

# Reporter



Volume 19 No 10

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

December 2000

## Coming Improvements in C.V.

### President's Message

Kurt Weiss



I have some disturbing news to report to you:

In the laundry room of one of the Wellington's buildings, a racist anti-Semitic graffiti complete with a Swastika was discovered. This was reported to the Sheriff's office. However, I do not have much hope that the perpetrator will be caught.

To prevent a recurrence of this ugly incident, all you can do is be more alert, watch people in your neighborhood, be they employees of maintenance companies or just strangers. Any case of racist graffiti should at once be brought to the attention of Security (686-0961) who will alert the Sheriff's office. It is advisable to keep laundry rooms locked.

As much as I would like to -- we cannot completely exclude all residents and their young offspring living with them who might possibly take part in activities of a racist anti-Semitic nature.

In another incident, six Smith-Wesson hollow point bullets were found and handed over to a Sheriff's deputy. It goes without saying that hollow point bullets are not used for hunting purposes and there is certainly no reason to have them in Century Village.

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Who is the philosopher who said, "It ain't over 'til it's over"? How true. Here we are, days and days after the National Elections and there is still uncertainty as to who will be the next President of the United States. And the reason for this uncertainty lies in our own county.

The deceptive, defective misleading ballot caused untold harm to the electoral process. Thousands of this county's residents, among them many in our Village, mistakenly punched the ballot for Pat Buchanan, although their intention was to vote for Al Gore and thousands of ballots were disallowed because the voter punched two holes.

UCO organized a petition drive demanding a re-vote in Palm Beach County. We gathered affidavits and sent them and the petitions to Florida's Attorney General Bob Butterworth. As of this writing, November 14, Al Gore leads in the popular vote nation-wide and Governor Bush's advantage in the Florida vote has been reduced to 327 votes in the recount. Thousands of absentee ballots have yet to be counted. We feel that as a result of the misleading ballot many of our residents have essentially been disenfranchised. We did all we could to try and rectify this situation. In the final analysis it looks as though the final decision will come from the courts.

Continued on page 2

### Delegate Meeting

Fri., Dec. 1, 9:30 a.m.  
in Auditorium  
All Welcome!!

By Kurt Weiss

As this issue of the "UCO Reporter" goes to press, the Okeechobee gate house is fully operational. Plans designed by a landscape architect and unanimously approved by the Beautification committee, the Officers committee, and the Executive board, are now being put into effect. It is the first time that we are undertaking a large scale beautification project based upon the advice of a landscape professional.

### Insurance

By Dan Gladstone

At the last meeting, the insurance committee agreed to recommend to the executive board, that the renewal of the policies for the year 2001, will commence on December 1, 2000 for 12 months. The decision came as a result of the market research that was done by our insurance agent, Plastridge. According to Chuck Knudsen, the insurance market came up with big increases in the 2001 renewals, in some cases near 40%. Our estimate is a 25% increase. South Florida has no favor in the eyes of the insurance companies. This beautiful sunshine state has had too many disasters too often. According to Ms. Loti Woods, our insurance wholesaler, records of bad claims worldwide, is another reason for that hike.

Another progress that we have achieved, was the reinstatement of the Buy-Down policy, which decreases the deductible from \$2,500.00 to \$1000.00. Unfortunately no company wants to renew this policy. Which is by nature a "nuisance" policy. Our deductible will be \$2500 00 (except wind, flood etc.).

A big step to improve our policies was reached when, after a long struggle, the insurance companies agreed to

Continued on page 3

The Haverhill gate house will take about seven weeks to complete. To alleviate congestion caused by incoming vehicles we are constructing a temporary road by which residents -- and residents only -- will be able to enter the Village. This is made possible thanks to the cooperation of the associations of Easthampton A, Salisbury A and Salisbury C who agree to temporarily change the locations for the parking of their cars and accept increased traffic through their area. UCO appreciates their good will, which should be an example to be followed throughout the Village.

There will be one exit lane open through the Haverhill Gate until the building of the Gate House is complete. However, that exit may be temporarily closed at times due to construction demands.

This administration is working on several projects which should, we hope, come to fruition within the next year and one half. Among them, of course, are our new gate houses; the landscaping of both entrances to the Village; an attempt to install irrigation on the perimeter road and the subsequent beautification of them; improved and additional lighting throughout the Village; and last but not least the improved marketing of our units.

There is one additional undertaking which is of utmost importance for which the groundwork will be laid by this administration and which will go into effect approximately two to three years from now. I am referring to an additional source of water for irrigation throughout the Village, which while raising the wa-

ter level in our lakes and canals, will halt the erosion which, more and more, eats into the common areas of associations situated around the lakes.

For many years UCO tried to find ways in which the water supply for irrigation would be available for years to come without dependence upon our wells or the limited use of water from our lakes. We finally found a way to achieve this goal! The City of West Palm Beach is about to construct a 10 million gallon per day highly treated waste water effluent disposal plant. This plant will be situated north of Century Village and will be completed about 2002 or 2003. The City of West Palm Beach is prepared to supply us with treated water in the quantity required by us at a minimal participation cost for the construction of the plant (about \$10,000) and at an acceptable cost for the water, as we need it and in the quantity we require. The ball park price quoted was about 30 cents per 1,000 gallons. Elsewhere in this issue you will find my "Letter of Intent" sent to the Director of Public Utilities of the City of West Palm Beach. Subsequently, Mr. Chris Helfrich, Assistant Director of Public Utilities and Mr. Dave Holz, the City Project Manager were invited to speak at an Executive Board meeting where they explained, in detail, the plans of the project, which is of mutual benefit to both sides.

Bar Codes  
will be issued  
on Dec. 8  
Main  
Clubhouse  
9 to 11 a.m.

The UCO Reporter needs a volunteer.  
Knowledge of word processor is essential. We will  
teach you the rest. Call Max or Irv - 683-9336

**At the Delegates Meeting**

**Betty Lapidus**



*(Excerpts from the Minutes of the Nov. 3 meeting prepared by the Reporter staff.)*

Pres. Weiss introduced Mr. Paige, of the Alternative Termite Management, who reported on dry wood termite control. He offered free inspections with no obligations. This system does not take care of subterranean termites; but no tenting of the building is needed and it doesn't force anyone to vacate their premises. Telephone numbers are 954-457-0641 and 1-800-242-2653.

Pres. Weiss noted that since we did not have a quorum of at least 176 representatives, the Delegate Assembly will not be asked to vote.

**TREASURER'S REPORT.....**Anne Cohen reported on cash balances. She advised us to get our condominium budgets out to all our unit owners in the month of November.

**EXECUTIVE BOARD CHANGES.....** Morry Blank has resigned from the Executive Board. To fill that vacancy, Len Tompkins was appointed and was confirmed by the Board.

**WATERSOURCE.....**The City of West Palm Beach intends to build a water plant just north of C.V. and this will enable us to get additional water from them. Our "Letter of Intent" was read at this meeting; it is on file in the UCO office. It will take two to three years to build this plant. It is the only source of water that we can get to help C.V.

**GATE HOUSES.....** We have the permits for the prospective Haverhill gate house. We will have a temporary entrance on Avon Street to relieve the traffic at the Haverhill entrance when we start working there. It will be only for residents with bar codes or appropriate I.D.'s, and it will be one-way traffic only. Additional lanes will be opened up as they become available. There will be

that check point.

**PRESIDENT'S REPORT.....** Kurt reported of an incident in one of our buildings. In their laundry room was written "Kill the Jews" and scrawled swastikas. The Sheriff was called in - there is nothing else we can do. If you should see anything suspicious - please call Security as soon as possible

**ELECTIONS.....**Elections are coming up and we cannot take sides. However, there is one position we want to discuss and it is in the Office of Sheriff, - which has not been cooperative or caring about C.V. We pay taxes the same as other people do and we are entitled to their attention.

**QUORUM.....**We need a quorum at these meetings - we need at least 176 representatives here to vote. We need a quorum at the next meeting in order to vote on our 2001 Budget.

**INSURANCE.....**is going up to 8 to 10%, please have your association budget reflect this change. The Chair of the Insurance Committee, Mel Hershman, is seriously ill and we want to send him our best wishes and keep him in the chair until he can return.

**TWOMOTIONS.....**The following motions were passed unanimously by the Executive Board at its meeting of October 30, 2000.

1- Allocate \$6,000.00 for the repair of two pumps and the washed out canal banks to create a berm to prevent future wash outs.

2- Allocate \$12,000.00 for the construction of three 24" Nyloplast drain basins and culverts at Windsor, Andover and Bedford.

Since there was no quorum at this meeting, and we do not need the vote of the Delegate Assembly, the above were accepted as per our by laws

**MARKETING AGREEMENT.....** Some changes in the Promissory Note and Mortgage Deed; these are published in the UCO Reporter in language we can understand

**HEALTH CLUB.....** There will be a State of the Art Health Club. The left over space at Hastings will be used for the convenience of our unit owners. On specific occasions there may be a possibility of having dances there. There will be a professional person to run the Health Club.

**AMBULANCE.....**Vivian Walsh reported that if you should get an invoice from American Medical Response return it with your Social Security number, your HMO name (if applicable) and your secondary insurance number.

**TRANSPORTATION.....** Read the UCO Reporter for the new schedule.

Dan Salvo reported on the fiber optics that are being installed. Channel 12 will be expanded and will be very informative to us in C.V.

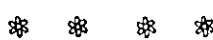
**INVESTIGATION.....**David Frankel reported that there are 12 condo associations that have not signed the investigation agreement with UCO. If you should leave on vacation, please leave your association seal with your officers. Starting January 1, 2001, we will go back to \$100.00 for each investigation: we have used up the legal reserves. David reminded us to keep a form in our building documents regarding the name and age of the occupants living in the building. This was started May 1, 1999 and it must be updated every two years. HUD may ask for this documentation and we should be prepared.

**LIFTS.....**Phyllis Richland, chair of this committee, reported that she is available to you.

**BENCHES & SIGNS...**Haskel Morin, chair of this committee, thanked Morry Blank for all the work he's done. Please contact Haskel for signs or benches that need attention.

**EMERGENCY.....**Vincent Salvo reported that the hurricane season is not yet over, and please stay prepared.

**C.O.P.....**Phil Shapkin reported that there is a tire slasher in C.V. and we do not know who it is. If you should see anything suspicious, call Security at 683-0961 and they will call 9-1-1. He asked for more volunteers.



**President's Message**

Continued from page 1

Just before I sent this message to the "UCO Reporter", I attended a meeting of the Insurance Committee with the representative of Plastridge, our insurance provider. Up to that time we were alerted to the almost certainty that our premium will be raised 8% to 10%. That recent meeting provided me with a different, much bleaker picture: The increase will be about 30% or \$2.94 per unit per month. This is the basic amount which would have to be prorated based on the unit size (one or two bedroom).

Reasons for this unexpected increase were that quite a number of insurance companies which, to date, had agreed to be part of our insurance plan decided not to participate in 2001. In most cases they decided to discontinue insuring property in South Florida altogether. They are not prepared to accept the risk of heavy losses in case of wind damage (hurricanes).

Bear in mind that this hefty increase occurred without a single hurricane hitting South Florida and I shudder to think what would have happened -- or what will happen - if South Florida is the target of a named storm.

While we succeeded in keeping our premium for liability, etc. as in 2000 we were hit by an increase for property coverage in the amount of \$271,260 which caused our rates to go up as detailed above.

**Len Tompkins on Executive Board.**

In accordance with the UCO by-laws, Len Tompkins was nominated and approved by the Executive Committee to the UCO Executive Board to fill the vacancy left by the resignation of Morry Blank.

**Paint**  
Paint containers and empty spray cans should not be kept in laundry rooms, nor put into dumpsters. Call Waste Management for instructions for proper disposal

**Notice to Contributors**  
For ease in converting your articles to the UCO Reporter into print, please type your items on a full-size 8 1/2 X 11 paper, and double space, so that we may be able to make editing insertions or changes when necessary. Hand-written articles make it necessary for us to type them. We are not equipped to do this.

**Policy for The Reporter**

1. All articles submitted must be typed, double-spaced on 8 1/2 x 11 paper.
2. We will carry no announcement of religious services.
3. Classified ads are free of charge to UCO members and must show the name and address of the contributor. They are printed on a space-available basis. Personals are printed at a charge of \$6.00 per inch and, if accepted, are assured of inclusion in the paper.
4. Filler items - Original items are preferred over those taken from another source. Items which are not original must show source and permission to reprint.
5. Deadline for submission of articles and ads is the 7th of the month. Camera-ready ads may be accepted until the 10th.
6. The acceptance of an ad does not constitute an endorsement of the product or service offered.
7. The acceptance of an article or an ad and its position in the paper is at the discretion of the editors who reserve the right to edit all articles.
8. The initial ad from a new customer must be prepaid.
9. Ads for personal and household services must include a license number issued by a government agency.
10. The 10% discount will be allowed with the eighth consecutive insert.

MEETING DATES		2000-2001
OFFICERS	EXECUTIVE BOARD	DELEGATES
Thurs. 10:00 AM	Mon. 1:00 PM	Fri. 9:30 AM
Nov. 22 (Wed.)	Nov. 27	Dec. 1
Dec. 28	Jan. 2 (Tues.)	Jan. 5
Jan. 25	Jan. 29	Feb. 2
Feb. 22	Feb. 26	Mar. 2
Mar. 22	Mar. 26	Apr. 6

United Civic Organization  
Budget Overview  
January through December 2001

This budget for UCO for the year 2001 has been recommended by the Finance Committee.


