	Mon.-Wed.-Fri.	5:00AM - 6:30AM
Coventry F	4	Mon.-Wed.-Fri.	9:00PM - 11:00PM
Coventry G	5	Mon.-Wed.-Fri.	11:00PM - 1:30AM
Coventry H	4	Mon.-Wed.-Fri.	9:00PM - 11:00PM
Coventry I	3	Mon.-Wed.-Fri.	11:00PM - 12:30AM
Coventry J	3	Mon.-Wed.-Fri.	1:00AM - 2:30AM
Coventry K	3	Mon.-Wed.-Fri.	5:00AM - 6:30AM
Coventry L	4	Mon.-Wed.-Fri.	3:00AM - 5:00AM

Norwich A	4	Mon.-Wed.-Fri.	3:00AM-5:00AM
Norwich B	4	Mon.-Wed.-Fri.	1:00AM-3:00AM
Norwich C	4	Mon.-Wed.-Fri.	11:00PM-1:00AM
Norwich D	4	Mon.-Wed.-Fri.	9:00PM-11:00PM
Norwich E	4	Mon.-Wed.-Fri.	1:00AM-3:00AM
Norwich F	4	Mon.-Wed.-Fri.	11:00PM-1:00AM
Norwich G	4	Mon.-Wed.-Fri.	9:00PM-11:00PM
Norwich H	3	Mon.-Wed.-Fri.	5:00AM-7:00AM
Norwich I	4	Mon.-Wed.-Fri.	2:00AM-4:00AM
Norwich J	6	Mon.-Wed.-Fri.	4:00AM-7:00AM
Norwich K	5	Mon.-Wed.-Fri.	4:00AM-6:30AM
Norwich L	4	Mon.-Wed.-Fri.	3:00AM-5:00AM
Norwich M	4	Mon.-Wed.-Fri.	11:00PM-1:00AM
Norwich N	5	Mon.-Wed.-Fri.	1:00AM-3:30AM
Norwich O	4	Mon.-Wed.-Fri.	9:00PM-11:00PM

**PUMP # 6 active 8:00 PM to 8:00 AM Mon. Wed. Fri.**

Sheffield A	3	Mon.-Wed.-Fri.	10:00PM- 11:00PM
Sheffield B	Private		
Sheffield C	3	Mon.-Wed.-Fri.	11:30PM-1:00AM

**Doggone good story**  
(Downloaded from the Internet)

A local business was looking for office help. They put a sign in the window, stating the following: "Help Wanted. Must be able to type, must be good with a computer and must be bilingual. We are an Equal Opportunity Employer."

A short time afterwards, a dog trotted up to the window, saw the sign and went inside. He looked at the receptionist and wagged his tail, then walked over to the sign, looked at it and whined.

Getting the idea, the receptionist got the office manager. The office manager looked at the dog and was surprised to say the least. However, the dog looked determined, so he led him into the office. Inside, the dog jumped up on the chair and stared at the manager.

The manager said "I can't hire you. The sign says you have to be able to type." The dog jumped down, went to the typewriter and proceeded to type out a perfect letter. He took out the page and trotted over to the manager and gave it to him, then jumped back on the chair.

The manager was stunned, but then told the dog "the sign says you have to be good with a computer." The dog jumped down again and went to the computer. The dog proceeded to enter and execute a perfect program, that worked flawlessly the first time.

By this time the manager was totally dumb-founded! He looked at the dog and said, "I realize that you are a very intelligent dog and have some interesting abilities. However, I still can't give you the job."

The dog jumped down and went to a copy of the sign and put his paw on the sentence that told about being an Equal Opportunity Employer. The manager said "yes, but the sign also says that you have to be bilingual."

The dog looked at the manager calmly and said, "Meow!"

Are you a "closet poet?"  
Come out and send your masterpiece in.  
See it in print.