UCO's financial records are now completely recorded in its computer. Each account is given a number when it is entered into the computer. These are the numbers which are printed to the left of the name of the account and do not in any way have any effect on the proposed figures for 2001 which are printed to the right of the name of the account

Anne Cohen

	Jan - Dec '01
<b>Income</b>	
4000 · Assessments	
4010 · Ambulance	116,250.00
4020 · Cable	1,103,644.00
4030 · Dues	15,708.00
4040 · Beautification	15,708.00
4050 · Pumps	23,562.00
4060 · Security	612,612.00
4070 · Transportation	1,130,976.00
<b>Total 4000 · Assessments</b>	<b>3,018,460.00</b>
4110 · Reporter Advertising	56,400.00
4120 · Investigation Fees	94,000.00
4130 · Management	3,600.00
4140 · Interest	66,500.00
4160 · Installation Luncheon	600.00
4190 · WPRF	7,410.00
4200 · Bus Passes	3,600.00
4250 · Gate Passes	31,000.00
4300 · Bar Codes	6,300.00
<b>Total Income</b>	<b>3,287,870.00</b>

<b>Expense</b>	
5000 · Contracts	
5010 · Ambulance	116,250.00
5020 · Cable	1,103,644.00
5040 · Beautification	65,708.00
5050 · Pumps	26,162.00
5060 · Security	514,860.00
5070 · Transportation	786,000.00
<b>Total 5000 · Contracts</b>	<b>2,612,624.00</b>
5120 · Investigation	42,300.00
5130 · Legal Fees	79,200.00
5140 · Bank Service Charges	1,500.00
5155 · Swales	50,000.00
5160 · Utilities	
5161 · Telephone	13,800.00
5162 · Electricity	1,500.00
5163 · Water & Sewer	1,260.00
<b>Total 5160 · Utilities</b>	<b>16,560.00</b>

**Beautification  
Committee**



**Harold Becker**

After living in CV for more than ten years, my dreams have become a reality. Royal palms at both gates. The layout that we saw showed a line of royal palms surrounded by flowering plants and a flowering hedge to make a clean and beautiful entrance to the village.

The Century Village sign at the west gate, which to me is an eyesore, is also going to get a makeover. I would love to see a concrete decorative wall with raised gold letters "Century Village". This I will have

that content.

When all the work is done, I would love to have spot lights at the base of each palm, facing upward so that at night, when coming into the village the beauty of the trees will make an impression we will never forget.

I want to thank Charles Fleming of Seacrest, who drew up the plans and was so informative with his presentation at the Executive Board meeting. And, I might add a special thanks to Kurt Weiss for going along with giving our Vil-

5170 · Community Lighting	46,247.00
5180 · COPS	2,400.00
5190 · Sheriff's Office	3,900.00
<b>5200 · Reporter</b>	
5201 · Printing	24,300.00
5202 · Supplies	720.00
5203 · Cleaning	1,800.00
5204 · Kitchen	120.00
5205 · Postage	300.00
<b>Total 5200 · Reporter</b>	<b>27,240.00</b>
5210 · Management Fee	3,600.00
5240 · Exterminating	1,200.00
5300 · Paving Expense	24,000.00
5600 · Alloc	
5620 · Office	
5621 · Supplies	9,600.00
5622 · Services	12,000.00
5623 · Cleaning	1,800.00
5624 · Postage	720.00
<b>Total 5620 · Office</b>	<b>24,120.00</b>
5626 · Exterminating	4,800.00
5630 · Kitchen	4,320.00
5640 · Utilities	
5641 · Telephone	6,000.00
5642 · Electricity	10,800.00
5643 · Water & Sewer	960.00
<b>Total 5640 · Utilities</b>	<b>17,760.00</b>
5670 · Insurance	15,600.00
5690 · Gifts	
5691 · Officers	1,200.00
5692 · Others	900.00
<b>Total 5690 · Gifts</b>	<b>2,100.00</b>
5700 · Professional	
5710 · Accounting	37,200.00
5720 · Auditing	15,600.00
5740 · Property Managem...	16,000.00
<b>Total 5700 · Professional</b>	<b>68,800.00</b>
5800 · Luncheon	
5802 · Recognition Day	3,500.00
<b>Total 5800 · Luncheon</b>	<b>3,500.00</b>
<b>Total 5600 · Alloc</b>	<b>141,000.00</b>
5900 · Taxes	
5910 · Federal	15,440.00
5920 · State	3,160.00
5930 · Other	300.00
<b>Total 5900 · Taxes</b>	<b>18,900.00</b>
<b>Total Expense</b>	<b>3,070,671.00</b>
<b>Net Income</b>	<b>217,199.00</b>

## Cable

By Dan Salvo

Within the next few months UCO and Adelpia Cable (with the coming of fiber-optics) will be working on tuning channel 12 from a billboard to an informative and entertaining station exclusively for the residents at Century Village, West Palm Beach. Anyone interested in this program, please call Dan Salvo at the UCO office 683-9189.

We expect to video the many activities that take place in the village as well as to inform and instruct the condo boards on how to conduct themselves on condominium matters. Stay tuned for more information in your upcoming issues of the UCO Reporter.

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## Transportation

Dan Salvo

While we are waiting for the new bus contract to be written and accepted, the winter schedule will go into effect December 4th. This will be the same schedule we had last year with some minor changes. You will be informed when the new changes will take effect through announcements and through your UCO Reporter. The written schedule can be found in the back of this newspaper.

## 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.

## Update Your Documents

By Bob Fogelman

In 1991-1992 over 100 associations had new documents prepared by attorney Rod Tennyson. These documents are now ten years old and should be updated.

For instance:

- a. A 3/4 vote is now allowed instead of a 2/3 vote
- b. Approval or non-approval of a unit owner who purchases a unit through a foreclosure sale.
- c. New voting procedure
- d. Unit owners living in Century Village must be at least 55 years of age
- d. Guests may only live in a unit while the owner is in residence -- with one exception
- f. Guests may only stay a maximum of 30 days per year

While these are only a few of the available amendments in the UCO office, instead of going through the expense and bother of recording these new amendments with the Palm Beach County clerk, it may be more efficient to have a new set of documents made by Mr. Tennyson so that each of your unit owners would have an up-to-date individual copy.

I advise all condo officers to come into the UCO office and see me for a further explanation towards acquiring new 1999-2000 condo documents which is an amendment to your condominium declaration.

## Insurance

Continued from page 1  
reduce the named-wind deductible from \$25,000.00 per occurrence per association to \$25,000.00 per occurrence only. In some cases it means a saving of \$2,000,000.00 in case of damage due to a named storm.

We were furnished with up to date liability claims reports. To our astonishment, some of the claims against us, from our own residents were ridiculous, aggravating and nothing but nuisance. Indirectly, such claims have a big influence on the rate of the premiums that we pay upon renewal of our policies.

Some highlights of the insurance coverage:

All risk coverage, full replacement cost, no co-insurance, no-vacancy clauses, back-up sewers and drains, blanket amenities, including antennas and fences.

The committee wishes Mel Hershman, Chair, a full, easy and speedy recovery.

**Security**

**David Bernstein**



Well, we finally did it Our first guard house is finished and in operation.

It is a beautiful building inside and out and just wait till all the shrubbery and trees are in, and the new sign is up on Okeechobee Boulevard It will really make you proud to be here.

The best part of the whole new operation from my point of view is the gate arm on the exit side of the road. Folks, we are doing everything we can to make our village safer for walkers and drivers, and this is another way we have of protecting you. **Warning - Don't hit the gate or gate arm. It will damage your car.**

Speeding and stop sign regulations are still being violated. Please, slow down, stop at the stop signs, and be aware of the increased traffic in our village. Our winter neighbors are here and traffic

**Be Careful**

We have had a series of tire slashings during the past weeks in some sections of our village Our rover patrol and the C.O.P. car have been doing extra patrols in the area. We are aware and doing everything possible

It's show time. The season has begun and on many evenings there are two shows in the clubhouse. If you attend the earlier show please leave the parking area right after the show is over The bottlenecks occur when outgoing and incoming traffic meet. There is enough time scheduled for an orderly changeover, which can only happen if everyone has a parking space to come to. Please exit the early show so that late show viewers will have parking spots.

Thanksgiving will soon be here. Remember, this is the only time it's okay to give someone the bird.

**Lighting**

By Larry Kall, Chair

"We want to improve the lighting outside our building, but we do not have the money!" Sound familiar!

Discussions are being held with a firm that has expressed an interest in getting involved in helping us accomplish this without building associations having to come up with large sums of money before any improvements are made. At this time, we are looking at two buildings, one small and one very large, to use as models. We hope we will get at least the smallest building completed very soon so you will be able to see firsthand what can be done to two-story buildings, up to twenty-six units, and the large building will show what can be done with multi-story buildings

Let me now address UCO's plan to improve and install lighting on our main roads and intersections. FPL has advised us that it would be some time next year, at the earliest, that they might be able to think about installing new lights. As a result, we are looking at other alternative methods of getting the improvements done. We will keep you informed as to what this might be.

When the new landscaping is installed at the new West gate entrance, which was part of the rebuilding plan, you will see some new lighting on these islands. This lighting will be more uniform than anything that has been used in the past and will be continued into the other entrance islands as they are improved.

**The tender trap**

The husband went with his wife, who had been despondent, to the psychiatrist's office.

"She complains that I don't pay enough attention to her," he told the doctor.

The psychiatrist asked her a few questions, and then gave her a big hug and a kiss She lit up like a candle "See" said the psychiatrist to the husband, "that's what she should be getting regularly -- every Tuesday, Thursday and Saturday, at the very least"

"It's no good," said the husband. "I can bring her in on Tuesdays and Thursdays, but Saturday's my golf day."

A Reminder to All - Check Those Alarm Batteries.

**Investigations**

**David Frankel**



Housing and Urban Development (HUD) has mandated that all developments designated "for over 55 only" must keep a "Record of Age Verification" of All occupants in each unit. These records must be kept in your files and verified every two years Verification can be made several ways, i.e. drivers license, birth certificate, passport, immigration certificate, military documents, baptismal certificate, any official government document etc.

Although the price of condo units has been slowly rising, it is still necessary to have an investigation of all applicants who wish to purchase or rent in Century Village. In regard to applications, **Effective January 1, 2001, All applicants for purchase, rental, deed transfers, etc. will continue to give a \$100**

check made out to the condo association. However, the **Condo Check** must be for \$100 made out to UCO instead of the \$75. This is necessary as the legal fund is nearly depleted and must be replenished

There are 12 or 13 condominium associations that have not signed the agreement to have investigations performed by this committee We will contact those condominiums and ask them to come to the UCO office The condos unsigned after these calls will be listed in the next Reporter

Many condo officers will leave Century Village for Hanukkah, Christmas, and/or New Year holidays Please be sure to leave several signed checks and the condo seal so that the, business of the condo may continue without interruption while you are away

**Lifts Committee**

**Phyllis Richland**



As newly appointed chair of the lifts committee I would like to take this opportunity to say that it is my hope that more and more associations will consider installing a lift or lifts to their buildings. The increase in value and the enhancement of the property is enormous. Second floor units will increase in value and desirability. First floor unit owners would not have to worry about second floor units going into foreclosure for which they would be assessed.

There are many creative financing alternatives available to help make it easier for an association with

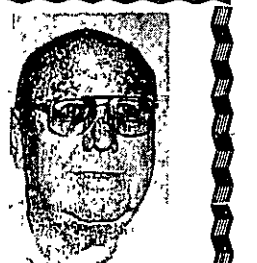
a unique situation to be able to afford a lift. Be it private financing, a bank loan, or limited unit financing, there are solutions to most problems. I am always available by phone and I am happy to meet with your association and board of directors to give you whatever information I can.

Please call on me with your questions If I don't have the answer I will get it for you. You can leave me a note at the UCO office or call me at 697-3601

I look forward to working with you and to make our Village the showplace of South Florida.

**Pumps Committee**

**Leonard Tompkins**



Well we have had a lot of good rain and our lakes are full again. This makes the village more beautiful. We wish we could keep them that way all year around. We wouldn't have an irrigation problem or erosion problem.

UCO is working on the problem of keeping our lakes full. Unfortunately it will take about three years to get here. Until that time we will have to

depend on rain and hope the drought-season won't be too bad. That is the reason we still have to conserve water used for irrigation so for now we are asking for the support of all our residents.

Thanks for your cooperation. The pumps committee is working on keeping all the pumps running and in good working order. We are always looking for new ways to improve our system.

**To all Associations**

Age verification must be done every two years and a summary must be available for inspection by H.U.D. in order to qualify as an adult community.

TELL OUR ADVERTISERS YOU SAW THEIR ADS IN THE UCO REPORTER



## Phil Shapkin



What's new in the C.V. rumor machine? Well let me tell you that we are having for the most part a period of comparative quiet. That's if you discount the rash of tire slashings that have taken place in the village. We believe that we know who the perp is but we can't make any accusations until he is caught in the act.... and we will catch him, and when we do, it will be all over for him in this village. If you are reading my column, be aware!

As I sit here at my computer and ponder the fact that there are living here a number of people who should not be driving or by law should not be allowed to drive. I marvel at the absolute that we are truly being watched over by a superior power. If this were not the case we would be sending more of our friends and relatives to either the hospital or the morgue. It is stupid to sit in a car and curse the driver who is next to you when he or she becomes irritated by your inability to drive the car or see the road ahead or even the sides. This does not excuse the irritated driver from being angry and or abusive, but we can see where he is coming from. If you want to challenge my view of this subject please stop, and step out of the forest, so that you may see the trees. As witness see the broken glass and plastic at the four corners around the village. I tell you this, not to make you angry, but to help you stay alive and well that you may enjoy the years of retirement that you have worked so hard to achieve. We have had a problem with the son of a resident, who has been jumping the fence at the Hanson Building gate. He is a major problem to our security. He has broken all the rules of entry and who knows what else. He is putting all of our C.O.P. and security people in jeopardy. His mother has been informed that he may not be allowed to live here under any circumstances. If he is called in his mother must appear at the gate and take him directly to the apartment in which she lives. He can

not wander the village because he is Persona Non Grata and as such under the watchful eye of our security forces. No one can breach the walls of C.V. and laugh at us. No one.

The C.O.P. has a new tool in its bag of tricks in its fight to keep crime at a minimum. This is how it will work... With recent technological advancements, it is now possible to give accurate intelligence concerning criminal activity occurring in and around our neighborhood. You, as a member of C.O.P., will receive an automated phone call from PBSO Hq. The call will clearly inform you that this is in fact from the PBSO, it will also inform you of criminal intelligence and information of crimes that are going down in our area, and information that could help in the apprehension of the individual (s) in question. This information will not be given out unless you as an active member of C.O.P. can give the right "c" number. Then and only then will you be given this information.

I wish to thank Max Hammerman for accurately assessing my attributes and choosing me to be his Secy. of War in his new Presidential cabinet. I have rarely been perceived as a dove, but I cannot be called hawk either. Rather an eagle, the high flying sign of freedom that can carry in its talons the olive branch, or the arrows and lightning bolts of war and retribution...

It is now time for me to become repetitious and call for new volunteers for the C.O.P. program. You can probably quote me verbatim by now, but I will not vary from my old but true lament.

**I need you, we need you, your friends and neighbors need you, and that's the truth....** So come join with us and become a member of the PBSO C.O.P. Unit #43 of Century Village. We meet at the Camden poorhouse the second Thursday of the month, at 10 a.m. at which time you will get fresh coffee and... plus the latest news and info that pertains to the safety and security of your Village.

## Programs & Services Marilyn Nissensohn



By the time you receive this issue of the **Reporter**, you will have picked up your season tickets and I hope you received all the shows requested. The other night I attended my first show of the season and wow! was it good! So good that one of our neighbors was seen dancing in the aisle. A great way to start the season.

The other day I took the opportunity to ride through the Village to see if anything new had occurred. I noticed that several of the associations had spruced up their buildings and it was such a pleasure to see clean soffits and roofs and newly painted facades. What a difference! I remember when I would get caught up in my annual spring cleaning. It was tiring and in some instances costly, but so gratifying when completed. Many of our new residents, in addition to those who have been here for a while, are sprucing up their areas with new plants and bushes.

A few days ago, I had the chance to view the layout of the new Health Club and it will truly be a state-of-the-art facility. As to future activities in what we still refer to as the Hastings Club House, the following suggestions had to be considered: 1. many residents requested that the new facility provide space for playing cards, 2. there should still be a possibility to plan a few special occasion dances, perhaps for Halloween, New Year's Eve and the Sweetheart Ball; and 3. a lift should be installed to make the second floor more easily accessible.

I am pleased to report that all these suggestions will be met as follows: The billiard room upstairs will now have six tables. Guests will have use of the billiard room in the main club house during specific hours of the day. The area thus made available will be converted into a card room with 20 tables. Last but not least, a lift will be installed which will enable residents to

painlessly reach the second floor billiard room and card room.

There will be approximately forty assorted exercise machines (tread mills, bicycles, weight machines, etc.) which will occupy about 40% of the downstairs area. The remaining 60% will serve two purposes: All gymnastic activities which presently take place in the Main Club House's party room or the downstairs gym will be transferred to Hastings. This includes the morning exercises (8.30-10.00A.M.); aerobics, floor exercises, yoga, etc. Tai Chi classes and probably all or most dance classes will also be transferred there. The second area, the remaining 60% of the space, will be large enough for special dances. This will require a special floor which will have to be placed before, and removed after each of these special dances. A good part of that open area will be mirrored which would be needed if ballet classes are to be offered.

The selection of floor tile and wall coverings has been made and it is still hoped that the Health Club will be completed by year's end or shortly thereafter.

The furniture in the Main Club House mezzanine is about to be replaced. The old sofas and chairs will be transferred to the dressing rooms where our guest artists wait before coming on stage to entertain us. The furniture in there now is quite shabby and it is time to spruce up that area as well. I never had a reason to go back stage until just prior to Senator Lieberman's visit. I saw how bad it is and I'm glad that we have this opportunity to improve it.

Speaking of areas which must be overhauled, the Plymouth laundry requires serious, urgent attention in view of its deteriorated condition. Arrangements have been made to paint the walls and repair and paint the floors. It was suggested by residents that the floor be

(To the Lilt of "Romania, Romania")

The Village, the Village, the Village, Century Village, We have a home here, noble and fine!

The Village, the Village, the Village, Century Village, Ai, a real pleasure — the Village for mine Days of restful leisure, Or busy bees are we! Snooze or swim, whate'er your pleasure — Solitude or Company!

In our Village we can play shuffleboard each sunny day Swim like fishes in our pools Talk and learn and bend some rules.

True that Seniors we may be But young at heart and fancy-free! Given health, we're free at last From all the burdens of the past!

Yum diddle diddle, dum dum de diddle Yum diddle diddle dum de ay!

Shows and movies crown our nights Gym in cute (?) aerobic tights Learn to dance and have a fling Flit and smile - let freedom ring!

The Village, the Village, the Village, Century Village, Where you do your favorite schtick!

A pinochle — a A Canasta — la A sing along — a la And an early bird nosh! Ai siz a michayah! West Palm Beach is fine! With some good companions!

Borscht is vintage wine! The Village for me!


**Sophia Liebmann Hertzberg**

... tiled but past experience has shown that because of the spillover of water onto the floors the tile raises up and can be hazardous

Residents have commented that at some of the pools, persons unknown have taken it upon themselves to raise or lower the temperature in the pools. Steps are being taken to put an end to this. The temperature setting will remain constant and no one will be able to change it.

What's happening out there? Isn't anyone celebrating more than 60 years of marriage or their 90th birthday? Please let me know so we can put it in this column.

Hanny Holidays!



# Reporter

Co-Editors \_\_\_\_\_ Max Hammerman, Frances Jaffe, Irv Lazar  
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**Office hours: By appointment**

### Stay and show your appreciation

An early departure from the theater during a show is noticed by everyone in the audience and especially by the performers on stage.

Now that the "official" show season is here, and you have invested time and money on your tickets, why ruin it for all those around you by thinking you'll save a few extra minutes getting to your car? Leaving early means you miss an encore. The performers can see you leaving. Why not wait till the house lights go up?

Phyllis Richland

### New buses coming

The November Transportation column by Dan Salvo reports that the bus system is being changed from diesel fuel to regular gas fuel buses. This is a victory for Century Village, the residents and the personnel. For the past few years, I have been reporting that diesel fumes cause asthma, cancer and deaths and have repeatedly requested that diesel fuel buses not be used in Century Village.

The article also reports the reduction to one hour bus service, reducing the number of bus runs to shopping centers and stopping outside bus runs at 6 p.m. These are also schedules that were repeatedly recommended as not necessary; as too costly; as causing pollution.

All of us should always be concerned with what is good for the residents and the Century Village community.

Philip Rowen

### Please return cue stick

This is addressed to the person or persons who picked up my husband's cue stick and the box it was in from a table in the pool area.

## The Mail Bag



We would appreciate your returning this to the staff office a.s.a.p.

When someone finds something that belongs to another person and then will not return the item to its owner, that person is a thief. My husband's name and address were on the box and should have been returned to him. He also had his initials on the stick. We are not interested in who has this item, but only in the return of it.

Keep your conscience clear and live in harmony with your neighbors here in Century Village, our retirement paradise.

Beverly Melendez

### Words For The Wise?

As noted in my prior "Letter," I submitted my complaint concerning the discriminatory editorial policy of the UCO Reporter to the Ombudsman on September 18. On October 4, I received my first response from the Ombudsman, "The Ombudsman Committee is in receipt of your letter but cannot consider it until it is submitted on the proper form."

As I write this today (November 3) I can't believe that it could take 46 days to review the material that I had submitted on this matter, only to decide that it was not submitted with a form that I never heard about. To exacerbate the situation, the form contains the following

agreement which I was required to sign in front of a Notary, "I, the undersigned, agree to hold harmless the members of the Ombudsman Committee and UCO in general for any actions taken or omitted."

I resubmitted copies of my original material on Oct. 5, and 19 days later received a second letter from the Ombudsman. This letter informed me that "the Editorial Board has been invited to meet with the Ombudsman Committee to discuss the policies regarding the rejection of materials" and that I "will hear from the Ombudsman Committee as soon as we have a meeting." Between the date of my resubmission and October 24, I sent information to the Ombudsman Committee regarding the editorial policy of the Century Village East (Deerfield) Reporter. In the interest of brevity, I will only say that not only does the editorial policy of that Reporter make complete sense, they express their policy clearly, in writing and in their paper!

Phil Dreiss



## PERSONALS

**Thanks to friends**  
 We thank all our friends for their kindness and sympathy.


Morry and Avis

### To All My Family And Friends

Many thanks to all the good wishes, cards, calls and flowers.

This makes my recovery easier.

Martha Kanterman



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## Contest! Contest! Contest!

Within a few weeks, the Gate House at Okeechobee will be completed and immediately thereafter we shall start with beautifying the area from Okeechobee Blvd. to the four corner intersection at Windsor and Wellington. Additionally, once the gate house at Haverhill is finished, landscaping will commence which will cover the area from Haverhill into the Village.

For the first time we shall follow plans submitted by a landscape architect. With all this going to occur, it is almost mandatory to erect new signs at both entrances. We received suggestions from sign companies but none of these really "grabbed" us. We therefore decided to open this up to all our residents in the form of a contest.

Submit your suggestion as to materials (wood, stone, aluminum) and color (both background and lettering) two signs per gate. Attach a drawing of your proposal. Deadline for submission is November 30, 2000. A special committee consisting of members of the beautification and infrastructure committees will evaluate all proposals submitted. The committee is not bound to accept any of the proposals.

The winner will be awarded two tickets to our March, 2001 installation luncheon. The runner up will receive one ticket.

This should be a fun contest. Do not think that because you never participated in such a contest, you should not try.

## Quadrant Report - Southeast Area

By Bob Fogelman



**Berkshire, Camden,  
Hastings, Somerset,  
Wellington, Windsor**

I cannot predict when the world will end nor can I predict tomorrow's weather. What I can predict is that some condo association who insists on using 30 year old outdated, outmoded documents will some day find themselves in dire legal trouble based upon their use of old documents. My prediction has now happened.

If the two attorneys can figure it out, it will be resolved one way or another. I now ask which association thinks that the new amended documents, together with the amendments, are totally unnecessary and who is now willing to take a chance on a legal challenge?

By the way, did you know that since January 1992 Chapter 718 states that the voting procedure for the condominium board of Directors is a 60 day and then a 40 day procedure using double envelopes for ballot voting and which also prohibits the use of voting proxies? One of our new amendments returns the voting procedure back to the old 30 day procedure together with the use of proxies.

I have preached and written about the necessity of having up-to-date documents on so many occasions. Over 200 of the 309 condo associations have revised their documents. How about you?

Now lets talk about the new marketing agreement which will raise the real estate prices of units by presenting remodeled twenty-first century units to an unlimited number of prospective buyers. It is a voluntary agreement by the associations and it is an absolute win-win situation for the condo association and the unit owners. Now let's see which condominium associations are with the twenty-first century mode of thinking and which ones are still in the 1970's?

I want you to think about all of our heated pools, our new state-of-the-art health club in the Hastings Clubhouse, our walk-against-the current pool

in Hastings, our new hand ball and racket ball courts, tennis, shuffleboard courts, sailing, the up-coming new irrigated swales around the perimeter roads and our new gate-

houses. Wait until the under which is available here in our 65 year old group hears and Century Village. Let the good reads about all of the above times roll!

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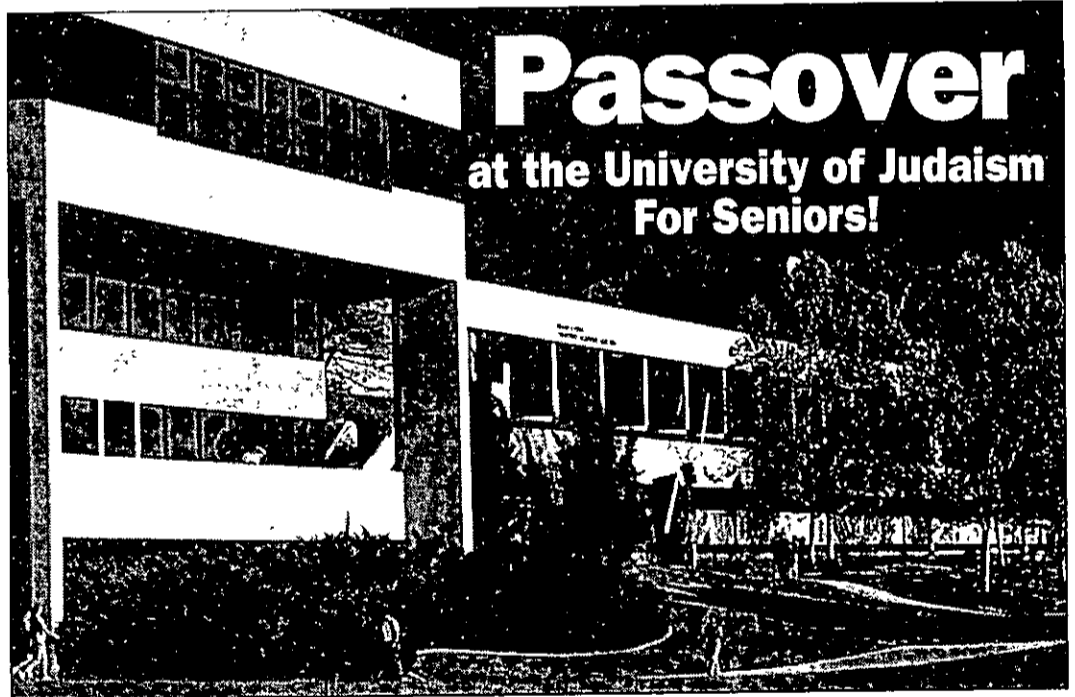
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### Don't Be Duped

Telephone calls have been received from an individual identifying himself as an AT&T service technician who was conducting a test on telephone lines. He stated that, to complete the test, we should touch nine (9), zero (0), the pound sign (#) and then hang up.

Upon contacting the telephone company, we are informed that by pushing 90#, you give the requesting individual full access to your telephone line, which enables them to place long-distance calls billed to your phone number!

Furthermore, this scam has been originating from many local jails and/or prisons. This has also been verified with UCB Telecom, Pacific Bell, MCI, BellAtlantic and GTE.

Please beware!

Do Not press 90# for Anyone. The GTE Security Department requested that this information be shared with everyone. Please pass this to everyone You know. If you have mailing lists and/or newsletters from organizations with which you are connected, encourage them to pass on this information too.