# Pumps

Continued from page 12

BUILDINGS	ZONEs	DAYS	TIMES
Northampton C		Private Pump	Mon.- Wed.- Fri.
Northampton D		Private Pump	
Northampton E		Private Pump	
Northampton F		Private Pump	
Northampton G	3	Mon.-Wed.-Fri.	10:00PM-11:30PM
Northampton H	3	Mon.-Wed.-Fri.	10:00PM-11:30PM
Northampton J	4	Mon.-Wed.-Fri.	10:00PM-12:00PM
Northampton K	3	Mon.-Wed.-Fri.	10:00PM-11:30PM
Northampton L	3	Mon.-Wed.-Fri.	11:30PM- 1:00AM
Northampton M		Private Pump	
Northampton N	5	Mon.-Wed.-Fri.	12:00PM- 2:45AM
Northampton O	4	Mon.-Wed.-Fri.	12:00PM- 2:00AM
Northampton P	5	Mon.-Wed.-Fri.	11:30PM- 2:30AM
Northampton Q	3	Mon.-Wed.-Fri.	11:30PM- 1:00AM
Northampton R	4	Mon.-Wed.-Fri.	1:00AM- 3:00AM
Northampton S	4	Mon.-Wed.-Fri.	1:00AM- 3:00AM

Sussex A	5	Mon.-Wed.-Fri.	12:00PM- 2:30AM
Sussex B	6	Mon.-Wed.-Fri.	2:00AM- 5:15AM
Sussex C	3	Mon.-Wed.-Fri.	2:30AM- 4:00AM
Sussex D	4	Mon.-Wed.-Fri.	2:30AM- 4:30AM
Sussex E	5	Mon.-Wed.-Fri.	3:00AM- 5:45AM
Sussex F	6	Mon.-Wed.-Fri.	3:00AM- 6:15AM
Sussex G	3	Mon.-Wed.-Fri.	3:00AM- 4:30AM
Sussex H	4	Mon.-Wed.-Fri.	4:00AM- 6:00AM
Sussex I	4	Mon.-Wed.-Fri.	4:30AM- 6:30AM
Sussex J	5	Mon.-Wed.-Fri.	4:30AM- 7:00AM
Sussex K	3	Mon.-Wed.-Fri.	5:45AM- 7:00AM
Sussex L	6	Mon.-Wed.-Fri.	5:00AM- 8:15AM
Sussex M	6	Mon.-Wed.-Fri.	5:00AM- 8:15AM

### PUMP # 11 Active 9:00 PM through 7:15 AM

Camden	A	POOL	MANUAL SYSTEM
Camden B	5	Mon.-Wed.-Fri.	9:00PM-11:45PM
Camden C	5	Mon.-Wed.-Fri.	11:45PM- 2:15AM
Camden D	5	Mon.-Wed.-Fri.	2:15AM-4:45AM
Camden E		Private Pump	
Camden F	5	Mon.-Wed.-Fri.	4:45AM-6:45AM
Camden G		Private Pump	
Camden H	4	Mon.-Wed.-Fri.	9:00PM-11:00PM
Camden I	5	Mon.-Wed.-Fri.	11:00PM- 1:30AM
Camden J	4	Mon.-Wed.-Fri.	1:30AM- 3:30AM
Camden K	3	Mon.-Wed.-Fri.	3:30AM- 4:45AM
Camden L	4	Mon.-Wed.-Fri.	4:45AM- 7:00AM
Camden M	4	Mon.-Wed.-Fri.	9:00PM- 11:00PM
Camden N	4	Mon.-Wed.-Fri.	11:00PM- 2:00AM
Camden O	2	Mon.-Wed.-Fri.	2:00AM- 2:45AM
Camden P	3	Mon.-Wed.-Fri.	2:45AM- 4:15AM