Lila Rosenberg

**Voter Registration**  
Every 3rd Wednesday  
in UCO Office

### Driver of the Month David Maser

#### Attention bus riders

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

Driver of the Month

Date \_\_\_\_\_ Driver's Name \_\_\_\_\_

Route \_\_\_\_\_ Time of Day \_\_\_\_\_

Comments \_\_\_\_\_

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### Films Scheduled for December 2000

(Subject to change)

12/01	Fri	2PM	"Sunshine,"
12/01	Fri	7PM	Ralph Fiennes, Rachel Weisz
12/03	Sun	7PM	R 180 Mins.
12/06	Wed	2PM	"The Perfect Storm,"
12/08	Fri	2PM	George Clooney, Mark Wahlberg
12/13	Wed	2PM	PG-13 129 Mins.
12/15	Fri	2PM	"The Patriot,"
12/20	Wed	2PM	Mel Gibson, Heath Ledger
12/22	Fri	2PM	R 164 Mins.
12/22	Fri	8PM	
12/25	Mon	8PM	"Kadosh,"
12/27	Wed	2PM	Yael Abecassis, Yorab Hattab
12/29	Fri	2PM	NR 116 Mins.
12/29	Fri	8PM	

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PRIME MANAGEMENT



## The Villcentian

Max Hammerman



Last March we held an election of officers and Executive Board with a goodly number of candidates -- a good sign of life in a community.

How many associations in CV have elections with no candidates? This unfortunate situation must be changed. The excuse that our residents are old, infirm and disabled cannot be accepted if we are to remain a viable community. Every organization needs leaders or it dies.

The unfortunate truth is that many of us are old, infirm and disabled, but if you still have your wits about you, since when do such handicaps prevent anyone from serving as an officer or board member when no expenditure of physical energy is required?

The most difficult job a president may have to perform is to call and preside at infrequent meetings. This can be done from a sitting position.

Being a secretary is more difficult because it involves pushing a pencil across paper to take minutes at the infrequently called meetings, and occasionally writing a letter. Oh yes, I almost forgot a

secretary may sometimes need to walk to the bulletin board to post a notice. The invention of the telephone has minimalized the need for writing.

The treasurer's work has been made almost nonexistent when every management company in CV will handle all financial matters for the association at a reasonable cost.

Let me not belittle these jobs. They do take time and effort, but what valuable service gets done by itself? And if you don't make the effort, who will?

The turnover of unit owners in CV has been accelerating with younger people moving in. As soon as buyers in their 60s move in that is the time to welcome them and integrate them into the working of the association. Work with them and develop them to assume leadership.

We are approaching the time of the year when almost all associations will be holding their Annual meetings to elect Boards of Directors and Officers. Now is the time to act.

The survival of the community is at stake,

### Sonnet to a Humming Bird

This one-half ounce of ruby throated joy  
That hovers like a British Harrier Jet  
A tiny, shimmering, splendid flying toy  
It flutters to its flower like a soubrette.

It kisses fuchsia blooms with tapered beak  
And every second, whirls its neon wings  
Two hundred times, its courtship so unique  
The iridescent body twirls and sunlight sings.

And singing sheds the light on feathered jewels  
That humming moves with sideward, upward grace  
In colored chords of tiny needled crewels  
Then singing sails into an unknown race.

For several hundred miles it flies, then ends  
Its journey, rests and then again ascends.

Evelyn Silverman

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Come and learn how to live a healthy happy life free of aches and pains.

I look forward to greeting you all Dec. 13, 9:00 A.M., Classroom A. Please leave your name and phone number with Judy to make your reservation.

Ann Gold  
Nutritionist,  
Author Lecturer



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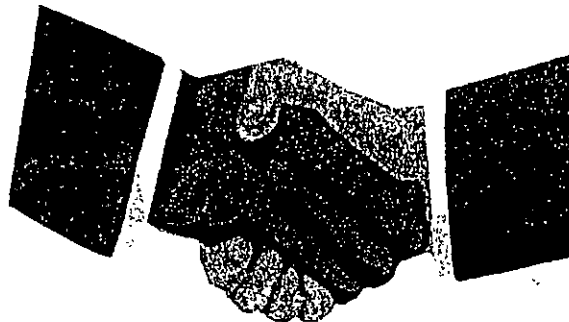
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### Changes in Executive Board Meeting Dates

Following the adoption of changes in the UCO Bylaws by the Delegate Assembly in its October 6, 2000 session, it is necessary to reschedule meetings of the Executive Board as follows.

- Monday, November 27, 2000
- Tuesday, January 2, 2001
- Monday, January 29, 2001
- Monday, February 26, 2001
- Monday, March 26, 2001

These meetings will commence at 1 00 p.m. Should it be necessary to schedule special meetings of the Executive Board, members will be notified by phone.

Copies of decisions of the Executive Board which require confirmation by the Delegate Assembly, will be ready for pick-up at the UCO office 48 hours prior to the session of the Delegate Assembly.

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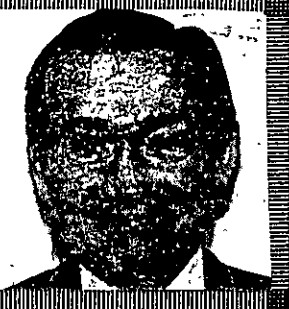
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**THEATER**

The new theatrical offerings have all been unusually good. It bodes well for the season

**FLORIDA STAGE** (Manalapan) houses Allan Knees "Syncopation," an odd title for a wonderful two-character play that should make local critics "Ten Best" list. It's already won the prestigious American Theatre Critics Award for 2000. Kudos go to Director Greg Leaming, Choreographer Lynette Barkley, Composer Jeffrey Lunden and the stars, Michael Ornstein and Margot White, who reminded this reviewer of Grace Kelly. Here is a play about strangers who meet and have in common their dreams, aspirations and hopes. In a world subject to violent eruptions, they dance. To describe more would be to give too much away. I

attended a performance in which audience members were invited afterwards to comment. Stated one man, "The play touched my soul." Amen. I couldn't have said it better myself. Closing date is November 26. Coming December 8 thru January 14: "The Music Lesson," by Tammy Ryan, concerning refugees from the former Yugoslavia (Tel 585-3433.) "Anything Goes," at JAN McART'S ROYAL PALM DINNER THEATRE (Boca Raton) premiered in 1934, but it has a screwball comedy plot that's still timely, some of Cole Porter's best songs, and a talented cast that includes Jan and Don McArt. The plot? Aboard a cruise ship are celebrities vying for attention from the media, crew and passengers. Who's fawned over most? Public Enemy Number One! The songs? "Anything Goes,"

"You're the Top," "It's De Lovely," "I Get A Kick Out of You," "Friendship," "Blow, Gabriel, Blow," "All Through the Night". The cast? Don McArt is at his dry-witted best here, but you'll also enjoy Robert Bales as a not-too-bright Englishman, Elizabeth Sackett (newscaster Jim's daughter) and a host of others. Director Bob Bogdanoff makes this cruise a delight. The shipboard folks appear to be having such a good time, one wants just to sail with them! You can through December 16. Beginning December 20 experience "A Wonderful Town" through the eyes and ears of Comden and Green and Leonard Bernstein. (1-800-841-6765.)

THE BROADWAY SERIES brings to THE KRAVIS CENTER "Fiddler on the Roof," starring Theodore Bikel. The week-long run begins November 21. To THE ROYAL POINCIANA PLAYHOUSE (Palm Beach) comes sultry Kathleen Turner starring as "Tallulah" December 6 thru 17. "Fosse," a hit musical still playing in New York and highlighting dances created

Continued on page 18

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# Recreational Activities

## Men's Golf By Phil Dreiss

Many of our "snowbird" members have returned, and the 2-man handicap tournament held November 3 had about 50-60 men participating. First place winners were Cimaglia, Pernicano, Diamond and Church. Runner-ups (just 3/4s of a stroke behind) were Hart (normally my nemesis; but today my best buddy), Jasnow (my best buddy on good and bad days), Jerry Brown (my partner for the tournament), and me.

To show the wide age range of our active playing members, let me tell you who I joined on the first tee on November 3 as members of my foursome. My partner for the tournament was Jerry Brown, who will turn 90 very soon. He had a little trouble on the front nine, but rebounded to shoot a 39 on the back. The combined age for our twosome was 155. The other two members of the foursome, Haskell Brodek (My Hero, all the time) and Murray Birman each scored very well and came in with a fourth place finish. Murray Birman is also an almost-90, and the combined age of this twosome was 169. The message here is that our Club has a wide diversity of ages (although I am considered a "youngster" at age 65, there are quite a few members younger than I) We also have a wide spread of golfing abilities (near scratch to 35 handicaps) and we golf for camaraderie while we try our hand at beating the course. All residents are invited to join!

I must write and submit this column before the November Club meeting on November 6, since I will be away from the Village and my column is due at the paper prior to the November 7th deadline date. Subjects scheduled for discussion at the meeting are 1) increasing our annual dues and 2) Friday tournament collations. All Club members are reminded that dues for the new 2000-2001 season are now due!!

Our golf course is in excellent shape. Matthew and his crew are to be commended!

Borrowing the idea for a closing saying from the Snorkel Club, I hope to see

all of you at each of our tournaments, "golfing with the birdies and the eagles!"



Attention Snorkel Club Members - We only have one meeting a month now and it takes place on the 3rd Friday of the month in classroom A at 10:30 am. Please mark your calendars for Fri. Nov. 17 and each 3rd Fri. of the following months. Be at our meetings to be aware of all our happenings.

At the Nov. meeting the nominating committee will bring in the Slate of Officers to be elected at the Dec. meeting.

The big news is the plans for the Spring trip. This year an 8 day cruise on the Norwegian Wind, a ship of the Norwegian Cruise Lines will take place from March 31, 2001 to April 7, 2001. Ports of call will be Grand Cayman, Belize, Roatan & Couzumel. There are ample opportunities for some great snorkeling at these ports as well as sight-seeing and shopping. If you are interested in joining with the Snorkel Club members to go on this trip, please contact Gigi at 689-6092 as soon as possible because space is limited.

On Fri Oct 27 about 40 members and friends of the club met for dinner at Carlucci's and then went to the Science Museum to see the special frogs of the world exhibit. There were frogs that were so small that it was hard to see them against the wooded backgrounds and there were very large ones and they came in so many colors including a red one called a tomato frog. It was a most interesting exhibit. The permanent aquarium exhibit is also most interesting with a display of wonderful corals and fish that even some of our snorkelers have never seen before. The museum is a wonderful place to take visiting grandchildren as there are also many hands-on things for the youngsters to do.

All in all a most interesting evening and similar trips are being planned for the future.

Hope to see you soon "swimming with the fishes."

Continued on page 17

## John H. Merrey, M.D., P.A.

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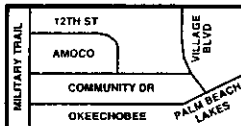
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## Random Ramblings

Robert Fogelman



### UCO volunteers

As a unit owner you may be familiar with what your own Condominium Association does in order to manage your condo. But do you have any idea of what it takes to manage the entire Century Village? Before we even start to discuss the subject, let me clarify the word "manage" as it pertains to Century Village.

Over 200 residents volunteer their services to staff UCO in all their endeavors to make Century Village what it is today. Let me list the committees that work tirelessly for your benefit: Advisory, Bar Code, Beautification, Benches, Election, Emergency, Events, Finance and Internal Audit, Infrastructure, Insurance, Investigations, Lifts, Maintenance, Nominating, Ombudsman, Operating, Program & Services, Pumps, Real Estate &

Public Relations, Reporter, Road, Security, S.H.I.N.E., Signs, Sunshine, Transportation, Welcome and Orientation, and Workshop.

Do you think for one minute that you could live in your one unit here in Century Village without the work that these volunteers do for you in their respective committees? Have you the faintest idea what you would have to pay if all these volunteers were paid employees? We've got a good deal going here with actually the lowest cost per resident compared to what it would cost to live elsewhere. When I tell people that we have a 1,000-seat auditorium with low priced shows, movies for fifty cents, 13 swimming pools, tennis courts, shuffleboard, bocchi, handball, exercise room, library, sewing room, jewelry making, computers,

weekend dancing to a live band, over 50 social clubs, barber, beauty salon, etc., etc., all this for our inexpensive monthly maintenance cost, their mouths drop open in astonishment.

All of the above, and I still have not mentioned anything about our bus transportation system within our Village and to nine shopping centers, malls and to a beach in summer. How about our security system with bar codes, constant security rover patrols and our elite Civilian Observer Patrols (C.O.P.).

UCO manages your

ambulance contract, your cable TV, roadway maintenance, road striping, canals, condominium insurance, and oversees a \$3.5 million budget for W.P.R.F.

In spite of the best efforts of the UCO officers and the Executive Board, and the multiple volunteers, there are still a few residents that seem to take some delight in carping, haranguing and digging at the best intentions and hard work of UCO and the volunteers.

Utopia is nowhere in today's world, but here in our Century Village we are darned close to our cherished dream.

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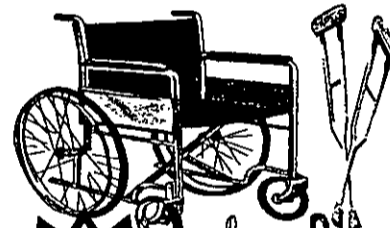
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# Classes in CV

by Judy Roy

Activities are slowly getting into full swing, and residents are getting settled in for another season. We hope that everyone had a healthy and safe summer.

Many of our classes began their schedules in November. We do have a few classes that will begin in December. Please remember that it is necessary for you to register in the office prior to the day the class begins. Also, teachers cannot take money at the door on a pay-as-you-go basis during the season.

Lottie Robins returns Monday, December 4 with her **Writing Your Memoirs**. Lottie has taught at elderhostels and colleges, is a former columnist and editor, and has sold hundreds of articles and short stories.

Also returning for the season, Frank Handler offers his **Jewish History Lectures**. This popular class fills up very quickly, so check with the class office to see if there are still any openings. The four week series begins Wednesday, De-

ember 6.

We are taking reservations for a **Safe Driving** class that will meet on Wednesday, December 6 and Friday, December 8. If this class is not convenient, we will also offer another class on December 13 and 15. Bring in a check for the chance to save money on your car insurance.

Please watch for news on upcoming Arts and Crafts classes. There is a possibility of Portrait Sketching, 3-D Art, Painting Workshop, and Beginners Art.

January brings us a couple of new classes such as Music Appreciation and Beginners Conversational Hebrew. Dr. Rikon also returns with his **News In Review**.

See Judy in the Class Office for any changes or additions. Canasta begins Thursday, Dec. 7 with classes for both beginners and brush-up students.

We expect to begin both Beginners and Intermediate Bridge with Mimi early December. Check office for dates.

## Recreational Activities

Continued from page 14

### Women's Golf Perle Metnick

The Women's Golf Club held the first meeting of the season on Tuesday, October 31. The Captains Choice Tournament was "rained out" and as usual, when a Captains Choice Tournament is "rained out," a short meeting and "mini lunch" go on at 10:30 a.m. in our clubhouse that day.

In the absence of President Mac English and Vice-President Perle Metnick, Edith Rosenberg presided at a short business meeting and then the hilarities commenced. Cynthia Greenblat, Rhoda Weber, Liz Consier, Edie Reiter and all who "pitched" in to help

deserve a round of applause for the magnificent colorful job they did with decorations, and cider and doughnuts refreshments -- all in a black and orange motif. Many of the women even arrived dressed for golf in the Halloween holiday colors.

Another highlight of the meeting was the presentation of next year's slate by Edie Reiter and the nominees are: President Perle Metnick, Vice-President Rhoda Weber, Secretary Sandy Diamond, and Treasurer Shirley Seidman. Elections will take place at the November meeting. The officers will be installed at our annual Luncheon on Thursday, December 14, 2000 (notice the change of date) at 11:30 a.m. at the Emerald Dunes Golf Club, at which time all attendees bring unwrapped toys for the "Toys for Tots"

program.

Please notice the Membership list on the Turtle Bay bulletin board and please check off food preferences. Any questions, kindly contact me at 684-2489 regarding luncheon. See you soon!

### Sailing Arlene Schwartz

Artie and I returned to Century Village on Oct. 3 after spending three months in the Catskills and three weeks in Eastern Europe and Vienna. We had a wonderful summer but there is no place like home. I hope you had an enjoyable summer wherever you were.

I came back home to many changes; Tom Sharp had moved on, Richard, who was at the dock during the summer, left at the end of

Continued on page 29

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Arts and

Entertainment

Continued from page 13 by the innovative choreographer, razzle-dazzles KRAVIS CENTER audiences one week starting January 2. I saw it recently in Manhattan and marveled (659-3310.)

THE CALDWELL THEATRE COMPANY (Boca Raton) presents the 1997 Tony Award "Best Play" winner, "The Last Night of Ballyhoo," by Alfred Uhry, whose "Driving Miss Daisy", was also an award-winner. Says the publicist of this comedy/drama, "It is 1939, and the Freitags are more concerned with Ballyhoo, the Atlanta Jewish social event of the year, than the recent German invasion of Poland. Young Lala needs a date, and her mother Boo believes this might be her last chance to find a good husband -the 'right kind' of Jew. Unfortunately, things don't seem to work out in anyone's best interests. Closing date is December 17. New Year's Eve through February 11 is the time to meet a "Man With a Load of Mischief," a musical by John Clifton and Ben Tarver. A way-side inn set in Merry Old England welcomes some amorous people. "Suitable," the publicist says, to "theater lovers of all ages" (1-561-241-7432.)

THE CUILLO CENTRE FOR THE ARTS (Clematis Street, West Palm Beach,) goes full-steam ahead this season with a refurbished theater, a dining area, and a new production team. "Dinner With Friends," the opening show, runs through December 24. "George Gershwin Alone" plays January 5 to 28. (835-9226.)

OTHERS. T H E L A K E W O R T H PLAYHOUSE (Lake Worth) has "Meet Me In St. Louis" November 24 - December 10. (586-6410.) THE DELRAY BEACH PLAYHOUSE (Delray) offers Scrooge and company in "A Christmas Carol" December 3 to 23. (272-1281.)

**MUSIC AND DANCE**

THE FLORIDA PHILHARMONIC performs Handel's "Messiah" Dec. 17 and Verdi's "Requiem" Jan 31 (930-1812.) This year marks the centennial of Verdi's death. Accordingly, PALM BEACH OPERA is devoting its entire season to the Italian composer "The Masked Ball" is slated for Dec. 8 to 12. "Rigoletto" will be staged Jan. 26 to 30

Maestro Anton Guadagno, one of the world's foremost interpreters of Italian opera, will conduct all performances. (833-7888.) THE PALM BEACH POPS features "The Music of Irving Berlin" Nov. 27 to 28. The orchestra is joined Jan. 15 and 16 by KENNY ROGERS (832-7677.) MIAMI CITY BALLET dances "The Nutcracker" Dec. 1 to 3. (877-929-7001.) BALLET FLORIDA dances the same Tchaikovsky ballet Dec. 22 to 28. (659-2000.)

All of the above will be at THE KRAVIS CENTER For other Kravis Center programs call 832-7469.

**MUSEUMS**

The NORTON MUSEUM OF ART (West Palm Beach) exhibits through December 3 "Jacob Lawrence The Toussaint L'Ouverture" and thru Dec. 10 "Innovations In Print-Making. The Work of Jacques Callot" (832-5196)



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## Myths of the Middle East

by Joseph Farah

I've been quiet since Israel erupted in fighting spurred by disputes over the Temple Mount.

Until now, I haven't even bothered to say, "See, I told you so." But I can't resist any longer. I feel compelled to remind you of the column I wrote just a couple weeks before the latest uprising. Yeah, folks, I predicted it. That's OK. Hold your applause.

After all, I wish I had been wrong. More than 80 people have been killed since the current fighting in and around Jerusalem began. And for what?

If you believe what you read in most news sources, Palestinians want a homeland and Muslims want control over sites they consider holy. Simple, right?

Well, as an Arab-American journalist who has spent some time in the Middle East dodging more than my share of rocks and mortar shells, I've got to tell you that these are just phony excuses for the rioting, trouble-making and land-grabbing.

Isn't it interesting that prior to the 1967 Arab-Israeli war, there was no serious movement for a Palestinian homeland?

"Well, Farah," you might say, "that was before the Israelis seized the West Bank and Old Jerusalem." That's true. In the Six-Day War, Israel captured Judea, Samaria and East Jerusalem. But they didn't capture these territories from Yasser Arafat. They captured them from Jordan's King Hussein. I can't help but wonder why all these Palestinians suddenly discovered their national identity after Israel won the war.

The truth is that Palestine is no more real than Never-Never Land. The first time the name was used was in 70 A.D. when the Romans committed genocide against the Jews, smashed the Temple and declared the land of Israel would be no more. From then on, the Romans promised, it would be known as Palestine. The name derives from the Philistines, a Goliathian people conquered by the Jews centuries earlier. It was a way for the Romans to add insult to injury. They also tried to change the name of Jerusalem to Aelia Capitolina, but that had even less staying power. Palestine has never existed -- before or

since -- as an autonomous entity. It was ruled alternately by Rome, by Islamic and Christian crusaders, by the Ottoman Empire and, briefly, by the British after World War I. The British agreed to restore at least part of the land to the Jewish people as their homeland.

There is no language known as Palestinian. There is no distinct Palestinian culture. There has never been a land known as Palestine governed by Palestinians. Palestinians are Arabs, indistinguishable from Jordanians (another recent invention), Syrians, Lebanese, Iraqis, etc. Keep in mind that the Arabs control 99.9 percent of the Middle East lands. Israel represents one-tenth of 1 percent of the landmass.

But that's too much for the Arabs. They want it all. And that is ultimately what the fighting in Israel is about today. Greed. Pride. Envy. Covetousness. No matter

Continued on page 20

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**Myths of the Middle East**

Continued from page 19

how many land concessions the Israelis make, it will never be enough.

What about Islam's holy sites? There are none in Jerusalem.

Shocked? You should be. I don't expect you will ever hear this brutal truth from anyone else in the international media. It's just not politically correct.

I know what you're going to say: "Farah, the Al Aqsa Mosque and the Dome of the Rock in Jerusalem represent Islam's third most holy sites."

Not true. In fact, the Koran says nothing about Jerusalem. It mentions Mecca hundreds of times. It mentions Medina countless times. It never mentions Jerusalem. With good reason. There is no historical evidence to suggest Mohammad ever visited Jerusalem.

So how did Jerusalem become the third holiest site of Islam? Muslims today cite a vague passage in the Koran, the seventeenth Sura, entitled "The Night Journey." It relates that in a dream or a vision Mohammed was carried by night "from the sacred temple to the temple that is most remote, whose precinct we have blessed, that we might show him our signs." In the seventh century, some Muslims identified the two temples mentioned in this verse as being in Mecca and Jerusalem. And that's as close as Islam's connection

with Jerusalem gets -- myth, fantasy, wishful thinking. Meanwhile, Jews can trace their roots in Jerusalem back to the days of Abraham

The latest round of violence in Israel erupted when Likud Party leader Ariel Sharon tried to visit the Temple Mount, the foundation of the Temple built by Solomon. It is the holiest site for Jews. Sharon and his entourage were met with stones and threats. I know what it's

like. I've been there. Can you imagine what it is like for Jews to be threatened, stoned and physically kept out of the holiest site in Judaism?

So what's the solution to the Middle East mayhem? Well, frankly, I don't think there is a man-made solution to the violence. But, if there is one, it needs to begin with truth. Pretending will only lead to more chaos. Treating a 5,000-year-old birthright backed by overwhelming

historical and archaeological evidence equally with illegitimate claims, wishes and wants gives diplomacy and peacekeeping a bad name.

Received on the internet.

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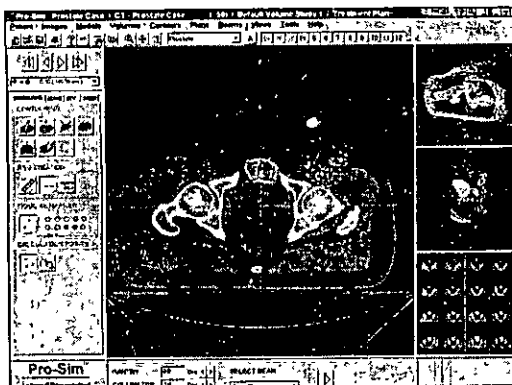
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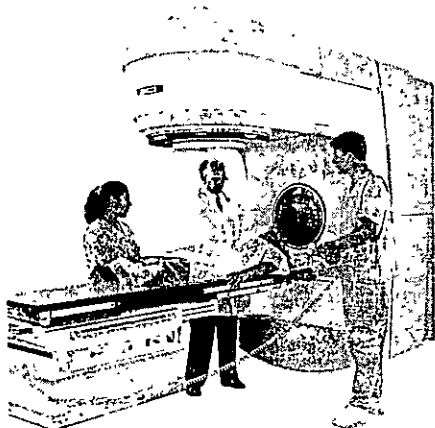
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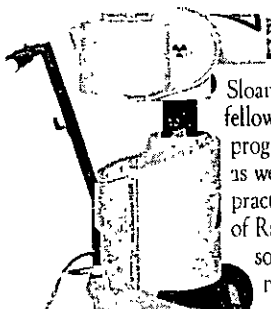
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**As I See It**  
**Don Amter**



I have a friend who is an artist and a book designer. He showed me a book he recently worked on. It was about the Dreyfus case. You may remember it.

In 1894 a French army captain, Alfred Dreyfus, was arrested and charged with spying for the Germans. What made this case explosive was the fact that Dreyfus was Jewish.

The bare facts of the case were as follows. The French Army High Command found evidence of spying. They decided to hang it all on Dreyfus. He was summarily convicted and sent to Devil's Island. But because of the outcry a second trial was held. The defense was given little time to prepare. Forged documents were given to the prosecution. Dreyfus's wife was told to keep quiet or she would never see him again. Col Georges Picquart, chief of the Intelligence section, had discovered evidence pointing to the guilt of Major Esterhazy. He was finally shot by right-wing fanatics to silence him. Dreyfus was quickly found guilty again and sent back to prison. They had knowingly convicted an innocent man.

However, the Army closed ranks behind the decision. But documents were found that proved another officer, Count Esterhazy, had been the spy. Dreyfus was declared innocent and released. He went on to have a meritorious career in the army.

This is all well known. But the new book focusses on what this case did to France; how the country was split in half, with some taking the side of the establishment and the army; the others called "Dreyfusards" claiming he was innocent and that the whole thing was a frameup.

This was fascinating because it seemed to foreshadow such events in modern times. Actually, this case was finally settled in 1906 -- and some of us were already alive or soon to be born!

The Dreyfus case exposed the fault lines in France of

those days. It was a clash of values. In the first place France was the first country to make Jews legal citizens. But the case brought out a lot of anti-Semitism. There were attacks on Jews all over France -- shades of Germany?

The case was argued vehemently on all sides. Newspapers -- which were independent in those times -- argued both sides of the case. Some were openly anti-Semitic. Emile Zola, a well-known author wrote an article which was published under the title "J'Accuse" in which he attacked the establishment for the frameup. He was then arrested.

Many educated people, professionals, artists, writers and educators took sides and the battle of ideas raged. The book says the term "intellectual" came about and the conservatives, the racists and the nationalists used the term with hatred and derision, much like the modern terms -- egghead, liberal and bleeding heart.

As the differences grew more contentious and heated there were riots in the streets over Dreyfus in over eighty areas in France.

While reading this I was struck by how modern it all sounded. Similar occurrences have taken place in our times. It is much too easy to whip up hysteria. It is interesting that the only ones executed on charges of spying in our country in modern times were Jews.

Unfortunately, the media, whether it has a vested interest or not, has helped whip up the public in too many instances. Sometimes it is only to sell more papers or get higher ratings. In any case we have to learn to take what we read or hear with a grain of salt and look for alternative viewpoints. And that is more difficult when so many of the newspapers, television and magazines are now controlled by giant conglomerates. Who ever said it would be easy?

Eight hundred books have

**Villagers of Note**

**Rebecca Schlamm Lutto**



CLICK! CLICK! CLICK! All over the Village users are booting up their computers and the man who, in a manner of speaking, has his ear to every mouse pad and wants to be your pilot into cyberspace is John Ford of Windsor C.