Windsor A	2	Mon.-Wed.-Fri.	12:00PM- 12:45AM
Windsor B	2	Mon.-Wed.-Fri.	12:45AM- 1:30AM
Windsor C	4	Mon.-Wed.-Fri.	1:30AM- 3:45AM
Windsor D	4	Mon.-Wed.-Fri.	3:45AM- 6:00AM
Windsor E		Private Pump	
Windsor F	2	Mon.-Wed.-Fri.	11:00PM- 12:00PM
Windsor G	4	Mon.-Wed.-Fri.	9:00PM- 11:00PM
Windsor H	5	Mon.-Wed.-Fri.	4:30AM- 7:00AM
Windsor I	4	Mon.-Wed.-Fri.	2:30AM- 4:30AM
Windsor J	2	Mon.-Wed.-Fri.	1:45AM- 2:30AM
Windsor K		Private Pump	
Windsor L	4	Mon.-Wed.-Fri.	11:30PM- 1:45AM
Windsor M	5	Mon.-Wed.-Fri.	9:00PM- 11:30PM
Windsor N	5	Mon.-Wed.-Fri.	3:45AM- 6:30AM
Windsor O	4	Mon.-Wed.-Fri.	1:30AM- 3:45AM
Windsor P	5	Mon.-Wed.-Fri.	11:00PM- 1:30AM
Windsor Q	4	Mon.-Wed.-Fri.	9:00PM- 11:00PM
Windsor R	3	Mon.-Wed.-Fri.	5:30AM- 7:00AM
Windsor S	4	Mon.-Wed.-Fri.	4:15AM- 6:15AM

### Pump # 12 Active 12:30 AM to 6:15 AM Mon.- Wed.- Fri.

Birkshire A	4	Mon.-Wed.-Fri.	2:15AM- 4:30AM
Birkshire B	4	Mon.-Wed.-Fri.	2:15AM- 4:30AM
Birkshire C	3	Mon.-Wed.-Fri.	2:15AM- 4:00AM
Birkshire D	3	Mon.-Wed.-Fri.	4:30AM- 6:00AM
Birkshire E	3	Mon.-Wed.-Fri.	12:45AM- 2:15AM
Birkshire F	2	Mon.-Wed.-Fri.	4:30AM- 6:00AM
Birkshire G	2	Mon.-Wed.-Fri.	4:30AM- 6:00AM
Birkshire H	2	Mon.-Wed.-Fri.	1:00AM- 2:30AM
Birkshire I	2	Mon.-Wed.-Fri.	3:00AM- 4:30AM
Birkshire J	2	Mon.-Wed.-Fri.	3:00AM- 4:30AM
Birkshire K	2	Mon.-Wed.-Fri.	3:00AM- 4:30AM

### Pump # 13 Active 4:00 PM to 10:00 PM

Somerset A	5	Mon.-Wed.-Fri.	4:00PM- 6:30PM
Somerset B	1	Mon.-Wed.-Fri.	4:00PM- 4:30PM
Somerset C	5	Mon.-Wed.-Fri.	4:00PM- 6:00PM
Somerset D	3	Mon.-Wed.-Fri.	6:30PM- 8:00PM
Somerset E	3	Mon.-Wed.-Fri.	6:30PM- 8:00PM
Somerset F	6	Mon.-Wed.-Fri.	6:30PM- 9:45PM
Somerset G	6	Tue.-Thur.-Sat.	6:30PM- 9:45PM
Somerset H	6	Tue.-Thur.-Sat.	4:00PM- 6:45PM
Somerset I	6	Tue.-Thur.-Sat.	4:00PM- 5:30PM
Somerset J	2	Tue.-Thur.-Sat.	6:45PM- 7:45PM
Somerset k	4	Tue.-Thur.-Sat.	7:30PM- 9:30PM
Somerset L	4	Tue.-Thur.-Sat.	8:00PM-10:00PM
Rainbird	2	Tue.-Thur.-Sat.	8:00PM- 9:00PM