Ford is president of the 326-member Computer Club and he and his wife Joan work almost fulltime to make the Village computer literate and computer happy. John also volunteers 16 hours a week teaching computerese at the Veterans Administration hospital.

Just as John Ford became a computer buff late in life -- he was given his first computer in 1997 -- he finds that retired Villagers are hungry for the fun and achievement of the digital lifestyle.

"Look at Mort Lyons," he said. "He's 96 and his son gave him his first computer just two years ago. He's doing great, installed new programs and is E-mailing all over the place. The computer gave him a new interest in life." Lyons lives in Oxford.

The 80 to 100 club members who meet twice a month in the Clubhouse's Party Room are somewhat younger than Mort Lyons, but there is plenty of gray hair to be seen. And plenty of enthusiasm, questions and camaraderie.

Members also flock to the eight free classes a week taught by volunteers. Lecture courses meet in Classroom B and hands-on clinics are held in the Clubhouse Sewing Room.

"Peggy Jackson [the Clubhouse administrator] is enthusiastic about the club,

been written about the Dreyfus case. This one was different and you can see why it was thought-provoking. As a sociologist I saw the case as significant because it brought out the differences and antagonisms that are usually just beneath the surface in virtually all societies.

and we are working together to get more computers for the Sewing Room," John said. "Also, as rooms in the Clubhouse are freed up we hope for more space."

John travels twice a week to the VA Hospital with three other computer volunteers from the Village. Howard Silver, Al Himmelbaum and Joe Wolfson. There they teach and recycle old computers. "Recently we got 300 outmoded computers from a cruise line," John recalled. "They had no modems, no CD-Roms. We updated and upgraded them."

"A physician might prescribe computer literacy for patients," John said. "They may be extremely disabled or blind or paralyzed. But there are ways they can use a computer, if just by eye movements."

Many of the veterans helped by John Ford and his colleagues are not elderly or confined to the hospital. They may need help in improving their job skills or adapting to their disability.

John and Joan Ford are Massachusetts natives who lived in Davie in Broward County for a decade before coming to the Village. They immediately joined the Computer Club, which has been in existence since 1996, and John began his two-year presidency in 1998. The Fords and the club's board decided to inaugurate the classes in 1999.

A recent Computer Club innovation is to open membership to all Villagers whether or not they own a computer. However, ownership is required for the hands-on classes.

Joan Ford spends many hours on membership matters and scheduling classes. Harry Gevercer is first v. p., Seymour Kawaller second v.p., Roberta Boehm is secretary and Ken Davis is treasurer. New officers will be installed in December. John or Joan Ford can be reached at 687-0556.



Homo sap, Emily and me  
I plod and plop  
Others hurdle and stride, straight on  
Disdaining detours of doubt.

I stammer and stumble  
on wobbly words  
Others expound and expel  
believable bluster making every syllable ring true

I read with branched brow  
and labial lumps lipping in  
tempestuous torpor pulsive  
concentration clutching at  
memory's constipation.

Others scan the page  
like a raging forest  
fire safe-cracking  
information storing it in  
asbestos cerebral chambers.

I repair with reckless  
abandon hammering  
fingers with nails.  
Others mystify mallets  
blithely yawning casually  
creating castles.

I command and evoke  
the grunt of a giraffe.  
Others snap their  
fingers and the universe  
taps its toes.

I ride through a crisis on  
ramshackled  
Rozinante trailing  
tattered shreds of torn  
prestige and pampered  
pride.

Others leap  
boldly through the smoke  
of battle like a bullish San  
Juan charge holding aloft  
the brazen banner of  
victory, not even requiring  
a deodorant.

Before you relegate me to  
opaque obscurity focus on  
the flashes of ye, the  
snippers of we, so all the  
others

Pity me, prod me,  
admonish me, appraise me,  
refute me, respect me,  
taunt me, tolerate me.

After all, I tolerate thee  
Simon Zeldin

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### Helpful hints From Village Mutual

By Larry Kall, President

"My last water bill was much higher than the month before."

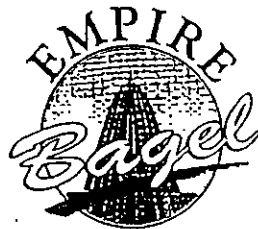
Sound familiar? Lets look as some possible reasons. First is the fact that Palm Beach County Water is now reading water meters every other month. As a result one month you will get an estimated bill and the next month you will get a bill for the actual meter reading. Most of the time the actual meter reading will be higher. Another reason is that part of the water bill is for sewer usage. Your sewer charges are based on how much water you use.

Been away? You will still receive a minimum bill for both water and sewers while you are away. The County imposes these charges since the water and sewer systems are still there even if you do

not use them. We hear of many cases when someone is away for the summer and has someone check their apartment. Usually that person will flush the toilets and then leave. However, many times the toilet continues to run after the person leaves, sometimes for another month or so and the result is a very big water and sewer bill.

The best plan is to have all water service to your Condo shut off while you are gone. Most excessive water usage comes from a running toilet. This is something that you can hear and see. Another source is an old faucet that is beyond repair. Faucets, no matter how many times they are repaired, wear out and have to be replaced. Do you have one of these? It is time to invest in a new one.

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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 A A R.P. 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

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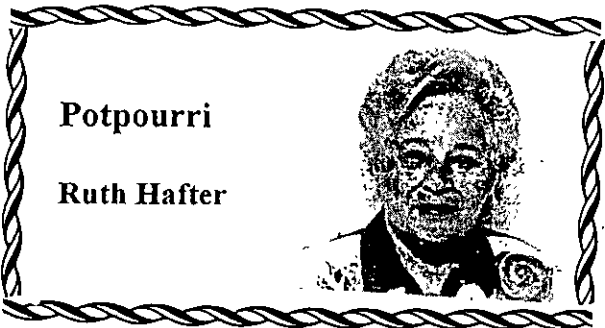
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Potpourri

Ruth Hafter

**The Season has begun**

The holidays were late and a great many of our seasonal residents did not arrive until October. The nip in the northern climates had started to chill out by that time. It was time to return to friends, fun, games, and of course, the friendly weather. The residents who had stayed here were ready for them.

Familiar faces along with many newer faces, greeted each other in the clubhouse. Clubs had already resumed their routines. Tryouts for the annual Repertory shows had started. Trips and cruises were being planned by the various organizations. WOW of Wellington had opened its meeting with a costume party. The gala Clubhouse Halloween Dance was a huge success. Where do our people get their ideas for costumes? I do know that a great deal of planning went into it.

This was a special political year and we witnessed our residents attending rallies and going to meetings to show support for their candidates. CV residents are known for voting and for doing their civic duties. Our enthusiastic neighbors were bused to hear their candidates speak in nearby au-

ditoriums, and residents were turned away from our clubhouse when Joe Lieberman spoke.

I look around the Village and can only reflect what I have said many times before; this is the place to live if you want to retire. Where else can you find affordable living in a Paradise free from stress and cold? If you want entertainment, the best is offered to you inside our Village and in nearby theaters. And, let us not forget our buses!

Eating is a favorite pastime, and the restaurants cater to Early Bird specials. The airport is only 20 minutes away! We can take our choice of shopping malls of all types, and now we are able to avail ourselves of the CityPlace in West Palm beach. Our monthly flyer lists the clubhouse activities, and our UCO monthly newspaper, "The Reporter," keeps us up-to-date with the local news, itemizing all the activities, classes, and crafts that are available. It is your choice, if you get bored.

The motto in CV is, "Be prepared to extend your life at least 20 years if you live in Century Village."

Enjoy the season, be well, and love your neighbors.



**Morry Blank Resigns**

It is with deep regret that I have resigned from the UCO Executive Board and all the committees that I was a member of: Programs and Services, Signs, Beautification, Photographer for the UCO Reporter and UCO. Also liaison between UCO and the Palm Beach County Fire Rescue.

I am proud of my performance in each of the above committees. May the Village of Paradise continue to be the best place to live in.

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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



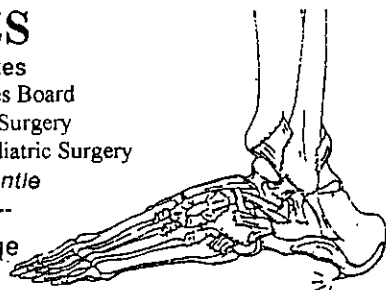
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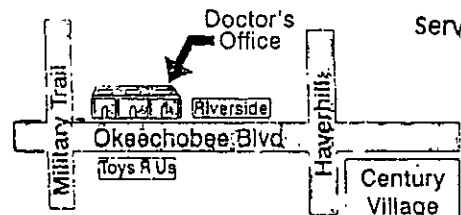
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In the packet is a form that for the most part, when filled out, answers the questions that would have been asked by the Para Medic of you if you were able to respond---but that is not always the case. You may be unable to answer to these important questions due to your condition you might be in, such as being comatose, or incoherent, or sugar shock. But if used correctly, the answers will all be there for those who are trying to help you.

The forms are simple to fill out and are self explanatory. Once you have filled them out they must be displayed on your refrigerator door. The oblong sticker with green letters is used to hold the packet on the "fridge" door. The green sticker with the white lettering should go on your front door or in the window closest to the door. You should have one for every member of the household.

If you own or operate a car you should have another copy in the glove compartment. You can stick the green sticker on the lower left corner of your windshield. You should also fill out the white wallet card and keep it with your driver's license.

Why is this so important for you to do? The answer to that is when you are found in any of the above various states of distress, the correct medication can be administered almost immediately and in the correct dosages as indicated by the history on the form. You should be aware of the fact that in many emergency situations time is of the essence. In fact your life could hang on the hands of the clock (the minute hand!)

This program was copied and improved upon from the Red Cross program of the same name.

It is being funded by the Sheriff's Department. To date it has cost \$25,000.00, but that sum of money was taken from the funds that have been accrued from confiscated drug money, so there has been no cost to you the taxpayer. You must opt to take advantage of

this program. We can not force you to save your own life.

The person in charge of this program is Ms. Robin Mayers

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*Recreational Activities*

Continued from page 17

October. We are now without permanent help. How fortunate we are to have Scott, who is our weekend person also giving his time on Monday, Wednesday, and Friday. This enables our sailors to continue sailing. The weather has been perfect.

Our first meeting will be held on November 10. Unfortunately my column must be submitted no later than the 7th. of each month. Because of this, I will have to report the results of this meeting in my next column.

Our next meeting will be held December 8.

Our officers and board members have been working diligently trying to get our problems resolved. Hopefully by my next column I'll have lots of good stuff to report. Meanwhile, come down to the dock and enjoy sailing and socializing. Be sure to check the board for current news! Our sailing club breakfast will be held on Sunday December 17 at 9A.M. Always a good time.

Have a Healthy, Happy Thanksgiving.

See you at the dock.



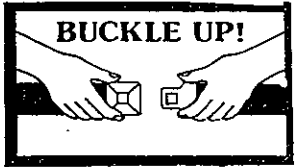
By the time this goes to press our Seasonal Shuffleboard Tournament will be underway November 14<sup>th</sup> at nine o'clock was the starting date. What with the seasonal players returning and the permanent people, this season should be a banner one. A mixture of the above have been showing up at the courts. To name a few: Herman Scharff, Harold Schneitzer, Neil Krassner, Phil Friedman, Eve Marks, and of course Sheila and Don DiNapoli; and Sid Falik, Dan Harris and Sylvia Goldstein, members of our Travel Team.

Word has come that Al LaPorta and Ursula are back in shape. Reported that Larry Pfister is at home after surgery. I just got down about a week ago. So come on shufflers, keep me informed as to what is going on. We intend to make this an information page. So give!!!

A look around the shuffleboard area finds the bleachers gone and no cover or canopy for the foot of the courts from the hot sun. Our Travel Team on visits to all other commu-

nities are afforded much better accommodations. Come on, Management, lets not have Century Village courts look-

ing derelict; plus, our own people could use that little protection and comfort.



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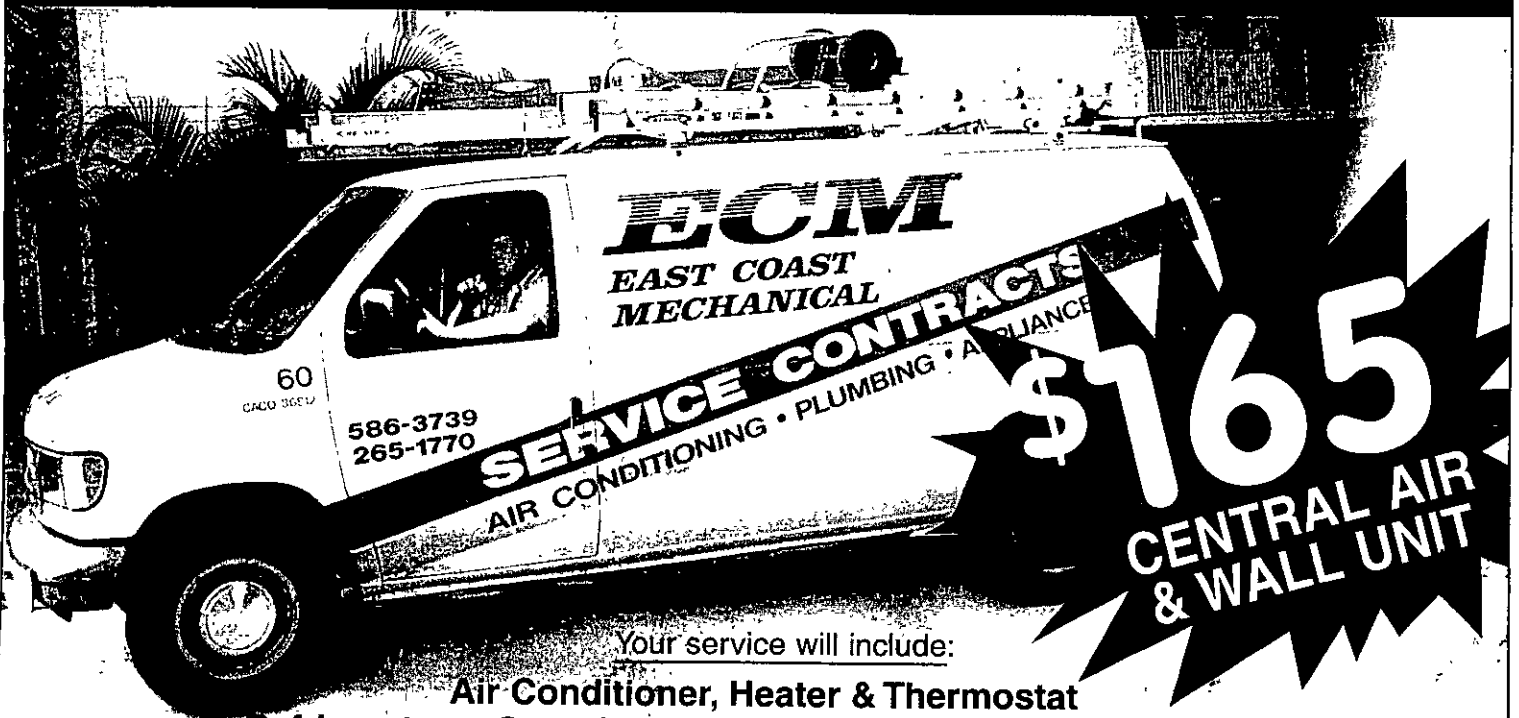


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## Computer Club Starts New Season

By Seymour I. Kawaller

After completing a banner year, in which over 165 Century Villagers joined the community's fastest growing club, two-time president John Ford announced the formation of a nominating committee to submit a slate of candidates for the year 2000. John will leave office with the plaudits of the membership ringing in his ears for the fantastic job he did in sparking the growth of the organization. From the dedicated, but small group he inherited, he presided over the mass movement that has developed as villagers flocked to the meetings and seminars he scheduled.