### Pump # 14 Active 1:00 AM to 7:30 AM Mon.- Wed.- Fri.

Andover A	3	Mon.-Wed.-Fri.	5:00AM- 6:00AM
Andover B	4	Mon.-Wed.-Fri.	6:00AM- 7:20AM
Andover C	3	Mon.-Wed.-Fri.	5:00AM-6:00AM
Andover D	4	Mon.-Wed.-Fri.	6:00AM-7:20AM
Andover E	4	Mon.-Wed.-Fri.	6:00AM-7:20AM
Andover F	4	Mon.-Wed.-Fri.	1:00AM-2:20AM
Andover G	5	Mon.-Wed.-Fri.	1:00AM-2:40AM
Andover H	2	Mon.-Wed.-Fri.	3:00AM-3:40AM

BUILDINGS	ZONEs	DAYS	TIMES
Andover I	3	Mon.-Wed.-Fri.	3:00AM-4:00AM
Andover J	4	Mon.-Wed.-Fri.	2:00AM-3:20AM
Andover K	4	Mon.-Wed.-Fri.	3:00AM-4:20AM
Andover L	4	Mon.-Wed.-Fri.	4:00AM-5:20AM
Andover M	4	Mon.-Wed.-Fri.	4:00AM-5:20AM

### Pump # 15 Active 10:00PM to 6:00 AM Mon.-Wed.-Fri.

Bedford A	5	Mon.-Wed.-Fri.	12:00PM-1:40AM
Bedford B	4	Mon.-Wed.-Fri.	12:00PM-1:20AM
Bedford C	4	Mon.-Wed.-Fri.	12:00PM- 1:20AM
Bedford D	3	Mon.-Wed.-Fri.	2:00AM- 3:00AM
Bedford E	5	Mon.-Wed.-Fri.	2:00AM- 3:40AM
Bedford F	4	Mon.-Wed.-Fri.	2:00AM- 1:20AM
Bedford G	5	Mon.-Wed.-Fri.	12:00PM- 1:40AM
Bedford H	6	Mon.-Wed.-Fri.	10:00PM-12:00PM
Bedford I	4	Mon.-Wed.-Fri.	10:00PM-11:20PM
Bedford J	4	Mon.-Wed.-Fri.	10:00PM-11:20PM
Bedford K	5	Mon.-Wed.-Fri.	10:00PM-11:40PM

Kingswood A	3	Mon.-Wed.-Fri.	4:00AM-5:00AM
Kingswood B	3	Mon.-Wed.-Fri.	4:00AM-5:00AM
Kingswood C	3	Mon.-Wed.-Fri.	4:00AM-5:00AM
Kingswood D	3	Mon.-Wed.-Fri.	5:00AM-6:00AM
Kingswood E	3	Mon.-Wed.-Fri.	5:00AM-6:00AM
Kingswood F	3	Mon.-Wed.-Fri.	5:00AM-6:00AM

### Pump # 16 Active 4:00AM to 7:00AM Tues.-Thur.-Sat.

Dover A		Tue.-Thur.-Sat.	4:00AM-7:00AM
Dover B		Tue.-Thur.-Sat.	4:00AM- 7:00AM
Dover C		Tue.-Thur.-Sat.	4:00AM-7:00AM

### Pump # 17 Active 8:00 PM to 5:00 AM Mon.-Wed.-Fri.

Southampton A	5	Mon.-Wed.-Fri.	11:00PM- 2:00AM
Southampton B	5	Mon.-Wed.-Fri.	8:00PM-11:00PM
Southampton C	5	Mon.-Wed.-Fri.	2:00AM- 5:00AM

### Oxford 4 Pumps Active 2:00AM to 5:00 AM Mon.-Wed.-Fri.

### Plymouth 4 Pumps Active 3:00 AM to 6:00 Mon.-Wed.-Fri.

### Stratford 7 Pumps Active 12:00PM to 4:00AM Mon.-Wed.-Fri.

### Golf Edge 2 Pumps

### Greenbriar 2 Pumps Active 4:00PM to 12:00PM Mon.-Wed.-Fri.

### Wellington 7 Pumps Active 2:00AM to 6:00 AM Mon.-Wed.-Fri.

## Tips for giving to charities

Some basic tips for givers are published by the Florida Department of Agriculture and Consumer Services in their "Gift Givers Guide." You can get your own copy by calling 1-800-435-7352. Among the suggestions they make are:

1. Never give cash. Contribute by check that is payable only to the organization, and not ever to an individual.
2. Ask questions, and do not contribute until you get answers that are satisfactory to you.
3. Don't judge a charity based solely upon an impressive sounding name. Know who is really asking for your money.
4. Be wary of appeals based upon emotion, and of appeals that only have vague plans for dispensing the funds.
5. Always remember that you are not required to contribute anything to enter a sweepstakes.
6. Florida law gives you, the donor, the right to request and receive a copy of the organization's financial report before giving. Ask for it.
7. Not all organizations soliciting money in the name of benevolence are true charities eligible to receive tax-deductible contributions. Ask for the group's federal tax-exempt number. If the group does not have a tax-exempt number, you will not be eligible to claim your contribution as a tax deduction.
8. Most telephone appeals for funds are made by paid solicitors, not volunteers.
9. All fund raising projects cost money. However, before contributing, examine the percentage of total revenue that goes for fund raising, and compare that figure with the amount it spends on the programs they tout. Above all, you should feel comfortable with the figures.
10. Organizations which solicit contributions are required to register with the Florida Dept. of Agriculture and Consumer Services. Registration is a way for you to get more information about the organization, but does not guarantee the reputability of an organization. Call 1-800-435-7352 and get a copy of the "Gift Givers Guide," then make an informed decision about who deserves your support.

## Fountain of youth found in Sheffield O

by Bernie Ross

A wonderful and joyous party, celebrating Sal and Rhea Rossi's 75th wedding anniversary, has recently occurred. Their children, grandchildren, great grandchildren, sisters, brothers, relatives, and many friends attended. This combination of Jewish-Italian genes has produced two children, five grandchildren and four great grandchildren.

Rhea and Sal have been very active in the running of our association with great success. We wish them many more years of activity and good health.

*(Taken from the Internet by Phil Dreiss As told to him by his mother, Rita Dreiss)*

In a Zurich hotel: Because of the impropriety of entertaining guests of the opposite sex in the bedroom, it is suggested that the lobby be used for this purpose.

In a Rome laundry: Ladies leave your clothes here and spend the afternoon having a good time.

In a Czechoslovakian tourist agency: Take one of our horse-driven city tours. We guarantee no miscarriages.

Advertisement for donkey rides in Thailand: Would you like to ride on your own ass?

In a Tokyo bar: Special cocktails today for the ladies with nuts.

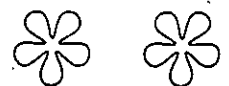
In a Copenhagen airline ticket office: We take your bags and send them in all directions.

On the door of a Moscow hotel room: If this your first visit to the USSR, you are welcome to it.

In a Budapest zoo: Please do not feed the animals. If you have any suitable food, give it to the guard on duty.

In the office of a Roman doctor: Specialist in women and other diseases

In an Acapulco hotel: The manager has personally passed all the water served here.



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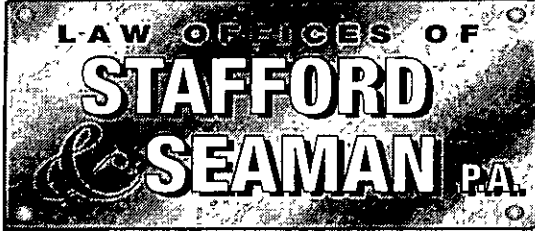
SHANE STAFFORD

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- SLIP & FALL ACCIDENTS
- MEDICAL MALPRACTICE
- DEFECTIVE PRODUCTS
- WRONGFUL DEATH
- NURSING HOME ABUSE OR NEGLECT
- INJURED BY A NURSE, HOSPITAL OR PHYSICIAN
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### Delinquent assessments

By Sachs, Sax & Klein, P.A.