Those of us who started the ball rolling never anticipated the enthusiasm with which our seniors adopted the new technology. It's mind-boggling to realize how many of our members started their computer careers with gifts of machines from grandchildren who wanted to send grandma E-mail messages. Our classes have evolved from small in-home gatherings where a few eager beavers gathered around a small computer screen, to full scale classes using the

most up-to-date equipment to flash lessons on a movie-sized screen with a high powered computer-projection machine. With a membership that encompasses the range from rank beginners to full fledged experts, it became necessary to schedule classes to accommodate each level of proficiency...classes which are presented by volunteer club members and which provide one-on-one help to those embarking on new, and often, sophisticated programming. To match the level of help club members receive would be prohibitively costly if obtained from commercial sources.

Most novice club members can attain basic-use skills in a single lesson and can immediately demonstrate their capability by engaging in an exchange of messages with their computer literate friends and relatives.

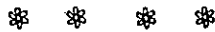
Additional skills, to provide record-keeping, printing, bill-payment, online, stock transactions and an almost limitless range of programming including such games as bridge, chess, golf, etc. can be loaded into personal computers to tempt you to spend hours

engaged in your favorite computer activities.

The club currently provides access to a number of practice computers but requires members to own their own machines for personal use. Club members who have obtained sufficient mastery of the computers to rebuild donated units, are often able to assist new owners in upgrading their computers, or can advise sources and technical information to would-be computer buyers.

Swap and shop sessions are another benefit club members can take advantage of in adding to their personal inventory.

Meetings are held at the main clubhouse on the first and third Thursday of each month at 2:30 P.M. Classes are scheduled daily. A program of classes is listed in the clubroom.



## A Hurting High

Oh Yes - I Hurt !

Hurting on an elderly body doesn't respond to Mom's kiss to make it better No Mom, no name, no identification,

All gone -- Oh, yes -- I hurt !

A mugging by an unknown assailant,

A broken body, but not a broken mind,

Not a broken spirit, but needing time to unwind

Time to hear, time to replace, maybe cry,

Duplicate, explain, medicate, who will be an ally -

It could have been worse, people kindly say,

It didn't happen to them, on that September Friday.

Was it luck that made me survive,

Or the powers that be, that need me alive . . .

Alive to check and tell the story,

Crimes against humanity are put in a single category.

Visions of sugar plums don't dance in my head,

The hall light stays on, when I go to bed.

The colors of my bruises are not beams from a crystal prism,

My mind flies high, without a proper metabolism.

Oh Yes, I hurt -- body -- not mind, not soul,

that too will recover, I again will be whole!

Guard yourself well, feel a traveler's prayer,

That someone compassionate will also be there.

Our pathways will meet, many times over,

From Easthampton to Kent, Oxford and Dover

By Rita Rudow

(The author, Rita Rudow, is a Century Village, West Palm Beach, resident and was assaulted and robbed on September 15th in the parking lot of a local restaurant on Okeechobee Boulevard.)

### To all Associations

Age verification must be done every two years and a summary must be available for inspection by H.U.D. in order to qualify as an adult community.

The Only Completely New York Style Diner in Palm Beach County

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**DINER & RESTAURANT**

*All entrees include Soup, Salad, Dessert and Beverage.*

Roast Turkey w/stuffing .....	\$10.00
Stuffed Chicken Breast w/seafood stuffing .....	\$13.00
Chicken Diane over rice or linguini .....	\$12.00
Roast Duck w/orange sauce .....	\$13.00
Prime Rib of Beef .....	\$14.00
Brisket of Beef .....	\$12.00
Baked Ham Steak w/pineapple sauce .....	\$10.00
Surf & Turf (NY Steak & Lobster tail) .....	\$18.00
Broiled or Steamed Maine Lobster .....	\$16.00
Broiled Maine Lobster w/crabmeat stuffing .....	\$17.00
Broiled Halibut Steak .....	\$14.00
Broiled Salmon glazed with honey-thyme .....	\$14.00
Seafood Francaise (1/2 Lobster Tail, Shrimp & Scallops) served over rice or linguini .....	\$19.00
Veal Picatta over rice or linguini .....	\$13.00

*All dinners are served with potato and vegetable or over rice or linguini.*

**A Happy Holiday from the Staff**

**561-616-9200**

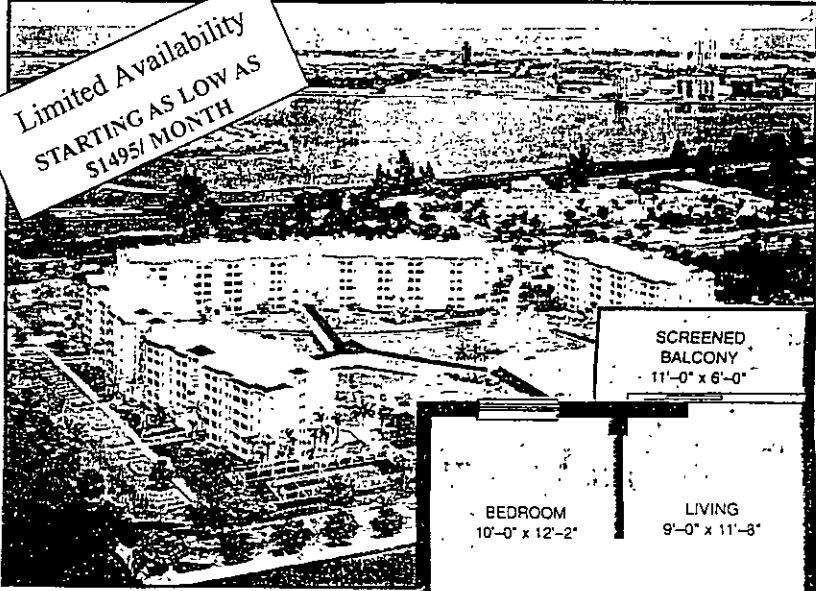
*2031 Palm Beach Lakes Blvd. • Just West of I-95*

## FOUNTAINVIEW

A MARRIOTT SENIOR LIVING COMMUNITY

**Marriott**

Limited Availability  
STARTING AS LOW AS  
\$1495/ MONTH



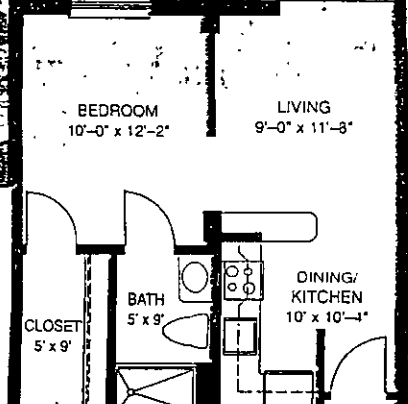
SCREENED BALCONY  
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BEDROOM  
10'-0" x 12'-2"

LIVING  
9'-0" x 11'-3"

Monthly Fee Includes:

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Your life, just a little easier!

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5776 OKEECHOBEE BLVD.  
WEST PALM BEACH, FL. 33417  
PHONE 561-689-8550**

**WHO GAVE THE BEST SERVICE IN THE 1970'S?  
VILLAGE MUTUAL SERVICE, INC**

**WHO GAVE THE BEST SERVICE IN THE 1980'S?  
VILLAGE MUTUAL SERVICE, INC**

**WHO GAVE THE BEST SERVICE IN THE 1990'S?  
VILLAGE MUTUAL SERVICE, INC**

**WHO WILL GIVE THE BEST SERVICE IN THE 2000'S?  
VILLAGE MUTUAL SERVICE, INC**

**YES VILLAGE MUTUAL IS IN THEIR FOURTH DECADE OF HELPING  
CENTURY VILLAGE WEST PALM BEACH RESIDENTS WITH THEIR  
APPLIANCE, AIR CONDITIONING, PLUMBING AND ELECTRICAL PROBLEMS.  
NO ONE ELSE CAN MATCH THAT RECORD.**

**IF YOU ARE ONE OF OUR MUTUAL MEMBERS  
THANKS FOR YOUR CONTINUED SUPPORT**

**IF YOU ARE NOT ONE OF OUR MEMBERS -COME ON IN**

**ONE OF THE NEW SERVICES WE INTRODUCED LAST YEAR WAS A LOANER  
PROGRAM FOR CENTRAL AIR CONDITIONING SYSTEMS THAT HAVE TO BE  
REPLACED. CALL HILDA OR DEE AT 689-8550 OR STOP IN FOR DETAILS.**

**DURING THE NEXT FEW MONTHS VILLAGE MUTUAL AND  
WRIGHT-SUPERIOR WILL BE SPONSORING SOME AARP SAFE DRIVING  
COURSES. THEY WILL BE HELD OUTSIDE THE VILLAGE AND ARE OPEN TO  
VILLAGE MUTUAL MEMBERS AND THEIR FRIENDS. COMPLETING THIS  
COURSE MAY ENTITLE YOU TO A DISCOUNT ON YOUR AUTO INSURANCE.  
THE COURSE CONSISTS OF TWO SESSIONS EACH FOUR HOURS.**

**AARP CHARGES \$10 FOR THE COURSE MATERIAL.  
FOR MORE INFORMATION STOP IN OR PHONE DEE OR HILDA AT 689-8550.**

**VILLAGE MUTUAL -"HELPING YOU -IS WHAT WE DO"**

### Age 55 amendment

by Bob Fogelman  
To All Condominium Associations

Each and every condo association in Century Village must have passed the age 55 amendment by now. If you have not done so you may still qualify under the 1995 amendments to the Fair Housing Act. This qualification is somewhat difficult, but it is outlined in the rules and promulgated by HUD which went into effect May 3, 1999.

It is imperative that you check your documents, and your amendments to your documents, to be absolutely sure that your association is covered under the age 55 amendment.

HUD regulation section 100.34 also describes the changes made by the H.O.P.A. (Housing for Older Persons) and in addition, it lists the manner to which the community must adhere, in order to remain as a 55 years of age community.

**Sec. 100.306 Intent to operate as housing designed for persons who are 55 years of age or older.**

a. In order for a housing facility or community to qualify as housing designed for persons who are 55 years of age or older, it must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons 55 years of age or older. The following factors, among others are considered relevant in determining whether the housing facility or community has complied with this requirement:

1. The manner in which the housing facility or community is described to prospective residents;
2. Any advertising designed to attract prospective residents;
3. Lease provisions;
4. Written rules, regulations, covenants, deed or other restrictions.

5. The maintenance and consistent application of relevant procedures;
6. Actual practices of the housing facility or community; and
7. Public posting in common areas of statements describing the facility or community as housing for persons 55 years of age or older.

b. Phrases such as "adult living", "adult community", or similar statements in any written advertisement or prospectus are not consistent with the intent that the housing facility or community intends to operate as housing for persons 55 years of age or older

**Sec. 100.307 Verification of occupancy**

c. The procedures described in paragraph (b) of this section must provide for regular updates, through surveys or other means, of the initial information supplied by the occupants of the housing facility or community. Such updates must take place at least every two years.

d. Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:

1. Driver's license
2. Birth certificate
3. Passport
4. Immigration card
5. Military identification
6. Any other state, local national or international official documents containing a birth date of comparable reliability

It is very important that each association complies with Section 100.307 --- (c) Verification of Occupancy. Your association must be able to produce bonafide records of each resident's birth date as requested in any legal proceeding. Remember, these records must be updated every two years

#### Volunteers needed

A satellite office for the Area Agency on Aging (AAA) called Experience Corp for Independent Living (ECIL) will be located in the UCO office on Wednesdays 9:00 to 11:00 a.m. and Fridays 1:00 to 3:00 p.m.

Volunteers are needed to staff the office. Contact Mr. Nathan Weitz if you wish to volunteer. Training will be provided. The main purpose of ECIL is to provide a "neighbor-to-neighbor" volunteer-driven support system to assist frail elders and their caregivers.

Please make contact with Mr. Weitz at 683-9189, between the hours listed, for more information regarding this exciting volunteer opportunity.

Ads for the UCO Reporter help pay for Community Improvements. Suggest that the stores and services you patronize advertise in the UCO Reporter.



TAX AIDE PROGRAM.....

is gearing up for the new tax season.....and we need tax counselors.

It's a wonderful volunteer job because:

You are helping people one-to-one

You only volunteer 4 months

You volunteer 4 hrs a week

Free training in taxes by IRS

Serve in your own community

It's a 30 year successful program

Become a tax expert the easy way

And it's fun!!!!!!!