#### Some Relief for the Association

On June 5, 2000, Governor Bush signed into law an Act of the Florida Legislature which amended Section 718.116, Florida Statutes. This Amendment gives relief to a condominium association, when it files a lien for unpaid assessments while a bank is foreclosing a mortgage on the condominium unit at the same time.

A condominium unit owner, regardless of how the owner's title has been acquired, is liable for all assessments which come due while the owner is the owner of the unit. Additionally, a new unit owner is jointly and severally liable with the previous unit owner, for all unpaid assessments that had come due up to the time of transfer of title to the new owner. However, there is an exception to this rule, which runs in favor of the holder of the first mortgage. A first mortgage holder who forecloses a mortgage (or receives a deed in lieu of foreclosure) is exempt from total liability for unpaid assessments which came due prior to the time the mortgage holder actually received title to the unit. Under certain conditions, the first mortgage holder's liability is limited to either six months of assessments or one percent (1%) of the original mortgage debt, whichever is less.

For units where assessments were substantially in arrears, the practical effect of this law was that the ability of the condominium association to collect unpaid assessments was severely limited by the foreclosure of the first mortgage. Purchasers at a foreclosure sale would claim the same rights as the foreclosing bank, and some of the assessments in arrears would never be paid.

Owing to the recent change in the law, however, this may no longer be the case. The new law provides that the "exception" for a first mortgage holder only applies to a subsequent holder of that mortgage, called a "successor." For example, if bank A held a mortgage on a condominium unit, and mega-bank B purchased bank A, then mega-bank B would be the "successor" to bank A with regard to that mortgage. A purchaser at a foreclosure

sale is not a "successor" to the bank. Consequently, the new owner may be held liable for all the old unpaid assessments which may have accrued, even though the bank did not have to pay them.

Of course this, being a new statute, has not yet been tested in court. There are many unanswered questions. Therefore, we can only make the most reasonable interpretation of the statute at the present time. Nevertheless, for the sake of all of the unit owners, who together have to bear the cost of unpaid assessments, this is certainly a little bit of good news for them.

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Monday, Tuesday and Thursday  
9 A.M. to 11 A.M. and 12 noon to 2 P.M.  
NO APPOINTMENT NEEDED

### Teachers or instructors Wanted

The Century Village Amateur Radio Club of West Palm Beach is looking for teacher(s) to instruct interested residents in the skills of "Amateur (ham) Radio". The intended goal is taking and passing their FCC license exam. Instructional aids and a classroom plans will be provided. Anyone with a background in science, engineering or related subjects who would like to volunteer will be of great value to this program. Please contact: Bob Fogelman - KA2YYI - 686 7010.



## WOULD YOU LIKE TO HAVE HIGHER RETURN WITH IRONCLAD GUARANTEES

EVERYONE WANTS HIGHER RETURNS, BUT HIGHER RETURNS USUALLY BRINGS WITH IT HIGH RISK AND NO GUARANTEES. WHEN YOUR SAVINGS AND RETIREMENT FUNDS ARE INVOLVED, THAT'S A DIFFICULT CHOICE.

UNTIL NOW.....

YOU DO NOT HAVE TO CHOOSE BETWEEN RISKING YOUR FUNDS OR RECEIVING HIGHER RETURNS. RECEIVE NOW

AN IMMEDIATE 10% BONUS ON ALL PAYMENTS RECEIVED IN THE FIRST YEAR

ANNUAL COMPOUND INTEREST  
IRONCLAD GUARANTEES

PLEASE CALL  
MICHAEL SOLOMON  
1- 800- 490-9071

**ALLIANZ GROUP IS AN INTERNATIONAL INSURANCE**



**ORGANIZATION**

**RATED BY STANDARD**

**AND PQORS AS AAA**

# A&E Medical Supply

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Adult Diaper Delivery Service -	96 diapers	- \$40
	150 chucks	- \$40
	1 tub of wipes	- \$6.50
	100 gloves	- \$5

Ensure	24 cans	- \$26
Glucerna	24 cans	- \$55

\*Stop paying inflated supermarket prices. We will deliver these items to you - free!

## Free Delivery

We carry over 10,000 discounted items!



*Bowen  
Realty*

**MARY JEAN MASTERS**

**561-804-9603**

<b>NORWICH O</b>	1/1.5 gr fl/new appl/furn/encl patio	<b>\$19,500</b>
<b>CANTERBURY J</b>	1/1.5 corner/ceramic tile/lots of light/rentable	<b>\$17,500</b>
<b>WALTHAM A</b>	1/1.5 newer appl/lots of upgrades/encl patio/furn	<b>\$19,500</b>
<b>BEDFORD B</b>	1/1 gr fl/new AC/rentable/part furn	<b>\$16,000</b>
<b>WELLINGTON C</b>	2/2 fantastic view/encl patio/elevators/neutral colors	<b>\$42,000</b>
<b>CANTERBURY F</b>	1/1.5 gr fl/excellent shape/furn or unfurn/rent option	<b>\$20,000</b>
<b>BEDFORD H</b>	1/1 newer appl/encl patio/well taken care of/ <u>motivated</u>	<b>\$11,000</b>
<b>NORWICH O</b>	1/1.5 corner/new AC (central)/encl patio/lots of light	<b>\$18,900</b>
<b>KINGSWOOD E</b>	1/1 greatly furn/encl patio/private patio/cared for	<b>\$11,900</b>
<b>SUSSEX H</b>	1/1 neutral colors/well taken care of/bring toothbrush	<b>\$15,000</b>
<b>COVENTRY C</b>	2/1 Ms. clean lives here/beautiful condo/updated/storage area	<b>\$27,500</b>
<b>BERKSHIRE D</b>	1/1 encl patio/quality furnishings/new appliances	<b>\$18,950</b>
<b>DORCHESTER K</b>	1/1.5 corner/partly furn/encl patio	<b>\$17,000</b>
<b>KENT I</b>	1/1.5 corner/lots of light/unfurn/neutral colors	<b>\$18,000</b>
<b>N. HAMPTON C</b>	1/1.5 new AC/carpet/paint/downstairs	<b>\$15,000</b>
<b>WINDSOR I</b>	1/1.5 furn/close to pool/Okeechobee entrance/ <u>motivated</u>	<b>\$15,500</b>
<b>OXFORD</b>	1/1.5 corner/private entry/waterview/unfurn/new paint	<b>\$23,700</b>

**RENTALS:**

<b>BERKSHIRE</b>	1/1 beautiful/waterview/has everything/down	<b>\$850.00</b>
<b>BERKSHIRE</b>	1/1 beautiful/bath redone/waterview/down	<b>\$850.00</b>
<b>LAKE DORA</b>	1/1.5 furn/lots of closet space/waterview/annual	<b>\$550.00</b>

*Call For Other Listings In Century Village - Buy Or Sell - Go With The Best*

**Keeping Cool**

It's hot in the street and also inside  
 Where does one find the place to hide  
 From troublesome weather and indolence  
 Looking back to your childhood makes good sense

Remember your parents, their love and care  
 And how families found things to share  
 The stories they told you of their own past  
 Their happy arrival in the U.S.A. at last

Their achievements here, which they accomplished alone  
 Would never have been possible in their old home.

They thanked God every day for bringing them here  
 Where life was not full of suffering and fear.

So, even though it's hot right now,  
 I'm not sorry to feel the heat on my brow  
 Better the sunshine, and being here  
 Then in any "shtetl" in Europe, filled with fear  
 Celia Sandberg

# MILITARY BRAKE & ALIGNMENT

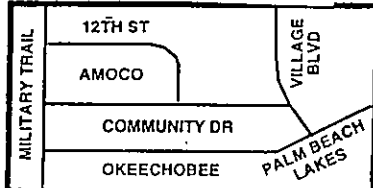
## 15 Years in Business And Still Growing!