FOR MORE INFORMATION CALL

**(561) 471-9247**

## **DIABETICS !!! ARE YOU LAYING OUT TOO MUCH MONEY FOR YOUR MEDICAL SUPPLIES ?**

If you use diabetic supplies and have Private Insurance with or without Medicare, then you may be eligible under our program to receive some of your supplies at

**NO COST TO YOU !!**

**FREE CONSULTATION / FREE DELIVERY ANYWHERE**

**CALL NOW - TOLL FREE**

**Local: (561) 393 - 0639**

**Toll Free: 1- (800) 254 - 4667**

*"Make your life a little easier. You'll be glad you did!"*

**Please Call For Details**

**We're local and here to serve YOU!**

**No HMO's, sorry.**

**MediSource Corp.; Boca Raton, Florida**

# ABILITY

**Jalousie Doors Corp.**

*Ventilate Your Apartment*

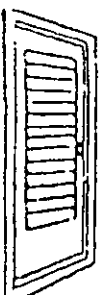
*Convert Your Existing Solid Door to a Jalousie Door*

## Window Security Guards

- Jalousie Doors
- Window Cranks
- Window Screens
- Screen Door
- Window and Door Security Guards

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other services, right  
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\$25.00 (complete / any type hair)

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Parafin Hand Treatment  
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We also do men's haircutting  
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by appointment only.

Facials \$25.00 and up  
by Nancy

683-3310

CENTURY VILLAGE MAIN CLUBHOUSE

Following is an explanation by Attorney Rod Tennyson as to why the "Mortgage Deed" (published in the September-October issue of the Reporter) and the "Revolving Promissory Note" (published below with revisions) must be signed by the associations who will be using the marketing company to upgrade its units.

LAW OFFICES  
*Rod Tennyson, P.A.*  
1801 AUSTRALIAN AVENUE SOUTH  
SUITE 101  
*West Palm Beach, Florida 33409*  
TELEPHONE (561) 478-7800  
FAX (561) 478-9241

October 31, 2000

United Civic Organization  
c/o Kurt Weiss, President  
82 Stratford F - Century Village  
West Palm Beach, Florida 33417

Re: Marketing Program - Mortgage Deed

Dear Kurt:

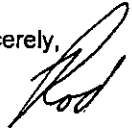
Enclosed you will find the mortgage deed which both Management's attorney and I have approved for use in the marketing program. This is the mortgage that each Association will sign and execute for those condominium units that are "participating units" in the marketing program. As you will recall, under the marketing program, should the Association decide to place a unit in the program, the Association will execute legal title to that unit and then turn the unit over to "Century Lifestyles Marketing Company, Inc." for renovation and resale. During that period of time, the Association will give the "Mortgage Deed" to the marketing company which will secure the marketing company's investment costs for the renovations and other costs relating to the unit under the marketing program.

The mortgage deed is a standard type mortgage used in most real estate transactions and is a form favored by most banks. It is my understanding that the marketing company will be assigning these mortgage deeds to the bank who in turn will loan the marketing company sufficient funds to perform the renovations and other requirements of the marketing program. In other words, this mortgage deed will be collateral for the banks who will be financing the marketing program for Century Lifestyles Marketing Company, Inc. This standard form mortgage requires the owner of the property (the Condominium Association) to maintain the properties and to pay all taxes and other obligations on the property. However, this obligation to pay has been transferred to the marketing company under our marketing agreement. Therefore, the obligations to pay taxes and other assessments under the mortgage deed have been transferred to the marketing company who will actually make the payments.

The mortgage deed incorporates a "promissory note." This promissory note is also attached with new language which limits the Association's obligation to pay any "deficiency" under the note and mortgage. In other words, should something go wrong and the marketing company fail to make payments to cover the note and mortgage, then whoever holds the mortgage (a bank) can only require the Condominium Association to transfer title of the participating unit to the bank. The bank may not get a money judgment against the Association for unpaid mortgage payments. This limiting language can be found on page 3 in the attached promissory note under special provisions.

In summary, the attached note and mortgage are standard form instruments used in most real estate transactions and will be signed by the Condominium Association when legal title is passed to the Association for a participating unit in the marketing program. We have inserted safeguards to make sure that if there is a default on the note and mortgage, the Association's only obligation will be to pass title of the participating unit to the mortgage holder which will probably be a bank affiliated with the marketing company.

If there are any questions, feel free to call.

Sincerely,  


RT:mkb  
Enclosures

ROD TENNYSON  
WWW.gate.net/~tennyson  
email: tennyson@gate.net

# 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 forbear 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.

**SPECIAL PROVISIONS, IF ANY:**

This Revolving Promissory Note is secured by a Mortgage of a specific condominium unit(s) listed in said Mortgage. The Obligor executing this Note and said Mortgage does so on the specific condition that in the event of Default, the Obligor's only obligation shall be to convey title to said condominium unit to the Holder in lieu of collection and foreclosure. No deficiency or collection on this Note may be initiated by the Holder if the Obligor has transferred title to said condominium unit to the Holder.

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

**SCHEDULE OF COLLATERAL**



# United Civic Organization, Inc.

OF CENTURY VILLAGE

The morning city  
 The bright sunshine, golden  
 crust with the glorious  
 face  
 The force of the wind that  
 passes through your hair  
 with no rush  
 The tall trees with deep  
 dark brown bark and  
 sparkling green and yellow  
 leaves  
 A great group of people  
 charging into a building  
 one hundred stories high  
 Yapping children kicking  
 trash off the curb without  
 notice  
 The white clouds like soft  
 light pillows that you can  
 lie on and close your tired  
 eyes  
 The long and fast engined  
 plane with wonderful  
 bright lights that you will  
 see by looking up into the  
 fresh air  
 The bright sun, the force of  
 the wind, the tall trees,  
 the people charging into  
 the building, yapping  
 children, the white clouds,  
 and the fast engined plane  
 this is how it is in the  
 morning city  
**Satoshi Harris-Koizumi**

October 20, 2000

Kenneth Rearden, PE  
 Director of Public Utilities  
 P. O. Box 3506  
 West Palm Beach, Fl 33402-3506

Dear Mr. Rearden,

Thank you for your letter regarding the Lake Recharge with Treated Wastewater.

We subsequently met with Messrs. Chris Helfrich, P. E., Assistant Director of Public Utilities and David Holtz, CDM of Camp Dresser McKee Consulting Engineers and expressed our interest in being part of this undertaking.

We invited Chris and David to our Executive Board meeting on October 31, 2000 to help me explain to our board members the details of the plan.

This communication should serve as a "Letter of Intent" for Century Village of West Palm Beach to be considered a recipient of a portion of the treated wastewater and since the plant installation is scheduled to be near our North Canal, Chris and David do not see any technical difficulties in accommodating our request.

I wish to thank you for your assistance in this matter and hope that you will continue to help us solve future water problems.

Sincerely,

Kurt Weiss, President  
 UCO

cc:  
 Chris Helfrich  
 Dave Holtz

82 Stratford "F" • West Palm Beach, Florida 33417 • (561) 683-9189 • Fax (561) 683-9904



GROUND FLR 1 BED 1 1/2 BA		
Sheff P	Value	14,000
Dorch G	Furn Cnr	16,900
Salis A	Furn	16,900
Norwich I	Upgrade	18,000
Salis C	Furn Nice	19,900
SHamp B	Furn Car	19,900
SHamp C	Furn	22,000
Cambr I	Furn Cnr	22,000
Dorch J	Cnr Tile	22,900
Windr R	Car Furn	23,000
Dorch G	Furn C/A	23,000
SHamp C	Upgraded	24,000
Welling L	Unfur Wtr	28,000
Dover C	Furn Wtr	30,000

**MARTY AND PATTY FARBER**  
 (561) 832 1748 / (561) 795 8266  
 Email: [marty@farbers.com](mailto:marty@farbers.com)  
 Website: [www.farbers.com](http://www.farbers.com)



**THE FARBERS**  
 832-1748  
 SELL THE VILLAGES  
 GOLDWELL BANKERS

*Happy Thanksgiving!*

UPPER UNITS 1 BED 1 1/2 BA		
Cambr E	Painted	14,000
Nhamp E	Furn Wtr	14,500
Cambr A	Furn	14,900
SouthH A	Furn Golfvu	16,000
Wind K	Furn Sharp	16,000
SouthH C	Golfvu nr pool	16,900
Kent L	All Tile	16,900
Camden P	Sharp	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	18,900
Chath D	Lakevu	19,900
Sheff H	Cnr Upgr	19,900
Sheff N	Cnr Furn	19,900
Cant G	Sharp Furn	20,000
Well E	Watervu	29,900
Grnbr C	Golf view	29,900
Dover	Tile Wtrvu	30,000
Dover B	Furnished	30,000
Dover C	Furn Tile	36,000
Well M	Furn Nice	38,000

**THE FARBERS**

1 Bed 1 Bath

Hastings H	2d Fl	9,900
Kent M	2d Fl	9,900
Kent I	2d Furn	10,000
Cant I	2d Value	10,900
Camb D	2d Fl	11,000
Camd O	GF Furn	11,500
Camd L	2d 4* Furn	11,500
Kent G	GF Furn	12,000
Sheff M	2d sharp	12,000
Berk I	2d Fl Renov	12,900
And C	GF	12,900
King C	2d Fl	14,000

*Please call us today.*

**14 YRS IN CENTURY VILLAGE  
 OVER 1000 CONDOS SOLD  
 BUYING OR SELLING  
 CALL THE FARBERS TODAY**



**SOLD**



**THE FARBERS**  
 MAKING REAL ESTATE REAL EASY

GROUND FLR 2 BED 1 1/2 BA		
Kent F	Good Value	24,900
Sussex L	Cnr Furn	28,000
Bedfd J	Furn Wtr	28,900
Sheff N	Cnr Furn	29,900
Chat N	Tile Sharp	29,900
Winds N	Furn Tile	33,900

GROUND FLR 2 BED 2 BA		
Golfs 8	Cnr Furn	35,000
Somer H	Great Value	38,000
Golfs 2	Across ClubHse	39,900
Somer H	Wash/Dry	45,900
Somer L	Wtr Unfurn	46,000
Somer H	Tile,Furn Nice	49,000
Well M	Furn	49,000
Grnbr C	Golfvu Furn	51,000
Well D	Excellent Wtr	53,000
Well J	Wtr New A/C	55,000

UPPER UNITS 2 BED 2 BA		
Somer E	Furn Lake	34,900
Grnbr B	Furn 2d Flr	52,000
Well J	Outstanding	53,000
Grnbr A	Furn 3d Flr	57,000
Well M	4* FurnUpgrd	59,900

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
Nhamp D	Furn Lagoon	24,000
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 G	Cnr Furn Tile	26,000
And A	Cnr Furn	26,900
Bedfd K	Wtrvu	26,900
Kent F	Cnr Upgrd	27,000
Wind K	Cnr Upgrd Exc	28,000
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

**See Our Bus Benches  
 On Haverhill Rd and  
 Throughout WPBch**

**MLS** We will work hard for you!

**( MALL BUS )**

**NEW WINTER BUS SCHEDULE DEC 1, THRU APRIL 31,**

**SHUTTLE BUS**

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

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

CLUB HOUSE	RODS	LIBRARY	HUMANA	WINN DIXIE	ECKERDS	DREXEL	OUTLET MALL	BABY SUPER	CLUB HOUSE
8:45	8:50	8:53	8:56	9:06	9:12	9:17	9:22	9:27	9:33
9:45	9:50	9:53	9:56	10:06	10:12	10:17	10:22	10:27	10:33
10:45	10:50	10:53	10:56	11:06	11:12	11:17	11:22	11:27	11:33
11:45	11:50	11:53	11:56	12:06	12:12	12:17	12:22	12:27	12:33
1:15	1:20	1:23	1:26	1:36	1:42	1:47	1:52	1:57	2:03
2:15	2:20	2:23	2:26	2:36	2:42	2:47	2:52	2:57	3:03

**NIGHT SHUTTLE**

CLUB HOUSE	DREXEL	OUTLET MALL	RODS REST.	PINE TRAIL	WINN DIXIE	PUBLIX	CLUB HOUSE
3:15	3:20	3:30	3:35	3:40	3:45	3:55	4:00
4:15	4:20	4:30	4:35	4:40	4:45	4:55	5:00
5:15	5:20	5:30	5:35	5:40	5:45	5:55	6:00
6:45	6:50	7:00	7:15	7:20	7:25	7:35	7:40

**INTERNAL BUSES**

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

MONDAY - LEAVE C.H. 11:15  
 TARGET 11:40 12:50 2:00  
 K-MART 11:45 12:55 2:05  
 WAL-MART 11:50 1:00 2:10  
 RETURN TO CLUB HOUSE 2:35

TUESDAY  
 CITY PLACE  
 LEAVE C.H. 11:15  
 LEAVE CITY PLACE 2:30

WEDNESDAY  
 GARDENS MALL  
 LEAVE CLUB HOUSE 11:15  
 LVE. GARDENS MALL 2:45

**DON'T FORGET**

**WE DO BUS CHARTER'S**

SHIPS, DINNER THEATERS, SHOWS  
 AIRPORTS, FLEA MARKETS, ETC.  
 IF YOU WANT TO GO WE CAN GET YOU THERE.

**BEST PRICES IN TOWN.**

**EXPRESS BUS**

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

**SUNDAY AND HOLIDAY**

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

CONDOMINIUM ASSOCIATION  
MANAGEMENT AND MAINTENANCE

*Seacrest Services, Inc.*

*Serving Century Village Since 1975*

- |                                 |                          |
|---------------------------------|--------------------------|
| * Full Service Accounting       | * Irrigation Maintenance |
| * Licensed Property Manager     | * Tree Trimming          |
| * Computerized Accounting       | * Pest Control           |
| * Rule & Regulation Enforcement | * Pool Maintenance       |
| * Building Maintenance          | * Pressure Cleaning      |
| * Quality Lawn Maintenance      | * Building Painting      |

*Seacrest is a professional management team, offering professional condominium management as their area of expertise. On-site supervision by property managers, daily, allows maintenance and repair decisions to be made on a regular basis. Our 24-hour emergency assistance, 365 days a year, will give you peace of mind to relax.*

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**"A NAME YOU CAN TRUST"**

**For Your Professional Management Program**

**CALL 833-6411**