### Let Me Prove It!

Bruce Jacobs, Owner And Operator, Will Personally Check Your Car's Problem And Explain In Detail The Work Which Needs To Be Done. At Military Brake And Alignment You Always Talk With The Owner. "It's The Way I've Done Business Since 1985. It's The Only Way I Know How."



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### • COMPLETE AUTOMOTIVE SERVICE •

#### Wheel Alignment Special

Adjust caster & camber, set toe in & out, road test car. Front wheel drive, foreign cars, Corvettes, pick-ups, and vans slightly higher.

**\$24<sup>95</sup>**

With Coupon Only At Time Of Service  
 Valid w/Coupon Only

#### Disc or Drum Brake Special

Install new brake pad or shoes, resurface front rotors or drums, repack inner and outer front wheel bearings, inspect calipers or wheel cylinders, fill master cylinder and road test car. Front wheel drive, foreign cars, Corvettes, pick-ups & vans slightly higher. Metallic pads extra where necessary.

**\$59<sup>95</sup>**

With Coupon Only At Time Of Service  
 Valid w/Coupon Only

#### Engine Tune-Up Special

Straight 4 and 6 cylinder, American cars only. Install plugs, set timing, carburetor and choke. Includes electronic ignition, V-6 and V-8's slightly higher.

**\$29<sup>95</sup>**

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**DUNLOP TIRES**  
 DRIVING TO THE FUTURE



At Last!

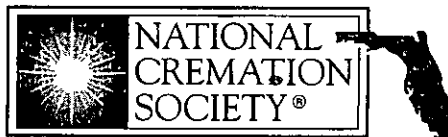
# A SIMPLE WAY TO PLAN AHEAD!

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*There's No Better Time to Plan Ahead!*

Our new packages offer a wide variety of services and options for you to choose from—and include everything you need to provide for your cremation arrangements with dignity and at less than half the price of a traditional funeral. Plus, our *new packages program* can save you even more. No wonder that last year, over 55% of all Floridians who chose cremation, chose NCS.\*

**Call 1-800-370-0020 today about our new prearrangement packages.**



\*NCS performed over 55% of all Florida's Direct Disposal Establishment Cremations in 1998. Funeral Industry Consultants, Inc., *The Statistics Book*, 1998, Florida.

**Yes, I am interested in receiving the FREE brochure, "Cremation. It's Simple and Simply the Right Thing to Do."**

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West Palm Beach Chapter  
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 www.ncs-fl.com

UCO REP

**A True Friend**

On behalf of all of us  
There is no greater reward  
in life  
Than having a true and  
tried friend

Someone who is there  
through thick and thin,  
And who will stand by you,  
to the end.

Someone to share your  
simple joys, someone to  
dry your tears

Someone to share your  
innermost thoughts with  
you

A true friendship grows  
with the years

Friendship is action, and  
expressed in a thousand  
different ways.

It is nice to be a true friend,  
to brighten your dark and  
cloudy days.

If you have a true friend,  
consider yourself among  
the mighty few

Share your heart and  
feelings with that one who  
is very special to you.

**Dottie Brodsky**

**Weather gauge**

Young Boy: "What are  
you doing with that piece of  
rope?"

Old-Timer: "This is a  
weather gauge, son."

Young Boy: "How do you  
tell the weather with a piece  
of rope?"

Old-Timer "It's simple.  
When it swings back and  
forth, it's windy. When it  
gets wet, it's raining."

**Internet**

**DEMOCRAT** for United States Congress  
FLORIDA - District 16

**ALL** of Century Village  
to Register and **VOTE** for

**JEAN ELLIOTT BROWN**

DEMOCRAT

Let **ALL** of us Put  
REPUBLICAN Mark A. Foley  
with his Million dollars out to pasture.

*CENTURY VILLAGE Will Win Back  
The U.S. House of Representatives*

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**Barry M. Schultz, M.D., M.S., F.A.C.P.**

is pleased to announce his affiliation and the establishment of  
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